

Personal Finance Scope and Sequence

Course / Grade Title: Personal Finance (Elective)			
<p>Course / Grade Content: What will students be expected to know and do? Provide the core knowledge and skills (standards) that will be taught and assessed. Organize the essential content standards by unit</p> <p>Delaware Personal Finance Standard One: An individual's goals affect how they value the benefits and costs of alternative choices. A financial plan is a strategy to accomplish an individual's or household's financial goals that will change as an individual's or household's situation changes. Effective financial plans incorporate the possibility of unexpected expenditures.</p> <p style="padding-left: 20px;">9-12a: Students will apply problem-solving strategies and cost benefit analysis to assess the consequences of financial decisions.</p> <p style="padding-left: 20px;">9-12b: Students will create an overall financial plan for spending and saving in order to achieve personal goals.</p> <p>Delaware Personal Finance Standard Two: When purchasing goods and services, individuals must choose among payment options to maximize benefits. Prudent individuals limit borrowing based on their ability to repay.</p> <p style="padding-left: 20px;">9-12a: Students will analyze the benefits and costs of various payment options while applying the mechanics of money management.</p> <p style="padding-left: 20px;">9-12b: Students will examine how ability to pay and personal credit history influences an individual's financial opportunities and choices.</p>	<p>Student Activities What will students do to demonstrate their learning?</p> <p>What cross-content integration is there with literacy? (Include CCSS for History, Science, and the Technical Subjects where applicable)</p>	<p>Assessment(s) What common assessments (formative and/or summative) will be used to measure student progress and achievement?</p> <p>(These may remain the same or require minimal changes for subsequent units)</p> <p>*State of Delaware Personal Finance Pre and Post Tests</p> <p>*Portfolio submission</p>	<p>Differentiation How will the curriculum, instruction, and assessments be accommodated to meet the needs of each student?</p> <p>(These may remain the same or require minimal changes for subsequent units)</p> <p>*Extra time *Workshops (small group instruction) *Project-Based Learning Model *Collaborative Learning</p>

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<p>Delaware Personal Finance Standard Three: Every savings and investment decision has a trade-off in terms of giving up goods and services today. Savings options and investments vary in their potential risks, liquidity, and rate of return. Individuals and households invest by purchasing assets that may earn income and/or appreciate in value over time.</p> <p>9-12a: Students will demonstrate that personal savings and investment compound over time and contribute to meeting financial goals. 9-12b: Students will evaluate the costs and benefits of major savings and investing options.</p> <p>Delaware Personal Finance Standard Four: Risks are associated with life and unplanned events can have serious or catastrophic financial consequences over which an individual may have little control. A citizen with the knowledge and skills to evaluate financial products can prevent or limit loss.</p> <p>9-12a: Students will understand how to evaluate financial products and services to minimize financial risks. 9-12b: Students will analyze how state and federal laws and regulations protect consumers.</p>					
Unit Name / Number of Days or Weeks / Time Period	Big Ideas / Topics / Key Concepts	Essential Standards (Include the SMP for Math)			
Unit 1	Education Planning Career Planning Decision-Making Goal Setting	DSPFS1.9-12a CCSS.ELA- Literacy.RH.9-10.1	*Portfolio (individual) *Powtoon *PSA Campaign	Unit Test Portfolio	*Workshops *Collaborative Learning *Small group Testing

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<p>Oh the Places You'll Go!/ Half of a marking period.</p> <p>(How do we as life coaches, educate our clients on proper decision-making and goal-setting so that they are successful in their educational and career planning?)</p>	<p>Opportunity Cost</p>	<p>CCSS.ELA-Literacy.RH.9-10.2 CCSS.ELA-Literacy.RH.9-10.3 CCSS.ELA-Literacy.RH.9-10.4 CCSS.ELA-Literacy.RH.9-10.5 CCSS.ELA-Literacy.RH.9-10.6 CCSS.ELA-Literacy.RH.9-10.7 CCSS.ELA-Literacy.RH.9-10.8 CCSS.ELA-Literacy.RH.9-10.9 CCSS.ELA-Literacy.RH.9-10.10</p>	<p>*Career choice analysis *Presentation</p>	<p>Submissions</p> <p>Learning Journals</p> <p>Text Set (If you short change your education now, you will be short on change for the rest of your life.)</p>	<p>*Abbreviated Assignments (based on IEP's) *Graphic Organizers</p>
<p>Unit 2</p> <p>ECHS Credit Union/ Half of a semester</p> <p>How do we as high school students, convince educational institutions to offer</p>	<p>Financial Institution Services Checking Saving Compounding Interest Investing Retirement Paychecks</p>	<p>DSPFS2.9-12a DSPFS3.9-12a DSPFS3.9-12b DSPFS4.9-12a CCSS.ELA-Literacy.RH.9-10.1 CCSS.ELA-Literacy.RH.9-10.2 CCSS.ELA-Literacy.RH.9-10.3 CCSS.ELA-Literacy.RH.9-10.4</p>	<p>*Portfolio (individual) *Business Proposal *Presentation</p>	<p>Unit Test Portfolio Submissions</p> <p>Learning Journals</p> <p>Text Set (Your diet is a bank account. Good food choices are good investments.)</p>	<p>*Workshops *Collaborative Learning *Small group Testing *Abbreviated Assignments (based on IEP's) *Graphic Organizers</p>

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<p>financial institutions in their locations, so that other high school students can become informed and have access to the services that they offer?</p>		<p>CCSS.ELA-Literacy.RH.9-10.5 CCSS.ELA-Literacy.RH.9-10.6 CCSS.ELA-Literacy.RH.9-10.7 CCSS.ELA-Literacy.RH.9-10.8 CCSS.ELA-Literacy.RH.9-10.9 CCSS.ELA-Literacy.RH.9-10.10</p>			
<p>Course / Grade Content:</p>			<p>Student Activities</p>	<p>Assessment(s)</p>	<p>Differentiation</p>
<p>Unit 3 Rocket's Powerful Plan/ Half of a Semester</p> <p>(How do we as financial advisors help our clients make sound financial decisions and plan accordingly to ensure that they are</p>	<p>Budgeting Taxes Credit Debt & Borrowing Interest Risk Management (Insurance) (Life, Health, Property, Etc.) Identity Theft Consumer Protections</p>	<p>DSPFS1.9-12a DSPFS1.9-12b DSPFS2.9-12a DSPFS2.9-12b DSPFS4.9-12a DSPFS4.9-12b</p> <p>CCSS.ELA-Literacy.RH.9-10.1 CCSS.ELA-Literacy.RH.9-10.2 CCSS.ELA-Literacy.RH.9-10.3 CCSS.ELA-Literacy.RH.9-10.4</p>	<p>*Portfolio (individual) *Website *Comic Book *Presentation</p>	<p>Unit Test Portfolio Submissions</p> <p>Learning Journals</p> <p>Text Set (People do not plan to fail, they simply fail to plan.)</p>	<p>*Workshops *Collaborative Learning *Small group Testing *Abbreviated Assignments (based on IEP's) *Graphic Organizers</p>

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<p>financially protected and prepared?)</p>		<p>CCSS.ELA-Literacy.RH.9-10.5 CCSS.ELA-Literacy.RH.9-10.6 CCSS.ELA-Literacy.RH.9-10.7 CCSS.ELA-Literacy.RH.9-10.8 CCSS.ELA-Literacy.RH.9-10.9 CCSS.ELA-Literacy.RH.9-10.10</p>			
<p>Unit 4</p> <p>Windows and Wheels/ Half of a Semester</p> <p>(How do we as smart consumers, make sound financial decisions when making choices on automobiles and homes, so that we remain financially stable?)</p>	<p>Buying/Leasing Cars Buying/Renting Homes Insurance (Narrow and be more specific to housing and auto.)</p>	<p>CCSS.ELA-Literacy.RH.9-10.1 CCSS.ELA-Literacy.RH.9-10.2 CCSS.ELA-Literacy.RH.9-10.3 CCSS.ELA-Literacy.RH.9-10.4 CCSS.ELA-Literacy.RH.9-10.5 CCSS.ELA-Literacy.RH.9-10.6 CCSS.ELA-Literacy.RH.9-10.7 CCSS.ELA-Literacy.RH.9-10.8 CCSS.ELA-Literacy.RH.9-10.9</p>	<p>*Portfolio (individual) *Flipagram *Social Media Campaign *Presentation</p>	<p>Unit Test Portfolio Submissions</p> <p>Learning Journals</p> <p>Text Set (It is easy to underestimate the cost of home ownership.)</p>	<p>*Workshops *Collaborative Learning *Small group Testing *Abbreviated Assignments (based on IEP's) *Graphic Organizers</p>

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		CCSS.ELA- Literacy.RH.9-10.10			
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