



Business, Marketing and Computer Education

Personal Finance

BU305

(Satisfies Consumer Education Requirement)

This course is designed to provide students with an understanding of the concepts and principles' involved in managing one's personal finances. Topics will include savings, credit, insurance, taxes and social security, spending patterns and budget planning, contracts, and consumer protection.

Length of course:	1 Semester
Credits per semester	.5
Grade level:	11, 12

Personal Finance Course Rationale:

Financial literacy is essential in meeting the financial challenge of the 21st Century. The competencies, which form the basis for this semester course, enable students to analyze their personal financial decisions, evaluate the costs and benefits of their decisions, recognize their rights and responsibilities as consumers, and apply the knowledge learned in school to financial situations encountered later in life.

General Goals/Purposes:

At the end of the course the student will be expected to:

- Use a rational decision-making process as it applies to the roles of citizens, workers, and consumers.
 - Differentiate between types of decisions and identify those for which a formal decision-making process should be used.
 - Apply the decision-making process to various types of decisions at different stages of the life cycle.
- Apply a decision-making model to maximize consumer satisfaction when buying goods and services.
 - Identify and describe consumer assistance services provided by public and private organizations (e.g., government, the Better Business Bureau, and manufacturers).
 - Research consumer advocacy groups that address consumer rights and responsibilities and describe how an individual can participate.
- Evaluate services provided by financial deposit institutions.
 - Recognize the costs associated with services offered by financial deposit institutions (e.g., overdrafts and stop payment orders).
 - Describe and use the steps involved in the bank reconciliation process.
 - Compare and contrast the various forms of endorsement.
- Discuss the advantages and disadvantages of e banking.
- Analyze privacy and security issues associated with financial transactions.
- Analyze factors that affect the choice of credit, the cost of credit, and the legal aspects of using credit.
 - Analyze various sources and types of credit (e.g., short- and long-term) and related costs.
 - Select an appropriate form of credit for a particular buying decision.
 - Compare and contrast the various aspects of credit cards (e.g., APR, grace period, incentive buying, and methods of calculating interest and fees).
 - Explain credit ratings and credit reports and describe why they are important to consumers.
 - Describe the relationship between a credit rating and the cost of credit.
 - Research rights and responsibilities of consumers according to credit legislation (e.g., truth-in-lending, fair credit reporting, equal credit opportunity, and fair debt collection).
 - Describe legal and illegal types of credit that carry high interest rates (e.g., payday loans, rent-to-buy agreements, and loan sharking).
 - Identify the components listed on a credit report and explain how that information is used.
- Analyze choices available to consumers for protection against risk and financial tools.
 - Identify the type of insurance associated with different types of risk (e.g., automobile, personal and professional liability, home and apartment, health, life, long-term care, disability).
- Develop and evaluate a spending/savings plan.
 - Determine discretionary income in a spending plan.
 - Compare a personal spending plan with typical consumer spending as a tool for determining individual financial goals.
 - Describe how income and spending patterns change throughout the life cycle for the typical person and family.
 - Implement a diversified investment strategy that is compatible with personal goals.
- Evaluate savings and investment options to meet short- and long-term goals.
 - Apply criteria for choosing a savings or investment instrument (e.g., market risk, inflation risk, interest rate risk, liquidity, and minimum amount needed for investment.)
 - Distinguish between owners of debt and equity investments.
 - Explain why savings and investing plans change as one proceeds through the life cycle.

Course Outline:

Units of Instruction	Unit Objectives	Standard(s)	Duration Period(s)	Methods of Instruction	Methods of Assessment	Educational Resources
<p>Introduction to Personal Finance</p> <ul style="list-style-type: none"> Syllabus Classroom rules and procedures Getting to know each other <p>Introduction to Future Business Leaders of America</p> <p>FBLA</p>	<ul style="list-style-type: none"> Describe what will be covered in the course Describe the rules and procedures that are to be followed in the course Identify and describe characteristics about myself and the other students in the class <ul style="list-style-type: none"> Identify what FBLA stands for. Define terms related to FBLA membership. List membership benefits of FBLA. List the goals of FBLA. Recite the motto of FBLA. Describe the symbolism and use of colors in the FBLA emblem. 		1	<ul style="list-style-type: none"> Assessment inventory Audio, videos, overhead transparencies, and electronic presentations for illustration Computer lead instruction Computer lead self-instruction Demonstrate Discuss Guided practice Hands-on experience In-class assignments Independent Study Individual instruction Laboratory Lecture Modeling Project based Reading Assignments Research Written exercises 	<ul style="list-style-type: none"> Article review Case Study Critical thinking activity Evaluate student work Homework In-class assignments Independent Reading Lesson reviews Multimedia and computer technology Observation of student Open book test Oral feedback Oral presentations Participation Peer to peer problem solving Portfolios Powerpoint presentation Project activities Quiz Reading Assignments Reading questions Research Projects Review questions Rubric Student Guided Practice Student presentations Teacher observation Technology Test Verbal response Worksheets Writing assignment 	<ul style="list-style-type: none"> Computer Lab Guest Speaker Handouts Internet Teacher handouts Textbook Various web resources Video Workbook
<p>What Is Economics?</p> <p>Economic Systems 22-26</p> <p>U.S. Economy 29-33</p>	<p>Four types of economic systems</p> <ul style="list-style-type: none"> Traditional Market Command Mixed <p>Four Qualities of a Market Economy</p> <ul style="list-style-type: none"> Private Ownership Profit Motive Free Choice Competition <p>Laws of Supply and Demand</p> <ul style="list-style-type: none"> Equilibrium The Market's Answer to Scarcity 		2	<ul style="list-style-type: none"> Assessment inventory Audio, videos, overhead transparencies, and electronic presentations for illustration Computer lead instruction Computer lead self-instruction Demonstrate Discuss Guided practice Hands-on experience In-class assignments Independent Study Individual instruction Laboratory Lecture Modeling Project based Reading Assignments Research Written exercises 	<ul style="list-style-type: none"> Article review Case Study Critical thinking activity Evaluate student work Homework In-class assignments Independent Reading Lesson reviews Multimedia and computer technology Observation of student Open book test Oral feedback Oral presentations Participation Peer to peer problem solving Portfolios Powerpoint presentation Project activities Quiz Reading Assignments Reading questions Research Projects Review questions Rubric Student Guided Practice Student presentations Teacher observation Technology Test Verbal response Worksheets Writing assignment 	<ul style="list-style-type: none"> Computer Lab Guest Speaker Handouts Internet Teacher handouts Textbook Various web resources Video Workbook

<p><i>Making Smart Decisions</i></p> <p>The Personal Side of Consumer Choices <i>102-109</i></p> <p>Making Financial Decisions <i>109-112</i></p> <p>Managing Resources to Reach Goals <i>112-115</i></p>	<p>Importance of Needs and Wants Importance of Values Importance of Ethics Importance of Goals</p> <ul style="list-style-type: none"> • To Be Goals • To Do Goals • To Have Goals • Timing of Goals <p>Evaluating Goals</p> <ul style="list-style-type: none"> • Interdependent and Conflicting Goals <p>Establishing Priorities Standard of Quality and Excellence Identifying Resources</p> <p>Cost-Benefit Principle Marginal Analysis A Commonsense Rule Systematic Decision Making</p> <p>The Planning Phase The Action Phase The Evaluation Phase</p>		3	<ul style="list-style-type: none"> • Assessment inventory • Audio, videos, overhead transparencies, and electronic presentations for illustration • Computer lead instruction • Computer lead self-instruction • Demonstrate • Discuss • Guided practice • Hands-on experience • In-class assignments • Independent Study • Individual instruction • Laboratory • Lecture • Modeling • Project based • Reading Assignments • Research • Written exercises 	<ul style="list-style-type: none"> • Article review • Case Study • Critical thinking activity • Evaluate student work • Homework • In-class assignments • Independent Reading • Lesson reviews • Multimedia and computer technology • Observation of student • Open book test • Oral feedback • Oral presentations • Participation • Peer to peer problem solving • Portfolios • Powerpoint presentation • Project activities • Quiz • Reading Assignments • Reading questions • Research Projects • Review questions • Rubric • Student Guided Practice • Student presentations • Teacher observation • Technology • Test • Verbal response • Worksheets • Writing assignment 	<ul style="list-style-type: none"> • Computer Lab • Guest Speaker • Handouts • Internet • Teacher handouts • Textbook • Various web resources • Video • Workbook
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<p>Personal Finance: An Overview</p> <p>Preparing Financial Statements <i>120-129</i></p> <p>Planning Family Finances <i>130-136</i></p> <p>Financial Decisions in a Changing World <i>136-140</i></p> <p>Working Through Financial Problems <i>140-141</i></p> <p>Keeping Important Documents <i>141-145</i></p>	<p>Tailoring a Budget to Income and Needs</p> <ul style="list-style-type: none"> • Establish Financial Goals • Estimate and Total Your Income • Estimate and Total Your Expenses • Analyze Current Income and Spending • Prepare a Trial Budget • Put Your Budget Into Action • Evaluate Your Budget Periodically <p>Preparing a Cash Flow Statement</p> <p>Preparing a Net Worth Statement</p> <ul style="list-style-type: none"> • Assets • Liabilities • Your Net Worth <p>Beginning Stage</p> <p>Expanding State</p> <p>Developing Stage</p> <p>Launching Stage</p> <p>Aging Stage</p> <p>Variations in the Cycle</p> <ul style="list-style-type: none"> • Singles and Childless Couples • Single-Parent Families • Separated and Divorced People <p>The Economy and Your Finances</p> <p>Demographics and Your Finances</p> <p>Culture and Your Finances</p> <p>Technology and Your Finances</p> <p>Unexpected Crisis</p> <p>Key Lists to Keep Current and Available</p> <p>Scheduling Bills</p> <p>Keeping Budgeting Records</p>		<p>2</p> <p>1</p> <p>1</p> <p>1</p> <p>1</p> <p>1</p> <p>1</p>	<ul style="list-style-type: none"> • Assessment inventory • Audio, videos, overhead transparencies, and electronic presentations for illustration • Computer lead instruction • Computer lead self-instruction • Demonstrate • Discuss • Guided practice • Hands-on experience • In-class assignments • Independent Study • Individual instruction • Laboratory • Lecture • Modeling • Project based • Reading Assignments • Research • Written exercises 	<ul style="list-style-type: none"> • Article review • Case Study • Critical thinking activity • Evaluate student work • Homework • In-class assignments • Independent Reading • Lesson reviews • Multimedia and computer technology • Observation of student • Open book test • Oral feedback • Oral presentations • Participation • Peer to peer problem solving • Portfolios • Powerpoint presentation • Project activities • Quiz • Reading Assignments • Reading questions • Research Projects • Review questions • Rubric • Student Guided Practice • Student presentations • Teacher observation • Technology • Test • Verbal response • Worksheets • Writing assignment 	<ul style="list-style-type: none"> • Computer Lab • Guest Speaker • Handouts • Internet • Teacher handouts • Textbook • Various web resources • Video • Workbook
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<p><i>Income and Taxes</i></p> <p>The Many Forms of Income 155-155</p> <p>The Importance of Taxes 155-158</p> <p>Types of Taxes 158-160</p> <p>Paying Income Taxes 160-168</p> <p>Paying Social Security Taxes 168-173</p>	<p>Money Earned from Work</p> <ul style="list-style-type: none"> • Wages • Salary • Commission • Tips • Bonus • Employee Benefits • Business Profit Income <p>Payroll Deductions</p> <p>Money Earned Outside Work</p> <p>Federal Government Spending</p> <ul style="list-style-type: none"> • Mandatory Expenses • Discretionary Expenses <p>State and Local Government Spending</p> <p>Direct and Indirect Taxes</p> <p>Progressive, Regressive, and Proportional Taxes</p> <p>What is Taxed?</p> <p>Your Employer's Role</p> <p>Preparing Your Return</p> <ul style="list-style-type: none"> • Choosing a Tax Form • Figuring Taxable Income • Figuring Taxes Owed <p>Filing on Time</p> <ul style="list-style-type: none"> • State and Local Tax Forms • Electronic Filing <p>Sources of Tax Information and Assistance</p> <ul style="list-style-type: none"> • Internal Revenue Service • Tax Preparation Services • Tax Preparation Guides and Software <p>IRS Audits</p> <p>Tax System Reform</p> <p>Tax Legislation</p> <p>Your Social Security Number</p> <p>Social Security Benefits</p> <ul style="list-style-type: none"> • Retirement Benefits • Disability Benefits • Survivor's Benefits • Benefits for Divorced People <p>Social Security System Reform</p>		<p>1</p> <p>1</p> <p>1</p> <p>1</p> <p>1</p>	<ul style="list-style-type: none"> • Assessment inventory • Audio, videos, overhead transparencies, and electronic presentations for illustration • Computer lead instruction • Computer lead self-instruction • Demonstrate • Discuss • Guided practice • Hands-on experience • In-class assignments • Independent Study • Individual instruction • Laboratory • Lecture • Modeling • Project based • Reading Assignments • Research • Written exercises 	<ul style="list-style-type: none"> • Article review • Case Study • Critical thinking activity • Evaluate student work • Homework • In-class assignments • Independent Reading • Lesson reviews • Multimedia and computer technology • Observation of student • Open book test • Oral feedback • Oral presentations • Participation • Peer to peer problem solving • Portfolios • Powerpoint presentation • Project activities • Quiz • Reading Assignments • Reading questions • Research Projects • Review questions • Rubric • Student Guided Practice • Student presentations • Teacher observation • Technology • Test • Verbal response • Worksheets • Writing assignment 	<ul style="list-style-type: none"> • Computer Lab • Guest Speaker • Handouts • Internet • Teacher handouts • Textbook • Various web resources • Video • Workbook
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<p><i>Financial Institutions and Services</i></p> <p>Types of Financial Institutions 179-181</p> <p>Choosing a Financial Institution 181-185</p> <p>Personal Checking Accounts 185-195</p>	<p>Commercial Banks Savings and Loan Associations Credit Unions Mutual Saving Banks</p> <p>Safety Services of Financial Institutions</p> <ul style="list-style-type: none"> • Automated Teller Machines • Direct Deposit or Withdrawals • Point-of-Sale Transfers • Online Banking Services • Overdraft Protection • Stop Payment • Drive-up and Mail-in Services • Safe-Deposit Boxes • Financial Counseling and Special Programs <p>Accounts and Services</p> <ul style="list-style-type: none"> • Restrictions and Penalties • Fees and Charges • Interest Rates • Convenience Services <p>Checking Account Types</p> <ul style="list-style-type: none"> • Basic Checking Account • Interest-Bearing Checking Account • Lifeline Checking Accounts <p>Opening a Checking Account Managing the Cards Linked to Your Account</p> <ul style="list-style-type: none"> • ATM Cards • Debit Cards <p>Making Deposits Endorsing Checks Writing Checks Balancing Your Checkbook</p> <p>Special-Use Checks</p> <ul style="list-style-type: none"> • Cashier's Checks • Certified Check • Money Order • Traveler's Checks 		<p>2</p> <p>2</p> <p>1</p> <p>1</p>	<ul style="list-style-type: none"> • Assessment inventory • Audio, videos, overhead transparencies, and electronic presentations for illustration • Computer lead instruction • Computer lead self-instruction • Demonstrate • Discuss • Guided practice • Hands-on experience • In-class assignments • Independent Study • Individual instruction • Laboratory • Lecture • Modeling • Project based • Reading Assignments • Research • Written exercises 	<ul style="list-style-type: none"> • Article review • Case Study • Critical thinking activity • Evaluate student work • Homework • In-class assignments • Independent Reading • Lesson reviews • Multimedia and computer technology • Observation of student • Open book test • Oral feedback • Oral presentations • Participation • Peer to peer problem solving • Portfolios • Powerpoint presentation • Project activities • Quiz • Reading Assignments • Reading questions • Research Projects • Review questions • Rubric • Student Guided Practice • Student presentations • Teacher observation • Technology • Test • Verbal response • Worksheets • Writing assignment 	<ul style="list-style-type: none"> • Computer Lab • Guest Speaker • Handouts • Internet • Teacher handouts • Textbook • Various web resources • Video • Workbook
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<p>Home Insurance 251-254</p>	<p>Amount of Coverage Cost of Home Insurance Renter's Insurance</p>					
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Materials to be used in the classroom...

Textbook:

Foundations of Personal Finance, Sally R. Campbell, The Goodheart-Willcox Company, Inc., Tinley Park, Illinois, Copyright 2010.

Software:

Supplemental Materials:

Community Guest Lecturers

Banking Services:

_____, _____

Insurance Services

_____, _____

Buying a Vehicle/Transportation Options

_____, _____

Personal Financial Management

_____, _____

Educational Planning

_____, _____

Additional Guides and Materials:

- Your Checking Account-_____ Community Bank kit
- Your Personal Guide to Loans and Credit-_____ Community Bank kit