

Personal Financial Responsibility offers an engaging, scaffolded curriculum that introduces key topics and principles necessary to financial literacy. The one-semester 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. As a social studies course, Financial Literacy is designed to complement courses in Economics and Mathematics for Personal Finance.

This course is built to state standards and further informed by standards from the Council for Economic Education's National Standards for Financial Literacy and the Jump\$tart Coalition for Personal Financial Literacy's National Standards in K-12 Personal Finance Education.

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: Review and Exam
