STATEWIDE COURSE SYLLABUS
Financial Fitness 2

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

Career Cluster: Human Services

CIP Code: 190101

Course Number and Title: 5813 Financial Fitness 2

Course Description: Graduation is near and life after high school is quickly approaching! Are you ready? Take this course to help to put yourself in control of your future. Financial Fitness 2 is an in-depth study of financial management skills. Building on skills 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.

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.)

Required Prerequisite: Financial Fitness 1

National Assessment/Credential:

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South Carolina State Standards/Indicators

Unit 1 Topic: CONSUMER RESPONSIBILITIES AND RIGHTS

Amount of Time:

State Standard:

1. Analyze policies that support consumer rights and responsibilities.

Indicators:

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.

Unit 2 Topic: FINANCIAL DECISION MAKING

Amount of Time:

State Standard:

1. Investigate management of financial resources.

Indicators:

1. Research 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.

Unit 3 Topic: PLANNING AND MONEY MANAGEMENT

Amount of Time:

State Standard:

1. Analyze factors in developing a long-term financial plan.

Indicators:

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.

Unit 4 Topic: INSURANCE

Amount of Time:

State Standard:

1. Evaluate insurance as a risk management strategy.

Indicators:

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.

Unit 5 Topic: SAVING AND INVESTING

Amount of Time:

State Standard:

1. Examine saving and investment options.

Indicators:

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

Unit 6 Topic: ENVIRONMENTAL OUTLOOK

Amount of Time:

State Standard:

1. Analyze the relationship of the environment to family and consumer resources.

Indicators:

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.

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Unit 7 Topic: CAREERS

Amount of Time:

State Standard:

1. Apply knowledge and skills required to be successful in consumer services careers.

Indicators:

1. Research consumer services employment outlook.
2. Explain employer expectations.
3. Analyze education options and expenses.

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

Textbook(s):

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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: _____