

## Foundations in Personal Finance Curriculum Map

### Weithers

UNIT TITLE & ESSENTIAL QUESTION	Unit Timeline	UNIT CONTENT & SKILLS	CORE TEXTS & MATERIALS	FORMATIVE & SUMMATIVE ASSESSMENTS	CRSE ALIGNMENT	NEXT GENERATION/CONTENT STANDARDS
<p><b>UNIT 1</b> Introduction to Personal Finance</p> <p><b>EQ:</b> How do we win with money?</p>	14 days	<p>*Apply strategies to monitor income and expenses, plan for spending and save for future goals</p> <p>*Develop Strategies to control and manage credit and debt. Analyze the cost and benefits of various types of credit.</p> <p>* Apply reliable information and systematic decision making to personal finance decisions</p>	<p>TEXTBOOK: Foundations in Personal Finance</p> <p>DIGITAL RESOURCES: Ramsey Classroom</p>	<p>Formative: *pre-test, discussion, classwork assignments/activities</p> <p>Summative: *Students will complete open-response/multiple choice assessments aligned to ideas covered under essential questions. *Students will analyze incorrect multiple-choice options and provide reasoning for why these choices are wrong and why the correct answer is right. * Journal entry in response to essential question: What I Think(beginning of unit) vs What I Know(end of unit)</p>	<p>In this unit students will...</p> <p>*Take risks and view mistakes as opportunities to grow academically and emotionally. *Work cooperatively toward goals and hold each other accountable in supportive ways. * Connect in-school learning with the world outside the classroom.</p>	Reinforce Mathematical Practice Skills
<p><b>UNIT 2</b> Budgeting Basics</p> <p><b>EQ:</b> How does a budget allow you to achieve your money goals?</p>	14 days	<p>*Apply strategies to monitor income and expenses, plan for spending and save for future goals</p> <p>*Implement a diversified investment strategy that is compatible</p>	<p>TEXTBOOK: Foundations in Personal Finance</p> <p>DIGITAL RESOURCES: Ramsey Classroom</p>	<p>Formative: * discussion, classwork assignments</p> <p>Summative: *Students will complete open-response/multiple choice assessments aligned to ideas covered</p>	<p>In this unit students will...</p> <p>* Draw upon your past learning, prior experiences, and the richness of your cultural background</p>	Reinforce Mathematical Practice Skills

		<p>with personal financial goals.</p> <ul style="list-style-type: none"> <li>* Apply reliable information and systematic decision making to personal finance decisions.</li> <li>*Apply appropriate and cost effective risk management strategies</li> </ul>		<p>under essential questions. Students will create a budget.</p> <ul style="list-style-type: none"> <li>*Students will analyze incorrect multiple-choice options and provide reasoning for why these choices are wrong and why the correct answer is right.</li> <li>*Journal entry in response to essential question</li> </ul>	<p>to make meaning of new concepts and apply learning on an ongoing basis.</p> <ul style="list-style-type: none"> <li>* Express respectful agreement or disagreement with opinions, validating the knowledge of peers, or challenging their viewpoints in constructive ways.</li> <li>*Connect in-school learning with the world outside the classroom.</li> </ul>	
<p><b>Unit 3</b> Saving Money</p> <p><b>EQ:</b> Can saving money help you to become a millionaire?</p>	14 days	<ul style="list-style-type: none"> <li>*Apply strategies to monitor income and expenses, plan for spending and save for future goals</li> <li>*Implement a diversified investment strategy that is compatible with personal financial goals.</li> <li>* Apply reliable information and systematic decision making to personal finance decisions</li> </ul>	<p>TEXTBOOK: Foundations in Personal Finance</p> <p>DIGITAL RESOURCES: Ramsey Classroom</p>	<p>Formative: * discussion, classwork assignments</p> <p>Summative: *Students will complete open-response/multiple choice assessments aligned to ideas covered under essential questions. *Students will analyze incorrect multiple-choice options and provide reasoning for why these choices are wrong and why the correct answer is right. *Journal entry in response to essential question</p>	<p>In this unit students will...</p> <ul style="list-style-type: none"> <li>* Take risks and view mistakes as opportunities to grow academically and emotionally.</li> <li>*Draw upon your past learning, prior experiences, and the richness of your cultural background to make meaning of new concepts and apply learning on an ongoing basis.</li> <li>*Connect in-school learning with the world outside the classroom.</li> </ul>	Reinforce Mathematical Practice Skills

<p><b>Unit 4</b> Credit and Debit</p> <p><b>EQ:</b> Does a high credit score indicate that you're winning with money?</p>	14 days	<p>*Apply strategies to monitor income and expenses, plan for spending and save for future goals</p> <p>*Develop strategies to control and manage credit and debt.</p> <p>* Apply reliable information and systematic decision making to personal finance decisions</p>	<p>TEXTBOOK: Foundations in Personal Finance</p> <p>DIGITAL RESOURCES: Ramsey Classroom</p>	<p>Formative: * discussion, classwork assignments</p> <p>Summative: *Students will complete open-response/multiple choice assessments aligned to essential questions. *Students will analyze incorrect multiple-choice options and provide reasoning for why these choices are wrong and why the correct answer is right. *Journal entry in response to essential question</p>	<p>In this unit students will...</p> <p>*Draw upon your past learning, prior experiences, and the richness of your cultural background to make meaning of new concepts and apply learning on an ongoing basis. * Express respectful agreement or disagreement with opinions, validating the knowledge of peers, or challenging their viewpoints in constructive ways.</p>	Reinforce Mathematical Practice Skills
<p><b>Unit 5</b> Consumer Awareness</p> <p><b>EQ:</b> Am I a "wise consumer"?</p>	14 days	<p>*Apply strategies to monitor income and expenses, plan for spending and save for future goals</p> <p>*Develop strategies to control and manage credit and debt.</p>	<p>TEXTBOOK: Foundations in Personal Finance</p> <p>DIGITAL RESOURCES: Ramsey Classroom</p>	<p>Formative: * discussion, classwork assignments</p> <p>Summative: *Students will complete open-response/multiple choice assessments aligned to ideas covered under essential questions. *Students will analyze incorrect multiple-choice options and provide reasoning for why these choices are wrong and why the correct answer is right.</p>	<p>In this unit students will...</p> <p>* Draw upon your past learning, prior experiences, and the richness of your cultural background to make meaning of new concepts and apply learning on an ongoing basis. * Express respectful agreement or disagreement with opinions, validating the knowledge of peers, or challenging</p>	Reinforce Mathematical Practice Skills

					their viewpoints in constructive ways. *Connect in-school learning with the world outside the classroom.	
<p><b>Unit 6</b> Career Readiness</p> <p><b>EQ:</b> How can I choose the right career path for me?</p>	14 days	<p>*Use a career plan to develop personal income potential</p> <p>* Apply reliable information and systematic decision making to personal finance decisions</p>	<p>TEXTBOOK: Foundations in Personal Finance</p> <p>DIGITAL RESOURCES: Ramsey Classroom</p>	<p>Formative: * discussion, classwork assignments</p> <p>Summative: *Students will complete open-response/multiple choice assessments aligned to ideas covered under essential questions. *Students will analyze incorrect multiple-choice options and provide reasoning for why these choices are wrong and why the correct answer is right.</p>	<p>In this unit students will...</p> <p>* Advocate for varied ways of learning (i.e. project-based learning, presentations, station work, small group work) that accommodate the diverse learning styles and interests of those in the class community.</p> <p>* Connect in-school learning with the world outside the classroom. *Collaborate peers to demonstrate their knowledge and growth over time and align to the varied learning styles and interests of those in the class community.</p>	Reinforce Mathematical Practice Skills
<p><b>Unit 7</b> College Planning</p> <p><b>EQ:</b> How can we prepare for life after high school?</p>	15 days	<p>*Apply strategies to monitor income and expenses, plan for spending and save for future goals</p>	<p>TEXTBOOK: Foundations in Personal Finance</p>	<p>Formative: * discussion, classwork assignments</p> <p>Summative:</p>	<p>In this unit students will...</p> <p>* Express respectful agreement or disagreement with opinions, validating</p>	Reinforce Mathematical Practice Skills

		<p>*Develop strategies to control and manage credit and debt.                  *Use a career plan to develop personal income potential.</p>	<p>DIGITAL RESOURCES:                  Ramsey Classroom</p>	<p>*Students will complete open-response/multiple choice assessments aligned to ideas covered under essential questions.                  *Students will analyze incorrect multiple-choice options and provide reasoning for why these choices are wrong and why the correct answer is right.</p>	<p>the knowledge of peers, or challenging their viewpoints in constructive ways.                  * Draw upon your past learning, prior experiences, and the richness of your cultural background to make meaning of new concepts and apply learning on an ongoing basis.                  *Collaborate peers to demonstrate their knowledge and growth over time and align to the varied learning styles and interests of those in the class community.</p>	
<p><b>Unit 8</b> Financial Services   <b>EQ:</b> How can we “bank responsibly”?</p>	<p>10 days</p>	<p>*Apply strategies to monitor income and expenses, plan for spending and save for future goals                  *Use a career plan to develop personal income potential.                  * Apply reliable information and systematic decision making to personal finance decisions</p>	<p>TEXTBOOK:                  Foundations in Personal Finance                   DIGITAL RESOURCES:                  Ramsey Classroom</p>	<p>Formative:                  * discussion, classwork assignments                   Summative:                  *Students will complete open-response/multiple choice assessments aligned to ideas covered under essential questions.                  *Students will analyze incorrect multiple-choice options and provide reasoning for why these choices are wrong and why the correct answer is right.</p>	<p>In this unit students will...                  * Express respectful agreement or disagreement with opinions, validating the knowledge of peers, or challenging their viewpoints in constructive ways.                  * Draw upon your past learning, prior experiences, and the richness of your cultural background to make meaning of new concepts and apply learning on an ongoing basis.</p>	<p>Reinforce Mathematical Practice Skills</p>

					<p>*Connect in-school learning with the world outside the classroom.          *Collaborate with peers to demonstrate their knowledge and growth over time and align to the varied learning styles and interests of those in the class community.</p>	
<p><b>Unit 9</b> The Role of Insurance   <b>EQ:</b> Is insurance necessary?</p>	<p>13 days</p>	<p>*Apply appropriate and cost -effective risk management strategies.          * Apply reliable information and systematic decision making to personal finance decisions</p>	<p>TEXTBOOK:          Foundations in Personal Finance           DIGITAL RESOURCES:          Ramsey Classroom</p>	<p>Formative:          * discussion, classwork assignments           Summative:          *Students will complete open-response/multiple choice assessments aligned to ideas covered under essential questions.          *Students will analyze incorrect multiple-choice options and provide reasoning for why these choices are wrong and why the correct answer is right.</p>	<p>In this unit students will...          * Express respectful agreement or disagreement with opinions, validating the knowledge of peers, or challenging their viewpoints in constructive ways.          * Draw upon your past learning, prior experiences, and the richness of your cultural background to make meaning of new concepts and apply learning on an ongoing basis.          *Connect in-school learning with the world outside the classroom.          *Collaborate with peers to demonstrate their knowledge and growth over time and align to the varied</p>	<p>Reinforce Mathematical Practice Skills</p>

					learning styles and interests of those in the class community.	
<p><b>Unit 10</b> Income and Taxes</p> <p><b>EQ:</b> What happened to my paycheck?</p>	12 days	<p>*Apply strategies to monitor income and expenses, plan for spending and save for future goals.</p> <p>* Use a career plan to develop personal income potential</p> <p>*Apply reliable information and systematic decision making to personal finance decisions</p>	<p>TEXTBOOK: Foundations in Personal Finance</p> <p>DIGITAL RESOURCES: Ramsey Classroom</p>	<p>Formative: * discussion, classwork assignments</p> <p>Summative: *Students will complete open-response/multiple choice assessments aligned to ideas covered under essential questions. *Students will analyze incorrect multiple-choice options and provide reasoning for why these choices are wrong and why the correct answer is right.</p>	<p>In this unit students will...</p> <p>* Express respectful agreement or disagreement with opinions, validating the knowledge of peers, or challenging their viewpoints in constructive ways.</p> <p>* Draw upon your past learning, prior experiences, and the richness of your cultural background to make meaning of new concepts and apply learning on an ongoing basis.</p> <p>*Connect in-school learning with the world outside the classroom.</p> <p>*Collaborate with peers to demonstrate their knowledge and growth over time and align to the varied learning styles and interests of those in the class community.</p>	Reinforce Mathematical Practice Skills
<p><b>Unit 11</b> Housing and Real Estate</p> <p><b>EQ:</b> Should I rent or buy a home?</p>	7 days	<p>*Apply strategies to monitor income and expenses, plan for spending and save for future goals</p>	<p>TEXTBOOK: Foundations in Personal Finance</p>	<p>Formative: * discussion, classwork assignments</p> <p>Summative:</p>	<p>In this unit students will...</p> <p>* Express respectful agreement or disagreement with</p>	Reinforce Mathematical Practice Skills

		<p>*Develop strategies to control and manage credit and debt.                  * Apply reliable information and systematic decision making to personal finance decisions</p>	<p>DIGITAL RESOURCES:                  Ramsey Classroom</p>	<p>*Students will complete open-response/multiple choice assessments aligned to ideas covered under essential questions.                  *Students will analyze incorrect multiple-choice options and provide reasoning for why these choices are wrong and why the correct answer is right.</p>	<p>opinions, validating the knowledge of peers, or challenging their viewpoints in constructive ways.                  * Draw upon your past learning, prior experiences, and the richness of your cultural background to make meaning of new concepts and apply learning on an ongoing basis.                  *Connect in-school learning with the world outside the classroom.                  *Collaborate with peers to demonstrate their knowledge and growth over time and align to the varied learning styles and interests of those in the class community.</p>	
<p><b>Unit 12</b> Investing and Retirement</p> <p><b>EQ:</b> Should we start to prepare for retirement now?</p>	<p>8 days</p>	<p>*Apply strategies to monitor income and expenses, plan for spending and save for future goals                  *Implement a diversified investment strategy that is compatible with personal financial goals.                  *Apply appropriate and cost-effective risk management strategies</p>	<p>TEXTBOOK:                  Foundations in Personal Finance</p> <p>DIGITAL RESOURCES:                  Ramsey Classroom</p>	<p>Formative:                  * discussion, classwork assignments</p> <p>Summative:                  *Students will complete open-response/multiple choice assessments aligned to ideas covered under essential questions.                  *Students will analyze incorrect multiple-choice options and provide reasoning for why these</p>		<p>Reinforce Mathematical Practice Skills</p>



		* Apply reliable information and systematic decision making to personal finance decisions		choices are wrong and why the correct answer is right.		
<p><b>Unit 13</b> Global Economics</p> <p><b>EQ:</b> How does the global economy impact your personal finance decisions?</p>	4 days	<p>*Apply strategies to monitor income and expenses, plan for spending and save for future goals</p> <p>*Develop strategies to control and manage credit and debt.</p> <p>* Apply reliable information and systematic decision making to personal finance decisions</p>	<p>TEXTBOOK: Foundations in Personal Finance</p> <p>DIGITAL RESOURCES: Ramsey Classroom</p>	<p>Formative: * discussion, classwork assignments</p> <p>Summative: *Students will complete open-response/multiple choice assessments aligned to ideas covered under essential questions. *Students will analyze incorrect multiple-choice options and provide reasoning for why these choices are wrong and why the correct answer is right.</p>	<p>In this unit students will...</p> <p>* Express respectful agreement or disagreement with opinions, validating the knowledge of peers, or challenging their viewpoints in constructive ways.</p> <p>* Draw upon your past learning, prior experiences, and the richness of your cultural background to make meaning of new concepts and apply learning on an ongoing basis.</p> <p>*Connect in-school learning with the world outside the classroom.</p> <p>*Collaborate with peers to demonstrate their knowledge and growth over time and align to the varied learning styles and interests of those in the class community.</p>	Reinforce Mathematical Practice Skills