Course Title *Clarification: This is the name of the course as it would appear in the program of studies.*	Personal Finance						
Author	Courtney Poquette						
Statement of Outcome	Students will learn about colleges & careers, the cost of living, financial planning, and how to make money with money. Students will do an in depth study on the stock market. Additionally, students will learn to be smart shoppers, informed taxpayers, and valued employees. We will use mathematical thinking to analyze personal finances. This course is required of all students..						
Unit Name & Timeframe	Future Millionaires 5 - 85 minute classes	College, Career and Taxes 19 - 85 minute classes	Banking and Managing Credit 13 - 85 minute classes	Financial Decision Making (Purchase Decisions) 14 - 85 minute classes	Insurance 6 - 85 minute classes	Investing 13 - 85 minute classes	Budgeting 7 - 85 minute classes
Topic(s) and driving question. *Clarification: This is stuff or "content" you will use to teach the GP indicators and GX and the questions you use to frame the big ideas.*	How does our view of money impact how we interact with it? How do people become millionaires? How do I discuss and make decisions with money when I have to agree with other people?	What are the steps to getting a job or a career? What are the costs and benefits of higher education? What are the advantages and disadvantages to different types of payment for higher education? How do I decide on a career while weighing income, along with tangible and intangible benefits? What are the rules for who files taxes? How do I read W2 and 1099 forms to be able to successfully prepare 1040 tax forms for a variety of individuals?	How are savings and checking accounts different? What type of customer would be best suited for each type of account? What are the differences between big banks, community banks, credit unions and online banks? Which financial institution is the best fit for my goals? Why would people want a credit card and how should it be used responsibly? How are credit reports, scores and interest rates all connected? How do I build and maintain a great credit score? How does amortization work and what is the impact of extra payments on my loans? What are financial goals that I would like to achieve and how do I make that happen?	How does the term of a loan impact the interest that I pay? How does the down payment impact the amount I pay on loans? What are the advantages and disadvantages between renting an apartment vs buying a home? How do I read a lease and understand my rights as a tenant? What are the advantages and disadvantages between buying a used car vs a new car? What are the differences between leasing a car and purchasing a car? What other costs in addition to a monthly car payment should be in my budget for owning a car? What are the costs associated with furnishing a first apartment and how many hours will I need to work to be able to afford these things?	How does insurance work? What are the different types of insurance and what do they cover? What factors influence the amount of money you pay for premiums for different types of insurance policies? What are the benefits and costs associated with health, homeowners, renters, auto, disability and life insurance? When should I purchase these types of insurance? What is not covered under each type of insurance?	Why would someone invest? What is the difference between saving, investing and speculating? What are stocks and what is the risk associated with them? What are bonds and what is the risk associated with them? How does someone diversify a portfolio? What is the difference between different types of funds like: mutual funds, index funds, target date funds and exchange traded funds? What is the difference between different types of retirement accounts: IRA, 401(k), and pensions? What type of risk tolerance do I have? What plan will I create for retirement and how much money will I have if I follow this plan?	What are the different types of budgets that people follow and why would someone choose to use each? What will my future look like based on my anticipated income and expenses? What steps would I take to correct a budget that isn't balanced?

GX Focus							Critical Thinking Dimensions: Inquiry, Analysis, Findings, Investigation, Reflection, Revision
GP- Content Indicators Clarification: These are the *performance indicators you will teach, assess and report on.*	This is an introduction to the course. There aren't assessments during this time.	Income and Taxes FL.EIT.9-10.1 FL.EIT.9-10.2 FL.EIT.9-10.3 FL.EIT.9-10.4	Saving and Investing FL.SI.9-10.1 FL.SI.9.10.2 Spending and Credit FL.SC.9.10.1 FL.SC.9.10.3	Spending and Credit FL.SC.9.10.2 FL.SC.9.10.4	Risk Management & Financial Decision Making FL.RM.9-10-3	Saving and Investing FL.SI.9-10.3	Risk Management & Financial Decision Making FL.RM.9-10-1 FL.RM.9-10-2
Summative Assessment Clarification: *This is a brief description of the task and or product you will use to assess student proficiency on the performance indicators you identified above.*		9 individual student assignments in addition to an Open note test	8 individual student assignments, an Open note test and a partner test	5 individual student activities along with parts of the previous assessment	3 individual student activities and an open note with a partner assessment	3 individual student activities	National test for proof of growth, final budget presentation, index card of advice and spreadsheet with correct numbers
Link to Unit *Clarification:* *This is the link to your unit plan.*							