

**WARREN COUNTY SCHOOL DISTRICT**

**PLANNED INSTRUCTION**

**COURSE DESCRIPTION**

**Course Title:** MS Financial Literacy Virtual

**Course Number:** 10297

**Course Prerequisites:** none

**Course Description:** “Money makes the world go round,” but that’s only because we move it through exchanges, transactions, and financial tools. In this course, you will examine how our economy works through decisions about spending and saving, lending and borrowing, and how institutions play a key role in moving money. You will also explore how credit and interest work, investing, and what you can expect to earn over the length of your career. Once all the pieces are in place, you’ll discover how you can begin investing in yourself today so your future is everything you dream it can be. Let’s get started!

**Suggested Grade Level:** Grades 6-8

**Length of Course:** One Semester

**Units of Credit:** .5

**PDE Certification and Staffing Policies and Guidelines (CSPG) Required Teacher Certifications:**

CSPG 50

To find the CSPG information, go to [CSPG](#)

**Certification verified by the WCSD Human Resources Department:** Yes No

**WCSD STUDENT DATA SYSTEM INFORMATION**

**Course Level:** Academic

**Mark Types:** Check all that apply.

F – Final Average  MP – Marking Period  EXM – Final Exam

**GPA Type:**  GPAEL-GPA Elementary  GPAML-GPA for Middle Level  NHS-National Honor Society

UGPA-Non-Weighted Grade Point Average  GPA-Weighted Grade Point Average

**State Course Code:** 19262

To find the State Course Code, go to [State Course Code](#), download the Excel file for SCED, click on SCED 6.0 tab, and choose the correct code that corresponds with the course.

**TEXTBOOKS AND SUPPLEMENTAL MATERIALS**

**Board Approved Textbooks, Software, and Materials:**

**Title:** Click or tap here to enter text.

**Publisher:** Click or tap here to enter text.

**ISBN #:** Click or tap here to enter text.

**Copyright Date:** Click or tap here to enter text.

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**WCSD Board Approval Date:** Click or tap here to enter text.

**Supplemental Materials:** Click or tap here to enter text.

### Curriculum Document

**WCSD Board Approval:**

**Date Finalized:** 8/21/2024

**Date Approved:** 8/26/2024

**Implementation Year:** 2024-2025

### SPECIAL EDUCATION, 504, and GIFTED REQUIREMENTS

The teacher shall make appropriate modifications to instruction and assessment based on a student's Individual Education Plan (IEP), Chapter 15 Section 504 Plan (504), and/or Gifted Individual Education Plan (GIEP).

### ASSESSMENTS

**PSSA Academic Standards, Assessment Anchors, and Eligible Content:** The teacher must be knowledgeable of the PDE Academic Standards, Assessment Anchors, and Eligible Content and incorporate them regularly into planned instruction.

**Formative Assessments:** The teacher will utilize a variety of assessment methods to conduct in-process evaluations of student learning.

**Effective formative assessments for this course include:** Quizzes, homework, discussions

**Summative Assessments:** The teacher will utilize a variety of assessment methods to evaluate student learning at the end of an instructional task, lesson, and/or unit.

**Effective summative assessments for this course include:** unit assessments and semester exams

### Unit 1: Making Sense of Dollars and Cents

Believe it or not, there are only two things you can do with your money—spend it or save it. Ask someone for a third option, and they too will realize there isn't one. Using money involves either saving it or spending it—sometimes both! And using your money *wisely* means saving it and spending it in ways that will

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help you achieve your financial goals. But before you use money wisely, you have to know how and where to save, as well as when and what to buy. Figuring this out doesn't happen on its own. You'll need to master some basic skills and put them into practice in order to manage your money effectively. By planning this ahead of time, you can have enough money to meet both your short-term lifestyle needs and long-term goals and dreams.

**What will you learn in this unit?**

**After studying this unit, you will be able to:**

- \*Create a sound personal budget
- \*Identify the institutions that help to manage funds
- \*Explain how the money system relates to the market economy
- \*Describe different motivations for making spending decisions

**Unit 1 Assignments**

<b>Assignment</b>	<b>Type</b>
Lesson 01: Crafting Your Personal Money Plan	Lesson
Lesson 02: Playing with the Pros	Lesson
Lesson 03: Following the Money	Lesson
Lesson 04: Spending Your Way to Financial Security	Lesson
Critical Thinking Questions	Submission
Activity 1: How Will You Benefit from Greater Financial Literacy?	Submission
Activity 2: What's the Deal with Inflation?	Submission
Cumulative Project 1: What's My Financial Plan?	Submission
Unit 1 Discussion 1	Discussion
Unit 1 Discussion 2	Discussion
Unit 1 Quiz	Multiple Choice

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**Unit 2: Working to Your Credit**

Believe it or not, using credit and holding debt should be a part of your long-term budgeting plan. This may seem contradictory—after all, aren't you supposed to avoid using credit as much as possible? And isn't debt a bad thing? Actually, no. When it comes to budgeting, saving, and healthy spending habits, making use of appropriate credit options and regularly delivering on debt payments will boost your purchasing power and overall economic status in the game of life. By adopting some basic borrowing and spending habits early on, you'll begin developing a strong track record in the world of credit—and the better off you will be.

**What will you learn in this unit?**

**After studying this unit, you will be able to:**

- \*Explain how credit works
- \*Identify various ways to borrow money
- \*Describe the relationship between debtors and creditors
- \*Determine ways that debt can be managed responsibly

**Unit 2 Assignments**

<b>Assignment</b>	<b>Type</b>
Lesson 01: A Crash Course in Credit	Lesson
Lesson 02: Getting the Credit	Lesson
Lesson 03: Playing The Credit Game	Lesson
Lesson 04: Making Credit Count	Lesson
Critical Thinking Questions	Submission
Activity: How Do Credit Cards Compare?	Submission
Cumulative Project 2: What's My Financial Plan?	Submission

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Unit 2 Discussion 1	Discussion
Unit 2 Discussion 2	Discussion
Unit 2 Quiz	Multiple Choice

**Unit 3: The Outcome of Income**

Making money is the first step towards building a bright financial future. You might first earn some cash by securing a summer job, picking up some part-time work, or maybe doing odd jobs for friends. But once you start earning some money, you have begun the process of achieving your financial goals. Before you rush in to planning for retirement, however, you should understand some important points related to the work you perform and the money you earn. Are you still waiting to earn your first paycheck? When you finally get paid, you may find that the amount is less than you expected. Taxes and other deductions reduce the amount of money you actually receive for your work. Another factor that affects income level is that different kinds of work earn different amounts of pay. That means your career choice will largely determine the amount of money you make. The good news is that the earlier you realize how these and other aspects affect your expected income level, the better prepared you will be for the financial journey ahead.

**What will you learn in this unit?**

**After studying this unit, you will be able to:**

- \*Explain the impact of education on your financial future
- \*Identify various types of income
- \*Describe how and why gross and net income are not the same

<b>Unit 3 Assignments</b>
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Assignment	Type
Lesson 01: Working with the Know-How	Lesson
Lesson 02: Bringing Home the Bacon	Lesson
Lesson 03: A Shrinking Slice of the Pie	Lesson

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Critical Thinking Questions	Submission
Activity: What's the Right Career for You?	Submission
Cumulative Project 3: What's My Financial Plan?	Submission
Unit 3 Discussion 1	Discussion
Unit 3 Discussion 2	Discussion
Unit 3 Quiz	Multiple Choice

**Unit 4: The Value of Investing**

Investing when you are young is a great way to build wealth and save for important financial goals. The sooner you begin investing, the easier it will be to build your savings over your lifetime. Although some of the ins and outs of investing can seem complicated, starting is really much easier than you might think. In this unit, you will get a handle on how investing works, recognize the investment options you have available to you, and what you can expect to face once you begin the journey.

**What will you learn in this unit?**

**After studying this unit, you will be able to:**

- \*Explain how the concept of investing works
- \*Recognize the forces impacting rates of return
- \*Identify different types of investment options
- \*Describe the first steps to take in stock market investing

**Unit 4 Assignments**

<b>Assignment</b>	<b>Type</b>
Lesson 01: Your Investment Playbook	Lesson
Lesson 02: Working with the Forces at Play	Lesson
Lesson 03: In It to Win It: Understanding Investment Strategies	Lesson
Lesson 04: Financial Security Begins with a Single Investment	Lesson

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Critical Thinking Questions	Submission
Activity: What Have I Learned So Far about Financial Literacy?	Submission
Cumulative Project 4: What’s My Financial Plan?	Submission
Unit 4 Discussion 1	Discussion
Unit 4 Discussion 2	Discussion
Unit 4 Quiz	Multiple Choice

**Unit 5: Running Up Against Risk**

Everywhere we turn, risk is all around us in some form or another. We often become blind to risk because the probability of a potential risk becoming a painful reality is so unlikely. We trick ourselves into thinking the worst can’t happen. But building financial health and wealth effectively and continuously means learning to manage risk in the most effective ways possible. In this unit, you’ll learn how risk plays a role in every part of our lives, and you’ll also learn about the tools that give you the best shot at effectively managing risk. Recognizing the many forms of risk that have the potential to wreck you on your journey to financial growth and security and learning how to reduce them will send your financial skill set and abilities to the next level!

**What will you learn in this unit?**

**After studying this unit, you will be able to:**

- \*Identify the main types of personal and financial risk
- \*Explain how insurance can help to transfer and limit risk
- \*Describe various types of insurance and how they work

<b>Unit 5 Assignments</b>
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Assignment	Type
Lesson 01: Life: The Ultimate Game of Risk	Lesson
Lesson 02: No Worries: You’re Covered!	Lesson

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Lesson 03: Insuring for Life’s Common Risks	Lesson
Critical Thinking Questions	Submission
Activity 1: What Went Wrong?	Submission
Activity 2: What Does Car Insurance Cover?	Submission
Cumulative Project 5: What’s My Financial Plan?	Submission
Unit 5 Discussion 1	Discussion
Unit 5 Discussion 2	Discussion
Unit 5 Quiz	Multiple Choice

**Unit 6: Crafting Your Financial Plan**

Making your own money and deciding how you will spend it in the future is very exciting. You’ve just leveled up, and your journey to winning the game of wealth begins with a look at your current financial situation. We all do this—people of all ages and income levels. No matter how old you are, how much money you make, or what your job is, we all need to assess and track money coming in, money going out, and make sure that we have enough for our futures. This starts with building a solid plan and avoiding the risks and pitfalls along the way. A responsible approach to money management takes into account where you’re starting from, the goals you want to reach, and the steps you’ll take to get there. Sticking to your plan each day can lead to a bright financial future for many years to come.

**What will you learn in this unit?**

**After studying this unit, you will be able to:**

- \*Identify benefits of being financially responsible
- \*Describe sources of credible consumer information

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- \*Explain how to protect valuable personal and financial information
- \*Create and maintain a financial plan based on personal goals

**Unit 6 Assignments**

<b>Assignment</b>	<b>Type</b>
Lesson 01: Becoming Responsible for Your Finances	Lesson
Lesson 02: Navigating a Sea of Information	Lesson
Lesson 03: Protecting You and Your Information	Lesson
Lesson 04: How to Fly with Your Financial Plan	Lesson
Critical Thinking Questions	Submission
Activity: How Did This Course Improve My Financial Literacy?	Submission
Final Cumulative Project: What's My Financial Plan?	Submission
Unit 6 Discussion 1	Discussion
Unit 6 Discussion 2	Discussion
Unit 6 Quiz	Multiple Choice