STATEWIDE COURSE SYLLABUS
Financial Fitness 1

Instructor:
Teacher's Name:
Teacher Room Number:
Phone:
Fax:
Email:
Webpage:
Hours Available:

Career Cluster: Human Services

CIP Code: 190101

Course Number and Title: 5812 Financial Fitness 1

Course Description: Want to get more for your money? Want to learn to spend your money wisely? If so, this is the course you should take. Financial Fitness 1 is designed to help students develop financial management skills by evaluating marketplace alternatives, creating a personal budget, understanding consumer rights and responsibilities, understanding the impact of career choices on personal goals, and making informed consumer decisions. Learning experiences provide real-life application concepts such as budgeting money, using credit, and avoiding scams, ripoffs and identity theft. Integration of the Family and Consumer Sciences career and technical education student organization—Family, Career and Community Leaders of America—greatly enhances this curriculum.

Grade Level: 11 – 12

Carnegie Units: 1

(Regulation 43-232: High School Credit - A school may award one unit of credit for an academic standards-based course that requires a minimum of 120 hours of instruction.)

Prerequisite: None

National Assessment/Credential:

South Carolina State Standards/Indicators

Unit 1 Topic: CONSUMER DECISION MAKING

Amount of Time:

State Standard:

1. Apply the decision-making process to consumer choices.

Indicators:

1. Plan actions to reach short- and long-term goals.

2. Apply the decision-making process.
3. Develop a list of financial information sources.
4. Identify strategies for comparison shopping.
5. Categorize wants, needs, and values.
6. Describe how advertising influences consumer decisions.
7. Explain the importance of monitoring and controlling personal financial information.

Unit 2:Topic: CAREERS

Amount of Time:

State Standard:

1. Explore career opportunities and professional requirements for the consumer service industry.

Indicators:

1. Categorize consumer service industry careers from entry level to professional level.
2. Identify educational requirements.
3. Demonstrate technical skills.
4. Explain economic conditions.
5. Integrate 21st century skills throughout the career unit.

Unit 3:Topic: PLANNING AND MONEY MANAGEMENT

Amount of Time:

State Standard:

1. Evaluate financial resource management to meet the goals of individuals and families.

Indicators:

1. Explain how career choice, education and job skills affect income.
2. Identify sources of income.
3. Analyze the components of a paycheck.
4. Design a plan for earning, spending and saving.
5. Distinguish between fixed and flexible expenses.
6. Compare different payment options.
7. Differentiate between money management tools.
8. Explain the law of supply and demand.

Unit 4 Topic: CREDIT AND DEBT MANAGEMENT

Amount of Time:

State Standard:

1. Analyze the use of credit and debt in financial management.

Indicators:

1. Establish personal and family goals.
2. Analyze sample credit reports.
3. Interpret credit scores.
4. Differentiate between consumer loans and credit cards.
5. Explain how terms & conditions associated with credit affect the cost of purchases.
6. Differentiate between types of lending institutions. (e.g. banks, credit unions, payday lending sources, finance companies.)
7. Categorize strategies used to resolve debt problems (personal approaches or professional assistance).
8. Identify consumer credit laws.

Unit 5 Topic: TECHNOLOGY

Amount of Time:

State Standard:

1. Evaluate products and services based on technology applications.

Indicators:

1. Demonstrate acceptable Internet communication skills.
2. Describe ways technology has affected consumer habits.
3. List advantages and disadvantages of Internet shopping.
4. Identify services that can be purchased via the Internet.
5. Explain precautions that should be taken to protect privacy.
6. Identify Internet scams.

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Course Outline:

	Unit/Lesson	Textbook Chapter		Unit/Lesson	Textbook Chapter
Week 1			**Week 10**		
Week 2			**Week 11**		
Week 3			**Week 12**		
Week 4			**Week 13**		
Week 5			**Week 14**		
Week 6			**Week 15**		
Week 7			**Week 16**		
Week 8			**Week 17**		
Week 9			**Week 18**		

Academic Alignments:
Course content is aligned with the following academic subject areas:

English Language Arts
Earth Science
Economics
Chemistry
Health and Safety Education
Elementary Algebra
Geometry
Intermediate Algebra
Precalculus
Technology
Physics
Biology
Data Analysis

Textbook(s):

Evaluation and Grading:

1. **Grading System:**

2. **Grading Scale:**

   A = 100 - 93
   B = 92 - 85
   C = 84 - 77
   D = 76 - 70
   F = 69 - below

Make-up Policy and Extra Help:

Supplies Needed:

Classroom Expectations:

Classroom Procedures:

Collaborative Partnerships:

Advisory Council: The advisory council meets two times per year, once during the fall semester and once during the spring semester. All parents are invited to join our advisory council. Please contact me if you are interested.

Business/Community Connections: Businesses and community representatives are invited to serve on our advisory council. We encourage our local businesses and community representatives to provide speakers, field trip opportunities, donations, and other resources to support students in the school to work transition.

Dual Credit/Articulation Opportunities (Transition Strategies for Middle School):

Service Learning Projects:

Extended Learning Opportunities:

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21st Century Skills

http://www.p21.org/index.php?option=com_content&task=view&id=254&Itemid=120

The elements listed below are 21st Century Student Outcomes representing skills, knowledge and expertise students should master to succeed in work and life in the 21st century. These elements are incorporated throughout the course content.

Core Subjects and 21st Century Themes • English, Reading or Language Arts • World Languages • Arts • Mathematics • Economics • Science • Geography • History • Government and Civics	**Learning and Innovation Skills** • **Creativity and Innovation** Think Creatively Work Creatively with Others Implement Innovations • **Critical Thinking and Problem Solving** Reason Effectively Use Systems Thinking Make Judgments and Decisions Solve Problems • **Communication and Collaboration** Communicate Clearly Collaborate with Others
Information, Media and Technology Skills • **Information Literacy** Access and Evaluate Information Use and Manage Information • **Media Literacy** Analyze Media Create Media Products • **ICT Literacy** Apply Technology Effectively	**Life and Career Skills** • **Flexibility and Adaptability** Adapt to Change Be Flexible • **Initiative and Self-Direction** Manage Goals and Time Work Independently Be Self-directed Learners • **Social and Cross-Cultural Skills** Interact Effectively with Others Work Effectively in Diverse Teams • **Productivity and Accountability** Manage Projects Produce Results • **Leadership and Responsibility** Guide and Lead Others Be Responsible to Others

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CHECKLIST

Please check each item you have read and understand:

Syllabus Categories	Parent	Student
Course Description		
Unit Topics/Course Standards/Indicators		
National Assessments		
Course Outline		
Academic Alignments		
Textbook		
Evaluation and Grading		
Make-up Policy and Extra Help		
Supplies Needed		
Classroom Expectations		
Classroom Procedures		
Collaborative Partnerships		
Dual Credit and Articulation Opportunities		
Service Learning Projects		
Extended Learning Opportunities		
21st Century Skills		

Please refer to contact information on the first page if you have any questions. Your signature below verifies that you have read, understand, and agree with the contents of this syllabus.

Student Signature: _____ Date: _____
Student Printed Name: _____
Parent Signature: _____ Date: _____
Parent Printed Name: _____