

WARREN COUNTY SCHOOL DISTRICT

PLANNED INSTRUCTION

COURSE DESCRIPTION

Course Title: Money 101
Course Number: 00555
Course Prerequisites: None

Course Description: Money 101 is a personal financial course. The knowledge and skills taught in this course will aide students in making good financial decisions now and in the future. This course covers the different types of income and how your career choices affect future income. Students will also cover topics related to work such as employee benefits and taxes. Student will learn about managing money, checking and creating a financial plan. Also covered are topics relating to spending and credit, savings and investing. This course is a good place to start understanding how to handle personal finance.

Suggested Grade Level: Grades 9-12
Length of Course: Two Semesters
Units of Credit: 1

PDE Certification and Staffing Policies and Guidelines (CSPG) Required Teacher Certifications:

Business, Computer Information Technology CSPG-33

To find the CSPG information, go to [CSPG](#)

Certification verified by the WCSD Human Resources Department: Yes No

WCSD STUDENT DATA SYSTEM INFORMATION

Course Level: Academic
Mark Types: Check all that apply.
 F – Final Average MP – Marking Period EXM – Final Exam

GPA Type: GPAEL-GPA Elementary GPAML-GPA for Middle Level NHS-National Honor Society
 UGPA-Non-Weighted Grade Point Average GPA-Weighted Grade Point Average

State Course Code: 12101

To find the State Course Code, go to [State Course Code](#), download the Excel file for SCED, click on SCED 6.0 tab, and chose the correct code that corresponds with the course.

TEXTBOOKS AND SUPPLEMENTAL MATERIALS

Board Approved Textbooks, Software, and Materials:

WARREN COUNTY SCHOOL DISTRICT

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Title: Personal Financial Literacy
Publisher: South-Western, Cengage Learning
ISBN #: 978-0-538-44937-3
Copyright Date: 2008
WCSD Board Approval Date: 1/11/2010

Supplemental Materials: Online Supplemental Materials

Curriculum Document

WCSD Board Approval:
Date Finalized: 11/23/2009
Date Approved: 1/11/2010
Implementation Year: 2010-2011

SPECIAL EDUCATION, 504, and GIFTED REQUIREMENTS

The teacher shall make appropriate modifications to instruction and assessment based on a student's Individual Education Plan (IEP), Chapter 15 Section 504 Plan (504), and/or Gifted Individual Education Plan (GIEP).

SCOPE AND SEQUENCE OF CONTENT, CONCEPTS, AND SKILLS

WARREN COUNTY SCHOOL DISTRICT

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| Performance Indicator | PA Core Standard and/or Eligible Content | Month Taught and Assessed for Mastery |
|---|---|--|
| Evaluate the impact of internal and external influences on financial decisions. | 15.6.12.A | August September |
| Analyze financial decisions for major purchasing events occurring at different stages in life, systematically considering alternatives and consequences. | 15.6.12.B | September September |
| Develop criteria to evaluate employment options. | 15.6.12.D | September September |
| Assess the purpose, source, and impact of various taxes. | 15.6.12.E | September October |
| Evaluate criteria for personal spending in relation to the economic climate | 15.6.12.F | September October |
| Identify strategies for personal financial management. | 15.6.12.G | October November |
| Evaluate payment methods for major purchases. | 15.6.12.H | November December |
| Analyze the functions of the Federal Reserve and other financial institutions. | 15.6.12.I | December January |
| Analyze the total cost of a major purchase loan agreement using fixed and variable interest rates, calculated over time. | 15.6.12.J | January February |
| Analyze the impact of a positive or negative credit history. | 15.6.12.K | January February |
| Research major consumer credit laws and their impact on individuals in debt. | 15.6.12.L | February March |
| Assess the impact of identity theft, develop a plan for correcting a negative credit report. | 15.6.12.M | March April |
| Compare and contrast various suppliers of insurance products and develop criteria to evaluate individual insurance needs. | 15.6.12.N | April Choose an item. |
| Develop criteria for a disaster management plan that includes provisions for secure storage of digital and paper documents, inventory of household items, cash reserves, and medical records. | 15.6.12.O | April May |
| Develop financial investment plans to accommodate various economic and personal scenarios. | 15.6.12.P | May May |
| Apply the "Rule of 72: to estimate the number of periods required to double an investment. | 15.6.12.Q | May June |
| Compare and contrast various investment plans to achieve goals of liquidity, income, and growth. | 15.6.12.R | June June |
| Analyze the role of government in investment planning and retirement planning. | 15.6.12.S | June June |

ASSESSMENTS

WARREN COUNTY SCHOOL DISTRICT

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PSSA Academic Standards, Assessment Anchors, and Eligible Content: The teacher must be knowledgeable of the PDE Academic Standards, Assessment Anchors, and Eligible Content and incorporate them regularly into planned instruction.

Formative Assessments: The teacher will utilize a variety of assessment methods to conduct in-process evaluations of student learning.

Effective formative assessments for this course include: Quizzes, Exit Questions, Projects

Summative Assessments: The teacher will utilize a variety of assessment methods to evaluate student learning at the end of an instructional task, lesson, and/or unit.

Effective summative assessments for this course include: Final Exam, Tests, Quizzes, Projects