

## **FINANCIAL FITNESS 2**

**Curriculum Resource**

**Course Code : 5813**

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Graduation is near and life after high school is quickly approaching! Are you ready?

Take this course to help to put you in control of your future. Financial Fitness 2 is an in depth study of financial management skills. Building on skill mastered in Financial Fitness 1, students will further research and analyze savings and investment options, consumer legislation, local, state, and federal consumer protection agencies, and financial services career paths. Learning experiences incorporate strategies to improve higher order thinking skills, incorporate the use of technology, solve real world problems, and develop characteristics of a responsible consumer. Students will have opportunities to interact with professionals from business and industry. Integration of the Family and Consumer Sciences career and technical education student organization, Family Career, and Community Leaders of America greatly enhances this curriculum.

**Credit:** **1 unit**

**National Certification:** **Financial Literacy Assessment/Credential**  
(end of program two-tiered assessment)  
[www://aafcs.org/CredentialingCenter/finance.asp](http://www.aafcs.org/CredentialingCenter/finance.asp)

**Recommended grades:** **11-12**

**Prerequisite:** **Financial Fitness 1**

**Course Project:** **Showcase Financial Portfolio**

**Note:** **Course content satisfies Financial Literacy Act 2005 mandates**  
[http://www.scstatehouse.gov/sess116\\_2005-2006/bills/3020.htm](http://www.scstatehouse.gov/sess116_2005-2006/bills/3020.htm)

### **Textbook Information:**

#### **Glencoe/McGraw-Hill**

**Consumer Education and Economics, 5th Edition** Author: Lowe, et al.

Student Edition 0078251559 09-12 2003 \$42.99

*Consumer Education and Economics* is a comprehensive text that is designed for two semesters. It contains clear objectives, short informative chapters, short review questions, reinforcement activities, and Internet activities. Units include preparing for consumers, understanding economic principles, managing your money, building financial security, becoming a smart shopper, making spending decisions, and other related units.

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#### **Goodheart-Willcox Company**

**The Confident Consumer** Author: Campbell

Student Edition 1590701461 09-12 2004 \$41.97

*The Confident Consumer* helps student to make financial and economic decisions. Topics include foods, clothing, housing, transportation, credit and investments. Teacher resources include test creation software and innovative teaching strategies. Case studies in each chapter give the students examples of real-life applications.

#### **Thomson South-Western**

**Economic Education for Consumers, 2nd Edition** Author: Miller and Stafford

Student Edition 0538435798 09-12 2004 \$50.00

*Economic Education for Consumers* is a new and very inviting text that covers most of the Family and Consumer Sciences National Standards. It has excellent multimedia supplementary materials that will assist the teacher and interest the students. There are computer applications, a dedicated Web site, and Internet activities in each chapter. The text is also correlated to the Jump\$tart Coalition for Personal Financial Literacy's National Standards.

<http://www.mysctextbooks.com/>

#### **Employment Opportunities:**

##### **Secondary Education:**

customer service representative, product demonstrator, customer complaint clerk, personal shopper, financial institution teller, data processors

##### **Postsecondary Education:**

loan officers, bill and account collectors, appraisers, underwriters, accountants, investment advisers, economists, financial consultants, analyst, portfolio manager, financial examiners, compliance analyst, internal auditor, compliance director, compliance manager

##### **Postgraduate Education:**

treasurers, controllers and chief revenue agents, auditor, economists, financial institution president, certified financial planner, account executive

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### Standards Revision Committee

#### Business Representatives:

Julia Brock, MS  
Retired Extension  
Adult Education Instructor

Stephanie Stuckey  
President & CEO  
Junior Achievement of Central SC  
sstuckey@jacsc.org  
centralsc.ja.org

Ardis Entzminger, GCDF, CEO  
Retired Family and Consumer Sciences Teacher  
Ardis' Photography  
Aentzmi@sccoast.net

#### Secondary Teacher Representatives:

Kimberly Boneparte-Jackson, MS, EdS  
Family and Consumer Sciences Teacher  
Richland School District One  
W. G. Sanders Middle School  
kboneparte@richlandone.org

Kimberly Myers, MEd, GCDF, NBCT  
Family and Consumer Sciences Teacher  
Horry County School District  
Aynor High School

#### Postsecondary Representatives:

Dr. Bonita Manson, CFCS, CFLE  
Associate Professor  
South Carolina State University  
bmanson@scsu.edu

Dr. Susan Reichelt  
Associate Professor  
Winthrop University  
reichelts@winthrop.edu

#### South Carolina Department of Education Representatives

Dr. Eleanor A. Glover  
Education Associate  
Office of Career and Technology Ed.  
eglover@ed.sc.gov

Amy McCaskill  
Education Associate  
Office of Career and Technology Ed.  
amccaski@ed.sc.gov

#### Field Representatives

Mary Mason, BS+18 Aiken County School District Family and Consumer Sciences Teacher Wagener-Salley High School MMASON@aiken.k12.sc.us	Jean Marshall, BS+18 York County District 3 Family and Consumer Sciences Teacher Rawlinson Road Middle School JFMarsha@rock-hill.k12.sc.us
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#### Academic Standards (to be implemented in course specific standards):

- A1.** The student will read and comprehend a variety of literary **texts** in print and nonprint formats. (E4-1)
- A2.** The student will read and comprehend a variety of informational **texts** in print and nonprint formats. (E4-2)
- A3.** The student will use word analysis and vocabulary strategies to read fluently. (E4-3)
- A4.** The student will create written work that has a clear focus, sufficient detail, coherent organization, effective use of **voice**, and correct use of the conventions of written **Standard American English**. (E4-4)
- A5.** The student will write for a variety of purposes and **audiences**. (E4-5)
- A6.** The student will access and use information from a variety of sources. (E4-6)
- A7.** Students demonstrate creative thinking, construct knowledge, and develop innovative products and processes using technology. (ISTE 1)
- A8.** Students use digital media and environments to communicate and work collaboratively, including at a distance, to support individual learning and contribute to the learning of others. (ISTE 2)
- A9.** Students apply digital tools to gather, evaluate, and use information. (ISTE 3) **A10.** Students use critical thinking skills to plan and conduct research, manage projects, solve problems, and make informed decisions using appropriate digital tools and resources. (ISTE 4)
- A11.** Students understand human, cultural, and societal issues related to technology and practice legal and ethical behavior. (ISTE 5)
- A12.** Students demonstrate a sound understanding of technology concepts, systems, and operations. (ISTE 6)
- A13.** The student will analyze the influence of family, peers, culture, media, technology, and other factors on health behaviors. (HSE-2)
- A14.** The student will demonstrate the ability to use interpersonal communication skills to enhance health and avoid or reduce health risks. (HSE-4)
- A15.** The student will demonstrate the ability to use decision-making skills to enhance health. (HSE-5)
- A16.** The student will demonstrate the ability to use goal-setting skills to enhance health. (HSE-6)
- A17.** The student will demonstrate the ability to practice health-enhancing behaviors and to avoid or reduce health risks. (HSE-7)
- A18.** The student will demonstrate the ability to advocate for personal, family, and consumer health. (HSE-8)
- A19.** The student will understand and utilize the mathematical processes of problem solving, reasoning and proof, communication, connections, and representation. (EA-1)
- A20.** The student will understand and utilize the mathematical processes of problem solving, reasoning and proof, communication, connections, and representation. (IA-1)
- A21.** The student will understand and utilize the mathematical processes of

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problem solving, reasoning and proof, communication, connections, and representation. (G-1)

**A22.** The student will understand and utilize the mathematical processes of problem solving, reasoning and proof, communication, connections, and representation. (PC-1)

**A23.** The student will understand and utilize the mathematical processes of problem solving, reasoning and proof, communication, connections, and representation. (DA-1)

**A24.** The student will demonstrate through the mathematical processes an understanding of the design of a statistical study. (DA-2)

**A25.** The student will demonstrate through the mathematical processes an understanding of the methodology for collecting, organizing, displaying, and interpreting data. (DA-3)

**A26.** The student will demonstrate through the mathematical processes an understanding of basic statistical methods of analyzing data. (DA-4)

**A27.** The student will demonstrate through the mathematical processes an understanding of the basic concepts of probability. (DA-5)

**A28.** The student will demonstrate an understanding of the effects of the economic, geographic, and political interactions that took place throughout the world during the nineteenth century. (GS-4)

**A29.** The student will demonstrate an understanding of the effects of economic, geographic, and political interactions that took place throughout the world during the early twentieth century. (GS-5)

**A30.** The student will demonstrate an understanding of the effects of economic, geographic, and political interactions that have taken place throughout the world from the period of the Cold War to the present day. (GS-6)

**A31.** The student will demonstrate an understanding of the settlement of North America. (USHC-1)

**A32.** The student will demonstrate an understanding of major social, political, and economic developments that took place in the United States during the second half of the nineteenth century. (USHC-5)

**A33.** The student will demonstrate an understanding of the economic boom-and-bust in America in the 1920s and 1930s, its resultant political instability, and the subsequent worldwide response. (USHC-7)

**A34.** The student will demonstrate an understanding of the impact of World War II on United States' foreign and domestic policies. (USHC-8)

**A35.** The student will demonstrate an understanding of the social, economic, and political events that impacted the United States during the Cold War era. (USHC-9)

**A36.** The student will demonstrate an understanding of developments in foreign policy and economics that have taken place in the United States since the fall of the Soviet Union and its satellite states in 1992. (USHC-10)

**A37.** The student will demonstrate an understanding of the United States government—its origins and its functions. (USG-1)

**A38.** The student will demonstrate an understanding of the continuing role of the United States Constitution in the defining and shaping of American

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government and society. (USG-3)

**A39.** The student will demonstrate an understanding of the concept of personal and civic rights and responsibilities and the role of the citizen in American democracy. (USG-5)

**A40.** The student will demonstrate an understanding of how scarcity and choice impact the economic activity of individuals, families, communities, and nations. (ECON-1)

**A41.** The student will demonstrate an understanding of markets and the role of supply and demand in determining price and resource allocation. (ECON-2)

**A42.** The student will demonstrate an understanding of the sources of income and growth in a free-enterprise economy. (ECON-3)

**A43.** The student will demonstrate an understanding of personal economic decision making to maximize the net benefits of personal income. (ECON-4)

**A44.** The student will demonstrate an understanding of the various economic institutions of a market economy. (ECON-5)

**A45.** The student will demonstrate an understanding of the roles that federal, state, and local governments play in the operation of markets in the United States. (ECON-6)

**A46.** The student will demonstrate an understanding of the national economy and economic policies in the United States. (ECON-7)

**A47.** The student will demonstrate an understanding of the principles of trade and economic development. (ECON-8)

**A48.** The student will demonstrate an understanding of how scientific inquiry and technological design, including mathematical analysis, can be used appropriately to pose questions, seek answers, and develop solutions. (PS-1)

**A49.** The student will demonstrate an understanding of how scientific inquiry and technological design, including mathematical analysis, can be used appropriately to pose questions, seek answers, and develop solutions. (B-1)

**A50.** The student will demonstrate an understanding of how scientific inquiry and technological design, including mathematical analysis, can be used appropriately to pose questions, seek answers, and develop solutions. (C-1)

**A51.** The student will demonstrate an understanding of how scientific inquiry and technological design, including mathematical analysis, can be used appropriately to pose questions, seek answers, and develop solutions. (P-1)

**A52.** The student will demonstrate an understanding of how scientific inquiry and technological design, including mathematical analysis, can be used appropriately to pose questions, seek answers, and develop solutions. (ES-1)

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### **Financial Fitness 2 Academic Standards and Indicators**

#### **B. Consumer Responsibilities and Rights**

- B1. Analyze policies that support consumer rights and responsibilities.
  - 1. Examine consumer rights.
  - 2. Explore consumer responsibilities.
  - 3. Interpret consumer protection legislation.
  - 4. Contrast responsible and irresponsible consumer behaviors.
  - 5. Investigate the roles of local, state, and federal consumer protection agencies.

#### **C. Financial Resources**

- C1. Demonstrate management of financial resources.
  - 1. Determine factors to consider when selecting housing.
  - 2. Analyze transportation options.
  - 3. Evaluate cost and responsibilities of owning a vehicle.
  - 4. Examine different types of education, housing and transportation loans.

#### **D. Planning and Money Management**

- D1. Analyze factors in developing a long-term financial plan.
  - 1. Describe the U. S. economic system.
  - 2. Explain the changes that families go through during each stage of the family life cycle.
  - 3. Determine personal and family goals and values.
  - 4. Identify the benefits of estate planning including wills.

#### **E. Insurance**

- E1. Evaluate insurance as a risk management strategy.
  - 1. Explain risk management methods.
  - 2. Analyze costs and features of different types of insurance.
  - 3. Examine how insurance needs vary from person to person.

#### **F. Saving and Investing**

- F1. Examine saving and investment options.
  - 1. Identify reasons for saving and investing.
  - 2. Evaluate methods of saving and their benefits.
  - 3. Evaluate investment options.

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### **G. Environmental Outlook**

- G1. Analyze the relationship of the environment to family and consumer resources.
  - 1. Determine family responsibility to the environment.
  - 2. Examine the impact of environmental trends and issues on families and future generations.
  - 3. Identify the benefits of conserving, reusing, and recycling.
  - 4. Recognize laws and policies affecting conservation of resources.

### **H. Careers**

- H1. Investigate knowledge, skills, and practices required for careers in financial services.
  - 1. Research consumer services employment outlook.
  - 2. Explain employer expectations.
  - 3. Analyze education options and expenses.



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### **A. ACADEMIC STANDARDS (to be implemented in course specific standards):**

#### **ENGLISH LANGUAGE ARTS**

<http://ed.sc.gov/agency/programs-services/59/documents/StateBoardApprovedFinalMay14.pdf>

**SC Standard A1. Reading: Understanding and Using Literary Texts** The student will read and comprehend a variety of literary text in print and non-print format. **(SC E1-4.1)**

- Compare/contrast ideas within and across literary text to make inferences.
- Create responses to literary text through a variety of methods (for example written works, oral and auditory presentation, discussions, media productions, and the visual and performing arts).
- Read independently for extended periods of time for pleasure.

#### **Common Core Alignments – Anchor Standards:**

[http://ed.sc.gov/agency/programs-services/190/documents/CCSSI\\_ELASStandards.pdf](http://ed.sc.gov/agency/programs-services/190/documents/CCSSI_ELASStandards.pdf)

#### **READING STANDARDS – PAGE 35**

##### **Key Ideas and Details**

1. Read closely to determine what the text says explicitly and to make logical inferences from it; cite specific textual evidence when writing or speaking to support conclusions drawn from the text.
2. Determine central ideas or themes of a text and analyze their development; summarize the key supporting details and ideas.
3. Analyze how and why individuals, events, or ideas develop and interact over the course of a text.

##### **Range of Reading and Level of Text Complexity**

10. Read and comprehend complex literary and informational texts independently and proficiently.

#### **WRITING STANDARDS – PAGE 41**

##### **Text Types and Purposes\***

1. Write arguments to support claims in an analysis of substantive topics or texts using valid reasoning and relevant and sufficient evidence.
2. Write informative/explanatory texts to examine and convey complex ideas and information clearly and accurately through the effective selection, organization, and analysis of content.
3. Write narratives to develop real or imagined experiences or events using effective technique, well-chosen details and well-structured event sequences.

#### **SPEAKING AND LISTENING – PAGE 48**

##### **Comprehension and Collaboration**

1. Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.
2. Integrate and evaluate information presented in diverse media and formats, including visually, quantitatively, and orally.
3. Evaluate a speaker's point of view, reasoning, and use of evidence and rhetoric.

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#### **Presentation of Knowledge and Ideas**

4. Present information, findings, and supporting evidence such that listeners can follow the line of reasoning and the organization, development, and style are appropriate to task, purpose, and audience.
5. Make strategic use of digital media and visual displays of data to express information and enhance understanding of presentations.
6. Adapt speech to a variety of contexts and communicative tasks, demonstrating command of formal English when indicated or appropriate.

#### **LANGUAGE – PAGE 51**

#### **Knowledge of Language**

3. Apply knowledge of language to understand how language functions in different contexts, to make effective choices for meaning or style, and to comprehend more fully when reading or listening.

#### **Vocabulary Acquisition and Use**

4. Determine or clarify the meaning of unknown and multiple-meaning words and phrases by using context clues, analyzing meaningful word parts, and consulting general and specialized reference materials, as appropriate.
5. Demonstrate understanding of figurative language, word relationships, and nuances in word meanings.
6. Acquire and use accurately a range of general academic and domain-specific words and phrases sufficient for reading, writing, speaking, and listening at the college and career readiness level; demonstrate independence in gathering vocabulary knowledge when considering a word or phrase important to comprehension or expression.

**SC Standard A2. Reading: Understanding And Using Informational Text** The student will read and comprehend a variety of informational texts in print and non-print. **(SC E1-4.2)**

- Compare/contrast information within and across texts to draw conclusions and make inferences.
- Create responses to informational texts through a variety of methods (for example, drawings, written works, oral and auditory presentation, discussions, and media productions)
- Read independently for extended periods of time to gain information.
- Analyze information from graphic features (charts and graphs) in informational texts.

#### **Common Core Alignments – Anchor Standards:**

[http://ed.sc.gov/agency/programs-services/190/documents/CCSSI\\_ELAStandards.pdf](http://ed.sc.gov/agency/programs-services/190/documents/CCSSI_ELAStandards.pdf)

#### **READING STANDARDS – PAGE 35**

#### **Integration of Knowledge and Ideas**

7. Integrate and evaluate content presented in diverse formats and media, including visually and quantitatively, as well as in words.\*
8. Delineate and evaluate the argument and specific claims in a text, including the validity of the reasoning as well as the relevance and sufficiency of the evidence.
9. Analyze how two or more texts address similar themes or topics in order to build knowledge or to compare the approaches the authors take.

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### **Range of Reading and Level of Text Complexity**

10. Read and comprehend complex literary and informational texts independently and proficiently.

### **WRITING STANDARDS**

#### **Text Types and Purposes\***

1. Write arguments to support claims in an analysis of substantive topics or texts using valid reasoning and relevant and sufficient evidence.
2. Write informative/explanatory texts to examine and convey complex ideas and information clearly and accurately through the effective selection, organization, and analysis of content.
3. Write narratives to develop real or imagined experiences or events using effective technique, well-chosen details and well-structured event sequences.

### **SPEAKING AND LISTENING – PAGE 48**

#### **Presentation of Knowledge and Ideas**

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5. Make strategic use of digital media and visual displays of data to express information and enhance understanding of presentations.
6. Adapt speech to a variety of contexts and communicative tasks, demonstrating command of formal English when indicated or appropriate.

### **LANGUAGE – PAGE 51**

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#### **Vocabulary Acquisition and Use**

4. Determine or clarify the meaning of unknown and multiple-meaning words and phrases by using context clues, analyzing meaningful word parts, and consulting general and specialized reference materials, as appropriate.
5. Demonstrate understanding of figurative language, word relationships, and nuances in word meanings.
6. Acquire and use accurately a range of general academic and domain-specific words and phrases sufficient for reading, writing, speaking, and listening at the college and career readiness level; demonstrate independence in gathering vocabulary knowledge when considering a word or phrase important to comprehension or expression.

**SC Standard A3 Reading: Building Vocabulary** The student will use word analysis and vocabulary strategies to read fluently. **(SC E1-4.3)**

- Use context clues to determine the meaning of technical terms and other unfamiliar words.
- Interpret euphemisms (the substitute of a mild and pleasant expression for a harsh and blunt one) and connotations (the implicit, rather than the explicit meaning of a word) of words to understand the meaning of a given text.

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### Common Core Alignments – Anchor Standards:

[http://ed.sc.gov/agency/programs-services/190/documents/CCSSI\\_ELAStandards.pdf](http://ed.sc.gov/agency/programs-services/190/documents/CCSSI_ELAStandards.pdf)

#### **READING STANDARDS – PAGE 35**

##### **Craft and Structure**

4. Interpret words and phrases as they are used in a text, including determining technical, connotative, and figurative meanings, and analyze how specific word choices shape meaning or tone.

#### **LANGUAGE – PAGE 51**

##### **Knowledge of Language**

3. Apply knowledge of language to understand how language functions in different contexts, to make effective choices for meaning or style, and to comprehend more fully when reading or listening.

##### **Vocabulary Acquisition and Use**

4. Determine or clarify the meaning of unknown and multiple-meaning words and phrases by using context clues, analyzing meaningful word parts, and consulting general and specialized reference materials, as appropriate.

5. Demonstrate understanding of figurative language, word relationships, and nuances in word meanings.

6. Acquire and use accurately a range of general academic and domain-specific words and phrases sufficient for reading, writing, speaking, and listening at the college and career readiness level; demonstrate independence in gathering vocabulary knowledge when considering a word or phrase important to comprehension or expression.

**SC Standard A4. Writing: Developing Written Communications** The student will create written work that has a clear focus, sufficient detail, coherent organization, effective use of voice, and correct use of the conventions of written Standard American English. **(SC E1-4.4)**

- Organize written works using prewriting techniques, discussions, graphic organizers, models, and outlines.
- Use complete sentences in a variety of types (including simple, compound, complex, and compound-complex).
- Use grammatical conventions of written Standard American English.
- Edit written pieces for correct use of Standard American English including reinforcement of the mechanics previously taught.

### Common Core Alignments – Anchor Standards:

[http://ed.sc.gov/agency/programs-services/190/documents/CCSSI\\_ELAStandards.pdf](http://ed.sc.gov/agency/programs-services/190/documents/CCSSI_ELAStandards.pdf)

#### **WRITING STANDARDS – PAGE 41**

##### **Production and Distribution of Writing**

4. Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.

5. Develop and strengthen writing as needed by planning, revising, editing, rewriting, or trying a new approach.

6. Use technology, including the Internet, to produce and publish writing and to interact and collaborate with others.

##### **Range of Writing**

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10. Write routinely over extended time frames (time for research, reflection, and revision) and shorter time frames (a single sitting or a day or two) for a range of tasks, purposes, and audiences.

### **LANGUAGE – PAGE 51**

#### **Conventions of Standard English**

1. Demonstrate command of the conventions of standard English grammar and usage when writing or speaking.
2. Demonstrate command of the conventions of standard English capitalization, punctuation, and spelling when writing.

#### **Vocabulary Acquisition and Use**

4. Determine or clarify the meaning of unknown and multiple-meaning words and phrases by using context clues, analyzing meaningful word parts, and consulting general and specialized reference materials, as appropriate.
5. Demonstrate understanding of figurative language, word relationships, and nuances in word meanings.
6. Acquire and use accurately a range of general academic and domain-specific words and phrases sufficient for reading, writing, speaking, and listening at the college and career readiness level; demonstrate independence in gathering vocabulary knowledge when considering a word or phrase important to comprehension or expression.

### **SC Standard A5. Writing: Producing Written Communications in a Variety Of forms**

The student will write for a variety of purposes and audiences. (SC E1-4.5)

- Create informational pieces that use language appropriate for the specific audience.
- Create technical pieces that use clear and precise language appropriate for the purpose and audience.
- Compose effective pieces of writing to respond to prompts in “on demand” situations.
- Create descriptions for use in other modes of written works (for example, personal essays, travel writing, or restaurant reviews) that use sensory images and vivid word choice.

#### **Common Core Alignments – Anchor Standards:**

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### **WRITING STANDARDS – PAGE 41**

#### **Text Types and Purposes\***

1. Write arguments to support claims in an analysis of substantive topics or texts using valid reasoning and relevant and sufficient evidence.
2. Write informative/explanatory texts to examine and convey complex ideas and information clearly and accurately through the effective selection, organization, and analysis of content.
3. Write narratives to develop real or imagined experiences or events using effective technique, well-chosen details and well-structured event sequences.

#### **Research to Build and Present Knowledge**

7. Conduct short as well as more sustained research projects based on focused questions, demonstrating understanding of the subject under investigation.
8. Gather relevant information from multiple print and digital sources, assess the credibility and accuracy of each source, and integrate the information while avoiding plagiarism.

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9. Draw evidence from literary or informational texts to support analysis, reflection, and research.

### **LANGUAGE – PAGE 51**

#### **Conventions of Standard English**

1. Demonstrate command of the conventions of standard English grammar and usage when writing or speaking.
2. Demonstrate command of the conventions of standard English capitalization, punctuation, and spelling when writing.

#### **Vocabulary Acquisition and Use**

4. Determine or clarify the meaning of unknown and multiple-meaning words and phrases by using context clues, analyzing meaningful word parts, and consulting general and specialized reference materials, as appropriate.
5. Demonstrate understanding of figurative language, word relationships, and nuances in word meanings.
6. Acquire and use accurately a range of general academic and domain-specific words and phrases sufficient for reading, writing, speaking, and listening at the college and career readiness level; demonstrate independence in gathering vocabulary knowledge when considering a word or phrase important to comprehension or expression.

#### **SC Standard A6. Researching: Applying The Skills Of Inquiry And Oral Communication**

The student will access and use information from a variety of sources. (SC E1-4.6)

- Clarify and refine a research topic.
- Use vocabulary including Standard American English that is appropriate for the particular audience or purpose.
- Use a variety of print and electronic reference materials.
- Select appropriate graphics, in print or electronic form, to support written works, oral presentations, and visual presentations.
- Use a standardized system of documentation (including a list of sources with full publication information and the use of in-text citations) to properly credit the work of others.
- Create written works, oral and auditory presentations, and visual presentations that are designed for a specific audience and purpose.
- Design and carry out research projects by selecting a topic, constructing inquiry questions, accessing resources, evaluating credibility, and organizing information.

#### **Common Core Alignments – Anchor Standards:**

[http://ed.sc.gov/agency/programs-services/190/documents/CCSSI\\_ELAStandards.pdf](http://ed.sc.gov/agency/programs-services/190/documents/CCSSI_ELAStandards.pdf)

### **WRITING STANDARDS – PAGE 41**

#### **Text Types and Purposes\***

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#### **Production and Distribution of Writing**

4. Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.

#### **Research to Build and Present Knowledge**

7. Conduct short as well as more sustained research projects based on focused questions, demonstrating understanding of the subject under investigation.

8. Gather relevant information from multiple print and digital sources, assess the credibility and accuracy of each source, and integrate the information while avoiding plagiarism.

9. Draw evidence from literary or informational texts to support analysis, reflection, and research.

#### **Range of Writing**

10. Write routinely over extended time frames (time for research, reflection, and revision) and shorter time frames (a single sitting or a day or two) for a range of tasks, purposes, and audiences.

### **SPEAKING AND LISTENING – PAGE 48**

#### **Comprehension and Collaboration**

1. Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.

2. Integrate and evaluate information presented in diverse media and formats, including visually, quantitatively, and orally.

3. Evaluate a speaker's point of view, reasoning, and use of evidence and rhetoric.

#### **Presentation of Knowledge and Ideas**

4. Present information, findings, and supporting evidence such that listeners can follow the line of reasoning and the organization, development, and style are appropriate to task, purpose, and audience.

5. Make strategic use of digital media and visual displays of data to express information and enhance understanding of presentations.

6. Adapt speech to a variety of contexts and communicative tasks, demonstrating command of formal English when indicated or appropriate.

### **LANGUAGE – PAGE 51**

#### **Conventions of Standard English**

1. Demonstrate command of the conventions of standard English grammar and usage when writing or speaking.

2. Demonstrate command of the conventions of standard English capitalization, punctuation, and spelling when writing.

#### **Knowledge of Language**

3. Apply knowledge of language to understand how language functions in different contexts, to make effective choices for meaning or style, and to comprehend more fully when reading or listening.

#### **Vocabulary Acquisition and Use**

4. Determine or clarify the meaning of unknown and multiple-meaning words and phrases by using context clues, analyzing meaningful word parts, and consulting general and specialized reference materials, as appropriate.

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5. Demonstrate understanding of figurative language, word relationships, and nuances in word meanings.

6. Acquire and use accurately a range of general academic and domain-specific words and phrases sufficient for reading, writing, speaking, and listening at the college and career readiness level; demonstrate independence in gathering vocabulary knowledge when considering a word or phrase important to comprehension or expression.

## EDUCATIONAL TECHNOLOGY

### NETS.S, ONE-PAGE PDF:

<http://www.iste.org/standards/nets-for-students/nets-student-standards-2007>

**A7.** Students demonstrate creative thinking, construct knowledge, and develop innovative products and processes using technology. (ISTE 1)

#### Indicator(s):

- Apply existing knowledge to generate new ideas, products, or processes.
- Create original works as a means of personal or group expression.
- Use models and simulations to explore complex systems and issues.
- Identify trends and forecast possibilities.

**A8.** Students use digital media and environments to communicate and work collaboratively, including at a distance, to support individual learning and contribute to the learning of others. (ISTE 2)

#### Indicator(s):

- Interact, collaborate, and publish with peers, experts, or others employing a variety of digital environments and media.
- Communicate information and ideas effectively to multiple audiences using a variety of media and formats.
- Develop cultural understanding and global awareness by engaging with learners of other cultures.
- Contribute to project teams to produce original works or solve problems.

**A9.** Students apply digital tools to gather, evaluate, and use information. (ISTE 3)

#### Indicator(s):

- Plan strategies to guide inquiry.
- Locate, organize, analyze, evaluate, synthesize, and ethically use information from a variety of sources and media.
- Evaluate and select information sources and digital tools based on the appropriateness to specific tasks.
- Process data and report results.

**A10.** Students use critical thinking skills to plan and conduct research, manage projects, solve problems, and make informed decisions using appropriate digital tools and resources. (ISTE 4)

#### Indicator(s):

- Identify and define authentic problems and significant questions for investigation.
- Plan and manage activities to develop a solution or complete a project.
- Collect and analyze data to identify solutions and/or make informed decisions.
- Use multiple processes and diverse perspectives to explore alternative solutions.



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**A11.** Students understand human, cultural, and societal issues related to technology and practice legal and ethical behavior. (ISTE 5)

**Indicator(s):**

- Advocate and practice safe, legal, and responsible use of information and technology.
- Exhibit a positive attitude toward using technology that supports collaboration, learning, and productivity.
- Demonstrate personal responsibility for lifelong learning.
- Exhibit leadership for digital citizenship.

**A12.** Students demonstrate a sound understanding of technology concepts, systems, and operations. (ISTE 6)

**Indicator(s):**

- Understand and use technology systems.
- Select and use applications effectively and productively.
- Troubleshoot systems and applications.
- Transfer current knowledge to learning of new technologies.

NETS for Students:

National Educational Technology Standards for Students, Second Edition, ©2007, ISTE® (International Society for Technology in Education), [www.iste.org](http://www.iste.org). All rights reserved.

## HIGH SCHOOL ACADEMIC STANDARDS FOR HEALTH AND SAFETY EDUCATION

<http://ed.sc.gov/agency/se/Instructional-Practices-and-Evaluations/documents/2009HealthEducationStandards.pdf>

**A13.** The student will analyze the influence of family, peers, culture, media, technology, and other factors on health behaviors. (HSE-2)

**Indicator(s):**

- Describe ways that environmental factors can affect the health of the community.
- Examine ways that public health policies, government regulations, and socioeconomic issues affect health promotion and disease prevention.
- Examine ways that the media, advertising, and marketing practices affect the nutrition and physical activity level of individuals.
- Analyze ways that the family, peers, culture, and the media influence the mental, emotional, and social health of individuals.
- Analyze the influence of family, peers, culture, the media, technology, and other factors on health behaviors.

**A14.** The student will demonstrate the ability to use interpersonal communication skills to enhance health and avoid or reduce health risks. (HSE-4)

**Indicator(s):**

- Demonstrate ways to communicate care, consideration, and respect for him- or herself and others.

## **FINANCIAL FITNESS 2**

### **Curriculum Resource**

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**A15.** The student will demonstrate the ability to use decision-making skills to enhance health. (HSE-5)

**Indicator(s):**

- Justify when individual or collaborative decision making is appropriate.
- Distinguish healthy from unhealthy foods on a variety of restaurant menus.
- Determine when it is necessary to seek help and/or to leave an unhealthy relationship or situation

**A16.** The student will demonstrate the ability to use goal-setting skills to enhance health. (HSE-5)

**Indicators**

- Develop and implement a personal stress management plan.

**A17.** The student will demonstrate the ability to practice health-enhancing behaviors and to avoid or reduce health risks. (HSE-7)

**Indicator(s):**

- Demonstrate a variety of health practices and behaviors that will maintain or improve the health of him- or herself and others.
- Develop injury prevention and treatment strategies for personal and family health.
- Demonstrate strategies for solving interpersonal conflicts without harming him- or herself or others.

**A18.** The student will demonstrate the ability to advocate for personal, family, and consumer health. (HSE-8)

**Indicator(s):**

- Advocate for disaster preparedness in the home, school, and community.
- Advocate for the promotion and protection of a healthy environment.
- Examine ways to encourage others to make healthy eating choices and to increase their level of physical activity.

## **MATHEMATICS ACADEMIC STANDARDS**

[http://ed.sc.gov/agency/programs-services/60/documents/2007\\_SC\\_Academic\\_Standards\\_for\\_Mathematics.pdf](http://ed.sc.gov/agency/programs-services/60/documents/2007_SC_Academic_Standards_for_Mathematics.pdf)

### **Elementary Algebra**

**A19.** The student will understand and utilize the mathematical processes of problem solving, reasoning and proof, communication, connections, and representation. (EA-1)

**Indicator(s):**

- Communicate a knowledge of algebraic relationships by using mathematical terminology appropriately.
- Connect algebra with other branches of mathematics.
- Apply algebraic methods to solve problems in real-world contexts.
- Judge the reasonableness of mathematical solutions.
- Demonstrate an understanding of algebraic relationships by using a variety of representations(including verbal, graphic, numerical, and symbolic).

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- Understand how algebraic relationships can be represented in concrete models, pictorial models, and diagrams.
- Understand how to represent algebraic relationships by using tools such as handheld computing devices, spreadsheets, and computer algebra systems (CASs).

#### **Common Core Alignments – MATHEMATICS | HIGH SCHOOL**

[http://ed.sc.gov/agency/programs-services/190/documents/CCSSI\\_MathStandards.pdf](http://ed.sc.gov/agency/programs-services/190/documents/CCSSI_MathStandards.pdf)

#### **MATHEMATICS | HIGH SCHOOL—ALGEBRA – PAGE 63**

##### **Seeing Structure in Expressions**

- Interpret the structure of expressions
- Write expressions in equivalent forms to solve problems

##### **Arithmetic with Polynomials and Rational Expressions**

- Perform arithmetic operations on polynomials
- Understand the relationship between zeros and factors of polynomials
- Use polynomial identities to solve problems
- Rewrite rational expressions

##### **Creating Equations**

- Create equations that describe numbers or relationships

##### **Reasoning with Equations and Inequalities**

- Understand solving equations as a process of reasoning and explain the reasoning
- Solve equations and inequalities in one variable
- Solve systems of equations
- Represent and solve equations and inequalities graphically

#### **Intermediate Algebra**

**A20.** The student will understand and utilize the mathematical processes of problem solving, reasoning and proof, communication, connections, and representation. (IA-1)

##### **Indicator(s):**

- Communicate a knowledge of algebraic relationships by using mathematical terminology appropriately.
- Apply algebraic methods to solve problems in real-world contexts.
- Demonstrate an understanding of algebraic relationships by using a variety of representations (including verbal, graphic, numerical, and symbolic).

#### **Common Core Alignments – MATHEMATICS | HIGH SCHOOL**

[http://ed.sc.gov/agency/programs-services/190/documents/CCSSI\\_MathStandards.pdf](http://ed.sc.gov/agency/programs-services/190/documents/CCSSI_MathStandards.pdf)

#### **MATHEMATICS | HIGH SCHOOL –FUNCTIONS – PAGE 67**

##### **Interpreting Functions**

- Understand the concept of a function and use function notation
- Interpret functions that arise in applications in terms of the context
- Analyze functions using different representations

##### **Building Functions**

- Build a function that models a relationship between two quantities
- Build new functions from existing functions

##### **Linear, Quadratic, and Exponential Models**

## FINANCIAL FITNESS 2

### Curriculum Resource

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- Construct and compare linear, quadratic, and exponential models and solve problems
- Interpret expressions for functions in terms of the situation they model

### Trigonometric Functions

- Extend the domain of trigonometric functions using the unit circle
- Model periodic phenomena with trigonometric s
- Prove and apply trigonometric identities

### Geometry

**A21.** The student will understand and utilize the mathematical processes of Problem solving, reasoning and proof, communication, connections, and representation. (G-1)

#### Indicator(s):

- Communicate knowledge of geometric relationships by using mathematical terminology appropriately.
- Demonstrate an understanding of how geometry applies to in real-world contexts (including architecture, construction, farming, and astronomy).
- Demonstrate an understanding of geometric relationships (including constructions through investigations by using a variety of tools such as straightedge, compass, Patty Paper, dynamic geometry software, and handheld computing devices).

#### Common Core Alignments – MATHEMATICS | HIGH SCHOOL

[http://ed.sc.gov/agency/programs-services/190/documents/CCSSI\\_MathStandards.pdf](http://ed.sc.gov/agency/programs-services/190/documents/CCSSI_MathStandards.pdf)

#### MATHEMATICS | HIGH SCHOOL—GEOMETRY – PAGE 75

#### Congruence

- Experiment with transformations in the plane
- Understand congruence in terms of rigid motions
- Prove geometric theorems
- Make geometric constructions

#### Similarity, Right Triangles, and Trigonometry

- Understand similarity in terms of similarity transformations
- Prove theorems involving similarity
- Define trigonometric ratios and solve problems involving right triangles
- Apply trigonometry to general triangles

#### Circles

- Understand and apply theorems about circles
- Find arc lengths and areas of sectors of circles

#### Expressing Geometric Properties with Equations

- Translate between the geometric description and the equation for a conic section
- Use coordinates to prove simple geometric theorems algebraically

#### Geometric Measurement and Dimension

- Explain volume formulas and use them to solve problems
- Visualize relationships between two dimensional and three-dimensional objects

#### Modeling with Geometry

- Apply geometric concepts in modeling situations

## FINANCIAL FITNESS 2

### Curriculum Resource

Course Code : 5813

#### Precalculus

**A22.** The student will understand and utilize the mathematical processes of Problem solving, reasoning and proof, communication, connections, and Representation. (PC-1)

#### Indicator(s):

- Apply algebraic methods to solve problems in real-world contexts.
- Judge the reasonableness of mathematical solutions.
- Demonstrate an understanding of algebraic and trigonometric relationships by using a variety of representations (including verbal, graphic, numerical, and symbolic).
- Understand how algebraic and trigonometric relationships can be represented in concrete models, pictorial models, and diagrams.
- Understand how to represent algebraic and trigonometric relationships by using tools such as handheld computing devices, spreadsheets, and computer algebra systems (CASs).

#### Common Core Alignments – MATHEMATICS | HIGH SCHOOL

[http://ed.sc.gov/agency/programs-services/190/documents/CCSSI\\_MathStandards.pdf](http://ed.sc.gov/agency/programs-services/190/documents/CCSSI_MathStandards.pdf)

#### MATHEMATICS | HIGH SCHOOL—NUMBER and QUANTITY – PAGE 59

##### The Real Number System

- Extend the properties of exponents to rational exponents
- Use properties of rational and irrational numbers.

##### Quantities

- Reason quantitatively and use units to solve problems

##### The Complex Number System

- Perform arithmetic operations with complex numbers
- Represent complex numbers and their operations on the complex plane
- Use complex numbers in polynomial identities and equations

##### Vector and Matrix Quantities

- Represent and model with vector quantities.
- Perform operations on vectors.
- Perform operations on matrices and use matrices in applications

#### Data Analysis and Probability

**A23.** The student will understand and utilize the mathematical processes of Problem solving, reasoning and proof, communication, connections, and representation. (DA-1)

#### Indicator(s):

- Execute procedures to find measures of probability and statistics by using tools such as handheld computing devices, spreadsheets, and statistical software.
- Apply the principles of probability and statistics to solve problems in real-world contexts.
- Communicate knowledge of data analysis and probability by using mathematical terminology appropriately.
- Judge the reasonableness of mathematical solutions on the basis of the source of the data, the design of the study, the way the data are displayed, and the way the data are analyzed.

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- Compare data sets by using graphs and summary statistics.

#### **Common Core Alignments – MATHEMATICS | HIGH SCHOOL**

[http://ed.sc.gov/agency/programs-services/190/documents/CCSSI\\_MathStandards.pdf](http://ed.sc.gov/agency/programs-services/190/documents/CCSSI_MathStandards.pdf)

#### **MATHEMATICS | HIGH SCHOOL—GEOMETRY – PAGE 75**

##### **Congruence**

- Experiment with transformations in the plane
- Understand congruence in terms of rigid motions
- Prove geometric theorems
- Make geometric constructions

##### **Similarity, Right Triangles, and Trigonometry**

- Understand similarity in terms of similarity transformations
- Prove theorems involving similarity
- Define trigonometric ratios and solve problems involving right triangles
- Apply trigonometry to general triangles

##### **Circles**

- Understand and apply theorems about circles
- Find arc lengths and areas of sectors of circles

##### **Expressing Geometric Properties with Equations**

- Translate between the geometric description and the equation for a conic section
- Use coordinates to prove simple geometric theorems algebraically

##### **Geometric Measurement and Dimension**

- Explain volume formulas and use them to solve problems
- Visualize relationships between two dimensional and three-dimensional objects

##### **Modeling with Geometry**

- Apply geometric concepts in modeling situations

**A24.** The student will demonstrate through the mathematical processes an understanding of the design of a statistical study. (DA-2)

##### **Indicator(s):**

- Classify a data-collection procedure as a survey, an observational study, or a controlled experiment.
- Compare various random sampling techniques (including simple, stratified, cluster, and systematic).
- Analyze a data-collection procedure to classify the technique used as either simple cluster, systematic, or convenience sampling.
- Critique data-collection methods and describe how bias can be controlled.

#### **Common Core Alignments – MATHEMATICS | HIGH SCHOOL**

[http://ed.sc.gov/agency/programs-services/190/documents/CCSSI\\_MathStandards.pdf](http://ed.sc.gov/agency/programs-services/190/documents/CCSSI_MathStandards.pdf)

#### **MATHEMATICS | HIGH SCHOOL —STATISTICS AND PROBABILITY★-PAGE 80**

##### **Interpreting Categorical and Quantitative Data**

- Summarize, represent, and interpret data on a single count or measurement variable
- Summarize, represent, and interpret data on two categorical and quantitative variables
- Interpret linear models

##### **Making Inferences and Justifying Conclusions**

- Understand and evaluate random processes underlying statistical experiments

## FINANCIAL FITNESS 2

### Curriculum Resource

Course Code : 5813

- Make inferences and justify conclusions from sample surveys, experiments and observational studies

**A25.** The student will demonstrate through the mathematical processes an understanding of the methodology for collecting, organizing, displaying, and interpreting data. (DA-3)

**Indicator(s):**

- Use manipulatives, random number tables, and technology to collect data and conduct experiments and simulations.
- Organize and interpret data by using pictographs, bar graphs, pie charts, dot plots, histograms, time-series plots, stem-and-leaf plots, box-and-whiskers plots, and scatterplots.
- Select appropriate graphic display(s) from among pictographs, bar graphs, pie charts, dot plots, histograms, time-series plots, stem-and-leaf plots, box-and-whiskers plots, and scatterplots when given a data set or problem situation.
- Represent frequency distributions by using displays such as categorical frequency distributions/Pareto charts, histograms, frequency polygons, and cumulative frequency distributions/ogives

**Common Core Alignments – MATHEMATICS | HIGH SCHOOL**

[http://ed.sc.gov/agency/programs-services/190/documents/CCSSI\\_MathStandards.pdf](http://ed.sc.gov/agency/programs-services/190/documents/CCSSI_MathStandards.pdf)

**MATHEMATICS | HIGH SCHOOL —STATISTICS AND PROBABILITY★-PAGE 80**

**Conditional Probability and the Rules of Probability**

- Understand independence and conditional probability and use them to interpret data
- Use the rules of probability to compute probabilities of compound events in a uniform probability model

**Using Probability to Make Decisions**

- Calculate expected values and use them to solve problems
- Use probability to evaluate outcomes of decisions

**A26.** The student will demonstrate through the mathematical processes an understanding of basic statistical methods of analyzing data. (DA-4)

**Indicators:**

- Classify a variable as either a statistic or a parameter.
- Compare descriptive and inferential statistics.
- Classify a variable as either discrete or continuous and as either categorical or quantitative.
- Use procedures and/or technology to find measures of central tendency (mean, median, and mode) for given data.

**Common Core Alignments – MATHEMATICS | HIGH SCHOOL**

[http://ed.sc.gov/agency/programs-services/190/documents/CCSSI\\_MathStandards.pdf](http://ed.sc.gov/agency/programs-services/190/documents/CCSSI_MathStandards.pdf)

**MATHEMATICS | HIGH SCHOOL —STATISTICS AND PROBABILITY★-PAGE 80**

**Using Probability to Make Decisions**

- Calculate expected values and use them to solve problems
- Use probability to evaluate outcomes of decisions

**A27.** The student will demonstrate through the mathematical processes an understanding of the basic concepts of probability. (DA-5)



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### Indicator(s):

- Construct a sample space for an experiment and represent it as a list, chart, picture, or tree diagram.
- Use counting techniques to determine the number of possible outcomes for an event.
- Classify events as either dependent or independent.
- Categorize two events either as mutually exclusive or as not mutually exclusive of one another.
- Use the concept of complementary sets to compute probabilities.

**Common Core Alignments – MATHEMATICS | HIGH SCHOOL**

[http://ed.sc.gov/agency/programs-services/190/documents/CCSSI\\_MathStandards.pdf](http://ed.sc.gov/agency/programs-services/190/documents/CCSSI_MathStandards.pdf)

**MATHEMATICS | HIGH SCHOOL —STATISTICS AND PROBABILITY★-PAGE 80**

### Using Probability to Make Decisions

- Calculate expected values and use them to solve problems
- Use probability to evaluate outcomes of decisions

## SOCIAL STUDIES ACADEMIC STANDARDS

[https://ed.sc.gov/agency/se/Instructional-Practices-and](https://ed.sc.gov/agency/se/Instructional-Practices-and-Evaluations/documents/FINALAPPROVEDSSStandardsAugust182011.pdf)

[Evaluations/documents/FINALAPPROVEDSSStandardsAugust182011.pdf](https://ed.sc.gov/agency/se/Instructional-Practices-and-Evaluations/documents/FINALAPPROVEDSSStandardsAugust182011.pdf)

### Global Studies

**A28.** The student will demonstrate an understanding of the effects of the economic, geographic, and political interactions that took place throughout the world during the nineteenth century.

(GS-4)

### Indicator(s):

- Explain the economic and cultural impact of European involvement on other continents during the era of European expansion.

**A29.** The student will demonstrate an understanding of the effects of economic, geographic, and political interactions that took place throughout the world during the early twentieth century.

(GS-5)

### Indicator(s):

- Summarize the worldwide changes that took place following World War I, including the significance of the Russian Revolution; the rise of nationalist movements in India, Africa, and Southeast Asia; the revolutions and political change in China; and the creation of new states in Europe.

**A30.** The student will demonstrate an understanding of the effects of economic, geographic, and political interactions that have taken place throughout the world from the period of the Cold War to the present day. (GS-6)

### Indicator(s):

- Summarize the worldwide effects of the Cold War, including the competition for power between the United States and the Soviet Union, the changing relationships between the Soviet Union and China, the response by popular culture, and the collapse of the communist states.



## **FINANCIAL FITNESS 2**

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- Compare the challenges and successes of the movements toward independence and democratic reform in various regions following World War II, including the role of political ideology, religion, and ethnicity in shaping governments and the course of independence and democratic movements in Africa, Asia, and Latin America.

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### **United States History and the Constitution**

**A31.** The student will demonstrate an understanding of the settlement of North America.

(USHC-1)

#### **Indicator(s):**

- Summarize the distinct characteristics of each colonial region in the settlement and development of America, including religious, social, political, and economic differences.

**A32.** The student will demonstrate an understanding of major social, political, and economic developments that took place in the United States during the second half of the nineteenth century. (USHC-5)

#### **Indicator(s):**

- Summarize developments in business and industry, including the ascent of new industries, the rise of corporations through monopolies and corporate mergers, the role of industrial leaders such as John D. Rockefeller and Andrew Carnegie, the influence of business ideologies, and the increasing availability of consumer goods and the rising standard of living.
- Summarize the factors that influenced the economic growth of the United States and its emergence as an industrial power, including the abundance of natural resources; government support and protection in the form of tariffs, labor policies, and subsidies; and the expansion of international markets associated with industrialization.

**A33.** The student will demonstrate an understanding of the economic boom-and-bust in America in the 1920s and 1930s, its resultant political instability, and the subsequent worldwide response. (USHC-7)

#### **Indicator(s):**

- Explain the social, cultural, and economic effects of scientific innovation and consumer financing options in the 1920s on the United States and the world, including the advent of aviation, the expansion of mass production techniques, the invention of new home appliances, and the role of transportation in changing urban life.
- Explain cultural responses to the period of economic boom-and-bust, including the Harlem Renaissance; new trends in literature, music, and art; and the effects of radio and movies.
- Compare the first and second New Deals as responses to the economic bust of the Great Depression, including the rights of women and minorities in the workplace and the successes, controversies, and failures of recovery and reform measures such as the labor movement.

**A34.** The student will demonstrate an understanding of the impact of World War II on United States' foreign and domestic policies. (USHC-8)

#### **Indicator(s):**

- Explain the lasting impact of the scientific and technological developments in America after World War II, including new systems for scientific research, medical advances,

## **FINANCIAL FITNESS 2**

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improvements in agricultural technology, and resultant changes in the standard of living and demographic patterns.

**A35.** The student will demonstrate an understanding of the social, economic, and political events that impacted the United States during the Cold War era. (USHC-9)

**Indicator(s):**

- Explain the causes and effects of social and cultural changes in postwar America, including educational programs, expanding suburbanization, the emergence of the consumer culture, the secularization of society and the reemergence of religious conservatism, and the roles of women in American society.

**A36.** The student will demonstrate an understanding of developments in foreign policy and economics that have taken place in the United States since the fall of the Soviet Union and its satellite states in 1992. (USHC-10)

**Indicator(s):**

- Summarize key economic issues in the United States since the fall of communist states, including recession, the national debt and deficits, legislation affecting organized labor and labor unions, immigration, and increases in economic disparity.

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### **United States Government**

**A37.** The student will demonstrate an understanding of the United States government—its origins and its functions. (USG-1)

**Indicator(s):**

- Summarize arguments for the necessity and purpose of government and politics, including the idea that politics enables a group of people with diverse opinions and interests to reach collective decisions, the idea that government gives people the security they need in order to reach their full potential, and the idea that the purposes of government include enhancing economic prosperity and providing for national security.

**A38.** The student will demonstrate an understanding of the continuing role of the United States Constitution in the defining and shaping of American government and society. (USG-3)

**Indicator(s):**

- Explain the organization and responsibilities of local and state governments, including the purposes and functions of state constitutions; reserved and concurrent powers in the states; the relationships among national, state, and local levels of government; and the structure and operation of South Carolina's government.
- Summarize the function of law in the American constitutional system, including the significance of the concept of the due process of law and the ways in which laws are intended to achieve fairness, the protection of individual rights, and the promotion of the common good.

**A39.** The student will demonstrate an understanding of the concept of personal and civic rights and responsibilities and the role of the citizen in American democracy. (USG-5)

**Indicator(s):**

- Classify the rights of United States citizens as personal, political, or economic and identify the significance and source of such rights and the conflicts that can arise when these rights are limited.

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#### Economics

**A40.** The student will demonstrate an understanding of how scarcity and choice impact the economic activity of individuals, families, communities, and nations. (ECON-1)

##### Indicator(s):

- Illustrate the relationship between scarcity—limited resources and unlimited human wants—and the economic choices made by individuals, families, communities, and nations, including how families must budget their income and expenses, how people use psychological and intellectual resources to deal with scarcity, and how local political entities as well as nation-states use scarce resources to satisfy human wants.
- Explain the concept of opportunity costs and how individuals, families, communities, and nations make economic decisions on that basis, including analyzing marginal costs and marginal benefits and assessing how their choices may result in trade-offs.
- Compare the four key factors of production—land, labor, capital, and entrepreneurship—and explain how they are used, including the specialization and division of labor that permits efficient use of scarce resources.

**A41.** The student will demonstrate an understanding of markets and the role of supply and demand in determining price and resource allocation. (ECON-2)

##### Indicator(s):

- Explain the law of supply and demand, including the relationships of critical determinants (e.g., consumer income, tastes, and preferences; technology; the price of inputs) and the effects of change on equilibrium, price, and quantity.
- Explain the nature and role of competition in a market economy, including the determination of market price through competition among buyers and sellers and the conditions that make industries more or less competitive, such as the effect of domestic and international competition and the quality, quantity, and price of products.
- Explain economic incentives that lead to the efficient use of resources, including monetary and nonmonetary incentives, the ways in which people change their behavior in response to incentives, the relationship of incentives to the laws of supply and demand, and the role of private property as an incentive in conserving and improving scarce resources.
- Explain the effect of shortages and surpluses in a market economy, including the effect of price controls (ceilings and floors) in causing shortages or surpluses, changes in the price of products as a result of surplus or shortage, and market mechanisms for eliminating shortages and surpluses and achieving market equilibrium.

**A42.** The student will demonstrate an understanding of the sources of income and growth in a free-enterprise economy. (ECON-3)

##### Indicator(s):

- Compare personal income distribution and functional income distribution, including how distribution of income affects public policy.
- Explain the role of entrepreneurs in a market economy, including the costs and benefits of being an entrepreneur, the expectation of profit as the incentive for entrepreneurs to accept business risks, and the effect of changes in taxation and government regulation on entrepreneurial decisions.

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- Explain the causes and effects of economic growth, including the relationship between investment in human resources and in real capital, the alleviation of poverty, the increase in standards of living, and the creation of new employment opportunities.

**A43.** The student will demonstrate an understanding of personal economic decision making to maximize the net benefits of personal income. (ECON-4)

**Indicator(s):**

- Summarize types of personal economic decisions and choices that individuals make, including determining how to budget money; establishing short- and long-term financial goals and plans related to income, saving, and spending; utilizing loans and credit cards; and considering investment options.
- Explain influences on personal economic decision making and choices, including the effect of education, career choices, and family obligations on future income; the influence of advertising on consumer choices; the risks and benefits involved in short- and long-term saving and investment strategies; and the effect of taxation and interest rates on household consumption and savings.

**A44.** The student will demonstrate an understanding of the various economic institutions of a market economy. (ECON-5)

**Indicator(s):**

- Compare the significant characteristics of a market economy with those of traditional and command economies, including differences in the roles of the government, individual firms, and households in decision making; types of economic institutions; the extent of consumer sovereignty/choice; and the role of private property rights, competition, and the profit motive.
- Analyze the roles of and relationships among economic institutions in a market economy, including the banking system and its interaction with business firms and consumers, the economic circular flow model, the function of financial and securities markets, and the impact of labor unions on the American economy.

**A45.** The student will demonstrate an understanding of the roles that federal, state, and local governments play in the operation of markets in the United States. (ECON-6)

**Indicator(s):**

- Compare the various functions and roles of the government in the United States economy, including providing public goods, defining and enforcing property rights, correcting externalities and regulating markets, maintaining and promoting competition in the market, protecting consumers' rights, and redistributing income.
- Summarize major sources of government revenue, including taxation at the federal, state, and local levels and tax revenues from personal income and payroll taxes, sales taxes, and property taxes.

**A46.** The student will demonstrate an understanding of the national economy and economic policies in the United States. (ECON-7)

**Indicator(s):**

- Compare measures of economic health, including the gross domestic product, consumer price indexes, personal income, disposable income, rates of inflation and deflation, and unemployment rates.

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- Explain the types of goods and services that are funded with government revenues, including national defense, road construction and repair, public safety, health care, payments on the national debt, and education.
- Contrast the costs and benefits of the American government's economic policies, including how policies designed to reduce unemployment may increase inflation and vice versa and how investment in factories, machinery, new technology, health education, and occupational training can raise standards of living.

**A47.** The student will demonstrate an understanding of the principles of trade and economic development. (ECON-8)

#### **Indicator(s):**

- Explain the basic principles of international trade, including the worldwide distribution of resources, the concept of absolute and comparative advantages that leads to specialization and trade, and the concepts of balance of trade and balance of payments that are used to measure international trade.
- Summarize the outcomes of global trade, including gains made by individuals and nations through trade, increases in consumer choice and standard of living, and gains in production efficiency.

## SCIENCE ACADEMIC STANDARDS

[http://ed.sc.gov/agency/se/Instructional-Practices-and-Evaluations/documents/SC\\_AcademicStandards\\_and\\_PerformanceIndicators\\_forScience2013\\_EOC\\_Feb\\_2014.pdf](http://ed.sc.gov/agency/se/Instructional-Practices-and-Evaluations/documents/SC_AcademicStandards_and_PerformanceIndicators_forScience2013_EOC_Feb_2014.pdf)

### **Physical Science**

**A48.** The student will demonstrate an understanding of how scientific inquiry and technological design, including mathematical analysis, can be used appropriately to pose questions, seek answers, and develop solutions. (PS-1)

#### **Indicator(s):**

- Generate hypotheses on the basis of credible, accurate, and relevant sources of scientific information.
- Use appropriate laboratory apparatuses, technology, and techniques safely and accurately when conducting a scientific investigation.
- Use scientific instruments to record measurement data in appropriate metric units that reflect the precision and accuracy of each particular instrument.
- Design a scientific investigation with appropriate methods of control to test a hypothesis (including independent and dependent variables), and evaluate the designs of sample investigations.
- Organize and interpret the data from a controlled scientific investigation by using mathematics (including formulas and dimensional analysis), graphs, models, and/or technology.

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#### **Biology**

**A49.** The student will demonstrate an understanding of how scientific inquiry and technological design, including mathematical analysis, can be used appropriately to pose questions, seek answers, and develop solutions. (B-1)

##### **Indicator(s):**

- Generate hypotheses based on credible, accurate, and relevant sources of scientific information.
- Use appropriate laboratory apparatuses, technology, and techniques safely and accurately when conducting a scientific investigation.
- Use scientific instruments to record measurement data in appropriate metric units that reflect the precision and accuracy of each particular instrument.
- Design a scientific investigation with appropriate methods of control to test a hypothesis (including independent and dependent variables), and evaluate the designs of sample investigations.
- Organize and interpret the data from a controlled scientific investigation by using mathematics, graphs, models, and/or technology.
- Evaluate the results of a controlled scientific investigation in terms of whether they refute or verify the hypothesis.
- Evaluate a technological design or product on the basis of designated criteria (including cost, time, and materials).
- Compare the processes of scientific investigation and technological design.
- Use appropriate safety procedures when conducting investigations.

#### **Chemistry**

**A50.** The student will demonstrate an understanding of how scientific inquiry and technological design, including mathematical analysis, can be used appropriately to pose questions, seek answers, and develop solutions. (C-1)

##### **Indicator(s):**

- Organize and interpret the data from a controlled scientific investigation by using mathematics (including formulas, scientific notation, and dimensional analysis), graphs, models, and/or technology.

#### **Physics**

**A51.** The student will demonstrate an understanding of how scientific inquiry and technological design, including mathematical analysis, can be used appropriately to pose questions, seek answers, and develop solutions. (P-1)

##### **Indicator(s):**

- Apply established rules for significant digits, both in reading scientific instruments and in calculating derived quantities from measurement.
- Use appropriate laboratory apparatuses, technology, and techniques safely and accurately when conducting a scientific investigation.
- Use scientific instruments to record measurement data in appropriate metric units that reflect the precision and accuracy of each particular instrument.

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- Design a scientific investigation with appropriate methods of control to test a hypothesis (including independent and dependent variables), and evaluate the designs of sample investigations.
- Organize and interpret the data from a controlled scientific investigation by using (including calculations in scientific notation, formulas, and dimensional analysis), graphs, tables, models, diagrams, and/or technology.  
Evaluate the results of a controlled scientific investigation in terms of whether they refute or verify the hypothesis.
- Evaluate conclusions based on qualitative and quantitative data (including the impact of parallax, instrument malfunction, or human error) on experimental results.
- Evaluate a technological design or product on the basis of designated criteria (including cost, time, and materials).
- Communicate and defend a scientific argument or conclusion.
- Use appropriate safety procedures when conducting investigations.

### **Earth Science**

**A52.** The student will demonstrate an understanding of how scientific inquiry and technological design, including mathematical analysis, can be used appropriately to pose questions, seek answers, and develop solutions. (ES-1)

#### **Indicator(s):**

- Apply established rules for significant digits, both in reading scientific instruments and in calculating derived quantities from measurement.
- Use appropriate laboratory apparatuses, technology, and techniques safely and accurately when conducting a scientific investigation.
- Use scientific instruments to record measurement data in appropriate metric units that reflect the precision and accuracy of each particular instrument.
- Design a scientific investigation with appropriate methods of control to test a hypothesis (including independent and dependent variables), and evaluate the designs of sample investigations.
- Organize and interpret the data from a controlled scientific investigation by using mathematics (including calculations in scientific notation, formulas, and dimensional analysis), graphs, tables, models, diagrams, and/or technology.
- Evaluate the results of a controlled scientific investigation in terms of whether they refute or verify the hypothesis.
- Evaluate conclusions based on qualitative and quantitative data (including the impact of parallax, instrument malfunction, or human error) on experimental results.
- Evaluate a technological design or product on the basis of designated criteria (including cost, time, and materials).
- Communicate and defend a scientific argument or conclusion.
- Use appropriate safety procedures when conducting investigations.

## **FINANCIAL FITNESS 2**

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**Course Code : 5813**

### **FINANCIAL FITNESS ACADEMIC STANDARDS**

#### **A. CONSUMER RIGHTS AND RESPONSIBILITIES**

**SC Standard:** Analyze policies that support consumer rights and responsibilities.

**FACS Nat'l Standard:** 2.3 Analyze policies that support consumer rights and responsibilities

**Financial Literacy Assessment:** 1C Summarize major consumer protection laws. 6E.  
Investigate how agencies that regulate financial markets protect consumers

**Academic Alignment:** ELA A1, A2, A3, A4; A5, A6; ISTE A7, A8, A9, A10, A11, A12; HSE A13, A14, A15, A16, A18; GS A28, A29, A30; USHC A33; USG A38, A39; Econ A40, A41, A42, A43, A45, A46

#### **Essential Question(s):**

Which of the consumer rights is most important, and why?

What responsibilities do companies have toward consumers?

#### **Indicators:**

##### **What Students Should Know:**

1. Consumer rights
2. Consumer responsibilities
3. Consumer protection legislation
4. Consumer behaviors
5. Local, state, and federal consumer protections agencies

##### **What Students Should Be Able to Do:**

1. Examine consumer rights.
2. Explore consumer responsibilities.
3. Interpret consumer protection legislation.
4. Contrast responsible and irresponsible consumer behaviors.
5. Investigate the roles of local, state, and federal consumer protection agencies.

#### **Learning Strategies:**

- Create a set of flashcards outlining the seven consumer rights. List a right on the front of each card. On the back of the card describe the right.
- Work in groups and select one consumer right. Make a list of how this right affects the producers of goods you purchase. Present findings to class.
- Role-play a situation in which you exercised a consumer responsibility.
- Trace the progression of consumer rights and responsibilities beginning with the European expansion.
- Research consumer laws, e.g. those that apply to high cost consumer loans (predatory lending), Lemon Law. Present findings to class using technology (PowerPoint, Brochure, etc.).



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- Collect articles from the newspaper, Internet and magazines regarding consumer legislation issues. Design a current events bulletin board related to consumer legislation.
- Design an ad representing responsible and irresponsible consumer behaviors.
- Research one local, state, and federal consumer protection agency and explain their functions.
- Collect examples of warranties and guarantees from products recently purchased. Evaluate terms and conditions to determine which is most beneficial to consumers.
- Write a letter of complaint following recommend procedures from the FTC (Federal Trade Commission).

**Assessments:** Written student reflections on topics, performance (presentations) to demonstrate learning, projects with several interval products, student-made rubrics, student questionnaires, exit slips assessing the day's topics

**FACS Student Organization – Family, Careers, and Community Leaders of America (FCCLA)** <http://www.fcclainc.org/>

### APPLICATION/ASSESSMENT THROUGH FCCLA

Financial Fitness: Consumer Clout

*Dynamic Leadership:* Peer Education for Leaders

*Power of One:* Take the Lead

*STAR Events:* Applied Technology; Career Investigation, Chapter Service Project, Early Childhood, Focus on Children, Hospitality, Job Interview, National Programs in Action, Parliamentary Procedures, Promote and Publicize FCCLA!, Recycle and Redesign, Teach and Train

### Resources:

[www.consumer.gov/idtheft](http://www.consumer.gov/idtheft) (U.S. Government's Website for Identity Theft) resources for teaching how to avoid identity theft

[www.usps.com/postalinspectors](http://www.usps.com/postalinspectors) (U.S. Postal Inspectors)

[www.bbbonline.org](http://www.bbbonline.org) (Better Business Bureau Online) information for using Better Business Bureau

[www.consumerexpert.org](http://www.consumerexpert.org) (Consumer Science Business Professionals) consumer business, experts and specialists

[www.consumerworld.org](http://www.consumerworld.org) (Consumer World) consumer resources

[www.fraud.org](http://www.fraud.org) (Internet Fraud Watch) from National Consumer's League

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### Resources:

[www.identitytheft.org](http://www.identitytheft.org) (**Identity Theft**) includes resources including links for identity theft

[www.naag.org](http://www.naag.org) (**National Association of Attorneys General**)

[www.natlconsumersleague.org](http://www.natlconsumersleague.org) (**National Consumer's League**) information about teen financial information

[www.fraud.org](http://www.fraud.org) (**National Consumer Leagues' Clearing House for Online Fraud**) information about online fraud

[www.economicsamerica.org](http://www.economicsamerica.org) (**National Council on Economic Education**) links to teaching and other resources

[www.privacyrights.org](http://www.privacyrights.org) (**Privacy Rights Clearinghouse**) Consumer Education links; San Diego-based

[www.citizen.org](http://www.citizen.org) (**Public Citizen**) founded by Ralph Nader with resources for consumer issues

[www.nice.emich.edu](http://www.nice.emich.edu) (**National Institute for Consumer Education**) includes mini-lesson plans on how to complain and comparison shop as well as full-text resources

## FINANCIAL FITNESS 2

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### B. FINANCIAL RESOURCES

**SC Standard:** Investigate management of financial resources.

**FACS Nat'l Standard: 2.1** Demonstrate management of individual and family resources such as food, clothing, shelter, health care, recreation, transportation, time, and human capital.

**Financial Literacy Assessment:** 1A Take responsibility for personal and family financial decisions based on needs, wants, and values. 1D Make financial decisions by systematically considering alternatives, consequences, and the economy. 3D Apply consumer skills to purchasing decisions. 4D Compare types of loans used to finance a car, education expenses, and housing.

**Academic Alignment:** ELA A1, A2, A3, A4; A5, A6; ISTE A7, A8, A9, A10, A11, A12; HSE A13, A15, A16, A17; EA A19; IA A20; G21; PC A22; DA A23, A25, A26, A27; Econ A40, A41, A43; PS A48; B A49; C A50; P A51; ES A52

#### Essential Question(s):

1. What factors should be considered when managing financial resources?

#### Indicators:

##### What Students Should Know:

1. Housing Choices
2. Transportation Options
3. Vehicle Cost
4. Education Cost
5. Loan options

##### What Students Should Be Able to Do:

5. Research factors to consider when selecting housing.
6. Analyze transportation options.
7. Evaluate cost and responsibilities of owning a vehicle.
8. Examine different types of education, housing and transportation loans.

#### Learning Strategies:

- Invite guest speakers for a panel discussion on various types of housing in the local market.
- Critique real estate ads to choose a home. Determine closing costs and calculate payments including interest, insurance, and taxes.
- Research the different types of housing choices (apartments, condos, single-family, duplex, boarding home, etc. Develop a presentation using technology and present findings to the class.
- Collect information about local housing ordinances. Investigate the information to determine the rights of tenants and landlords.

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#### Learning Strategies:

- Debate the advantages and disadvantages of having roommates.
- Select a mode of transportation ex. Bus, rental car, taxi. Evaluate the monthly cost of transportation to and from school each day.
- Research the cost of new versus used vehicles ([www.kbb.com](http://www.kbb.com) – Kelley Blue Book). Present findings in writing or verbally.
- Conduct a car service center (i.e. Pep Boys, NAPA, Jiffy Lube, Walmart, AAA, etc.) survey to estimate the typical costs associated with car maintenance. Present results showing a comparison between the service centers.
- Outline the steps to follow when purchasing a used vehicle.
- Compare features of different loan options.

#### Assessments:

Written student reflections on topics, KWL chart, performance (presentations) to demonstrate learning, projects with several interval products, student-made rubrics, student questionnaires, exit slips assessing the day's topics

#### FACS Student Organization-Family, Community and Career Leaders of America (FCCLA)

<http://www.fcclainc.org/>

#### APPLICATION/ASSESSMENT THROUGH FCCLA

*Community Service:* resource management education; consumer experience while obtaining project materials

*Dynamic Leadership:* Problem Solving for Leaders

*Families First:* Parent Practice

Financial Fitness: Consumer Clout

*Fundraising:* consumer experience while obtaining materials; observation of customers' consumer decisions

*Leadership roles:* experience with time management; experience designing a plan of work

*Power of One:* A Better You; Take the Lead

*STAR Events:* Applied Technology; Career Investigation, Chapter Service Project, National Programs in Action, Promote and Publicize FCCLA!, Recycle and Redesign

*STOP the Violence:* projects to educate peers about individual and family choices

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### Resources:

[www.nhtsa.dot.gov](http://www.nhtsa.dot.gov) (National Highway Traffic Safety Administration)

[www.northsalem.k12.ny.us/projects/sicheri/webquest.html](http://www.northsalem.k12.ny.us/projects/sicheri/webquest.html) (North Salem Family and Consumer Sciences Department) A lesson plan for "Spending Habits-Money in Motion"; assumes student is a financial planner from a family and consumer sciences teacher

[www.wdft.org/links/fe.htm](http://www.wdft.org/links/fe.htm) (Wisconsin Department of Financial Institutions) links to financial education resources

[www.wdft.org/links/fe.htm](http://www.wdft.org/links/fe.htm) (Wisconsin Department of Financial Institutions) links to financial education resources

[www.umsi.edu/~wpockets/](http://www.umsi.edu/~wpockets/) (Wise Pockets) parent, teacher and student resources from University of Missouri-St.Louis Center for Entrepreneurship and Economic Education

[www.northsalem.k12.ny.us/projects/sicheri/webquest.html](http://www.northsalem.k12.ny.us/projects/sicheri/webquest.html) (North Salem Family and Consumer Sciences Department) A lesson plan for "Spending Habits-Money in Motion"; assumes student is a financial planner from a family and consumer sciences teacher

[www.wdft.org/links/fe.htm](http://www.wdft.org/links/fe.htm) (Wisconsin Department of Financial Institutions) links to financial education resources

[www.wdft.org/links/fe.htm](http://www.wdft.org/links/fe.htm) (Wisconsin Department of Financial Institutions) links to financial education resources

[www.umsi.edu/~wpockets/](http://www.umsi.edu/~wpockets/) (Wise Pockets) parent, teacher and student resources from University of Missouri-St.Louis Center for Entrepreneurship and Economic Education

## FINANCIAL FITNESS 2

### Curriculum Resource

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## C. PLANNING AND MONEY MANAGEMENT

**SC Standard: Analyze factors in developing a long-term financial plan.**

**FACS Nat'l Standard:** 2.5 Analyze relationships between the economic system and consumer actions. 2.6 Demonstrate management of financial resources to meet the goals of individuals and families across the life span.

**Financial Literacy Assessment:** 3A Develop a plan for spending and saving based upon personal and family goals and values. 3E Develop a personal or family financial plan. 3F Examine the purpose and importance of estate and long-term financial planning. 6A Compare saving and investment options to meet various personal and family goals. 6B Discuss how saving and investment contribute to financial well-being and goal achievement. 6C Describe alternatives for researching, purchasing and utilizing saving and investment products. 6D Explain how interest rates, taxes and fees affect the return on savings and investments.

**Academic Alignment:** ELA A1, A2, A3, A4; A5, A6; ISTE A7, A8, A9, A10, A11, A12; HSE A13, A15, A16; EA A19; IA A20; G A21; PC A22; DA A23, A24, A25, A26, A27; USHC A33, A36, USG A 37, A38, A39; Econ A40, A41, A42, A43 , A44, A46, A47; PS A48; B A49; C A50; P A51

### Essential Question(s):

1. Why is it important to have a long-term financial plan?

### Indicators:

#### What Students Should Know:

1. U. S. Economic System
2. Stages of Life Cycle Planning
3. Financial Goals and Values
4. Estate Planning
5. Financial Records and Legal Documents

#### What Students Should Be Able to Do:

1. Describe the U. S. economic system.
2. Explain the changes that families go through during each stage of the family life cycle.
3. Determine personal and family goals and values.
4. Identify the benefits of estate planning including wills.
5. Describe financial records and legal documents.

## **FINANCIAL FITNESS 2**

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#### **Learning Strategies:**

- Research and describe the U.S. Economic System.
- Identify factors affecting saving in three stages of the family life cycle.
- Investigate and list ways to invest for income growth and tax reduction.
- Visit the website for TaxPlanet.com, where you can read about recent changes in federal gift and estate taxes. How might these changes affect your family estate tax situation?
- Conduct an electronic survey of families to determine financial goals and values. Protect the privacy of all participants by designing a survey that does not require any identification. Develop possible plans for spending and saving based on the survey results.
- Ask family members whether they have prepared a will, a durable power of attorney, a life estate, and a living will. Discuss the benefits of having these documents.
- Calculate the cost of a funeral including cremation verses burial.  
Develop a plan for spending and saving based upon personal and family goals and values.

#### **Assessments:**

Graphs, exit slips to assess daily lessons, interviews, calculations

**FACS Student Organization Family, Career, and Community Leaders of America (FCCLA) <http://www.fcclainc.org/>**

#### **APPLICATION/ASSESSMENT THROUGH FCCLA**

*Career Connection:* INTEGRATE Work and Life

*Community Service:* projects to educate public about and support family assistive services

*Families First:* Balancing Family and Career

*Financial Fitness:* Cash Control; Financing Your Future

*Leaders at Work:* on-the-job entrepreneurship projects

*Power of One:* A Better You

*STAR Events:* Applied Technology, Chapter Service Project, Entrepreneurship, Focus on Children, Illustrated Talk, Interior Design, Life Event Planning, Recycle and Redesign

## FINANCIAL FITNESS 2

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### Resources:

[www.bep.treas.gov](http://www.bep.treas.gov) (Bureau of Engraving and Printing) access to money central station on money factory; click on "BEP for kids"

<http://stats.bls.gov> (Bureau of Labor Statistics) information about the consumer price index

[www.chicagofed.org](http://www.chicagofed.org) (Chicago Federal Reserve Board) publications and teacher resources

[www.federalreserve.gov/publications.htm](http://www.federalreserve.gov/publications.htm) (The Federal Reserve Bank) publications and resources

[www.frbsf.org](http://www.frbsf.org) (Federal Reserve Bank of San Francisco) curriculum materials, publications and other resources

[www.irs.gov/taxi](http://www.irs.gov/taxi) (Internal Revenue Service) an online interactive program for understanding taxes with teacher's tool kit

[www.ssa.gov/retire2](http://www.ssa.gov/retire2) (Social Security Administration) retirement scenarios

[www.ssa.gov/kids](http://www.ssa.gov/kids) (Social Security Administration) Youth link for Social Security

[www.treas.gov/kids](http://www.treas.gov/kids) (U.S. Treasury) site designed for children

[www.publicdebt.treas.gov](http://www.publicdebt.treas.gov) (U.S. Treasury Securities) information about savings bonds and other U.S. treasury savings



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#### D. INSURANCE

**SC Standard:** Evaluate insurance as a risk management strategy.

**FACS Nat'l Standard:** 2.6 Demonstrate management of financial resources to meet the goals of individuals and families across the life span.

**Financial Literacy Assessment:** 5A. Identify common types of risks and basic risk management methods. 5B. Explain the purpose and importance of property and liability insurance protection as part of individual and family financial planning. 5C. Explain the purpose and importance of health, disability, and life insurance protection as part of individual and family financial planning.

**Academic Alignment:** ELA A1, A2, A3, A4; A5, A6; ISTE A7, A8, A9, A10, A11, A12; HSE A17, A18; EA A19; IA A20; G A21; PC A22; DA A23, A24, A25, A26, A27; USG A37; Econ A40, A41, A42, A43, A47

#### Essential Question(s):

How can insurance be used as a risk management strategy?

#### Indicators:

##### What Students Should Know:

1. Risk Management
2. Types of insurance
3. Cost and features of insurance
4. Insurance needs

##### What Students Should Be Able to Do:

1. Explain risk management methods.
2. Analyze costs and features of different types of insurance.
3. Examine how insurance needs vary from person to person.

#### Learning Strategies:

- Develop a visual depicting risk management methods and best strategies for applying these methods.
- Select and evaluate at least one type of insurance (life, health, auto, homeowners) and present findings to the class. Include information such as pricing, purpose, features, and need. Compare results and create scenarios for each type of insurance based on findings.
- Role play various situations depicting emergencies and determine the role insurance would play.
- Create a campaign to raise student awareness about driving risk for teens and their passengers and the associated insurance costs.
- Develop an inventory of personal property. Create a list of all items owned and estimate the replacement cost.
- Obtain insurance applications and have students complete them.

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### Learning Strategies:

- Invite a local insurance agent to assist with the development of an emergency packet list for the purpose of insurance reimbursements as a result of a catastrophe. Design the information in a creative fashion and disseminate throughout the school and community.
- Research the factors that raise or lower insurance premiums. Students could choose one specific type of insurance for which they would target. Findings could be presented to the class or submitted in a written paper.

**Assessments:** Written student reflections on topics, performance (presentations) to demonstrate learning, projects with several interval products, student-made rubrics, student questionnaires, exit slips assessing the day's topics

**FACS Student Organization Family, Career, and Community Leaders of America (FCCLA)** <http://www.fcclainc.org/>

### APPLICATION/ASSESSMENT THROUGH FCCLA

*Community Service:* financial management education

*Families First:* Balancing Family and Career

*Financial Fitness:* Banking Basics; Cash Control

*Power of One:* A Better You

*STAR Events:* Applied Technology; Chapter Service Project, Culinary Arts, Entrepreneurship, Illustrated Talk, Interior Design, Life Event Planning

### Resources:

#### [Insurance Lesson Plans, Teaching Lessons, Worksheets](#)

Teach and learn basic **insurance** policy types, **concepts**, and principles. ... **Teaching**

**Insurance** Lesson Plan, Book Keeping Skills to High School Students ...

[www.moneyinstructor.com/insurancelessons.asp](http://www.moneyinstructor.com/insurancelessons.asp) - [Cached](#) - [Similar](#)

#### [Teaching Insurance - eHow.com](#)

**Teaching** health insurance to kids involves **teaching** a combination of math, probabilities and health **insurance concepts**. This article is designed to guide ...

[www.ehow.com/teaching-insurance/](http://www.ehow.com/teaching-insurance/) - [Cached](#)

#### [Teaching Introductory Concepts Of Insurance Company Management: A ...](#)

by J Barrese - 2003 - [Cited by 1](#) - [Related articles](#)

**Teaching** introductory **concepts** of **insurance** company management: a simulation game. by James Barrese , Nicos Scordis , Carolin Schelhorn The article ...

[www.questia.com/PM.qst?a=o&se=gglsc&d=5001507553](http://www.questia.com/PM.qst?a=o&se=gglsc&d=5001507553) - [Similar](#)

#### [Teaching introductory concepts of insurance company management: a ...](#)

Jan 1, 2003 ... The article describes the learning objectives and outcomes of a computer game that simulates an **insurance** market.

[goliath.ecnext.com/.../Teaching-introductory-concepts-of-insurance.html](http://goliath.ecnext.com/.../Teaching-introductory-concepts-of-insurance.html) - [Cached](#)

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### Resources:

#### Visual Aids in Life Insurance Teaching

by RW Kelsey - 1951

of the blackboard. CHARTS. Since a good many charts have been prepared for **teaching** various life **insurance concepts**, let us discuss these for a few moments . ...

[www.jstor.org/stable/250032](http://www.jstor.org/stable/250032)

#### Teaching Children About Money Management: How to Teach the Kids ...

Feb 27, 2010 ... Money **Risk Management**. As children reach the age of 14 they can be taught about the **concepts** of investing. Teach them about low and high ...

[www.suite101.com/.../teaching-children-about-money-management-a207344](http://www.suite101.com/.../teaching-children-about-money-management-a207344) - [Cached](#)

#### Risk Management Training Videos, DVDs, Programs, PowerPoint ...

Buy *risk management training* programs, videos, DVDs, online courses, books, *PowerPoint*, exercises, activities & more. Free previews, government, education ...

[www.business-marketing.com/store/riskmanagement.html](http://www.business-marketing.com/store/riskmanagement.html) - [Cached](#)

#### Records Management Training - PowerPoint Presentation

File Format: Microsoft Powerpoint - [Quick View](#)

Asset and *Risk Management*. Records Management Program Development. October 5, 2004. 8.

NARA – Records Management *Training* Program. *Specific Training* ...

[www.archives.gov/records-mgmt/presentations/day-bridg.ppt](http://www.archives.gov/records-mgmt/presentations/day-bridg.ppt) - [Similar](#)

## FINANCIAL FITNESS 2

### Curriculum Resource

Course Code : 5813

#### E. SAVING AND INVESTING

**SC Standard: Examine saving and investment options.**

**FACS Nat'l Standard:** 2.6 Demonstrate management of financial resources to meet the goals of individuals and families across the life span.

**Financial Literacy Assessment:** 6A Compare saving and investment options to meet various personal and family goals. 6B Discuss how saving and investment contributes to financial well-being and goal achievement. 6C Describe alternatives for researching, purchasing and utilizing saving and investment products.

**Academic Alignment:** ELA A1, A2, A3, A4; A5, A6; ISTE A7, A8, A9, A10, A11, A12; HSE A13, A14, A15, A16, A17; EA A19; IA A20; G A21; PC A22; DA A23, A24, A25, A26, A27; GS A30; USHC A31, A32, A33, A34, A35, A36; Econ A40, A41, A42, A43, A44, A45, A46, A47; PS A48; B A49; C A50; P A51; EA A52

#### **Essential Question(s):**

How can saving and investing practices promote financial security?

#### **Indicators:**

##### **What Students Should Know:**

1. Saving Methods
2. Investment Options

##### **What Students Should Be Able to Do:**

1. Evaluate methods of saving and their benefits.
2. Evaluate investment options.

#### **Learning Strategies:**

- Identify reasons for saving and investing.
- Create a diagram that classifies different types of investments as low, medium, and high risk.
- Develop financial literacy skills by participating in classroom financial competitions. Divide into two or more teams and engage in financial games such as financial football, financial soccer, cash puzzler, road trip to saving, and other games that teach financial concepts <http://www.practicalmoneyskills.com/games/>
- Present stock market information at community organization meetings (PTO, school improvement council, advisory council, back to school events, etc.)

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**Assessments:** Projects with several interval products, student records/reflections on their work, peer evaluations, presentations,

**FACS Student Organization – Family, Career and Community Leaders of America (FCCLA)** <http://www.fcclainc.org/>

### APPLICATION/ASSESSMENT THROUGH FCCLA

*Community Service:* financial management education

*Families First:* Balancing Family and Career

*Financial Fitness:* Banking Basics; Cash Control

*Power of One:* A Better You

*STAR Events:* Applied Technology; Chapter Service Project, Culinary Arts, Entrepreneurship, Illustrated Talk, Interior Design, Life Event Planning,

### Resources:

[www.investoreducation.org/flash/savings\\_game.cfm](http://www.investoreducation.org/flash/savings_game.cfm) (Investor Education from Alliance for Investor Education) savings game for students

[www.mpt.org/senseanddollars/](http://www.mpt.org/senseanddollars/) (Maryland Public Television-Sense & Dollars) games and resources for teaching and money and investing

[www.investoreducation.org/cindex.htm](http://www.investoreducation.org/cindex.htm) National Association of Securities Dealers) savings calculator to determine the value of dollars in the future

[www.smgww.org](http://www.smgww.org) (The Stock Market Game TM) from Securities Industry Foundation for Economic Education

<http://library.thinkquest.org/3096/index.htm?tqskip1=1qtime=0502> (Think Quest) resources for teaching investing

[www.ici.org/aboutfunds/addl\\_resources\\_young.html](http://www.ici.org/aboutfunds/addl_resources_young.html) On Line Resources for Young Investors) resources for investment and savings for

teens [www.investoreducation.org/flash/savings\\_game.cfm](http://www.investoreducation.org/flash/savings_game.cfm) (Investor Education from Alliance for Investor Education) savings game for students

[www.mpt.org/senseanddollars/](http://www.mpt.org/senseanddollars/) (Maryland Public Television-Sense & Dollars) games and resources for teaching and money and investing

[www.investoreducation.org/cindex.htm](http://www.investoreducation.org/cindex.htm) National Association of Securities Dealers) savings calculator to determine the value of dollars in the future

[www.smgww.org](http://www.smgww.org) (The Stock Market Game TM) from Securities Industry Foundation for Economic Education

<http://library.thinkquest.org/3096/index.htm?tqskip1=1qtime=0502> (Think Quest) resources for teaching investing

[www.ici.org/aboutfunds/addl\\_resources\\_young.html](http://www.ici.org/aboutfunds/addl_resources_young.html) On Line Resources for Young Investors) resources for investment and savings for teens

<http://64.66.148.254/> (Real Life Investing Guide) Moolera young investors network

[www.thisisyourbank.com/future/index.html](http://www.thisisyourbank.com/future/index.html) (State Bank of the Lakes) savings calculator

## **FINANCIAL FITNESS 2**

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### **F. ENVIRONMENTAL OUTLOOK**

**SC Standard:** Analyze the relationship of the environment to family and consumer resources.

**FACS Nat'l Standard:** 2.3 Analyze the relationship of the environment to family and consumer resources.

**Financial Literacy Assessment:** 1A Take responsibility for personal and family financial decisions based on needs, wants, and values. 1D Make financial decisions by systematically considering alternatives, consequences, and the economy. 3D Apply consumer skills to purchasing decisions.

**Academic Alignment:** ELA A1, A2, A3, A4; A5, A6; ISTE A7, A8, A9, A10, A11, A12; HSE A13, A15, A16, A17; DA A23, A24, A25, A26, A27; GS A28, A29, A30; USHC A31, A32, A33, A35; USG A37, A38, A39; Econ A40, A41, A42, A43, A44, A45, A46, A47; PS A48; B A49; C A50; P A51; ES A52

#### **Essential Question(s):**

1. What impact does family and consumer resources have on the environment?
2. How does recycling impact the environment?
3. What is the family responsibility to environmental issues?

#### **Indicators:**

##### **What Students Should Know:**

1. Family responsibility to the environment
2. Environmental trends and issues
3. Conserve, reuse, and recycle
4. Regulations for conserving resources

##### **What Students Should Be Able to Do:**

1. Determine family responsibility to the environment.
2. Examine the impact of environmental trends and issues on families and future generations.
3. Identify the benefits of conserving, reusing, and recycling.
4. Recognize laws and policies affecting conservation of resources.

#### **Learning Strategies:**

- Visit the waste management facility and collect information on how recycling trends can be implemented in the home and community.
- Research types of products that are biodegradable and discuss findings in class.

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- Set-up a class by class campaign to collect recyclable materials. The class with the most materials will be awarded a “Going Green” certificate. The class reporter will write and submit an article to the school and local newspaper.
- Invite a recycling coordinator to speak to the class and address the benefits of conserving resources. Complete a KWL chart.
- Research e-commerce in the market place and its effect on reducing wasteful products (printed catalogs, newspapers, etc.). Develop a graphic addressing the advantages and disadvantages of conserving each type of wasteful product.

**Assessments:** charts, graphs, presentations, field trip, research, KWL, certificate/awards, self evaluation, summarize guest speaker presentation

**FACS Student Organization – Family, Careers, and Community Leaders of America (FCCLA)** <http://www.fcclainc.org/>

### APPLICATION/ASSESSMENT THROUGH FCCLA

Financial Fitness: Consumer Clout

*Dynamic Leadership:* Peer Education for Leaders

*Power of One:* Take the Lead

*STAR Events:* Applied Technology; Career Investigation, Chapter Service Project, Early Childhood, Focus on Children, Hospitality, Job Interview, National Programs in Action, Parliamentary Procedures, Promote and Publicize FCCLA!, Recycle and Redesign, Teach and Train

### Resources:

#### [Nature Net - Family Resources](#)

Check out these cool resources for busy families: Parent's Network! - stay involved in and informed on area events, environmental issues and fun, ...

[www.naturenet.com/family\\_resources.html](http://www.naturenet.com/family_resources.html) - [Cached](#) - [Similar](#)

#### [SOM - Granholm Says Family Resource Centers are Critical to ...](#)

Sep 29, 2010 ... Find out about how environmental issues may affect your business. .... There are currently 49 Family Resource Centers operating statewide. ...

[www.michigan.gov/.../0,1607,7-192-53480\\_56421-244329--,00.html](http://www.michigan.gov/.../0,1607,7-192-53480_56421-244329--,00.html) - [Cached](#)

#### [Environmental Issues- ABA Family Legal Guide](#)

Find legal information about Environmental Issues. ... American Bar Association Family Legal Guide Copyright © 2004 American Bar Association. Next FAQ ...

[public.findlaw.com](http://public.findlaw.com) > [ABA Family Legal Guide](#) - [Cached](#) - [Similar](#)

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#### Resources:

##### [SCDHEC: Health & Environmental Issues for Children Under Six ...](#)

Health and Environmental Issues for Children Under Six ... It's important for the child's family, physician, and childcare providers to form a partnership ...

[www.scdhec.gov/health/mch/childcare/common.htm](http://www.scdhec.gov/health/mch/childcare/common.htm) - [Cached](#)

##### [Consumer Environment Index - Sound Resource Management - Zerowaste ...](#)

The Consumer Environmental Index (CEI™) tracks the environmental impacts caused by the production, use and disposal of the goods and services we consume ..

[www.zerowaste.com/pages/CEI.htm](http://www.zerowaste.com/pages/CEI.htm) - [Cached](#)

##### [Family Resource Management](#)

File Format: PDF/Adobe Acrobat - [Quick View](#)

of Family Resource Management is very dynamic as new consumer concerns surface with a changing economic environment. Credentials: (1) AFC stands for ...

[www.ces.ncsu.edu/.../7a%20BirdFRM%20Program%20Info%20for%20Agents\\_09.04](http://www.ces.ncsu.edu/.../7a%20BirdFRM%20Program%20Info%20for%20Agents_09.04)

##### [Consumer and Resource Management](#)

File Format: PDF/Adobe Acrobat - [Quick View](#)

MCRM 3.2 Identify environmental trends and issues affecting families and future ... MCRM 5:

Identify career paths in Consumer and Resource Management fields ...

[www.education.nh.gov/career/career/documents/family\\_2b.pdf](http://www.education.nh.gov/career/career/documents/family_2b.pdf)

##### [PERSONAL RESOURCE MANAGEMENT AND FAMILY FINANCE The Family and ...](#)

File Format: PDF/Adobe Acrobat - [Quick View](#)

Family and Consumer Sciences: Personal Resource Management and Family Finance.

11/01/2005. Students will analyze the relationship of environment to family

[dc.doe.in.gov/.../PersonalResourceManagementandFamilyFinance.pdf](http://dc.doe.in.gov/.../PersonalResourceManagementandFamilyFinance.pdf)

##### [Consumer Environmental Index — B-Sustainable](#)

The data and data discussion are excerpted from the report, The Washington State *Consumer Environmental Index*, by Sound *Resource Management* for the ...

[www.b-sustainable.org/...environment/consumer-climate-change-impact-index](http://www.b-sustainable.org/...environment/consumer-climate-change-impact-index) - [Cached](#) - [Similar](#)



## FINANCIAL FITNESS 2

### Curriculum Resource

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## G. CAREERS

**SC Standard: Investigate knowledge and skills required to be successful in careers in financial services.**

**FACS Nat'l Standard:** 1.1 Analyze strategies to manage multiple roles and responsibilities (individual, family, career, community, and global). 1.2 Demonstrate transferable and employability skills in school, community and workplace settings.

**Financial Literacy Assessment:** 2B. Explore employment options for making a living. 2C. Analyze the effect of education and skills on employment. 2D. Analyze how employment choices and economic conditions affect income.

**Academic Alignment:** ELA A1, A2, A3, A4; A5, A6; ISTE A7, A8, A9, A10, A11, A12; HSE A13, A14, A15, A16, A17; EA A19, IA A20; G21; PC A22; DA A23, A24, A25, A26, A27; GS A28, A29, A30; USHC A32, A34, A35, A36; USG A37; Econ A41, A42, A43, A45; PS A48; B A49; C A50; P A51; ES A52

### Essential Question(s):

What knowledge and skills are required to be successful in financial services careers?

### Indicators:

#### What Students Should Know:

1. Employment outlook
2. Employer Expectations
3. Education options and expenses

#### What Students Should Be Able to Do:

4. Research consumer services employment outlook.
5. Explain employer expectations.
6. Analyze education options and expenses.

### Learning Strategies:

- Compare employment statistics on a local, state, and national level for five jobs in the financial services industry over the last ten years. Using a graph, interpret results and use them along with additional research to predict future employment outlook in forms of a class presentation or paper.
- Participate in FCCLA competitive events: Career Investigation, Job Interview, and Career Connection.
- Take a job aptitude test (SCOIS, Kuder, etc.). Identify potential careers based on the outcomes. Develop a career portfolio, include resume, references, writing samples, educational requirements, college/university choices, etc.
- Explain to the class how career goals relate to financial goals.
- Develop a business plan based on your skills and interests.

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- Research job characteristics to be successful in starting your own business and compare to personal characteristics.
- Revisit your financial goals and compare how potential career options match and impact financial goals.
- Create a resume and compare with job skills required for a career of choice.
- Role play interviewing techniques. Develop a checklist and conduct peer evaluations of the interviews.
- Create a career portfolio including educational requirements, career outlook, salary, cover letter, references, and samples of student work.
- Identify educational goals, determine level of education required, identify several postsecondary options, research financing/payment options, etc.

**Assessments:** Student questionnaires, projects with several interval products, student records/reflections on their work, SCOIS, student evaluations

**FACS Student Organization – Family, Careers, and Community Leaders of America (FCCLA)** <http://www.fcclainc.org/>

#### **APPLICATION/ASSESSMENT THROUGH FCCLA**

Career Connection: leadership and planning in career-related projects; PLUG IN to Careers; SIGN ON to the Career Connection; INTEGRATE Work and Life; LINK UP to Jobs; ACCESS SKILLS for Career Success

Community Service: leadership and planning in service projects

Dynamic Leadership: Character for Leaders; Problem Solving for Leaders; Relationships for Leaders; Conflict Management for Leaders; Team Building for Leaders; Peer Education for Leaders

Families First: leadership and planning in family-related projects; Balancing Family and Career; You-Me-Us

FCCLA FACTS: leadership and planning in traffic safety projects

Financial Fitness: leadership and planning in money management projects; Consumer Clout; Making Money

Fundraising: demonstration of work ethics and professionalism

Leaders at Work: planning and self-direction of on-the-job leadership projects

Power of One: Take the Lead; Working on Working

STAR Events: Applied Technology; Career Investigation, Chapter Service Project, Early Childhood, Focus on Children, Hospitality, Job Interview, National Programs in Action, Parliamentary Procedures, Promote and Publicize FCCLA!, Recycle and Redesign, Teach and Train

STOP the Violence: projects to promote youth violence prevention in work and community environments

Student Body: leadership and planning in nutrition, fitness and self-esteem projects

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#### Resources:

[www.littlejason.com/lemonade/index.html](http://www.littlejason.com/lemonade/index.html) (Lemonade Stand) a student activity for students to make as much money as possible "selling lemonade"

[www.salomonsmithbarney.com/yin/home.htm](http://www.salomonsmithbarney.com/yin/home.htm) (Salomon Smith Barney) young investors network  
[Why Financial Services - Why Financial Services Careers](#)

Leading reasons why financial services careers are an attractive option for ambitious people.

[financecareers.about.com/.../whyfinancialservices/.../whyfinsvcs.htm](http://financecareers.about.com/.../whyfinancialservices/.../whyfinsvcs.htm) - [Cached](#) - [Similar](#)

[Finance jobs, investment banking jobs & recruitment: Finance jobs ...](#)

Financial jobs, bank jobs, careers & recruitment in the finance jobs sector. ... Hedge Funds, HR & Recruitment, Information Services, Information Technology ...

[www.efinancialcareers.com/](http://www.efinancialcareers.com/) - [Cached](#) - [Similar](#)

[Salary | Career | Financial Services jobs. Search Financial ...](#)

Financial Services jobs. Search for Financial Services careers. , Chief Tax Executive, Chief Division Treasurer, Revenue Analyst III, Senior Payroll Clerk, ...

[www.salary.com/careers/.../crel\\_narrowbrief\\_FA03.html](http://www.salary.com/careers/.../crel_narrowbrief_FA03.html) - [Cached](#) - [Similar](#)

[Financial Analysts](#)

Dec 17, 2009 ... Despite employment growth, keen competition is expected for these high-paying jobs. Growth in financial services will create new positions, ...

[www.bls.gov/oco/ocos301.htm](http://www.bls.gov/oco/ocos301.htm) - [Cached](#) - [Similar](#)

[BROKERHUNTER.com: Financial Services Careers](#)

Employment resource dedicated exclusively to the securities industry.

[www.brokerhunter.com/](http://www.brokerhunter.com/) - [Cached](#) - [Similar](#)

[Jobs on Wall Street - The Number One Online Job Board Recruiting ...](#)

We bring together employers and job applicants in the *financial services* sectors , ... Browse financial *jobs* and find the one that's right for you. ...

[www.jobsonwallstreet.com/](http://www.jobsonwallstreet.com/) - [Cached](#) - [Similar](#)

[Finance Jobs, Financial Analyst Jobs, CFO, Bank Director & Banking ...](#)

Looking for finance *jobs*, *financial analyst jobs*, CFO, bank director & banking *careers*? Find your bank employment with all new CFO *jobs*, finance director ...

[www.financialservicescrossing.com/](http://www.financialservicescrossing.com/) - [Cached](#) - [Similar](#)

[National Banking and Financial Services Network](#)

Accounting *jobs*, banking *jobs*, mortgage *jobs* and finance *jobs* available nationwide through the largest and oldest finance and banking recruiter network.

[www.nbn-jobs.com/](http://www.nbn-jobs.com/) - [Cached](#)