

Personal Finance Curriculum Map

TOPIC & MONTH	CONTENT	SKILLS	ASSESSMENT	NOTES
Economic Systems, Individual Roles in the Economics System (September)	<ul style="list-style-type: none"> U.S. Economic System Financial Markets Global Markets Balance of Trade 	<ul style="list-style-type: none"> Vocabulary: recognizing in a sentence and as a reference in web resources Read and relate to government economic websites such as bea.gov, bls.gov. 	<ul style="list-style-type: none"> Discussion Analyze economic data from various websites Google Classroom activities Tests/quizzes 	<ul style="list-style-type: none"> Students will explore various websites related to economic indicators and activities.
	STANDARDS: <ul style="list-style-type: none"> NBEA.EC.2 – Explain why societies develop economic systems and basic features of different economic syst. NBEA.EC.3 – Analyze the role of markets and prices in the U.S. economy NBEA.PF.1- Use a rational decision making process as it applies to the roles of citizens, workers, and consumers 			
Planning Personal Finances (October, November)	<ul style="list-style-type: none"> Financial decisions Finances and career planning Money management strategies Personal Financial Statements Budgeting 	<ul style="list-style-type: none"> Vocabulary Technology: Google Classroom, Excel, Google Sheets Budget preparation through H&R Block Budget Challenge 	<ul style="list-style-type: none"> Discussion H&R Block Budget Challenge reports Google Classroom Tests/Quizzes 	<ul style="list-style-type: none"> This topic will include a 13 week simulation through the H&R Block budget challenge where they will complete a budget and manage finances.
	STANDARDS: <ul style="list-style-type: none"> NBEA.PF.1 - Use a rational decision making process as it applies to the roles of citizens, workers, and consumers NBEA.PF.2 – Identify various forms of income and analyze factors that affect income as part of the career decision making process 			

	<ul style="list-style-type: none"> NBEA.PF.3 – Develop and evaluate a spending/saving plan 			
Banking and Credit (December and January)	<ul style="list-style-type: none"> Financial Services and institutions Savings Plans Consumer Credit Costs of Credit Housing options Renting Buying and selling a house 	<ul style="list-style-type: none"> Learn what consumer credit is Choosing a loan or credit card Calculate credit costs Protect against fraud and identity theft Identify advantages and disadvantages of renting and buying a home 	<ul style="list-style-type: none"> Finish H&R Block Budget Challenge Virtual Finance Credit Scenarios Google classroom assignments and math applications Discussion Tests/Quizzes 	<ul style="list-style-type: none"> Students will finish the 12 week H&R Block budget challenge.
	STANDARDS: <ul style="list-style-type: none"> NBEA.PF.3 – Develop and evaluate a spending/savings plan NBEA.PF.4 – Evaluate savings and investment options to meet short and long-term goals NBEA.PF.7 – Analyze factors that affect the choice of credit, the cost of credit, and the legal aspects of using credit 			
Saving and Investing (February)	<ul style="list-style-type: none"> Savings or Investment Program Types of Savings Plans Risk assessment Interest rate calculations 	<ul style="list-style-type: none"> Prepare for a savings or investment program Analyze the various savings options Analyze savings and investing options Calculate interest on various types of saving options 	<ul style="list-style-type: none"> Results of banking scenarios Google Classroom activities Math application activities Tests/Quizzes 	<ul style="list-style-type: none"> Students will use a variety of websites to research various savings options

	STANDARDS: <ul style="list-style-type: none"> ● NBEA.PF.4 – Evaluate savings and investment options to meet short and long-term goals ● NBEA.PF.6 – Evaluate services provided by financial deposit institutions to transfer funds 			
Investing in Stocks, Bonds, Mutual Funds, and Real Estate (March)	<ul style="list-style-type: none"> ● Common Stock/Preferred Stock ● Primary and Secondary Markets ● Corporate and Government Bonds ● Mutual Funds ● Real Estate Investments 	<ul style="list-style-type: none"> ● Learn about stocks and bonds ● Calculate stock prices ● Understand the various types of markets ● Calculate bond and mutual fund prices ● Calculate mortgage costs 	<ul style="list-style-type: none"> ● Stock market simulation ● Google Classroom assignments ● Virtual Finance ● Discussion ● Tests/Quizzes 	<ul style="list-style-type: none"> ● Students will use Google Finance to research stocks, bonds, and mutual funds ● Students will track stocks using www.howthemarketworks.com
	STANDARDS: <ul style="list-style-type: none"> ● NBEA.PF.4 – Evaluate savings and investment options to meet short and long-term goals 			
Planning Tax Strategies and Completing Tax Forms (April)	<ul style="list-style-type: none"> ● Income tax fundamentals ● Preparing an income tax return ● Tax strategies 	<ul style="list-style-type: none"> ● History of the tax system ● Different tax forms ● Tax preparation ● E-Filing ● Understand tax planning strategies 	<ul style="list-style-type: none"> ● Virtual finance ● Shared tax forms ● Google Classroom assignment ● Tests/Quizzes 	<ul style="list-style-type: none"> ● Students will create different tax forms using simulations which profile people in various stages of their life
	STANDARDS: <ul style="list-style-type: none"> ● NBEA.PF.1- Use a rational decision making process as it applies to the roles of citizens, workers, and consumers 			

<p style="text-align: center;">Protecting your Finances Through Insurance Protection</p> <p style="text-align: center;">(May)</p>	<ul style="list-style-type: none"> ● Insurance and Risk Management ● Home and Property Insurance ● Motor Vehicle Insurance ● Health Disability and Life Insurance 	<ul style="list-style-type: none"> ● Understand the basics of Insurance and Risk Management ● Understand the costs associated with property insurance ● Understand the various forms of auto insurance ● Understand the basics of the Affordable Care Act 	<ul style="list-style-type: none"> ● Google Classroom assignments ● Math Applications ● Virtual Finance ● Tests/Quizzes 	<ul style="list-style-type: none"> ● The students use www.esurance.com to get sample insurance quotes using hypothetical policyholders in various situations.
<p style="text-align: center;">Retirement Planning and Estate Planning</p> <p style="text-align: center;">(June)</p>	<ul style="list-style-type: none"> ● Retirement Planning ● Planning Retirement Income ● Estate Planning and Taxes 	<ul style="list-style-type: none"> ● Understand various retirement planning strategies ● Understand importance of early planning ● Understand tax implications in retirement 	<ul style="list-style-type: none"> ● Google Classroom Assignments ● Math Applications ● Virtual Finance ● Tests/Quizzes 	<ul style="list-style-type: none"> ● Students will explore various facets of retirement planning. ● They will do a “Virtual Finance” project on retirement planning
<p>STANDARDS:</p> <ul style="list-style-type: none"> ● NBEA.PF.1- Use a rational decision making process as it applies to the roles of citizens, workers, and consumers ● NBEA.PF.4 – Evaluate savings and investment options to meet short and long-term goals 				

Total Days allotted for curriculum- 170

Days allotted for review- 3

Days allotted for final exam- 1

Days left over for state testing and other school related activities- 6

Depending on the school year lessons may have to be modified to accommodate additional school related activities that take away from instructional time.