

Personal Financial Literacy and Money Management is a one-semester course aligned to the CPALMS 2024 – And Beyond standards for Personal Finance and Money Management. It is composed of six units with two to four lessons per unit. The course covers earning and spending; savings and investing; credit and debt; protection of assets; and financial planning and decision-making. Through real-life scenarios and hands-on activities, the course explores choosing among banking and investment options, shopping for an auto loan, choosing among career and college options, financing options for continuing education, planning for retirement, and creating and living within a budget.

There are no required materials for this course.

Length: One Semester

Unit 1: Earning and Spending

- Money and Spending
- Income and Taxes
- Banking Online and On Paper
- Wrap-Up: Earning and Spending

Unit 2: Savings and Investing

- Savings Strategies
- Wealth Building
- Retirement Planning
- Wrap-Up: Savings and Investing

Unit 3: Credit and Debt

- Understanding Credit
- Managing Debt
- Monitoring Credit
- Wrap-Up: Credit and Debt

Unit 4: Protection of Assets

- Understanding Insurance
- Consumer Protections and Fraud
- Estate Planning
- Wrap-Up: Protection of Assets

Unit 5: Financial Planning and Decision-Making

- Planning For Your Future
- Paying For Your Future
- Financial Decision Making
- Wrap-Up: Financial Planning and Decision-Making

Unit 6: Attitudes and Behaviors in Personal Finance Decisions

- Making Financial Decisions
- Biases in Financial Decision-Making
- Wrap-Up: Making Financial Decisions

Unit 7: Review and Exam

- Review and Exam
-