

Personal Finance Course Syllabus

Course Description:

This course gives students a consistent framework for thinking through financial choices in order to improve their well-being. Decisions require action. Students who take charge of their finances are better prepared to invest in themselves and cope with the financial ups and downs that life will bring. An activity and project-based approach will be used.

Course Overview:

Throughout this course, students will learn:

- ❖ Personal goals and values are the foundation of personal finance
- ❖ Invest in yourself (human capital)
- ❖ There is an ongoing association between your present self and future self
- ❖ The value of money changes over time
- ❖ Interest makes savings work for you; and borrowing works against you
- ❖ Risk and return are inherent in investing
- ❖ There are steps to protect yourself from the unexpected (fraud, insurance, etc.)
- ❖ What a person looks like on paper (credit report, spending plan, net worth)

This course is designed for students in the 10th thru 12th grade.

No prerequisite is required.

Instruction:

Instruction will focus on hands-on activities as well as lecture, group discussion, use of technology, and other methods. Students will work both individually as well as members of small groups to complete assignments. Projects will require students to use academic skills in language arts, math, social sciences, and science. Community resources will be accessed by inviting guest speakers, conducting panel discussions, and organized field trips.

Course Assessment:

Various assessment tools including worksheets, learning activities, reflection writing assignments and quizzes/tests will be utilized to assess student knowledge. We will participate in a final project from EverFi that will earn each student a national certification in Financial Literacy if the student is successful.

A state administered EOC will be given and will count as 20% of the overall course grade.

Supplies:

Each student will need a three-ring binder with notebook paper. Activities, assignments, notes and projects can be hole-punched for organization. A pen/pencil will be required daily.

Grading Scale:

Assessments	70%
Classwork/Homework	20%
Notebook	10%