**COURSE DESCRIPTION**

**Course Title:** Money 101

**Course Number:** 00555

**Course Prerequisites:** None

**Course Description:** Money 101 is a personal financial course. The knowledge and skills taught in this course will aide students in making good financial decisions now and in the future. This course covers the different types of income and how your career choices affect future income. Students will also cover topics related to work such as employee benefits and taxes. Student will learn about managing money, checking and creating a financial plan. Also covered are topics relating to spending and credit, savings and investing. This course is a good place to start understanding how to handle personal finance.

**Suggested Grade Level**: Grades 9-12

**Length of Course:** Two Semesters

**Units of Credit:** 1

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

Business, Computer Information Technology CSPG-33

To find the CSPG information, go to [CSPG](https://www.education.pa.gov/Educators/Certification/Staffing%20Guidelines/Pages/default.aspx)

**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**: 12101

To find the State Course Code, go to [State Course Code](https://nces.ed.gov/forum/sced.asp), download the Excel file for *SCED*, click on SCED 6.0 tab, and chose the correct code that corresponds with the course.

**TEXTBOOKS AND SUPPLEMENTAL MATERIALS**

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

**Title:**  Personal Financial Literacy

**Publisher:** South-Western, Cengage Learning

**ISBN #:**  978-0-538-44937-3

**Copyright Date:** 2008

**WCSD Board Approval Date:** 1/11/2010

**Supplemental Materials:** Online Supplemental Materials

**Curriculum Document**

**WCSD Board Approval:**

**Date Finalized:** 11/23/2009

**Date Approved:**  1/11/2010

**Implementation Year:** 2010-2011

**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).

**SCOPE AND SEQUENCE OF CONTENT, CONCEPTS, AND SKILLS**

| **Performance Indicator** | **PA Core Standard and/or Eligible Content** | **Month Taught and Assessed for Mastery** |
| --- | --- | --- |
| Evaluate the impact of internal and external influences on financial decisions. | 15.6.12.A | August  September |
| Analyze financial decisions for major purchasing events occurring at different stages in life, systematically considering alternatives and consequences. | 15.6.12.B | September  September |
| Develop criteria to evaluate employment options. | 15.6.12.D | September  September |
| Assess the purpose, source, and impact of various taxes. | 15.6.12.E | September  October |
| Evaluate criteria for personal spending in relation to the economic climate | 15.6.12.F | September  October |
| Identify strategies for personal financial management. | 15.6.12.G | October  November |
| Evaluate payment methods for major purchases. | 15.6.12.H | November  December |
| Analyze the functions of the Federal Reserve and other financial institutions. | 15.6.12.I | December  January |
| Analyze the total cost of a major purchase loan agreement using fixed and variable interest rates, calculated over time. | 15.6.12.J | January  February |
| Analyze the impact of a positive or negative credit history. | 15.6.12.K | January  February |
| Research major consumer credit laws and their impact on individuals in debt. | 15.6.12.L | February  March |
| Assess the impact of identity theft, develop a plan for correcting a negative credit report. | 15.6.12.M | March  April |
| Compare and contrast various suppliers of insurance products and develop criteria to evaluate individual insurance needs. | 15.6.12.N | April  Choose an item. |
| Develop criteria for a disaster management plan that includes provisions for secure storage of digital and paper documents, inventory of household items, cash reserves, and medical records. | 15.6.12.O | April  May |
| Develop financial investment plans to accommodate various economic and personal scenarios. | 15.6.12.P | May  May |
| Apply the “Rule of 72: to estimate the number of periods required to double an investment. | 15.6.12.Q | May  June |
| Compare and contrast various investment plans to achieve goals of liquidity, income, and growth. | 15.6.12.R | June  June |
| Analyze the role of government in investment planning and retirement planning. | 15.6.12.S | June  June |

**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, Exit Questions, Projects

**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:** Final Exam, Tests, Quizzes, Projects