



Personal Finance

Course Description: Managing your personal finances can be an interesting and challenging task. This hands-on and engaging money-management course focuses on budgeting and financial management such as managing bank accounts, paying taxes, and retirement. Plus you learn the ins and outs of buying insurance, cars, and housing as well as managing your credit and identity

Attendance: Students are required to be in school every day. Students are responsible for communicating with their teachers to make-up for missed learning.

Essential Skills:

1. Students will have a thorough understanding of Personal Finance Topics dealing with budgeting, banking, investing, credit, etc.
2. Students will be prepared to handle the Financial Responsibilities that exist after graduation.
3. Students will gain a better understanding of the Value of their Time and Money.

Course Expectations: Although not everything is graded, everything is important. In order to demonstrate growth and learning, students will need to:

1. Participate in class activities (take notes, work in a group, complete in class tasks, ask questions) without distractions (cell phones, games, etc.)
2. Use morning time and the teacher to seek help outside of class when needed.
3. Complete all assessments within teacher timelines.
4. Apply Personal Finance information to their lives specifically.
5. Put together and plan to follow a Budget for their Personal Finances.

Grading

Learning (Practice) includes instructional activities in and outside of class and are not used in grade determination.

Skyward Assessment (Grades) may include quizzes, labs, learning checks, tests, speeches, performances, and projects.

Final Grade	
A	100% - 90%
B	80% - 89%
C	70% - 79%
D	60% - 69%
F	0% - 59%

Calculations:

Final Grade Calculation	
Cumulative Grade	95%
Final Exam(s)	5%

Central High School Courses:

- Will determine grades based on student performance and growth.
- Will not include practice and behavior in grade determination.
- Will give all students regardless of absence an opportunity to demonstrate learning.
- Will not include extra credit.

Instructional Resources:

Next Gen Personal Finance Curriculum - www.NGPF.org

Computer with Internet Access

Headphones

Course Calendar/Pacing:

UNIT 1: Behavioral Economics

Learn how cognitive biases and other outside influences can affect your decisions

UNIT 2: Banking

Learn the essentials bank accounts, why we save, and how to save

UNIT 3: Investing

Learn about the stock market along with investment strategies & retirement

UNIT 4: Types of Credit

Learn about credit, credit cards, and loans

UNIT 5: Managing Credit

Learn how to manage your credit, credit score and debts

<u>UNIT 6: Paying for College</u>	<u>Learn about scholarships, grants, student loans and repaying after college</u>
<u>UNIT 7: Insurance</u>	<u>Learn about what insurance is and take a deeper dive into different types of insurance</u>
<u>UNIT 8: Taxes</u>	<u>Learn about the US tax system and filing a tax return</u>
<u>UNIT 9: Budgeting</u>	<u>Learn how to build budgets for all of the different parts of your life</u>
<u>Unit 10: Consumer Skills</u>	<u>Learn how to be a savvy consumer, avoid scams & fraud, and avoid identity theft</u>