

Pacing Guide Personal Finance Class 2023-2024

Note: this Guide is “in Progress” and is subject to change

Beginning with financial planning, students will learn valuable principles on how to budget, helpful tools to use when planning, and problem-solving strategies to make informed decisions. With that foundation, they'll move on to learning about the relationship between careers and income. They'll learn to calculate net worth and net income, explore various occupations and the income for each, and how income taxes work. Students will learn how managing money teaches about the benefits of savings and checking accounts as well as the various types of banking institutions. Students will then explore common types of investments, and the risks and returns involved with each one. Students will also learn about credit and debt, and understand the importance of establishing good credit. Students will also have an opportunity to experience an introduction to entrepreneurship.

Quarter	Unit Title	Topics/Lessons	Resources
1	Decision Making Earning Income	<ul style="list-style-type: none">● The Art of Decisionmaking● Opportunity Cost● Making Choices and identifying Costs● Your Paycheck● Investing in yourself● Understanding taxes	
2	Buying Goods & Services Saving	<ul style="list-style-type: none">● Budgets● Wants vs. Needs● Impacts of advertising● Challenges to saving● Interest- simple and compound	
3	Using Credit	<ul style="list-style-type: none">● Costs & benefits of credit● Credit bureaus● Good loans/Bad loans● Large purchases● Renting vs. buying	
4	Financial Investing Protecting and Insuring	<ul style="list-style-type: none">● Long term financial goals● Options for investing ● Insurance● Protecting your identity	