Directions: This template must be used for all other content areas taught and for each course required for graduation, excluding language arts, math and science content areas and courses. For each other content area or course, complete the document below to include all appropriate Strands and Concepts for the course.

Curriculum Planning Document – Electives			
Content Area/Grade Level: Electives/High School - Personal and Family Finances			
Course Description: How do personal financial habits affect students' financial futures? How can they make smart decisions with money in the areas of saving, spending, and investing? This course introduces students to basic financial habits such as setting financial goals, budgeting, and creating financial plans. Students learn about topics such as taxation, financial institutions, credit, and money management. The course also addresses how occupations and educational choices can influence personal financial planning, and how individuals can protect themselves from identity theft.			
	Educational Delivery Methodologies	**Evidence of Mastery**	**Comments**
Unit 1 Families and Economy What Will You Learn in This Unit? 1. Define economic terms such as economy, free enterprise, and supply and demand. 2. Learn about different types of economies and how they influence individuals. 3. Discuss the links between individuals, the economy, and the government. 4. Describe some of the global factors that influence the economy. 5. Understand how healthy individual finances contribute to the overall health of the economy. **Unit 2 our Economic World** What Will You Learn in This Unit? 1. Identify some societal level economic factors that influence our personal finances. 2. Consider how scarce resources impact	The Edmentum LMS (PLATO Courseware) as detailed in the narrative, includes a diverse set of instructional methodologies integrated into each course. These instructional methods include: computer assisted learning systems, virtual classrooms, virtual labs, electronic field trips, electronic mail and messaging, virtual tutoring, online help desk, a wide array of formative assessments and non-computer activities. The common design elements and activities combined with a thorough initial orientation video lecture support a student's quick understanding of the delivery system. This immediate understanding enables a student to focus on the	Mastery for each course will be based on the student meeting the prescribed Performance, Participation, and Progress requirements. The Program is designed to foster high expectations for staff and students. The goal for all students is to meet 100% of the expected progress and 100% of the expected weekly participation. The desired performance goal for all students is to attain a score of 100% on all assignments. The minimum that will be accepted on each assignment and assessment is 70%.	Continued Throughout Course

individuals. 3. Learn about the costs of “free” items. 4. Examine how fiscal policies influence individual financial management. 5. Discuss stock markets and their effects on the economy and individuals. **Unit 3 Financial Responsibility** What Will You Learn in This Unit? 1. Enumerate the steps necessary for creating a personal financial plan. 2. Examine the risks that our financial choices carry. 3. Explore the resources that families have and how they can be used to reach financial goals. 4. Discuss tips for making responsible financial decisions. 5. Look at shared decision-making and how it can help individuals make responsible financial decisions. **Unit 4 Financial Institutions** What Will You Learn in This Unit? 1. Describe different types of financial institutions. 2. Examine some of the types of services offered by these institutions. 3. Learn about some of the different types of accounts available. 4. Discuss aspects to consider when choosing a financial institution.	content right from the beginning of the first lesson. Each course utilizes a variety of methods and has the flexibility to allow teachers to modify the program to suit individual student learning needs. The Edmentum LMS (PLATO Courseware) enables the teacher to employ numerous educational delivery options for each online course. The ability to modify delivery methods empowers teachers to efficiently and effectively support differentiation of instruction, customized assessments, and supplementation of course material for different learning styles. Providing online students a choice in how they absorb content is considered a key to supporting different learning styles. The primary delivery method for the content, is web-based online delivery. Based on needs identified by teacher monitoring, formative and summative assessment, or student request, the delivery method can be modified in numerous ways. **<u>Flexible deliverability</u>**	**<u>Assessment and Testing</u>** Best practices in assessment and testing call for a variety of activities to evaluate student learning. Multiple data points present a more accurate evaluation of student strengths and needs. **Formative and Summative Assessments** contained in the web-delivered content, which include authentic learning and objective assessments are used to show mastery: • Unit pretests (typically designed for credit recovery use) • Mastery tests • Lesson Activities • Unit Activities • Online Threaded Discussions • Unit Post-Tests • End-of-Semester Exam **<u>Authentic Learning Assessments</u>**: Of the assessment tools available in this course, three are designed specifically to address higher-level thinking skills and operations:	

5. Consider some of the financial institutions that can be problematic for consumers. **Unit 5 Personal Taxation** What Will You Learn in This Unit? 1. Discuss the benefits of taxes. 2. Discuss the different types of taxes. 3. Examine the basics of the United States tax system. 4. Consider options for filing tax returns. 5. Learn about penalties and audits for taxes. **Unit 6 Insurance, Wills, and Contracts** What Will You Learn in This Unit? 1. Examine and understand different types of insurance policies. 2. Discuss various elements of an insurance policy and how they can affect insurance premiums and claims. 3. Examine estate planning and its importance in successful financial planning. 4. Consider the different types of wills and their uses. 5. Examine the basic elements of a contract. **Unit 7 Saving and Investing** What Will You Learn in This Unit? 1. Discuss the advantages of saving money. 2. Consider the relationship between saving and investing money. 3. Examine the advantages and	**All online materials are printable.** The interface and font of the content can be adjusted to minimize the amount of ink used in printing. **eNotes**: In lieu of paper notes, the students have the option to take eNotes while listening to & interacting with the tutorials or while studying the online readings and content. These notes can be made available at the end of lesson or course assessment at the discretion of the teacher and the individual student. **Secure internal messaging system:** provides the option for synchronous or asynchronous support of student learning. **Teacher online office hours:** Teachers provide four hours of online synchronous office hours. Additional synchronous time can be requested by students as needed. **Phone communication as required.** Teachers will have access to phone numbers and refer students and parents to a phone conference as	Lesson activities, unit activities, and discussions. These authentic learning activities allow students to develop deep understanding and provide data for the teacher to assess knowledge development. They also provide a tool for assessing identified Common Core mathematical practices, inquiry skills, STEM skills, and 21st century skills. The following comments address their use for assessment. • **Lesson Activities** immerse the student into one or more in-depth problems that center on developing a deep understanding of the learning objective. All Lesson Activities in this course are self-checked by the student; however, it is possible to submit this work for teacher grading on paper, by email, or by creating a drop box activity in the course learning path. • **Unit Activities** are similar	

disadvantages of investments. 4. Consider how to reduce the risks of investing. 5. Discuss some of the types of investments available. **Unit 8 Consumer Credit** What Will You Learn in This Unit? 1. Discuss the advantages and disadvantages of consumer credit. 2. Explain the different types of consumer credit. 3. Examine factors that influence whether credit is extended to someone. 4. Consider how to avoid credit problems. 5. Discuss factors in choosing credit cards. **Unit 9 Managing Personal and Family Finances** What Will You Learn in This Unit? 1. Explain why keeping financial records is important. 2. Discuss the best places to keep different financial records. 3. Learn how to create a personal balance statement and its importance. 4. Understand how to create a cash flow statement. 5. Discuss how to create a budget. **Unit 10 Consumer Choices**	required. **Supplemental assignments:** The content can be delivered by all lessons or one lesson at a time. Teachers may determine that an alternative assignment that covers the same objective may be appropriate. These alternative assignments will be approved by the Administration and delivered electronically to the student. **Supplemental resource links:** Students may seek out additional information or guidance about a lesson objective by utilizing a personal search engine such as Google. Teachers will also collect and send out additional resource links as the need arises. All links will be submitted for approval by the administrator. **Practice exercises:** The teacher may assign practice exercises in addition to the online content. The teacher would have the opportunity to weight these additional assignments as part of the lesson performance score, as part of the participation grade, or as extra credit. Any editing or adjustment of the student's score requires a full	to Lesson Activities, but more time intensive and require a more integrative understanding of the unit's objectives. Unit activities are teacher graded and submitted through the drop box. These activities allow the instructor to score work on a scale of 0 to 100. A 10-point suggested rubric is provided to both the student and the teacher for this purpose. A minimum score of 70% is required. • **Discussions** encourage students to reflect on concepts, articulate their thoughts, and respond to the views of others. Thus, discussions help teachers assess students' critical-thinking skills, communication skills, and overall facility with the unit concepts. Each unit in this course has one predefined discussion	

What Will You Learn in This Unit? 1. Discuss strategies for purchasing goods and services wisely. 2. Understand what advertising is and its effect on consumers. 3. Discuss common advertising techniques. 4. Define identity theft and the ways that this can happen. 5. Examine the effects of identity theft and ways of reducing our risks.	justification in the notes section at the time the teacher makes the change. **Universal access:** The content is available at all times and on all days. Students will be able to access their online content as long as they have access to the Internet. Those that seek help from someone that may not have a computer or Internet may print the material and seek help while working on the paper version. **Learning Aids:** Learning aids within the courseware that are designed to assist students include: • eNotes • Resource Folder • Dictionary • Text to Speech (content reader) • Translator (16 languages) • Scientific Calculator • Math tools (graphing tool, histogram, scatter plot, stem &leaf) Students will be guided to these tools at the time of enrollment, during the video orientation, and as the need is identified by the teacher.	topic. Instructors can customize the course, however, to include additional discussion topics. Online discussions may use whatever rubric the instructor sets. A minimum score of 70% is required. **Objective Assessments.** There is a specific learning objective associated with each lesson, which is assessed through objective assessments at multiple points during the course: at the end of the specific lesson, at the end of the unit, and at the end of the semester. Additionally, there are optional unit pretests. • **Unit pretests** are optional multiple-choice assessments, typically designed for credit recovery use. If a student shows mastery of a lesson's objective (70% proficiency), the student will be automatically exempted from that	

		module in the upcoming unit. • **Mastery tests** at the end of each lesson provide the instructor and the student with clear indicators of areas of strength and weakness. These multiple-choice tests are taken online and contain randomly generated questions. A minimum score of 70% is required and a student may retake the mastery tests as many times as needed to demonstrate at least a 70% proficiency. • **Unit posttests** help instructors track how well students have mastered the unit's content. The tests are multiple-choice and are provided online. A minimum score of 70% is required. • **End-of-semester tests** assess the major objectives	

		covered in the course. The End-of-Semester Test will be proctored (required) and a minimum score of 70% is required. Remediation assignment will be provided if a student does not meet the 70% requirement, and then a new End-of-Semester test will be administered. By combining the unit pretest (if applicable) and unit posttest information with the end-of-semester test results, the instructor will gain a clear picture of student progress. The tests are multiple-choice (randomly generated questions) and are provided online. **Remediation:** Students that attain less than 70% on assignments will be required to complete a remediation assignment and make corrections to the assignments and eNotes. Teachers will work with the student to assist and reteach as needed.	

		Instructional Feedback: Teachers will provide instructional feedback in teacher-graded assignments. Students will email the teacher with confirmation that the teacher's comments and instructional was read and understood. **A midterm project** is required. Examples include: • Virtual field trip • Group or individual service learning activities • Video presentation • Web portfolio • Book Report • Research Project **A final research paper** is required. • It relates to or enriches course content • Students will have multiple topic options • Students may request an alternate subject (in a timely manner & appropriately) • MLA format is required • Six traits rubric used	

		<u>Scoring Rubric will vary based on type of activities in each course. Example:</u> • Participation and Progress = 10% • Discussions = 10% • Drop Box (Unit/ Lesson Activities) = 20% • Post Unit Tests = 20% • Midterm Project = 10% • End-of-Semester Test = 20% • Final Research Paper = 10% Total=100% **<u>Curriculum Reports:</u>** Edmentum LMS (PLATO Courseware) provides a wide array of reports that provide useable data concerning mastery of each lesson and assignment. Reports include: • Learner Progress Report by Learner • Learner Progress Report by Class • Learner Daily Usage by Learner • Learner Daily Usage by Class and Assignment • Curriculum Items	

		Response Report Curriculum Strengths and Needs by Class	