

Topic	Lesson	Objectives
Personal Financial Planning		
	The Financial Plan	
		Describe components of a financial plan.
		Summarize various responsibilities for personal financial decisions.
		Analyze data, including spreadsheets, as it relates to financial planning.
	Career Planning	
		Analyze criteria for selecting a career.
		Identify the impact of career choices on both income and financial stability.
		Correlate the relationship between career choices and financial stability.
	Trends in the Marketplace	
		Identify trends in the labor market that affect career planning.
		Evaluate career options using data.
	Net Worth	
		Determine the difference between an asset and a liability.
		Calculate net worth.
	Financial Goals	
		Demonstrate how income and personal goals affect financial planning and decisions.
		Modify an existing financial plan based on changes in income or personal goals.
Income		
	Sources of Income	
		List various sources of income.
		Calculate hourly and salary wages.
		Analyze the benefits of different types of income.
	Variable Earnings	
		Calculate variable earnings.
		Compare earnings by interpreting data.
	Gross Pay vs. Net Pay	
		Recognize the difference between gross and net pay.
		Compute deductions based on gross pay.
		Analyze how payroll deductions modify an employee's disposable income.
	Employee Benefits	
		Explain the impact of benefits and expenses on total employment compensation.
		Compare total job benefits in relation to prospective employment.

Topic	Lesson	Objectives
Budgeting and Wise Spending		
	Personal Budget	
		Prepare a budget for a given income on a weekly, monthly, and annual basis.
		Decide how income affects decisions to purchase and spend.
	Financial Reserves	
		Identify essential and nonessential monthly expenses.
		Develop a plan for discretionary spending and emergencies.
	Keeping Financial Records	
		Develop a system for keeping and using financial records.
		Apply a financial record-keeping system to track debits and credits.
	Tax and Gratuities	
		Compute sales tax and total purchase price.
		Calculate total price including a gratuity.
	Discounts	
		Calculate discounts, successive discounts and sales price of an item.
	Unit Prices	
		Compute unit rate.
		Apply unit pricing to make shopping comparisons.
	Smart Shopper	
		Evaluate the various means used to sell products and services.
		Calculate the total cost of online shopping purchases.
		Analyze a receipt for possible errors.
Banking		
	Selecting a Bank	
		Compare financial institutions in terms of personal banking needs.
		Select a financial institution using given data.
	Checking Accounts	
		Summarize the process of opening a checking account and making transactions.
		Reconcile a checking account given a sample bank statement.
	Using a Debit Card	
		Apply cash management strategies when using a debit card.
		Analyze how overdraft and withdrawal fees affect account balances.

Topic	Lesson	Objectives
	Savings Accounts	
		Summarize the process of opening a savings account and making transactions.
		Make inferences into how saving money contributes to financial well-being.
	Simple Interest	
		Explain simple interest and how it relates to saving money.
		Calculate simple interest.
		Integrate concepts of simple interest into a money saving plan.
	Compound Interest	
		Explain compound interest as it relates to saving money.
		Calculate compound interest.
		Integrate concepts of compound interest into a money saving plan.
	Other Bank Accounts	
		Compare various savings accounts.
		Identify the benefits of online banking.
		Solve problems related to bank account transactions.
	Government Agencies	
		Explain how government agencies regulate financial markets.
		Investigate how agencies that regulate financial markets protect investors.
Paying Taxes		
	Tax Basics	
		Identify different types of taxes.
		Use given data to solve problems related to taxes.
	Social Security and Medicare	
		Explain the overall purposes and structure of the Social Security and Medicare programs.
		Analyze the impact of Social Security and Medicare taxes on income.
	Personal Income and Property Taxes	
		Use given data to determine how taxes modify income.
		Recognize how revenue from property taxes is used by state and local governments.
	Tax Returns	
		Describe different methods used to file taxes.
		Complete a yearly federal income tax return.

Topic	Lesson	Objectives
The Importance of Insurance		
	Life Insurance	
		Calculate life insurance premiums.
		Analyze different life insurance plans.
	Auto Insurance	
		Calculate auto insurance premiums.
		Analyze different auto insurance plans.
	Health Insurance	
		Calculate health insurance premiums.
		Analyze different health insurance plans.
	Homeowners Insurance	
		Calculate homeowners insurance premiums.
		Analyze different homeowners insurance plans.
	Warranties	
		Compare the advantages and disadvantages of extended warranties.
		Analyze the potential cost savings by purchasing an extended warranty.
Long-Term Investing		
	Investing in Stocks	
		Demonstrate how to evaluate advisors' credentials.
		Compare professional advisors and their services.
		Calculate annual stock dividends.
	Buying and Selling Stock	
		Determine the cost of purchasing stock.
		Calculate the proceeds from the sale of stock.
		Track and analyze changes in stock prices.
	Buying Bonds	
		Identify the different types of bonds.
		Calculate the market price of bonds.
		Determine and evaluate the total investment in bonds.
	Stocks vs. Bonds	
		Compare the risk, return and liquidity of stocks and bonds.
	Mutual Funds	
		Calculate profit or loss from mutual fund investments.

Topic	Lesson	Objectives
	Annuities	
		Distinguish between an ordinary annuity and an annuity due.
		Determine the future value of an ordinary annuity using a formula.
		Determine the present value of an ordinary annuity.
	Retirement Savings Options	
		Compare and contrast different types of retirement plans.
		Calculate the future value of retirement plans.
		Interpret data to determine an effective retirement plan.
	Real Estate Investments	
		Provide examples of real estate revenue.
		Analyze the potential profit in the value of real estate investments over time.
Buying a House		
	Qualifying for a Home Loan	
		List requirements for qualifying for a home loan.
		Compute the amount of down payment required to purchase a home.
	Other Costs of Buying a Home	
		Estimate the closing costs associated with buying a house.
	Mortgages	
		Identify the components of the mortgage payment.
		Calculate a monthly mortgage payment.
	Buying vs. Renting a Home	
		Identify advantages and disadvantages of property ownership.
		Investigate costs associated with renting.
	Home Ownership	
		Compare services and costs related to homeownership.
		Compute utility costs.
	Making Connections: Going Green	
		Investigate energy and environment efficient options for the home using internet resources.
		Create a PowerPoint presentation to summarize energy and environment efficient options for the home and how the options would be implemented.
Consumer Loans		
	Interest Rates	
		Identify the factors for determining an interest rate.
		Calculate the effective annual percentage rate based on the nominal interest rate.

Topic	Lesson	Objectives
	Borrowing Money	
		Compute interest and service charges on loans.
		Select a financial lending institution using given data.
	Personal Loans	
		Compute the finance charge and monthly payment on a personal loan.
		Relate the role of collateral to a secured loan.
	Student Loans	
		Identify the features of different student loans.
		Compute the finance charge and monthly payment on a student loan.
	Financing a Car	
		Use amortization models to investigate automobile financing.
		Calculate costs related to buying a car.
	Leasing vs. Buying a Vehicle	
		Calculate costs of leasing a vehicle.
		Compare buying and leasing a vehicle.
	Applying for a Loan	
		Prepare a loan application.
		Identify the factors lenders use to make loan decisions.
		Compute debt-to-income ratio.
	Simple Contracts	
		Examine sample written contracts for essential components and meaning.
		Analyze the purposes of a contract and the legal responsibilities incurred when signing a contract.
Consumer Credit		
	Using Credit	
		Identify types of credit plans.
		Compare credit plans.
		Evaluate the terms and conditions of credit cards.
	Credit vs. Cash	
		Compare the advantages and disadvantages of using cash versus a credit card.
		Analyze the impact of using a credit card as it relates to money management.
	Long Term Purchases	
		Compare the advantages and disadvantages of using a credit card to make long-term purchases.
		Calculate total cost of purchasing consumer durable goods over time.

Topic	Lesson	Objectives
	Credit Scores and Reports	
		Explain how credit rating is established.
		Show how credit rating affects the ability to obtain a loan.
		Rank sample credit scores and reports.
	Finance Charges	
		Compute the finance charges for a credit card by different methods.
		Compare credit card finance charge calculations.
Consumer Debt		
	Paying Off Debt	
		Analyze debt payment plans.
		Create a plan to pay off consumer debt.
	Debt Management	
		Identify the warning signs of debt problems.
		Evaluate and use the strategies for resolving debt issues.
	Bankruptcy	
		Identify the implications of bankruptcy.
		Analyze the impact of filing for bankruptcy.
	Consumer Responsibilities	
		Recognize ways to maintain consumer vigilance.
		Solve problems related to predatory lending practices.
	Identity Theft	
		Identify ways of keeping credit information safe.
		Create a plan to control personal information and prevent identity theft.
Economic Principles		
	The Economy and You	
		Identify fundamental principles of the U.S. economy.
		Analyze how economic conditions affect income and goal attainment.
	Consumer Rights	
		Explain the rights of the consumer under consumer protection laws.
		Identify agencies that deal with concerns of the consumer.
		Assess the impact of consumer movements.
	Inflation and Purchasing Power	
		Interpret consumer price index data.
		Calculate purchasing power based on inflation.

Topic	Lesson	Objectives
	World Economics	
		Identify economic systems of the world.
		Compare average salaries in various countries.
		Assess the impact of global economic events.
Traveling Abroad		
	Travel Expenses	
		Compare transportation and lodging costs in travel planning.
		Calculate travel costs.
	Converting Currency	
		Convert from one form of currency to another.
		Calculate travel expenses using various currencies.
	International Time and Temperature	
		Convert between Fahrenheit and Celsius using a formula.
		Calculate international travel times.
	International Measures of Length and Weight	
		Convert units of measurement within and between systems.
		Apply measurement conversions.
Starting a Business		
	The Business Plan	
		Identify components of a business plan.
		Analyze the components of a business plan.
	Business Income Statements	
		Tabulate business income statements.
		Use data to analyze business income.
	Break-Even Analysis	
		Graphically determine the break-even point in producing items.
		Solve real-world problems involving break-even point analysis.
	Markup and Markdown	
		Calculate markup and markdown.
		Solve word problems involving percent markup and markdown.
Analyzing Business Data		
	Using Graphs to Advertise	
		Read and interpret data presented in various formats.
		Suggest data formatting to meet business needs.

Topic	Lesson	Objectives
	Data-Based Business Decisions	
		Read and interpret data presented in various formats.
		Use data to make business decisions.
	Business Summary Statistics	
		Calculate measures of central tendency.
		Determine the effects of variability on measures of central tendency.
	Probability in the Business Setting	
		Determine the probability of an event.
		Apply probability concepts to make informed decisions.