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## HIGH SCHOOL FINANCIAL LITERACY CURRICULUM (Grades 9–12)

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### Curriculum Title

**Financial Empowerment: Credit, Careers & Real-World Readiness**

### Description

A comprehensive high school financial literacy curriculum preparing students for credit, careers, budgeting, investing, and real-world financial decision-making.

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## 1. CURRICULUM DEFINITION

**High School Financial Literacy** equips students with the knowledge and practical skills needed to manage money independently as they transition into adulthood. Students learn how income, credit, education, career choices, and financial planning shape long-term stability, opportunity, and wealth.

At this level, financial literacy is no longer theoretical — it is **applied, practical, and future-focused**.

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## 2. CURRICULUM OVERVIEW & PURPOSE

The **Kurrency Kidz High School Financial Literacy Curriculum** prepares students for life after graduation by addressing real-world financial responsibilities they will soon face, including managing income, understanding credit and debt, budgeting for independent living, and planning for college, careers, or entrepreneurship.

### Purpose:

- Prepare students for financial independence
  - Build responsible credit and debt awareness
  - Connect education and career pathways to income
  - Reduce future financial stress and risk
  - Promote long-term economic mobility
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## 3. WHY FINANCIAL LITERACY MATTERS IN HIGH SCHOOL

*(Statistics & Context)*

- Nearly **70% of young adults regret not learning about money in high school.**
- Over **60% of Americans live paycheck to paycheck**, often due to lack of early education.
- Young adults with financial education are more likely to budget and save.
- Poor credit decisions made early can impact housing, employment, and education opportunities.

**Fun Quote:**

“You don’t have to be rich to be financially smart — you have to be intentional.”

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## 4. CURRICULUM STRUCTURE (MULTI-LESSON SEQUENCE)

This curriculum includes **7 core lessons**, each designed for **60–90 minutes**, adaptable for classroom instruction, advisory periods, CTE courses, or home learning.

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### *LESSON 1: Income, Careers & Earning Potential*

**Lesson Objective**

Students will understand how income is earned and how education, skills, and career choices affect lifetime earnings.

**Key Concepts**

- Income is earned through employment, business, or self-employment
- Different careers have different earning ranges
- Education and skill-building increase earning potential

**Real-Life Example**

Comparing lifetime earnings of a high school graduate vs. a college graduate.

**Activity**

Career-to-income mapping worksheet.

**Discussion Questions**

- How do skills increase income?
  - What careers interest you and why?
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### *LESSON 2: Budgeting for Independent Living*

**Lesson Objective**

Students will create a realistic budget for life after high school.

**Key Concepts**

- Budgeting tracks income and expenses
- Fixed vs. variable expenses
- Planning prevents debt and stress

**Activity**

“First Apartment” budgeting simulation.

**Story Problem**

If the monthly income is \$2,000 and expenses are \$1,650, how much remains?

**Answer:** \$350

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*LESSON 3: Banking, Saving & Financial Tools***Lesson Objective**

Students will understand banking services and how to use financial tools responsibly.

**Key Concepts**

- Checking vs. savings accounts
- Interest and compound growth
- Digital banking safety

**Activity**

Account comparison analysis.

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*LESSON 4: Credit, Debt & Credit Scores***Lesson Objective**

Students will learn how credit works and how choices impact credit scores.

**Key Concepts**

- Credit is borrowed money
- Interest is the cost of borrowing
- Credit scores affect loans, housing, and jobs

**Real-Life Scenario**

Using a credit card responsibly vs. missing payments.

**Multiple Choice Check**

Which builds good credit?

- A. Paying late
- B. Paying on time
- C. Maxing out cards

**Correct:** B

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### *LESSON 5: Saving, Investing & Wealth Building*

#### **Lesson Objective**

Students will understand how saving and investing build long-term wealth.

#### **Key Concepts**

- Saving vs. investing
- Time and compound interest
- Risk and diversification

#### **Fun Statistic**

Investing \$100/month starting at 18 can grow significantly more than starting at 30.

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### *LESSON 6: Risk Management & Financial Protection*

#### **Lesson Objective**

Students will identify financial risks and how to protect against them.

#### **Key Concepts**

- Insurance basics
- Fraud prevention
- Emergency funds

#### **Activity**

Risk scenario analysis.

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### *LESSON 7: Education, Choices & Life Planning*

#### **Lesson Objective**

Students will connect education choices to financial outcomes.

#### **Key Concepts**

- College, trade, military, entrepreneurship paths

- Student loans and repayment basics
- Aligning goals with finances

**Reflection**

“What financial choices will matter most in the next 5 years?”

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**5. REAL-LIFE PROBLEM SOLVING (CAPSTONE)****Scenario**

A student graduates and earns \$15/hour. They must plan housing, transportation, savings, and food.

**Task**

- Create a budget
  - Identify risks
  - Plan savings
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**6. MULTIPLE-CHOICE UNIT REVIEW**

1. Credit is:  
A. Free money  
B. Borrowed money  
C. Earned income

**Correct: B**

2. A budget helps:  
A. Overspend  
B. Plan finances  
C. Ignore saving

**Correct: B**

3. Interest is:  
A. Free money  
B. Cost of borrowing  
C. Savings reward

**Correct: B**

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**7. ANSWER KEY**

All multiple-choice and story problems included per lesson; reflections are subjective.

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## 8. FAMILY & HOME IMPLEMENTATION GUIDE

### Parents/Caregivers:

- Discuss financial decisions openly
- Share real budgeting experiences
- Encourage saving and planning

### Students:

- Track spending
  - Practice budgeting
  - Ask questions
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## 9. ASSESSMENT & PROGRESS MEASUREMENT

- Pre/Post assessments
  - Budget projects
  - Credit simulations
  - Reflection essays
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## 10. STANDARDS ALIGNMENT

### Aligned to:

- Common Core Math & ELA
- National Financial Literacy Standards
- CTE & Workforce Readiness
- C3 Framework

*(Full alignment available as a separate PDF.)*

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## 11. IMPACT STATEMENT

The Kurrency Kidz High School Financial Literacy Curriculum prepares students for adulthood by building essential financial knowledge, responsible decision-making, and confidence needed for long-term economic stability and success.

# Kurrency KIDZ