

LESSONS AT-A-GLANCE

Lesson Title	Topic	Learning Objectives	Time Required
1 Working Hard for the Money	Career Options	<ul style="list-style-type: none"> Identify career options and education or training required for different careers Name sources of income Explain the relationship between income and taxes Demonstrate how to research and analyze different careers 	55 min Session 1: Warm Up and Guided Exploration (25 min) Session 2: Independent Exploration and Wrap Up (30 min)
2 Designing Dreams	Financial Planning	<ul style="list-style-type: none"> Determine personal values and financial goals Determine personal financial decisions Create a financial plan Summarize the purpose of financial planning 	50 min Session 1: Warm Up and Guided Exploration (25 min) Session 2: Independent Exploration and Wrap Up (25 min)
3 Can You Pay Your Bills?	Spending and Budgeting	<ul style="list-style-type: none"> Develop a plan for spending and saving Create a system for keeping financial records Identify personal income and expenses or system for cash flow management 	50 min Session 1: Warm Up and Guided Exploration (30 min) Session 2: Independent Exploration and Wrap Up (20 min)
4 Boost Your Savings	The Importance of Saving	<ul style="list-style-type: none"> Describe how savings affects financial well-being Explain compound interest Identify and research savings products Explain how interest is computed on savings 	50 min Session 1: Warm Up and Guided Exploration (25 min) Session 2: Independent Exploration and Wrap Up (25 min)
5 Bank Your Bucks	Choosing a Banking Partner	<ul style="list-style-type: none"> Analyze different financial institutions and conduct a comparative analysis of each institution Explain the key differences between checking and savings accounts Demonstrate how to control personal information Understand the benefits of using federally insured financial institutions 	80 min Session 1: Warm Up and Guided Exploration (35 min) Session 2: Independent Exploration and Wrap Up (45 min)
6 Bread-and-Butter	Managing Your Paycheck	<ul style="list-style-type: none"> Decode and identify elements of a paycheck Discuss how taxes, personal exemptions, and deductions impact net pay Explain how to calculate gross and net income Discuss the IRS Form W-4 	60 min Session 1: Warm Up and Guided Exploration (40 min) Session 2: Independent Exploration and Wrap Up (20 min)

LESSONS AT-A-GLANCE (continued)

Lesson Title	Topic	Learning Objectives	Time Required
7 Capacity, Character, Collateral, Capital	Credit	<ul style="list-style-type: none"> Define creditworthiness Evaluate positive and negative types of credit Explain credit factors and risks and how credit scores work Discuss how to maintain or increase credit score Explain how credit is damaged 	70 min Session 1: Warm Up and Guided Exploration (40 min) Session 2: Independent Exploration and Wrap Up (30 min)
8 The Almighty Dollar?	Credit Cards	<ul style="list-style-type: none"> Identify how credit cards differ from debit cards Discuss different types of credit cards Summarize credit card key terms and conditions and consumer protection laws Evaluate credit card offers and explain how to manage a credit card Demonstrate how to compute the debt-to-limit ratio 	65 min Session 1: Warm Up and Guided Exploration (30 min) Session 2: Independent Exploration and Wrap Up (35 min)
9 As Easy as Pi	Financial Ratios	<ul style="list-style-type: none"> Identify common financial ratios Demonstrate and explain how to calculate financial ratios Discuss how financial ratios impact financial decision making and creditworthiness 	50 min Session 1: Warm Up and Guided Exploration (25 min) Session 2: Independent Exploration and Wrap Up (25 min)
10 Convertible or Clunker?	Automobile Purchase	<ul style="list-style-type: none"> Research and investigate secured and unsecured installment loans Calculate how much car to afford Evaluate long-term costs associated with buying a car, including insurance and maintenance Explain the difference between leasing and purchasing 	70 min Session 1: Warm Up and Guided Exploration (30 min) Session 2: Independent Exploration and Wrap Up (40 min)
11 Risky Business	Risk Management and Insurance	<ul style="list-style-type: none"> Identify common risks and strategies to reduce risk Explain the purpose and importance of various insurance types Recognize when insurance is needed and how to get it 	65 min Session 1: Warm Up and Guided Exploration (35 min) Session 2: Independent Exploration and Wrap Up (30 min)
12 Halls of Knowledge	Financing College	<ul style="list-style-type: none"> Identify the costs of college Discuss student loan management Research and compare different college financial aid choices Discuss the earning potential of a degree in relationship to its cost 	80 min Session 1: Warm Up (15 min) Session 2: Guided Exploration: (35 min) Session 3: Independent Exploration and Wrap Up (30 min)

LESSONS AT-A-GLANCE (continued)

Lesson Title	Topic	Learning Objectives	Time Required
13 The Policy of Personal Choice	Understanding the Economy	<ul style="list-style-type: none"> Understand how the economy impacts personal financial choices Summarize monetary and fiscal policy Understand inflation Understand economic cycles 	55 min Session 1: Warm Up and Guided Exploration (30 min) Session 2: Independent Exploration and Wrap Up (25 min)
14 Increasing the Value of Your Money	Financial Markets and Investing	<ul style="list-style-type: none"> Understand how investing helps meet financial goals and build wealth over time Research and evaluate investment vehicles and resources Explain how investments are regulated Explain how investments can be impacted by economic and business cycles 	65 min Session 1: Warm Up and Guided Exploration (35 min) Session 2: Independent Exploration and Wrap Up (30 min)
15 Road to Retirement	Retirement Planning	<ul style="list-style-type: none"> Explain how long-term retirement savings through investing builds wealth Identify differences in retirement planning strategies Create a retirement plan Understand Social Security benefits 	70 min Session 1: Warm Up and Guided Exploration (35 min) Session 2: Independent Exploration and Wrap Up (35 min)
16 Crash Pad	Homeownership and Renting	<ul style="list-style-type: none"> Explain the responsibilities and expenses of renting versus owning Analyze renting versus homeownership Evaluate sound financial decision making for renting and owning property Discuss costs related to homeownership Discuss how homeownership can create wealth Understand the mortgage approval process 	60 min Session 1: Warm Up and Guided Exploration (35 min) Session 2: Independent Exploration and Wrap Up (25 min)
17 Pocket Giving	Charitable Giving	<ul style="list-style-type: none"> Evaluate charitable giving Analyze monetary and nonmonetary forms of giving Create a spending plan to include giving Discuss tax deductions for giving 	55 min Session 1: Warm Up and Guided Exploration (20 min) Session 2: Independent Exploration and Wrap Up (35 min)

LESSONS AT-A-GLANCE (continued)

Lesson Title	Topic	Learning Objectives	Time Required
18 Paving the Future	Estate Planning	<ul style="list-style-type: none"> Identify elements of an estate plan Evaluate how to title property Explain the importance of a will Understand the consequences of not having an estate plan 	50 min Session 1: Warm Up and Guided Exploration (30 min) Session 2: Independent Exploration and Wrap Up (20 min)
19 Financial Sleuth	Financial Resources	<ul style="list-style-type: none"> Demonstrate how to find and use financial resources Differentiate between credible and dishonest financial resources Define and explain the role of a financial planner Understand federal and state consumer protection laws and self-regulatory organizations 	60 min Session 1: Warm Up and Guided Exploration (25 min) Session 2: Independent Exploration and Wrap Up (35 min)
20 Protect Yourself	Consumer Protection	<ul style="list-style-type: none"> Explain identity theft Evaluate consumer rights and protection laws Demonstrate how to protect personal information 	70 min Session 1: Warm Up and Guided Exploration (35 min) Session 2: Independent Exploration and Wrap Up (35 min)
21 Launching Your Dream	Entrepreneurship 1: Starting a Business	<ul style="list-style-type: none"> Identify and consider risks and rewards of entrepreneurship Evaluate business start-up practices Explain how entrepreneurship and innovation are a source of economic growth Identify the types of business organizations (sole proprietorship, corporations, LLC, and so on) 	80 min Session 1: Warm Up and Guided Exploration (35 min) Session 2: Independent Exploration and Wrap Up (45 min)
22 Maintenance Mode	Entrepreneurship 2: Maintaining a Business	<ul style="list-style-type: none"> Understand and describe tax planning and reports Debate business management strategies Explain insurance choices for businesses 	75 min Session 1: Warm Up and Guided Exploration (30 min) Session 2: Independent Exploration and Wrap Up (45 min)