



monarch

Curriculum Catalog

Personal Financial Literacy

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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.

Upon completion of Personal Financial Literacy, students should possess the knowledge and skills needed to do the following:

- Find and evaluate financial information from a variety of sources when making personal financial decisions.
- Understand the role of income, taxes, and research in developing and planning a career path.
- Develop systems for managing money (including saving and investing) tied to personal financial goals.
- Recognize and understand a consumer's rights and responsibilities in a complex world market.

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
	2. Starting a Business
	3. Project: Self-Reflection
	4. Career Path
	5. Project: Reaching My Career Goals
	6. Quiz 1: Careers
	7. Alternate Quiz 1 - Form A: Careers*
	8. Alternate Quiz 1 - Form B: Careers*
	9. Sources of Income
	10. My Paycheck
	11. Taxes
	12. Project: Tax Forms
	13. Quiz 2: Income and Taxes
	14. Alternate Quiz 2 - Form A: Income and Taxes*
	15. Alternate Quiz 2 - Form B: Income and Taxes*
	16. Special Project*
	17. Review
	18. Test
	19. Alternate Test - Form A*
	20. Alternate Test - Form B*
	21. Glossary and Credits

Unit 3: Money Management	
Assignments	
Personal Financial Literacy	1. Overview of a Budget
	2. Project: Spending Diary
	3. Spending
	4. Money Management Tools
	5. Project: Create a Budget
	6. Quiz 1: Budget
	7. Alternate Quiz 1 - Form A: Budget*
	8. Alternate Quiz 1 - Form B: Budget*
	9. Financial Institutions
	10. Project: Selecting a Bank
	11. Services, Tools, and Resources
	12. Checking Account
	13. Project: Choosing a Checking Account
	14. Project: Checkbook
	15. Online Banking
	16. Quiz 2: Financial Institutions and Services
17. Alternate Quiz 2 - Form A: Financial Institutions and Services*	
18. Alternate Quiz 2 - Form B: Financial Institutions and Services*	
19. Financial Risks	
20. Project: Manage the Risks	
21. Quiz 3: Risks	
22. Alternate Quiz 3 - Form A: Risks*	
23. Alternate Quiz 3 - Form B: Risks*	
24. Special Project*	
25. Review	
26. Test	
27. Alternate Test - Form A*	
28. Alternate Test - Form B*	
29. Glossary and Credits	

Unit 4: Saving and Investing	
Assignments	
Personal Financial Literacy	1. It Pays to Save
	2. Savings Account
	3. Special Savings Accounts
	4. Project: Where Should I Save?
	5. Quiz 1: Saving
	6. Alternate Quiz 1 - Form A: Saving*
	7. Alternate Quiz 1 - Form B: Saving*
	8. Overview of Investing
	9. Stocks
	10. Project: Tracking Stock
	11. Financial Planning
12. Project: Portfolio	
13. Quiz 2: Investing	
14. Alternate Quiz 2 - Form A: Investing*	
15. Alternate Quiz 2 - Form B: Investing*	
16. Special Project*	
17. Review	
18. Test	
19. Alternate Test - Form A*	
20. Alternate Test - Form B*	
21. Glossary and Credits	

Unit 5: Credit, Debt, and Consumer Skills		
Assignments		
Personal Financial Literacy	1. Debt and Stewardship	15. Alternate Quiz 2 - Form A: Loans*
	2. Credit Cards	16. Alternate Quiz 2 - Form B: Loans*
	3. Project: Selecting a Credit Card	17. Consumer Rights
	4. Creditworthy	18. Consumer Purchases
	5. Credit Problems	19. Project: Smart Consumer
	6. Quiz 1: Credit	20. Quiz 3: Consumers
	7. Alternate Quiz 1 - Form A: Credit*	21. Alternate Quiz 3 - Form A: Consumers*
	8. Alternate Quiz 1 - Form B: Credit*	22. Alternate Quiz 3 - Form B: Consumers*
	9. Overview of Loans	23. Special Project*
	10. Mortgages	24. Review
	11. Other Loans	25. Test
	12. Project: Making a Large Purchase	26. Alternate Test - Form A*
	13. Rent or Buy	27. Alternate Test - Form B*
	14. Quiz 2: Loans	28. Glossary and Credits

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