



Personal Finance
Instructor: Kala Brown
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No prerequisite required



Personal Finance may be taught as a one-credit or half-credit course. For a half-credit course, content standards 1, 5, 6, 7, 8, 9, 10, 11, 13, 16, 17, and 18 must be included. The course introduces students to the management of personal and family resources to achieve personal goals and financial literacy. Content provides opportunities for students to explore consumer behavior, laws and legislation, consumer protection, consumer rights and responsibilities, consumer decision making, advertising and promotional techniques, individual and family money management, banking services, use of credit, income tax, technology, and careers in providing financial services to individuals and families.

Future Business Leaders of America (FBLA) is a co-curricular component of this course. Career and technical student organizations are integral, co-curricular components of each career and technical education course. These organizations serve as a means to enhance classroom instruction while helping students develop leadership abilities, expand workplace-readiness skills, and broaden opportunities for personal and professional growth.

Course Goals:

1. Compare factors that impact consumer purchasing decisions throughout the lifespan.
2. Describe state and federal consumer protection laws for individuals and families.
3. Determine procedures for resolving consumer problems and complaints.
4. Explain the importance of taking responsibility for personal financial decisions.
5. Determine factors that affect money management.
6. Explain how taxes, government transfer payments, and employee benefits relate to disposable income.
7. Determine practices that allow individuals and families to maintain financial security.
8. Compare money-management tools and services available from financial institutions.
9. Demonstrate procedures for completing and filing income tax forms.
10. Explain factors that affect creditworthiness.
11. Compare benefits of saving and investing for individuals or families.
12. Distinguish between retirement and estate planning options available to individuals and families.
13. Compare types, lengths, and costs of care, life, health, disability, homeowner, and renter insurance.
14. Critique the impact of advertising and sales propaganda on individual and family spending decisions.
15. Analyze shopping skills in relation to individual and family resource management across the life span.
16. Determine strategies for acquiring the most economical product or service.
17. Determine factors that affect the cost of goods and services.
18. Prioritize steps involved in making consumer purchases.
19. Determine the impact of technology on personal financial management.
20. Explain career options and entrepreneurial opportunities related to the management of personal financial resources.

Course Outline:

- I. Consumer Decisions and Behavior
- II. Money Management

- III. Consumer Spending
- IV. Technology and Careers

Expectations:

- Be on time, prepared & ready to work.
- Meet deadlines: Make appointments for extra work time if necessary.
- Take care of computer hardware and workspace. Clean up after yourself.
- Cell phones must be turned OFF (not silent) & remain out of sight during class.
- Do not bring food, drink &/or candy in the computer lab.
- No computer games or web downloads.
- Students may not at any time tamper with or access another student's files, use another student's username and password, or access any prohibited programs or websites. Doing this is a violation of technology policies and will result in immediate termination of the student's user account and disciplinary action.

Essential Questions to be Explored:

1. What factors impact consumer purchasing decisions throughout the life span?
2. How are consumers protected in the marketplace by state and federal laws?
3. How can consumers resolve their problems and complaints in the marketplace?
4. Why is it important for individuals and families to take responsibility for their personal financial decisions?
5. What is the impact of having money management and consumer spending skills on a financially secure individual?
6. What factors affect money management of an individual or family?
7. How are money management and consumer spending skills used to produce a financially secure individual or family?
8. What practices allow individuals and families to maintain financial security?
9. What money management tools and services are available to consumers from financial institutions?
10. What factors affect creditworthiness?
11. What is the process used for completing and filing personal income taxes?
12. What are the benefits of saving and investing financial resources?
13. What types of insurance are available for individuals and families?
14. How does an individual or family determine their insurance needs?
15. What is the impact of advertising and propaganda on spending decisions?
16. What shopping skills impact individual and family resource management across the life span?
17. How can consumers acquire the most economical products and services?
18. What factors affect the cost of goods and services?
19. What is the impact of management and consumer spending skills on financial security?
20. How has technology impacted personal financial management?
21. What are the career options and entrepreneurial opportunities related to the field of personal financial planning?

Culminating Products

- Brochure on Making Wise Consumer Financial Decisions
- Budget Project

- Financial Portfolio
- Wise Consumer Spending Brochure
- Fact Sheet on the Impact of Technology
- Research Report on Career Options and Entrepreneurial Opportunities

If you are absent, it is YOUR RESPONSIBILITY to find out what you missed and make up the missing work in a timely manner.

Due dates/late work:

All projects have assigned due dates. Please turn in your work on time for full credit. Students may communicate difficulties/emergencies with the teacher as needs arise. Excused absences may have due date extensions, unexcused will not.

Delivery Plan

This course will consist of but not limited to: readings, presentations, discussions, lectures, research, and project based learning.

Grading and Assessment Procedures

Nine weeks grades will be determined by an average of daily grades, tests, and projects.

Grading Scale

90 - 100 A
 89 - 80 B
 79 - 70 C
 69 - 60 D
 59 & Below F

Grade Breakdown

Test - 100 points each
 Projects - 100-200 points each
 Classwork - 25 points each
 Final project - 100 points

Embedded numeracy and literacy anchor assignments

Improve the mathematical level (skills), reading, writing, and comprehension level (skills) in a project-based learning environment through technical related activities that fully prepares students for successful transition into a high demand-high wage job in skilled labor in the 21st century workforce.

Numeracy - Personal Budget project - students will use and improve their mathematical skills while setting up a budget based on future income and expenses.

Literacy - Career Research project - students will use and improve their reading, writing, and comprehension skills as they research, write, and present about potential careers.

Supplies Required:

Most classroom supplies such as printing paper and envelopes will be provided. However, we will have frequent worksheets, notes, and tests that will require paper and pen or pencil. Students should have these supplies with them each day, plus some type of notebook or folder to hold worksheets and printed class work. (Requested Class Donations: Hand Sanitizer, and Kleenex)

Computer Fee: \$20

This money will be used to purchase paper and ink cartridges for existing printers, maintenance of equipment, and the purchase of additional computers, printers, software, books, and supplies.

Student Organization: FBLA

Students enrolled in this class are eligible to join Future Business Leaders of America. The club meets monthly and dues are \$15. Our club has been active in regional, state, and national conventions.

Available Industry Credential(s)

Wise Certified Financially Literate

A*S*K Concepts of Finance

Microsoft Office Specialist

Dual enrollment opportunity

ACCS Career & Technical Education (CTE) postsecondary courses are approved as credit-eligible options that satisfy the CTE graduation requirement(s) for the Alabama High School Diploma. Students may apply for scholarships for the program. Click on the link below to see the list of approved courses.

Dual Enrollment opportunities for Business classes include but are not limited to the following:

Principles of Accounting I

Principles of Accounting II

Managerial Accounting

The Legal and Social Environment of Business

Business Statistics I

Principles of Management

Principles of Marketing

Personal Finance

Business Math

Human Relationships

Business Communication

Business Internship I

Click on the link below to see the complete list of approved courses.

<https://www.alsde.edu/sec/isvcs/Dual%20Enrollment/2019-2020%20Dual%20Enrollment%20Equivalency%20List.pdf#search=dual%20enrollment>

It is the policy of the Etowah County Board of Education that no student shall be excluded from participating in, be denied the benefits of, or be subjected to discrimination in any program or activity on the basis of gender, age, marital status, race, religion, belief, national origin, ethnic group, disability, immigrant status, non-English speaking ability, homeless status, or migrant status. Inquiries regarding compliance with state or federal equal opportunity rules (Title IX, ADA, IDEA, section 504, etc) and/or for reporting discrimination concerns may be made to the Federal Programs Coordinator, Etowah County Board of Education, 3200 West Meighan Boulevard, Gadsden, AL 35904, (256) 549-7560.