



**CALVERT HOMESCHOOL™  
CURRICULUM CATALOG**

Personal Financial Literacy



# Table of Contents

**PERSONAL FINANCIAL LITERACY COURSE OVERVIEW ..... 1**  
UNIT 1: FINANCIAL RESPONSIBILITY AND DECISION MAKING..... 1  
UNIT 2: CAREERS AND INCOME..... 2  
UNIT 3: MONEY MANAGEMENT ..... 2  
UNIT 4: SAVING AND INVESTING..... 2  
UNIT 5: CREDIT, DEBT, AND CONSUMER SKILLS..... 3  
UNIT 6: COURSE REVIEW AND EXAM..... 3

## Personal Financial Literacy Course Overview

Personal Financial Literacy is a semester-length elective designed to help high school students prepare for success in making financial decisions throughout their lives. Topics in the course address the advantages of making sound financial decisions in both the short and long term, income planning, money management, saving and investing, and consumer rights and responsibilities.

- **Financial Responsibility and Decision-making:** This unit helps students gain knowledge about money and what they can do with money. Students will learn that it's important to become financially literate, so they can make smart financial decisions about sales and purchases, credit, investments and budgets.
- **Careers and Income:** This unit introduces students to information about careers, concepts to know before starting a business, sources of income, and paying income taxes.
- **Money Management:** Budgets and spending as well as financial institutions and the tools they offer are the focus of this unit. Students will also learn about financial risks and strategies to manage them.
- **Saving and Investing:** Students will learn about the benefits of opening a saving account, types of interest, investing, and financial planning and the elements a plan should include.
- **Credit, Debt, and Consumer Skills:** This unit discusses credit, loans, and consumer rights. Students will learn about credit cards and the costs and hazards of using them. Loans and mortgages will also be reviewed as will consumer rights and protections.

Unit 1: Financial Responsibility and Decision Making	
Assignments	
Personal Financial Literacy	1. Course Overview
	2. Introduction to Financial Literacy
	3. Self-Assessment
	4. Taking Responsibility
	5. Quiz 1: Overview of Financial Literacy
	6. Alternate Quiz 1 - Form A: Overview of Financial Literacy*
	7. Alternate Quiz 1 - Form B: Overview of Financial Literacy*
	8. Finding and Evaluating Financial Information
	9. Project: Reliable Financial Information
	10. Quiz 2: Financial Information
	11. Alternate Quiz 2 - Form A: Financial Information*
	12. Alternate Quiz 2 - Form B: Financial Information*
	13. Personal Financial Goals
	14. Decision-Making Process
	15. Project: Making Decisions
	16. Quiz 3: Decision Making
	17. Alternate Quiz 3 - Form A: Decision Making*
	18. Alternate Quiz 3 - Form B: Decision Making*
	19. Special Project*
	20. Review
	21. Test
	22. Alternate Test - Form A*
	23. Alternate Test - Form B*
	24. Glossary and Credits

Unit 2: Careers and Income			
Assignments			
Personal Financial Literacy	1. Exploring Career Options	12. Project: Tax Forms	
	2. Starting a Business	13. Quiz 2: Income and Taxes	
	3. Project: Self-Reflection	14. Alternate Quiz 2 - Form A: Income and Taxes*	
	4. Career Path	15. Alternate Quiz 2 - Form B: Income and Taxes*	
	5. Project: Reaching My Career Goals	16. Special Project*	
	6. Quiz 1: Careers	17. Review	
	7. Alternate Quiz 1 - Form A: Careers*	18. Test	
	8. Alternate Quiz 1 - Form B: Careers*	19. Alternate Test - Form A*	
	9. Sources of Income	20. Alternate Test - Form B*	
	10. My Paycheck	21. Glossary and Credits	
	11. Taxes		
	Unit 3: Money Management		
	Assignments		
	Personal Financial Literacy	1. Overview of a Budget	17. Alternate Quiz 2 - Form A: Financial Institutions and Services*
		2. Project: Spending Diary	18. Alternate Quiz 2 - Form B: Financial Institutions and Services*
		3. Spending	19. Financial Risks
		4. Money Management Tools	20. Project: Manage the Risks
		5. Project: Create a Budget	21. Quiz 3: Risks
		6. Quiz 1: Budget	22. Alternate Quiz 3 - Form A: Risks*
		7. Alternate Quiz 1 - Form A: Budget*	23. Alternate Quiz 3 - Form B: Risks*
		8. Alternate Quiz 1 - Form B: Budget*	24. Special Project*
9. Financial Institutions		25. Review	
10. Project: Selecting a Bank		26. Test	
11. Services, Tools, and Resources		27. Alternate Test - Form A*	
12. Checking Account		28. Alternate Test - Form B*	
13. Project: Choosing a Checking Account		29. Glossary and Credits	
14. Project: Checkbook			
15. Online Banking			
16. Quiz 2: Financial Institutions and Services			
Unit 4: Saving and Investing			
Assignments			
Personal Financial Literacy		1. Pay Yourself First	12. Project: Portfolio
		2. Savings Account	13. Quiz 2: Investing
		3. Special Savings Accounts	14. Alternate Quiz 2 - Form A: Investing*
		4. Project: Where Should I Save?	15. Alternate Quiz 2 - Form B: Investing*
		5. Quiz 1: Saving	16. Special Project*
		6. Alternate Quiz 1 - Form A: Saving*	17. Review
		7. Alternate Quiz 1 - Form B: Saving*	18. Test
		8. Overview of Investing	19. Alternate Test - Form A*
		9. Stocks	20. Alternate Test - Form B*
		10. Project: Tracking Stock	21. Glossary and Credits
		11. Financial Planning	

Unit 5: Credit, Debt, and Consumer Skills		
Assignments		
Personal Financial Literacy	1. Credit Cards	15. Alternate Quiz 2 - Form B: Loans
	2. Project: Selecting a Credit Card	16. Consumer Rights
	3. Creditworthy	17. Consumer Purchases
	4. Credit Problems	18. Project: Smart Consumer
	5. Quiz 1: Credit	19. Quiz 3: Consumers
	6. Alternate Quiz 1 - Form A: Credit	20. Alternate Quiz 3 - Form A: Consumers
	7. Alternate Quiz 1 - Form B: Credit	21. Alternate Quiz 3 - Form B: Consumers
	8. Overview of Loans	22. Special Project
	9. Mortgages	23. Review
	10. Other Loans	24. Test
	11. Project: Making a Large Purchase	25. Alternate Test - Form A
	12. Rent or Buy	26. Alternate Test - Form B
	13. Quiz 2: Loans	27. Glossary and Credits
	14. Alternate Quiz 2 - Form A: Loans	
Unit 6: Course Review and Exam		
Assignments		
PFL	1. Review	3. Alternate Exam - Form A*
	2. Exam	4. Alternate Exam - Form B*

(\*) Indicates alternative assignment