

**UR East Overview of Year**  
**9<sup>th</sup> - 12<sup>th</sup> Grade Personal Finance Curriculum (.5 credit)**

SEPT	OCT	NOV	DEC	JAN	FEB	MARCH	APRIL	MAY	JUNE
<b><u>Unit 1 – Power of Money</u></b>		<b><u>Unit 2 - Financial Institutions &amp; Services</u></b>			<b><u>Unit 1 – Power of Money</u></b>		<b><u>Unit 2 - Financial Institutions &amp; Services</u></b>		
<b>Module One</b> Earning Power - <i>More Than a Paycheck</i> <b>Module Two</b> Money Management - <i>Control Your Cash Flow</i> <b>Module Three</b> Borrowing: <i>Use Don't Abuse</i>		<b>Module Four</b> Investing: <i>Money Working for You</i> <b>Module Five</b> Financial Services – <i>Care for Your Cash</i> <b>Module Six</b> Insurance – <i>Protect What You Have</i>			<b>Module One</b> Earning Power - <i>More Than a Paycheck</i> <b>Module Two</b> Money Management - <i>Control Your Cash Flow</i> <b>Module Three</b> Borrowing: <i>Use Don't Abuse</i>		<b>Module Four</b> Investing: <i>Money Working for You</i> <b>Module Five</b> Financial Services – <i>Care for Your Cash</i> <b>Module Six</b> Insurance – <i>Protect What You Have</i>		

<b>Unit 1 – Power of Money – Earning Power, Managing Money &amp; Investing</b>	<b>Understanding</b>	<b>Essential Question</b>
Mission Vision Alignment Tenacious: <ul style="list-style-type: none"> <li>• Scholars will take risks in order to learn and grow</li> </ul> Think Purposefully: <ul style="list-style-type: none"> <li>• Uses foundational knowledge and essential literacies to develop deeper understandings</li> </ul> Advocate for Self: <ul style="list-style-type: none"> <li>• Embraces change</li> </ul>	Enduring Understandings <i>Scholars will understand that...</i> <ul style="list-style-type: none"> <li>• Investment in your education will impact your future earning power in relationship to the career you will be qualified for.</li> <li>• There is more to your earnings from a career or job than a paycheck</li> <li>• There are benefits and risks of borrowing.</li> <li>• A successful spending plan requires setting goals, management and flexibility for unexpected events</li> </ul>	Essential Questions <i>Scholars will consider such questions as...</i> <ul style="list-style-type: none"> <li>• What type of life do you see yourself living after high school?</li> <li>• What will your life be like when you're the same age as your parents are now?</li> <li>• How do people decide what career fits them?</li> <li>• What impacts a person's earnings potential?</li> <li>• What strategies will help you in obtaining employment?</li> <li>• What factors do people consider when accepting a job?</li> <li>• How do decisions you make in the next few years provide a jumpstart on living the life you want?</li> <li>• What are the risks and benefits of entrepreneurial ventures?</li> <li>• What are the risks and benefits of borrowing money?</li> </ul>
<b>CDOS Standards (Career Development and Occupational Studies):</b> 1, 2, 3a, and 3b <b>CCTC Standards (Common Career Technical Core)* Finance Career Cluster® (FN)</b> 1, 2, 4, 8, 9, and 14		

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		<ul style="list-style-type: none"> <li>• How do financial goals vary across a person’s lifetime?</li> <li>• What is a spending plan?</li> <li>• What factors impact a person’s spending plan?</li> </ul>
<p><b>Performance Task:</b> Scholars will research, create, and present a Financial Portfolio that includes: selecting an education or training program that best suits them for a potential career goal. A deeper understanding of the correlation between career choice and earning power will be subsequently realized. Scholars will then be able to create realistic financial goals and have a better vision of a desired lifestyle. As scholars plan, they will think about actions they can take now and in the future to enable themselves to cover expenses, live comfortably, and plan for the future. Scholars will ultimately creating individual personal financial planning portfolios including spending, saving, and investing possibilities.</p>		
<p><b>Formative Assessments:</b></p> <ol style="list-style-type: none"> <li>1. Completion of HEFE (high school financial planning program) workbook</li> <li>2. Unit post-test, computer simulations, compare/contrasts</li> </ol>		
<p><b><u>Unit 2 - Financial Institutions &amp; Services</u></b></p> <p><i>Investing, Financial Services &amp; Insurance</i></p>	<p><b>Understanding</b></p>	<p><b>Essential Question</b></p>
<p>Mission Vision Alignment Tenacious:</p> <ul style="list-style-type: none"> <li>• Sets short term goals knowing they will lead to long term success</li> </ul> <p>Think Purposefully:</p> <ul style="list-style-type: none"> <li>• Thinks creatively and critically to solve problems make decisions or take action</li> </ul> <p>Advocate for Self:</p> <ul style="list-style-type: none"> <li>• Communicates effectively for different purposes and audiences through a variety of media</li> </ul>	<p>Enduring Understandings <i>Scholars will understand that...</i></p> <ul style="list-style-type: none"> <li>• The best reason for investing is that your money has the potential to actually make more money for you</li> <li>• Being wealthy isn’t about how much you earn—it’s about how much you keep and what you do with it.</li> <li>• There are strategies to protect personal account information.</li> <li>• The benefits of insurance outweigh the costs.</li> </ul>	<p>Essential Questions <i>Scholars will consider such questions as...</i></p> <ul style="list-style-type: none"> <li>• How do people decide when and how to save and invest?</li> <li>• How do people choose and use financial services?</li> <li>• Why do people choose to limit their risk?</li> <li>• In what ways do people safeguard their financial assets and information?</li> <li>• Why do people choose to limit their risk?</li> <li>• How do people protect themselves from financial loss throughout their life?</li> <li>• Why do I need insurance?</li> <li>• How does insurance work?</li> </ul>

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<p><b>Performance Task:</b> Scholars will research, create, and present a brochure/PowerPoint/flyer on financial services that includes: making decisions on getting financial services are critical for financial freedom/viability. Scholars will be able to compare service of several financial service providers to make thoughtful decisions as to the most suitable options. Scholars will consequently outline preventive measures that can be taken to avoid scams, financial fraud, and identity theft. Scholars will share with peers the value of purposefully managing potential risks to minimize unexpected costs later.</p>		
<p><b>Formative Assessments:</b></p> <ol style="list-style-type: none"> <li>1. Completion of HEFE (high school financial planning program) workbook</li> <li>2. Unit post-test, computer simulations</li> </ol>		