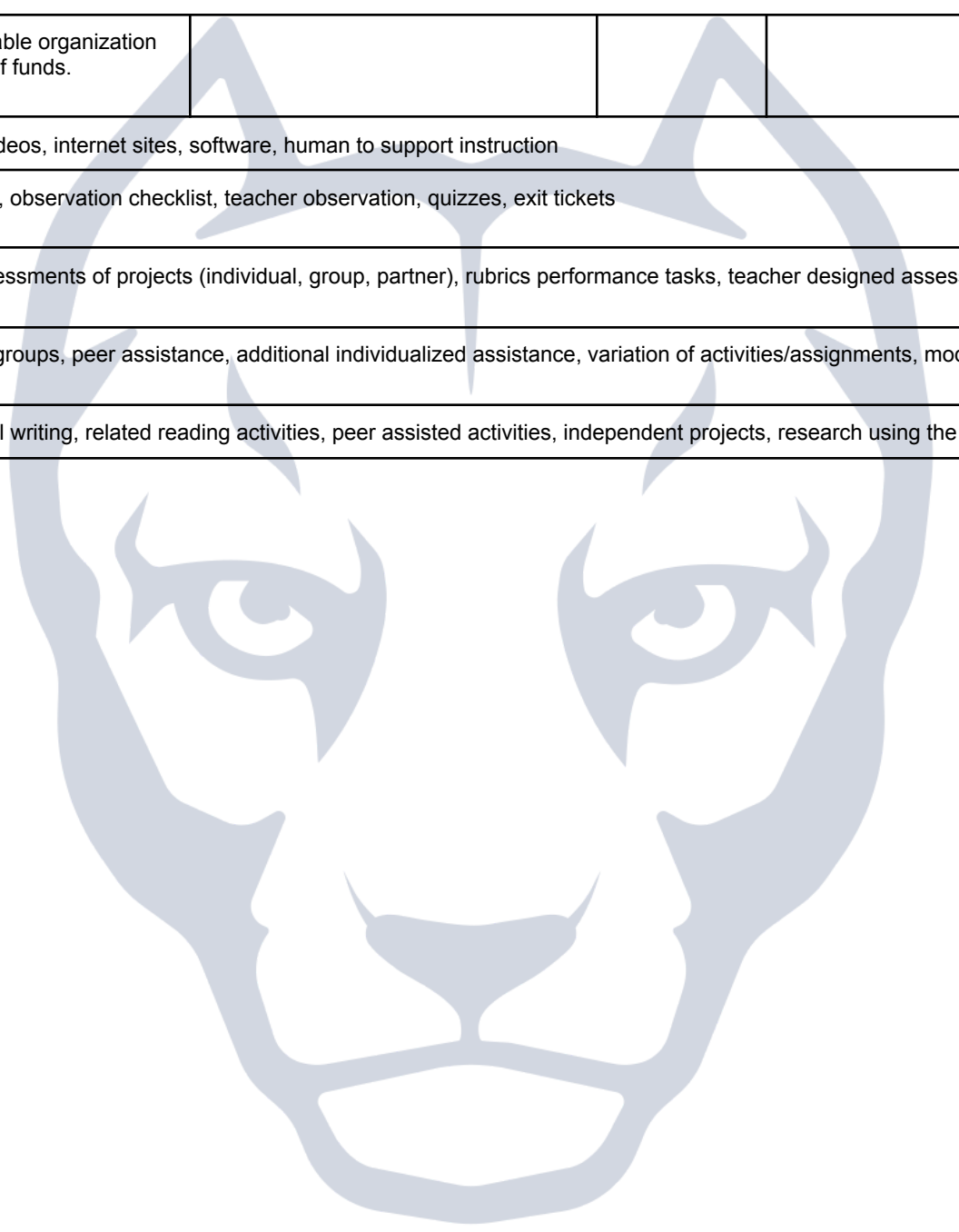


IAA Curriculum

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| Content Area | Mathematics | Grade | 12 |
| Course Name | Personal Finance | | |

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|---------------------------------|---|--|--|---------------------------------|---|--|
| Unit | Unit 1 - Money Management | | | | | |
| Concepts | Financial Goals Decision Making Spending Plan Purchasing Giving | | | | | |
| Big Ideas | Goal setting and planning for how to spend, save and share financial resources. | | | | | |
| Essential Understandings | How do financial goals vary across a person's lifetime? In what ways does money management impact reaching financial goals? What factors into financial decision making? How does organized record keeping impact finances? What factors impact a person's spending plan? | | | | | |
| Competencies | Strategies for personal financial management Types of consumers and their characteristics Relationship between managing income, expenses and savings Impact of internal and external influences on spending decisions | | | | | |
| Dates (estimates only) | Smart Objectives | Instructional Strategies and Activities | PA CC Standards | Keystone or PSSA Anchors | Keystone / PSSA Eligible Content | Vocabulary |
| (12-15 days) | <p>Explain basic financial literacy terms.</p> <p>Identify strategies for financial management.</p> <p>Explain types of consumers and their characteristics.</p> <p>Analyze the relationship between managing income, expenses and savings.</p> | <p>Guided notes</p> <p>Critical vocabulary</p> <p>Small group: jigsaw - reading</p> <p>Checks for understanding</p> <p>Journal entries</p> <p>Research personal financial goals</p> <p>Presentation on financial goals</p> <p>Research on charitable organization</p> <p>Presentation on charitable organization</p> | <p>6.1.12.B</p> <p>6.1.9.C</p> <p>6.1.12.D</p> | | | <p>Finance</p> <p>Short-Term Goal</p> <p>Mid-Term Goal</p> <p>Long-Term Goal</p> <p>Savings</p> <p>Expenses</p> <p>Buying Power</p> <p>Consumer</p> <p>Charity</p> |

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| | Research a charitable organization and its allocation of funds. | | | | | |
| Resources | Materials, texts, videos, internet sites, software, human to support instruction | | | | | |
| Formative Assessments | Class participation, observation checklist, teacher observation, quizzes, exit tickets | | | | | |
| Summative Assessments | Tests, various assessments of projects (individual, group, partner), rubrics performance tasks, teacher designed assessments | | | | | |
| Strategies for ELL and IEP Support | Small groups, peer assistance, additional individualized assistance, variation of activities/assignments, modifications and accommodations. | | | | | |
| Acceleration Strategies | Journal writing, related reading activities, peer assisted activities, independent projects, research using the library, internet, etc. | | | | | |

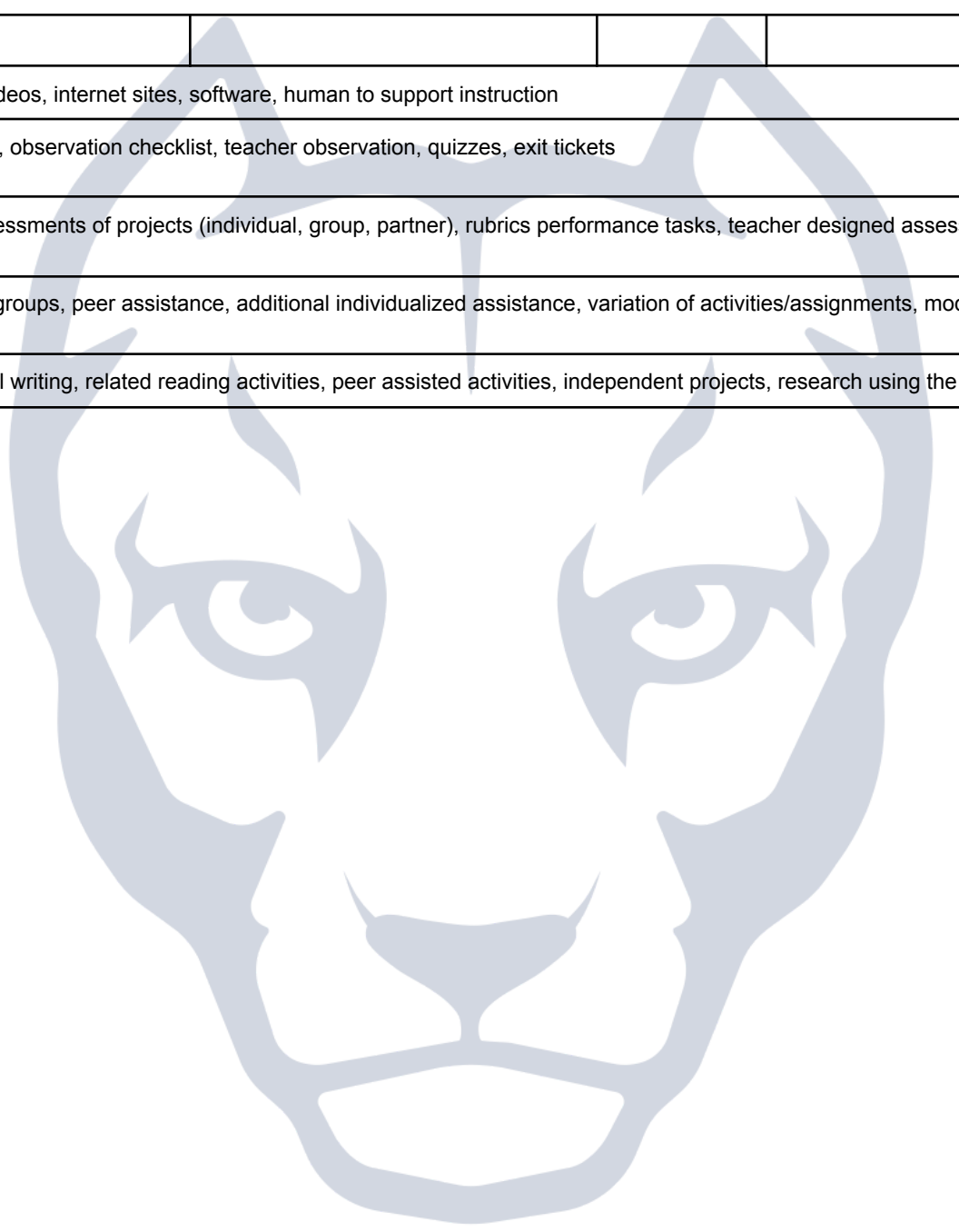


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| Unit | Unit 2 - Earning | | | | | |
| Concepts | Career Plan Earning Income Net Pay Taxes | | | | | |
| Big Ideas | Capabilities over a lifetime are maximized by career planning, education and job choices. | | | | | |
| Essential Understandings | What impacts a person's earning potential over a lifetime? How do people develop a career plan? What factors do people consider when accepting a job? | | | | | |
| Competencies | Developing career plan and goal setting Budgeting for future income and expenses Calculate net pay Purpose of tax-related forms | | | | | |
| Dates (estimates only) | Smart Objectives | Instructional Strategies and Activities | PA CC Standards | Keystone or PSSA Anchors | Keystone / PSSA Eligible Content | Vocabulary |
| (12-15 days) | Analyze a career goal and develop a plan and timetable for achieving it. Investigate the educational/training requirements, lifetime income potential and primary responsibilities of jobs of interest. Estimate the future income needed to maintain a desired standard of living. Analyze and calculate net pay. Explain the purposes of tax-related forms and complete samples. | Guided notes Critical vocabulary Small group: jigsaw - reading Checks for understanding Journal entries Budgeting worksheets Budgeting project Net pay scenarios Sample tax forms | 6.5.12.A 11.1.12.E | | | Career Financial aid Tuition Budget Gross Pay Net Pay Taxation Federal Taxes State Taxes Local Taxes Social Security |

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| Resources | Materials, texts, videos, internet sites, software, human to support instruction | | | | | |
| Formative Assessments | Class participation, observation checklist, teacher observation, quizzes, exit tickets | | | | | |
| Summative Assessments | Tests, various assessments of projects (individual, group, partner), rubrics performance tasks, teacher designed assessments | | | | | |
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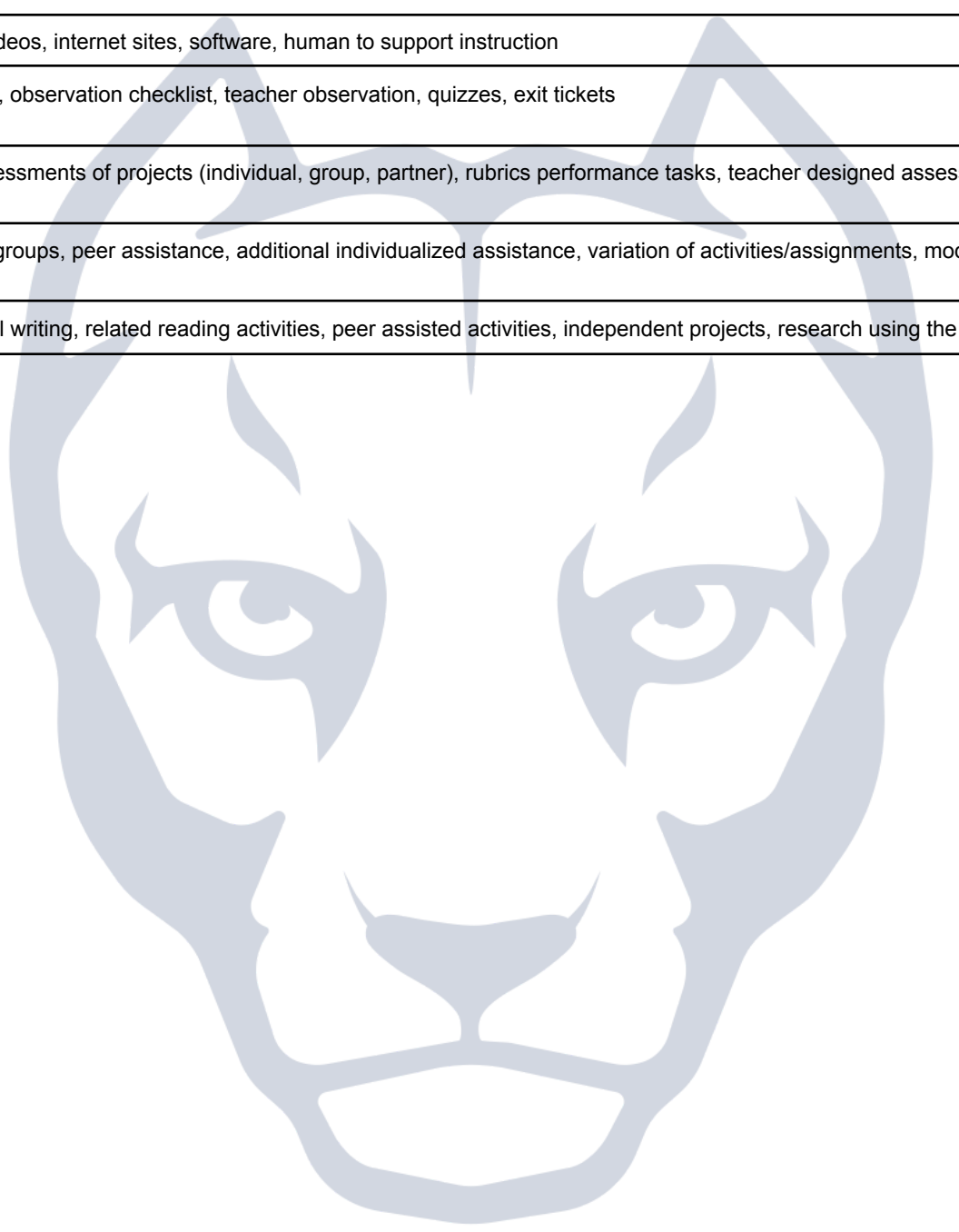


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| Unit | Unit 3 - Borrowing Money | | | | | |
|---------------------------------|---|---|-----------------------------------|---------------------------------|---|---|
| Concepts | Creditworthiness Credit Credit Rights and Responsibilities | | | | | |
| Big Ideas | Borrowing money has costs and benefits. | | | | | |
| Essential Understandings | How do people decide when and how to use credit? What rights and responsibilities do people have when borrowing money? What impacts a person's creditworthiness? | | | | | |
| Competencies | Impact of positive and negative credit history Total costs of loans Impact of major consumer credit laws on individuals | | | | | |
| Dates (estimates only) | Smart Objectives | Instructional Strategies and Activities | PA CC Standards | Keystone or PSSA Anchors | Keystone / PSSA Eligible Content | Vocabulary |
| (12-15 days) | Analyze the impact of a positive or negative credit history. Analyze the total cost of a major purchase loan agreement using fixed and variable interest rates, calculated over time. Develop a logical argument for using a specific credit product to make a purchase. Investigate major consumer credit laws and their impact on individuals in debt. | Guided notes Critical vocabulary Small group: jigsaw - reading Checks for understanding Journal entries Loan worksheets Argumentative essay on credit product Argumentative presentation Research essay on credit laws Research presentation | 11.1.9.B 11.1.9.D 11.1.12.D | | | Credit Credit Score Loan Fixed Interest Rate Variable Interest Rate |

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| Resources | Materials, texts, videos, internet sites, software, human to support instruction |
| Formative Assessments | Class participation, observation checklist, teacher observation, quizzes, exit tickets |
| Summative Assessments | Tests, various assessments of projects (individual, group, partner), rubrics performance tasks, teacher designed assessments |
| Strategies for ELL and IEP Support | Small groups, peer assistance, additional individualized assistance, variation of activities/assignments, modifications and accommodations. |
| Acceleration Strategies | Journal writing, related reading activities, peer assisted activities, independent projects, research using the library, internet, etc. |



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|---------------------------------|---|--|------------------------|---------------------------------|---|-----------------------------------|
| Unit | Unit 4 - Financial Institutions | | | | | |
| Concepts | Financial Institutions Financial Services Identity Theft | | | | | |
| Big Ideas | Financial institutions offer services for people to secure, access, and transfer their money. | | | | | |
| Essential Understandings | How do people choose and use financial services? In what ways do people safeguard their financial assets and information? | | | | | |
| Competencies | Functions of the Federal Reserve Complete a financial application Impact of identity theft | | | | | |
| Dates (estimates only) | Smart Objectives | Instructional Strategies and Activities | PA CC Standards | Keystone or PSSA Anchors | Keystone / PSSA Eligible Content | Vocabulary |
| (10-12 days) | Analyze the functions of the Federal Reserve and other financial institutions. Analyze and complete a financial application. Assess the impact of identity theft. | Guided notes Critical vocabulary Small group: jigsaw - reading Checks for understanding Journal entries Financial application Identity theft scenarios | 11.1.9.B 11.1.12.D | | | Federal Reserve Identity Theft |
| Resources | Materials, texts, videos, internet sites, software, human to support instruction | | | | | |
| Formative Assessments | Class participation, observation checklist, teacher observation, quizzes, exit tickets | | | | | |
| Summative Assessments | Tests, various assessments of projects (individual, group, partner), rubrics performance tasks, teacher designed assessments | | | | | |

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| Strategies for ELL and IEP Support | Small groups, peer assistance, additional individualized assistance, variation of activities/assignments, modifications and accommodations. |
| Acceleration Strategies | Journal writing, related reading activities, peer assisted activities, independent projects, research using the library, internet, etc. |

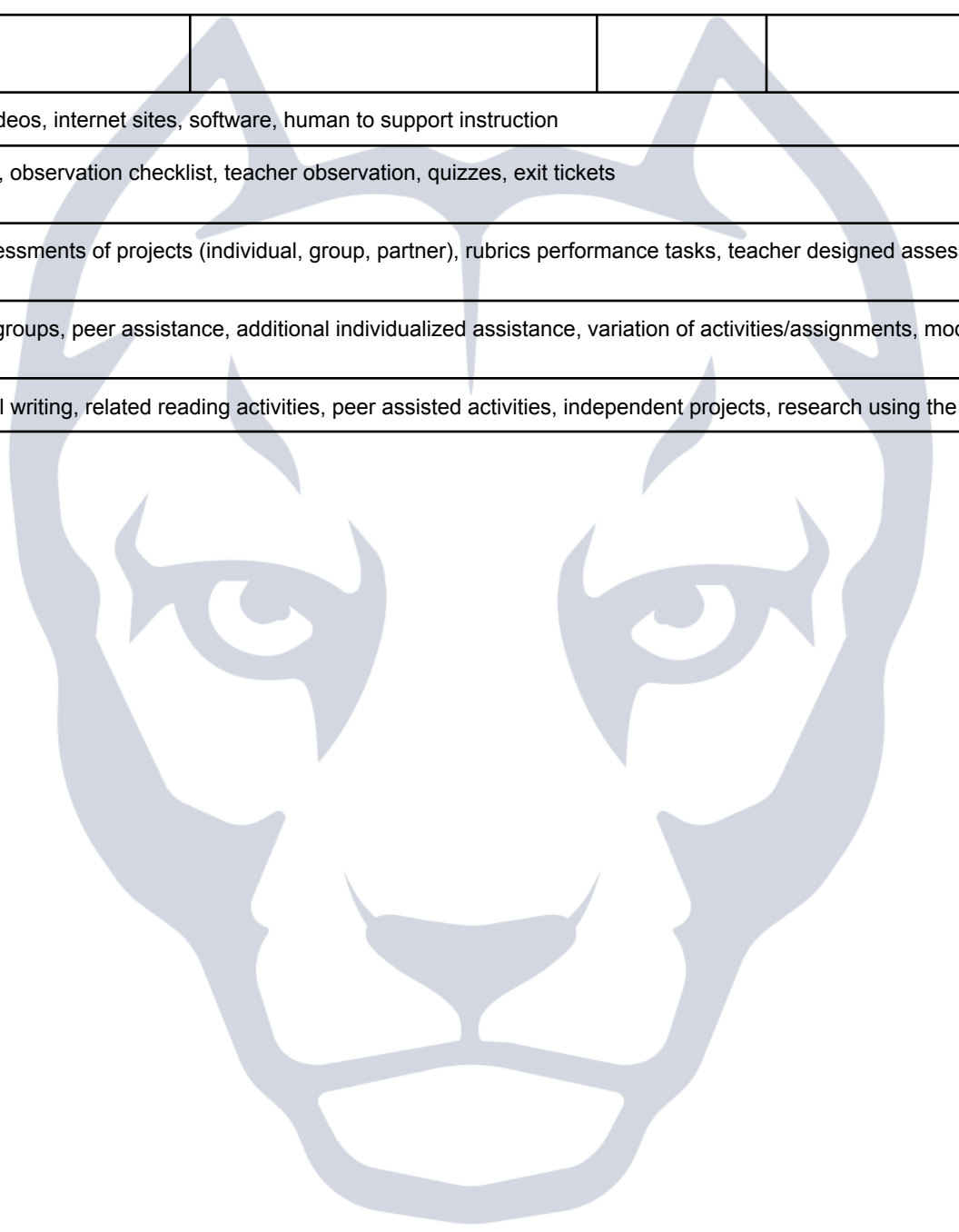


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| Content Area | Mathematics | Grade | 12 |
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| Unit | Unit 5 - Risk Management | | | | | |
|---------------------------------|---|--|------------------------|---------------------------------|---|---|
| Concepts | Risk Insurance | | | | | |
| Big Ideas | Risk management strategies are used to protect against potential loss. | | | | | |
| Essential Understandings | <p>Why do people choose to limit their risk?</p> <p>How do people protect themselves from financial loss throughout their life?</p> <p>How does insurance work?</p> | | | | | |
| Competencies | <p>Risk management through avoidance, retention and transfer</p> <p>End-of-life plans</p> <p>Criteria for evaluating individual insurance needs</p> <p>Differentiate between different types of insurance</p> | | | | | |
| Dates (estimates only) | Smart Objectives | Instructional Strategies and Activities | PA CC Standards | Keystone or PSSA Anchors | Keystone / PSSA Eligible Content | Vocabulary |
| (10-12 days) | <p>Compare how people manage risk through avoidance, reduction, retention and transfer.</p> <p>Explain how and why people make end-of-life plans.</p> <p>Compare and contrast various suppliers of insurance products and develop criteria to evaluate individual insurance needs.</p> <p>Describe types of insurance including health, disability, auto, homeowners, renters, life and long-term care.</p> | <p>Guided notes</p> <p>Critical vocabulary</p> <p>Small group: jigsaw - reading</p> <p>Checks for understanding</p> <p>Journal entries</p> <p>Risk comparison assignment</p> <p>Insurance product analysis project</p> <p>Insurance presentation</p> | 11.1.12.B | | | <p>Risk</p> <p>Risk Management</p> <p>Avoidance</p> <p>Reduction</p> <p>Retention</p> <p>Transfer</p> <p>End-of-Life</p> <p>Health Insurance</p> <p>Disability Insurance</p> <p>Auto Insurance</p> <p>Homeowners Insurance</p> <p>Renters Insurance</p> <p>Life Insurance</p> |

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| | | | | | | Long-Term Care |
| Resources | Materials, texts, videos, internet sites, software, human to support instruction | | | | | |
| Formative Assessments | Class participation, observation checklist, teacher observation, quizzes, exit tickets | | | | | |
| Summative Assessments | Tests, various assessments of projects (individual, group, partner), rubrics performance tasks, teacher designed assessments | | | | | |
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|---------------------------------|--|---|--|---------------------------------|---|-----------------------------------|
| Unit | Unit 6 - Saving and Investing | | | | | |
| Concepts | Saving Interest Assets Investing Fraud | | | | | |
| Big Ideas | Saving and investing habits influence lifelong opportunities for financial independence. | | | | | |
| Essential Understandings | Why do people choose to save and invest money? In what ways do people save and invest their money? Why do some investments have the potential for greater return and risk than others? | | | | | |
| Competencies | Saving goals and options Benefits and costs of interest rate changes Definition of wealth Types of investment plans Risks and returns of various investments Role of federal and state regulators in protecting investors | | | | | |
| Dates (estimates only) | Smart Objectives | Instructional Strategies and Activities | PA CC Standards | Keystone or PSSA Anchors | Keystone / PSSA Eligible Content | Vocabulary |
| (15-20 days) | Analyze savings and goals and options people have at various life stages. Evaluate benefits and costs of changes in interest rates for individuals and society. Develop a definition of wealth considering personal values, priorities, and goals. | Guided notes Critical vocabulary Small group: jigsaw - reading Checks for understanding Journal entries Savings worksheet Benefit/cost analysis on interest rates Personal essay on wealth Critique of investment plans Investment analysis Research presentation on federal and state regulators | 6.5.9.E 6.5.9.G 6.5.12.G 6.5.12.H 11.1.9.B | | | Federal Reserve Identity Theft |

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| | <p>Critique investment plans in terms of their ability to achieve goals of liquidity, income, growth, and tax benefit.</p> <p>Analyze the risks and returns of various investments.</p> <p>Analyze the role of federal and state regulators in protecting savers and investors.</p> | | | | | |
| Resources | Materials, texts, videos, internet sites, software, human to support instruction | | | | | |
| Formative Assessments | Class participation, observation checklist, teacher observation, quizzes, exit tickets | | | | | |
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