

Southern Cayuga Central School District – Curriculum Map

Subject: **Personal Finance 2** (Timeline is flexible – Class is catered to the needs, interests, and goals of the students) School Year: 2021-2022

Title or Topics w/ NYS Standards	Essential Questions & Vocabulary	Content Skills (Activities to cover Essential Questions)	Major Assessments (Tests, Project, etc.)	Time Frame
Behavioral Finance <ul style="list-style-type: none"> • CCSS.MATH.PRACTICE.MP3 Construct viable arguments and critique the reasoning of others. 	<ul style="list-style-type: none"> • What are my monetary values? • How does society and in particular social media affect my spending habits? • Values in context (i.e. Would you rather have one diamond or five bottles of water?) 	<ul style="list-style-type: none"> • Personal reflection • Surveys 	<ul style="list-style-type: none"> • In class assignments 	September
Alternatives to Four Year Colleges <ul style="list-style-type: none"> • CCSS.MATH.PRACTICE.MP3 Construct viable arguments and critique the reasoning of others. 	<ul style="list-style-type: none"> • What is my plan after high school? What are my options? • Military • Trade School • Workforce • Associate’s Degree 	<ul style="list-style-type: none"> • Personal reflection • Research project 	<ul style="list-style-type: none"> • In class assignments • Project – Pros/Cons of a enlisting in the military, gaining an Associate’s Degree, trade school 	September
Entrepreneurship <ul style="list-style-type: none"> • CCSS.MATH.PRACTICE.MP3 Construct viable arguments and critique the reasoning of others. • CCSS.MATH.PRACTICE.MP5 Use appropriate tools strategically. 	<ul style="list-style-type: none"> • What about being my own boss? What is an Entrepreneur? • Business plan • Startup costs • Gaining investors – presenting your “pitch” 	<ul style="list-style-type: none"> • Personal reflection • Cost calculations • Project 	<ul style="list-style-type: none"> • In class assignments • Project – Pitch a business 	October
Philanthropy/Ethics <ul style="list-style-type: none"> • CCSS.MATH.PRACTICE.MP3 Construct viable arguments and critique the reasoning of others. 	<ul style="list-style-type: none"> • Non-Profit vs Not-For-Profit Comparison • Giving in the 21st century • What is ethics? • Ethics in the workplace • Ethics as a consumer 	<ul style="list-style-type: none"> • Ethics survey • Non-profit and not-for-profit company research 	<ul style="list-style-type: none"> • In class assignments • Project – Company profiles 	November

			(non-profit and not-for profit)	
Insurance <ul style="list-style-type: none"> • CCSS.MATH.PRACTICE.MP5 Use appropriate tools strategically. • CCSS.MATH.PRACTICE.MP4 Model with mathematics. 	<ul style="list-style-type: none"> • Types of insurance – health, dental, vision, disability, homeowners/renters, auto, flood, fire, natural disaster 	<ul style="list-style-type: none"> • Cost calculations • Research cost of insurance in different areas of the country 	<ul style="list-style-type: none"> • In class assignments • Project – Compare insurance costs (career and home) 	November
Basic Household Accounting <ul style="list-style-type: none"> • CCSS.MATH.PRACTICE.MP5 Use appropriate tools strategically. • CCSS.MATH.PRACTICE.MP4 Model with mathematics. 	<ul style="list-style-type: none"> • Explore different budgeting models • What are common household expenses? • Location, location, location – How does where you live effect your bottom line? 	<ul style="list-style-type: none"> • Cost calculations – mortgage/rent, utilities, transportation, food, entertainment 	<ul style="list-style-type: none"> • In class assignments • Project – Household budget 	December
Consumerism <ul style="list-style-type: none"> • CCSS.MATH.PRACTICE.MP3 Construct viable arguments and critique the reasoning of others. 	<ul style="list-style-type: none"> • What is consumerism? • How do aspects of consumerism in the United States compare with other countries? 	<ul style="list-style-type: none"> • Personal reflection • Research 	<ul style="list-style-type: none"> • In class assignments • Project – Pros/cons of consumerism 	December
Financial Goals <ul style="list-style-type: none"> • CCSS.MATH.PRACTICE.MP5 Use appropriate tools strategically. 	<ul style="list-style-type: none"> • SMART goals • Financial bucket list • Career and lifestyle 	<ul style="list-style-type: none"> • Personal reflection • Career survey • Career research 	<ul style="list-style-type: none"> • In class assignments • Project – Financial goals 	January
Investing vs. Savings <ul style="list-style-type: none"> • CCSS.MATH.PRACTICE.MP1 Make sense of problems and persevere in solving them. • CCSS.MATH.PRACTICE.MP5 Use appropriate tools strategically. 	<ul style="list-style-type: none"> • Savings vs. investment options • Compound interest • Budgeting percentage • Retirement requirements – cost of living 	<ul style="list-style-type: none"> • Cost calculations – interpret budgets for savings/investment options • Track a company’s stock price 	<ul style="list-style-type: none"> • In class assignments • Project 	February

<ul style="list-style-type: none"> • CCSS.MATH.PRACTICE.MP4 Model with mathematics. 				
Payroll Deductions/Taxes <ul style="list-style-type: none"> • CCSS.MATH.PRACTICE.MP5 Use appropriate tools strategically. • CCSS.MATH.PRACTICE.MP4 Model with mathematics. 	<ul style="list-style-type: none"> • Where does my money go? • What payroll deductions are advantageous to my tax situation? • Salary vs. hourly • Insurance 	<ul style="list-style-type: none"> • Compare/contrast different pay options – look within an industry, as well compare different industries 	<ul style="list-style-type: none"> • In class assignments • Project – In depth look at types of deductions geared to career of choice. 	March
Work-Life Balance <ul style="list-style-type: none"> • CCSS.MATH.PRACTICE.MP3 Construct viable arguments and critique the reasoning of others. 	<ul style="list-style-type: none"> • What type of work do you enjoy? Manual, mental, a combination? • Schedules • In-person versus remote work • Travel opportunities 	<ul style="list-style-type: none"> • Personal survey • Research at least two careers; compare/contrast work-life balance 	<ul style="list-style-type: none"> • In class assignments • Project 	April
Financial Pitfalls <ul style="list-style-type: none"> • CCSS.MATH.PRACTICE.MP3 Construct viable arguments and critique the reasoning of others. • CCSS.MATH.PRACTICE.MP4 Model with mathematics. 	<ul style="list-style-type: none"> • Red flags – too good to be true opportunities • Which experts can be trusted? • Scams, fraud • Internet safety • Telemarketers • Bankruptcy • Gambling • Credit card debt 	<ul style="list-style-type: none"> • Analyze financial scenarios – give advice, point out opportunities for fraud 	<ul style="list-style-type: none"> • In class assignments 	May
Final Project <ul style="list-style-type: none"> • CCSS.MATH.PRACTICE.MP5 Use appropriate tools strategically. • CCSS.MATH.PRACTICE.MP4 Model with mathematics. 			<ul style="list-style-type: none"> • Cumulative Project / Portfolio Work • Reflective Essay 	May – June

