

Instructor: Scott Patrow

Course/Area: Personal Financial Management/GRHS Business and Technology Department

Grade: 9-12

Content/Topics	Standard	Skills/Benchmarks	Assessment/Products	Time
Budgeting	Student will be able to apply fundamentals to create and maintain a personal budget	<ol style="list-style-type: none">1. Know methods of budgeting2. Perform necessary calculations in maintaining a budget3. Research and project budgetary income and expenses4. Prepare and maintain a personal budget	<ol style="list-style-type: none">1. Group Discussions/Personal Interviews2. Teacher Demonstration/Example3. Personal Budget Project4. Personal Budget Project	2 Weeks
Banking Services & Credit	Student will be able to use banking services and credit effectively	<ol style="list-style-type: none">1. Know how credit is obtained2. Maintain and reconcile a checking account3. Know how various bank services function4. Research and select appropriate bank products	<ol style="list-style-type: none">1. Worksheets covering credit, including credit applications2. Checking account simulation and application test3. In-class discussion led by guest speaker from banking industry4. Bank products research project	4 Weeks
Personal Taxes	Student will be able to complete personal tax forms	<ol style="list-style-type: none">1. Know tax terminology2. Complete tax forms: W-4, 1040 EZ & 1040	<ol style="list-style-type: none">1. In-class discussion2. Case studies with teacher demonstration	2 Weeks

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3. Select and complete appropriate personal tax forms

3. Personal tax project

Research-Based Decision Making on Major Purchases

Student will use research-based methods to make major purchase decisions

1. Access resources to gather research about consumer products
2. Analyze and compare prices from various vendors

1. Product research project/presentation (group assignment)
2. Comparison shopping project/presentation (group assignment)

5 Weeks

3. Know key concepts in the process of purchasing a vehicle

3. In-class discussion based on consumer pamphlet

4. Know key concepts in the process of purchasing housing

4. In-class discussion led by speaker from real estate industry

5. Apply concepts in researching and comparing to make personal decisions in vehicle and housing purchasing

5. Vehicle and Housing purchasing project

Insurance & Risk Management

Students will be able to manage risk based on personal situations

1. Know insurance terminology

1. Insurance terms assignment and group presentations

2. Know how to read an insurance policy and apply terms to an actual claim

2. Case study and in-class discussion led by speaker from insurance industry

2 Weeks

3. Choose appropriate insurance policies for auto and home/rent

3. Insurance research project

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Investment Strategies	Students will be able to manage investments based on personal needs and goals	1. Know investment terminology and product choices	1. Investment options project and group presentations	3 Weeks
		2. Planning an investment strategy	2. In class discussion led by speaker from investments industry	
		3. Prepare a long-range investment plan	3. Investment project	