



monarch

2018 - 2019 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	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. It Pays to Save	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. 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