

Personal Finance Essentials		Scope and Sequence
Unit	Lesson	Objectives
Principles of Personal Finance		
Principles of Financial Planning		
		Describe the study of personal finance.
		Identify problem-solving strategies that can be used to make decisions.
		Identify basic tools that can be used to carry out financial plans.
Employment and Education		
		Explain the factors that must be considered when choosing a career.
		Identify the costs involved with post-secondary education.
		Describe different ways to pay for post-secondary education.
		Analyze factors to consider when choosing a job.
Employment, Entrepreneurship, and Compensation		
		Describe the different types of employee benefits.
		Explain the advantages and disadvantages of different types of employment.
		Explain the risks and benefits of entrepreneurship.
		Explain resources available for entrepreneurs.
The Changing Workplace and Careers		
		Analyze the relationship between education and income.
		Describe different educational paths toward careers.
Spending		
		Explain strategies consumers can use to make good spending choices.
		Compare the advantages of leasing and buying homes and automobiles.

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	Unit Test	
	<b>Budgeting</b>	
	Budgeting	
		Identify the difference between net and gross income.
		Analyze fundamental budgeting principles.
		Describe the process involved in creating a budget.
	<b>Bankruptcy</b>	
		Analyze the impact of filing for bankruptcy.
		Describe ways to prevent bankruptcy.
		Explain the importance of reestablishing a positive credit history.
		Explain the steps to improve a credit score after bankruptcy.
	<b>Taxes</b>	
		Describe the types of income taxes that citizens pay.
		Analyze important tax documents that are required to pay taxes.
		Explain how taxes on purchases can be calculated.
	<b>Understanding College Savings</b>	
		Differentiate between various methods to pay for college, including through savings, grants, scholarships, student loans, and work-study.
		Analyze situations involving paying for college.
	<b>Creating a Personal Budget</b>	
		Explain the purpose of a personal budget.
		Analyze the effects of variable expenses on a budget.
		Analyze earning and spending habits to evaluate a budget.

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<b>Money Management</b>		
	Banking: How to Manage Your Money	
		Define the purpose of a bank and the various types of banking institutions.
		Compare checking and savings accounts and the benefits of each.
		Apply record keeping strategies to manage a bank account.
	Credit and Loans	
		Describe the types of credit that are available to borrowers.
		Explain how simple and compound interest accumulate over time.
		Analyze the importance of using credit wisely.
	Managing Financial Information	
		Examine ways to manage credit effectively.
		Describe steps to take to prevent or manage identity theft.
	Identity Theft	
		Describe ways to recognize and avoid identity theft.
		Describe methods to correct problems arising from identity theft.
	Consumer Protection and Awareness	
		Explain the rights and responsibilities of consumers in a market system.
		Describe the decision-making process of purchasing a product.
		Explain how consumers can protect themselves against scams.
	Unit Test	
<b>Investing and Probability</b>		

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	Principles of Investment	
		Recognize factors that affect the risk and return of an investment.
		Identify how interest and inflation affect investments.
		Analyze how changes in the market can affect investments.
	Investment Strategies	
		Identify common investment types.
		Describe how to avoid common investment errors.
		Analyze how to access investment information.
	Insurance	
		Identify various types of insurance and their purposes.
		Explain the costs and benefits involved with insurance.
	Mortgages and Home Ownership	
		Describe common components of mortgages.
		Analyze the pros and cons of different types of mortgages.
		Calculate payment possibilities for different types of mortgages.
	Gambling, Probabilities, and Odds	
		Determine the probabilities and odds in a game of chance.
		Analyze the costs and benefits of gambling.
	Unit Test	
Financial Math		
	Consumer Responsibilities	
		Solve problems related to predatory lending practices.

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		Recognize ways to maintain consumer vigilance.
	Smart Shopper	
		Evaluate the various means used to sell products and services.
		Calculate the total cost of online shopping purchases.
		Analyze a receipt for possible errors.
	Tax Returns	
		Describe different methods used to file taxes.
		Complete a yearly federal income tax return.
	Variable Earnings	
		Calculate variable earnings.
		Compare earnings by interpreting data.
	Leasing vs. Buying a Car	
		Compare buying and leasing a vehicle.
		Calculate costs of leasing a vehicle.
	Unit Test	
Cumulative Exam		
	Cumulative Exam Review	
	Cumulative Exam	