

## Southern Cayuga Central School District – Curriculum Map

Subject: **Personal Finance** (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
<p><b>Google Classroom Introduction</b></p> <ul style="list-style-type: none"> <li>• <b>CCSS.MATH.PRACTICE.MP5 Use appropriate tools strategically.</b></li> </ul>	<ul style="list-style-type: none"> <li>• How can I use Google Classroom and Google Tools to...               <ul style="list-style-type: none"> <li>○ Complete classwork/ homework/ projects?</li> <li>○ Submit assignments?</li> <li>○ Ask questions?</li> <li>○ Discuss questions?</li> <li>○ Access resources?</li> <li>○ Create spreadsheets?</li> <li>○ Create questionnaires?</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Submitting Assignments on Google Classroom</li> <li>• Google Spreadsheets</li> <li>• Google Forms</li> </ul>	<ul style="list-style-type: none"> <li>• In class assignments</li> <li>• Quiz</li> </ul>	September
<p><b>Finances of a Job</b></p> <ul style="list-style-type: none"> <li>• <b>CCSS.MATH.PRACTICE.MP4 Model with mathematics.</b></li> <li>• <b>CCSS.MATH.PRACTICE.MP5 Use appropriate tools strategically.</b></li> </ul>	<ul style="list-style-type: none"> <li>• How will I know how much I will be paid every paycheck and how is this calculated?</li> <li>• What are the different ways of getting paid?</li> <li>• How do I find and apply for a job?</li> <li>• How do I read my paycheck?</li> <li>• Job application</li> <li>• Resume</li> <li>• Cover letter</li> <li>• Salary               <ul style="list-style-type: none"> <li>• Weekly</li> <li>• Monthly</li> <li>• Semi-weekly</li> <li>• Bi-monthly</li> <li>• Hourly Pay</li> <li>• Overtime Pay</li> </ul> </li> <li>• Minimum Wage</li> <li>• Deductions</li> <li>• Taxes - Federal and State</li> <li>• Tax Brackets</li> </ul>	<ul style="list-style-type: none"> <li>• Job Applications</li> <li>• Resumes</li> <li>• Finding a Job</li> <li>• Reading a Paystub</li> <li>• Calculating Gross Pay from a Salary</li> <li>• Calculating Gross Pay from an Hourly Wage</li> <li>• Calculating Overtime Pay</li> <li>• Net Pay vs. Gross Pay</li> </ul>	<ul style="list-style-type: none"> <li>• In class assignments</li> <li>• Homework assignments</li> <li>• Exit Tickets</li> <li>• Quiz</li> <li>• Job Research/ Resume Project</li> </ul>	September

<p><b>Budgeting</b></p> <ul style="list-style-type: none"> <li>• <b>CCSS.MATH.PRACTICE.MP3 Construct viable arguments and critique the reasoning of others.</b></li> <li>• <b>CCSS.MATH.PRACTICE.MP4 Model with mathematics.</b></li> <li>• <b>CCSS.MATH.PRACTICE.MP5 Use appropriate tools strategically.</b></li> </ul>	<ul style="list-style-type: none"> <li>• What information is in a budget and what can it look like?</li> <li>• Why are budgets useful?</li> <li>• Budget</li> <li>• Needs</li> <li>• Wants</li> </ul>	<ul style="list-style-type: none"> <li>• What is a Budget?</li> <li>• Evaluating Budgets</li> <li>• Decision Making</li> <li>• Create a Budget – School Supplies</li> </ul>	<ul style="list-style-type: none"> <li>• In class assignments</li> <li>• Homework assignments</li> <li>• Exit Tickets</li> <li>• School Supplies Budget Project</li> </ul>	<p>October</p>
<p><b>Small Purchases – Comparing Prices, Finding Deals, and Calculating Cost</b></p> <ul style="list-style-type: none"> <li>• <b>CCSS.MATH.PRACTICE.MP3 Construct viable arguments and critique the reasoning of others.</b></li> <li>• <b>CCSS.MATH.PRACTICE.MP4 Model with mathematics.</b></li> <li>• <b>CCSS.MATH.PRACTICE.MP5 Use appropriate tools strategically.</b></li> </ul>	<ul style="list-style-type: none"> <li>• How do I know how much something is going to cost after... <ul style="list-style-type: none"> <li>○ Discounts/ Coupons?</li> <li>○ Tax?</li> <li>○ Tip?</li> </ul> </li> <li>• How do I know if I'm getting the best deal?</li> <li>• Unit Price</li> <li>• Coupon</li> <li>• Percent Off</li> <li>• Dollar Off</li> <li>• Tax</li> <li>• Tip</li> </ul>	<ul style="list-style-type: none"> <li>• Percent Off Deals/Coupons</li> <li>• Estimating Percent Off</li> <li>• Comparing Deals</li> <li>• Unit Price</li> <li>• Decision Making</li> <li>• Sales Tax</li> <li>• Tips</li> <li>• Comparison – Grocery Shopping vs. Eating Out</li> </ul>	<ul style="list-style-type: none"> <li>• In class assignments</li> <li>• Homework assignments</li> <li>• Exit Tickets</li> <li>• Quiz</li> <li>• Grocery Shopping vs. Eating Out Project/ Reflection</li> </ul>	<p>October</p>
<p><b>Saving for the Future</b></p> <ul style="list-style-type: none"> <li>• <b>CCSS.MATH.PRACTICE.MP3 Construct viable arguments and critique the reasoning of others.</b></li> <li>• <b>CCSS.MATH.PRACTICE.MP4 Model with mathematics.</b></li> <li>• <b>CCSS.MATH.PRACTICE.MP5 Use appropriate tools strategically.</b></li> </ul>	<ul style="list-style-type: none"> <li>• How can I set myself up now for a stable financial future?</li> <li>• What are my banking options?</li> <li>• How do I write a check?</li> <li>• How does interest affect the amount of money that I have?</li> <li>• SMART Goals</li> <li>• Checking Accounts</li> <li>• Checks</li> <li>• Saving Accounts</li> <li>• Retirement Accounts (401k)</li> <li>• Stock Market</li> <li>• Simple Interest</li> <li>• Compound Interest</li> </ul>	<ul style="list-style-type: none"> <li>• Short Term and Long Term Goals</li> <li>• Financial Planning</li> <li>• Types of Bank Accounts</li> <li>• Other Types of Investments (Brief Overview, whole unit later)</li> <li>• Simple Interest</li> <li>• Compound Interest</li> <li>• Total Value of the Account</li> <li>• Importance of Saving Early</li> </ul>	<ul style="list-style-type: none"> <li>• In class assignments</li> <li>• Homework assignments</li> <li>• Exit Tickets</li> <li>• Quiz</li> <li>• Creating Financial Goals and Plans Project</li> </ul>	<p>October</p>

	<ul style="list-style-type: none"> <li>• Interest Rate</li> <li>• Compounded</li> <li>• Daily</li> <li>• Weekly</li> <li>• Monthly</li> <li>• Bi-Weekly/Monthly</li> <li>• Semi-Monthly/Annually</li> <li>• Annually</li> </ul>			
<b>Credit Cards</b> <ul style="list-style-type: none"> <li>• <b>CCSS.MATH.PRACTICE.MP3 Construct viable arguments and critique the reasoning of others.</b></li> <li>• <b>CCSS.MATH.PRACTICE.MP4 Model with mathematics.</b></li> <li>• <b>CCSS.MATH.PRACTICE.MP5 Use appropriate tools strategically.</b></li> </ul>	<ul style="list-style-type: none"> <li>• What is a credit card and how does it work?</li> <li>• Why should I (or shouldn't I) get a credit card?</li> <li>• What kinds of features are available on credit cards?</li> <li>• Debit Card</li> <li>• Credit Card</li> <li>• Debt</li> <li>• Credit Score (more on this in the next unit)</li> <li>• Interest Rate</li> <li>• Annual Fee</li> <li>• Late Fee</li> <li>• Minimum Payment</li> <li>• Incentives</li> <li>• Cash Back</li> <li>• Points or Miles</li> </ul>	<ul style="list-style-type: none"> <li>• Debit Cards vs. Credit Cards</li> <li>• The Pros and Cons of Credit Cards</li> <li>• How Credit Cards Work and How to Make Them Work for You</li> <li>• Comparing Credit Card Offers</li> <li>• Credit Card Interest</li> <li>• Credit Card Fees</li> <li>• The Cost of Making the Minimum Payment</li> </ul>	<ul style="list-style-type: none"> <li>• In class assignments</li> <li>• Homework assignments</li> <li>• Exit Tickets</li> <li>• Quiz</li> <li>• The True Cost of Minimum Payment Project</li> </ul>	November
<b>Credit Score</b> <ul style="list-style-type: none"> <li>• <b>CCSS.MATH.PRACTICE.MP3 Construct viable arguments and critique the reasoning of others.</b></li> <li>• <b>CCSS.MATH.PRACTICE.MP4 Model with mathematics.</b></li> <li>• <b>CCSS.MATH.PRACTICE.MP5 Use appropriate tools strategically.</b></li> </ul>	<ul style="list-style-type: none"> <li>• What is a credit score and how is it determined?</li> <li>• Why are credit scores important?</li> <li>• Credit Score</li> <li>• Credit Card Utilization</li> <li>• Payment History</li> <li>• Derogatory Marks</li> <li>• Bankruptcy</li> <li>• Tax Liens</li> <li>• Collections</li> <li>• Credit Age</li> <li>• Total Accounts</li> <li>• Hard Inquiries</li> </ul>	<ul style="list-style-type: none"> <li>• Credit Scores</li> <li>• Why Credit Scores Matter</li> <li>• Evaluating Credit</li> </ul>	<ul style="list-style-type: none"> <li>• In class assignments</li> <li>• Homework assignments</li> <li>• Exit Tickets</li> <li>• Quiz</li> </ul>	November

<p><b>Cost of College – Intro to Loans</b></p> <ul style="list-style-type: none"> <li>• <b>CCSS.MATH.PRACTICE.MP3 Construct viable arguments and critique the reasoning of others.</b></li> <li>• <b>CCSS.MATH.PRACTICE.MP4 Model with mathematics.</b></li> <li>• <b>CCSS.MATH.PRACTICE.MP5 Use appropriate tools strategically.</b></li> </ul>	<ul style="list-style-type: none"> <li>• How much does college really cost?</li> <li>• How can I reduce the cost of college?</li> <li>• Tuition</li> <li>• Room and Board</li> <li>• Fees</li> <li>• FAFSA</li> <li>• Cost of Attendance</li> <li>• Expected Family Contribution</li> <li>• Financial Need</li> <li>• Federal Loans</li> <li>• Private Loans</li> <li>• Scholarships</li> </ul>	<ul style="list-style-type: none"> <li>• Tuition at Different Types of College (In State vs. Out of State, Public vs. Private)</li> <li>• Room and Board Costs</li> <li>• Extra Costs</li> <li>• Scholarships</li> <li>• FAFSA – Calculating “Financial Need”</li> <li>• FAFSA – Filing</li> <li>• Cost of College Research Project</li> <li>• Types of Loans</li> <li>• Loan Payments</li> </ul>	<ul style="list-style-type: none"> <li>• In class assignments</li> <li>• Homework assignments</li> <li>• Exit Tickets</li> <li>• Quiz</li> <li>• Cost of College Research Project</li> </ul>	<p>December</p>
<p><b>Home Costs</b></p> <ul style="list-style-type: none"> <li>• <b>CCSS.MATH.PRACTICE.MP3 Construct viable arguments and critique the reasoning of others.</b></li> <li>• <b>CCSS.MATH.PRACTICE.MP4 Model with mathematics.</b></li> <li>• <b>CCSS.MATH.PRACTICE.MP5 Use appropriate tools strategically.</b></li> </ul>	<ul style="list-style-type: none"> <li>• What costs are involved with renting a home?</li> <li>• What costs are involved with purchasing a home?</li> <li>• Renting</li> <li>• Lease</li> <li>• Security Deposit</li> <li>• Renter’s Insurance</li> <li>• Utilities</li> <li>• Mortgage</li> <li>• Down Payment</li> <li>• Monthly Payment</li> <li>• Interest Rate</li> <li>• Fixed-Rate Mortgage</li> <li>• Adjustable-Rate Mortgage</li> <li>• Balloon Mortgage</li> <li>• Home Insurance</li> <li>• Property Taxes</li> <li>• Debt-to-Income Ratio</li> <li>• Cost of Living</li> </ul>	<ul style="list-style-type: none"> <li>• Renting a Home</li> <li>• Lease Agreement</li> <li>• Renting Costs</li> <li>• Buying a Home</li> <li>• Types of Mortgages</li> <li>• Mortgage Payments</li> <li>• Home Ownership Costs</li> <li>• Calculating Affordability</li> <li>• Renting vs. Purchasing – Pros and Cons</li> <li>• Cost of Living – Across the Country</li> <li>• Living Arrangements on a Budget Project</li> </ul>	<ul style="list-style-type: none"> <li>• In class assignments</li> <li>• Homework assignments</li> <li>• Exit Tickets</li> <li>• Quiz</li> <li>• Living Arrangements on a Budget Project</li> </ul>	<p>January</p>
<p><b>Car Costs</b></p> <ul style="list-style-type: none"> <li>• <b>CCSS.MATH.PRACTICE.MP3 Construct viable arguments and critique the reasoning of others.</b></li> </ul>	<ul style="list-style-type: none"> <li>• What can I do to meet my transportation needs?</li> <li>• Depending on where I live, are there transportation alternatives?</li> <li>• New</li> <li>• Used</li> <li>• Certified Used</li> </ul>	<ul style="list-style-type: none"> <li>• Options for Getting a Car</li> <li>• Cost of Purchasing Used</li> <li>• Cost of Purchasing New</li> <li>• Monthly Payments</li> <li>• Cost of Leasing</li> <li>• Auto Insurance</li> </ul>	<ul style="list-style-type: none"> <li>• In class assignments</li> <li>• Homework assignments</li> <li>• Exit Tickets</li> <li>• Quiz</li> </ul>	<p>February</p>

<ul style="list-style-type: none"> <li>• <b>CCSS.MATH.PRACTICE.MP4 Model with mathematics.</b></li> <li>• <b>CCSS.MATH.PRACTICE.MP5 Use appropriate tools strategically.</b></li> </ul>	<ul style="list-style-type: none"> <li>• Lease</li> <li>• Loan</li> <li>• Down Payment</li> <li>• Auto Insurance</li> <li>• Fuel</li> <li>• Fuel Economy</li> <li>• Miles per Gallon</li> </ul>	<ul style="list-style-type: none"> <li>• Decision Making</li> <li>• Car Advertisement Project</li> <li>• Long-Term Costs <ul style="list-style-type: none"> <li>○ Cost of Fuel</li> <li>○ Cost of Maintenance</li> <li>○ Wear and Tear</li> </ul> </li> <li>• Transportation Alternatives</li> <li>• Driving Out of Town vs. Flying</li> </ul>	<ul style="list-style-type: none"> <li>• Car Advertisement Project and Reflection</li> </ul>	
<p><b>Planning a Trip</b></p> <ul style="list-style-type: none"> <li>• <b>CCSS.MATH.PRACTICE.MP3 Construct viable arguments and critique the reasoning of others.</b></li> <li>• <b>CCSS.MATH.PRACTICE.MP4 Model with mathematics.</b></li> <li>• <b>CCSS.MATH.PRACTICE.MP5 Use appropriate tools strategically.</b></li> </ul>	<ul style="list-style-type: none"> <li>• What financial decisions should I consider before going on vacation?</li> <li>• Budget</li> <li>• Transportation</li> <li>• Itinerary</li> </ul>	<ul style="list-style-type: none"> <li>• Trip Itineraries</li> <li>• Evaluating Budgets</li> <li>• Comparing Options</li> <li>• Vacation Budget Project</li> </ul>	<ul style="list-style-type: none"> <li>• In class assignments</li> <li>• Vacation Budget Project (For seniors going on the D.C. trip – This should be a budget for that actual trip.)</li> </ul>	March
<p><b>Paying Taxes</b></p> <ul style="list-style-type: none"> <li>• <b>CCSS.MATH.PRACTICE.MP4 Model with mathematics.</b></li> <li>• <b>CCSS.MATH.PRACTICE.MP5 Use appropriate tools strategically.</b></li> </ul>	<ul style="list-style-type: none"> <li>• How are taxes calculated?</li> <li>• What are taxes used for?</li> <li>• How do I file my taxes?</li> <li>• Taxes</li> <li>• Tax Brackets</li> <li>• Taxable Income</li> <li>• IRS</li> <li>• Exemptions</li> <li>• Deductions</li> <li>• Credits</li> <li>• Dependents</li> <li>• Filing Status</li> <li>• Head of Household</li> </ul>	<ul style="list-style-type: none"> <li>• Reasons for Taxes</li> <li>• How Taxes are Calculated and the Tax Brackets</li> <li>• IRS Filing Taxes Modules</li> </ul>	<ul style="list-style-type: none"> <li>• In class assignments</li> <li>• Homework assignments</li> <li>• Exit Tickets</li> <li>• Quiz</li> </ul>	March
<p><b>Investing for the Future – Retirement and Stocks</b></p>	<ul style="list-style-type: none"> <li>• What factors will affect how much money I have available in retirement?</li> <li>• How can I make the most of my money now?</li> <li>• 401k</li> </ul>	<ul style="list-style-type: none"> <li>• Types of Investment</li> <li>• How Time Affects your Investment</li> <li>• How Much Does Retirement Cost Project</li> </ul>	<ul style="list-style-type: none"> <li>• In class assignments</li> <li>• Homework assignments</li> <li>• Exit Tickets</li> </ul>	April

<ul style="list-style-type: none"> <li>• <b>CCSS.MATH.PRACTICE.MP3 Construct viable arguments and critique the reasoning of others.</b></li> <li>• <b>CCSS.MATH.PRACTICE.MP4 Model with mathematics.</b></li> <li>• <b>CCSS.MATH.PRACTICE.MP5 Use appropriate tools strategically.</b></li> </ul>	<ul style="list-style-type: none"> <li>• Investment</li> <li>• Stock Market</li> <li>• Bonds</li> <li>• Mutual Funds</li> <li>• Return on Investment</li> </ul>	<ul style="list-style-type: none"> <li>• Taking Risks in the Stock Market</li> <li>• Company Stock Research</li> <li>• Stock Market Project</li> </ul>	<ul style="list-style-type: none"> <li>• Quiz</li> <li>• How Much Does Retirement Cost Project</li> <li>• Stock Market Project</li> </ul>	
<p><b>Final Project</b></p> <ul style="list-style-type: none"> <li>• <b>CCSS.MATH.PRACTICE.MP3 Construct viable arguments and critique the reasoning of others.</b></li> <li>• <b>CCSS.MATH.PRACTICE.MP4 Model with mathematics.</b></li> <li>• <b>CCSS.MATH.PRACTICE.MP5 Use appropriate tools strategically.</b></li> </ul>			<ul style="list-style-type: none"> <li>• Cumulative Project / Portfolio Work</li> <li>• Reflective Essay</li> </ul>	May – June