

BERTHA-HEWITT HIGH SCHOOL
Semester Curriculum Map – 2014-2015
Mike Bauck -- Instructor

Academic Standard Area: **Vocational**
Course Length: 18 weeks 90 hours 1 Credit
Program Code: 140710

Course Title/Strand: **Personal Finance**

Grade Level: **10-12**

Course Code 38

Textbook & Copyright date: *Skills For Consumer Success © 2007*

WEEK #	TIMELINE	CONTENT/UNIT/SUB-STRAND	PROCESS/ACTIVITY/STANDARD	GOALS/BENCHMARK	ASSESSMENT	RESOURCES
1	5 days	Investment Opportunities	Explore the different investment possibilities.	Choosing and investment plan Stocks, Bonds, and Mutual Funds Other investment options	Written Test	Personal Finance Book Computer with Access to the Internet
2-4	15 days	Stocks and Bonds	Stock Market Game Students Build their portfolio with any stock that trades on a major North American exchange. Students account simulates all aspects of investing with an online brokerage and tracks what happens to their investments.	The Simulator is a model, or simulation of an online brokerage. Also known as paper trading, the goal is to represent the "real" investing process as closely as possible.	Written Test Successful completion of the stock market game.	Personal Finance Book Computer with Access to the Internet
5	5 days	Checking accounts	Learn how to use a checking account	Opening a checking account Writing and recording checks	Written test Daily work Worksheets Discussion	Personal Finance Book Computer with Access to the Internet
6	5 days	Banking Services	Learn about services offered by financial institutions	Calculate simple interest Calculate compound interest Savings plans Electronic banking	Written test Daily work Worksheets Discussion	Personal Finance Book Computer with Access to the Internet
7	5 days	Online Banking	Learn about online banking services	Student will use technological tools to locate and organize information on checking and savings accounts offered at local banks	Written test Daily work Worksheets Discussion	Personal Finance Book Computer with Access to the Internet
8-9	10 days	Credit	Types of Loans Installment contracts Credit cards and charge accounts	Analyze credit ratings Complete credit applications and installment contracts	Written test Daily work Worksheets Discussion	Personal Finance Book Computer with Access to the Internet

10	5 days	Shopping for a Credit Card	Problem solving application	Students will learn about applying for a credit card, compare the credit card services, look at the advantages and disadvantages of owning a credit card, and learn to calculate financial charges for a credit card.	Written test Daily work Worksheets Discussion	Access to the Internet 3 Credit card applications Credit Monster Video
11	7 days	Budgeting	Make a monthly and yearly budget	Income and expenses Needs vs wants Keeping Records Budget adjustments Make a spreadsheet with pie charts Unforeseen expenses	Worksheets Discussion	Personal Finance Book Computer with Access to the Internet
12-13	8 days	Insurance and Retirement	Understand various types of health and life insurance	How to shop for insurance How to determine which coverage is best for you How to plan for retirement	Written test Daily work Worksheets Discussion	Personal Finance Book Computer with Access to the Internet
14	5 days	Auto and Home insurance	Understand various types of auto and home insurance	Determine amount of auto insurance to buy Determine need for home insurance How to make an inventory list of household personal property	Written test Daily work Worksheets Discussion	Personal Finance Book Computer with Access to the Internet
15	5 days	Owning and operating a car	The hassles and joys of owning a vehicle	Buying Estimating expenses Used vs new Buy vs lease	Written test Daily work Worksheets Discussion	Personal Finance Book Computer with Access to the Internet
16	5 days	Stocks revisited	Using the stock market simulation to help understand options, calls and puts	Students will use the internet to research stock options. Students will use the stock market simulation to purchase both puts and calls, and also buy and hold as well as sell short stocks.		
17	5 days	Housing	Where to live after graduation	How to determine your housing options Interpret a housing lease Shop for an apartment		

				How and when to shop for a house.		
18	3 days	Personal Finance	Create a Jeopardy game using power point	Increase vocabulary and word recognition	Finished Game	Personal Finance book Computer with PowerPoint software

Check the MN Dept of Ed website for Academic Standard information