



Northern York County School District

Curriculum Overview

Course: Personal Finance	
Grade Level: 11 – 12	
Development/Revision Date: 2023 - 2024	Length of Time: 180 days
Course Description: <p>Personal Finance empowers students with a knowledge of basic financial principles and the opportunity to practice application of these principles, so they are prepared make sound financial decisions for life.</p> <p>The goals of this course are to reinforce academic skills such as communication, mathematics, reading, research, and writing. Students will develop flexible knowledge, effective problem-solving skills, effective collaboration skills, and intrinsic motivation using a variety of individual and group activities. In addition, students' financial literacy skills will improve, and students will develop informed money-management strategies, learn financial management, and achieve financial well-being. The course will foster an understanding and appreciation of ethical money management.</p>	
Course Objectives: <ul style="list-style-type: none">• Apply strategies to prepare a budget and monitor income and expenses.• Evaluate reasons why saving money is a best practice and implement saving techniques.• Discern the truths and myths about credit/debt.• Identify marketing strategies and integrate methods of being a wise consumer.• Explore career paths based on interest, skill, and passion inventories.• Write a professional resumé.• Analyze college degree and certification options, cost, and strategies for paying with no debt.• Learn how to bank responsibly and manage accounts.• Evaluate various types of insurance and their value for a consumer.• Analyze taxes, their purpose, and how to complete required tax forms.• Discover the costs of independent living.• Compare and contrast renting versus buying a house.• Learn about various investment types and how to assess the risk versus return potential.	
Foundational Units: <ul style="list-style-type: none">• Budgeting Basics• Saving Money• Credit and Debt• Consumer Awareness• Career Readiness	<ul style="list-style-type: none">• College Planning• Financial Services• Insurance• Income and Taxes• Housing and Real Estate• Investing and Retirement

Related Standards:*Pennsylvania Core Mathematics*

CC.2.3.HS.A.3	Verify and apply geometric theorems as they relate to geometric figures.
CC.2.1.HS.F.2	Apply properties of rational and irrational numbers to solve real world or mathematical problems.
CC.2.1.HS.F.3	Apply quantitative reasoning to choose and interpret units and scales in formulas, graphs, and data displays.
CC.2.1.HS.F.4	Use units as a way to understand problems and to guide the solution of multi-step problems.
CC.2.2.HS.C.6	Interpret functions in terms of the situations they model.
CC.2.2.HS.D.9	Use reasoning to solve equations and justify the solution method.
CC.2.4.HS.B.5	Make inferences and justify conclusions based on sample surveys, experiments, and observational studies.

Business, Computer, and Information Technology: Finance and Economics

15.6.12.A	Evaluate the impact of internal and external influences on financial decisions.
15.6.12.B	Analyze financial decisions for major purchasing events occurring at different stages in life, systematically considering alternatives and consequences.
15.6.12.E	Assess the purpose, source, and impact of various taxes.
15.6.12.G	Identify strategies for personal financial management.
15.6.12.L	Research major consumer credit laws and their impact on individuals in debt.
15.6.12.N	Compare and contrast various suppliers of insurance products and develop criteria to evaluate individual insurance needs.
15.6.12.M	Assess the impact of identity theft; develop a plan for correcting a negative credit report.
15.6.12.R	Compare and contrast various investment plans to achieve goals of liquidity, income, and growth.

Economics: Income, Profit, and Wealth

6.5.9.G	Compare and contrast the various financial tools available to savers.
6.5.9.H	Explain the impact of higher or lower interest rates for savers, borrowers, consumers, and producers.

Family and Consumer Sciences: Financial and Resource Management

11.1.12.C	Analyze the relationship among factors affecting consumer housing decisions (e.g., human needs, financial resources, location, legal agreements, maintenance responsibilities).
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Career Education and Work: Career Awareness and Preparation

13.1.11.H	Review personal high school plan against current personal career goals and select postsecondary opportunities based upon personal career interests.
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<p>Concepts:</p> <ul style="list-style-type: none"> • Budgeting • Saving Money • Credit and Debt • Consumer Awareness • Career Readiness • College Planning • Financial Services • Insurance • Income and Taxes • Housing and Real Estate • Investing and Retirement 	<p>Competencies:</p> <p>Students will be able to...</p> <ul style="list-style-type: none"> • Build their own personal budget • Apply money saving techniques • Describe negative impacts of debt • Write a professional resumé • Interview for a job • Evaluate college degree and certification options and cost • Balance a checkbook • Understand important types of insurance • File a tax return • Compare and contrast renting vs buying • Analyze investment risk and return
<p>Learning Activities:</p> <ul style="list-style-type: none"> • Collaborative Activities & Discussion • Guided Notes • Class Discussion & Problem Solving • Online Formative Assessments & Activities • Guided Practice • Independent Practice • Warm-up Problems 	<p>Performance Tasks:</p> <ul style="list-style-type: none"> • Unit Assessments • Presentations • Projects
<p>Other Assessment Measures: Homework, Classwork, Presentations, Enrichment Projects, Collaborative Problem-Solving</p>	
<p>Textbook/Primary Resource: Foundations in Personal Finance (Ramsey Classroom)</p>	
<p>Supplemental Resource Materials: District-created resources, Online resources</p>	