

Unit 1: Making A Spending Decision

Introduction

- Topic 1: What Should I Think About?
- Topic 2: What Are My Options?
- Topic 3: What Would I Be Giving Up?
- Topic 4: Which Option is Best?
- Topic 5: Is There Another Way to Decide Which Option Is Best?
- Topic 6: How Do Others Decide?
- Topic 7: How Much Is Enough
- Topic 8: Can I Practice Deciding How Much Is Enough?
- Topic 9: What Did I Learn In This Unit?
- Lesson Review: Vocabulary

Discussion:

- Making a Spending Decision: (Paced Decision Making Model)

Assignment:

- Notebook: Making a Spending Decision: Marginal Analysis

Assessment:

- Self Check Quiz: Making A Spending Decision

Project:

- Notebook: Making a Spending Decision Unit Project

Unit 2: Making A Borrowing Decision

Introduction

- Topic 1: How Can I Borrow Money?
- Topic 2: What Do I Need To Know About A Credit Card?
- Topic 3: How Do Credit Cards Work?
- Topic 4: How Do I Get A Credit Card?
- Topic 5: How Do People Use Their Credit Cards?
- Topic 6: What Do I Need To Know About A Loan?
- Topic 7: How Do Loans Work?
- Topic 8: How Do I Get A Loan?
- Topic 9: What Are The Advantages And Disadvantages Of Using Credit?
- Topic 10: What Does Credit Really Cost Me?
- Topic 11: Why Are Interest Rates So Varied?
- Topic 12: Where Can I Get Credit?
- Topic 13: What Do I Need To Watch Out For?
- Topic 14: What Did I Learn In This Unit?
- Lesson Review: Vocabulary

Activities:

- Self Check 4 Pages of Problems

Discussion:

- Making A Borrowing Decision – Understanding Supply and Demand

Assignment:

- Notebook: Making a Borrowing Decision: APR

Assessment:

- Quiz: Making A Borrowing Decision

Project:

- Notebook: Making a Borrowing Decision Unit Project

Unit 3: Making A Spending Plan

Introduction

Topic 1: Why Do I Need A Plan?

Topic 2: What Are The Steps For Making A Spending Plan?

Topic 3: What Makes Up My Financial Information?

Topic 4: How Do I Prioritize Among My Expenses?

Topic 5: Will Knowing My Priorities Help Me Set Goals?

Topic 6: What Kinds Of Goals Should I Set?

Topic 7: How Can I Plan To Reach My Goals?

Topic 8: I Have My Goals And Objectives. What Do I Do?

Topic 9: Am I Ready To Make My Spending Plan?

Topic 10: What Are Some Common Budgeting Methods?

Topic 11: What Can I Do When My Situation Changes?

Topic 12: What Did I Learn In This Unit?

Lesson Review: Vocabulary

Assignments:

- Notebook: Priority List
- Notebook: Financial Goals
- Notebook: Making A Spending Plan

Discussion:

- Making A Spending Plan

Assessment:

- Self Check Quiz

Project:

- Notebook: Making A Spending Plan: Unit Project

Unit 4: Making A Career Decision

Introduction

Topic 1: Isn't It Too Early To Think About My Career?

Topic 2: How Does My Education Affect My Earnings?

Topic 3: How Much Does More Education Cost Me?

Topic 4: Can Someone With Less Education Earn More?

Topic 5: What Skills Are In High Demand?

Topic 6: What Other Factors Will Influence How Much I Earn?

Topic 7: What Will Tomorrow's Working World Be Like?

Topic 8: What Kind of Career Am I Suited For, Based On My Skills And Interests?

Topic 9: How Can I Get Those Careers?
Topic 10: What Did I Learn In This Unit?
Unit Project
Course Project 1

Activities:

- 1 Self Check

Assignment:

- Notebook: Making A Career Decision – Personality Type

Discussion:

- Making A Career Decision

Assessment:

- Quiz: Making a Career Decision

Project:

- Notebook: Making A Career Decision Unit Project
- Notebook: Part 1 Final Course Project

Final Exam – Part 1

Unit 5: Building And Maintaining Credit

INtroduction

Topic 1: What's Important In Order To Get Credit?
Topic 2: Does How I Act Financially Really Matter?
Topic 3: How Can I Keep A Good Credit Rating?
Topic 4: Are There Different Kinds Of Credit?
Topic 5: How Do Credit Givers Figure Out How Much Interest They Charge?
Topic 6: What Happens If I Am Irresponsible With Credit?
Topic 7: What Did I Learn In This Unit?
Lesson Review - Vocabulary

Activities:

- Self Check 3 Problem Pages

Assignment:

- Notebook: Building and Maintaining Credit: Credit Card Letter

Discussion:

- Building and Maintaining Credit

Assessment:

- Quiz: Building and Maintaining Credit

Project:

- Notebook: Building and Maintaining Credit Unit Project

Unit 6: Understanding Insurance

Introduction

Topic 1: What Exactly Is Insurance?

Topic 2: Why Does Insurance Exist?

Topic 3: What Kinds of Insurance Are There?

Topic 4: How Are My Risks Covered By Owning Insurance?

Topic 5: What Really Happens When I Make A Claim To My Insurance Company?

Topic 6: Is There Any Way To Reduce The Amount That Insurance Costs Me?

Topic 7: How Do I Go About Getting Insurance?

Topic 8: Can I Have Too Much Insurance?

Topic 9: What Did I Learn In This Unit?

Lesson Review: Vocabulary

Activities:

- Self Check 2 Problem Page

Assignment

- Notebook: Understanding Insurance - Risks

Discussion:

- Understanding Insurance - Risks

Assessment:

- Quiz: Understanding Insurance

Project:

- Notebook: Understanding Insurance Unit Project

Unit 7: Personal Economics and Finance

Introduction

Topic 1: What Is My Standard Of Living?

Topic 2: What Are Forces That Can Affect My Standard Of Living?

Topic 3: What Economic Trends Happen In The US That Affect My Standard Of Living?

Topic 4: How Do People Tell How the Economy Is Doing?

Topic 5: Do Government Actions Influence Inflation And Deflation?

Topic 6: Can't We Just Print More Money Or Take Some Out Of Circulation?

Topic 7: What Are Other Ways My Standard Of Living Is Controlled?

Topic 8: What Can I Do To Maintain My Standard Of Living?

Topic 9: What Did I Learn In This Unit?

Lesson Review: Vocabulary

Activities:

- Self Check 1 Problem Page

Assignment:

- Notebook: Current Economic Trends

Discussion:

- Understanding The Economy

Assessment:

- Quiz: Understanding The Economy

Project:

- Notebook: Understanding The Economy Unit Project

Unit 8: Using Financial Services

Introduction

Topic 1: What Can A Financial Institution Do For Me?

Topic 2: What Kinds of Accounts Do Banks Offer?

Topic 3: Where Do I Get Money To Deposit?

Topic 4: Why Would I Want A Checking Account?

Topic 5: How Do I Open And Start My Checking Account?

Topic 6: How Do I Write Checks To Get My Money?

Topic 7: What Is Important To Remember When Writing Checks?

Topic 8: Are There Other Ways To Get Money From My Checking Account?

Topic 9: How Can I Keep Track Of My Checking Account?

Topic 10: How Do I Balance My Checking Account?

Topic 11: Why Would I Want To Save?

Topic 12: What Other Services Does My Financial Institution Give Me?

Topic 13: What Is The Relationship Between Savers, Banks, And Borrowers?

Topic 14: How do I Choose A Financial Institution

Topic 15: What Did I Learn In This Unit?

Lesson Review: Vocabulary

Activities:

- Self Check 4 Problem Pages

Assignment:

- Notebook: Using Financial Services: Banks, Borrowers, Savers

Discussion:

- Using Financial Services

Assessment:

- Quiz: Using Financial Services

Project:

- Notebook: Using Financial Services: Unit Project

Unit 9: Saving And Investing

Introduction

Topic 1: Why Do I Need To Think About Saving Now?

Topic 2: What Are Some Guidelines For Saving?

Topic 3: How Can A Savings Plan Help Me?

Topic 4: How Can My Money Grow?

Topic 5: Is Investing Different Than Saving?

Topic 6: How Can I Invest My Money?

Topic 7: Why Would I Want To Invest My Money?

Topic 8: Isn't It Too Early To Think About Retirement?

Topic 9: What Kinds Of Retirement Options Do I Have?

Topic 10: What Did I Learn In This Unit?

Lesson Review: Vocabulary

Unit Project
Course Project 2

Activities:

- Self Check 3 Problem Pages

Assignment:

- Notebook: Saving And Investing: Chris and Casey

Discussion:

- Saving And Investing - Options

Assessment:

- Quiz: Saving And Investing

Unit Project:

- Notebook: Saving And Investing Unit Project
- Course Project 2

Final Exam – Part 2