

Conceptual Curriculum Map (CCM)

Content Area CTE

Course Personal Finance

Grade Level 10-12

Unit 1- Financial Goals	<p>Long-Term Outcomes/Transfer Goals: <i>Students will be able to independently use their learning to...</i></p> <p>TG1: Construct a financial SMART goal</p> <p>TG2: Recognize the role of goal setting in financial planning</p> <p>GC: (Critical Thinking/Problem Solving and Solution Finding): Engages in inquiry related to the provided problem, investigation, or challenge.</p> <p>GC: (Creativity and Innovation/Presentation): Presents an idea or product in a well-crafted manner designed with a distinct style that is appropriate for the purpose and audience.</p> <p>GC: (Collaboration/Articulated Thoughts): Articulates thoughts using specific evidence and reasoning in writing, speaking, and/or multimedia to meet an objective.</p>		
	Standards	Conceptual Overview	Rationale
Focus & Timeframe 3 Days	<p><u>JumpStart National Personal Finance Standards 2021</u></p> <p>People save money for many different purposes, including large purchases such as cars and homes, education costs, retirement, and emergencies.</p> <p>Savings decisions depend on individual preferences and circumstances and can impact personal satisfaction and financial well-being.</p>	<p>Interpret the role of goal setting as an integral part of financial planning</p> <p>Construct a well-written SMART goal</p>	<p>Sound financial planning is essential for personal and societal well being.</p> <p>An individual's financial choices will result in benefits, costs, and future consequences.</p> <p>The results and ideals of financial actions are often transferred to future generations.</p>
Unit 2 Paychecks and Taxes	<p>Long-Term Outcomes/Transfer Goals: <i>Students will be able to independently use their learning to...</i></p> <p>TG1: Make decisions on payroll choices relating to the method of payment and deductions</p> <p>TG2: Complete and/or use forms related to taxpayer obligations</p> <p>GC: (Critical Thinking/Problem Solving and Solution Finding): Engages in inquiry about the provided problem, investigation, or challenge.</p>		

	<p>GC: (Creativity and Innovation/Presentation): Presents an idea or product in a well-crafted manner designed with a distinct style that is appropriate for the purpose and audience.</p> <p>GC: (Collaboration/Articulated Thoughts): Articulates thoughts using specific evidence and reasoning in writing, speaking, and/or multimedia to meet an objective.</p>		
	Standards	Conceptual Overview	Rationale
Focus & Timeframe 3 Days	<p>JumpStart National Personal Finance Standards 2021</p> <p>Compensation for a job or career can be in the form of wages, salaries, commissions, tips, or bonuses, and may also include contributions to employee benefits, such as health insurance, retirement savings plans, and education reimbursement programs.</p> <p>Social Security is a federal government program that taxes workers and employers to provide retirement, disability, and survivor income benefits for workers or their dependents.</p> <p>People are required to pay taxes on most types of income, including wages, salaries, commissions, tips, earnings on investments, and self-employment income.</p>	<p>Define terms associated with a paycheck</p> <p>Compare the advantages and disadvantages of three methods for paying employees</p> <p>Systematic deductions are removed from each paycheck</p>	<p>Taxes pay for services that benefit society.</p> <p>Many people will be required to complete a W-2, W-4, and I-9 for employment.</p> <p>The rate of taxes you pay in the United States are based on value, income, and wealth.</p>
Unit 3 Banking Basics	<p>Long-Term Outcomes/Transfer Goals: <i>Students will be able to independently use their learning to...</i></p> <p>TG 1: Operate a checking and savings account</p> <p>GC: (Critical Thinking/Problem Solving and Solution Finding): Engages in inquiry related to the provided problem, investigation, or challenge.</p> <p>GC: (Creativity and Innovation/Presentation): Presents an idea or product in a well-crafted manner designed with a distinct style that is appropriate for the purpose and audience.</p> <p>GC: (Collaboration/Articulated Thoughts): Articulates thoughts using specific evidence and reasoning in writing, speaking, and/or multimedia to meet an objective.</p>		
	Standards	Conceptual Overview	Rationale
Focus & Timeframe	<p>JumpStart National Personal Finance Standards 2021</p>	<p>Identify the functions of a checking account</p>	<p>Financial institutions offer a wide range of products</p>

3 Days	<p>Checking and saving deposit accounts in many financial institutions are insured up to certain limits by the federal government.</p> <p>Deposit account interest rates and fees vary between financial institutions and depend on market conditions and competition.</p>	<p>Describe the procedure of using checks and a debit card</p> <p>Demonstrate how to use all elements of a checking account</p>	and services in a competitive marketplace.
Unit 4 Spending Plans (Budgeting)	<p>Long-Term Outcomes/Transfer Goals: <i>Students will be able to independently use their learning to...</i></p> <p><i>TG 1: Draft, evaluate, and adjust a budget aligned to SMART financial goals</i></p> <p>GC: (Critical Thinking/Problem Solving and Solution Finding): Engages in inquiry related to the provided problem, investigation, or challenge.</p> <p>GC: (Creativity and Innovation/Presentation): Presents an idea or product in a well-crafted manner designed with a distinct style that is appropriate for the purpose and audience.</p> <p>GC: (Collaboration/Articulated Thoughts): Articulates thoughts using specific evidence and reasoning in writing, speaking, and/or multimedia to meet an objective.</p>		
	Standards	Conceptual Overview	Rationale
	<p>JumpStart National Personal Finance Standards 2021</p> <p>Creating a budget can help people make informed choices about spending, saving, and managing money to achieve financial goals.</p> <p>Consumer decisions are influenced by the price of products or services, the price of alternatives, the consumer's budget and preferences, and potential impact on the environment, society, and economy</p> <p>Having an organized system for keeping track of spending, saving, and investing makes it easier to make financial decisions.</p>	<p>Analyze the spending plan process</p> <p>Create a spending plan</p>	The budget cycle helps make financial decisions.
Unit 5	Long-Term Outcomes/Transfer Goals:		

Time Value of Money	<p><i>Students will be able to independently use their learning to...</i></p> <p>TG1: Calculate and understand the importance of compound interest</p> <p>GC: (Critical Thinking/Problem Solving and Solution Finding): Engages in inquiry related to the provided problem, investigation, or challenge.</p> <p>GC: (Creativity and Innovation/Presentation): Presents an idea or product in a well-crafted manner designed with a distinct style that is appropriate for the purpose and audience.</p> <p>GC: (Collaboration/Articulated Thoughts): Articulates thoughts using specific evidence and reasoning in writing, speaking, and/or multimedia to meet an objective.</p>		
	Standards	Conceptual Overview	Rationale
Focus & Timeframe 3 Days	<p>JumpStart National Personal Finance Standards 2021</p> <p>Interest rates and fees vary by type of lender, type of credit, and market conditions.</p> <p>The longer a loan repayment period and the higher the interest rate, the larger the total amount of interest paid by a borrower.</p>	<p>Learn the benefits of compound interest and the impact interest rates have on spending or saving.</p>	<p>Interest is the price of money.</p> <p>Compound interest has an exponential effect on the borrower and saver.</p>

Unit 6 Credit	<p>Long-Term Outcomes/Transfer Goals:</p> <p><i>Students will be able to independently use their learning to...</i></p> <p>TG1: Make informed financial decisions when it comes to interest rates and forms of credit</p> <p>GC: (Critical Thinking/Problem Solving and Solution Finding): Engages in inquiry related to the provided problem, investigation, or challenge.</p> <p>GC: (Creativity and Innovation/Presentation): Presents an idea or product in a well-crafted manner designed with a distinct style that is appropriate for the purpose and audience.</p> <p>GC: (Collaboration/Articulated Thoughts): Articulates thoughts using specific evidence and reasoning in writing, speaking, and/or multimedia to meet an objective.</p>		
	Standards	Conceptual Overview	Rationale
Focus & Timeframe 6 Days	<p>CSDE</p> <p>JumpStart National Personal Finance Standards 2021</p> <p>Interest rates and fees vary by type of lender, type of credit, and market conditions.</p>	<p>Weigh the costs and benefits of choosing to use different types of credit and the impact of interest on the overall cost of using credit</p>	<p>Paying close to attention to your credit, the amount of credit you accumulate, and paying bills on time are all factors in managing credit responsibly.</p>

	<p>The longer a loan repayment period and the higher the interest rate, the larger the total amount of interest paid by a borrower.</p> <p>Credit cards typically charge higher interest rates on balances due compared with rates on other types of loans.</p>	<p>The importance of meeting credit obligations and the potential for financial trouble from the misuse of credit</p>	<p>Excessive debt can have costly consequences. Practicing responsible management of credit can help in correcting excessive debt.</p> <p>Establishing credit provides financial independence.</p>
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Unit 7 Investing	<p>Long-Term Outcomes/Transfer Goals: <i>Students will be able to independently use their learning to...</i></p> <p>TG1: Differentiate investment products by their characteristics and risk/return trade off.</p> <p>GC: (Critical Thinking/Problem Solving and Solution Finding): Engages in inquiry related to the provided problem, investigation, or challenge.</p> <p>GC: (Creativity and Innovation/Presentation): Presents an idea or product in a well-crafted manner designed with a distinct style that is appropriate for the purpose and audience.</p> <p>GC: (Collaboration/Articulated Thoughts): Articulates thoughts using specific evidence and reasoning in writing, speaking, and/or multimedia to meet an objective.</p>		
	Standards	Conceptual Overview	Rationale
Focus & Timeframe 6 Days	<p>JumpStart National Personal Finance Standards 2021</p> <p>Investors in financial assets expect an increase in value over time (capital gain) and/or receipt of regular income, such as interest or dividends.</p> <p>Investors who buy corporate or government bonds are lending money to the issuer in exchange for regular interest payments.</p> <p>Investors who buy corporate stock become part-owners of a business, benefit from potential increases in the value of their shares, and may receive dividend income.</p>	<p>Define risk vs. return in investment terms</p> <p>Compare basic investment vehicles</p> <p>Discuss appropriate investment strategies along the life continuum</p> <p>Create and monitor an online stock portfolio</p> <p>Enumerate personal investment goals</p>	<p>A savings plan acts as a safety net for unplanned events.</p> <p>Saving and investing may benefit in providing additional income through gaining interest and dividends.</p> <p>Depending on individual financial goals, investments may include savings accounts, employee or individual retirement arrangements, stocks, or bonds.</p>

	Different types of investments expose investors to different degrees of risk.		
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Unit 8 Owning and Operating a Vehicle	Long-Term Outcomes/Transfer Goals: <i>Students will be able to independently use their learning to...</i> TG1: Purchase and operation of a car GC: (Critical Thinking/Problem Solving and Solution Finding): Engages in inquiry related to the provided problem, investigation, or challenge. GC: (Creativity and Innovation/Presentation): Presents an idea or product in a well-crafted manner designed with a distinct style that is appropriate for the purpose and audience. GC: (Collaboration/Articulated Thoughts): Articulates thoughts using specific evidence and reasoning in writing, speaking, and/or multimedia to meet an objective.		
	Standards	Conceptual Overview	Rationale
Focus & Timeframe 3 Days	JumpStart National Personal Finance Standards 2021 Making an informed purchase decision requires a consumer to critically evaluate price, product claims, and quality information from a variety of sources. When evaluating information about goods and services, a consumer can better assess the quality and usefulness of the information by understanding the incentives of the information provider. Consumers may be influenced by how prices of goods and services are advertised, and whether prices are fixed or negotiable.	Discover the decisions and costs for purchasing and operating a vehicle Consider income and monthly payments to create a reasonable budget	Choosing to buy or lease a car depends on an individual's income, lifestyle, needs, and wants. There are basic costs involved in operating a car such as gas, insurance, routine maintenance, however, additional costs may occur depending on individual needs and wants

Unit 9 Insurance	Long-Term Outcomes/Transfer Goals: <i>Students will be able to independently use their learning to...</i> TG1: Use insurance to help manage those risks by accepting, reducing, or transferring them to others
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	<p>GC: (Critical Thinking/Problem Solving and Solution Finding): Engages in inquiry related to the provided problem, investigation, or challenge.</p> <p>GC: (Creativity and Innovation/Presentation): Presents an idea or product in a well-crafted manner designed with a distinct style that is appropriate for the purpose and audience.</p> <p>GC: (Collaboration/Articulated Thoughts): Articulates thoughts using specific evidence and reasoning in writing, speaking, and/or multimedia to meet an objective.</p>		
	Standards	Conceptual Overview	Rationale
Focus & Timeframe 3 Days	<p>JumpStart National Personal Finance Standards 2021</p> <p>Making an informed purchase decision requires a consumer to critically evaluate price, product claims, and quality information from a variety of sources.</p> <p>When evaluating information about goods and services, a consumer can better assess the quality and usefulness of the information by understanding the incentives of the information provider.</p> <p>Consumers may be influenced by how prices of goods and services are advertised, and whether prices are fixed or negotiable.</p>	<p>Explore the different types of insurance (health, home, auto, life)</p> <p>Describe how insurance works and its benefits</p>	<p>Individuals can protect themselves from risk by obtaining proper insurance.</p> <p>As individuals face different stages and events in their life, different types of insurance to protect their assets may be required.</p>

Unit 10 Housing	<p>Long-Term Outcomes/Transfer Goals: <i>Students will be able to independently use their learning to...</i></p> <p>TG1: What are the advantages/disadvantages of owning a home vs renting?</p> <p>GC: (Critical Thinking/Problem Solving and Solution Finding): Engages in inquiry related to the provided problem, investigation, or challenge.</p> <p>GC: (Creativity and Innovation/Presentation): Presents an idea or product in a well-crafted manner designed with a distinct style that is appropriate for the purpose and audience.</p> <p>GC: (Collaboration/Articulated Thoughts): Articulates thoughts using specific evidence and reasoning in writing, speaking, and/or multimedia to meet an objective.</p>
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	Standards	Conceptual Overview	Rationale
Focus & Timeframe 3 Days	JumpStart National Personal Finance Standards 2021 Consumer decisions are influenced by the price of products or services, the price of alternatives, the consumer's budget and preferences, and the potential impact on the environment, society, and economy. When purchasing a good that is expected to be used for a long time, consumers consider the product's durability, maintenance costs, and various product features. Housing decisions depend on individual preferences, circumstances, and costs, and can impact personal satisfaction and financial well-being.	<i>Recognize the variety of forms for rental agreements</i> <i>Identify the components of a lease agreement</i> <i>Describe the purpose of security deposits</i> <i>Consider the importance of rental insurance</i>	Housing often comprises a significant portion of an individual or family budget. While buying a home incurs costs and responsibilities, it is also a strategy to build equity and increase net worth over time.

Unit 11 Paying for College	Long-Term Outcomes/Transfer Goals: <i>Students will be able to independently use their learning to...</i> TG1: Make informed financial decisions when it comes to interest rates and forms of credit for college financing. GC: (Critical Thinking/Problem Solving and Solution Finding): Engages in inquiry related to the provided problem, investigation, or challenge. GC: (Creativity and Innovation/Presentation): Presents an idea or product in a well-crafted manner designed with a distinct style that is appropriate for the purpose and audience. GC: (Collaboration/Articulated Thoughts): Articulates thoughts using specific evidence and reasoning in writing, speaking, and/or multimedia to meet an objective.		
	Standards	Conceptual Overview	Rationale

<p>Focus & Timeframe 3 Days</p>	<p><u>JumpStart National Personal Finance Standards 2021</u></p> <p>Post-secondary education is often financed by students and families/caregivers through a combination of scholarships, grants, student loans, work-study, and savings.</p> <p>Federal student loans have lower rates and more favorable repayment terms than private student loans, and may be subsidized.</p>	<p>Describe the different sources of funding for postsecondary education.</p> <p>Identify scholarships and grants for which they are eligible.</p>	<p>Paying close attention to your credit, the amount of credit you accumulate, and paying bills on time are all factors in managing credit responsibly.</p> <p>Excessive debt can have costly consequences. Practicing responsible management of credit can help in correcting excessive debt.</p> <p>Establishing credit provides financial independence.</p>
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