PCSD #1 Curriculum Map

Content Area: CTE-Business Course Name: Personal Finance (Philo)

Unit and Timeframe	Essential Questions/Content	Objectives and Learning Targets	Resources/Text	Projects/Activities	Assessment/ *Proficiency Scales	Priority Performance Standards
Savings Unit **3 weeks**	• compound interest calculations and terms • simple interest calculations and term • annuities • calculating FV of savings accounts over time.	• explain and calculate the time value of money • identify the differences between simple interest and compound interest • understand how saving money grows over time • identify how saving money for specific purposes as well as emergencies leads to financial success.	class notes/powerpoint presentations class demonstration/lecture bank (for field trip) H&R Block Burns Insurance Agency Various personal finance videos quizlet kahoot Various class handouts/”cheat sheets”	• Field trip to grocery store/ saving simulation for generic purchases • Compound Interest Class calculation project	various bellwork various exit tickets **Saving Unit Test**	12.1.1 12.1.2 12.1.4 12.2.1 12.2.3 12.2.4 12.3.1 12.3.2 12.3.3 12.3.4 12.4.2 12.4.3 12.4.4 12.5.1 12.5.2 12.5.3
Debt/Credit Scores Unit **2 weeks**	• simple interest calculations • compound interest calculations • amortization charts • loan terms and types • loan payoffs and total costs	• explain the lending process • understand various loan types (mortgage, car, etc). • identify impacts to an individual's credit score • create an amortization schedule • explain the impact of interest on the overall cost of a loan • develop a lending philosophy that enables financial success		• Sample credit score(s) analysis • Mortgage Loan Application Project	various bellwork various exit tickets **Debt Unit Test**	
Banking/Checking Record Keeping Unit **2 weeks**	• bank account types • checkbook reconciliation • responsible record keeping	• reconcile a checking account • write a check • describe the differences between types of bank accounts.		• Field Trip to local bank • Checking Account Reconciliation Project	various bellwork various exit tickets **Banking Unit Test**	

		• maintain financial records in accordance with the IRS				
Budgeting Unit **3 weeks**	• fixed and variable expenses • income and its sources • zero-based budgeting	• create a personal budget to meet my financial goals • create a zero-based family budget • make financially responsible purchasing decisions.		• Budgeting Project	various bellwork various exit tickets **Budgeting Unit Test**	
Insurance Unit **2 weeks**	• Insurance terminology • Health Insurance • Life Insurance • Disability Insurance • Car Insurance • Homeowner's Insurance • Long-Term Care Insurance	• identify different types of insurances and the risks each type protects against. • use insurance terminology with understanding • identify which types of insurance policies I should have at specific points in my lifetime.		• Guest speaker • Insurance Group research project and presentation	various bellwork various exit tickets **Insurance Unit Test**	
Taxes Unit **4 weeks**	• Tax Terminology • Understanding W-2's and W-4 • Tax Deductions • Tax Credits • E-Filing • Tax returns and amount due • Tax types	• complete my own 1040 tax return • understand the concept of a tax deduction when compared to a tax credit • utilize online tax software to accurately complete my taxes • Fill out a w-4 form • Read a W-2 form		• tax software practice/demonstration • Tax Return Project	various bellwork various exit tickets **Taxes Unit Test**	
Final Review **1 week**	Review of previous materials/tests to prepare			• Final Review Packet	**Final Exam** (all units)	

*Proficiency Scales linked to Priority Standards