

Personal Finance Curriculum Map
Created March 2020

Month	Unit/Topic of Study	National Standards	Key Vocabulary	Test Taking, Reading Strategies, and Engagement Strategies	Math Skills w/ DOK	Math Skills (decipher/use charts and graphs)	Writing in the content area	Assessments
Sept	Ch. 1 Intro to Personal Finance	<i>Financial Responsibility and Decision Making:</i> Standard 1: Take responsibility for personal financial decisions. Standard 4: Make financial decisions by systematically considering alternatives and consequences. Standard 5: Develop communication strategies for discussing financial issues. <i>Credit and Debt:</i> Standard 1: Identify the costs and benefits of various types of credit	Ch. 1 Vocab	Dyad Numbered Heads Together		Understanding percents	Content Writing Map https://docs.google.com/document/d/1e8TtIvyzuF5GhHaazWVAqFS4DzCNC7eMcXk_IDJH1s/edit	Budget Builder— <small>foundationsU.com</small> Ch. 1 Test
	Ch. 2 Budgeting Basics	<i>Financial Responsibility and Decision Making:</i> Standard 1: Take responsibility for personal financial decisions. Standard 4: Make financial decisions by systematically considering alternatives and consequences. <i>Income and Careers:</i> Standard 3: Describe factors affecting take-home pay. <i>Planning and Money Management:</i> Standard 1: Develop a	Ch. 2 Vocab	Carousel: Around the World Carousel Feedback		Compound Interest Exponential Growth		Savings by Nation Ch. 2 Test

		<p>plan for spending and saving. <i>Credit and Debt:</i> Standard 3: Describe ways to avoid or correct debt problems.</p>						
Oct	Ch. 3 Saving Money	<p><i>Financial Responsibility and Decision Making:</i> Standard 1: Take responsibility for personal financial decisions. Standard 4: Make financial decisions by systematically considering alternatives and consequences. <i>Planning and Money Management:</i> Standard 1: Develop a plan for spending and saving. Standard 2: Develop a system for keeping and using financial records. Standard 3: Describe how to use different payment methods. Standard 4: Apply consumer skills on purchase decisions Standard 6: Develop a personal financial plan. <i>Credit and Debt:</i> Standard 3: Describe ways to avoid or correct debt problems. <i>Saving and Investing:</i> Standard 3: Explain how investing builds wealth and helps meet financial goals.</p>	Ch. 3 Vocab	<p>Fishbowl</p> <p>Numbered Heads Together</p> <p>Reciprocal Teaching Rally Table</p>		Using percentages		<p>The Student Budget</p> <p>Ch. 3 Test</p>
	Ch. 4 Credit & Debt	<p><i>Financial Responsibility and Decision Making:</i> Standard 1: Take responsibility for personal financial decisions. Standard 3: Summarize major consumer</p>	Ch. 4 Vocab	<p>Fortune Cookie Fan-n-Pick</p>		Computing Appreciation / Depreciation percentages		<p>Hidden Cost of Credit</p> <p>Ch. 4 Test</p>

		<p>protection laws. Standard 4: Make financial decisions by systematically considering alternatives and consequences. Standard 6: Control personal information. <i>Planning and Money Management:</i> Standard 3: Describe how to use different payment methods.</p>						
Nov	<p>Debt cont....</p> <p>Ch. 5 Consumer Awareness</p> <p>Life After High School</p>	<p><i>Financial Responsibility and Decision Making:</i> Standard 1: Take responsibility for personal financial decisions. Standard 4: Make financial decisions by systematically considering alternatives and consequences. <i>Income and Careers:</i> Standard 1: Explore career options. <i>Planning and Money Management:</i> Standard 1: Develop a plan for spending and saving. <i>Credit and Debt:</i> Standard 1: Identify the costs and benefits of various types of credit. Standard 3: Describe ways to avoid or correct debt problems. <i>Saving and Investing:</i> Standard 1: Discuss how saving contributes to financial well-being. Standard 2: Explain how investing builds wealth and helps meet financial goals. Standard 3: Explain how investing builds wealth</p>	Ch. 5 Vocab	Jigsaw Reciprocal Teaching Rally Table		Compound Interest Exponential Growth		<p>Cost of Living Calculator</p> <p>Ch. 5 Test</p>

		<p>and helps meet financial goals.</p> <p>Standard 4: Describe how to buy and sell investments.</p> <p>Standard 5: Explain how taxes affect the rate of return on investments.</p> <p>Standard 6: Investigate how agencies that regulate financial markets protect investors.</p>						
Dec	Life After High School cont.....							
Jan	<p>Ch. 6 Career Readiness</p> <p>Consumer Awareness</p>	<p><i>Financial Responsibility and Decision Making:</i></p> <p>Standard 1: Take responsibility for personal financial decisions.</p> <p>Standard 3: Summarize major consumer protection laws.</p> <p>Standard 4: Make financial decisions by systematically considering alternatives and consequences.</p> <p>Standard 6: Control personal information.</p> <p><i>Planning and Money Management:</i></p> <p>Standard 4: Apply consumer skills on purchase decisions.</p> <p><i>Credit and Debt:</i></p> <p>Standard 1: Identify the costs and benefits of various types of credit.</p> <p><i>Saving and Investing:</i></p> <p>Standard 2: Explain how investing builds wealth and helps meet financial</p>	<u>Ch. 6 Vocab</u>	<p>Hot Potato (Round Table)</p> <p>Pairs Check</p> <p>Rally Coach</p> <p>Reciprocal Teaching</p> <p>Rally Table</p>		Understanding Inflation		<p>0% for 24 Months, Nothing Down</p> <p>Ch. 6 Test</p>

		goals.						
Feb	Ch. 7 College Planning Bargain Shopping	<i>Financial Responsibility and Decision Making:</i> Standard 1: Take responsibility for personal financial decisions. Standard 2: Find and evaluate financial information from a variety of sources. Standard 4: Make financial decisions by systematically considering alternatives and consequences. Standard 6: Control personal information. <i>Planning and Money Management:</i> Standard 3: Describe how to use different payment methods. Standard 4: Apply consumer skills on purchase decisions.	Ch. 7 Vocab	I Have....Who Has? Find Somebody Who...		Evaluate financial information		Double Discounts Ch. 7 Test
Feb	Ch. 8 Financial Services Investing and Retirement	<i>Financial Responsibility and Decision Making:</i> Standard 1: Take responsibility for personal financial decisions. Standard 2: Find and evaluate financial information from a variety of sources. Standard 4: Make financial decisions by systematically considering alternatives and consequences. <i>Income and Careers:</i> Standard 2: Identify sources of personal income. Standard 3: Describe factors affecting take-home pay.	Ch. 8 Vocab	Gallery Walk on types of Investments Carousel Feedback Pairs Check Rally Coach		Compound Interest Exponential Growth		Rule of 72 Ch. 8 Test

		<p><i>Planning and Money Management:</i> Standard 1: Develop a plan for spending and saving. Standard 6: Develop a personal financial plan.</p> <p><i>Risk Management and Insurance:</i> Standard 3: Explain the purpose and importance of health, disability and life insurance protection.</p> <p><i>Saving and Investing:</i> Standard 1: Discuss how saving contributes to financial well-being. Standard 2: Explain how investing builds wealth and helps meet financial goals. Standard 3: Evaluate investment alternatives. Standard 4: Describe how to buy and sell investments. Standard 5: Explain how taxes affect the rate of return on investments. Standard 6: Investigate how agencies that regulate financial markets protect investors.</p>						
March	Ch. 9 The Role of Insurance	<p><i>Financial Responsibility and Decision Making:</i> Standard 1: Take responsibility for personal financial decisions. Standard 3: Summarize major consumer protection laws. Standard 4: Make financial decisions by systematically considering alternatives and consequences. Standard 6: Control</p>	<u>Ch. 9 Vocab</u>	Math Chat Reciprocal Teaching Rally Table		Computing Auto Liability Limits for Claims		Auto Liability Limits Ch. 9 Test

		<p>personal information. <i>Planning and Money Management:</i> Standard 7: Examine the purpose and importance of a will. <i>Risk Management and Insurance:</i> Standard 1: Identify common types of risks and basic risk-management methods. Standard 2: Explain the purpose and importance of property and liability insurance protection. Standard 3: Explain the purpose and importance of health, disability and life insurance protection.</p>						
April	<p>Ch. 10 Income & Taxes</p> <p>Money & Relationships</p>	<p><i>Financial Responsibility and Decision Making:</i> Standard 1: Take responsibility for personal financial decisions. Standard 4: Make financial decisions by systematically considering alternatives and consequences. Standard 5: Develop communication strategies for discussing financial issues.</p>	Ch. 10 Vocab	<p>Participation Quiz Reciprocal Teaching Rally Table</p>		<p>Understand charts, demographic trends.</p>		<p>Roommates and Money Ch. 10 Test</p>
April	<p>Ch. 11 Careers & Taxes</p>	<p><i>Financial Responsibility and Decision Making:</i> Standard 1: Take responsibility for personal financial decisions. Standard 4: Make financial decisions by systematically considering alternatives and consequences.</p>	Ch. 11 Vocab	<p>Reciprocal Teaching Rally Table</p> <p>Proximity Partner Stand-Up,</p>				<p>Reading a Pay Stub Ch. 11 Test</p>

		<p><i>Income and Careers:</i> Standard 1: Explore Career Options. Standard 2: Identify sources of personal income. Standard 3: Describe factors affecting take-home pay.</p>		<p>Hand-Up, Pair-Up</p>				
<p>May</p>	<p>Ch. 12 Investing & Retiring</p> <p>Building Wealth & Giving</p> <p>Ch. 13 Global Economics</p>	<p><i>Financial Responsibility and Decision Making:</i> Standard 1: Take responsibility for personal financial decisions. Standard 4: Make financial decisions by systematically considering alternatives and consequences. Standard 5: Develop communication strategies for discussing financial issues. <i>Planning and Money Management:</i> Standard 5: Consider charitable giving.</p>	<p><u>Ch. 12 Vocab</u></p>	<p>Whiparound Reciprocal Teaching Rally Table</p>				<p>Ch. 12 Test</p>
<p>June</p>								