

Hamilton Heights School Corporation

Curriculum Map

Personal Finance

Course Title: Personal Finance	Quarter 1:	Academic Year: 2025-26
--------------------------------	------------	------------------------

Essential Questions						
Unit Name	Total Days	Standards Number	Knowledge Objectives	Skills Objectives	Specific Assessments	Specific Resources
Financial Responsibility - Budgeting	12		Students will understand the value & importance of a budget, making financial goals, opportunity costs. Develop strategies to make productive financial decisions “Pay yourself first” Rule of 72 Compound Interest	Setting short, intermediate and long term financial goals. Realizing consequences of decisions, Analyzing income and expenses to determine spending capabilities	Tests and Projects, Everfi, Assessment, Vocabulary	Lecture, Notes, Worksheets, Everfi, Budgeting Games, NGPF, Textbook
		PRF 1.1, 1.2,1.3,1.4,1.5, 1.6				
		PRF 6.1, 6.3, 6.5				
Income - Payroll Employment	10	PRF 2.1,2.2,2.3	Students will understand payroll,	Students understand the purpose of W-4, deductions,	Test, Vocabulary, Everfi Assessment, Projects	Lecture, Textbook, Worksheets, Everfi, NGPF,

			deductions, gross vs. net, how to read paystub	how to determine net pay, type of deduction - voluntary & involuntary		Paystub
Planning & Managing Money	8	PFR 3.1, 3.2, 3.3, 3.4, 6.1, 6.3, 6.5	Student will understand net worth and budget expense categories," Pay yourself First"	Students will learn formulas for net worth & budgeting, how to categorize assets. Also learn about financial record keeping/documents safe keeping	Chapter Test, Net Worth Statement & Budget	Lecture notes, worksheets, projects, NGPF activities
Banking	12	PFR 6.1, 6.2	Students will learn how checking/debit accounts & savings work	Learn to reconcile, record keeping, check writing, good credit rating	Lecture Notes, Worksheets, Banking Simulation, Everfi Module, Test	Textbook, Everfi, Financial Websites

Course Title: Personal Finance	Quarter 2:	Academic Year: 2025-26
--------------------------------	------------	------------------------

Essential Questions						
Unit Name	Total Days	Standards Number	Knowledge Objectives	Skills Objectives	Specific Assessments	Specific Resources
Managing Credit/Debt	10	PRF 4.1, 4.2, 4.3, 4.4	Students will learn how credit & debt affects your daily life, how interest and	APR affects credit, how debt affects credit scores,	Lecture Notes, Loan Comparisons, Test, Worksheets, Everfi	Textbook, Everfi Module

			terms affect loans, credit scores,		Module	
Risk Mgmt/Insurance	15	PRF 5.1, 5.2	Students will understand the importance of financial protection and the 4 major types of insurance		Chapter Test, Worksheets, Everfi Module	Textbook, NotestEverfi Module
Housing	10				Chapter Test, Worksheets, Apartment Comparisons	Textbook, Notes,
Retirement/Wills/Trusts	10	PFR 6.1, 6.4, 6.5, 6.6			Chapter Test, Worksheets	Textbook, Notes, Worksheets, Personal Will
Stocks	5	PRF 6.4, 6.5 6.6				Stock Portfolio, Everfi Module

Course Title:	Quarter 3:	Academic Year:
---------------	------------	----------------

Essential Questions						
Unit Name	Total Days	Standards Number	Knowledge Objectives	Skills Objectives	Specific Assessments	Specific Resources

Course Title:	Quarter 4:	Academic Year:
---------------	------------	----------------

Essential Questions						
Unit Name	Total Days	Standards Number	Knowledge Objectives	Skills Objectives	Specific Assessments	Specific Resources