Personal Financial Responsibility is a one-semester course designed to introduce key topics and principles necessary for achieving financial literacy. Students will learn the fundamentals of earning and spending, saving and investing, credit and debt, asset protection, and financial planning and decision-making. They will also explore real-life scenarios and complete hands-on activities such as choosing among banking and investment options, shopping for an auto loan, selecting among career and college options, and evaluating financing options for continuing education. In addition, the course covers retirement planning, creating and living within a budget, and applying financial decision-making skills that complement concepts from Economics and Mathematics for Personal Finance.

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

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Unit 6: Review and Exam

- Review and Exam

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