

Business Education Planned Course: Personal Finance – Grades 10, 11, 12

- State Curriculum Standards:
- 1.1.11D Identify, describe, evaluate, and synthesize the essential ideas in text. Assess those reading strategies that were most effective in learning from a variety of texts.
 - 1.1.11E Establish a reading vocabulary by identifying and correctly using new words acquired through the study of their relationship to other words. Use a dictionary or related reference.
 - 1.1.11F Understand the meaning of and apply key vocabulary across the various subject areas.
 - 1.2.11A Read and understand essential content of informational texts and documents in all academic areas. Differentiate fact from opinion across a variety of texts by using complete and accurate information, coherent arguments, and points of view. Use teacher and student established criteria for making decisions and drawing conclusions.
 - 1.6.11A Listen to others, ask clarifying questions, and synthesize information, ideas, and opinions to determine relevancy. Take notes.
 - 1.6.11D Contribute to discussions, and ask relevant, clarifying questions. Respond with relevant information or opinions to questions asked. Introduce relevant facilitating information, ideas, and opinions to enrich discussion. Paraphrase and summarize as needed.
 - 1.6.11E Participate in small and large group discussions and presentations.
 - 13.2.11C Analyze work habits needed to advance within a career.
 - 2.2.11 Develop and use computation concepts.
 - 13.1.11A Relate careers to individual interests, abilities and aptitudes.
 - 13.1.11B Analyze career options based on personal interests, abilities, aptitudes, achievements and goals.
 - 13.1.11C Analyze how the changing roles of individuals in the workplace relate to new opportunities within career choices.
 - 13.1.11D Evaluate school-based opportunities for career awareness/preparation.
 - 13.1.11E Analyze the relationship between career choices and career preparation opportunities.
 - 13.2.11A Apply effective speaking listening skills used in a job interview.
 - 13.2.11B Apply research skills in searching for a job.
 - 13.2.11C Develop and assemble, for career portfolio placement, career acquisition documents.
 - 13.3.11A Evaluate personal attitudes and work habits that support career retention and advancement.
 - 13.3.11D Develop a personal budget based on career choice.
 - 13.3.11F Evaluate strategies for career retention and advancement in response to the changing global workplace.
 - 13.3.11G Evaluate the impact of lifelong learning on career retention and advancement.

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Unit: **Career Decisions**

Content Standard: **Analyzing choices and developing the tools to get and keep temporary, part-time, or full-time employment.**

Course Content	Student Performance	Resources	Assessments
<p>A. Choosing Your Career</p> <ul style="list-style-type: none"> Considering careers The challenge of change <p>B. Planning Your Career</p> <ul style="list-style-type: none"> Finding good career fit Finding career opportunities <p>C. Getting the Job</p> <ul style="list-style-type: none"> Getting an interview Applying, interviewing, and following up <p>D. Adapting to Work</p> <ul style="list-style-type: none"> Communicating in the work environment Thriving in work environment <p>E. Work Laws and Responsibilities</p> <ul style="list-style-type: none"> Work-related forms and laws Responsibilities on job 	<ul style="list-style-type: none"> Discuss career and job trends Describe sources of job information Discuss why people work Describe good career planning techniques Describe and prepare an application letter, resume, scan able resume and reference letter Discuss effective communication strategies on the job Explain guidelines for effective human relations Describe the purpose of work-related forms Explain provisions of major employment laws 	<ul style="list-style-type: none"> <u>Managing Your</u> <u>Personal Finances</u>, 5th Edition (Thomson South-Western, 2006) Guest speakers 	<ul style="list-style-type: none"> Question and answer sessions Quizzes Homework Chapter review Unit test <p><u>Remediation:</u></p> <ul style="list-style-type: none"> Review of key terms One-on-one tutoring <p><u>Enrichment:</u></p> <ul style="list-style-type: none"> Student Activity Guide Student technology CD Application of knowledge Textbook activities Guest speakers Career related videos

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Unit: **Money Management**

Content Standard: **Explain the paycheck, benefits, advancement, financial management and your checking account.**

Course Content	Student Performance	Resources	Assessments
<p>A. Pay, Benefits, Conditions</p> <ul style="list-style-type: none"> Understanding pay, benefits, and incentives Work arrangements and organizations <p>B. Federal Income Tax</p> <ul style="list-style-type: none"> Our tax system Filing tax returns <p>C. Budgets and Financial Records</p> <ul style="list-style-type: none"> Budgeting and record keeping Legal documents and filing systems <p>D. Checking Accounts and Other Banking Services</p> <ul style="list-style-type: none"> Checking accounts 	<ul style="list-style-type: none"> Discuss payroll deductions and net pay Describe components of the U.S. tax system Discuss the purpose of taxes and different types of taxes Discuss the elements of legal contracts Describe negotiable instruments and warranties Describe the purpose of a checking account Discuss how to prepare banking forms 	<ul style="list-style-type: none"> <u>Managing Your Personal Finances</u>, 5th Edition (Thomson South-Western, 2006) Guest speakers 	<ul style="list-style-type: none"> Question and answer sessions Quizzes Homework Chapter review Unit test <p><u>Remediation:</u></p> <ul style="list-style-type: none"> Review of key terms One-on-one tutoring <p><u>Enrichment:</u></p> <ul style="list-style-type: none"> Student Activity Guide Student technology CD Application of knowledge Textbook activities

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Unit: **Financial Security**

Content Standard: **Discuss saving, investing, types of stocks and other types of investments.**

Course Content	Student Performance	Resources	Assessments
<p>A. Saving for the Future</p> <ul style="list-style-type: none"> Saving for your future Options, features, plans <p>B. Investing for Your Future</p> <ul style="list-style-type: none"> Fundamentals Exploring investment options <p>C. Investing in Stocks</p> <ul style="list-style-type: none"> Evaluating stocks Buying and selling stocks <p>D. Investing in Bonds</p> <ul style="list-style-type: none"> Characteristics of bonds Buying and selling bonds <p>E. Investing in Mutual Funds, Real Estate, Other Choices</p> <ul style="list-style-type: none"> Mutual funds Real estate Other investment choices <p>F. Retirement and Estate Planning</p> <ul style="list-style-type: none"> Planning for retirement Saving for retirement 	<ul style="list-style-type: none"> Describe different purposes of saving Explain how money grows Describe the features of common/preferred stock Explain how stock values are determined Discuss the features and types of corporate bonds Describe federal and municipal government securities bonds Explain what mutual funds are and their advantages Discuss different types of mutual funds Describe how to evaluate mutual funds Describe person's or family's needs at retirement Discuss inheritance, estate, gift taxes 	<ul style="list-style-type: none"> <u>Managing Your</u> <u>Personal Finances</u>, 5th Edition (Thomson South-Western, 2006) Guest speakers 	<ul style="list-style-type: none"> Question and answer sessions Quizzes Homework Chapter review Unit test <p><u>Remediation:</u></p> <ul style="list-style-type: none"> Review of key terms One-on-one tutoring <p><u>Enrichment:</u></p> <ul style="list-style-type: none"> Student Activity Guide Student technology CD Application of knowledge Textbook activities Participation in on-line stock market game Stock market related videos

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Unit: **Credit Management**

Content Standard: **Discuss what credit is and why it is important to the consumer.**

Course Content	Student Performance	Resources	Assessments
<p>A. Credit in America</p> <ul style="list-style-type: none"> What is credit? Types and sources 	<ul style="list-style-type: none"> Describe how credit developed in America Define basic credit vocabulary 	<ul style="list-style-type: none"> <u>Managing Your</u> <u>Personal Finances</u>, 5th Edition (Thomson South-Western, 2006) 	<ul style="list-style-type: none"> Question and answer sessions Quizzes
<p>B. Credit Records and Laws</p> <ul style="list-style-type: none"> Establishing good credit Credit ratings and legal protection 	<ul style="list-style-type: none"> Discuss importance and purpose of credit records Describe the five C's of credit 	<ul style="list-style-type: none"> Guest speakers 	<ul style="list-style-type: none"> Homework Chapter review Unit test
<p>C. Responsibilities and Costs of Credit</p> <ul style="list-style-type: none"> Using credit responsibly Analyzing and computing credit costs 	<ul style="list-style-type: none"> Describe responsibilities of consumer credit Discuss how to protect your credit card from fraud 		<p><u>Remediation:</u></p> <ul style="list-style-type: none"> Review of key terms One-on-one tutoring
<p>D. Problems with Credit</p> <ul style="list-style-type: none"> Getting unstuck Reconsidering bankruptcy 	<ul style="list-style-type: none"> Explain methods for solving credit problems Outline bankruptcy laws and choices 		<p><u>Enrichment:</u></p> <ul style="list-style-type: none"> Student Activity Guide Student technology CD Application of knowledge Textbook activities Guest speakers Career related videos

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Unit: **Resource Management**

Content Standard: **Discuss personal decision making.**

Course Content	Student Performance	Resources	Assessments
<p>A. Personal Decision Making</p> <ul style="list-style-type: none"> • Making better decisions • Spending habits 	<ul style="list-style-type: none"> • Explain economic needs and wants that influence consumer decision making 		<ul style="list-style-type: none"> • Question and answer sessions • Quizzes • Homework • Chapter review • Unit test
<p>B. Renting a Residence</p> <ul style="list-style-type: none"> • Housing decisions • Rental process 	<ul style="list-style-type: none"> • Describe several housing rental alternatives 		
<p>C. Buying a Home</p> <ul style="list-style-type: none"> • Why buy a home? • Home-buying process 	<ul style="list-style-type: none"> • Discuss advantages of home ownership • Describe costs and responsibilities of home ownership 		
<p>D. Buying and Caring for a Vehicle</p> <ul style="list-style-type: none"> • Buying a vehicle • Maintaining a vehicle 	<ul style="list-style-type: none"> • Describe process of buying a car • Explain automobile leasing • Discuss consumer protection for new and used car buyers 		
<p>E. Family Decisions</p> <ul style="list-style-type: none"> • Family plans and goals • Dealing with life's uncertainties 	<ul style="list-style-type: none"> • Describe steps, costs, planning involved in getting married • Discuss important family living decisions 		

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Unit: **Risk Management**

Content Standard: **Discuss the different types of risks and strategies to manage them.**

Course Content	Student Performance	Resources	Assessments
<p>A. Introduction to Risk Management</p> <ul style="list-style-type: none"> What is insurance? Risk management <p>B. Property and Liability Insurance</p> <ul style="list-style-type: none"> Property insurance Automobile and umbrella insurance <p>C. Health and Life Insurance</p> <ul style="list-style-type: none"> Health insurance Disability and life Insurance 	<ul style="list-style-type: none"> Explain concept of insurance Define insurance terminology and types of risk Explain purpose of renter's and homeowner's insurance Discuss common types of automobile insurance Describe group and individual health insurance Discuss different types of disability insurance 	<ul style="list-style-type: none"> <u>Managing Your</u> <u>Personal Finances</u>, 5th Edition (Thomson South-Western, 2006) Guest speakers 	<ul style="list-style-type: none"> Question and answer sessions Quizzes Homework Chapter review Unit test <p><u>Remediation:</u></p> <ul style="list-style-type: none"> Review of key terms One-on-one tutoring <p><u>Enrichment:</u></p> <ul style="list-style-type: none"> Student Activity Guide Student technology CD Application of knowledge Textbook activities Guest speakers

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Unit: **Consumer Rights and Responsibilities**

Content Standard: **Describe the role of consumers in reference to what is produced and sold.**

Course Content	Student Performance	Resources	Assessments
A. Role of Consumers in Free Enterprise System <ul style="list-style-type: none">Free enterprise systemConsumer problems	<ul style="list-style-type: none">Discuss basic characteristics of the marketplaceDescribe deceptive practices used to defraud customers		<ul style="list-style-type: none">Question and answer sessionsQuizzesHomeworkChapter reviewUnit test
B. Consumer Protection <ul style="list-style-type: none">Laws to protect consumersAgencies to protect consumers	<ul style="list-style-type: none">Describe rights as set forth in the Consumer Bill of RightsDescribe state, local and national agencies and private consumer assistance		
C. Dispute Resolution <ul style="list-style-type: none">Legal systemOther ways to seek redress	<ul style="list-style-type: none">Explain legal procedures from complaint to judgmentDefine remedies available to consumers other than individual lawsuits		

