Financial Literacy

Curriculum Guide

Scranton School District

Scranton, PA

May 2026

Financial Literacy

State Code: 02157

Prerequisite: Geometry or Applied Geometry

Intended Audience: This course is designed for 12th-grade students who have successfully completed Geometry or Applied Geometry by the end of the 11th grade. It is a state-mandated requirement for those students who have not taken the Personal Finance course.

Course Description: Financial Literacy reinforces general mathematics topics to equip students with the financial knowledge and skills they need for a successful future. Applications typically include personal finance fundamentals, income, spending, saving and investing, risk and insurance, and credit.

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Year-at-a-glance

Subject: Financial Literacy	**Grade Level 12**	**Date Completed: 5/2026**

1st Quarter

Topic	**Resources**	**CCSS**
Whole Numbers	Current Text (Cengage Contemporary Mathematics for Business and Consumers) Chapter 1 Magma Math	5.NBT.B.5
Fractions	Current Text (Cengage Contemporary Mathematics for Business and Consumers) Chapter 2 Magma Math	4.NF.C.6
Decimals	Current Text (Cengage Contemporary Mathematics for Business and Consumers) Chapter 3 Magma Math	HSN Q.A.2 HSN.Q.A.2
Using Equations to Solve Business Problems	Current Text (Cengage Contemporary Mathematics for Business and Consumers) Chapter 5 Magma Math	HSN.Q.A.1 HSN.Q.A.2
Percentages and Their Applications in Business	Current Text (Cengage Contemporary Mathematics for Business and Consumers) Chapter 6 Magma Math	HSN.Q.A.1 HSN.Q.A.2

2nd Quarter

Topic	Resources	PA Dept of Ed Academic Standards
Budgeting/Saving/Major Life Purchases	Personal Finance Lab Unit 1 Current Text (Cengage Contemporary Mathematics for Business and Consumers) Chapter 18	17.1.9-12.A 17.1.9-12.B 17.1.9-12.C 17.1.9-12.E 17.3.9-12.A 17.3.9-12.B 17.3.9-12.C 17.3.9-12.D 17.3.9-12.E 17.3.9-12.F 17.3.9-12.G 17.3.9-12.H 17.3.9-12.I 17.3.9-12.J 17.3.9-12.K 17.3.9-12.L 17.4.9-12.A 17.4.9-12.C
Investing	Personal Finance Lab Unit 2 Current Text (Cengage Contemporary Mathematics for Business and Consumers) Chapter 20	17.2.9-12.A 17.4.9-12.B 17.4.9-12.D 17.4.9-12.E 17.4.9-12.F 17.4.9-12.G 17.4.9-12.H 17.4.9-12.I 17.4.9-12.J 17.4.9-12.K

3rd Quarter

	Resources	Pennsylvania Dept of Ed Academic Standards
Credit Use and Benefits/Types of Credit	Personal Finance Lab Unit 3.1-3.4 Current Text (Cengage Contemporary Mathematics for Business and Consumers) Chapter 13	17.1.9-12.F 17.1.9-12.G 17.1.9-12.K 17.1.9-12.L 17.2.9-12.A 17.6.9-12.A 17.6.9-12.D 17.6.9-12.E 17.6.9-12.G
Costs of Credit	Personal Finance Lab Unit 3.4-3.6 Current Text (Cengage Contemporary Mathematics for Business and Consumers) Chapter 10 Chapter 11	17.6.9-12.B 17.6.9-12.C 17.6.9-12.E 17.6.9-12.F 17.6.9-12.G
Employment and Income	Personal Finance Lab Unit 4.1 Current Text (Cengage Contemporary Mathematics for Business and Consumers) Chapter 4	17.1.9-12.A 17.1.9-12.B 17.1.9-12.D 17.2.9-12.A 17.2.9-12.C 17.2.9-12.D

4th Quarter

Topic	Resources	Pennsylvania Dept of Ed Academic Standards
Bank Accounts	Personal Finance Lab Unit 4.2 Current Text (Cengage Contemporary Mathematics for Business and Consumers) Chapter 4	17.1.9-12.F 17.1.9-12.G 17.3.9-12.H 17.3.9-12.I
Income and Payroll Taxes	Personal Finance Lab Unit 4.3-4.6 Current Text (Cengage Contemporary Mathematics for Business and Consumers) Chapter 9	17.1.9-12.A 17.1.9-12.B 17.2.9-12.B 17.2.9-12.E 17.2.9-12.F 17.2.9-12.H 17.2.9-12.I 17.3.9-12.A 17.3.9-12.B 17.3.9-12.M
Insurance	Personal Finance Lab Unit 5.1 – 5.3 Current Text (Cengage Contemporary Mathematics for Business and Consumers) Chapter 19	17.1.9-12.J 17.4.9-12.K 17.5.9-12.A 17.5.9-12.B 17.5.9-12.C 17.5.9-12.D 17.5.9-12.E 17.5.9-12.F 17.5.9-12.G
Risk Identification and Management	Personal Finance Lab Unit 5.4 – 5.6	17.1.9-12.B 17.1.9-12.H 17.1.9-12.I

		17.1.9-12.K 17.2.9-12.C 17.2.9-12.E 17.2.9-12.G 17.5.9-12.F 17.5.9-12.H 17.5.9-12.I

General Topic	Academic Standard(s)	Essential Knowledge, Skills & Vocabulary	Resources & Activities	Assessments	Suggested Time
Whole Numbers	5.NBT.B.5 Perform operations with multi-digit whole numbers and with decimals to hundredths	● The Decimal Number System ● Addition & Subtraction of Whole Numbers ● Multiplication & Division of Whole Numbers	Contemporary Mathematics for Business and Consumers (Cengage) - Chapter 1: Whole Numbers Magma Math	Teacher prepared tests, quizzes, etc.	6 days
Fractions	HSN Q.A.2 Define appropriate quantities for the purpose of descriptive modeling	● Understanding Fractions ● Add & Subtract Fractions ● Multiply & Divide Fractions	Contemporary Mathematics for Business and Consumers (Cengage) - Chapter 2: Fractions Magma Math	Teacher prepared tests, quizzes, etc.	10 days

General Topic	Academic Standard(s)	Essential Knowledge, Skills & Vocabulary	Resources & Activities	Assessments	Suggested Time
Decimals	HSN Q.A.2 Define appropriate quantities for the purpose of descriptive modeling	● Understanding Decimals ● Add & Subtract Decimals ● Multiply & Divide Decimals	Contemporary Mathematics for Business and Consumers (Cengage) - Chapter 3: Decimals Magma Math	Teacher prepared tests, quizzes, etc.	6 Days
Use Equations to Solve Business Problem	HSN.Q.A.1 Use units as a way to understand problems and to guide the solution of multi-step problems; choose and interpret units consistently in formulas; choose and interpret the scale and origin in graphs and data displays HSN.Q.A.2 Define appropriate quantities for the purpose of descriptive modeling	● Solving Basic Functions ● Using Equations to Solve Business-Related Word Problems	Contemporary Mathematics for Business and Consumers (Cengage) - Chapter 5: Using Equations to Solve Business Problems Magma Math	Teacher prepared tests, quizzes, etc.	10 Days

General Topic	Academic Standard(s)	Essential Knowledge, Skills & Vocabulary	Resources & Activities	Assessments	Suggested Time
Percentages and Their Applications in Business	HSN.Q.A.1 Use units as a way to understand problems and to guide the solution of multi-step problems; choose and interpret units consistently in formulas; choose and interpret the scale and origin in graphs and data displays HSN.Q.A.2 Define appropriate quantities for the purpose of descriptive modeling	● Understanding and Converting Percents ● Using the Percentage Formula to Solve Business Problems ● Solving Other Business Problems Involving Percents	Contemporary Mathematics for Business and Consumers (Cengage) - Chapter 6: Percents and Their Applications in Business Magma Math	Teacher prepared tests, quizzes, etc.	13 Days
Intro to Budgeting	17.3.9-12.D Evaluate various budgeting approaches (e.g. 50/30/20, zero-based) and methods (e.g.envelope system,	● Exploring budgeting ● Needs vs Wants ● Comparing budgeting and spending strategies	Personal Finance Lab Unit 1.1	Teacher prepared tests, quizzes, etc. Personal Finance Lab assignments	2 days

General Topic	Academic Standard(s)	Essential Knowledge, Skills & Vocabulary	Resources & Activities	Assessments	Suggested Time
	spreadsheets, online tools).				
Understanding Money and Wealth	17.1.9-12.C Analyze the impact of various factors on a person's financial mindset and decisions 17.1.9-12.E Assess the value of sharing financial goals and information with others 17.3.9-12.G Compare the effects of using various payment methods when making purchases	• What is money? • What is wealth? • Savings growth • Compound interest calculator	Personal Finance Lab Unit 1.2	Teacher prepared tests, quizzes, etc. Personal Finance Lab assignments	1 day
Spending and Saving Plans	17.1.9-12.C Analyze the impact of various factors on a person's financial mindset and decisions	• Comparing spending and savings plans • Playing the budget game	Personal Finance Lab Unit 1.3	Teacher prepared tests, quizzes, etc. Personal Finance Lab assignments	2 days

General Topic	Academic Standard(s)	Essential Knowledge, Skills & Vocabulary	Resources & Activities	Assessments	Suggested Time
Maintaining a Budget	17.3.9-12.C Develop a personal approach to keeping track of income and spending 17.3.9-12.D Evaluate various budgeting approaches (e.g. 50/30/20, zero-based) and methods (e.g.envelope system, spreadsheets, online tools) 17.3.9-12.E Create a personal budget to allocate current or future income, including estimates for fixed and variable expenses 17.3.9-12.F Identify methods for adjusting a	• Spending shocks • Keeping vs. tossing receipts • Using budgeting applications	Personal Finance Lab Unit 1.4	Teacher prepared tests, quizzes, etc. Personal Finance Lab assignments	2 days

General Topic	Academic Standard(s)	Essential Knowledge, Skills & Vocabulary	Resources & Activities	Assessments	Suggested Time
	budget for unexpected expenses or loss of income 17.3.9-12.H Compare various approaches to paying bills, including making automated payments and ensuring bills are paid on time. 17.3.9-12.I Describe the impact of technology on payment methods and how it influences spending.				
Researching Purchases	17.3.9-12.A Develop a process for making informed spending decisions, including factors to consider (e.g.	● How to research purchases ● How to research cell phone plans ● How to budget for a trip ● Juggling Bills	Personal Finance Lab Unit 1.5	Teacher prepared tests, quizzes, etc. Personal Finance Lab assignments	2 days

General Topic	Academic Standard(s)	Essential Knowledge, Skills & Vocabulary	Resources & Activities	Assessments	Suggested Time
	product features, price, durability, environmental or societal impact, reliability of information). 17.3.9-12.B Compare ways people can lower the price they pay for goods and services (e.g. online tools, discount retailers, negotiating, second-hand items).				
Sales and Excise Taxes	17.3.9-12.L Analyze the impact of paying sales, excise, and property taxes on financial decisions.	● Calculating sales tax and total price of goods using tables and percentages ● Calculating excise tax	Current Text (Cengage Contemporary Mathematics for Business and Consumers) Chapter 18	Teacher prepared tests, quizzes, etc.	7 days
Long-Term Saving	17.1.9-12.A Determine the financial impact of various long-term goals	● Calculating net worth ● Family planning ● Planning long-term purchases	Personal Finance Lab Unit 1.6	Teacher prepared tests, quizzes, etc.	2 days

General Topic	Academic Standard(s)	Essential Knowledge, Skills & Vocabulary	Resources & Activities	Assessments	Suggested Time
	(e.g., lifestyle, family, education). 17.1.9-12.B Apply a systematic decisionmaking process, including opportunity costs, to setting and achieving financial goals. 17.4.9-12.A Calculate a person's net worth given their assets and liabilities. 17.4.9-12.C Compare the features of various savings vehicles (e.g., savings accounts, certificates of deposit, money market accounts) and the interest rates offered by			Personal Finance Lab assignments	

General Topic	Academic Standard(s)	Essential Knowledge, Skills & Vocabulary	Resources & Activities	Assessments	Suggested Time
	several institutions.				
Buying a Home	17.3.9-12.J Analyze a housing decision, including comparing renting and buying, upfront and ongoing costs, and the process of obtaining a mortgage or a lease. 17.3.9-12.K Justify the purchase or lease of a vehicle and the alternatives considered (e.g., new versus used, total cost of ownership or use).	● Determining housing costs ● Renting vs. purchasing ● Calculating a home budget	Personal Finance Lab Unit 1.7	Teacher prepared tests, quizzes, etc. Personal Finance Lab assignments	2 days
Intro to Investing	17.4.9-12.B Develop a savings plan for accomplishing	● What is stock ● Understanding the stock market ticker	Personal Finance Lab Unit 2.1	Teacher prepared tests, quizzes, etc.	2 days

General Topic	Academic Standard(s)	Essential Knowledge, Skills & Vocabulary	Resources & Activities	Assessments	Suggested Time
	personal shortand long-term financial goals. 17.4.9-12.E Explain the similarities and differences between stocks, bonds, mutual funds, and exchange-traded funds, and the factors that influence price fluctuations for each.	● Reasons for investing		Personal Finance Lab assignments	
How the Stock Market Works	17.4.9-12.D Explain factors that contribute to rates of return for various investments, including risk, inflation, and taxes. 17.4.9-12.G Explain how popular benchmark indices are used.	● What is the New York Stock Exchange ● How the stock market works and why ● Understanding inflation	Personal Finance Lab Unit 2.2	Teacher prepared tests, quizzes, etc. Personal Finance Lab assignments	2 days

General Topic	Academic Standard(s)	Essential Knowledge, Skills & Vocabulary	Resources & Activities	Assessments	Suggested Time
How to Research Stocks	17.4.9-12.H Recommend an investment portfolio diversified to meet specific goals, including purpose, starting age, time horizon, and tolerance for risk. 17.4.9-12.J Analyze personal attitudes towards risk and how these might impact future investment decisions and outcomes	● Getting and understanding stock quotes ● Getting trading ideas ● Setting personal investing goals	Personal Finance Lab Unit 2.3	Teacher prepared tests, quizzes, etc. Personal Finance Lab assignments	3 days
Different Security Types	17.4.9-12.I Compare retirement-specific investment options, including employer-sponsored plans, Roth and traditional individual retirement accounts, and	● Understanding stocks ● Computing the cost, proceeds, and gain or loss on a stock transaction ● Understanding bonds ● Calculating the cost of purchasing bonds and the proceeds from the sale of bonds ● Understaning mutual Funds ● Calculating return on investment	Personal Finance Lab Unit 2.4 Contemporary Mathematics for Business and Consumers (Cengage) – Chapter 20 Investments	Teacher prepared tests, quizzes, etc. Personal Finance Lab assignments	13 days

General Topic	Academic Standard(s)	Essential Knowledge, Skills & Vocabulary	Resources & Activities	Assessments	Suggested Time
	accounts available to people who are self-employed. 17.4.9-12.E Explain the similarities and differences between stocks, bonds, mutual funds, and exchange-traded funds, and the factors that influence price fluctuations for each.				
How to Manage Your Portfolio	17.2.9-12.A Explain various types of income (e.g., earned, unearned, passive, active) and their sources (e.g., work, rentals, investments, government programs). 17.4.9-12.H Recommend an	● How to build a diversified portfolio ● Investment strategies ● Advanced investment return calculator	Personal Finance Lab Unit 2.5	Teacher prepared tests, quizzes, etc. Personal Finance Lab assignments	2 days

General Topic	Academic Standard(s)	Essential Knowledge, Skills & Vocabulary	Resources & Activities	Assessments	Suggested Time
	investment portfolio diversified to meet specific goals, including purpose, starting age, time horizon, and tolerance for risk 17.4.9-12.F Describe factors to consider when selecting sources of investment advice and trading methods (e.g., online trading platforms, financial advisors, robo-advisors).				
Business Cycles	17.4.9-12.J Analyze personal attitudes towards risk and how these might impact future investment decisions and outcomes.	● Understanding price movements ● Understanding the business cycle	Personal Finance Lab Unit 2.6	Teacher prepared tests, quizzes, etc. Personal Finance Lab assignments	1 day

General Topic	Academic Standard(s)	Essential Knowledge, Skills & Vocabulary	Resources & Activities	Assessments	Suggested Time
	17.4.9-12.K Describe methods to avoid or counteract the potentially negative impacts of behavioral biases (E.G., LOSS AVERSION, HERDING, CHOICE OVERLOAD) on investment decisions.				
Investing Overview	17.4.9-12.F Describe factors to consider when selecting sources of investment advice and trading methods (e.g., online trading platforms, financial advisors, robo-advisors).	• Researching opportunity costs • How to make trades	Personal Finance Lab Unit 2.7	Teacher prepared tests, quizzes, etc. Personal Finance Lab assignments	1 day
Supplemental Investing Analysis (optional lesson)	17.4.9-12.D Explain factors that contribute to rates of return for various investments, including risk,	• Understanding earnings and cash flow • Common charts and terms used in the investment world • Steps to successful investing	Personal Finance Lab Unit 2.8	Teacher prepared tests, quizzes, etc. Personal Finance Lab assignments	1 day

General Topic	Academic Standard(s)	Essential Knowledge, Skills & Vocabulary	Resources & Activities	Assessments	Suggested Time
	inflation, and taxes.				
Introduction to Credit/ Credit Use and Benefits	17.1.9-12.K Explain the role of various state and federal financial regulators and consumer protection agencies. 17.1.9-12.L Describe the issues addressed by various laws and regulations that impact or safeguard a person's finances. 17.6.9-12.A Evaluate pathways to obtaining credit and what lenders look for in a borrower (e.g., character, capacity, capital, collateral).	● Defining credit ● Understanding interest rates ● Calculating finance charges ● Calculating monthly payments ● Calculating APR	Personal Finance Lab Unit 3.1 Current Text (Cengage Contemporary Mathematics for Business and Consumers) Chapter 13	Teacher prepared tests, quizzes, etc. Personal Finance Lab assignments	13 days

General Topic	Academic Standard(s)	Essential Knowledge, Skills & Vocabulary	Resources & Activities	Assessments	Suggested Time
	17.6.9-12.G Evaluate various rights and laws related to credit and their impact on consumers.				
Buying a Car	17.6.9-12.B Describe how credit reports and scores are determined, used, and improved.	● Understanding a car loan ● Calculating car loan payments ● Good debt vs. bad debt	Personal Finance Lab Unit 3.2	Teacher prepared tests, quizzes, etc. Personal Finance Lab assignments	1 day
Financial Services	17.1.9-12F Compare various financial service providers (i.e. banks, credit unions, check cashers, brokerage firms) and the types of accounts and services each provides 17.1.9-12.G Communicate the process of opening financial accounts and	● Open End Credit-Charge Accounts, Credit Cards and Lines of Credit ● Understanding student loans and repayment ● Understanding mortgages ● Fixed rate vs. adjustable rate mortgages ● Home equity loans and lines of credit	Personal Finance Lab Unit 3.3 Contemporary Mathematics for Business and Consumers (Cengage) - Chapter 14	Teacher prepared tests, quizzes, etc. Personal Finance Lab assignments	12 days

General Topic	Academic Standard(s)	Essential Knowledge, Skills & Vocabulary	Resources & Activities	Assessments	Suggested Time
	the factors to consider when selecting financial institutions and professionals. 17.6.9-12.D Analyze the use of loans to finance higher education and home purchases, how they are obtained, and options for paying them back.				
Credit Cards and Credit Reports	17.6.9-12.B Describe how credit reports and scores are determined, used, and improved. 17.6.9-12.C Compare various forms of credit and how each is used (e.g., secured and unsecured loans,	● Defining key terms such as credit score and credit report ● Determine different events that either improve or harm someone's credit ● Purpose of a credit card ● Responsibilities of owning a credit card	Personal Finance Lab Unit 3.4	Teacher prepared tests, quizzes, etc. Personal Finance Lab assignments	3 days

General Topic	Academic Standard(s)	Essential Knowledge, Skills & Vocabulary	Resources & Activities	Assessments	Suggested Time
	installment and revolving credit, service credit). 17.6.9-12.E Calculate the total cost of credit given a variety of situations (e.g., making minimum payments, paying fees, using alternative financial service providers). 17.6.9-12.G Evaluate various rights and laws related to credit and their impact on consumers.				
Costs of Credit	17.6.9-12.E Calculate the total cost of credit given a variety of situations (e.g., making minimum payments, paying fees, using alternative	● Understanding and computing simple interest ● Using the simple interest formula ● Understanding promissory notes ● Discounting ● Compound Interest – The Time Value of Money	Current Text (Cengage Contemporary Mathematics for Business and Consumers) Chapter 10 and Chapter 11	Teacher prepared tests, quizzes, etc.	10 days

General Topic	Academic Standard(s)	Essential Knowledge, Skills & Vocabulary	Resources & Activities	Assessments	Suggested Time
	financial service providers).	• Present Value			
Managing Debt	17.6.9-12.F Describe the consequences of failing to repay debts and sources of debt management assistance.	• Consolidating Debt • Debt Negotiation • Exploring Credit Myths and Realities • Understanding Debt Management Services • Bankruptcy	Personal Finance Lab Unit 3.5 Unit 3.6	Teacher prepared tests, quizzes, etc. Personal Finance Lab assignments	3 days
Career and Income	17.1.9-12.A Determine the financial impact of various long-term goals (e.g., lifestyle, family, education). 17.1.9-12.B Apply a systematic decisionmaking process, including opportunity costs, to setting and achieving financial goals.	• Difference between direct and indirect compensation • Unemployment and assistance programs • Employer and employee rights and responsibilities • Developing a career	Personal Finance Lab Unit 4.1	Teacher prepared tests, quizzes, etc. Personal Finance Lab assignments	3 days

General Topic	Academic Standard(s)	Essential Knowledge, Skills & Vocabulary	Resources & Activities	Assessments	Suggested Time
	17.1.9-12.D Evaluate strategies for dealing with behavioral biases (E.G., LOSS AVERSION, EXPERIENTIAL BIAS, MENTAL ACCOUNTING) and other obstacles to managing personal finances 17.2.9-12.A Explain various types of income (e.g., earned, unearned, passive, active) and their sources (e.g., work, rentals, investments, government programs). 17.2.9-12.C Use data to support an individual's decision to obtain				

General Topic	Academic Standard(s)	Essential Knowledge, Skills & Vocabulary	Resources & Activities	Assessments	Suggested Time
	or forgo post-secondary education based on the associated costs and anticipated future income. 17.2.9-12.D Research options to pay for education and training, ways to reduce the total cost, and steps needed to obtain financial aid.				
Introduction to Bank Accounts	17.1.9-12.F Compare various financial service providers (e.g., banks, credit unions, check cashers, brokerage firms) and the types of accounts and services each provides. 17.1.9-12.G Communicate the	● Difference between banks, credit unions, and savings & loans ● Automatic Payments ● Overdraft Fees ● Debit Cards	Personal Finance Lab Unit 4.2 Current Text (Cengage Contemporary Mathematics for Business and Consumers) Chapter 4	Teacher prepared tests, quizzes, etc. Personal Finance Lab assignments	13 days

General Topic	Academic Standard(s)	Essential Knowledge, Skills & Vocabulary	Resources & Activities	Assessments	Suggested Time
	process of opening financial accounts and the factors to consider when selecting financial institutions and professionals. 17.3.9-12.H Compare various approaches to paying bills, including making automated payments and ensuring bills are paid on time. 17.3.9-12.I Describe the impact of technology on payment methods and how it influences spending.				
Introduction to Taxes	17.2.9-12.H Calculate the impact of taxes and payroll	● Basic understanding of income tax ● Exploring different ways of filing taxes	Personal Finance Lab Unit 4.3	Teacher prepared tests, quizzes, etc.	10 days

General Topic	Academic Standard(s)	Essential Knowledge, Skills & Vocabulary	Resources & Activities	Assessments	Suggested Time
	deductions on income. 17.2.9-12.I Complete various federal, state, and local tax forms	• Calculating gross vs. net pay • Understanding payroll taxes	Current Text (Cengage Contemporary Mathematics for Business and Consumers) Chapter 9	Personal Finance Lab assignments	
Starting Your Career	17.2.9-12.E Evaluate the impacts of technology, labor markets, and economic conditions and trends on a person's employment potential. 17.2.9-12.F Explain the impact of employee benefits (e.g., health insurance, retirement savings plans, education reimbursement programs) on an	• How to search for a job • Interviewing techniques • How to choose an internship	Personal Finance Lab Unit 4.4	Teacher prepared tests, quizzes, etc. Personal Finance Lab assignments	2 days

General Topic	Academic Standard(s)	Essential Knowledge, Skills & Vocabulary	Resources & Activities	Assessments	Suggested Time
	individual's finances				
Building and Sharing Wealth	17.1.9-12.A Determine the financial impact of various long-term goals (e.g., lifestyle, family, education). 17.1.9-12.B Apply a systematic decisionmaking process, including opportunity costs, to setting and achieving financial goals. 17.2.9-12.B Describe sources of retirement income and how they relate to individual investment choices, employer-sponsored retirement plans, and	● How to build wealth ● Exploring charitable giving ● Planning for retirement ● Savings goals	Personal Finance Lab Unit 4.5	Teacher prepared tests, quizzes, etc. Personal Finance Lab assignments	2 days

General Topic	Academic Standard(s)	Essential Knowledge, Skills & Vocabulary	Resources & Activities	Assessments	Suggested Time
	government programs. 17.3.9-12.M Justify a decision to participate in or forgo a fundraising effort based on the organization and cause.				
Responsible Income and Spending Behaviors	17.3.9-12.M Justify a decision to participate in or forgo a fundraising effort based on the organization and cause. 17.3.9-12.A Develop a process for making informed spending decisions, including factors to consider (e.g., product features, price, durability, environmental or societal impact,	● Understanding tax credits and deductions ● Understanding tax additions ● Consumer rights and responsibilities	Personal Finance Lab Unit 4.6	Teacher prepared tests, quizzes, etc. Personal Finance Lab assignments	2 days

General Topic	Academic Standard(s)	Essential Knowledge, Skills & Vocabulary	Resources & Activities	Assessments	Suggested Time
	reliability of information). 17.3.9-12.B Compare ways people can lower the price they pay for goods and services (e.g., online tools, discount retailers, negotiating, secondhand items).				
Insurance Basics	17.4.9-12.K Describe methods to avoid or counteract the potentially negative impacts of behavioral biases (E.G., LOSS AVERSION, HERDING, CHOICE OVERLOAD)on investment decisions 17.5.9-12.A Evaluate a person's potential	● Understanding the importance of insurance to mitigate risks ● Exploring insurance contracts ● Identify common types of risks and basic risk management methods	Personal Finance Lab Unit 5.1	Teacher prepared tests, quizzes, etc. Personal Finance Lab assignments	1 day

General Topic	Academic Standard(s)	Essential Knowledge, Skills & Vocabulary	Resources & Activities	Assessments	Suggested Time
	for financial risk (e.g., loss of personal property, reduction in income, liability). 17.5.9-12.B Critique approaches to avoiding, reducing, retaining, and transferring risk given a particular scenario				
Liability Insurance	17.5.9-12.C Formulate insurance recommendations based on individual needs, situations, and preferences, including but not limited to automotive, homeowners, renters, health, life, and disability, as justified.	● Exploring the types of insurance, ie homeowners, car, and rental ● Understanding rental agreements ● The role of homeowner's associations.	Personal Finance Lab Unit 5.2 Contemporary Mathematics for Business and Consumers (Cengage) - Chapter 19 Insurance	Teacher prepared tests, quizzes, etc. Personal Finance Lab assignments	10 days

General Topic	Academic Standard(s)	Essential Knowledge, Skills & Vocabulary	Resources & Activities	Assessments	Suggested Time
	17.5.9-12.D Use information from various sources to compare insurance providers, plans, and prices. 17.5.9-12.E Formulate a process of comparing insurance products, determining out-of-pocket costs, and filing claims 17.5.9-12.F Describe circumstances in which a person may be required to show proof of insurance or obtain a minimum amount of coverage				
Insurance Decisions	17.5.9-12.C Formulate insurance	• Understanding life insurance options	Personal Finance Lab Unit 5.3	Teacher prepared	13 days

General Topic	Academic Standard(s)	Essential Knowledge, Skills & Vocabulary	Resources & Activities	Assessments	Suggested Time
	recommendations based on individual needs, situations, and preferences, including but not limited to automotive, homeowners, renters, health, life, and disability, as justified 17.5.9-12.G Evaluate the impact of public insurance programs for individuals facing financial hardship (e.g., Medicare, Medicaid, and unemployment). 17.1.9-12.J Explain the financial implications of wills, powers of attorney, and naming	● Calculating premiums for life insurance policies ● Calculating the value of life insurance needed ● Understanding health insurance options	Contemporary Mathematics for Business and Consumers (Cengage) – Chapter 19 Insurance	tests, quizzes, etc. Personal Finance Lab assignments	

General Topic	Academic Standard(s)	Essential Knowledge, Skills & Vocabulary	Resources & Activities	Assessments	Suggested Time
	beneficiaries for various accounts.				
Financial Decision Making	17.1.9-12.H Evaluate the use of financial technology to access financial services and make financial decisions. 17.1.9-12.K Explain the role of various state and federal financial regulators and consumer protection agencies. 17.5.9-12.H Analyze trends in financial fraud and strategies to avoid becoming a victim. 17.5.9-12.I Research the agencies individuals can contact and steps	● Exploring financial aid ● Visiting a tax professional ● Protecting against fraud	Personal Finance Lab Unit 5.4	Teacher prepared tests, quizzes, etc. Personal Finance Lab assignments	2 days

General Topic	Academic Standard(s)	Essential Knowledge, Skills & Vocabulary	Resources & Activities	Assessments	Suggested Time
	they can take to address financial fraud and scams, including identity theft. 17.6.9-12.F Describe the consequences of failing to repay debts and sources of debt management assistance.				
Financial Record Keeping	17.1.9-12.I Develop a system for documenting and organizing personal financial records, both paper and electronic. 17.1.9-12.H Evaluate the use of financial technology to access financial	● Comparing loans ● Understanding the importance of keeping accurate records of finances ● Reconciling accounts ● The role of audits in financial record keeping	Personal Finance Lab Unit 5.5	Teacher prepared tests, quizzes, etc. Personal Finance Lab assignments	2 days

General Topic	Academic Standard(s)	Essential Knowledge, Skills & Vocabulary	Resources & Activities	Assessments	Suggested Time
	services and make financial decisions				
Life After Graduation	17.1.9-12.B Apply a systematic decisionmaking process, including opportunity costs, to setting and achieving financial goals 17.1.9-12.I Develop a system for documenting and organizing personal financial records, both paper and electronic. 17.2.9-12.C Use data to support an individual's decision to obtain or forgo post-secondary education based on the associated costs and anticipated future income.	● Comparing post-secondary education vs. entering the workforce ● Starting a business ● Calculating student debt thresholds ● Simple and living wills	Personal Finance Lab Unit 5.6	Teacher prepared tests, quizzes, etc. Personal Finance Lab assignments Personal Finance Lab Post test	2 days

General Topic	Academic Standard(s)	Essential Knowledge, Skills & Vocabulary	Resources & Activities	Assessments	Suggested Time
	17.2.9-12.E Evaluate the impacts of technology, labor markets, and economic conditions and trends on a person's employment potential. 17.2.9-12.G Analyze the financial impact of a person's decision to own a business, work as an independent contractor, or be employed.				