

Blackhawk School District

CURRICULUM

Course Title: Personal Finance
Course Number: 0710
Grade Level(s): 9 – 12
Length of Period: 42 minutes
Periods Per Week: 5
Length of Course: 18 weeks
Faculty Author(s): Bill Bacu
Credits: .5
Date: May 2011

COURSE DESCRIPTION: This one-semester computer-oriented class is highly recommended for students interested in making good financial decisions. Students will be introduced to an understanding of personal income, money management, spending and credit, and saving and investing. Topics include budgeting, financial planning, banking procedures, credit management, and investments.

PA Standard	Description
1.1.11.F	Understand the meaning of and apply key vocabulary across the various subject areas.
1.2.11.A	Read and understand essential content of informational texts and documents in all academic areas.
3.7.10.C	Apply basic computer operations and concepts.
3.7.10.D	Utilize computer software to solve specific problems.
11.1.9.B	Explain the responsibilities associated with managing personal finances.
11.1.9.E	Compare the influences of income and fringe benefits to make decisions about work.
13.2.8.B	Evaluate resources available in researching job opportunities.

Class Resources
<i>Personal Financial Literacy</i> , Ryan, 2008
Current Microsoft Office Software
Personal Finance Simulation Software

Course Topic	Proposed Time	Topic Reflection
Course Introduction	2 Days	
<ul style="list-style-type: none"> * Classroom Procedures * Attendance Policy * Logging on/off District Computers * Internet and Acceptable Use Policy * Logging into and Accessing Classroll.com * Windows Desktop * Keyboard Shortcuts * File Management and Folders * Using Help and Support 		

Course Topic	Proposed Time	Topic Reflection
Choices That Affect Income	16 Days	
<ul style="list-style-type: none"> * Personal Financial Decisions * Career Planning * Solve Gross Pay Calculations 		

Course Topic	Proposed Time	Topic Reflection
Income Sources	15 Days	
<ul style="list-style-type: none"> * Earned Income and Benefits * Unearned Income * Taxes and Other Deductions * Solve Net Pay Calculations 		

Course Topic	Proposed Time	Topic Reflection
Financial Decisions and Planning	12 Days	
<ul style="list-style-type: none"> * Resources and Choices * Budgeting * Personal Financial Planning * Solve Budgeting Calculations 		

Course Topic	Proposed Time	Topic Reflection
Banking Procedures	13 Days	
<ul style="list-style-type: none"> * Checking Accounts * Savings Accounts * The Federal Reserve System * Electronic Banking * Solve Simple and Compound Interest Calculations 		

Course Topic	Proposed Time	Topic Reflection
Buying Decisions	11 Days	
<ul style="list-style-type: none"> * Create Buying Plans * Sources and Benefits of Credit * Costs of Credit * Advantages and Disadvantages of Credit Cards * Solve Methods of Computing Interest Calculations 		

Course Topic	Proposed Time	Topic Reflection
Paying for Credit	8 Days	
<ul style="list-style-type: none"> * Payment Methods * Consumer Loans * Auto Loans and Mortgages * Credit Tips * Solve Loan Calculations 		

Course Topic	Proposed Time	Topic Reflection
Personal Financial Planning Project and Final	13 Days	
<ul style="list-style-type: none"> * Reinforce course Topics and Concepts * Evaluate how Lifestyle Choices relate to Personal Finances * Create Personal Budget 		