## Cocalico School District Year-at-a-Glance - Curriculum Overview

Department: Business Course: Financial Literacy Grade Level: 12

## **Big Ideas**

- Students will analyze the Career earnings (student choice), cost of higher education (student choice), and potential student loan payments on making informed career and college decisions.
- Students will learn Money Management Skills such as: managing a checking account and various savings accounts, and using credit cards and retirement accounts.
- Students will develop a budget, with spending limits in various categories, that can be used throughout their lifetime.
- Students will learn about various investments such as stocks, bonds, mutual funds, and real estate and how they help build wealth over a lifetime.

Units of Study	% of Course Time	Textbooks & Supplemental Materials	Assessments	Standards Addressed
• Careers	10%	Website links	College Cost/Career Earnings Project	• 15.2.12A,F,H,J • 15.3.12C,E,H-J,N • 15.6.12A,B,D • 15.8.12M
Paychecks and Tax     Returns	10%	Website links	Tax Return for 20 years after high school project	• 15.1.12Y • 15.3.12C,E,H-J,N • 15.6.12E
Banking: Checking & Savings	20%	Website links	Banking Concepts     Powepoint Project	• 15.1.12P,Z • 15.3.12B • 15.6.12F,G,J • 15.8.12R
• Credit	15%	Website links	<ul><li> Having the appropriate credit card project</li><li> Save or Credit Project</li></ul>	• 15.1.12Q • 15.3.12C,E,H-J,N • 15.6.12K,L
Housing/Budgeting	20%	Website links	<ul><li>Apartment/Budget Project</li><li>House Equity Project</li></ul>	• 15.3.12C,E,H-J,N
• Investments	25%	Website links	<ul> <li>Stock Analysis &amp;         Stock Comparison         Project</li> <li>Investments         Powerpoint Project</li> </ul>	• 15.1.12H • 15.3.12C,E,H-J,N • 15.4.12G • 15.6.12Q,R



## **Eagle P.A.C.T. Course Connections:**

Financial Literacy prepares students to face the many financial challenges they will face in their lifetime. This is done through numerous projects that require problem solving (credit card project), communication (resume and cover letter), and adaptability/flexibility (budget project).

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