## Jefferson City Public Schools–High School Curriculum

### Grade 11-12

#### COURSE: Personal Finance

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<tr>
<th>Objectives</th>
<th>Assessment/Evaluation</th>
<th>Instructional Activities</th>
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| **Unit I: Income**  
Analyze how:
• career choices  
• education  
• skills  
• economic conditions  
affect income and goal attainment  
Performance: 1.1, 1.2, 1.4, 4.1  
Knowledge: (MA) 1 (SS) 4,6  
NETS: 1a,b,d  
DOK: 4  
Mastery: 80%  |  
- Career Research notebook – assessed using a scoring guide  
- Unit 1 test |  
- Lecture with PowerPoint presentations (FEFE: 2.1.1; 1.1)  
- Cooperative learning activities  
- Class discussion  
- Video/DVD reinforcements:  
  - *Sell Yourself: Successful Job Interviewing*  
- Practicum:  
  - Career Research notebook  
  - Reinforcement worksheets/activities (FEFE: 2.1.1; 1.0; 1.13.1) |
| **Unit I: Income**  
Relate:
• taxes  
• government transfer payments  
• employee benefits  
to disposable income  
Performance: 1.6, 1.10, 4.2, 4.3  
Knowledge: (MA) 3 (SS) 4,6  
MACLE: NO.3.E (Algebra I)  
NETS: 3d  
DOK: 2  
Mastery: 80%  |  
- Career Research notebook – assessed using a scoring guide  
- Unit 1 test |  
- Lecture with PowerPoint presentations (FEFE: 2.1.1; 1.1)  
- Cooperative learning activities  
- Class discussion  
- Video/DVD reinforcements:  
  - *Sell Yourself: Successful Job Interviewing*  
- Practicum:  
  - Career Research notebook  
  - Reinforcement worksheets/activities (FEFE: 2.1.1; 1.0; 1.13.1) |
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| **(C) Unit 2: Money Management**  
Apply a decision making process to personal financial choices  
Performance: 1.1, 1.2, 1.10, 3.2, 3.5, 3.8, 4.1, 4.3  
Knowledge: (CA) 3,4 (MA) 1 (SS) 4,6  
MACLE: NO.1.B (Algebra I)  
SSCLE: ECP.4.B,D,E  
NETS: 4a,b,d  
DOK: 4 | Unit 2 test  
Mastery: 80% | • Lecture with PowerPoint presentations (FEFE: 1.15; 1.17; 1.7)  
• Class discussion  
• Cooperative learning activities  
• Guest speaker: banker  
• Video/DVD reinforcements:  
  - Banks: A User’s Guide  
  - User Friendly Budgets  
• Practicums:  
  - Exchange Bank Checkset  
  - Life in…United States simulations  
• Reinforcement worksheets/activities (FEFE: 1.15.2; 1.17.2; 1.7.1; 1.7.2; 1.7.3; 1.7.6) |
| **(D) Unit 2: Money Management**  
Design a financial plan (budget) for:  
  • earning  
  • spending  
  • saving  
  • investing  
Performance: 1.2, 1.8, 1.10, 3.5  
Knowledge: (MA) 1 (SS) 4  
MACLE: NO.1.B (Algebra I)  
SSCLE: ECP.4.D  
NETS: 4a,b,d  
DOK: 4 | Unit 2 test  
Mastery: 80% | • Lecture with PowerPoint presentations (FEFE: 1.15; 1.17; 1.7)  
• Class discussion  
• Cooperative learning activities  
• Guest speaker: banker  
• Video/DVD reinforcements:  
  - Banks: A User’s Guide  
  - User Friendly Budgets  
• Practicums:  
  - Exchange Bank Checkset  
  - Life in…United States simulations  
• Reinforcement worksheets/activities (FEFE: 1.15.2; 1.17.2; 1.7.1; 1.7.2; 1.7.3; 1.7.6) |
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| **(E) Unit 2: Money Management**  
Demonstrate how to use the services available from financial institutions  
Performance: 1.2, 1.4, 1.6, 3.8  
Knowledge: (CA) 1,3  
ILCLE: ICTL.1.Ad  
MACLE: NO.1.B (Algebra I)  
NETS: 3b  
DOK: 2  
Mastery: 80% | Unit 2 test | - Lecture with PowerPoint presentations (FEFE: 1.15; 1.17; 1.7)  
- Class discussion  
- Cooperative learning activities  
- Guest speaker: banker  
- Video/DVD reinforcements:  
  - *Banks: A User's Guide*  
  - *User Friendly Budgets*  
- Practicums:  
  - Exchange Bank Checkset  
  - Life in...United States simulations  
  - Reinforcement worksheets/activities (FEFE: 1.15.2; 1.17.2; 1.7.1; 1.7.2; 1.7.3; 1.7.6) |
| **(F) Unit 3: Spending and Credit**  
Compare the advantages and disadvantages of different payment methods  
Performance: 1.10, 3.2  
Knowledge: (MA) 1  
NETS: 4c  
DOK: 3  
Mastery: 80% | Unit 3 test | - Lecture with PowerPoint presentations (FEFE: 1.3; 1.4)  
- Class discussion  
- Cooperative learning activities  
- Video/DVD reinforcements:  
  - *Charge It It*  
  - *Oprah's Debt Diet*  
- Practicum:  
  - Life in...United States simulations  
  - Reinforcement worksheets/activities (FEFE: 1.3.1; 1.4.1; 1.4.2) |
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| **Unit 3: Spending and Credit**  
Evaluate the terms and conditions of:  
- credit cards  
- consumer loans  
Performance: 1.6, 3.8, 4.1, 4.3  
Knowledge: (CA) 1,3  (MA) 1,3  (SS) 4  
ILCLE: ICTL.1.Ad  
MACLE: NO.1.B (Algebra I)  
SSCLE: ECP.4.D,E  
NETS: 4c  
DOK: 3  
Unit 3 test  
Mastery: 80%  
• Lecture with PowerPoint presentations (FEFE: 1.3; 1.4)  
• Class discussion  
• Cooperative learning activities  
• Video/DVD reinforcements:  
  • *Charge It It*  
  • *Oprah’s Debt Diet*  
• Practicum:  
  • Life in…United States simulations  
• Reinforcement worksheets/activities (FEFE: 1.3.1; 1.4.1; 1.4.2) | |

| **Unit 3: Spending and Credit**  
Evaluate factors that affect:  
- credit reports  
- creditworthiness  
Performance: 1.2, 1.10  
Knowledge: (CA) 1,3  
ILCLE: ICTL.1.Ad  
SSCLE: ECP.4.D,E  
NETS: 4c  
DOK: 3  
Unit 3 test  
Mastery: 80%  
• Lecture with PowerPoint presentations (FEFE: 1.3; 1.4)  
• Class discussion  
• Cooperative learning activities  
• Video/DVD reinforcements:  
  • *Charge It It*  
  • *Oprah’s Debt Diet*  
• Practicum:  
  • Life in…United States simulations  
• Reinforcement worksheets/activities (FEFE: 1.3.1; 1.4.1; 1.4.2) | |
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<td><strong>Unit 3: Spending and Credit</strong></td>
<td></td>
<td>• Lecture with PowerPoint presentations (FEFE: 1.3.1; 1.4.1; 1.4.2)</td>
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<tr>
<td>Demonstrate awareness of consumer protection</td>
<td>Unit 3 test</td>
<td>• Class discussion</td>
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<td>and information, such as:</td>
<td>Mastery: 80%</td>
<td>• Cooperative learning activities</td>
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<tr>
<td>• identity theft</td>
<td></td>
<td>• Video/DVD reinforcements:</td>
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<tr>
<td>• phishing</td>
<td></td>
<td>• Charge It</td>
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<tr>
<td>• scams</td>
<td></td>
<td>• Oprah’s Debt Diet</td>
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<tr>
<td>Performance: 3.4, 4.2, 4.3, 4.4</td>
<td></td>
<td>• Identity Theft</td>
</tr>
<tr>
<td>Knowledge: (SS) 4,6</td>
<td></td>
<td>• Practicum:</td>
</tr>
<tr>
<td>SSCLE: ECP.4.E,G</td>
<td></td>
<td>• Life in…United States simulations</td>
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<tr>
<td>NETS: 5a</td>
<td></td>
<td>• Reinforcement worksheets/activities</td>
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<tr>
<td>DOK: 2</td>
<td></td>
<td>(FEFE: 1.3.1; 1.4.1; 1.4.2)</td>
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<td><strong>Unit 4: Saving and Investing</strong></td>
<td></td>
<td>• Lecture with PowerPoint presentations (FEFE: 1.10.1; 1.12.1; 1.12.2; 1.14.1; 1.14.2)</td>
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<td>Examine reasons for savings and investing (e.g.,</td>
<td>Unit 4 test</td>
<td>• Class discussion</td>
</tr>
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<td>time value of money)</td>
<td>Mastery: 80%</td>
<td>• Cooperative learning activities</td>
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<tr>
<td>Performance: 1.2, 1.4, 1.6, 1.10</td>
<td></td>
<td>• Video/DVD reinforcements:</td>
</tr>
<tr>
<td>Knowledge: (CA) 1,3 (MA) 1 (SS) 4,6</td>
<td></td>
<td>• Stock Market Basics</td>
</tr>
<tr>
<td>MACLE: AR.3.A (Algebra I)</td>
<td></td>
<td>• Saving Basics</td>
</tr>
<tr>
<td>SSCLE: ECP.4.B,D,E</td>
<td></td>
<td>• Insuring Your Future</td>
</tr>
<tr>
<td>NETS: 4c</td>
<td></td>
<td>• Practicums:</td>
</tr>
<tr>
<td>DOK: 3</td>
<td></td>
<td>• Life in…United States simulations</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Stock Market simulation</td>
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<tr>
<td></td>
<td></td>
<td>• Reinforcement worksheets/activities</td>
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<tr>
<td></td>
<td></td>
<td>(FEFE: 1.10.1; 1.12.1; 1.12.2; 1.14.1; 1.14.2)</td>
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<td><strong>(K) Unit 4: Saving and Investing</strong>&lt;br&gt;Compare the:&lt;br&gt;• risk&lt;br&gt;• return&lt;br&gt;• liquidity&lt;br&gt;• manageability&lt;br&gt;• tax aspects&lt;br&gt;of investment alternatives&lt;br&gt;Performance: 1.7, 3.8&lt;br&gt;Knowledge: (CA) 3 (MA) 1 (SS) 4&lt;br&gt;MACLE: AR.3.A (Algebra I)&lt;br&gt;SSCLE: ECP.4.B,D,G&lt;br&gt;NETS: 3b; 4c&lt;br&gt;DOK: 3&lt;br&gt;Unit 4 test&lt;br&gt;Mastery: 80%&lt;br&gt;• Lecture with PowerPoint presentations (FEFE: 1.10.1; 1.12.1; 1.12.2; 1.14.1; 1.14.2)&lt;br&gt;• Class discussion&lt;br&gt;• Cooperative learning activities&lt;br&gt;• Video/DVD reinforcements:&lt;br&gt;  • <em>Stock Market Basics</em>&lt;br&gt;  • <em>Saving Basics</em>&lt;br&gt;  • <em>Insuring Your Future</em>&lt;br&gt;• Practicums:&lt;br&gt;  • Life in...United States simulations&lt;br&gt;  • Stock Market simulation&lt;br&gt;  • Reinforcement worksheets/activities (FEFE: 1.10.1; 1.12.1; 1.12.2; 1.14.1; 1.14.2)</td>
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<td><strong>(L) Unit 4: Saving and Investing</strong>&lt;br&gt;Evaluate sources of investment information&lt;br&gt;Performance: 1.2, 1.4, 1.10, 3.8&lt;br&gt;Knowledge: (CA) 3 (MA) 1,3 (SS) 4&lt;br&gt;ILCLE: ITCL.1.Ad&lt;br&gt;SSCLE: EC.4.B&lt;br&gt;NETS: 3b&lt;br&gt;DOK: 3&lt;br&gt;Unit 4 test&lt;br&gt;Mastery: 80%&lt;br&gt;• Lecture with PowerPoint presentations (FEFE: 1.10.1; 1.12.1; 1.12.2; 1.14.1; 1.14.2)&lt;br&gt;• Class discussion&lt;br&gt;• Cooperative learning activities&lt;br&gt;• Video/DVD reinforcements:&lt;br&gt;  • <em>Stock Market Basics</em>&lt;br&gt;  • <em>Saving Basics</em>&lt;br&gt;  • <em>Insuring Your Future</em>&lt;br&gt;• Practicums:&lt;br&gt;  • Life in...United States simulations&lt;br&gt;  • Stock Market simulation&lt;br&gt;  • Reinforcement worksheets/activities (FEFE: 1.10.1; 1.12.1; 1.12.2; 1.14.1; 1.14.2)</td>
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**Objectives**

(M) **Unit 4: Saving and Investing**
Evaluate how insurance, such as:
- auto
- home
- life medical
- long-term health
and other risk management strategies protect against financial loss

Performance: 1.2, 3.8
Knowledge: (CA) 3
SSCLE: ECP.4.A,B
NETS: 4c
DOK: 3

**Assessment/Evaluation**

Unit 4 test
Mastery: 80%

**Instructional Activities**

- Lecture with PowerPoint presentations (FEFE: 1.10.1; 1.12.1; 1.12.2; 1.14.1; 1.14.2)
- Class discussion
- Cooperative learning activities
- Video/DVD reinforcements:
  - Stock Market Basics
  - Saving Basics
  - Insuring Your Future
- Practicums:
  - Life in...United States simulations
  - Stock Market simulation
  - Reinforcement worksheets/activities (FEFE: 1.10.1; 1.12.1; 1.12.2; 1.14.1; 1.14.2)