**COURSE DESCRIPTION**

**Course Title:** Financial Literacy Virtual

**Course Number:** 10214

**Course Prerequisites:** None

**Course Description:** This course is designed to help students budget, keep a checkbook and filing system, deal with debt and credit, and become wiser consumers. Students will learn how money and the dynamics surrounding it affect their relationships, their lifestyles, and their retirement.

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

**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](https://www.education.pa.gov/Educators/Certification/Staffing%20Guidelines/Pages/default.aspx)

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

**WCSD STUDENT DATA SYSTEM INFORMATION**

**Course Level:** Academic

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

[x] F – Final Average [x] MP – Marking Period [x] EXM – Final Exam

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

[x]  UGPA-Non-Weighted Grade Point Average [x]  GPA-Weighted Grade Point Average

**State Course Code**: 02157

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 choose the correct code that corresponds with the course.

**TEXTBOOKS AND SUPPLEMENTAL MATERIALS**

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

**Title:** N/A

**Publisher:** Accelerate Education

**ISBN #:**  N/A

**Copyright Date:** N/A

**WCSD Board Approval Date:** N/A

**Supplemental Materials:** Word processing software, Microsoft Excel

**Curriculum Document**

**WCSD Board Approval:**

**Date Finalized:** 1/20/2022

**Date Approved:**  2/7/2022

**Implementation Year:** 2021-2022

**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).

**Unit 1: Introduction to Personal Finance**

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

* Introduction to Personal Finance
	+ Determine the difference between being responsible or irresponsible with money.
	+ Determine and analyze your monetary needs and your ability to manage money.
	+ Formulate a plan that will help you begin being responsible with your money.
* About Money: Principles One, Two, and Three
	+ Identify the first three principles of money
	+ Examine the consequences of dishonesty about money.
	+ Analyze a situation and evaluate spending habits.
* About Money: Principles Four and Five
	+ Examine and comprehend the importance of health insurance and investment plans.
	+ Identify and explain principals four and five of money.
	+ Understand and evaluate the power of money and your role in controlling it.

**Unit 2: Creating and Managing a Budget**

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

* Creating and Managing a Budget
	+ Create and manage a basic budget
* Balancing and Maintaining a Checkbook
	+ Balance and maintain a checkbook
* Keeping Your Finances Organized
	+ Develop a financial filing system and maintaining basic records

**Unit 3: Understanding Debt**

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

* Understanding Credit and Debt
	+ Understand the importance of being responsible with credit and debt.
	+ Discuss the benefits and the dangers of credit.
	+ Determine the difference between necessary and unnecessary debt.
* Getting Out of Debt
	+ Understand the importance of being responsible with credit and debt.
	+ Discuss the benefits and the dangers of credit.
	+ Determine the difference between necessary and unnecessary debt
* Being a Wise Consumer
	+ Discuss the importance of being a wise and reasonable consumer
	+ Use techniques that will allow you to get the most out of your money
	+ Identify and describe the “lucky seven” principles.
	+ Protect yourself from identity theft.

**Unit 4: Money, Family, and Friends**

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

* Money, Family, and Friends
	+ Make more informed decisions about money, friends, and family.
	+ Develop and express your own philosophy regarding lending and borrowing money.
* Money and Lifestyle
	+ Discuss the importance of money in the lifestyle you have led or will lead such as young single, never married; never married or divorced with no children; single parent; and widowed over fifty.
	+ Identify why a financial plan and accountability partner are necessary accompaniments to your lifestyle.
* The Costs and Benefits of Insurance
	+ Evaluate the different kinds of insurance and weight their cost and benefits.

**Unit 5: High School, College, and Beyond**

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

* High School and College Opportunities
	+ Evaluate schooling and career choices
* Financing College
	+ Explore the most common types of financial aid.
	+ Evaluate your knowledge of some of the different kinds of financial aid resources.
* Money and Becoming an Adult
	+ Define “modeling.”
	+ Understand the importance of communicating with your companion/spouse when purchasing a house or making other important financial decisions.
	+ Interpret and discuss statements related to “modeling.”
	+ Relate the importance of teaching children to work, spend wisely, and save.

**Unit 6: Financial Literacy as an Adult**

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

* Buying a Home
	+ Discuss the reasons for home ownership.
	+ Understand the financial responsibility involved in home ownership.
* Retirement
	+ Identify the characteristics of a variety of retirement plans. Evaluate financial advice.
	+ Prepare for your retirement.
* Estate Planning
	+ Evaluate the importance of an estate plan.

**ASSESSMENTS**

**PDE 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 and 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:** projects, essays, tests, and exams