

Financial Literacy Syllabus

Foundations in Personal Finance (digital)

10 Credits

Course Description:

This course is an algebra-based, applications-oriented personal finance course that utilizes mathematical modeling. Financial Literacy makes use of high school mathematics topics that are applied to real-world situations. A variety of problem-solving skills and strategies will be used as students make conjectures about budget choices and understand how those choices impact their future financial health. Students will learn about investing, taxes, and the basics of credit and banking. In addition, students will examine various economic systems, including the movement of goods and services, supply and demand, and production chains.

Standards/Objectives:

- Apply strategies to monitor income and expenses, plan for spending and save for future goals.
- Develop strategies to control and manage credit and debt.
- Apply reliable information and systematic decision making to personal financial decisions.
- Develop strategies to control and manage credit and debt.
- Use a career plan to develop personal income potential.
- Apply appropriate and cost-efficient risk management strategies.
- Implement a diversified investment strategy that is compatible with personal financial goals.

Unit Overview:

This course is made up of 10 chapters, each chapter completed is worth one credit. Students will be completing a pre-test, 4-6 lessons each made up of three main categories: Video, Textbook, Activity, a review of the chapter and a post-test. Chapters with only four lessons will have a performance task to be completed as well.

Bonus Material:

If students would like, they may complete the three chapters(5 or 6, 7 and 13) from the text that are not required for the course to earn 0.5 elective credits each.

Student Expectations:

1. Take every chapter pre-test.
2. Complete each lesson, including video, text and activity
3. Complete performance task as assigned.
4. Pass all chapter tests as assigned.

Financial Literacy Course Outline

Assignments:

Credits / Curriculum Standards	Chapters	Topic/Essential Question	Assessment (On Ramsey)
1	<i>Ch. 1 Introduction</i>	Lessons 1-6	Post Test
1	Ch. 2 Budgeting Basics	Lessons 1-6	Post Test
1	<i>Ch. 3 Saving Money</i>	Lessons 1-6	Post Test
1	<i>Ch. 4 Credit and Debt</i>	Lessons 1-6	Post Test
1	Ch. 5 Consumer Awareness <u>or</u> Ch. 6 Career Readiness (Student Choice)	Lessons 1-6	Post Test
1	<i>Ch. 8 Financial Services</i>	Lessons 1-4 Performance Task #1	Post Test
1	Ch. 9 The Role of Insurance	Lessons 1-6	Post Test
1	Ch. 10 Income and Taxes	Lessons 1-4 Performance Task #2	Post Test
1	<i>Ch. 11 Housing and Real Estate</i>	Lessons 1-6	Post Test
1	Ch. 12 Investing and Retirement	Lessons 1-6	Post Test