

Plainfield High School
Career & Technical Education Department
Pacing Guide for Course: PERSONAL FINANCE - Course Number: 8052

~ September 2013~and February 2014

Week 1: SWBAT

Obj: Introduction of PERSONAL FINANCE Course. Introduce the course objectives are to have graduating high school students be able to take individual responsibility for their personal economic well-being. Broadly speaking a financially literate high school graduate should know how to: Find, evaluate, and apply financial information; Set financial goals and plan to achieve them; Develop income-earning potential and the ability to save; Use financial services effectively; Meet financial obligations; and Build and protect wealth. Personal Finance describes the principles and methods that individuals use to acquire and manage income and assets. Financial Literacy is the ability to use knowledge and skills to manage one's financial resources effectively for lifetime financial security. Text: Personal Finance (Every Day IRA & HW for entire course.)

Week 2: SWBAT

Obj: Complete Chapter I, Section 1 – Your Income and Your Career- Name two ways of learning about financial aid for students, describe the most important lesson to learn about handling personal finances, and discuss how work will affect their family and their choice of friends. Chapter 1, Section 2 – Finding and Applying for Jobs – List the best sources of job leads, name 3 traditional sources of job leads, name 3 online job sites, information needed on a job application, legal document that is required before someone can be employed, and describe how keywords can help in obtaining a job interview. Administer Chapter 1, Section 1 Quiz-AB, page 1 and Administer Chapter 1, Section 2 Quiz, AB page 2

Text: Personal Finance

Week 3: SWBAT

Obj: Complete Chapter 1, Section 3 – Interviewing and Pre-employment Testing – be able to describe the setting in which employers usually make hiring decisions, list three things to do when getting ready for a job interview and list six ways to make a good impression in an interview. Administer Chapter 1, Sec. 3 Quiz, AB, Page 3.Complete Chapter 2, Section 1 – Success from the Start – List 6 topics that company policy handbooks usually cover, explain the purpose of a work permit, and name 3 main things employers expect of new employees. Administer Chapter 2, Section 1 Quiz, AB, Page 9.

Text: Personal Finance

Week 4: SWBAT

Obj: Complete Chapter 2, Section 2– Promotions and Lifelong Learning – be able to explain why many tasks formerly done by U.S. workers are now performed overseas, describe how to go about selecting a college or university, and name some alternatives to attending a four year college or university. Assessment: Chapter 2, Section 2 Quiz, AB, Page10. Complete Chapter 2, Section 3 – Entrepreneurship: Owning Your Own Business – be able to name 4 advantages of being an entrepreneur, describe 3 forms of business organization, and describe a limited liability company (LLC) – Administer Chapter 2, Section 3- Quiz, AB, Page 11.

Text: Personal Finance

Notes: Students will have IRAs each day and homework assignments. Teacher observation of progress and use of Personal Finance Vocabulary words, , quiz and test assessments and Rubrics.

NJCCCS: 8.1.4 a.#3,4,5,6,7,9;8.1.4 b. #9;

.1.8a:#1,2,3,4,5,6;8.1.8b:#8,10;8.1.12a:#2,8;8.1.12b.#3,6,9,12;9.1.8b:#4;9.1.12b#2,3,5;9.2.4a:#1,2,3;9.2.4c:#1,5;9.2.12a:#3;9.2.12B:#2;9.2.12C:#3; 9.4.12.F.71; 9.4.12.F.74; 9.4.12.F.75; 9.4.12.F.76
9.4.12.F.77; 9.4.12.F1.01

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~ October 2013 and March 2014

Week 1: SWBAT

Obj: Complete Chapter 3, Section 1 – Establishing Healthy Financial Habits – be able to tell why it is important to allot some money from each paycheck or allowance payment to savings, explain how spending should reflect a person's value system, list the steps in setting up a financial plan, describe how to tell whether they are moving toward their goals and how to know when they achieve them. Administer assessment – Chapter 3, Section 1 Quiz, AB, page 20.
Complete Chapter 3, Section 2- Sharing as Part of a Financial Plan – be able to explain why it is important to think about sharing resources (money & time) with a cause they believe in, name the causes they feel most strongly about and tell one thing they would do to make the world a better place, and name at least 3 ways they can share time or money with a cause in which they believe. Administer Chapter 3, Section 2 Quiz, AB, page 21.

Text: Personal Finance

Week 2: SWBAT

Obj: : Complete Chapter 3, Section 3– Keeping Records & Paying Taxes – be able to tell why most financial record-keeping systems have various components & describe what those components might be, discuss how a computer might make financial record keeping easier, name the major kinds of taxes and tell which one affect them, and explain how to pay income taxes and discuss whether they can fill out the forms themselves.. Administer assessment – Chapter 3, Section 3 Quiz, AB, page 22.

Complete Chapter 4, Section 1 Defining Your Goals – be able to tell why it is important to set financial goals, discuss the importance linking values with goals, describe the differences between short-term , medium term, and long-term goals, discuss how to plan for sharing and savings goals, discuss what can be learned from adults who have achieved financial success, & tell why they should include sharing and savings in their budgets.. Administer Chapter 4, Section 1 Quiz, AB, page 28.

Text: Personal Finance

Week 3: SWBAT

Obj: Complete Chapter 4, Section 2– Working Out Your Budget – be able to explain the difference between a fixed expense and a variable expense, tell what income should be included in a budget, state whether or not unexpected gifts of money should go into a budget, describe how to estimate both income and expenses, and discuss how to protect themselves from large, unexpected expenses. Administer assessment – Chapter 4, Section 2 Quiz, AB, page 29.

Complete Chapter 4, Section 3 Using Your Budget – be able name the features of a good budget, describe what is likely to happen if they do not stay on track with their budgets, discuss what should be done if a budget does not seem to work. Administer Chapter 4, Section 3 Quiz, AB, page 30.

Text: Personal Finance

Week 4: SWBAT

Obj: : Complete Chapter 5, Section 1– Basic Banking Concepts – be able to explain how a checking account works, describe the difference between a bank and a credit union, tell why a bank might want its customers to use ACH transactions rather than checks, name some different types of checking accounts, discuss factors to consider when selecting a checking account, & list some alternatives to writing traditional checks. Administer Assessment - Chapter 5, Section 1, Quiz AB, page 36.

Complete Chapter 5, Section 2 – Checking Account Tools- be able to tell how long it takes for a check to be processed and the amount deducted from the account balance, describe the difference between a debit card and a credit card, and discuss some of the fees that banks charge their checking account customers. Administer Chapter 5, Section 2 Quiz, AB, page 37.

Text: Personal Finance

~ October 2013 and March 2014

Notes: Students will have IRAs each day and homework assignments. Teacher observation of progress and use of Personal Finance Vocabulary skills, formal assessments as well as informal assessments and Rubrics.

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9.2.12C:#3 **9.2.12C:#3; 9.4.12.F.71; 9.4.12.F.74; 9.4.12.F.75; 9.4.12.F.76**
9.4.12.F.77; 9.4.12.F1.01

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~ November 2013 ~and April 2014

Week 1: SWBAT

Obj: Complete Chapter 5, Section 3 – Using A Checking Account – be able to tell what is needed to open a checking account, discuss how a computer can make using a checking account easier, describe how they can know how much is in their account at any time, and explain why it is important to reconcile their bank balance every month. Administer Chapter 5 Test-AB, pp.39-43.

Complete Chapter 6, Section 1-Saving Goals-be able to discuss what kinds of things teens typically save money for, explain why people should save toward buying something, and determine how long someone would need to save money to buy a car. Administer Chapter 6, Section 1 Quiz, page 47.

Text: Personal Finance

Week 2: SWBAT:

Obj: Complete Chapter 6, Section 2-Savings How-To – be able to discuss how to know what kind of savings account is right for them and explain how compounding interest increases an account balance. Administer Chapter 6 Test, AB, pp.49-53

Complete Chapter 7, Section 1 – Stocks, Bonds, and Mutual Funds – be able to describe the difference between stocks and bonds, tell what a mutual fund is and discuss the risks, and name several types of investments other than stocks, bonds, and mutual funds. Assessment: Chapter 7, Section 1-ST. page 183.

Text: Personal Finance

Week 3: SWBAT:

Complete Chapter 7, Section 2 – Other Types of Investments – be able to discuss things to consider before investing in real estate and name sources of retirement income in addition to Social Security. Assessment: Chapter 7, Section 2-ST, page 190.

Complete Chapter 7, Section 3 – Advice, Information and Transactions – be able to discuss how to learn more about investing, name sources where investors can find written information about a particular company and its stock. Assessment: Chapter 7, Section 3, ST, Page 195

Text: Personal Finance

Week 4: SWBAT:

Complete Chapter 8, Section 1 – Needs & Wants – be able to describe the difference between needs and wants, name factors to consider when going comparison shopping, discuss marketing tools and tactics that companies use to encourage people to buy more expensive brands & overspend.

Assessment: Chapter 8, Section 1, ST, Page 209.

Complete Chapter 8, Section 3– Making Buying Decisions - be able to describe a product warranty, name the kinds of information provided by consumer advocates and discuss how planning can help them make a smart buying decision. Assessment: Chapter 8, Section 3- ST-Page 223.

Text: Personal Finance

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9.4.12.F.77; 9.4.12.F1.01

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December 2013 ~and May 2014 -

Week 1: SWBAT:

Complete Chapter 9, Section 2 – Buying and Maintaining a Car – be able to name some publications about different makes and models of cars, name places to look for a used car, list things to check when examining a used car, tell when not to buy a car, purpose of lemon laws, things that can be done to reduce the need for major car repairs, and name places to get good service on a new car. **Assessment: ST – page 246.**

Complete Chapter 10, Section 1 – Alternatives in Housing – be able to name some of the expenses with moving into their own apartment, list 3 types of housing structures, and discuss reasons why people might choose to rent a home rather than buy one. **Assessment: Chapter 10, Sect. 1 Quiz, page 80.**

Text: Personal Finance

Week 2: SWBAT

Complete Chapter 11, Section 2 – Buying Clothing – be able to tell what percentage of total expenses the average family spends on clothing, describe how to check for quality in the clothes they buy, name places to find bargains on new clothes, and discuss what influences their decision to buy new clothes.

Assessment: Chapter 11, ST, page 299. Complete Chapter 12, Section 1 – Increasing Consumer Awareness – be able to discuss how President Kennedy helped the consumer movement in 1062, name some ways manufacturers communicate with consumers, tell how consumers can provide feedback to companies about their products, and name some government agencies that address consumer issues. **Assessment: Chapter. 12, Section 1 Quiz, AB. Page 90.**

Week 3: SWBAT

Complete Chapter 12 – Section 2 – Basic Consumer Rights – be able to name the four basic consumer rights, explain how competition among producers help consumers, discuss ways to resolve disputes with a producer or seller, and tell how to recognize pyramid schemes, and other types of consumer fraud.

Assessment: Chapter12, Section 2, ST, page 325. Complete Chapter 13, Section 1 – Advantages and Disadvantage of Credit – be able to list the advantages of credit, list the disadvantages of credit, and tell what they can do to avoid credit fraud or identity theft. **Assessment: Chapter 13, Section 1 Quiz, AB, Page 104.**

Text: Personal Finance

Week 4: SWBAT

School Closed

Notes: Students will have IRAs each day and homework assignments. Teacher observation of progress and use of Personal Finance Vocabulary skills, formal assessments as well as informal assessments and Rubrics.

NJCCCS: 8.1.4 a.#3,4,5,6,7,9;8.1.4 b. #9; 8.1.8a:#1,2,3,4,5,6;8.1.8b:#8,10;8.1.12a:#2,8;8.1.12b.#3,6,9,12;9.1.8b:#4;9.1.12b#2,3,5;9.2.4a:#1,2,3;9.2.4c:#1,5;9.2.12a:#3;9.2.12B:#2;9.2.12C:#39.2.12C:#3; 9.4.12.F.71; 9.4.12.F.74; 9.4.12.F.75; 9.4.12.F.76****
9.4.12.F.77; 9.4.12.F1.01

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January 2014~and June 2014

Week 1: SWBAT

Obj: Complete Chapter 13, Section 2 – Types of Credit – be able name the types of credit that are available, explain how a revolving credit account works, and list some good sources of loans. Assessment: Chapter 13, Section 2 – ST, page 353. Complete Chapter 14, Section 1 – Obtaining Credit – be able to name four factors to be considered when figuring the cost of credit, describe how credit card contracts differ from loan contracts, name four laws that protect the consumer in credit transactions. Assessment: Chapter 14, Section 1 Quiz, AB, page 111.

Text: Personal Finance

Week 2: SWBAT

**Obj: Complete Chapter 15, Section 1 – Insuring Your Auto – be able to name the basic types of car insurance coverage, discuss some ways to control car insurance premiums, and list steps to take if they have an accident. Assessment: Chapter 15, Section 1, ST, Page 397.
Complete Chapter 15, Section 2 – Insuring Your Home and Property – be able to name the four types of coverage found in a standard homeowner’s policy, list the kinds of things covered under the liability portion of a homeowner’s policy, tell why renters need property insurance, describe the kinds of discounts that are available to reduce the cost of a homeowner’s policy, and name three situations that are considered “high risk” by insurance companies. Assessment: Chapter 15, Section 2 – ST, pages 406-407.**

Text: Personal Finance

Week 3: SWBAT

**Obj: Complete Chapter 16, Section 1 – Choosing Health Care Insurance – be able to name the types of health care coverage, discuss how to get health insurance if their employer does not offer it, describe what managed care is, and tell what disability insurance covers. Assessment: Chapter 16, Section 1, ST, page 422.
Complete Chapter 16, Section 2 – Buying Life Insurance – be able to explain why someone in his or her twenties should think bout getting a life insurance policy and describe what an annuity is. Assessment: Chapter 16, Section 2, Quiz, AB, Page 129**

Week 4: SWBAT

Obj: Review for Final Exam and take the Final Exam.

January 2014~and June 2014

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9.4.12.F.77; 9.4.12.F1.01**