Course Rationale/Overview:
Financial literacy is essential in meeting the financial challenge of the 21st Century. The competencies, which form the basis for this semester course, enable students to analyze their personal financial decisions, evaluate the costs and benefits of their decisions, recognize their rights and responsibilities as consumers, and apply the knowledge learned in school to financial situations encountered later in life.

Course Description:
Understanding and managing personal finances are key to one’s future financial success. This one-semester course is based on the National Business Education standards for Personal Finance, Nebraska’s Career Education knowledge and skill statements, Nebraska Career Ready Standards, Nebraska Essential Learnings, National Standards for Economic Education and the National Standards in Personal Finance Education created by the Jump$tart Coalition® for Personal Financial Literacy.

The course presents essential knowledge and skills to make informed decisions about real world financial issues. Students will learn how choices influence occupational options and future earning potential. Students will also learn to apply decision-making skills to evaluate career choices and set personal Goals. The course content is designed to help the learner make wise spending, saving, and credit decisions and to make effective use of income to achieve personal financial success.
Course Objectives:
(Nebraska State Standards)

At the completion of the course, the student will be able to do the following:
* Explain financial literacy and how sound financial decisions can increase a person’s standard of living and wealth.
* Develop and evaluate a plan to manage their money to achieve personal goals.
* Evaluate financial institutions and the services provided.
* Evaluate savings and investment strategies to achieve financial goals.
* Understand strategies used to establish, build, maintain, monitor, and control credit.
* Apply decision-making skills and models to maximize consumer satisfaction when buying goods and services.
* Understand perils and risks in life and how to protect against the consequences of risk.

Content Standards:
Please consult the National Standards in Personal Finance Education.
http://goo.gl/VqRWbx
Please consult National Standards for Economic Education.
http://goo.gl/EbIC7c

Course Topics and Timeline:

Week 1: Chapter 1 Overview of Personal Finance
   (Personal Financial Literacy book)
   (Managing Your Personal Finances book)
   Unit 5: Resource Management
      Chapter 20: Personal Decision Making
Week 2: Unit 2: Money Management
   Chapter 6: Pay, Benefits, and Working Conditions
   Chapter 7: Federal Income Tax
Week 3: Unit 2: Money Management
   Chapter 7: Federal Income Tax
   Chapter 8: Budgets and Financial Records
Week 4: Unit 2: Money Management
   Chapter 9: Checking Accounts and Banking Services
Week 5: Complete Checking Account Packet  
Week 6: Unit 3: Financial Security  
  Chapter 10: Saving for the Future  
  Chapter 11: Investing for the Future  
Week 7: Unit 3: Financial Security  
  Chapter 12: Investing in Stocks  
  Chapter 13: Investing in Bonds  
Week 8: Unit 3: Financial Security  
  Chapter 14: Investing In Mutual Funds, Real Estate, and Other Choices  
  Chapter 15: Retirement and Estate Planning  
Week 9: Unit 4: Credit Management  
  Chapter 16: Credit in American  
  Chapter 17: Credit Records and Laws  
Week 10: Unit 4: Credit Management  
  Chapter 18: Responsibilities and Costs of Credit  
  Chapter 19: Problems with Credit  
Week 11: Unit 6: Risk Management  
  Chapter 25: Introduction to Risk Management  
Week 12: Unit 6: Risk Management  
  Chapter 26: Property and Liability Insurance  
Week 13: Unit 6: Risk Management  
  Chapter 27: Health and Life Insurance  
Week 14: Unit 5: Resource Management  
  Chapter 21: Renting a Residence  
Week 15: Unit 5: Resource Management  
  Chapter 22: Buying a House  
  Chapter 23: Buying and Owning a Vehicle  
Week 16: Unit 5: Resource Management  
  Chapter 23: Buying and Owning a Vehicle  
Week 17: Unit 5: Resource Management  
  Chapter 24: Family Decisions  
  Unit 7: Consumer Rights and Responsibilities  
  Chapter 28: Role of Consumers in a Market Economy  
  Chapter 29: Consumer Protection  
Week 18: Unit 7: Consumer Rights and Responsibilities  
  Chapter 30: Dispute Resolution  

Course Projects and Activities:  
Checking Account Packet. Sponsored by First Bank and Trust Company.  
Book in a . . . (any type of container)
Course Guidelines and Expectations

Textbook(s) and Resources


*W!se Financial Literacy Certification Test

Required Materials:
*Textbook (download on I-Pad)
*I-pad
*Pencil/Pen

Classroom Behavior/Expectations:
1. Show respectful behavior toward classmates and the teacher. Treat others the way you would like to be treated.
2. Be quiet and courteous when the teacher or another student is speaking to the class.
3. Use property of individuals and the school appropriately and with permission.
4. Be prepared to begin class when the bell rings, have your textbook open on the I-pad and notes.
5. Put materials away in the appropriate place when class ends.
6. Be honest on assignments and projects. Representing another student’s work as your own may be tempting if you are behind.
7. Follow all network acceptable use policies. Notify the instructor of computer/I-pad problems immediately.
8. Headphones can only be used with teacher permission.
9. You are responsible for information viewed, received and sent via the Internet.
10. Respect a students’ right to learn. Behaviors that disrupt the learning process are not tolerated. Unacceptable behaviors are listed and described in the student handbook.
Academic Dishonesty Policy:
Cheating and plagiarism is not tolerated. A student caught cheating or plagiarizing will result in automatic Saturday School, according to the Student Handbook.

Grading Scale:
The letter grade you earn in the class is based on your performance on assigned tasks. Grades will follow the student handbook.

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<th>Grading Scale (follows Student Handbook)</th>
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<td>A-</td>
<td>93-94</td>
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Use PowerSchool to check your grades!

Assessment:
W!se Pre/Post Test
Unit Test
Chapter Quizzes
Projects
Presentations
STUDENT/PARENT CONTRACT FOR PERSONAL FINANCE

Student Section:

I have read and understand the guidelines and expectations for the Personal Finance course. I understand that my successful completion of this course is dependent on me following the guidelines and expectations and completing all assignment. I plan on earning the following grade in Personal Finance: _______.

__________________________________________  __________________________
Signature                                      Date

PARENT(S) SECTION:

We have read and understand the guidelines and expectations for the Personal Finance course. We understand that our child’s successful completion of this course is dependent on them following the guidelines and expectations and completing all assignments.

__________________________________________  __________________________
Signature                                      Date