Personal Finance

1. Financial Responsibility and Budgeting
   1. Principles of Financial Planning
      1. Instruction
         1. What tools and strategies can you use to manage your personal finances?
      2. Assignment
         1. Write about personal finance strategies.
      3. Quiz
   2. Financial Responsibility
      1. Instruction
         1. What does it mean to be financially responsible?
      2. Assignment
         1. Practice demonstrating financial responsibility.
      3. Quiz
   3. Budgeting and Being a Smart Consumer
      1. Instruction
         1. How do you become a smart consumer and stay within a budget?
      2. Assignment
         1. Explore budgeting to become a more informed consumer.
      3. Assignment
         1. Solve problems about budgeting and being a smart consumer, and write about the solutions.
      4. Quiz
   4. Performance Task: Financial Literacy
      1. Instruction
         1. Learn how to calculate percentages for a budget.
   5. Insurance
      1. Instruction
      2. Assignment
         1. Read and analyze real-life insurance scenarios.
      3. Quiz
   6. **Unit Test - (Must be taken in Person)**
      1. Unit Test Review
2. Relating Income and Careers
   1. Understanding Net Worth
      1. Instruction
         1. How can you determine your net worth?
      2. Assignment
         1. Practice solving problems involving net worth.
      3. Quiz
   2. Careers, Salaries, and Lifetime Income
      1. Instruction
         1. How do you choose a career?
      2. Assignment
         1. Learn how to create a multimedia presentation.
      3. Assignment
         1. Practice solving problems involving careers, salary, and lifetime income.
      4. Quiz
   3. Employment and Education
      1. Instruction
         1. What factors should you consider when choosing a career and an education?
      2. Assignment
         1. Explore funding opportunities for postsecondary education.
      3. Quiz
   4. Planning for the Cost of College
      1. Instruction
         1. How can you plan to pay for the costs of college?
      2. Assignment
         1. Practice solving problems involving planning for the cost of college.
      3. Quiz
   5. Taxes
      1. Instruction
         1. What taxes do citizens pay, and how are they calculated?
      2. Assignment
         1. Answer questions about taxes and spending.
      3. Quiz
   6. **Unit Test - (Must be taken in Person)**
      1. Unit Test Review
3. Managing Money
   1. Banking: How to Manage Your Money
      1. Instruction
         1. How can banks help you to manage your money?
      2. Assignment
         1. Practice managing a bank account.
      3. Quiz
   2. Case Study: Personal Financial Planning
      1. Instruction
         1. How can you evaluate and revise your plans when your financial situation changes?
      2. Assignment
         1. Make an informed decision about housing.
      3. Instruction
         1. How can you evaluate and revise your plans when your financial situation changes?
      4. Assignment
         1. Make an informed decision about which car to buy.
      5. Instruction
         1. How can you evaluate and revise your plans when your financial situation changes?
      6. Prepare for your Project
         1. Create a new budget to meet your saving and spending needs.
      7. Quiz
   3. Spending
      1. Instruction
         1. How can you make good spending decisions as a consumer?
      2. Assignment
         1. Analyze spending decisions to make wise choices.
      3. Quiz
   4. Investing and Financial Markets
      1. Instruction
         1. How do investments and financial markets affect the economy?
      2. Assignment
      3. Quiz
   5. Investing
      1. Instruction
         1. How do short-term and long-term investing options differ?
      2. Assignment
         1. Analyze the benefits of short-term and long-term investments.
      3. Quiz
   6. Investing (continued)
      1. Mini-Lesson
         1. Learn how to analyze risk, return, and fraud in investment opportunities.
   7. **Unit Test - (Must be taken in Person)**
      1. Unit Test Review
4. Credit and Debt
   1. Understanding Checking and Debit Accounts
      1. Instruction
         1. What is a checking account?
      2. Assignment
         1. Solve problems involving checking accounts.
      3. Quiz
   2. Understanding Credit
      1. Instruction
         1. What is credit and how does it affect you?
      2. Assignment
         1. Practice solving problems involving credit.
      3. Quiz
   3. The Cost of Credit
      1. Instruction
         1. What are the costs and benefits of credit, such as loans and credit cards?
      2. Assignment
         1. Practice solving problems involving different types of credit.
      3. Assignment
         1. Learn how to create a multimedia presentation.
      4. Quiz
   4. Credit and Loans
      1. Instruction
      2. Assignment
         1. Analyze credit and loan scenarios to help you provide effective financial advice.
      3. Quiz
   5. Mortgages and Home Ownership
      1. Instruction
         1. What factors do home buyers need to consider when taking on a mortgage?
      2. Assignment
         1. Analyze mortgage options by calculating payments, principal, and interest.
      3. Quiz
   6. **Unit Test - (Must be taken in Person)**
      1. Unit Test Review
5. Microeconomics and Entrepreneurship
   1. Introduction to Economics
      1. Instruction
         1. How does economics impact your life?
      2. Assignment
         1. Write a paragraph connecting economics with your own life.
      3. Quiz
   2. Economic Systems
      1. Instruction
         1. What types of economic systems exist in the world today?
      2. Assignment
         1. Analyze different types of economic markets.
      3. Quiz
   3. Economic Systems and Daily Life
      1. Instruction
         1. How do economic systems influence the economic goals of an individual?
      2. Assignment
         1. Analyze how economic systems monitor choices and respond to challenges.
      3. Quiz
   4. Entrepreneurship
      1. Instruction
         1. Why is entrepreneurship important to a growing economy?
      2. Assignment
         1. Write about the arguments for and against free enterprise.
      3. Quiz
   5. The Law of Supply and Demand
      1. Instruction
         1. What determines the price of a product?
      2. Assignment
         1. Practice analyzing supply and demand curves.
      3. Quiz
         1. Quiz
   6. Elasticity and Incentives
      1. Instruction
         1. How are changes in price influenced by consumer behaviors?
      2. Quiz
   7. Profit
      1. Instruction
         1. How can producers maximize their profits?
      2. Assignment
         1. Analyze graphs and tables to maximize profits.
      3. Quiz
   8. Case Study: Starting a Business
      1. Instruction
         1. What economic choices do you need to make when starting a new business?
      2. Assignment
         1. Analyze supply and demand to effectively choose a business.
      3. Instruction
         1. What economic choices do you need to make when starting a new business?
      4. Assignment
         1. Create production possibilities schedules and curves to decide what to produce.
      5. Instruction
         1. What economic choices do you need to make when starting a new business?
      6. Assignment
         1. Analyze marginal cost and marginal revenue to create a final business plan.
      7. Quiz
   9. **Unit Test - (Must be taken in Person)**
      1. Unit Test Review
6. Cumulative Exam - (Must be taken in Person)
   1. Cumulative Exam Review