

Options EHS Personal Finance		Scope and Sequence
Unit	Lesson	Objectives
Financial Responsibility and Budgeting		
Principles of Financial Planning		
		Describe the study of personal finance.
		Identify problem-solving strategies that can be used to make decisions.
		Identify basic tools that can be used to carry out financial plans.
Financial Responsibility		
		Describe the advantages and disadvantages of different payment options.
		Identify factors that determine if one is creditworthy.
		Analyze situations to determine if they represent financially responsible decisions.
Budgeting and Being a Smart Consumer		
		Calculate income tax for earned wages.
		Identify the components of a personal budget, and determine what percentage each category is of the total budget.
		Compare savings from sales, rebates, and coupons.
Performance Task: Financial Literacy		
Insurance		
		Identify various types of insurance and their purposes.
		Explain the costs and benefits involved with insurance.
Unit Test		
Relating Income and Careers		
Understanding Net Worth		
		Differentiate between assets and liabilities.

Options EHS Personal Finance		Scope and Sequence
Unit	Lesson	Objectives
		Create and interpret a balance sheet.
		Calculate net income and net worth.
	Careers, Salaries, and Lifetime Income	
		Describe factors that influence career decisions.
		Compare annual salaries of different occupations.
		Calculate the effects of different annual salaries on lifetime income.
	Employment and Education	
		Explain the factors that must be considered when choosing a career.
		Identify the costs involved with post-secondary education.
		Describe different ways to pay for post-secondary education.
		Analyze factors to consider when choosing a job.
	Planning for the Cost of College	
		Estimate the total cost and family contribution needed to attend two and four year colleges.
		Determine a savings plan to meet the estimated cost for one year of college.
	Taxes	
		Describe the types of income taxes that citizens pay.
		Analyze important tax documents that are required to pay taxes.
		Explain how taxes on purchases can be calculated.
	Unit Test	
Managing Money		
	Banking: How to Manage Your Money	
		Define the purpose of a bank and the various types of banking institutions.

Options EHS Personal Finance		Scope and Sequence
Unit	Lesson	Objectives
		Compare checking and savings accounts and the benefits of each.
		Apply record keeping strategies to manage a bank account.
	Case Study: Personal Financial Planning	
		Analyze living expense options when creating a budget.
		Identify considerations to take into account when purchasing a vehicle.
		Evaluate a revised budget that has been created in response to financial changes.
	Spending	
		Explain strategies consumers can use to make good spending choices.
		Compare the advantages of leasing and buying homes and automobiles.
	Investing and Financial Markets	
		Explain the risks and returns involved in making investments.
		Describe common types of investments.
		Understand how financial markets reflect economic growth.
	Investing	
		Identify types of investments available to consumers.
		Explain the importance of risk, return, and liquidity when choosing investments.
	Investing (continued)	
		Analyze risk, return, and fraud in investment opportunities.
	Unit Test	
Credit and Debt		
	Understanding Checking and Debit Accounts	
		Compare checking accounts and debit cards offered by different financial institutions.

Options EHS Personal Finance		Scope and Sequence
Unit	Lesson	Objectives
		Perform calculations for deposits, withdrawals, and transfers to balance a check register.
	Understanding Credit	
		Differentiate between debit cards and credit cards.
		Explain the importance of establishing a positive credit history.
		Identify the information in a credit report and its value to borrowers and lenders.
	The Cost of Credit	
		Identify and compare types of credit.
		Calculate the total cost of repaying a loan.
		Analyze the impact of interest rate and loan length on the cost of credit.
	Credit and Loans	
		Describe the types of credit that are available to borrowers.
		Explain how simple and compound interest accumulate over time.
		Analyze the importance of using credit wisely.
	Mortgages and Home Ownership	
		Describe common components of mortgages.
		Analyze the pros and cons of different types of mortgages.
		Calculate payment possibilities for different types of mortgages.
	Unit Test	
	Insurance	
	Insurance	
		Identify various types of insurance and their purposes.
		Explain the costs and benefits involved with insurance.

Options EHS Personal Finance		Scope and Sequence
Unit	Lesson	Objectives
	Buying Insurance	
		Describe how insurance can help to manage risk.
		Explain the different types of insurance available to consumers.
		Explore the best ways to use insurance effectively.
	Interacting with Insurance Companies	
		Explain when it is appropriate or necessary to contact insurance companies.
		Describe the role of third-party payers in paying for prescription drugs.
		Describe the process for contacting insurance companies.
	Health Insurance	
		Define health insurance.
		Identify various health insurance plan components.
		Identify and differentiate between common types of health insurance plans.
	Health Insurance Portability and Accountability Act (HIPAA)	
		Define confidentiality and privileged communications in healthcare settings.
		Explain how the Health Insurance Portability and Accountability Act (HIPAA) helps protect patient confidentiality.
		Identify when it is appropriate and inappropriate to share healthcare information.
		Discuss the patient's rights to privacy and confidentiality.
	Test	
Microeconomics and Entrepreneurship		
	Introduction to Economics	
		Describe the goals of studying economics.

Options EHS Personal Finance		Scope and Sequence
Unit	Lesson	Objectives
		Identify the fundamental concepts involved in the general study of economics.
		Analyze the impact of economics on daily life.
	Economic Systems	
		Describe major types of economic markets.
		Compare types of governments and the economic markets that thrive within them.
		Explain the role that economic markets play in citizens' daily lives.
	Economic Systems and Daily Life	
		Define ownership, property rights, income, wealth, and employment in the lives of citizens.
		Explain the challenges that various markets face, including unemployment and the wealth gap.
	Entrepreneurship	
		Identify the characteristics of an entrepreneur.
		Describe the role of entrepreneurs in various markets.
		Examine the benefits and risks of entrepreneurship.
	The Law of Supply and Demand	
		Explain the Law of Supply and Demand.
		Describe how supply and demand influence price and the quantity of products supplied.
		Analyze the factors within markets that impact supply and demand curves.
	Elasticity and Incentives	
		Define elasticity and its influence on consumer behavior.
		Identify incentives for consumers and producers within the market.
		Analyze how price floors and price ceilings are determined.
	Profit	

Options EHS Personal Finance		Scope and Sequence
Unit	Lesson	Objectives
		Explain the difference between profit and revenue.
		Compare marginal cost and marginal revenue.
		Analyze how profits can be maximized.
	Case Study: Starting a Business	
		Analyze supply and demand for a product.
		Explain how to make choices about what to produce.
		Examine profit and marginal benefit when starting a business.
	Unit Test	
	Cumulative Exam	
	Cumulative Exam Review	
	Cumulative Exam	