

	Quarter 1/3						Quarter 2/4						
	August/January	September/February			October/March		November/April			December/May			
Days	1-13	14-19	20-24	25-28	29-36	37-48	49-55	56-64	65-71	72-77	78-80		
Topic	Consumer Laws & Protection	Risk Management	Disability & Life Insurance	Health Insurance	Automobiles: Purchasing, Financing, Insurance	Housing: Renting, Purchasing, Insurance, Financing	Banking	Savings, Retirement Planning, & Investing	Credit & Bankruptcy	Social Security & Taxes	Budgeting	College & Career Planning	
Essential Question	Why should a consumer understand their rights and responsibilities?	How do consumers mitigate risk?	What is disability and life insurance?	What is health insurance?	How does a consumer purchase and care for a car?	What housing options and alternatives are available to consumers?	How does a consumer establish financial security?	How do consumers invest in their future?	What is credit?	How does our tax system work?	What is the importance of financial planning?		
Standards/Outcomes	6.2.1 Identify the procedure to access community resources and services for consumers and families. 6.2.2 Analyze state and federal policies regarding consumer rights, responsibilities, and consumer protection laws. 6.1.13 Compare and contrast reliable and unreliable sources of financial information on which to base intelligent consumer decisions (e.g. internet vs governmental protection agencies,	6.3.1 Evaluate the role of will and estate planning in the financial security of children and family left behind. 6.3.2 Analyze risk management strategies for long-term financial security (i.e. insurance, investment alternatives, practicing safe investing, 401K) 6.3.4 Analyze the need for, purpose, costs and benefits of insurance (i.e. property, liability, health, disability, long-term care, life). 6.5.6 Explain the roles and functions of consumer	6.1.9 Analyze employment benefits (insurance, paid sick leave, vacation leave, family leave, retirement packages) on balancing work and family financial obligations. 6.3.5 Evaluate health related considerations of employment to meet the needs of consumers and their families (i.e. workman's compensation, disability, medical insurance provisions, part time employment considerations and benefits). 6.5.1 Practice solving authentic personal and family finance related problems with real numbers	6.1.9 Analyze employment benefits (insurance, paid sick leave, vacation leave, family leave, retirement packages) on balancing work and family financial obligations. 6.3.5 Evaluate health related considerations of employment to meet the needs of consumers and their families (i.e. workman's compensation, disability, medical insurance provisions, part time employment considerations and benefits). 6.5.1 Practice solving authentic personal and family finance related problems with real	6.3.5 Evaluate health related considerations of employment to meet the needs of consumers and their families (i.e. workman's compensation, disability, medical insurance provisions, part time employment considerations and benefits). 6.5.1 Practice solving authentic personal and family finance related problems with real numbers and mathematical concepts 6.5.6 Explain the roles and functions of consumer services professionals in addressing individual and family needs (i.e. family financial	6.3.5 Evaluate health related considerations of employment to meet the needs of consumers and their families (i.e. workman's compensation, disability, medical insurance provisions, part time employment considerations and benefits). 6.5.1 Practice solving authentic personal and family finance related problems with real numbers and mathematical concepts 6.5.6 Explain the roles and functions of consumer services professionals in addressing individual and family needs (i.e. family financial	6.3.5 Evaluate health related considerations of employment to meet the needs of consumers and their families (i.e. workman's compensation, disability, medical insurance provisions, part time employment considerations and benefits). 6.5.1 Practice solving authentic personal and family finance related problems with real numbers and mathematical concepts 6.5.6 Explain the roles and functions of consumer services professionals in addressing individual and family needs (i.e. family financial	6.1.11 Determine budgeting considerations related to pay periods. (Ex: Weekly, bi-weekly, monthly) 6.2.4 Analyze spending habits and practice budgeting for a variety of life settings. 6.2.8 Develop a process for personal record keeping, including a system for determining records needed, mode of storage (original vs scanned copy), accessing and security of records. 6.2.10 Analyze pros and cons of different payment	6.1.1 Analyze the effects of finances on relationships across the lifespan 6.1.3 Demonstrate the ability to set SMART individual and family financial goals. 6.1.4 Compare and contrast the changes to financial plans to meet the needs of families across the family life cycle. 6.1.6 Analyze opportunity costs of financial decisions (i.e. spending vs saving, saving vs investing) 6.1.8 Explain the influence of culture on financial habits (as in socio-economic status, ethnicity, religion, etc.) 6.2.3 Evaluate	6.3.6 Identify behaviors/strategies that reduce the risk of identity theft/consumer fraud. 6.4.1 Evaluate sources and availability of credit for consumers and their families. 6.4.2 Summarize borrower's rights and responsibilities including role of credit reports. 6.4.3 Examine strategies to avoid or correct debt management problems. 6.4.4 Summarize major consumer credit laws. 6.4.5 Analyze the requirements of contractual obligations. 6.5.1 Practice solving authentic personal and family finance related problems with real numbers and mathematical concepts. 6.5.2 Conduct a cost/benefit analysis of paying cash vs using credit 6.5.8 Identify and use a	6.1.10 Identify local, state, and national taxes and other deductions that impact net income and budgeting. 6.1.12 Demonstrate understanding and completion of basic tax forms (W2, W4, 1040EZ) 6.2.10 Analyze pros and cons of different payment methods (i.e. wage vs salary, stipend earnings, government assistance) 6.5.1 Practice solving authentic personal and family finance related problems with real numbers and mathematical concepts.	6.1.11 Determine budgeting considerations related to pay periods. (Ex: Weekly, bi-weekly, monthly) 6.2.4 Analyze spending habits and practice budgeting for a variety of life settings. 6.2.10 Analyze pros and cons of different payment methods (i.e. wage vs salary, stipend earnings, government assistance)	6.5.3 Use appropriate communication strategies when discussing financial issues. 6.5.4 Enhance development of 21st century process skills (i.e. critical thinking, creativity, goal setting, problem solving, decision making, leadership, management, cooperation) 6.5.7 Summarize education and training requirements and opportunities for careers in consumer services and advocacy

<p>advertisements vs reading the labels and consumer ratings). 6.1.5 Examine internal and external factors that affect family and consumer decisions (i.e. media/advertising, the economy, environmental issues, geographic region of residence, and availability of resources such as time, skills, knowledge, and money) 6.2.11 Demonstrate skills needed to address a consumer right violation. 6.2.9 Identify current and emerging technology that impacts consumer and family decision making. 6.2.5 Practice intelligent consumer purchasing that fits within a budget and meets a need for a good or service 6.2.6 Identify benefits and risks of using technology in spending, saving and record keeping. 6.2.7 Develop a financial plan based upon costs and benefits of wise spending and</p>	<p>services professionals in addressing individual and family needs (i.e. family financial planning, credit counseling, insurance, estate planning, consumer advocacy, family and consumer sciences education/extension).</p>	<p>and mathematical concepts 6.5.6 Explain the roles and functions of consumer services professionals in addressing individual and family needs (i.e. family financial planning, credit counseling, insurance, estate planning, consumer advocacy, family and consumer sciences education/extension).</p>	<p>numbers and mathematical concepts 6.5.6 Explain the roles and functions of consumer services professionals in addressing individual and family needs (i.e. family financial planning, credit counseling, insurance, estate planning, consumer advocacy, family and consumer sciences education/extension).</p>	<p>planning, credit counseling, insurance, estate planning, consumer advocacy, family and consumer sciences education/extension). 6.5.8 Identify and use a variety of web-based tools for real world, global applications involving communication to collect and disseminate consumer information. (e.g. Web based banking)</p>	<p>planning, consumer advocacy, family and consumer sciences education/extension). 6.5.8 Identify and use a variety of web-based tools for real world, global applications involving communication to collect and disseminate consumer information. (e.g. Web based banking)</p>	<p>methods (i.e. wage vs salary, stipend earnings, government assistance) 6.3.3 Compare and contrast services provided by financial institutions (i.e. credit union, privately owned bank) 6.3.6 Identify behaviors/strategies that reduce the risk of identity theft/consumer fraud. 6.5.1 Practice solving authentic personal and family finance related problems with real numbers and mathematical concepts. 6.5.8 Identify and use a variety of web-based tools for real world, global applications involving communication to collect and disseminate consumer information. (e.g. Web based banking)</p>	<p>savings alternatives 6.5.1 Practice solving authentic personal and family finance related problems with real numbers and mathematical concepts.</p>	<p>variety of web-based tools for real world, global applications involving communication to collect and disseminate consumer information. (e.g. Web based banking)</p>				
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	<p>saving habits. 6.5.9 Demonstrate ability to file a consumer complaint (i.e. letter writing, process/steps, documentation collecting) 6.1.7 Evaluate how economic decisions made in business and industries impact consumer choices 6.4.5 Analyze the requirements of contractual obligations. 6.5.5 Compare and contrast the difference between customer service and consumer services.</p>											
Curriculum Materials	<p>- Textbook: Managing Your Personal Finances, 5th, Thomson - South Western - Guided Notes: Contract, Economics, Supply vs. Demand, Consumer Legislation, Wise Buying</p>	<p>- Textbook: Managing Your Personal Finances, 5th - Guided Notes: Insurances Basics Graphic Organizer, - Assignments: Risk Management, What's the Risk, 411 on Insurance, 5</p>	<p>- Textbook: Managing Your Personal Finances, 5th - Guided Notes: Disability Insurance, Life Insurance - Assignments: Johnny's Lucky Break, Better Safe</p>	<p>- Textbook: Managing Your Personal Finances, 5th - Guided Notes: Health Insurance, Tyoes of Health Insurance Plans, - Assignments: Health Insurance Vocabulary, Price is Right - Project-</p>	<p>- Textbook: Managing Your Personal Finances, 5th - Guided Notes: Auto Notes, Factors that Influence Rates - Assignments: Types of Car Insurance, read a Car Insurance Policy - Project-Based Learning:</p>	<p>- Textbook: Managing Your Personal Finances, 5th - Guided Notes: Introduction to Renting, CH 21 & 22, Homeowners Insurance, Homeownership - Assignments: Renters Insurance, - Project-Based Learning:</p>	<p>- Textbook: Managing Your Personal Finances, 5th - Guided Notes: Financial Institution, opening a Checking Account, Federal Reserve, Identity Theft, - Assignments: 5 reasons</p>	<p>- Textbook: Managing Your Personal Finances, 5th - Guided Notes: Saving for the Future, Retirement, Introduction to the Stock Market, Bond, Mutual Fund, - Assignments: 7 reasons to save, saving for retirement, What</p>	<p>- Textbook: Managing Your Personal Finances, 5th - Guided Notes: Advantages/Disadvantages of Credit, Basics of Credit, Credit Card Information, Credit Score, Bankruptcy, Borrowing Money - Assignments: 5C's of Credit, Cost of Credit, Student Loan - Project-Based Learning: FICO - Credit Score,</p>	<p>- Textbook: Managing Your Personal Finances, 5th - Guided Notes: Social Security Tax, Our Tax System, Income Tax - Assignments: A global look at taxes, CH 7 Federal Income Tax, - Project-Based Learning: 8 Hidden Taxes, Research Tax</p>	<p>- Textbook: Managing Your Personal Finances, 5th - Guided Notes: - Assignments: - Project-Based Learning: Create: Salary Based-Budget</p>	<p>- Textbook: Managing Your Personal Finances, 5th - Guided Notes: - Assignments: - Project-Based Learning:</p>

	<p>- Assignments: Fraudulent Jigsaw, - Project-Based Learning: Fraudulent Poster, Federal Legislation/Consumer Protection Laws, Comparison Shopping</p>	<p>Types of Insurance, Should I Insure this group? - Project-Based Learning: fraudulent Poster, Federal Legislation/Consumer Protection Laws, Comparison Shopping</p>		<p>Based Learning: Two Sisters, Two Plans</p>	<p>Car Insurance Comparison Shopping, Purchasing a Used Automobile</p>	<p>How has the housing market changed? Select a City to Live in, Find an Apartment, Mortgage Calculator, Buy a Home</p>	<p>you should have a checking account, Check writing/endorsing, 6 types of identity theft - Project-Based Learning: Reconcile your checkbook, Picking a payment method,</p>	<p>causes stock prices to change? Bonds, Mutual Funds/Diversification - Project-Based Learning: History of the NYSE, PSA: Saving</p>		<p>Cycle, Tutorial: Payroll Tax & Income Tax, W-4 & Wage Tip, Reading a Paycheck, W-4, 1040EZ, K40</p>		
Supplemental Materials	<p>- Next Generation Personal Finance (NGPF)</p>	<p>- Next Generation Personal Finance (NGPF) - Scholastic/Next Generation</p>	<p>- Next Generation Personal Finance (NGPF) - Scholastic/Next Generation</p>	<p>- Next Generation Personal Finance (NGPF) - Scholastic/Next Generation</p>	<p>- Next Generation Personal Finance (NGPF)</p>	<p>- Next Generation Personal Finance (NGPF)</p>	<p>- Next Generation Personal Finance (NGPF)</p>	<p>- Next Generation Personal Finance (NGPF) - Stock Market Game</p>	<p>- Next Generation Personal Finance (NGPF)</p>	<p>- Next Generation Personal Finance (NGPF)</p>	<p>- Next Generation Personal Finance (NGPF)</p>	
Connections			Insurance Agent Speaker	Insurance Agent Speaker	Insurance Agent Speaker	Insurance Agent Speaker						
Assessments	Consumer Laws and Protection Test	Insurance Basics/Risk Management Quiz	Disability & Life Insurance Quiz	Health Insurance Quiz	Auto Quiz Health & Auto Assessment	Housing Unit Quiz	Banking and Identity Theft Assessment	Savings, Retirement & Investing Unit Assessment	Credit Unit Quiz	Social Security & Taxes Unit Assessment	Completed-Salary Based Budget	



District Curriculum

Business | Consumer & Personal Finance