COURSE DESCRIPTION

Course Title: Money 101

Course Number: 00555 / 00920B2 AM / 00970B2 PM

Course Prerequisites: 

Course Description: (Include “no final exam” or “final exam required”)
Money 101 is designed to help students understand their personal finances and manage their money. Students will discover how career choices affect future income; learn about options for continuing their education, and how they might pay for that education. The course includes using banking services, preparing teen taxes, budgeting, and performing business math using Excel.

Final exam is required.

Suggested Grade Level: 10-12

Length of Course: One Semester X Two Semesters

Units of Credit: 1

PDE Certification and Staffing Policies and Guidelines (CSPG) Required Teacher Certification(s)

Certification verified by WCSD Human Resources Department:

Board Approved Textbooks, Software, Materials:
Title: Personal Financial Literacy
Publisher: South-Western
ISBN #: 978-0-538-44937-3
Copyright Date: 2008
Date of WCSD Board Approval: January 11, 2010
BOARD APPROVAL:

Date Written: November, 2009
Date Approved: January 11, 2010
Implementation Year: 2010-2011

Suggested Supplemental Materials: (List or insert None)
Workbook 978-0-538-44460-6 (South-Western)
Business Math Using Excel 2E 978-0-538-73119-5 (South-Western)
Tax for Teens 978-0-538-43711-1 978-0-538-43711-0 (South-Western)
Security First Bank 5E (Simulation Set) 978-0-538-44399-9 (South-Western)
On Your Own, A Personal Budgeting Simulation 978-0-538-44855-0 (South-Western)
Get In-Line Skate Shop 978-0-538-44165-8 (South-Western)
Current Microsoft Office software

Course Standards

PA Academic Standards: (List by Number and Description)
13.1.11 Career Awareness and Preparation A, C, F
13.2.11 Career Acquisition (Getting a Job) E
13.3.11 Career Retention and Advancement A, E, G
13.4.11 Entrepreneurship A, B

WCSD Academic Standards: (List or None)
None

Industry or Other Standards: (List, Identify Source or None)
None

SPECIAL EDUCATION AND GIFTED REQUIREMENTS

The teacher shall make appropriate modifications to instruction and assessment based on a student’s Individual Education Plan (IEP) or Gifted Individual Education Plan (GIEP).
### SPECIFIC EDUCATIONAL OBJECTIVES/CORRESPONDING STANDARDS AND ELIGIBLE CONTENT WHERE APPLICABLE
(List Objectives, PA Standards #’s, Other Standards (see samples at end))

#### PA Standard: 13.1.11 Career Awareness and Preparation A, C, F

<table>
<thead>
<tr>
<th>Performance Indicators</th>
<th>1</th>
<th>2</th>
<th>Assessment</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. Relate careers to individual interests, abilities, and aptitudes</td>
<td></td>
<td></td>
<td>• Quizzes</td>
</tr>
<tr>
<td>C. Analyze how the changing roles of individuals in the workplace relate to new opportunities within career choices</td>
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<td></td>
<td>• Teacher Observation</td>
</tr>
<tr>
<td>F. Analyze the relationship between career choices and career preparation opportunities, such as, but not limited to: Associate degree, Baccalaureate degree, Certificate/licensure, Entrepreneurship, Immediate part-full time employment</td>
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<td></td>
<td>• Tests</td>
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</table>

#### PA Standard: 13.2.11 Career Acquisition (Getting a Job) E

<table>
<thead>
<tr>
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<th>2</th>
<th>Assessment</th>
</tr>
</thead>
<tbody>
<tr>
<td>E. Demonstrate, in the career acquisition process, the application of essential workplace skills/knowledge such as, but not limited to: Commitment, Communication, Dependability, Health/Safety</td>
<td></td>
<td></td>
<td>• Quizzes</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>• Teacher Observation</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>• Tests</td>
</tr>
</tbody>
</table>

#### PA Standard: 13.3.11 Career Retention and Advancement A, E, G

<table>
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<th>Assessment</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. Evaluate personal attitudes and work habits that support career retention and advancement</td>
<td></td>
<td></td>
<td>• Quizzes</td>
</tr>
<tr>
<td>E Evaluate time management strategies and their application to both personal and work situations</td>
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<td></td>
<td>• Teacher Observation</td>
</tr>
<tr>
<td>G. Evaluate the impact of lifelong learning on career retention and advancement</td>
<td></td>
<td></td>
<td>• Tests</td>
</tr>
</tbody>
</table>

#### PA Standard: 13.4.11 Entrepreneurship A, B

<table>
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<th>1</th>
<th>2</th>
<th>Assessment</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. Analyze entrepreneurship as it relates to personal career goals and corporate</td>
<td></td>
<td></td>
<td>• Quizzes</td>
</tr>
<tr>
<td>B. Analyze entrepreneurship as it relates to personal character traits</td>
<td></td>
<td></td>
<td>• Teacher Observation</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>• Tests</td>
</tr>
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ASSESSMENTS

PSSA Assessment Anchors Addressed: The teacher must be knowledgeable of the PDE Assessment Anchors and/or Eligible Content and incorporate them into this planned instruction. Current assessment anchors can be found at pde@state.pa.us.

Formative Assessments: The teacher will develop and use standards-based assessments throughout the course.

Portfolio Assessment: _____ Yes  _X_ No

District-wide Final Examination Required: _____ Yes  _X_ No

Course Challenge Assessment (Describe):
Performance Assessments

REQUIRED COURSE SEQUENCE AND TIMELINE
(Content must be tied to objectives)

<table>
<thead>
<tr>
<th>Content Sequence</th>
<th>Dates</th>
</tr>
</thead>
<tbody>
<tr>
<td>Understanding Income</td>
<td>20 days</td>
</tr>
<tr>
<td>Money Management</td>
<td>20 days</td>
</tr>
<tr>
<td>Spending and Credit</td>
<td>20 days</td>
</tr>
<tr>
<td>Saving and Investing</td>
<td>20 days</td>
</tr>
<tr>
<td>Understanding Teen Taxes</td>
<td>15 days</td>
</tr>
<tr>
<td>Budgeting</td>
<td>30 days</td>
</tr>
<tr>
<td>Banking</td>
<td>25 days</td>
</tr>
<tr>
<td>Business Math using Excel</td>
<td>30 days</td>
</tr>
</tbody>
</table>

Objectives:
Student will understand what Income is.
Student will understand Money Management.
Student will understand Spending and Credit.
Student will understand Saving and Investing.
Student will understand Teen Taxes
Student will understand Budgeting.
Student will understand Banking.
Student will understand Business Math using Excel.
WCSD STUDENT DATA SYSTEM INFORMATION

1. Is there a required final examination?    X  Yes  ____ No
2. Does this course issue a mark/grade for the report card?   X  Yes  ____ No
3. Does this course issue a Pass/Fail mark?     ___ Yes  X  No
4. Is the course mark/grade part of the GPA calculation?  X  Yes  ____ No
5. Is the course eligible for Honor Roll calculation?  X  Yes  ____ No
6. What is the academic weight of the course?
   _____ No weight/Non credit  ___ X  Standard weight
   _____ Enhanced weight (Describe)