# **Business Education**

# **Personal Finance**

We feel it is essential for our students to develop skills that enable them to be lifelong learners. This course covers areas of financial personal decision making that most citizens can expect to encounter in their lifetime. It explores career choices, employment, banking services (checking, savings, loans, mortgages) taxation and investments.

Grade Level: 11-12

Standards per the National Business Education Association Standard I—PERSONAL DECISION MAKING

Achievement Standard: use a rational decision-making process as it applies to the roles of citizens, workers, and consumers.

EXPECTATIONS	CONTENT AREA	RESOURCES	ASSESSMENTS & ACTIVITIES
Students will identify and use appropriate resources in decision-making processes to become financially responsible citizens, workers and consumersStudents will explore/research career opportunities and field base on their skills and preferencesStudents will develop a personal standard of financial responsibility.	Personal financial decisionsCareer planningEducational choicesApplying math principles (and related skills) in decision making process	Textbook: Personal Financial Literacy Author: Joan S. Ryan, Publisher: Thomson South- Western, 2008  Personal Financial Literacy Workbook Business Math Authors: Schultheis Kaczmarski Publisher: Thomson South- Western, 2003  Wall Street Journal Classroom Edition (Sept-May) (referred to as WSJ)  National Endowment for Financial Education Binder (courtesy of Cheshire County co- Operative Extension)  Current Event articles relevant to topics.	Understanding vocabulary through activities and discussion  Reading assignments Quizzes based on reading assignments  Textbook and workbook activities  Practice homework Graded homework  Chapter and Unit Tests  Writing Assignment/Essay  DVD's on related topics

	Guest speakers	

Grade Level: 11-12

Standards per the National Business Education Association Standard II—EARNING AND REPORTING INCOME—

Achievement Standard: Identify various forms of income and analyze factors that affect income as a part of the career decision-making process.

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EXPECTATIONS	CONTENT AREA	RESOURCES	ASSESSMENTS &
			ACTIVITIES
		Textbook:	
Students will be able to	Calculating hourly wages	Personal Financial Literacy	Understanding vocabulary
identify earned income and	Regular Pay	Author: Joan S. Ryan,	through activities and
unearned income.	Overtime pay	Publisher: Thomson South-	discussion
Students will be able to	Gross pay	Western, 2008	
calculate gross pay, net	Pay for piecework		Reading assignments
pay, and differentiate and	Commission	Personal Financial Literacy	Quizzes based on reading
calculate deductions	Payroll Deductions	Workbook	assignments
(taxes/benefits)	Federal Income Tax	Business Math	
Students will be able to	Social Security Tax	Authors: Schultheis	Textbook and workbook
identify various forms of	Medicare Tax	Kaczmarski	activities
benefits and analyze the	Benefit Deductions	Publisher: Thomson South-	
worth of benefits to a job.	Other Deductions	Western, 2003	Practice homework
Students will apply the	Job Search Process and what	,	Graded homework
above skills to the job	affects choices	Wall Street Journal Classroom	
search process.		Edition (Sept-May)	Chapter and Unit Tests
Transfer Paragram		(referred to as WSJ)	Compress many Compress Compress
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		Financial Education Binder	DVD's on related topics
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		Sperative Extension)	
		Current Event articles relevant to	
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	Guest speakers	

Grade Level: 11-12

Standards per the National Business Education Association Standard: III—MANAGING FINANCES AND BUDGETING

Achievement Standard: Develop and evaluate a spending/savings plan

Students will be able to explain what inflation is and the various types of inflationStudents will be able to explain what inflation is and the various types of inflationStudents will be able to explain the affect inflation can have on buying power and spending habitsStudents will identify the relationship between supply/demand and equilibrium and the affect upon pricesStudents will be able to recognize various selling strategiesStudents will develop their own personal strategies of good buying habits so to as economize and optimize their buying powerDevelop a budget based Inflation (types and affects on prices)Math problems calculating prices and affects on prosonal affects on prices and affects on prices and affects on prosonal affects on prices and affects on prosonal affects on prices and affects on prosonal affects on prices and affects on prices and affects on prosonal affects on prices and affects on	EXPECTATIONS	CONTENT AREA	RESOURCES	ASSESSMENTS & ACTIVITIES
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on projected income Guest speakers			Guest speakers	

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Grade Level: 11-12

Standards per the National Business Education Association Standard: IV—SAVING AND INVESTING

Achievement Standard: Evaluate savings and investment options to meet short- and long-term goals.

Students will be able to identify short- and long-term financial goalsStudents will be able to articulate the advantages of saving for both short- and long-term goalsStudents will develop strategies for saving on a regular basisStudents will be able to correlate resources to choicesStudents will be familiar Personal goalsPersonal goalsPersonal goalsPersonal goalsPersonal goalsPersonal Financial LiteracyReasons for saving and investing principlesSavings and investingSaving and investing strategiesCalculating yield, rate of return and risk on investmentsStudents will be familiar Personal goalsPersonal Financial LiteracyReading assignmentsSaving and investingSaving	
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choicesStudents will be familiar  Western, 2003  Graded homework	
Students will be familiar	
with various banking Wall Street Journal Classroom Chapter and Unit Tests	
services and other forms of Edition (Sept-May)	
investments. (referred to as WSJ) Writing Assignment/Essay	
Students will be able to	
compare savings and National Endowment for DVD's on related topics	
investing yield and rate of Financial Education Binder	
return along with risk of (courtesy of Cheshire County co-	
investment. Operative Extension)	
Comment Event esticles relevant to	
Current Event articles relevant to	
topics.	
Guest Speakers	

Grade Level: 11-12

Standards per the National Business Education Association Standard V—BUYING GOODS AND SERVICES

Achievement Standard: Apply a decision-making model to maximize consumer satisfaction when buying goods and services

EXPECTATIONS	CONTENT AREA	RESOURCES	ASSESSMENTS & ACTIVITIES
Students will be able to formulate strategies to maximize their buying satisfactionStudents will be able to recognize basic needs from secondary needs and wantsStudents will be able to comparative shop and recognize the better deal thus optimizing buying power.	Unit costComparative shopping	Textbook: Personal Financial Literacy Author: Joan S. Ryan, Publisher: Thomson South- Western, 2008  Personal Financial Literacy Workbook Business Math Authors: Schultheis Kaczmarski Publisher: Thomson South- Western, 2003  Wall Street Journal Classroom Edition (Sept-May) (referred to as WSJ)  National Endowment for Financial Education Binder (courtesy of Cheshire County co- Operative Extension)  Current Event articles relevant to topics.	Understanding vocabulary through activities and discussion  Reading assignments Quizzes based on reading assignments  Textbook and workbook activities  Practice homework Graded homework  Chapter and Unit Tests  Writing Assignment/Essay  DVD's on related topics

	Guest speakers	

Grade Level: 11-12

Standards per the National Business Education Association Standard VI—BANKING AND FINANCIAL INSTITUTIONS

Achievement Standard: Evaluate services provided by financial deposit institutions to transfer funds

EXPECTATIONS	CONTENT AREA	RESOURCES	ASSESSMENTS & ACTIVITIES
Students will be able to	Banking and financial	Textbook:	ACTIVITIES
identify various financial	institutions services to	Personal Financial Literacy	Understanding vocabulary
institutions and enumerate	consumers	Author: Joan S. Ryan,	through activities and
	Writing checks	Publisher: Thomson South-	discussion
the services they offer to the consumer/investor	Writing checks Checkbooks		discussion
	CheckbooksBank statements and	Western, 2008	Deading assismments
Students will explain the		D 15' '11'	Reading assignments
purpose and use of a	reconciliation forms	Personal Financial Literacy	Quizzes based on reading
checking account	Savings accounts	Workbook	assignments
Students will prepare a	Simple interest	Business Math	
checkbook register	Certificates of deposit	Authors: Schultheis	Textbook and workbook
Students will write a	Money market accounts	Kaczmarski	activities
check and prepare a deposit	US Savings bonds	Publisher: Thomson South-	
slip	Bank charges and fees	Western, 2003	Practice homework
Students will prepare a	The Federal Reserve System		Graded homework
bank reconciliation and	Monetary Policy and banking	Wall Street Journal Classroom	
balance a checkbook	regulations	Edition (Sept-May)	Chapter and Unit Tests
Students will explain th4e		(referred to as WSJ)	
purpose of savings			Writing Assignment/Essay
accounts		National Endowment for	
Students will compute		Financial Education Binder	DVD's on related topics
interest on savings at a		(courtesy of Cheshire County co-	
fixed interest rate.		Operative Extension)	
Students list savings		,	
options and their		Current Event articles relevant to	
advantages		topics.	
Students will describe the		1	

purpose of the Federal	Guest speakers	
Reserve System	-	
Students will define		
monetary policy and		
discuss goals of US		
monetary policy		
Students will explain how		
the Federal Reserve System		
controls the banking		
industry		
Students will identify the		
types of interest rates		
controlled by the Federal		
Reserve System.		

Grade Level: 11-12

Standards per the National Business Education Association Standard VII—USING CREDIT

Achievement Standard: Analyze factors that affect the choice of credit, the cost of credit, and the legal aspects of using credit

EXPECTATIONS	CONTENT AREA	RESOURCES	ASSESSMENTS & ACTIVITIES
Students will be able to	Sources and benefits of credit	Textbook:	ACTIVITIES
	Costs of credit		Understanding vessbulery
articulate the advantages		Personal Financial Literacy	Understanding vocabulary
and disadvantages of using	Credit fees	Author: Joan S. Ryan,	through activities and
credit.	Computing interest on credit	Publisher: Thomson South-	discussion
Students will identify the	cards and loans	Western, 2008	5 11
sources of credit	Payment methods		Reading assignments
Students will be familiar	Consumer loans	Personal Financial Literacy	Quizzes based on reading
with the various types of	Credit tips	Workbook	assignments
credit	Resolving credit problems	Business Math	
Students will identify the	Bankruptcy	Authors: Schultheis	Textbook and workbook
cost of credit and three	Consumer Protection and	Kaczmarski	activities
different ways of	Laws	Publisher: Thomson South-	
computing finance charges		Western, 2003	Practice homework
Students will identify			Graded homework
different payment methods		Wall Street Journal Classroom	
Students will be able to		Edition (Sept-May)	Chapter and Unit Tests
discuss types of consumer		(referred to as WSJ)	1
loans			Writing Assignment/Essay
Students will recognize		National Endowment for	Training 1 1351 gillion at 255 at 7
good credit practices		Financial Education Binder	DVD's on related topics
Students will identify		(courtesy of Cheshire County co-	D v D s on relaced topics
how to resolve credit		Operative Extension)	
problems		operative Extension)	
Students will demonstrate		Current Event articles relevant to	
a knowledge of the various		topics.	
_		topics.	
types of bankruptcy and		Const annulum	
when filing is appropriate		Guest speakers	

Students will be aware of		
Consumer Protection		
Agency and laws which		
help them with consumer		
or credit problems		

Grade Level: 11-12

Standards per the National Business Education Association Standard VIII—PROTECTING AGAINST RISK

Achievement Standard: Analyze choices available to consumers for protection against risk and financial loss

EXPECTATIONS	CONTENT AREA	RESOURCES	ASSESSMENTS &
			ACTIVITIES
Students will be able to	What is risk	Textbook:	
explain the concept of risk.	Risk assessment	Personal Financial Literacy	Understanding vocabulary
Students will list types of	Risk strategies	Author: Joan S. Ryan,	through activities and
risk	Health insurance	Publisher: Thomson South-	discussion
Students will explain	Disability insurance	Western, 2008	
what is meant by <i>risk</i>	Life insurance		Reading assignments
assessment	Homeowner's insurance	Personal Financial Literacy	Quizzes based on reading
Students will discuss four	Renters insurance	Workbook	assignments
risk strategies	Automobile insurance	Business Math	
Students will explain the	Umbrella insurance	Authors: Schultheis	Textbook and workbook
need for health insurance		Kaczmarski	activities
and the types of plans		Publisher: Thomson South-	
available.		Western, 2003	Practice homework
Students will describe			Graded homework
types of coverage available		Wall Street Journal Classroom	
in health insurance plans		Edition (Sept-May)	Chapter and Unit Tests
Students will list ways		(referred to as WSJ)	
you can lower costs and			Writing Assignment/Essay
manage health care		National Endowment for	
spending		Financial Education Binder	DVD's on related topics
Students will explain the		(courtesy of Cheshire County co-	
need for disability coverage		Operative Extension)	
and the types of plans			
available		Current Event articles relevant to	
Students will explain the		topics.	
need for life insurance and			

types of life insurance	Guest speakers	
coverage	1	
Students will explain the		
need for homeowner's		
insurance and the types of		
coverage provided		
Students will explain the		
need for renter's insurance		
Students will explain the		
need for automobile		
insurance and the types of coverage provided		
Students will describe the		
purpose of an umbrella		
policy		
poney		