

| Topic | Lesson | Objectives |
| :---: | :---: | :---: |
| Employee Benefits |  |  |
|  |  | Explain the impact of benefits and expenses on total employment compensation. |
|  |  | Compare total job benefits in relation to prospective employment. |
| Budgeting and Wise Spending |  |  |
|  | Personal Budget |  |
|  |  | Prepare a budget for a given income on a weekly, monthly, and annual basis. |
|  |  | Decide how income affects decisions to purchase and spend. |
|  | Financial Reserves |  |
|  |  | Identify essential and nonessential monthly expenses. |
|  |  | Develop a plan for discretionary spending and emergencies. |
|  | Keeping Financial Records |  |
|  |  | Develop a system for keeping and using financial records. |
|  |  | Apply a financial record-keeping system to track debits and credits. |
|  | Tax and Gratuities |  |
|  |  | Compute sales tax and total purchase price. |
|  |  | Calculate total price including a gratuity. |
|  | Discounts |  |
|  |  | Calculate discounts, successive discounts, and sales price of an item. |
|  | Unit Prices |  |
|  |  | Compute unit rate. |
|  |  | Apply unit pricing to make shopping comparisons. |
|  | Smart Shopper |  |
|  |  | Evaluate the various means used to sell products and services. |
|  |  | Calculate the total cost of online shopping purchases. |
|  |  | Analyze a receipt for possible errors. |
|  | Making Connections: Purchasing a Laptop Computer |  |
|  |  | Investigate laptop options based on given criteria using Internet resources. |
| Banking |  |  |
|  | Selecting a Bank |  |
|  |  | Compare financial institutions in terms of personal banking needs. |
|  |  | Select a financial institution using given data. |
|  | Checking Accounts |  |
|  |  | Summarize the process of opening a checking account and making transactions. |
|  |  | Reconcile a checking account given a sample bank statement. |


| Topic | Lesson | Objectives |
| :---: | :---: | :---: |
| Using a Debit Card |  |  |
|  |  | Apply cash management strategies when using a debit card. |
|  |  | Analyze how overdraft and withdrawal fees affect account balances. |
| Savings Accounts |  |  |
|  |  | Summarize the process of opening a savings account and making transactions. |
|  |  | Make inferences into how saving money contributes to financial well-being. |
| Simple Interest |  |  |
|  |  | Explain simple interest and how it relates to saving money. |
|  |  | Calculate simple interest. |
|  |  | Integrate concepts of simple interest into a money saving plan. |
| Compound Interest |  |  |
|  |  | Explain compound interest as it relates to saving money. |
|  |  | Calculate compound interest. |
|  |  | Integrate concepts of compound interest into a money saving plan. |
| Other Bank Accounts |  |  |
|  |  | Compare various savings accounts. |
|  |  | Identify the benefits of online banking. |
|  |  | Solve problems related to bank account transactions. |
| Government Agencies |  |  |
|  |  | Explain how government agencies regulate financial markets. |
|  |  | Investigate how agencies that regulate financial markets protect investors. |
| Paying Taxes |  |  |
|  | Tax Basics |  |
|  |  | Identify different types of taxes. |
|  |  | Use given data to solve problems related to taxes. |
|  | Social Security and Medicare |  |
|  |  | Explain the overall purposes and structure of the Social Security and Medicare programs. |
|  |  | Analyze the impact of Social Security and Medicare taxes on income. |
|  | Personal Income and Property Taxes |  |
|  |  | Use given data to determine how taxes modify income. |
|  |  | Recognize how revenue from property taxes is used by state and local governments. |
|  | Tax Returns |  |
|  |  | Describe different methods used to file taxes. |
|  |  | Complete a yearly federal income tax return. |


| Topic | Lesson | Objectives |
| :---: | :---: | :---: |
| The Importance of Insurance |  |  |
|  | Life Insurance |  |
|  |  | Calculate life insurance premiums. |
|  |  | Analyze different life insurance plans. |
|  | Auto Insurance |  |
|  |  | Calculate auto insurance premiums. |
|  |  | Analyze different auto insurance plans. |
|  | Health Insurance |  |
|  |  | Calculate health insurance premiums. |
|  |  | Analyze different health insurance plans. |
|  | Homeowners Insurance |  |
|  |  | Calculate homeowners insurance premiums. |
|  |  | Analyze different homeowners insurance plans. |
|  | Warranties |  |
|  |  | Compare the advantages and disadvantages of extended warranties. |
|  |  | Analyze the potential cost savings by purchasing an extended warranty. |
| Long-Term Investing |  |  |
|  | Investing in Stocks |  |
|  |  | Demonstrate how to evaluate advisors' credentials. |
|  |  | Compare professional advisors and their services. |
|  |  | Calculate annual stock dividends. |
|  | Buying and Selling Stock |  |
|  |  | Determine the cost of purchasing stock. |
|  |  | Calculate the proceeds from the sale of stock. |
|  |  | Track and analyze changes in stock prices. |
|  | Buying Bonds |  |
|  |  | Identify the different types of bonds. |
|  |  | Calculate the market price of bonds. |
|  |  | Determine and evaluate the total investment in bonds. |
|  | Stocks vs. Bonds |  |
|  |  | Compare the risk, return, and liquidity of stocks and bonds. |
|  | Mutual Funds |  |
|  |  | Calculate profit or loss from mutual fund investments. |


| Topic | Lesson | Objectives |
| :---: | :---: | :---: |
|  | Annuities |  |
|  |  | Distinguish between an ordinary annuity and an annuity due. |
|  |  | Determine the future value of an ordinary annuity using a formula. |
|  |  | Determine the present value of an ordinary annuity. |
|  | Retirement Savings Options |  |
|  |  | Compare and contrast different types of retirement plans. |
|  |  | Calculate the future value of retirement plans. |
|  |  | Interpret data to determine an effective retirement plan. |
|  | Real Estate Investments |  |
|  |  | Provide examples of real estate revenue. |
|  |  | Analyze the potential profit in the value of real estate investments over time. |
| Buying a House |  |  |
|  | Qualifying for a Home Loan |  |
|  |  | List requirements for qualifying for a home loan. |
|  |  | Compute the amount of down payment required to purchase a home. |
|  | Other Costs of Buying a Home |  |
|  |  | Estimate the closing costs associated with buying a house. |
|  | Mortgages |  |
|  |  | Identify the components of the mortgage payment. |
|  |  | Calculate a monthly mortgage payment. |
|  | Buying vs. Renting a Home |  |
|  |  | Identify advantages and disadvantages of property ownership. |
|  |  | Investigate costs associated with renting. |
|  | Home Ownership |  |
|  |  | Compare services and costs related to homeownership. |
|  |  | Compute utility costs. |
|  | Making Connections: Going Green |  |
|  |  | Examine energy efficient and environment-friendly options for the home. |
| Consumer Loans |  |  |
|  | Interest Rates |  |
|  |  | Identify the factors for determining an interest rate. |
|  |  | Calculate the effective annual percentage rate based on the nominal interest rate. |


| Topic | Lesson | Objectives |
| :---: | :---: | :---: |
|  | Borrowing Money |  |
|  |  | Compute interest and service charges on loans. |
|  |  | Select a financial lending institution using given data. |
|  | Personal Loans |  |
|  |  | Compute the finance charge and monthly payment on a personal loan. |
|  |  | Relate the role of collateral to a secured loan. |
|  | Student Loans |  |
|  |  | Identify the features of different student loans. |
|  |  | Compute the finance charge and monthly payment on a student loan. |
|  | Financing a Car |  |
|  |  | Use amortization models to investigate automobile financing. |
|  |  | Calculate costs related to buying a car. |
|  | Leasing vs. Buying a Vehicle |  |
|  |  | Calculate costs of leasing a vehicle. |
|  |  | Compare buying and leasing a vehicle. |
|  | Applying for a Loan |  |
|  |  | Prepare a loan application. |
|  |  | Identify the factors lenders use to make loan decisions. |
|  |  | Compute debt-to-income ratio. |
|  | Simple Contracts |  |
|  |  | Examine sample written contracts for essential components and meaning. |
|  |  | Analyze the purposes of a contract and the legal responsibilities incurred when signing a contract. |
| Consumer Credit |  |  |
|  | Using Credit |  |
|  |  | Identify types of credit plans. |
|  |  | Compare credit plans. |
|  |  | Evaluate the terms and conditions of credit cards. |
|  | Credit vs. Cash |  |
|  |  | Compare the advantages and disadvantages of using cash versus a credit card. |
|  |  | Analyze the impact of using a credit card as it relates to money management. |
|  | Long Term Purchases |  |
|  |  | Compare the advantages and disadvantages of using a credit card to make long-term purchases. |
|  |  | Calculate total cost of purchasing consumer durable goods over time. |


| Topic | Lesson | Objectives |
| :---: | :---: | :---: |
| Credit Scores and Reports |  |  |
|  |  | Explain how credit rating is established. |
|  |  | Show how credit rating affects the ability to obtain a loan. |
|  |  | Rank sample credit scores and reports. |
|  | Finance Charges |  |
|  |  | Compute the finance charges for a credit card by different methods. |
|  |  | Compare credit card finance charge calculations. |
| Consumer Debt |  |  |
|  | Paying Off Debt |  |
|  |  | Analyze debt payment plans. |
|  |  | Create a plan to pay off consumer debt. |
|  | Debt Management |  |
|  |  | Identify the warning signs of debt problems. |
|  |  | Evaluate and use the strategies for resolving debt issues. |
|  | Bankruptcy |  |
|  |  | Identify the implications of bankruptcy. |
|  |  | Analyze the impact of filing for bankruptcy. |
|  | Consumer Responsibilities |  |
|  |  | Recognize ways to maintain consumer vigilance. |
|  |  | Solve problems related to predatory lending practices. |
|  | Identity Theft |  |
|  |  | Identify ways of keeping credit information safe. |
|  |  | Create a plan to control personal information and prevent identity theft. |
| Economic Principles |  |  |
|  | The Economy and You |  |
|  |  | Identify fundamental principles of the U.S. economy. |
|  |  | Analyze how economic conditions affect income and goal attainment. |
|  | Consumer Rights |  |
|  |  | Explain the rights of the consumer under consumer protection laws. |
|  |  | Identify agencies that deal with concerns of the consumer. |
|  |  | Assess the impact of consumer movements. |
|  | Inflation and Purchasing Power |  |
|  |  | Interpret consumer price index data. |
|  |  | Calculate purchasing power based on inflation. |


| Topic | Lesson | Objectives |
| :---: | :---: | :---: |
| World Economics |  |  |
|  |  | Identify economic systems of the world. |
|  |  | Compare average salaries in various countries. |
|  |  | Assess the impact of global economic events. |
| Traveling Abroad |  |  |
|  | Travel Expenses |  |
|  |  | Compare transportation and lodging costs in travel planning. |
|  |  | Calculate travel costs. |
|  | Converting Currency |  |
|  |  | Convert from one form of currency to another. |
|  |  | Calculate travel expenses using various currencies. |
|  | International Time and Temperature |  |
|  |  | Convert between Fahrenheit and Celsius using a formula. |
|  |  | Calculate international travel times. |
|  | International Measures of Length and Weight |  |
|  |  | Convert units of measurement within and between systems. |
|  |  | Apply measurement conversions. |
| Starting a Business |  |  |
|  | The Business Plan |  |
|  |  | Identify components of a business plan. |
|  |  | Analyze the components of a business plan. |
|  | Business Income Statements |  |
|  |  | Tabulate business income statements. |
|  |  | Use data to analyze business income. |
|  | Break-Even Analysis |  |
|  |  | Graphically determine the break-even point in producing items. |
|  |  | Solve real-world problems involving break-even point analysis. |
|  | Markup and Markdown |  |
|  |  | Calculate markup and markdown. |
|  |  | Solve word problems involving percent markup and markdown. |
| Analyzing Business Data |  |  |
|  | Using Graphs to Advertise |  |
|  |  | Read and interpret data presented in various formats. |
|  |  | Suggest data formatting to meet business needs. |


| Topic | Lesson | Objectives |
| :---: | :---: | :---: |
|  | Data-Based Business Decisions |  |
|  |  | Read and interpret data presented in various formats. |
|  |  | Use data to make business decisions. |
|  | Business Summary Statistics |  |
|  |  | Calculate measures of central tendency. |
|  |  | Determine the effects of variability on measures of central tendency. |
|  | Probability in the Business Setting |  |
|  |  | Determine the probability of an event. |
|  |  | Apply probability concepts to make informed decisions. |

