



California Standards Alignment and Unit Guide

Financial Literacy for High School Collection

Everfi Course Name	At-A-Glance	California Required Topics Addressed in the Course
<u>Minding Your Money: Skills for Life™</u>	Financial values, setting goals, money and mental health, and financial stress	• Understanding how psychology can impact one's financial well-being. • Charitable giving
<u>Modern Money: Safe Digital Banking™</u>	P2P applications, identifying scams, and protecting personal information	• Fundamentals of banking for personal use, including, but not limited to, savings and checking and managing to minimize fees • Principles of budgeting for independent living • Enhancing consumer protection skills by raising awareness of common scams and frauds and preventing identity theft.
<u>SaveUp: Saving Money for the Future</u>	Importance of saving, reaching financial goals with savings, and how to open a savings account	• Fundamentals of banking for personal use, including, but not limited to, savings and checking and managing to minimize fees
<u>Everfi: Financial Literacy® for High School</u>	Budgeting, banking, consumer skills, credit and debt, and beginning employment	• Fundamentals of banking for personal use, including, but not limited to, savings and checking and managing to minimize fees • Principles of budgeting for independent living • Employment and understanding factors that affect net income, including the topics described in subdivision (a) of Section 49110.5. • Impacts of the tax system, including its impact on personal income, the process to file taxes, and how to read tax forms and pay stubs. • Uses and effects of credit, including managing credit scores and the relation of debt and interest to credit. • Enhancing consumer protection skills by raising awareness of common scams and frauds and preventing identity theft. • Uses and costs of loans, including student loans, as well as policies that provide student loan forgiveness.

		- Identifying means to finance college, workforce education, low-cost community college options, and other career technical educational pathways or apprenticeships. Financing options covered may include scholarships, merit aid, and student loans - Types and costs of insurance, including home, auto, health, and life insurance.
<u>Grow: Financial Planning for Life™</u>	Financial goals, saving, budgeting, retirement plans, and balancing expenses	- Principles of budgeting for independent living - Principles of investing and building wealth, including investment alternatives to build financial security, including tax-advantaged investments such as pensions and 401(k) plans, individual retirement accounts (IRAs), and stocks, bonds, mutual funds, and index funds - Other topics that are directly and specifically relevant to personal finance
<u>Keys To Your Future: College & Career Readiness™</u>	Soft skill development, financial guidance, and transferable skills to help students identify personal goals, and succeed now and in the future	Employment and understanding factors that affect net income, including the topics described in subdivision (a) of Section 49110.5.
<u>Venture: Entrepreneurial Expedition®</u>	Balancing a budget, career paths, growing a business, and crafting a business pitch	Employment and understanding factors that affect net income, including the topics described in subdivision (a) of Section 49110.5.
<u>Tax Simulation: Understanding Taxes™</u>	Filing taxes, W2 form, deductions and credits, and tax preparation software	Impacts of the tax system, including its impact on personal income, the process to file taxes, and how to read tax forms and pay stubs.
<u>Build: Credit Fundamentals™</u>	Creditworthiness, acquiring credit,	Uses and effects of credit, including managing credit scores and the relation of debt and interest to credit.

	growing credit, and managing credit	Enhancing consumer protection skills by raising awareness of common scams and frauds and preventing identity theft.
<u>Pathways: Financing Higher Education™</u>	True cost of college, financial aid, loan repayment options, and ROI of higher ed	- Uses and costs of loans, including student loans, as well as policies that provide student loan forgiveness. - Identifying means to finance college, workforce education, low-cost community college options, and other career technical educational pathways or apprenticeships. Financing options covered may include scholarships, merit aid, and student loans - Other topics that are directly and specifically relevant to personal finance (CalKIDS)
<u>Marketplaces: Investing Basics™</u>	Financial markets, stocks and bonds, asset allocation, and financial advisors	Principles of investing and building wealth, including investment alternatives to build financial security, including tax-advantaged investments such as pensions and 401(k) plans, individual retirement accounts (IRAs), and stocks, bonds, mutual funds, and index funds
<u>Crypto Foundations™</u>	Blockchain, digital assets, and the benefits and risks of using cryptocurrency	Principles of investing and building wealth, including investment alternatives to build financial security, including tax-advantaged investments such as pensions and 401(k) plans, individual retirement accounts (IRAs), and stocks, bonds, mutual funds, and index funds
<u>Healthcare Literacy: Navigating Medical Care™</u>	Health insurance, HSA and FSA, medical bills, and paying for healthcare	Types and costs of insurance, including home, auto, health, and life insurance.
<u>Econ Foundations: Economics for High School™</u>	Macroeconomics, GDP, inflation, unemployment, and economic policy	Other topics that are directly and specifically relevant to personal finance

California Everfi Financial Literacy Unit Plan

Course Title: Financial Literacy for Life
Semester Course - Grades 9-12
Prerequisite: None
Course Description: This one-semester course equips high school students with essential financial skills and knowledge to navigate their personal finances effectively. Students will explore a range of topics including banking fundamentals, budgeting for independent living, and understanding employment and net income. The course covers the uses and effects of credit, managing credit scores, and the costs of various loans, including student loans. Students will also learn about different types of insurance, the impacts of the tax system, and principles of investing and building wealth. Additionally, the course enhances consumer protection skills, explores financing options for higher education, and examines the psychological aspects of financial well-being. Purpose: The purpose of this course is to empower students with the financial literacy necessary to make informed decisions, achieve financial stability, and build a secure future. By developing practical financial skills and confidence, students will be better prepared to manage their financial goals and milestones throughout their lives.
Course Syllabus Unit 1: Psychology and Financial Well-Being - Explores the interplay between financial decisions and psychological well-being. Students will learn how financial needs and responsibilities evolve throughout life, identify their financial values, and set goals that align with those values. The unit addresses the impact of finances on mental wellness and provides techniques to manage financial stress. It also examines how relationships influence financial behaviors and highlights the importance of recognizing coercive financial behaviors. Finally, students will practice effective communication techniques to navigate financial conversations with peers, family, and trusted adults. Unit 2: Fundamentals of Banking & Budgeting for Independent Living - Students will gain a comprehensive understanding of essential financial principles crucial for managing personal finances effectively. The unit begins with an exploration of banking basics, including the different types of financial institutions (e.g., banks, credit unions), and the distinctions between checking and savings accounts. Students will examine account features, monitor spending habits, and learn strategies to minimize fees. Additionally, they will explore various savings options such as savings accounts, money market accounts, and CDs, determining the best choices for different financial situations. The unit also focuses on principles of budgeting, teaching students essential money management skills through practical lessons and activities. Students will develop smart money habits, set financial goals, and create personal budgets to prioritize spending. They will build confidence in budgeting, emergency savings, and managing paychecks, ultimately learning to balance expenses and savings for future financial stability.

Unit 3: Employment & Taxes - Students will delve into essential topics related to career exploration, starting employment, and entrepreneurship, while gaining a comprehensive understanding of the tax system. They will analyze various career paths, understand the relationship between education, training, and earnings, and learn about workplace benefits. Students will build confidence in navigating employment paperwork, differentiating between types of income, and recognizing the value of employer-sponsored benefits. The unit also covers financial decision-making, budgeting, and the impact of taxes on income. Additionally, students will explore entrepreneurial characteristics, identify business opportunities, and develop skills to create effective business pitches. Through interactive simulations, students will learn the importance of filing taxes, the differences between deductions and credits, and the steps required for tax preparation. They will explore the Earned Income Tax Credit, identify dependents, and understand the tax implications for gig workers, students, and investments, including cryptocurrency.

Unit 4: Credit & Consumer Protection - This comprehensive unit is designed to equip students with the knowledge and skills necessary to navigate the complexities of credit and consumer rights. Through a series of engaging lessons, students will learn about the basics of credit and debt, including the differences between secured and unsecured loans, and how to avoid predatory lending practices. They will explore the fundamentals of credit, understand what it means to be creditworthy, and learn how to acquire and manage credit responsibly. The unit also covers essential topics such as identity theft and fraud protection, peer-to-peer transactions, and addressing issues with credit reports. By the end of this unit, students will be able to make informed financial decisions, protect their personal information, and understand their rights and responsibilities as consumers.

Unit 5: Financing Higher Education & Loans - This unit is designed to help students understand the value of calculating the return on investment (ROI) for post-secondary education, enabling them to make informed decisions about their educational paths. Students will learn why higher education typically offers a positive ROI, how to differentiate between the net cost and the true cost of higher education, and how to evaluate the ROI for specific institutions, career paths, or majors. Through interactive lessons, discussions, and practical activities, students will gain the skills to assess the financial benefits of higher education and make choices that align with their personal and professional goals.

Unit 6: Wealth Building & Investing - This unit is designed to empower students with the knowledge and skills needed to set and achieve financial goals for both the present and the future. Through interactive lessons, students will learn the importance of financial planning, differentiate between short-term and long-term goals, and understand the benefits of early retirement savings. They will explore topics such as growing wealth through investments, understanding the stock exchange, and making informed decisions about investing. Additionally, students will gain insights into hiring financial advisors, managing debt, and navigating the complexities of blockchain and cryptocurrency. By the end of this unit, students will be equipped to make confident financial decisions and plan effectively for their future.

Unit 7: Insurance - This unit introduces students to the essential concepts of insurance and its role in risk management. Through engaging lessons, students will learn about the consequences of not having insurance coverage, define key insurance terminology, and compare different types of insurance. They will explore the importance of health insurance, how to find coverage that fits their needs, and strategies to

avoid medical debt. By understanding the benefits of insurance and how it can be used as a risk management strategy, students will be better equipped to make informed decisions about their healthcare and financial well-being.

Unit 8: Economics Foundations - This unit provides students with a foundational understanding of key economic concepts such as supply and demand, scarcity, and opportunity costs. Through engaging lessons, students will learn to apply these concepts to everyday decision-making and explore the entrepreneurial perspective. The unit covers both microeconomics and macroeconomics, helping students understand the flow of goods, services, and money within different market structures, and the role of government in stabilizing the economy. By the end of this unit, students will be equipped to analyze economic indicators, make informed choices, and understand the impact of economic policies on individuals and businesses.

Unit 1: Psychology and Financial Well- Being

Required Topics
Covered:

11.
Understanding
how psychology
can impact one's
financial well-
being.

12. Charitable
giving

The Financial Stages of Life

Curriculum Guide:

Minding Your Money: Skills for Life

Lesson Overview:

Explore how financial needs and responsibilities change throughout life.

Learning Objectives:

Differentiate between needs and wants which change over the various financial stages of life, describe their current financial state of life and begin to plan for their next phase

Lesson Structure:

- 15 Minute Digital Lesson- The Financial Stages of Life in *Minding Your Money: Skills for Life*
- [Extension, Offline Lesson Plan](#) (3 Hours, four 45 minute class periods)
- [Student Worksheet- The Financial Stages of Life- Career Interest Student Worksheet](#)
- Post Lesson Discussion - Explain to students that while they may change their minds over what type of education to pursue, they'll now know steps to take to help them find where to learn the skills they'll need.

Personal Finance Curriculum Guide- Learning Outcomes

PFCG, Topic #11- Develop personal financial goals that align with long-term and well-being rather than short-term gratification

Understanding Your Financial Values

Curriculum Guide:

Minding Your Money: Skills for Life

Lesson Overview:

Uncover how your values affect your financial attitudes and behaviors.

Learning Objectives:

Identify their own financial values and behaviors that support those values, list financial goals and explain how they match up to their financial values

Lesson Structure:

- Discussion Question- A friend asks you to donate \$10 to a fundraiser. What would you want to know before deciding? What factors would influence your decision?
- 15 Minute Digital Lesson- Understanding Your Financial Values in *Minding Your Money: Skills for Life*
- Extension, Offline Lesson Plan (45 Minutes)
- Student Worksheet- Making Giving Decisions
- Post Lesson Discussion - What is your personal definition of financial values? • Which of the five financial values do you identify with the most? Why? • Can you think of a time when you made a financial decision based on your financial values? What was the decision and how did your financial value influence your choice?
- **Optional Extension Activity** (can also be completed in Unit 3)- Students research how federal and state's tax rules treat charitable donations. They will: summarize what they learned and explain how federal and/or state tax information might influence a future charitable giving decision. Students should use official government sources such as: Internal Revenue Service (IRS) and State Department of Revenue/Taxation. This activity may be completed in class or assigned as homework.

Personal Finance Curriculum Guide- Learning Outcomes

PFCG, Topic #11- Develop personal financial goals that align with long-term and well-being rather than short-term gratification

PFCG, Topic #12- Differentiate between types of financial charitable giving, including one-time gifts, recurring donations, and legacy contributions
PFCG, Topic #12- Evaluate nonprofit organizations for transparency, mission alignment, and community impact
PFCG, Topic #12- Understand the tax implications and financial benefits of charitable donations, including documentation and deduction eligibility** if optional lesson is completed

Money and Mental Wellness

Curriculum Guide:

Minding Your Money: Skills for Life

Lesson Overview:

Understand how personal finances and mental wellness affect each other while learning techniques to manage financial stress.

Learning Objectives:

Identify the connections between finances, stress, and mental wellness, describe techniques to manage both financial and mental stressors

Lesson Structure:

- Reflection- from your personal experience, what connections do you see between mental wellness and financial well-being?
- 15 Minute Digital Lesson- Money and Mental Wellness in *Minding Your Money: Skills for Life*
- Extension, Offline Lesson Plan (2 hours 15 minutes, three 45 minute class periods)
- Student Worksheet- 50/30/20 Rule Budgeting
- Post Lesson Discussion- The class will discuss findings that surprised them. They will also discuss ways they can implement these techniques in their lives.

Personal Finance Curriculum Guide- Learning Outcomes

PFCG, Topic #11- Reflect on the connection between financial behavior and mental health, including stress, avoidance, or guilt

Money and Relationships

Curriculum Guide:

Minding Your Money: Skills for Life

Lesson Overview:

Uncover how relationships affect your financial attitudes and behaviors.

Learning Objectives:

Describe ways that friends and family influence their financial attitudes and behaviors, identify warning signs of coercive financial behaviors

Lesson Structure:

- Opening- We have several different types of relationships with people in our lives. In this lesson, we'll examine how we navigate financial matters with different people in our lives.
- 15 Minute Digital Lesson- Money and Relationships in *Minding Your Money: Skills for Life*
- [Extension, Offline Lesson Plan](#) (45 Minutes)
- [Student Worksheet- Circles of Relationships](#)
- Post Lesson Discussion- Lead students in a discussion about how different people in our lives can influence our spending, saving, and investing knowledge and behavior. Make sure to discuss both positive and negative influences and how to navigate them.

Personal Finance Curriculum Guide- Learning Outcomes

PFCG, Topic #11- Analyze how advertising, peer influence, and emotional triggers can impact financial choices

Initiating Financial Conversations**Curriculum Guide:**

Minding Your Money: Skills for Life

Lesson Overview:

Students learn the importance of communication with peers, family, or trusted adults about financial topics and how to best navigate difficult conversations and conflicting values, information, and perspectives.

Learning Objectives:

Practice effective communication techniques to engage in meaningful financial conversations with peers and trusted adults

	Lesson Structure: • Discussion Question - Ask students to share their experiences or thoughts on discussing money with peers or family. Expect a variety of responses from students, ranging from very specific details to a reluctance to speak at all. Have students share their thoughts verbally or via a digital poll. • 15 Minute Digital Lesson- Initiating Financial Conversations in <i>Minding Your Money: Skills for Life</i> • Extension, Offline Lesson Plan (50 Minutes) • Student Worksheet- Conversation Scenarios Worksheet • Post Lesson Discussion- Ask students if they can share opportunities to potentially use this information Personal Finance Curriculum Guide- Learning Outcomes PFCG, Topic #11- Identify and explain common behavioral biases (e.g. loss aversion, present bias, overconfidence) and how they affect money decisions PFCG, Topic #11- Analyze how advertising, peer influence, and emotional triggers can impact financial choices
Unit 2: Fundamentals of Banking & Budgeting for Independent Living Required Topics Covered: 1. Fundamentals of banking for personal use, including but not limited to, savings, checking, minimizing fees, and digital finance	Introductory Financial Concepts Curriculum Guide: <i>Modern Money: Safe Digital Banking</i> Lesson Overview: Students learn about the benefits of financial institutions, including how to proactively evaluate and seek out financial institutions to meet their needs Learning Objectives: Identify the benefits of account management services that financial institutions provide, compare and contrast checking and savings accounts, describe the benefits of compound interest vs. simple interest Lesson Structure: • Discussion Question • 20 Minute Digital Lesson- Introductory Financial Literacy Concepts in <i>Modern Money: Safe Digital Banking</i> • Extension, offline lesson plan (45 Minutes) • Student Worksheet- Comparing Accounts • Post Lesson Discussion/Exit Ticket Personal Finance Curriculum Guide- Learning Outcomes

2. Principles of budgeting for independent living

PFCG, Topic #1- Compare features of checking, savings, and online-only bank accounts, and explain key differences between banks and credit unions, including interest rates, fees, accessibility, and digital tools such as mobile banking and peer-to-peer payments

PFCG, Topic #1- Demonstrate how to open a bank account, set up direct deposit, and responsibly use digital financial tools such as budgeting apps, payment apps, and digital wallets

How to Open a Savings Account

Curriculum Guide:

SaveUp: Saving Money for the Future

Lesson Overview:

Students go through the process of opening an online bank account with Ash. They learn what to expect if they choose to open an account and what to prepare ahead of time.

Learning Objectives:

Students become familiar with the process of opening a savings account.

Lesson Structure:

- Discussion Question- If you wanted to open a savings account, what is the first thing you would do?
- 10 Minute Digital Lesson- How to Open a Savings Account in *SaveUp: Saving for the future*
- Extension, offline lesson plan (45 Minutes)
- Student Worksheet- How to Open a Savings Account
- Post Lesson Discussion/Exit Ticket- Which factor was most important to you when deciding on a bank account? Why?

Personal Finance Curriculum Guide- Learning Outcomes

PFCG, Topic #1- Demonstrate how to open a bank account, set up a direct deposit, and responsibly use digital financial tools such as budgeting apps, payment apps, and digital wallets

PFCG, Topic #1- Explain how being unbanked affects access to credit and long-term financial security

Modern Digital Banking

Curriculum Guide:

Modern Money: Safe Digital Banking

Lesson Overview:

Students learn how features of digital and in-person banking can meet their needs, and how to use online banking tools to manage their money

Learning Objectives:

Identify how features of digital and traditional banking meet different banking needs, describe the features, benefits and uses of online banking portals and mobile banking apps, understand how online banking portals and mobile banking apps can be used to manage money, pay bills, and make money transfers

Lesson Structure:

- Discussion Question
- 20 Minute Digital Lesson- Modern Digital Banking in *Modern Money: Safe Digital Banking*
- Extension, offline lesson plan (45 Minutes)
- Student Worksheet- Modern Digital Banking
- Post Lesson Discussion/Exit Ticket

Personal Finance Curriculum Guide- Learning Outcomes

PFGC, Topic #1- Demonstrate how to open a bank account, set up direct deposit, and responsibly use digital financial tools such as budgeting apps, payment apps, and digital wallets

Consumer Skills**Curriculum Guide:**

Everfi: Financial Literacy for High School

Lesson Overview:

Students will learn about managing money effectively in their everyday lives

Learning Objectives:

Identify smart money habits & techniques, distinguish how to manage money

Lesson Structure:

- Discussion Question- “How do you know when a review source is trustworthy?”
- 20 Minute Digital Lesson- Consumer Skills in *Everfi Financial Literacy*
 - [Consumer Skills Guided Notes](#)
- [Extension, offline Lesson Plan](#) (20 minutes)
- [Student Worksheet- Consumer Reviews](#)
- Post Lesson Discussion/Exit Ticket- “How does social media advertising impact your spending? Where does it happen the most?”

Personal Finance Curriculum Guide- Learning Outcomes

PFCG, Topic #2- Analyze personal or sample spending patterns using digital tools or case studies

PFCG, Topics #2 – Identify needs vs. Wants and apply strategies to reduce overspending or adjust for large fixed costs

PFCG, Topics #12- Apply strategies (such as setting default savings options or using visual goal setting) to build healthy financial habits

Smart Money Habits**Curriculum Guide:**

[Everfi: Financial Literacy for High School](#)

Lesson Overview:

Students will learn about managing money effectively in their everyday lives

Learning Objectives:

Identify smart money habits & techniques, distinguish how to manage money

Lesson Structure:

- Discussion Question- Why is it important to set savings goals?
- 20 Minutes Digital Lesson- Smart Money Habits in *Everfi Financial Literacy*
 - [Smart Money Habits Guided Notes](#)
- [Extension, offline lesson plan](#) (20 minutes)
- [Student Worksheet- Savings Goals](#)
- Post Lesson Discussion/Exit Ticket- When will you start paying yourself first?

Personal Finance Curriculum Guide- Learning Outcomes

PFCG, Topic #2- Identify needs vs. Wants and apply strategies to reduce overspending or adjust for large fixed costs

PFCG, Topic #2- Analyze personal or sample spending patterns using digital tools or case studies
PFCG, Topics #2- Plan for irregular income, security deposits, and move-in expenses
PFCG, Topic #12- Develop personal financial goals that align with long-term and well-being rather than short-term gratification

Checking Accounts

Curriculum Guide:

Everfi: Financial Literacy for High School

Lesson Overview:

Students will explore the features and benefits of having a checking account

Learning Objectives:

Define a checking account, examine the features of a checking account, identify how to effectively use a checking accounts, monitor a checking account balance and spending habits

Lesson Structure:

- Discussion Question- “How did people balance and manage their checking accounts before banking apps?”
- 20 Minute Digital Lessons- Checking Accounts in *Everfi Financial Literacy*
 - *Checking Accounts Guided Notes*
- Extension, offline lesson plan (20 minutes)
- Student Worksheet- Balancing a Checking Account
- Post Lesson Discussion/Exit Ticket - “What are the benefits of using a banking app?”

Personal Finance Curriculum Guide- Learning Outcomes

PFCG, Topic #1- Compare features of checking, savings, and online-only bank accounts, and explain key differences between banks and credit unions, including interest rates, fees, accessibility, and digital tools such as mobile banking and peer-to-peer payments

PFCG, Topic #1- Demonstrate how to open a bank account, set up direct deposit, and responsibly use digital financial tools such as budgeting apps, payment apps, and digital wallets

PFCG Topic #2- Analyze personal or sample spending patterns using digital tools or case studies

Savings Accounts

Curriculum Guide:

Everfi: Financial Literacy for High School

Lesson Overview:

Students will engage in wise debt management practices and avoid expensive borrowing habits

Learning Objectives:

Define a savings account, explore savings options (savings account, money market, CDs), determine which savings option is best for different financial institutions

Lesson Structure:

- Discussion Question- “How many of you have ever shopped around to try to find the best deal on something you want to purchase?” Then follow up with, “Who can share an example of something they found a good deal on?”
- 20 Minute Digital Lesson- Savings Accounts in *Everfi Financial Literacy*
 - Savings Account Guided Notes
- Extension, offline lesson plan (20 minutes)
- Student Worksheet- My Savings Options
- Post Lesson Discussion/Exit Ticket - “Which feature of a savings account can help you ‘pay yourself first’?”

Personal Finance Curriculum Guide- Learning Outcomes

PFCG, Topic #1- Compare features of checking, savings, and online-only bank accounts, and explain key differences between banks and credit unions, including interest rates, fees, accessibility, and digital tools such as mobile banking and peer-to-peer payments

Budgeting**Curriculum Guide:**

Everfi: Financial Literacy for High School

Lesson Overview:

Students will set short-term and long-term financial goals and create a personal budget that tracks spending

Learning Objectives:

Describe the reasons for maintaining a budget, identify different types of budgeting methods, create a budget for prioritizing wants and needs

Lesson Structure:

- Discussion Question- "What's the difference between a need and a want?"
- 20 Minute Digital Lesson- Budgeting in *Everfi Financial Literacy*
 - Budgeting Guided Notes
- Extension, offline lesson plan (20 minutes)
- Student Worksheet- Needs & Wants
- Post Lesson Discussion/Exit Ticket- "How well do you think you remembered the costs of the last 10 items you purchased?"

Personal Finance Curriculum Guide- Learning Outcomes

PFCG, Topic #2- Create and revise a monthly budget that includes fixed, variable, and periodic expenses such as rent, utilities, and groceries

PFCG, Topic #2- Use budgeting apps or templates to track progress over time and stay within rental affordability guidelines

PFCG, Topic #12- Develop personal financial goals that align with long-term and well-being rather than short-term gratification

Smart Money Habits**Curriculum Guide:**

Grow: Financial Planning for Life

Lesson Overview:

Student will feel confident in concepts of budgeting, the importance of emergency savings, how to create smart money habits for both themselves and their families, and what to do when they collect a paycheck

Learning Objectives:

Identify different types of budgeting methods, describe a plan for setting aside emergency savings, explain smart money habits and techniques, and demonstrate how to manage money from a paycheck

Lesson Structure:

- [Discussion Question](#)
- 10 Minute Digital Lesson- Smart Money Habits in *Grow: Financial Planning for Life*
- [Smart Money Habits Lesson Plan](#) (45 minutes)
- [Student Worksheet- Smart Money Habits](#)
- [Post Lesson Discussion/Exit Ticket](#)

Personal Finance Curriculum Guide- Learning Outcomes

PFCG, Topic #2- Analyze personal or sample spending patterns using digital tools or case studies

PFCG, Topic #2- Create and revise a monthly budget that includes fixed, variable, and periodic expenses such as rent, utilities, and groceries

PFCG, Topic #2- Use budgeting apps or templates to track progress over time and stay within rental affordability guidelines

PFCG, Topic #12- Apply strategies (such as default savings options or using visual goal setting) to build healthy financial habits

Balancing Expenses and Savings**Curriculum Guide:**

[*Grow: Financial Planning for Life*](#)

Lesson Overview:

Students learn the value of balancing costs while saving for the future. Topics like managing and navigating expenses while saving for the future will be explored.

Learning Objectives:

Describe ways to get back on track if savings goals get off course, develop a plan to balance expenses while saving, identify current financial goals.

	Lesson Structure: • Discussion Question • 10 Minute Digital Lesson – Balancing expenses and savings in <i>Grow: Financial Planning for Life</i> • Extension, offline lesson plan (45 Minutes) • Student Worksheet- Balancing Expenses and Saving • Post lesson discussion/exit ticket Personal Finance Curriculum Guide- Learning Outcomes PFCG, Topic #2 - Analyze personal or sample spending patterns using digital tools or case studies PFCG, Topic #2- Plan for irregular income, security deposits, and move-in expenses
Unit 3: Employment & Taxes Required Topics Covered: 3. Employment and factors affecting net income* Does not include topics described in subdivision a of Section 49110.5 7. Impacts of the tax system, including its impact on personal income,	Exploring Jobs and Careers Curriculum Guide: Everfi: Financial Literacy for High School Lesson Overview: Students will consider career paths, self-employments, education/training, and compensation/benefits as they relate to making career decisions Learning Objectives: Analyze careers and the relationships between education, training, and earnings, identify how workplace benefits can provide value to employees, compare and contrast the benefits and costs of gig employments Lesson Structure: • Discussion Question- “Do you know what the gig economy is?” • “Can you give an example of a type of job that is considered gig work?” • 20 Minute Digital Lesson- Exploring Jobs and Careers in <i>Everfi Financial Literacy</i> ◦ Exploring Jobs and Careers Guided Notes • Extension, offline lesson plan (20 minutes) • Student Worksheet- Jobs in the Gigi Economy • Post Lesson Discussion/Exit Ticket - “Do you think gig work could be right for you? Why or why not?”

the process to file taxes, and how to read tax forms and pay stubs

Personal Finance Curriculum Guide- Learning Outcomes

PFCG, Topic #3- Compare various forms of employment (e.g. hourly, salaried, freelance, gig work) and compensation structures

PFCG, Topic #3- Understand the role of education, job training, and credentials in shaping long-term earning potential

Beginning Employment

Curriculum Guide:

Everfi: Financial Literacy for High School

Lesson Overview:

Students will gain confidence in navigating the choices and paperwork presented when starting a new job.

Learning Objectives:

Explain the content and purpose of standard tax forms related to starting employment, differentiate between gross, net, and taxable income, and recognize the value of participating in employer-sponsored benefits and retirement plans

Lesson Structure:

- Discussion Questions- “How many of you have a part-time job?” (Answers will vary.) “How do you feel about taxes being taken out of paychecks?”
- 20 Minute Digital Lesson- Beginning Employment in *Everfi Financial Literacy*
 - *Beginning Employment Guided Notes*
- Extension, offline lesson plan (20 minutes)
- Student Worksheet- Understanding Paystubs
- Post Lesson Discussion/Exit Ticket- “How will you apply this knowledge about W-4s and paychecks to your next job?”

Personal Finance Curriculum Guide- Learning Outcomes

PFCG, Topic #3- Interpret pay stubs and calculate net income from gross wages

PFCG, Topic #3- Analyze how deductions (e.g. social security, Medicare, union dues, health insurance premiums, retirement plan contributions) impact take-home pay

PFCG, Topic #7- Explain how income taxes are calculated, withheld, and used to fund public services

PFCG, Topic #7- Identify the purpose of key tax documents such as W-2, 1099, and 1040 forms

PFCG, Topic #7- Evaluate the benefits of tax-advantaged savings accounts such as IRAs and 401(k)s

Starting Your Career

Curriculum Guide:

Keys to Your Future: College and Career Readiness

Lesson Overview:

Students learn how to successfully navigate the process of entering their chosen career by applying to a first job. The focus of this lesson is on the relationship-building aspects of the job search such as determining if a job is the right fit and using personal networks to secure introductions and insight. Self-presentation and communication are important topics that are covered to prepare students for how they will be evaluated before and during interviews.

Learning Objectives:

Identify resources for assistance in choosing and preparing for a college and/or career, Describe how connections with others can increase one's own ability to reach goals, List ways in which self-presentation can impact career opportunities. Describe ways in which strong written, verbal, and non-verbal communication can improve one's ability to reach career goals.

Lesson Structure:

- Discussion Question - "A company's job posting can attract hundreds of applicants. According to Forbes, the average resumé gets 6 seconds of review before it's kept or pitched. The Harvard Business Review claims that a cover letter gets a 50% chance of being read." What do those statements mean to you? (some will feel frustrated, some challenged, some confident) "If those facts scare you, think again. Today we are going to learn strategies that can help you be the candidate who stands out and gets an interview."
- 15 Minute Digital Lesson- Starting Your Career in *Keys To Your Future: College and Career Readiness*
- Extension, Offline Lesson Plan (90 Minutes)
- Student Worksheet- Starting Your Career
- Post Lesson Discussion/Exit Ticket- List one thing you learned today that you didn't know before about writing a:
 - Resume
 - Cover letter
 - Thank you letter

Personal Finance Curriculum Guide- Learning Outcomes

PFCG, Topic #3- Practice job readiness skills such as resume development and interview preparation
PFCG, Topic #3- Understand the role of education, job training, and credentials in shaping long-term earning potential

Career Success

Curriculum Guide:

Keys to Your Future: College and Career Readiness

Lesson Overview:

This lesson focuses on the skills needed to thrive in a career. Lifelong learning and adaptability are two themes that are woven throughout this lesson as students learn how to do well on the job and prepare to advance or respond to changes in their own employment status. Thriving on the job also involves respecting colleagues and learning to collaborate and resolve conflicts. The overall focus of this lesson is building technical and interpersonal skills to create opportunities now and in the future.

Learning Objectives:

List the benefits of collaboration and teamwork, identify effective communication techniques for self-advocacy and relationship-building, list personal characteristics that lead to success in the workplace, describe how growth-mindset and initiative relate to career advancement, describe why relationship building is important to career success.

Lesson Structure:

- Discussion Question: “Regardless of the degree you earn or the industry you pursue, most employers are looking for people who can problem solve.” Individual: On your own, in 60 seconds, write down 5 problems you might encounter at school or at a job. Class Share: Call on ideas from students and list on the board.
- 15 Minute Digital Lesson- Career Success in *Keys To Your Future*
- [Extension, offline lesson plan](#) (45 minutes)
- [Student worksheet- Problem Solving](#)

- Closing Question: gather information, listen to different perspectives, generate multiple options and works toward a solution that is best for all. On a scale of 1 – 5... How likely are you to apply this method to solve a problem in your life? 1=Not At All 5=Completely

Personal Finance Curriculum Guide- Learning Outcomes

PFCG, Topic #3- Practice job readiness skills such as resume development and interview preparation

PFCG, Topic #3- Understand the role of education, job training, and credentials in shaping long-term earning potential

The Entrepreneur in You

Curriculum Guide:

Venture: Entrepreneurial Expedition

Lesson Overview:

In this lesson, students will understand what entrepreneurship is, who entrepreneurs are, and how entrepreneurial thinking contributes to the economy (entrepreneurial mindset and opportunity awareness)

Learning Objectives:

Define what an entrepreneur is, describe common characteristics of entrepreneurs, recognize examples of opportunity recognition, and identify how entrepreneurship contributes to economic growth

Lesson Structure:

- Discussion Question- What are some businesses or companies where you like to spend money by buying their products or services? What is an entrepreneur and who can be one?
- 15 Minute Digital Lesson- The Entrepreneur in You in *Venture: Entrepreneurial Expedition*
- Extension, offline Lesson Plan (50-65 Minutes)
- Student Worksheet- Entrepreneur in You
- Exit Ticket – Why are the problems that people have clues that could lead to the start of a successful business? What does it take to become an entrepreneur? How can starting a business have a ripple effect on the economy?

Personal Finance Curriculum Guide- Learning Outcomes

PFCG, Topic #3- Practice job readiness skills such as resume development and interview preparation

PFCG, Topic #3- Compare various forms of employment and compensation structures

From Idea to Launch- Planning Your Business

Curriculum Guide:

Venture: Entrepreneurial Expedition

Lesson Overview:

Students learn to turn an idea into a viable business by understanding markets, customers, competition, and core business model components

Learning Objectives:

Differentiate a business idea from a business opportunity, identify the target markets for a business model (costs, revenue, profit, break-even), Classify key components of a basic business model (costs, revenue, break-even, profit) and select a marketing strategy that aligns with a value proposition

Lesson Structure:

- Opening- How do you know if your idea would make a great business? What are the key factors for making a business successful?
- 15 Minute Digital lesson- From Idea to Launch- Planning Your Business in *Venture: Entrepreneurial Expedition*
- Extension, Offline Lesson Plan (55-65 Minutes)
- Student Worksheet- From Idea to Launch: Business Pitch Planner
- Optional Extension Lesson #2
 - Extension, Offline lesson Plan (70 Minutes)
 - Student Worksheet- Finding Money to Start a Business
- Exit Ticket – How can you determine who your future customers are when building a business? What steps do you need to take in order to make money consistently when designing a business? How will you get the word out about your business? How will you make sure that your targeted customers know about your business?

Personal Finance Curriculum Guide- Learning Outcomes

PFCG, Topic #3- Practice job readiness skills such as resume development and interview preparation

PFCG, Topic #3- Compare various forms of employment and compensation structures

Run the Show- Food Truck Business Simulation

Curriculum Guide:

Venture: Entrepreneurial Expedition

Lesson Overview:

Students apply entrepreneurial and economic concepts through a food truck simulation that requires operational, pricing, and financial decision-making

Learning Objectives:

Determine which operational decisions affect business performance, calculate profit using revenue and cost information, analyze how changes in price affect customer demand, select an operational or pricing adjustment that increases profit or reduces loss based on sales and cost data

Lesson Structure:

- Opening- What do you think is the most challenging aspects of running a business include? How successful do you think you will be in running a food truck simulated business?
- 20 Minute Digital lesson- Run the Show-Food Truck Business Simulation in *Venture: Entrepreneurial Expedition*
- Exit Ticket- What was the most challenging aspect of running the food truck business? How successful were you in running the food truck simulation?

Personal Finance Curriculum Guide- Learning Outcomes

PFCG, Topic #3- Practice job readiness skills such as resume development and interview preparation

PFCG, Topic #3- Compare various forms of employment and compensation structures

Optional Bonus Lesson: Black Business Titans

**Lesson is not included in the California Collection and *306: Continuing the Story* will need to be added to your classes to access this lesson

Curriculum Guide:

306: Continuing the Story

Lesson Overview:

In this lesson, students explore the theme of inequitable opportunity and the experiences of Black entrepreneurs who have worked against privilege to overcome many obstacles and achieve business success. The story is told from a first-person perspective, as a young person makes plans for their own future.

Lesson Objectives:

Analyze historical and modern instances of racial discrimination against Black entrepreneurs and aspiring business owners; describe the impact of this discrimination on the ability to build generational wealth. Identify notable Black entrepreneurs and business owners within the 20th and 21st century and describe their overall impact in the business field across multiple industries. Recognize the impact of historical events on the modern day Black American experience in multiple contexts

Lesson Structure:

- Discussion Questions: Q1: The Tulsa Race Massacre happened in 1921 when a White mob attacked Black residents and businesses of the Greenwood District in Tulsa, Oklahoma. Why does the Tulsa Race Massacre (and other events like it) still matter today? Q2: What do you imagine life was like for newly freed people who were running businesses after Juneteenth?
 - Potential Responses: Q1: Incidents of racially-motivated violence show the continued need for racial equity in this country. The Tulsa Race Massacre and other attacks on successful and thriving Black communities took away the ability of Black business people at that time to start to build generational wealth, a pattern that still occurs to this day. Q2: It must have been difficult for them to build up a successful business with few resources and connections. They must have been really proud to own a business and be able to keep the money they earned after so long being enslaved.
- 15 Minute Digital Lesson- Black Business Titans in 306: Continuing the Story
- [Extension Offline Lesson Plan](#) (55 Minutes)
- [Student Worksheet](#)- Black Business Titans
- Post Lesson Discussion: Q3: What was so important about Black Wall Street? Q4: What was significant about what happened to Black Wall Street? Q5: What impact do you think redlining has had on the success of Black businesses? Q6: How do you think racism in lending practices affects the success of Black businesses? Q7: Think of a time or experience when you became more aware of an aspect of your identity that is marginalized (ie race, gender, ability, sexual orientation, religion, class). How did that aspect of your identity influence that time or experience? If that aspect of your identity was the opposite, how might that time or experience been different?

- Potential Responses: Q3: It demonstrated self-sufficiency from a society that recognized Black people as second-class citizens. It was an example of what a thriving and financially stable Black community looks like. Q4: It showed that achieving economic equity does not necessarily grant racial equity or remove the threat of violence. Racism affects even the wealthiest, most successful Black people in the country. It demonstrated how destruction of property and resources, discrimination, and redlining, as well as the eliminated concentration of wealth had adverse consequences for generational wealth building. Q5: Redlining limits the geographical market a small business can market to. Redlining limits who will become patrons of small Black businesses. Q6: High interest business loans may take longer to pay off or pose a financial burden to the growth or expansion of a business. Predatory lending practices may steer Black entrepreneurs away from starting their business if they are unable to secure funding at reasonable interest rates. Q7: A student may reflect on when they felt an aspect of their identity led to them being treated differently, singled out, or asked to speak on behalf of all people within that identity.

Personal Finance Curriculum Guide- Learning Outcomes

PFCG, Topic #3- Compare various forms of employment (e.g. hourly, salaried, freelance, gig work) and compensation structures

PFCG, Topic #3- Understand the role of education, job training, and credentials in shaping long-term earning potential

**Economic Justice

Filing Your Taxes

Curriculum Guide:

Tax Simulation: Understanding Taxes

Lesson Overview:

In this simulation, learners will help Carlos files his taxes electronically and learn how online tax preparation software can be helpful, secure, and effective.

Learning Objectives:

Understand the importance of filing taxes, explain the difference between deductions and credits, and understand the steps and requirements for preparing taxes

Lesson Structure:

- Discussion Questions: Why do we pay taxes? How do you feel about having taxes pulled out of a paycheck? How would you describe the process of filing taxes?
- 25 Minute Simulation – Filing Your Taxes in *Tax simulation: Understanding Taxes*
 - [Filing Your Taxes Guided Notes](#)
- [Extension, offline lesson plan](#) (30 minutes)
- [Student Worksheet- Taxable Income](#)
- Post Lesson Discussion: Ask students to share any additional questions or the biggest takeaway from this lesson for them.

Personal Finance Curriculum Guide- Learning Outcomes

PFCG, Topic #7- Explain how income taxes are calculated, withheld, and used to fund public services

PFCG, Topic #7- Identify the purpose of key tax documents such as W-2, 1099, and 1040 forms

PFCG, Topic #7- Complete a basic individual tax return using sample materials

Tax Credits for Families

Curriculum Guide:

[Tax Simulation: Understanding Taxes](#)

Simulation Overview:

In this simulation, students will help Martin claim more tax credits for his family through the Earned Income Tax Credit by better understanding who in his household can claim him as a dependent.

Learning Objectives:

Understand the purpose of the Earned Income Tax Credit, identify who is a dependent based on IRS criteria, explain the benefits of the EITC

Lesson Structure: (have students complete each simulation to build the full lesson)

- 5 Minute Digital Lesson – Tax Credit for Families

Personal Finance Curriculum Guide- Learning Outcomes

PFCG, Topic #7- Recognize common deductions, credits, and filing requirements

PFCG, Topic #7- Identify the purpose of key tax documents such as W-2, 1099, and 1040 forms

Taxes for Gig Workers

Curriculum Guide:

Tax Simulation: Understanding Taxes

Simulation Overview:

In this simulation, students will help Chinwe manage her gig economy tax requirements by filing her taxes using 1099-NEC form and making estimated tax payments

Learning Objectives:

Define gig economy, identify differences between contract work income and full employment income, explain the need for self-employed workers to pay taxes quarterly.

Lesson Structure:

5 Minute Digital Lesson – Taxes for Gig Workers

Personal Finance Curriculum Guide- Learning Outcomes

PFCG, Topic #7- Explain how income taxes are calculated, withheld, and used to fund public services

PFCG, Topic #7- Identify the purpose of key tax documents such as W-2, 1099, and 1040 forms

Taxes for Students

Curriculum Guide:

Tax Simulation: Understanding Taxes

Simulation Overview:

In this simulation, students will have Dana claim higher education expenses on her taxes and navigate the tax implications of 529 plan disbursements and interest on students loans

Learning Objectives: explain the purpose of the 1098-T-Form, identify education expenses that can be claimed on taxes, and explain who can claim education tax deductions

	Lesson Structure: 5 Minute Digital Lesson- Taxes for Students in <i>Tax Simulation</i> Personal Finance Curriculum Guide- Learning Outcomes PFCG, Topic #7- Explain how income taxes are calculated, withheld, and used to fund public services PFCG, Topic #7- Identify the purpose of key tax documents such as W-2, 1099, and 1040 forms PFCG, Topic #7- Evaluate the benefits of tax-advantaged savings accounts such as IRAs and 401(k)s <i>Taxes for Investments and Cryptocurrency</i> Curriculum Guide: <u><i>Tax Simulation: Understanding Taxes</i></u> Simulation Overview: In this simulation, students help Ailani learn how to report interest from savings accounts and purchases of cryptocurrency for tax purposes Learning Objectives: Identify sources of income that need to be declared to the IRS, explain the purpose of the 1099-INT form, explain how cryptocurrency is reported to the IRS Lesson Structure: 5 Minute Digital Lesson- Taxes for Investments and Cryptocurrency in <i>Tax Simulation</i> Personal Finance Curriculum Guide- Learning Outcomes PFCG, Topic #7- Explain how income taxes are calculated, withheld, and used to fund public services PFCG, Topic #7- Identify the purpose of key tax documents such as W-2, 1099, and 1040 forms
Unit 4: Credit & Consumer Protection	<i>Credit and Debt Basics</i> Curriculum Guide: <u><i>Everfi: Financial Literacy for High School</i></u>

Required Topics Covered:

4. Uses and effects of credit, including managing credit scores, and the relation of debt and interest to credit, and predatory lending

9. Enhancing consumer protection skills by raising awareness of common scams and frauds and preventing identity theft

Lesson Overview:

Students will learn about credit, debt, and how to avoid predatory loan offers

Learning Objectives:

Explain what a loan is and why it is used to finance purchases, compare and contrast the differences between secured and unsecured loans, discover how the cost of credit is influenced by loan terms, and evaluate loan offers for predatory lending

Lesson Structure:

- Discussion Question- "What would you consider when looking for a credit card?"
- 20 Minute Digital lesson- Credit and Debt Basics in *Everfi Financial Literacy*
 - [Credit and Debt Basics Guided Notes](#)
- [Extension, offline lesson plan](#) (20 minutes)
- [Student Worksheet- Credit and Debt](#)
- Post Lesson Discussion/Exit Ticket- "What happens if a borrower fails to make required payments on a secured loan, such as an auto loan or a home mortgage?"

Personal Finance Curriculum Guide- Learning Outcomes

PFCG, Topic #4- Compare various types of credit and lending options, including credit cards, loans, "buy now, pay later" services, and vehicle financing, and describe the fundamental aspects of credit cards, including interest, minimum payment structures, credit limits, and associated fees

PFCG, Topic #4- Identify predatory lending practices and develop strategies for avoiding high-risk credit products

PFCG, Topic #4- Analyze how interest rates, repayment terms, and borrowing behavior affect the total cost of credit and long-term financial health

PFCG, Topic #5- Identify common types of loans, including home loans, auto loans, student loans, and personal loans, and explain their typical terms and uses

PFCG, Topic #5- Analyze how credit history, loan type, and lender practices affect loan approval and pricing

PFCG, Topic #9- Recognize predatory financial products and lending practices

What is Credit?

Curriculum Guide:

[Build: Credit Fundamentals](#)

Lesson Overview:

Students will gain an understanding of what credit is and what it means to be creditworthy.

Learning Objectives:

Define credit, understand the scope of the course & topics

Lesson Structure:

- 5 Minute Digital Lesson- What is credit? In *Build: Credit Fundamentals*
- [Discussion Guide](#)

Personal Finance Curriculum Guide- Learning Outcomes

PFCG, Topic #4- Evaluate how credit and debt decisions influence future opportunities, such as housing, employment, and access to additional credit

Acquiring Credit**Curriculum Guide:**

[Build: Credit Fundamentals](#)

Lesson Overview:

Students will understand the differences between being an authorized user on a credit card, having their own credit card, and having a debit card. Topics include how to apply for a credit card and the fees associated with them.

Learning Objectives:

Summarize the long-term impact of credit, explain how to apply for a credit card, identify best practices for using credit cards.

Lesson Structure:

- [Discussion Guide](#)
- 15 minute Digital Lesson- Acquiring Credit in *Build: Credit Fundamentals*
- [Extension, Offline Lesson Plan](#) (45 minutes)
- Student Worksheet- no worksheet for this lesson plan
- [Post Lesson Discussion/Exit Ticket](#)

Personal Finance Curriculum Guide- Learning Outcomes

PFCG, Topic #4- Compare various types of credit and lending options, including credit cards, loans, “buy now, pay later” services, and vehicle financing, and describe the fundamental aspects of credit cards, including interest, minimum payment structures, credit limits, and associated fees

Growing Credit

Curriculum Guide:

Build: Credit Fundamentals

Lesson Overview:

Students will learn why they may need a cosigner for a loan. Topics such as choosing an appropriate cosigner and how cosigners can help with credit building will be explored

Learning Objectives:

Evaluate credit offers (car loan or student loan)

Lesson Structure:

- Discussion Guide
- 10 Minute Digital Lesson
- Extension, Offline Lesson Plan (45 minutes)
- Student Worksheet- Growing Credit
- Post Lesson Discussion/Exit Ticket

Personal Finance Curriculum Guide- Learning Outcomes

PFCG, Topic #4-Explain how credit scores are calculated, how they can be maintained or improved, and how they impact access to credit

PFCG, Topic #4- Compare various types of credit and lending options, including credit cards, loans, “buy now, pay later” services, and vehicle financing, and describe the fundamental aspects of credit cards, including interest, minimum payment structures, credit limits, and associated fees

Managing Credit

Curriculum Guide:

Build: Credit Fundamentals

Lesson Overview:

Students will investigate the difference between credit reports and credit scores. Topics like improving credit scores and interpreting credit reports will be explored.

Learning Objectives:

Differentiate between a credit report and a credit score, identify factors that increase or decrease a credit score.

Lesson Structure:

- Discussion Guide
- 10 Minute Digital Lesson- Managing Credit in *Build: Credit Fundamentals*
- Extension, Offline Lesson Plan (45 minutes)
- Student Worksheet- Managing Credit
- Post Lesson Discussion/Exit Ticket

Personal Finance Curriculum Guide- Learning Outcomes

PFCG, Topic #4-Explain how credit scores are calculated, how they can be maintained or improved, and how they impact access to credit

PFCG, Topic #4- Analyze how interest rates, repayment terms, and borrowing behavior affect the total cost of credit and long-term financial health

Identity Theft & Fraud Protection**Curriculum Guide:**

Modern Money: Safe Digital Banking

Lesson Overview:

Student learn ways to control their personal information online, identify potential financial scams or fraud, and how to get help if they're target for a scam or fraud.

Learning Objectives:

Determine methods of controlling personal information in order to practice safe internet usage, identify scams or attempted fraud online or over the phone, understand the difference between scams and fraud and how their differences impact the way they can be dealt with if they occur, explain consumer rights, responsibilities, remedies, and the importance of consumer vigilance, investigate sources of assistance in resolving identity theft and fraud

Lesson Structure:

- [Discussion Question](#)
- 20 Minute Digital Lesson- Identity Theft & Fraud Protection in *Modern Money: Safe Digital Banking*
- [Extension, offline lesson plan](#) (45 minutes)
- Student Worksheet- No worksheet for this lesson
- [Post Lesson Discussion/Exit Ticket](#)

Personal Finance Curriculum Guide- Learning Outcomes

PFCG, Topic #9- Identify common forms of financial fraud, including phishing, identity theft, and online scams

PFCH, Topic #9- Develop strategies for protecting personal information, digital assets, and financial records

PFCH, Topic #9- Understand basic consumer rights and how to take action when those rights are violated (e.g. filing complaints, freezing credit, seeking legal aid)

Peer-to-Peer Transactions**Curriculum Guide:**

[*Modern Money: Safe Digital Banking*](#)

Lesson Overview:

Students learn potential risks and benefits of P2P (person to person) apps, how to safely use P2P apps, and how to avoid P2P scams or fraud

Learning Objectives:

Compare costs and benefits of P2P payment application types, summarize the risks and protections of P2P payment applications types, identify the signs of possible scams or fraud specific to P2P, and explain the steps users can take to ensure safe use of P2P applications

Lesson Structure:

- [Discussion Question](#)
- 20 Minute Digital Lesson- Peer-to-Peer Transactions in *Modern Money: Safe Digital Banking*
- [Extension, offline lesson plan](#) (45 minutes)
- [Student Worksheet- Peer-to-Peer Transactions](#)
- [Post Lesson Discussion/Exit Ticket](#)

Personal Finance Curriculum Guide- Learning Outcomes

PFCG, Topic #1- Compare features of checking, savings and online-only bank accounts, and explain key differences between banks and credit unions, including interest rates, fees, accessibility, and digital tools such as mobile banking and peer-to-peer payment platforms

PFCG, Topic #9- Identify common forms of financial fraud, including phishing, identity theft, and online scams

PFCH, Topic #9- Develop strategies for protecting personal information, digital assets, and financial records

Addressing Issues with Credit**Curriculum Guide:**

[Build: Credit Fundamentals](#)

Lesson Overview:

Students will learn how to recognize identify theft and the steps to take when inaccuracies are identified on a credit report.

Learning Objectives:

Identify credit-related scams and fraud, identify best practices in dealing with inaccuracies in a credit report.

Lesson Structure:

- [Discussion Questions](#)
- 10 Minute Digital Lesson- Addressing Issues with Credit in *Build: Credit Fundamentals*
- [Extension, Offline Lesson Plan](#) (45 Minutes)
- [Student Worksheet- Addressing Issues with Credit](#)
- [Post Lesson Discussion/Exit Ticket](#)

Personal Finance Curriculum Guide- Learning Outcomes

PFCG, Topic #9- Identify common forms of financial fraud, including phishing, identity theft, and online scams

	PFCH, Topic #9- Develop strategies for protecting personal information, digital assets, and financial records PFCH, Topic #9- Understand basic consumer rights and how to take action when those rights are violated (e.g. filing complaints, freezing credit, seeking legal aid)
Unit 5: Financing Higher Education & Loans Required Topics Covered: 10. Identifying means to finance college, workforce education, low-cost community college options, and other career technical educational pathways or apprenticeships. Financing options covered may include scholarships, merit aid, and student loans 5. Uses and costs of loans, including student loans, as well as policies that provide	Education ROI Curriculum Guide: <i>Everfi: Financial Literacy for High School</i> Lesson Overview: Students will learn the value of calculating the return on investment (ROI) for post-secondary education to make informed decisions about continuing education Learning Objectives: Explain why higher education typically has a positive return on investment, differentiate the net cost of higher education from the “true cost”, and explain how to evaluate the return on investment for higher education at a particular institution, anticipated career path, or major Lesson Structure: • Discussion Guide- “Have any of you thought about what colleges you want to attend? If you are not planning on attending a four-year college, that is also okay! The next activity will get you thinking about how the potential value of education can help affect your decision to attend a higher education institution.” • 20 Minute Digital Lesson- Education ROI in <i>Everfi Financial Literacy</i> ◦ Education ROI Student Guided Notes • Extension, Offline Lesson Plan (20 minutes) • Student Worksheet- ROI Scorecard • Post Lesson Discussion/Exit Ticket- “Do you think educational ROI is the most important factor when deciding on which college to attend? Why or why not?” Personal Finance Curriculum Guide- Learning Outcomes PFCG, Topic #10- Evaluate the cost and ROI of various postsecondary options including community colleges, four-year universities, and career technical education Education and Financial Aid

student loan forgiveness.

13. Other topics that are directly and specifically relevant to personal finance.
– California Specific Financial Information (CalKIDS)

Curriculum Guide:

Everfi: Financial Literacy for High School

Lesson Overview:

Students analyze the advantages and disadvantages of various sources of funds for postsecondary education and training

Learning Objectives:

Describe the differences between scholarships, grants, work-study programs, and loans, identify places to look for financial aid, explain the importance of submitting FAFSA

Lesson Structure:

- Discussion Question- “What are some options for financing higher education?”
- 20 Minute Digital Lesson – Education and Financial Aid in *Everfi Financial Literacy*
 - *Education and Financial Aid Student Guided Notes*
- Extension, Offline Lesson Plan (20 minutes)
- Student Worksheet- Finding Financial Aid
- Post Lesson Discussion/Exit Ticket - “What scholarship that you found are you most qualified for? Will you apply?”

Personal Finance Curriculum Guide- Learning Outcomes

PFCG, Topic #10- Compare financial aid sources, including Free Application for Federal Student Aid (FAFSA), Cal Grant, California Dream Act, scholarships, and merit-based aid

Identifying Your Goals

Curriculum Guide:

Pathways: Financing Higher Education

*Partnership with CalKids for students to claim their funds leveraging their SSID directly in Pathways. Students receive information about CalKids, how to use their funds, and ability to check their eligibility. All a part of the California Mandate

Lesson Overview:

Students answer seven questions about their approach to higher education and what they hope to get out of it. After submitting their answers, they are then presented with a summary statement that distills their motivations into categories like wanting to go to the best school, wanting to do what is expected of them, wanting to get away, wanting to improve their financial situation, or wanting to expand their minds and life experiences. This is not a pre-survey or pre-assessment but a personal quiz that helps clarify for students why they are going to higher education and helps frame the student's approach.

Lesson Structure:

- 5 Minute Digital Lesson – Identifying Your Goals in *Pathways: Financing Higher Education*
- Check CalKIDS eligibility in the built-in eligibility tool within the lesson. *Students need their SSID*

Personal Finance Curriculum Guide- Learning Outcomes

PFCG, Topic #10- Understand eligibility and application processes for California-specific programs such as CalKIDS and Cal Grant, and the California Dream Act

Return On Investment

Curriculum Guide:

Pathways: Financing Higher Education

Lesson Overview:

Students learn how to evaluate the return on investment (ROI) or different higher education options related to the choice of a major or a career path and the true cost of attendance

Learning Objectives:

Explain the higher education typically has a positive return on investment, differentiate the net cost of higher education from the true cost, explain how to evaluate the return on investment for higher education at a particulate institution, explain how to evaluate the return on investment for higher education based on an anticipated career path or major

Lesson Structure:

- Discussion Question
- 15 Minute Digital Lesson- Return on Investment in *Pathways: Financing Higher Education*
- Extension, Offline Lesson Plan (45 Minutes)
- Student Worksheet- Higher Education ROI Scorecard

- [Post Lesson Discussion](#)

Personal Finance Curriculum Guide- Learning Outcomes

PFCG, Topic #10- Evaluate the cost and ROI of various postsecondary options including community colleges, four-year universities, and career technical education

Understanding Financial Aid

Curriculum Guide:

[Pathways: Financing Higher Education](#)

Lesson Overview:

Students learn how to pay for higher education by seeking out free options like scholarships and grants first.

Learning Objectives:

Describe the differences between scholarships, grants, and loans, explain how to fill out the FAFSA and why it's important, identify places you can look for financial aid, including merit aid.

Lesson Structure:

- [Discussion Question](#)
- 15 Minute Digital Lesson- Understanding Financial Aid in *Pathways: Financing Higher Education*
- [Extension, Offline Lesson Plan](#) (45 Minutes)
- [Student Worksheet- Estimating Financial Aid](#)
- [Post Lesson Discussion](#)

Personal Finance Curriculum Guide- Learning Outcomes

PFCG, Topic #10- Compare financial aid sources, including Free Application for Federal Student Aid (FAFSA), Cal Grant, California Dream Act, scholarships, and merit-based aid

Student Loan Basics

Curriculum Guide:

[Pathways: Financing Higher Education](#)

Lesson Overview:

Students learn how loans work, including different types of loans and their associated fees.

Learning Objectives:

Compare and contrast subsidized and unsubsidized loans, compare and contrast federal and private student loans, explain how loan fees and loan documentation works, identify key contacts and resources for student loan information, differentiate between parent loans and student loans with cosigners.

Lesson Structure:

- [Discussion Question](#)
- 15 Minute Digital Lesson- Loan Basics in *Pathways Financing Higher Education*
- [Extension, Offline Lesson Plan](#) (45 minutes + 15 minute extension)
- [Student Worksheet- Student Loan Basics](#)
- [Post Lesson Discussion/Exit Ticket](#)

Personal Finance Curriculum Guide- Learning Outcomes

PFCG, Topic #5- Compare interest rates, repayment terms, and total borrowing costs across different loan products and identify signs of predatory lending practices

PFCG, Topic #5- Identify common types of loans, including student loans, and explain their typical terms and uses

Budgeting for Your Loans**Curriculum Guide:**

[*Pathways: Financing Higher Education*](#)

Lesson Overview:

Students calculate financial aid costs in relation to their personal budget and understand the full cost of a loan, as well as how repayment works.

Learning Objectives:

Describe how to read a Student Aid Offer and identify key questions to ask the financial aid office, describe how to calculate financial aid costs in relation to your personal budget, explain how to calculate the appropriate borrowing amount, identify key terms and factors for determining monthly payments

Lesson Structure:

- [Discussion Question](#)
- 15 Minute Digital Lesson- Budgeting for your loans in *Pathways: Financing Higher Education*
- [Extension, Offline Lesson Plan](#) (45 Minutes)
- [Student Worksheet- Which College Should I Go To?](#)
- [Post Lesson Discussion/Exit Ticket](#)

Personal Finance Curriculum Guide- Learning Outcomes

PFCG, Topic #10-Interpret award letters and assess long-term implications of different aid packages

PFCG, Topic #5- Evaluate long-term financial impacts of taking on debt and determine when borrowing is or is not appropriate

Repaying Loans Responsibly**Curriculum Guide:**

[Pathways: Financing Higher Education](#)

Lesson Overview:

Students learn about the potential impact of a high debt load from higher education loans and how to take steps to manage their debt responsibly.

Learning Objectives:

Compare and contrast different loan repayment methods, explain how debt load can impact future opportunities including the ability to borrow.

Lesson Structure:

- [Discussion Question](#)
- 15 Minute Digital Lessons- Repaying Loans Responsibly in *Pathways: Financing Higher Education*
- [Extension, Offline Lesson Plan](#) (45 Minutes)
- [Student Worksheet- How Should I Pay Back My Student Loans?](#)
- [Post Lesson Discussion/Exit Ticket](#)

Personal Finance Curriculum Guide- Learning Outcomes

	PFCG, Topic #10-Develop a personalized postsecondary financing plan that balances educational aspirations with financial stability PFCG, Topic #5- Understand repayment strategies, including early repayment, refinancing, and income-driven repayment plans (for student loans)
Unit 6: Wealth Building & Investing Required Topics Covered: 8. Principles of investing and building wealth, including investment alternatives to build financial security, including tax-advantaged investments such as pensions and 401(k) plans, individual retirement accounts (IRAs), and stocks, bonds, mutual funds, and index funds	Planning for Your Future Curriculum Guide: <i>Grow: Financial Planning for Life</i> Lesson Overview: Students will gain confidence in making financial goals for now and the future by helping a character named Lei set her goals and choose goals for themselves. Learning Objectives: Describe the importance of using a plan to achieve financial goals, define short-term and long-term financial planning goals, explain the financial benefits of saving for retirement early, and identify future financial goals. The offline lesson also includes content on estate planning including wills, trusts, and charitable giving. Lesson Structure: • Discussion Question • 10 Minute Digital Lesson- Planning for your Future in <i>Grow: Financial Planning for Life</i> • Extension, offline lesson plan (45 minutes) • Student Worksheet- Planning for Your Life • Post Lesson Discussion/Exit Ticket Personal Finance Curriculum Guide- Learning Outcomes PFCG, Topic #8- Apply decision-making strategies to set personal investment goals based on timeline, income, risk tolerance, and the principles of diversification to help manage risk and optimize returns PFCG, Topic #8- Explain how compound interest, time, and risk tolerance affect investment returns PFCG, Topic #12- Differentiate between types of financial charitable giving, including one-time gifts, recurring donations, and legacy contributions Growing Wealth

13. Renting vs. buying a home

Curriculum Guide:

Grow: Financial Planning for Life

Lesson Overview:

Students will learn how to grow their money to achieve goals for their future. Topics such as owning homes as an investment and saving for retirement will be discussed as well as the difference between good and bad debt.

Learning Objectives:

Explain how owning your own home can be a financial investment, describe different retirement plan options, and identify good versus bad debt and explain the differences between each type of debt.

Lesson Structure:

- Discussion Question
- 10 Minute Digital Lesson- Growing Wealth in *Grow: Financial Planning for Life*
- Extension, offline lesson plan (45 minutes + 15 minute extension)
- Student Worksheet- Growing Wealth
- Post Discussion/Exit Ticket

Personal Finance Curriculum Guide- Learning Outcomes

PFCG, Topic #8- Understand the financial considerations and long-term implications of homeownership, including down payments, mortgages, and property value appreciation

PFCG, Topic #8- Evaluate the features and benefits of tax-advantaged accounts such as IRAs, Roth IRAs, pensions, and 401(k)s

PFCG, Topic #7- Evaluate the benefits of tax-advantaged savings accounts such as IRAs and 401(k)s

The Stock Exchange

Curriculum Guide:

Marketplaces: Investing Basics

Lesson Overview:

This lesson introduces learners to the stock exchange's role in the global economy. They'll also begin to examine what it means to be a shareholder and how major events can impact the stock exchange and stock pricing.

Learning Objectives:

Understand how the stock exchange functions, illustrate how stock exchanges have changed over time, evaluate how major events impact various industries

Lesson Structure:

- Discussion Question - “Can you recall a major weather event or technological advancement during your lifetime? What was it, and how do you think it may have impacted the stock exchange?”
- 20 Minute Digital Lesson- The Stock Exchange in *Marketplaces: Investing Basics*
- [Extension, Offline Lesson Plan](#) (30 Minutes)
- [Student Worksheet- Public Company Review](#)
- Post Discussion/Exit Ticket- “Based on what you’ve learned about types of events that influence the stock exchange, what are some examples of major events that have already happened during your lifetime? List them here.”

Personal Finance Curriculum Guide- Learning Outcomes

PFCG, Topic #8- Compare investment options including stocks, bonds, index funds, mutual funds, and real estate (e.g. homeownership)

Investing Basics**Curriculum Guide:**

[Marketplaces: Investing Basics](#)

Lesson Overview:

This lesson introduces learners to investing by covering the different types of financial assets, how investing differs from savings, and reasons for choosing to invest

Learning Objectives:

Recognize the value of investing in the financial market, define the different types of investments available, compare investment options by considering the relationship between risks and rewards

Lesson Structure:

- Discussion Question- “Think about a time when you took a risk that resulted in a positive outcome. What was the risk and outcome?”

- 20 Minute Digital Lesson- Investing Basics in Marketplaces: Investing Basics
- [Extension, Offline Lesson Plan \(20 Minutes\)](#)
- [Student Worksheet- Your Risk Tolerance](#)
- Post Discussion/Exit Ticket- “What did you learn about your risk tolerance? How will you consider this when you start investing?”

Personal Finance Curriculum Guide- Learning Outcomes

PFCG, Topic #8- Compare investment options including stocks, bonds, index funds, mutual funds, and real estate (e.g. homeownership)

PFCG, Topic #8- Apply decision-making strategies to set personal investment goals based on timeline, income, risk tolerance, and the principles of diversification to help manage risk and optimize returns

Investing Process

Curriculum Guide:

[*Marketplaces: Investing Basics*](#)

Lesson Overview:

Learners begin to practice making investment decisions based on diversification and individual needs. This lesson provides opportunities to consider risk, time horizon, asset allocation, and diversification to make investment decisions with financial goals in mind.

Learning Objectives:

Recognize the role of brokers or brokerage firms as an investor, explain the role of diversification in making investment decisions, evaluate asset allocation based on investment horizon, age, and risk tolerance.

Lesson Structure:

- Discussion Question- “What are three important considerations when selecting investments?”
- 20 Minute Digital Lesson- Investing Process in *Marketplaces: Investing Basics*
- [Extension, Offline Lesson Plan \(20 Minutes\)](#)
- [Student Worksheet- Choosing Investments](#)
- Post Discussion/Exit Ticket- “What are some of the factors that helped you make your stock decisions?”

Personal Finance Curriculum Guide- Learning Outcomes

PFCG, Topic #8- Compare investment options including stocks, bonds, index funds, mutual funds, and real estate (e.g. homeownership)

PFCG, Topic #8- Apply decision-making strategies to set personal investment goals based on timeline, income, risk tolerance, and the principles of diversification to help manage risk and optimize returns

The Right Financial Advisor

Curriculum Guide:

Marketplaces: Investing Basics

Lesson Overview:

This lesson, learners explore the reasons that a person might want to hire a financial professional to manage their investments or provide investment advice.

Learning Objectives:

Understand the benefits of hiring a financial advisory, describe the role of a financial advisor, evaluate financial situations that can benefit from financial advisement

Lesson Structure:

- Discussion Question - “What are some characteristics you would try to find if you were hiring a financial advisor?”
- 20 Minute Digital Lesson- The Right Financial Advisor in *Marketplaces: Investing Basics*
- Extension, Offline Lesson Plan (30 Minutes)
- Student Worksheet- Financial Advisory Interview
- Post Lesson Discussion/Exit Ticket - “What are some reasons a person may decide to work with a financial advisor over a robo-advisor?”

Personal Finance Curriculum Guide- Learning Outcomes

PFCG, Topic #8- Compare investment options including stocks, bonds, index funds, mutual funds, and real estate (e.g. homeownership)

PFCG, Topic #8- Apply decision-making strategies to set personal investment goals based on timeline, income, risk tolerance, and the principles of diversification to help manage risk and optimize returns

Investment Game

Curriculum Guide:

Marketplaces: Investing Basics

Lesson Overview:

This investment game challenges learners to apply cumulative knowledge from all the investing lessons by making realistic financial decisions at different stages of their life. Learners will grow their investment portfolio making smart investment decisions as they address financial situations along the way.

Learning Objectives:

Understand how the stock exchange functions, evaluate how major events impact various industries, compare investment options by considering the relationships between risks and rewards, evaluate asset allocation based on investment horizon, age, and risk tolerance, evaluate financial situations that can benefit from financial advisement

Lesson Structure:

- Discussion Question- "What are some risks with investing your money?"
- 30 Minutes- Investment Game in *Marketplaces: Investing Basics*
- Extension, Offline Lesson Plan (45 Minutes)
- Student Worksheet- Investment Game
- Post game reflection- "Now that you learned more about impact of taking on investment risk, what surprised you most about today's results?"

Personal Finance Curriculum Guide- Learning Outcomes

PFCG, Topic #8- Explain how compound interest, time and risk tolerance affect investment returns

PFCG, Topic #8- Compare investment options including stocks, bonds, index funds, mutual funds, and real estate (e.g. homeownership)

PFCG, Topic #8- Apply decision-making strategies to set personal investment goals based on timeline, income, risk tolerance, and the principles of diversification to help manage risk and optimize returns

Intro to Blockchain and Cryptocurrency

Curriculum Guide:

Crypto Foundations

Lesson Overview:

This module aims to provide students with a basic knowledge of blockchain and the digital assets that are built upon it. It addresses how cryptocurrency started and the initial design of Bitcoin by Satoshi Nakamoto. Also, it highlights foundational principles of the blockchain. Learners will complete this module with a solid understanding of blockchain and how cryptocurrency is based on this new technology.

Learning Objectives:

Identify the functionality of blockchain technology, identify cryptocurrency characteristics

Lesson Structure:

- *Discussion Question*
- 15 Minute Digital Lesson- Intro to Blockchain and Cryptocurrency in *Crypto Foundations*
- *Extension, Offline Lesson Plan* (45 minutes)
- *Student Worksheet- Intro to Blockchain and Cryptocurrency*
- *Post Lesson Discussion*

Personal Finance Curriculum Guide- Learning Outcomes

PFCG, Topic #8-Evaluate emerging speculative assets such as cryptocurrency, comparing their volatility and risks with traditional long-term wealth-building strategies

Digital Assets Cryptocurrency

Curriculum Guide:

Crypto Foundations

Lesson Overview:

This module aims to provide students with basic knowledge about cryptocurrency as a digital asset and how cryptocurrency can be used. It answers the questions: “ Now that I understand what cryptocurrency is, what do I do with it?”

	Learning Objectives: Identify the key characteristics of cryptocurrency, identify the benefits and the risks of using cryptocurrency Lesson Structure: • Discussion Question • 15 Minute Digital lesson- Digital Assets Cryptocurrency in <i>Crypto Foundations</i> • Extension, Offline Lesson Plan (45 Minutes) • Student Worksheet- Digital Assets: Cryptocurrency • Post Lesson Discussion Personal Finance Curriculum Guide- Learning Outcomes PFCG, Topic #8-Evaluate emerging speculative assets such as cryptocurrency, comparing their volatility and risks with traditional long-term wealth-building strategies
Unit 7: Insurance Required Topics Covered: 6. Types and costs of insurance, including home, auto, health, and life insurance.	Insurance Basics Curriculum Guide: <i>Everfi: Financial Literacy for High School</i> Lesson Overview: Students will become aware of the need for a risk management strategy and how insurance plays a role Learning Objectives: Identify the consequences of not having insurance coverage, define insurance terminology, compare different types of insurance, explain how insurance can be used as a risk management strategy Lesson Structure: • Discussion Question- “Have you ever had something stolen or lost? Imagine there is a car accident, what would a person do? How might you handle these situations?” • 20 Minute Digital Lesson – Insurance Basics in <i>Everfi Financial Literacy</i> ◦ Insurance Basics Guided Notes • Extension, Offline Lesson Plan (20 minutes)

- [Student Worksheet- What Would You Do?](#)
- Post Lesson Discussion/Exit Ticket- “Which type of insurance do you think is most important for your life right now?”

Personal Finance Curriculum Guide- Learning Outcomes

PFCG, Topic #6- Identify and describe major types of insurance: health, auto, life, disability, and renter/homeowners

PFCG, Topic #6- Evaluate policy terms including premiums, deductibles, copays, coverage limits, and exclusions

PFCG, Topic #6- Analyze how insurance fits into a broader personal budget and long-term financial planning

Healthcare Coverage

Curriculum Guide:

[*Healthcare Literacy: Navigating Medical Care*](#)

Lesson Overview:

Students learn about the importance of health insurance and how they can find coverage that best fits their healthcare and financial needs.

Learning Objectives:

Understand the importance of health insurance, identify sources for health insurance, and analyze how health insurance can impact healthcare options

Lesson Structure:

- [Discussion Question](#)
- 15 Minute Digital Lesson- Healthcare Coverage in *Healthcare Literacy: Navigating Medical Care*
- [Extension, Offline Lesson Plan](#) (45 minutes)
- [Student Worksheet- Healthcare Coverage](#)
- [Post Lesson Discussion/Exit Ticket](#)

Personal Finance Curriculum Guide- Learning Outcomes

PFCG, Topic #6- Identify and describe major types of insurance: health

PFCG, Topic #6- Analyze how insurance fits into a broader personal budget and long-term financial planning

Paying for Care

	Curriculum Guide: <u>Healthcare Literacy: Navigating Medical Care</u> Lesson Overview: Students learn about the different factors that contribute to medical debt and how to avoid them through adequate health insurance and strategies on how to bring down medical costs. Learning Objectives: Understand the contributing factors to medical debt, demonstrate how to ask for and offer assistance to enhance the health of self and others, analyze the benefits of HSAs and FSAs. Lesson Structure: • <u>Discussion Question</u> • 15 Minute Digital Lesson- Paying for Care in <i>Healthcare Literacy: Navigating Medical Care</i> • <u>Extension, Offline Lesson Plan</u> (45 minutes) • <u>Student Worksheet- Paying for Care</u> • <u>Post Lesson Discussion/Exit Ticket</u> Personal Finance Curriculum Guide- Learning Outcomes PFCG, Topic #6- Identify and describe major types of insurance: health PFCG, Topic #6- Analyze how insurance fits into a broader personal budget and long-term financial planning
Unit 8: Economics Foundations Required Topics Covered: 13. Other topics that are directly and specifically	The Basics Curriculum Guide: <u>Econ Foundations: Economics for High School</u> Lesson Overview: In this lesson, learners gain a basic understanding of economic concepts such as supply and demand. Learners will begin to connect those concepts to their everyday life and learn to make economic choices from an entrepreneur perspective. Learning Objectives:

relevant to
personal finance.

Apply the concepts of scarcity, choice and opportunity costs to decision making, differentiate between productive resources, natural resources, human resources, physical capital, and entrepreneurship.

Lesson Structure:

- Lesson Discussion- “What types of risks do you think entrepreneurs may face?”
- 15 Minute Digital Lesson- The Basics in *Econ Foundation: Economics for High School*
- [Extension, Offline Lesson Plan](#) (20 minutes)
- Student Worksheet- [Productive Resources 1](#), [Productive Resources 2](#), [Productive Resources 3](#)
- Post Lesson Exit Ticket - “If you were to ever be an entrepreneur, how would you address various entrepreneurial risks you may face?”

Microeconomics

Curriculum Guide:

[*Econ Foundations: Economics for High School*](#)

Lesson Overview:

In this lesson, learners explore the ways in which the flow of the economy works to support market structures in microeconomics. Learners will deepen their understanding of how money, goods, and services flow and explore how supply, demand, and market structures influence pricing.

Learning Objectives:

Identify the factors that affect supply and demand, describe how households and businesses are interdependent and interact through flows of good, services, resources, and money, illustrate how surpluses and shortages are created, analyze four types of market structures: monopoly, oligopoly, monopolistic competition, and pure competition

Lesson Structure:

- Lesson Discussion - “How do money and goods/services move along the circular flow of the economy?”
- 15 Minute Digital Lesson- Microeconomics in *Econ Foundations; Economics for High School*
- [Extension, Offline Lesson Plan](#) (20 Minutes)
- Student Worksheet- [Market Structures 1](#), [Market Structures 2](#), [Market Structures 3](#)
- Post Lesson Discussion - “Have you ever wanted to purchase something that was out of stock? Why do you think that item was not available?”

	Macroeconomics Curriculum Guide: <i>Econ Foundations: Economics for High School</i> Lesson Overview: In this lesson, learners discover how economic indicators are used to determine which phase the economy is in and whether it is growing or declining. Learners will begin to gain a high-level perspective of the role that the government has in stabilizing the economy using fiscal and monetary policy. Learning Objectives: Describe how the economy impacts individuals and businesses, evaluate the health of the economy using economic indicators, analyze how the government and Central Bank use economic policy to regulate the business cycle, predict how individuals and businesses will behave in a growing or declining economy. Lesson Structure: • Discussion Question - “What happens to pricing during a declining economy with high unemployment rates?” • 15 Minute Digital Lesson- Macroeconomics in <i>Econ Foundations: Economics for High School</i> • Extension, Offline Lesson Plan (20 Minutes + 30 Minute optional extension) • Student Worksheet- Employment Scenario + Extension Activity: Role of the Government • Post Lesson- Based on what you’ve learned about growing and declining economies, how would you describe the current state of the economy? Why?
Final Assessment and Capstone Project	Following the completion of the Unit Guide, there are two assessment options to measure students’ mastery. <u>Capstone Project:</u> The purpose of this project is to build off the courses in the California Collection for Personal Finance by challenging students to build a profile for their future financial self. This project includes 6 research sections and a final presentation for students to display their work to peers. Estimated time to complete: 10 hours Grading Rubric

Cumulative Assessment:

70 multiple choice cumulative assessment + 5 short answer responses

[Student Version](#)

[Teacher Key](#)