SUBJECT: Personal Finance	**GRADE: 10th – 12th**
Unit Title: Decision-Making and Goal Setting	

UNIT OVERVIEW

The students in this unit will be able to learn the research-based value of goal setting. The students will also learn to set their own short-, medium-, and long-term S.M.A.R.T. goals. Finally, the students will learn to distinguish between needs and wants.

LRG	**PA STANDARDS**
Goal Setting Project - Critical Thinking and Problem Solving (S4C)	15.6.12.A - Evaluate the impact of internal and external influences on financial decisions 15.6.12.B. Analyze financial decisions for major purchasing events occurring at different stages in life, systematically considering alternatives and consequences. 15.6.12.C. Reference Career Education and Work 15.6.12.D. Develop criteria to evaluate employment options. 15.6.12.E. Assess the purpose, source, and impact of various taxes. 15.6.12.F. Evaluate criteria for personal spending in relation to the economic climate.
COMPETENCIES	**LEARNING TARGETS**
I can write a SMART goal.	• I can Explain why goals are important to financial literacy. K1BEA5K1 • I can Analyze the different components of a SMART goal. K1BEA5K1

	• I can Classify financial goals as short, medium, or long-term. K1BEA5K1

SUBJECT: Personal Finance	**GRADE: 10th – 12th**
Unit Title: Education and Careers	
UNIT OVERVIEW	
In this unit students will learn work is where money comes from. Students will learn to examine education options that lead to your career goals, explore career paths that match their personality, and learn more about the job outlook for a career of their choice.	
LRG	**PA STANDARDS**
Career Flyer and Reflection - Continual Learning and Growth Mindset (D2C)	15.6.12.A - Evaluate the impact of internal and external influences on financial decisions 15.6.12.B. Analyze financial decisions for major purchasing events occurring at different stages in life, systematically considering alternatives and consequences. 15.6.12.C. Reference Career Education and Work 15.6.12.D. Develop criteria to evaluate employment options. 15.6.12.E. Assess the purpose, source, and impact of various taxes. 15.6.12.F. Evaluate criteria for personal spending in relation to the economic climate.
COMPETENCIES	**LEARNING TARGETS**

I can understand the importance of education and careers to my financial life.	• I can Investigate and present the educational/training requirements, lifetime income potential, and primary duties of at least two jobs of interest. K1BEA5K2 • I can Explain the difference between a career and a job and why people work. K1BEA5K2 • I can Explain the difference in earning by those in different jobs in the community. K1BEA5K2

SUBJECT: Personal Finance	**GRADE: 10th – 12th**
Unit Title: Bank Accounts	
UNIT OVERVIEW	
In this unit students will learn about bank accounts and bank options. You will also learn how to open a checking account, how to write a check, and why it's important to keep money in a bank.	
LRG	**PA STANDARDS**
Service: Harry Hibshman Lesson	15.6.12.A - Evaluate the impact of internal and external influences on financial decisions 15.6.12.B. Analyze financial decisions for major purchasing events occurring at different stages in life, systematically considering alternatives and consequences. 15.6.12.C. Reference Career Education and Work 15.6.12.D. Develop criteria to evaluate employment options. 15.6.12.E. Assess the purpose, source, and impact of various taxes.

	15.6.12.F. Evaluate criteria for personal spending in relation to the economic climate.
COMPETENCIES	**LEARNING TARGETS**
I can understand the importance of keeping money in a Bank.	• I can explain why should you keep your money in a bank account. K1BEA5K3 • I can explain the difference between a savings account, checking account, and money market account. K1BEA5K3 • I can identify financial institutions in the community. K1BEA5K3

SUBJECT: Personal Finance	**GRADE: 10th – 12th**
Unit Title: Budgeting	
UNIT OVERVIEW	
In this unit you will learn your budget is your plan for how you will spend - and save - your money. You will also learn budgeting and saving is easy, but most people don't do it. Finally you will learn how to create and maintain a budget.	
LRG SKILLS AND DISPOSITIONS	**PA STANDARDS**
	15.6.12.A - Evaluate the impact of internal and external influences on financial decisions 15.6.12.B. Analyze financial decisions for major purchasing events occurring at different stages in life, systematically considering alternatives and consequences. 15.6.12.C. Reference Career Education and Work

	15.6.12.D. Develop criteria to evaluate employment options. 15.6.12.E. Assess the purpose, source, and impact of various taxes. 15.6.12.F. Evaluate criteria for personal spending in relation to the economic climate.
COMPETENCIES	**LEARNING TARGETS**
I can create my own budget and track my expenses.	● I can Explain the importance of a budget. K1BEA5K4 ● I can Identify how you create a budget. K1BEA5K4 ● I can Describe the importance of tracking your spending. K1BEA5K4

SUBJECT: Personal Finance	**GRADE: 10th – 12th**
Unit Title: Saving and Investing	
UNIT OVERVIEW	
In this unit you will learn why and how to invest your money for your future. You will learn about simple and compound interest, types of investments, time value of money, and tax sheltered accounts.	
LRG SKILLS AND DISPOSITIONS	**PA STANDARDS**
Collectibles Project - Collaboration and Teamwork (S1C)	15.6.12.A - Evaluate the impact of internal and external influences on financial decisions 15.6.12.B. Analyze financial decisions for major purchasing events occurring at different stages in life, systematically considering alternatives and consequences. 15.6.12.C. Reference Career Education and Work 15.6.12.D. Develop criteria to evaluate employment options.

	15.6.12.E. Assess the purpose, source, and impact of various taxes. 15.6.12.F. Evaluate criteria for personal spending in relation to the economic climate.
COMPETENCIES	**LEARNING TARGETS**
I can understand the importance of saving and investing for my retirement.	• I can Compare simple and compound interest. K1BEA5K5 • I can Explain why time value of money is so important in investing. K1BEA5K5 • I can Explain why investing in the stock market is a good/safe investment for the long run. K1BEA5K5 • I can Identify and Describe different types of investments. K1BEA5K5 • I can Explain how risk affects your investment decisions. K1BEA5K5

SUBJECT: Personal Finance	**GRADE: 10th – 12th**
Unit Title: Credit	
UNIT OVERVIEW	
In this unit you will learn what credit is and why it's important to understand credit. You will also learn about credit cards, credit scores, and the risks of credit.	
LRG SKILLS AND DISPOSITIONS	**PA STANDARDS**

	15.6.12.A - Evaluate the impact of internal and external influences on financial decisions 15.6.12.B. Analyze financial decisions for major purchasing events occurring at different stages in life, systematically considering alternatives and consequences. 15.6.12.C. Reference Career Education and Work 15.6.12.D. Develop criteria to evaluate employment options. 15.6.12.E. Assess the purpose, source, and impact of various taxes. 15.6.12.F. Evaluate criteria for personal spending in relation to the economic climate.
COMPETENCIES	**LEARNING TARGETS**
I can understand the risks and benefits of using credit.	● I can Identify factors that impact a person's ability to borrow money. K1BEA5K6 ● I can Explain what a Credit Score is and why it is important. K1BEA5K6 ● I can Analyze the total cost of a major purchase loan agreement using fixed and variable interest rates, calculated over time. K1BEA5K6 ● I Understand the Pro's and Con's of using a Credit Card. K1BEA5K6 ● I can Explain the risks and responsibilities of borrowing money. K1BEA5K6

SUBJECT: Personal Finance	**GRADE: 10th – 12th**

Unit Title: Insurance	
UNIT OVERVIEW	
In this unit you will learn insurance is what you need in case bad stuff happens. Insurance costs money, but in the long run it's a worthwhile expense because it protects your assets in an unforeseen financial burden. You will also learn the importance of avoiding whole life insurance, but the importance of life insurance.	
LRG SKILLS AND DISPOSITIONS	**PA STANDARDS**
	15.6.12.A - Evaluate the impact of internal and external influences on financial decisions 15.6.12.B. Analyze financial decisions for major purchasing events occurring at different stages in life, systematically considering alternatives and consequences. 15.6.12.C. Reference Career Education and Work 15.6.12.D. Develop criteria to evaluate employment options. 15.6.12.E. Assess the purpose, source, and impact of various taxes. 15.6.12.F. Evaluate criteria for personal spending in relation to the economic climate.
COMPETENCIES	**LEARNING TARGETS**
I can understand the importance of having insurance.	• I can Describe different types of insurance including health, disability, auto, homeowners, renters, life, and long-term care. K1BEA5K7 • I can Understand the importance of having different types of insurance. K1BEA5K7 • I can Describe the importance of spreading risk in Personal Finance. K1BEA5K7

SUBJECT: Personal Finance	GRADE: 10th – 12th
Unit Title:	
UNIT OVERVIEW	
LRG SKILLS AND DISPOSITIONS	**PA STANDARDS**
COMPETENCIES	**LEARNING TARGETS**

SUBJECT: Personal Finance	GRADE: 10th – 12th
Unit Title: Taxes	
UNIT OVERVIEW	
In this unit you will learn all about taxes. You will learn to distinguish between state, local, and federal taxes, identify how taxes are imposed, learn how tax money is used.	
LRG SKILLS AND DISPOSITIONS	**PA STANDARDS**

	15.6.12.A - Evaluate the impact of internal and external influences on financial decisions 15.6.12.B. Analyze financial decisions for major purchasing events occurring at different stages in life, systematically considering alternatives and consequences. 15.6.12.C. Reference Career Education and Work 15.6.12.D. Develop criteria to evaluate employment options. 15.6.12.E. Assess the purpose, source, and impact of various taxes. 15.6.12.F. Evaluate criteria for personal spending in relation to the economic climate.
COMPETENCIES	**LEARNING TARGETS**
I can understand how taxes are important to personal finance.	● I can Explain the purposes of tax-related forms and complete samples. K1BEA5K8 ● I can Describe taxes and deductions subtracted from gross pay. K1BEA5K8 ● I can Evaluate how the government uses taxes we pay. K1BEA5K8