Economics and Personal Finance offers a tightly focused and scaffolded curriculum that provides an introduction to key economic principles. The course covers fundamental properties of economics, including an examination of markets from both historical and current perspectives; the basics of supply and demand; the theories of early economic philosophers such as Adam Smith and David Ricardo; theories of value; the concept of money and how it evolved; the role of banks, investment houses, and the Federal Reserve; Keynesian economics; the productivity, wages, investment, and growth involved in capitalism; unemployment, inflations, and the national debt; and a survey of the global economy. The course extends students' understanding of these principles in the context of personal finance, exploring issues such as career planning, budgeting, credit, taxes, investing, insurance, loans, and major purchases.This course is built to state standards for Economics and Personal Finance.

Length: Two Semesters

Unit 1: Fundamental Principles of Economics

- How the Economy Works
- Economic Systems
- Economic Growth
- Wrap-Up: Fundamental Principles of Economics

Unit 2: Microeconomics

- The Flow of Goods and Services
- Supply and Demand
- Business and Market Structures
- Wrap-Up: Microeconomics

Unit 3: Macroeconomics

- Measuring the Economy
- The Government and the Economy
- Monetary Policy
- Wrap-Up: Macroeconomics

Unit 4: Global Economics

- The Global Economy and Trade
- Managing International Trade
- The United States and the Global Economy
- Wrap-Up: Global Economics

Unit 5: Review and Exam

Unit 6: Earning and Spending

- Money and Spending
- Income and Taxes
- Banking Online and On Paper

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- Wrap-Up: Earning and Spending

Unit 7: Savings and Investing

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

Unit 8: Credit and Debt

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

Unit 9: Protection of Assets

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

Unit 10: Financial Planning and Decision-Making

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

Unit 11: Review and Exam

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