Scope & Sequence

Course Name: Beyond Personal Finance

Course Credit: .5
Course Requirements: Foundational knowledge of Algebra
Prerequisites: None

Course Description: Beyond Personal Finance is a choice-based curriculum that opens the student's eyes to the high cost of being an adult. This interactive, informative, 20 lesson, self-paced course immerses the students in their future by letting them experience age 22-41 for themselves through making personal choices and personal budgets. The course starts with learning about and choosing a college and/or career then moves to cars, apartments, spouses, houses, investments and much more. The final class covers retirement and asks the students to review their final budget to see if they are on track. Through personal reflection the student's eyes are opened to how their choices impact their future.

NOTE: The instructional content for both student and teacher has been prerecorded and provided in a portal learning environment that also contains links to assignments and extension material.

Total Number of Periods **Total Number of Hours**	20 Periods 30 Hours*	* Scope and sequence allows additional time for guest speakers, student presentations, field trips, remediation, extended learning activities, etc. Suggestions have been provided in the Teacher's Portal.
Lesson 1- Colleges & Careers	1 hour instruction 30 minutes assignment	To introduce the students to the high cost of making the wrong education choice.
Lesson 2- Budgeting	1 hour instruction 30 minutes assignment	To introduce the students to the necessity for a budget and how to create one.
Lesson 3- Car Purchase	1 hour instruction 15 minutes assignment	To introduce the topic of car buying and show how knowledge can save money.
Lesson 4- Apartment Rental	1 hour instruction 45 minutes assignment	To introduce the topic of apartment rental and prepare for the Lesson 5 Checkpoint.
Lesson 5- Checkpoint	15 minutes instruction 45 minutes assignment	The Unit 1 Checkpoint helps ensure comprehension of prior topics.
Lesson 6- Credit Cards	1 hour instruction 30 minutes assignment	To provide a deeper dive into the world of credit cards to further understanding.

Lesson 7- Interest	1 hour instruction 45 minutes assignment	Continuing on with our credit card/loan discussions, but this time from the angle of interest.
Lesson 8- Paychecks	1 hour instruction 45 minutes assignment	To help the student understand the difference between gross and net pay.
Lesson 9- House Purchase	1 hour instruction 45 minutes assignment	To help the student understand the cost of homeownership and the importance of saving.
Lesson 10- Insurance	1 hour instruction 15 minutes assignment	To uncover the world of insurance and discuss purposes for each type.
Lesson 11- Checkpoint Review	1 hour instruction 45 minutes assignment	To prepare for the Lesson 11 Checkpoint and apply earlier insurance knowledge.
Lesson 12- Checkpoint	15 minutes instruction 45 minutes assignment	The Unit 2 Checkpoint ensures comprehension of prior topics.
Lesson 13- Charitable Giving	1 hour instruction 15 minutes assignment	**To teach that giving and/or serving others is a key driver of happiness.**
Lesson 14- Investments	1 hour instruction 15 minutes assignment	To dive into the world of investing and emphasize the importance of patience.
Lesson 15- Business Basics	1 hour instruction 45 minutes assignment	To introduce basic business concepts in order to demystify how the business world works.
Lesson 16- Reconciliations	1 hour instruction 30 minutes assignment	To stress the importance of regularly reviewing your financial accounts.
Lesson 17- Income Tax	1 hour instruction 45 minutes assignment	To introduce Federal Income Tax and its calculations.
Lesson 18- Checkpoint Review & Divorce Discussion	1 hour instruction 45 minutes assignment	To prepare for the Lesson 19 Checkpoint and talk about the impact of divorce.
Lesson 19- Checkpoint	15 minutes instruction 45 minutes assignment	The Unit 3 Checkpoint will ensure comprehension of prior topics.
Lesson 20- Retirement	1 hour instruction 30 minutes assignment	A look at retirement and how the student's financials fared on our journey.