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| **Personal Finance** |
| **Time Frame** | **Topic/Unit** | **Skills/Concepts** | **Major Assessments** | **Jump$tart Standards** | **Resources** |
| 3-4 weeks | Checking Accounts | * The Essential Checking Account
* The Fine Print of Checking Accounts
* Classic Checking Skills
* Online and Mobile Banking
* Selecting a Checking Account
 | Daily Exit TicketsEnd of Unit TestCase Study Project | Spending & Saving * 3a: Summarize the risks and protections of checks, stored value cards, debit cards, and online and mobile payment systems
* 3b: Compare the features and costs of personal checking accounts offered by different financial institutions
* 3c: Compare the features and costs of online and mobile bill payment services offered by different institutions
* 3d: Compare the costs of cashing a check with various third parties, such as a bank or credit union, check-cashing services and retail outlets
* 3e: Demonstrate how to schedule and manage bill payments
* 3f: Write a check
* 3g: Reconcile a checking account
* 3h: Explain how to verify printed and online account statements for accuracy
 | Next Gen Personal Finance |
| 3-4 weeks | Savings Accounts | * Saving Basics
* Why We Save
* How We Save
* Select a Savings Account
 | Daily Exit TicketsEnd of Unit AssessmentCase Study Project | Spending and Saving* 1a: Compare the cost of borrowing $1,000 by means of different consumer credit options
* 1b: Explain how credit card grace periods, methods of interest calculation and fees affect borrowing costs
* 1b: Specify how monetary and non-monetary assets can contribute to net worth
* 1d: Compare the total cost of reducing a credit card balance to zero with minimum or above-minimum payments, all other terms being equal and no further purchases being made
* 2a: Investigate account management services that financial institutions provide

Investing* 1d: Illustrate how the concept of the time value of money applies to retirement planning
* 1e: Compare consequences of delaying investment for retirement and benefits of investing early
* 2d: Investigate reasons to use retirement savings plans and health savings accounts

Financial Decision Making* 4a: Describe how inflation affects financial decisions, including the price of goods and services
* 4d: Develop a contingency plan to deal with events, such as a car breakdown or a phone loss that might affect personal finances on short notice
* 8c: Develop a personal financial plan, including goals, spending-and-saving plan, investing plan, insurance plan, a net worth statement and an estate plan
 | Next Gen Personal Finance |
| 3-4 weeks | Type of Credit | * Credit Basics
* Intro to Credit Cards
* Select a Credit Card
* Understanding Loans
* Auto Loans & Leases
* Student Loans
* Mortgages
 | Daily Exit TicketsEnd of Unit AssessmentCase Study Project | Credit and Debit* 1a: Compare the cost of borrowing $1,000 by means of different consumer credit options
* 1b: Explain how credit card grace periods, methods of interest calculation and fees affect borrowing costs
* 1c: Categorize the types of information needed when applying for credit
* 1d: Compare the total cost of reducing a credit card balance to zero with minimum or above-minimum payments, all other terms being equal and no further purchases being made
* 1e: Decide the most cost-effective option for paying for a car
* 1f: Differentiate among various types of student loans and alternatives as a means of paying for post-secondary education
* 1h: Differentiate between adjustable- and fixed-rate mortgages
* 3a: Develop a personal financial plan to manage debt, including working directly with lenders
* 3d: Investigate how student loan obligations differ from other kinds of debt

Financial Decision Making* 6b: Summarize the terms of a credit card or other loan agreement

Spending and Saving* 4a: Demonstrate how to use comparison shopping skills to buy and finance a car
* 4b: Compare the advantages and disadvantages of owning a house versus renting
* 4c: Research the average costs of all expenses associated with a four-year college education, a wedding, and a new versus used car
 | Next Gen Personal Finance |
| 3-4 weeks | Managing Credit | * Basics of Managing Credit
* Credit History and Credit Reports
* Credit Scores
* Managing Debt
 | Daily Exit TicketsEnd of Unit AssessmentCase Study Project | Credit & Debit * 1a: Compare the cost of borrowing by means of different consumer credit options
* 1i: Explain the effect of debt on a person’s net worth
* 2a: Summarize online information about the Fair Credit Reporting Act
* 2b: Explain the value of credit reports to borrowers and to lenders
* 2c: Give examples of permissible uses of a credit report other than granting credit
* 2d: Identify the primary organizations that maintain and provide consumer credit reports
* 2e: Categorize the information in a credit report and how long it is retained
* 2f: Explain the rights that people have to examine their credit reports
* 2g: Investigate ways that a negative credit report can affect a consumer's financial options
* 2h: Outline the process of disputing inaccurate credit report data
* 2i: Summarize factors that affect a particular credit scoring system
* 2j: Analyze how a credit score affects creditworthiness and the cost of credit
* 3a: Develop a personal financial plan to manage debt, including working directly with lenders
* 3b: Examine the types of services that consumer credit counseling agencies offer
* 3c: Investigate the purpose of bankruptcy and its possible negative effects on assets, employability and credit cost and availability
* 3d: Investigate how student loan obligations differ from other kinds of debt
* 3e: Research a financial institution’s debt reduction services
* 4a: Summarize online information about the Equal Credit Opportunity Act
* 4b: Research online information about consumer credit rights available from the Federal Trade Commission
* 4c: Give examples of how the Consumer FInancial Protection Bureau (CFPB) protects borrowers and provides information about credit issues
* 4d: Research state agencies with responsibility for consumer protection
* 4e: Describe debtors’ and creditors’ rights related to wage garnishment and repossessions when an overdue debt is not paid
* 4f: Give examples of legal and illegal debt collection practices covered by the Fair Debt Collection Practices Act
 | Next Gen Personal Finance |
| 3-4 weeks | Paying for College | * Paying for College Basics
* FAFSA: Gateway to Financial Aid
* Scholarships & Grants
* Student Loans
* Deciphering Your Financial Aid Package
* Budgeting in College
* Repaying your Student Loans
 | Daily Exit TicketsEnd of Unit AssessmentCase Study Project | Spending & Saving * 1a: Use a plan to manage spending and achieve financial goals
* 1c: Analyze how changes in life circumstances can affect a personal spending plan
* 4c: Research the average costs of all expenses associated with a four-year college education

Employment & Income * 1a: Analyze how economic and other conditions affect income and career opportunities and the need for lifelong training and education

Financial Decision Making* 1c: Consider how personal finance decisions might affect others
* 2a: Evaluate whether financial information is objective, accurate and current
* 8b: Create a cash flow statement to illustrate cash inflows and outflows for a specific period

Credit & Debt* 1f: Differentiate among various types of student loans and alternatives as a means of paying for post-secondary education
* 1g: Predict the potential consequences of deferred payment of student loans
* 3d: Investigate how student loan obligations differ from other kinds of debt
 | Next Gen Personal Finance |
| 3-4 weeks | Budgets | * Budgeting for Teens
* Budgeting Strategies
* Complete a Budget
* Budgeting in the Gig Economy
* Budgeting for your Home
* Budgeting for Transportation
* Budgeting for Food
 | Daily Exit TicketsEnd of Unit AssessmentCase Study Project | Spending and Saving* 1a: Use a plan to manage spending and achieve financial goals
* 1c: Analyze how changes in life circumstances can affect a personal spending plan
* 1d: Investigate changes in personal spending behavior that contribute to wealth building
* 4a: Demonstrate how to use comparison shopping skills to buy and finance a car
* 4b: Compare the advantages and disadvantages of owning a house versus renting

Financial Decision Making* 1a: Discuss how individual responsibility for financial well-being will change over a lifetime with changing life circumstances
* 1b: Compare how financial responsibility is different for individuals with and without dependents
* 1c: Consider how personal finance decisions might affect other
* 1d: Develop a definition of wealth based on personal values, priorities, and goals
* 2a: Evaluate whether financial information is objective, accurate and current
* 4b: Analyze how sales and property taxes affect financial decisions, such as when buying a car or a house
* 4c: Develop a backup plan for a specific financial goal when circumstances change, such as from job loss, illness, major gift or inheritance
* 4d: Develop a contingency plan to deal with events, such as a car breakdown or a phone loss that might affect personal finances on short notice
* 5a: Assess the value of discussing individual and shared financial responsibilities with a roommate before moving in
* 6e: Summarize tenant and landlord rights and responsibilities that are covered in the terms of a standard apartment lease agreement
* 8b: Create a cash flow statement to illustrate cash inflows and outflows for a specific period
* 8c: Develop a personal financial plan, including goals, spending-and-saving plan, investing plan, insurance plan, a net worth statement and an estate plan
* 8d: Devise a strategy to monitor the personal financial plan and make modifications as needed for changing circumstances

Credit and Debt* 1e: Decide the most cost-effective option for paying for a car
* 1i: Explain the effect of debt on a person's net worth

Employment and Income* 2b: Differentiate between required employer contributions and additional benefits that an employer might offer
* 2c: Analyze the monetary and non-monetary value of employee benefits in addition to wages and salaries
* 2e: Calculate the future income needed to maintain a current standard of living
* 3c: Differentiate between gross, net and taxable income

Risk Management and Insurance* 1a: Give examples of circumstances in which self-insurance is appropriate
* 2f: Analyze the factors that influence the cost of renters' insurance
 | Next Gen Personal Finance |
| 3-4 weeks | Investing | * Investment Basics
* Intro to the Stock Market
* Bond Investing
* Stock Investing
* Investment Strategies
* Investing for Retirement
 | Daily Exit TicketsEnd of Unit AssessmentCase Study Project | Employment and Income * 2d: Explain the effect of inflation on income and purchasing power
* 2f: Identify typical sources of income in retirement
* 3e: Examine the benefits of participating in employer-sponsored retirement savings plans and health care savings plans

Investing* 1a: Compare strategies for investing as part of a comprehensive financial plan
* 1b: Describe the importance of various sources of income in retirement, including Social Security, employer-sponsored retirement savings plans and personal investments
* 1c: Give examples of how employer matching contributions to employer-sponsored retirement plans and vesting schedules affect participating employees
* 1d: Illustrate how the concept of the time value of money applies to retirement planning
* 1e: Compare consequences of delaying investment for retirement and benefits of investing early
* 2a: Differentiate between diversification and asset allocation
* 2b: Identify types of investments appropriate for different objectives such as liquidity, income and growth
* 2c: Compare total fees for buying, owning and selling various types of stocks, bonds, mutual funds and exchange-traded funds
* 2d: Investigate reasons to use retirement savings plans and health savings accounts
* 2e: Compare the advantages of taxable, tax-deferred and tax-advantaged investments for new savers, including Roth IRAs and employer-sponsored retirement vehicles
* 3a: Give examples of how economic conditions and business factors affect the market value of a stock
* 3b: Use various sources of information, including prospectuses, online resources and financial publications to gather data about specific investments
* 3c: Devise an evaluation strategy for selecting investments that meet the objectives of a personal financial plan
* 3d: Compare the advantages and disadvantages of buying and selling investments through various channels, including: direct purchase, employer-sponsored retirement plans, investment professionals, investment clubs, online brokerages

Financial Decision Making* 4a: Describe how inflation affects financial decisions, including the price of goods and services
 | Next Gen Personal Finance |
| 3-4 weeks | Financial Pitfalls | * Financial Pitfall Basics
* Scams and Fraud
* Identity Theft
* Predatory Lending
* Family, Friends, & Money
* Playing the Lottery
* Bankruptcy
 | Daily Exit TicketsEnd of Unit AssessmentCase Study Project | Spending & Saving * 1d: Investigate changes in personal spending behavior that contribute to wealth building
* 3d: Compare the costs of cashing a check with various third parties, such as a bank or credit union, check-cashing services and retail outlets.

Financial Decision Making* 1c: Consider how personal finance decisions might affect others
* 2a: Evaluate whether financial information is objective, accurate and current
* 2b: Summarize factors to consider when selecting a professional financial advisor
* 2d: Justify reasons to consult with a tax advisor or financial planner
* 5b: Assess the value of sharing financial goals and personal finance information with a partner before combining households
* 6b: Summarize the terms of a credit card or other loan agreement
* 7a: Outline steps to resolve identity theft problems as recommended by the Federal Trade Commission and relevant financial institutions
* 7c: Investigate consumer safeguards for mobile and online banking

Investing* 4a: Identify warning signs of investment fraud

Risk Management & Insurance* 1d: Investigate consequences of insurance fraud

Credit & Debt* 1a: Compare the cost of borrowing $1,000 by means of different consumer credit options
* 2b: Explain the value of credit reports to borrowers and to lenders
* 2g: Investigate ways that a negative credit report can affect a consumer's financial options
* 3b: Examine the types of services that consumer credit counseling agencies offer
* 3c: Investigate the purpose of bankruptcy and its possible negative effects on assets, employability and credit cost and availability
* 3d: Investigate how student loan obligations differ from other kinds of debt
* 4e: Describe debtors' and creditors' rights related to wage garnishment and repossessions when an overdue debt is not paid
 | Next Gen Personal Finance |
| 3-4 weeks | Career | * Career Basics
* How Do I get My First Job?
* Creating a Resume and Cover Letter
* Professional Profiles
* Networking, Informational Interviews, and Career Fairs
* Interviewing for a Job
* Once you’ve Got the Job Offer
* Soft Skills
 | Daily Exit TicketsEnd of Unit AssessmentCase Study Project | Employment and Income* 1a: Analyze how economic and other conditions affect income and career opportunities and the need for lifelong training and education
* 1b: Discuss how non-income factors such as child-care options, cost of living and work conditions can influence job choice
* 1c: Outline a career plan that aligns with personal interests, financial goals, and desired lifestyle
* 1d: Develop résumé and cover letter for a specific job of interest
* 2a: Give examples of employee benefits and explain why they are forms of compensations
* 2b: Differentiate between required employer contributions and additional benefits that an employer might offer
* 2c: Analyze the monetary and non-monetary value of employee benefits in addition to wages and salaries
* 3e: Examine the benefits of participating in employer-sponsored retirement savings plans and health care savings plans

Financial Decision Making* 1a: Discuss how individual responsibility for financial well-being will change over a lifetime with changing life circumstances
* 5d: Demonstrate how to negotiate employment conditions or compensation
 | Next Gen Personal Finance |
| 3-4 weeks | Taxes | * The US Tax System
* Important Tax Forms
* Do I need to File a Tax Return?
* Filing Your Taxes
* Dive Deeper Into Taxes
 | Daily Exit TicketsEnd of Unit AssessmentCase Study Project | Financial Decision Making* 2d: Justify reasons to consult with a tax advisor or financial planner
* 4b: Analyze how sales and property taxes affect financial decisions, such as when buying a car or a house

Employment and Income* 1a: Analyze how economic and other conditions affect income and career opportunities and the need for lifelong training and education
* 3a: Complete IRS form W-4 (Employee’s Withholding Allowance Certificate) to determine the optimal amount to withhold for personal income tax
* 3b: List circumstances that make it prudent to adjust the income tax withholding allowance
* 3c: Differentiate between gross, net and taxable income
* 3d: Complete IRS Form 1040 and applicable state income tax forms

Spending & Saving * 2b: Differentiate between an expense that is tax deductible and one that is not
* 2d: Investigate the records required to claim possible tax credits

Investing* 2e: Compare the advantages of taxable, tax-deferred and tax-advantaged investments for new savers, including Roth IRAs and employer-sponsored retirement vehicles
 | Next Gen Personal Finance |
| 3-4 weeks | Insurance | * Insurance Fundamentals
* Health Insurance 101
* Finding a Health Insurance Plan
* Auto Insurance
* Home & Renter’s Insurance
* Other Types of Insurance
 | Daily Exit TicketsEnd of Unit AssessmentCase Study Project | Risk Management and Insurance* 1b: Evaluate the costs and benefits of an extended warranty
* 1c: Recommend insurance for the types of risks that young adults may face
* 1d: Investigate consequences of insurance fraud
* 1e: Describe the functions of the agency or agencies that regulate insurance in one’s state of residence
* 2a: Differentiate among the main types of auto insurance coverage
* 2b: List factors that determine auto insurance premiums and the factors that cause them to change
* 2c: Determine the legal minimum amounts of auto insurance coverage required in one’s state of residence and the recommended optimal amounts
* 2d: Calculate payment expected on an auto insurance claim after applying exclusions and deductibles
* 2e: Identify the factors that influence the costs of homeowners’ insurance
* 2f: Analyze the factors that influence the cost of renters’ insurance
* 2g: Demonstrate how to complete an insurance application
* 3a: Analyze the conditions under which it is appropriate for young adults to have health insurance
* 3b: Investigate the requirements for health insurance coverage
* 3c: Identify government programs that provide financial assistance for income loss due to illness, disability or premature death
* 3d: Compare sources of health and disability insurance coverage, including employee benefit plans
* 3e: Explain the purposes of long-term care insurance

Investing* 2d: Investigate reasons to use health savings accounts

Employment & Income* 3e: Examine the benefits of participating in health care savings plans

 Financial Decision Making* 1a: Discuss how individual responsibility for financial well-being will change over a lifetime with changing life circumstances
* 4c: Develop a backup plan for a specific financial goal when circumstances change, such as from job loss, illness, major gift or inheritance
* 4d: Develop a contingency plan to deal with events, such as a car breakdown or a phone loss that might affect personal finances on short notice
* 6c: Summarize the terms of a homeowners or renters insurance policy
* 6d: Summarize the terms of a health insurance plan

Spending and Saving* 1c: Analyze how changes in life circumstances can affect a personal spending plan
 | Next Gen Personal Finance |