
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
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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

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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

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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

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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

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		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
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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	<ul style="list-style-type: none"> ● 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	<ul style="list-style-type: none"> ● 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

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Decimals	HSN.Q.A.2 Define appropriate quantities for the purpose of descriptive modeling	<ul style="list-style-type: none"> ● 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	<ul style="list-style-type: none"> ● 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

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General Topic	Academic Standard(s)	Essential Knowledge, Skills & Vocabulary	Resources & Activities	Assessments	Suggested Time
Percentages and Their Applications in Business	<p>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</p> <p>HSN.Q.A.2 Define appropriate quantities for the purpose of descriptive modeling</p>	<ul style="list-style-type: none"> ● Understanding and Converting Percents ● Using the Percentage Formula to Solve Business Problems ● Solving Other Business Problems Involving Percents 	<p>Contemporary Mathematics for Business and Consumers (Cengage) - Chapter 6: Percents and Their Applications in Business</p> <p>Magma Math</p>	Teacher prepared tests, quizzes, etc.	13 Days
Intro to Budgeting	<p>17.3.9-12.D Evaluate various budgeting approaches (e.g. 50/30/20, zero-based) and methods (e.g.envelope system,</p>	<ul style="list-style-type: none"> ● Exploring budgeting ● Needs vs Wants ● Comparing budgeting and spending strategies 	Personal Finance Lab Unit 1.1	<p>Teacher prepared tests, quizzes, etc.</p> <p>Personal Finance Lab assignments</p>	2 days

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General Topic	Academic Standard(s)	Essential Knowledge, Skills & Vocabulary	Resources & Activities	Assessments	Suggested Time
	spreadsheets, online tools).				
Understanding Money and Wealth	<p>17.1.9-12.C Analyze the impact of various factors on a person’s financial mindset and decisions</p> <p>17.1.9-12.E Assess the value of sharing financial goals and information with others</p> <p>17.3.9-12.G Compare the effects of using various payment methods when making purchases</p>	<ul style="list-style-type: none"> ● What is money? ● What is wealth? ● Savings growth ● Compound interest calculator 	Personal Finance Lab Unit 1.2	<p>Teacher prepared tests, quizzes, etc.</p> <p>Personal Finance Lab assignments</p>	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	<ul style="list-style-type: none"> ● Comparing spending and savings plans ● Playing the budget game 	Personal Finance Lab Unit 1.3	<p>Teacher prepared tests, quizzes, etc.</p> <p>Personal Finance Lab assignments</p>	2 days

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General Topic	Academic Standard(s)	Essential Knowledge, Skills & Vocabulary	Resources & Activities	Assessments	Suggested Time
Maintaining a Budget	<p>17.3.9-12.C Develop a personal approach to keeping track of income and spending</p> <p>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)</p> <p>17.3.9-12.E Create a personal budget to allocate current or future income, including estimates for fixed and variable expenses</p> <p>17.3.9-12.F Identify methods for adjusting a</p>	<ul style="list-style-type: none"> ● Spending shocks ● Keeping vs. tossing receipts ● Using budgeting applications 	Personal Finance Lab Unit 1.4	<p>Teacher prepared tests, quizzes, etc.</p> <p>Personal Finance Lab assignments</p>	2 days

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	<p>budget for unexpected expenses or loss of income</p> <p>17.3.9-12.H Compare various approaches to paying bills, including making automated payments and ensuring bills are paid on time.</p> <p>17.3.9-12.I Describe the impact of technology on payment methods and how it influences spending.</p>				
Researching Purchases	17.3.9-12.A Develop a process for making informed spending decisions, including factors to consider (e.g.	<ul style="list-style-type: none"> ● 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

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	<p>product features, price, durability, environmental or societal impact, reliability of information).</p> <p>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).</p>				
Sales and Excise Taxes	17.3.9-12.L Analyze the impact of paying sales, excise, and property taxes on financial decisions.	<ul style="list-style-type: none"> ● 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	<ul style="list-style-type: none"> ● Calculating net worth ● Family planning ● Planning long-term purchases 	Personal Finance Lab Unit 1.6	Teacher prepared tests, quizzes, etc.	2 days

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	<p>(e.g., lifestyle, family, education).</p> <p>17.1.9-12.B Apply a systematic decisionmaking process, including opportunity costs, to setting and achieving financial goals.</p> <p>17.4.9-12.A Calculate a person's net worth given their assets and liabilities.</p> <p>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</p>			<p>Personal Finance Lab assignments</p>	

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	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).	<ul style="list-style-type: none"> ● 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	<ul style="list-style-type: none"> ● What is stock ● Understanding the stock market ticker 	Personal Finance Lab Unit 2.1	Teacher prepared tests, quizzes, etc.	2 days

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	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.	<ul style="list-style-type: none"> ● 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.	<ul style="list-style-type: none"> ● 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

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General Topic	Academic Standard(s)	Essential Knowledge, Skills & Vocabulary	Resources & Activities	Assessments	Suggested Time
How to Research Stocks	<p>17.4.9-12.H Recommend an investment portfolio diversified to meet specific goals, including purpose, starting age, time horizon, and tolerance for risk.</p> <p>17.4.9-12.J Analyze personal attitudes towards risk and how these might impact future investment decisions and outcomes</p>	<ul style="list-style-type: none"> ● Getting and understanding stock quotes ● Getting trading ideas ● Setting personal investing goals 	Personal Finance Lab Unit 2.3	<p>Teacher prepared tests, quizzes, etc.</p> <p>Personal Finance Lab assignments</p>	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	<ul style="list-style-type: none"> ● 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 ● Understanding mutual Funds ● Calculating return on investment 	<p>Personal Finance Lab Unit 2.4</p> <p>Contemporary Mathematics for Business and Consumers (Cengage) – Chapter 20 Investments</p>	<p>Teacher prepared tests, quizzes, etc.</p> <p>Personal Finance Lab assignments</p>	13 days

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	<p>accounts available to people who are self-employed.</p> <p>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.</p>				
How to Manage Your Portfolio	<p>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).</p> <p>17.4.9-12.H Recommend an</p>	<ul style="list-style-type: none"> ● How to build a diversified portfolio ● Investment strategies ● Advanced investment return calculator 	Personal Finance Lab Unit 2.5	<p>Teacher prepared tests, quizzes, etc.</p> <p>Personal Finance Lab assignments</p>	2 days

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	<p>investment portfolio diversified to meet specific goals, including purpose, starting age, time horizon, and tolerance for risk</p> <p>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).</p>				
Business Cycles	17.4.9-12.J Analyze personal attitudes towards risk and how these might impact future investment decisions and outcomes.	<ul style="list-style-type: none"> ● Understanding price movements ● Understanding the business cycle 	Personal Finance Lab Unit 2.6	<p>Teacher prepared tests, quizzes, etc.</p> <p>Personal Finance Lab assignments</p>	1 day

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	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).	<ul style="list-style-type: none"> ● 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,	<ul style="list-style-type: none"> ● 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

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	inflation, and taxes.				
Introduction to Credit/ Credit Use and Benefits	<p>17.1.9-12.K Explain the role of various state and federal financial regulators and consumer protection agencies.</p> <p>17.1.9-12.L Describe the issues addressed by various laws and regulations that impact or safeguard a person's finances.</p> <p>17.6.9-12.A Evaluate pathways to obtaining credit and what lenders look for in a borrower (e.g., character, capacity, capital, collateral).</p>	<ul style="list-style-type: none"> ● Defining credit ● Understanding interest rates ● Calculating finance charges ● Calculating monthly payments ● Calculating APR 	<p>Personal Finance Lab Unit 3.1</p> <p>Current Text (Cengage Contemporary Mathematics for Business and Consumers) Chapter 13</p>	<p>Teacher prepared tests, quizzes, etc.</p> <p>Personal Finance Lab assignments</p>	13 days

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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.	<ul style="list-style-type: none"> ● 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	<ul style="list-style-type: none"> ● 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

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General Topic	Academic Standard(s)	Essential Knowledge, Skills & Vocabulary	Resources & Activities	Assessments	Suggested Time
	<p>the factors to consider when selecting financial institutions and professionals.</p> <p>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.</p>				
Credit Cards and Credit Reports	<p>17.6.9-12.B Describe how credit reports and scores are determined, used, and improved.</p> <p>17.6.9-12.C Compare various forms of credit and how each is used (e.g., secured and unsecured loans,</p>	<ul style="list-style-type: none"> ● 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	<p>Teacher prepared tests, quizzes, etc.</p> <p>Personal Finance Lab assignments</p>	3 days

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	<p>installment and revolving credit, service credit).</p> <p>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).</p> <p>17.6.9-12.G Evaluate various rights and laws related to credit and their impact on consumers.</p>				
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	<ul style="list-style-type: none"> ● 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

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	financial service providers).	<ul style="list-style-type: none"> ● Present Value 			
Managing Debt	17.6.9-12.F Describe the consequences of failing to repay debts and sources of debt management assistance.	<ul style="list-style-type: none"> ● 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.	<ul style="list-style-type: none"> ● 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

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	<p>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</p> <p>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).</p> <p>17.2.9-12.C Use data to support an individual's decision to obtain</p>				

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	<p>or forgo post-secondary education based on the associated costs and anticipated future income.</p> <p>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.</p>				
Introduction to Bank Accounts	<p>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.</p> <p>17.1.9-12.G Communicate the</p>	<ul style="list-style-type: none"> ● Difference between banks, credit unions, and savings & loans ● Automatic Payments ● Overdraft Fees ● Debit Cards 	<p>Personal Finance Lab Unit 4.2</p> <p>Current Text (Cengage Contemporary Mathematics for Business and Consumers) Chapter 4</p>	<p>Teacher prepared tests, quizzes, etc.</p> <p>Personal Finance Lab assignments</p>	13 days

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	<p>process of opening financial accounts and the factors to consider when selecting financial institutions and professionals.</p> <p>17.3.9-12.H Compare various approaches to paying bills, including making automated payments and ensuring bills are paid on time.</p> <p>17.3.9-12.I Describe the impact of technology on payment methods and how it influences spending.</p>				
Introduction to Taxes	17.2.9-12.H Calculate the impact of taxes and payroll	<ul style="list-style-type: none"> ● Basic understanding of income tax ● Exploring different ways of filing taxes 	Personal Finance Lab Unit 4.3	Teacher prepared tests, quizzes, etc.	10 days

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	deductions on income. 17.2.9-12.I Complete various federal, state, and local tax forms	<ul style="list-style-type: none"> ● 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	<ul style="list-style-type: none"> ● 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

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General Topic	Academic Standard(s)	Essential Knowledge, Skills & Vocabulary	Resources & Activities	Assessments	Suggested Time
	individual's finances				
Building and Sharing Wealth	<p>17.1.9-12.A Determine the financial impact of various long-term goals (e.g., lifestyle, family, education).</p> <p>17.1.9-12.B Apply a systematic decisionmaking process, including opportunity costs, to setting and achieving financial goals.</p> <p>17.2.9-12.B Describe sources of retirement income and how they relate to individual investment choices, employer-sponsored retirement plans, and</p>	<ul style="list-style-type: none"> ● How to build wealth ● Exploring charitable giving ● Planning for retirement ● Savings goals 	Personal Finance Lab Unit 4.5	<p>Teacher prepared tests, quizzes, etc.</p> <p>Personal Finance Lab assignments</p>	2 days

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General Topic	Academic Standard(s)	Essential Knowledge, Skills & Vocabulary	Resources & Activities	Assessments	Suggested Time
	<p>government programs.</p> <p>17.3.9-12.M Justify a decision to participate in or forgo a fundraising effort based on the organization and cause.</p>				
Responsible Income and Spending Behaviors	<p>17.3.9-12.M Justify a decision to participate in or forgo a fundraising effort based on the organization and cause.</p> <p>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,</p>	<ul style="list-style-type: none"> ● Understanding tax credits and deductions ● Understanding tax additions ● Consumer rights and responsibilities 	Personal Finance Lab Unit 4.6	<p>Teacher prepared tests, quizzes, etc.</p> <p>Personal Finance Lab assignments</p>	2 days

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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	<ul style="list-style-type: none"> ● 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

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General Topic	Academic Standard(s)	Essential Knowledge, Skills & Vocabulary	Resources & Activities	Assessments	Suggested Time
	<p>for financial risk (e.g., loss of personal property, reduction in income, liability).</p> <p>17.5.9-12.B Critique approaches to avoiding, reducing, retaining, and transferring risk given a particular scenario</p>				
Liability Insurance	<p>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.</p>	<ul style="list-style-type: none"> ● Exploring the types of insurance, ie homeowners, car, and rental ● Understanding rental agreements ● The role of homeowner’s associations. 	<p>Personal Finance Lab Unit 5.2</p> <p>Contemporary Mathematics for Business and Consumers (Cengage) - Chapter 19 Insurance</p>	<p>Teacher prepared tests, quizzes, etc.</p> <p>Personal Finance Lab assignments</p>	10 days

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	<p>17.5.9-12.D Use information from various sources to compare insurance providers, plans, and prices.</p> <p>17.5.9-12.E Formulate a process of comparing insurance products, determining out-of-pocket costs, and filing claims</p> <p>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</p>				
Insurance Decisions	17.5.9-12.C Formulate insurance	<ul style="list-style-type: none"> ● Understanding life insurance options 	Personal Finance Lab Unit 5.3	Teacher prepared	13 days

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General Topic	Academic Standard(s)	Essential Knowledge, Skills & Vocabulary	Resources & Activities	Assessments	Suggested Time
	<p>recommendations based on individual needs, situations, and preferences, including but not limited to automotive, homeowners, renters, health, life, and disability, as justified</p> <p>17.5.9-12.G Evaluate the impact of public insurance programs for individuals facing financial hardship (e.g., Medicare, Medicaid, and unemployment).</p> <p>17.1.9-12.J Explain the financial implications of wills, powers of attorney, and naming</p>	<ul style="list-style-type: none"> ● Calculating premiums for life insurance policies ● Calculating the value of life insurance needed ● Understanding health insurance options 	<p>Contemporary Mathematics for Business and Consumers (Cengage) – Chapter 19 Insurance</p>	<p>tests, quizzes, etc.</p> <p>Personal Finance Lab assignments</p>	

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General Topic	Academic Standard(s)	Essential Knowledge, Skills & Vocabulary	Resources & Activities	Assessments	Suggested Time
	beneficiaries for various accounts.				
Financial Decision Making	<p>17.1.9-12.H Evaluate the use of financial technology to access financial services and make financial decisions.</p> <p>17.1.9-12.K Explain the role of various state and federal financial regulators and consumer protection agencies.</p> <p>17.5.9-12.H Analyze trends in financial fraud and strategies to avoid becoming a victim.</p> <p>17.5.9-12.I Research the agencies individuals can contact and steps</p>	<ul style="list-style-type: none"> ● Exploring financial aid ● Visiting a tax professional ● Protecting against fraud 	Personal Finance Lab Unit 5.4	<p>Teacher prepared tests, quizzes, etc.</p> <p>Personal Finance Lab assignments</p>	2 days

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General Topic	Academic Standard(s)	Essential Knowledge, Skills & Vocabulary	Resources & Activities	Assessments	Suggested Time
	<p>they can take to address financial fraud and scams, including identity theft.</p> <p>17.6.9-12.F Describe the consequences of failing to repay debts and sources of debt management assistance.</p>				
Financial Record Keeping	<p>17.1.9-12.I Develop a system for documenting and organizing personal financial records, both paper and electronic.</p> <p>17.1.9-12.H Evaluate the use of financial technology to access financial</p>	<ul style="list-style-type: none"> ● 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	<p>Teacher prepared tests, quizzes, etc.</p> <p>Personal Finance Lab assignments</p>	2 days

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	services and make financial decisions				
Life After Graduation	<p>17.1.9-12.B Apply a systematic decisionmaking process, including opportunity costs, to setting and achieving financial goals</p> <p>17.1.9-12.I Develop a system for documenting and organizing personal financial records, both paper and electronic.</p> <p>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.</p>	<ul style="list-style-type: none"> ● 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	<p>Teacher prepared tests, quizzes, etc.</p> <p>Personal Finance Lab assignments</p> <p>Personal Finance Lab Post test</p>	2 days

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	<p>17.2.9-12.E Evaluate the impacts of technology, labor markets, and economic conditions and trends on a person's employment potential.</p> <p>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.</p>				