

WGSD Curriculum  
Business Department

**Course: Personal Finance and Personal Finance Online**  
**Personal Finance and Personal Finance Online ACC**  
**Grade Level: 10-12**  
**LG 1 Career Exploration**

**High Priority Standards**

National Standards for Business Education:  
 Personal Finance.

**I. Personal Decision Making**

**Achievement Standard:** Use a rational decision-making process as it applies to the roles of citizens, workers, and consumers.

<b>Learning Goal</b>	<b>Proficiency Scale</b>
<p>Students will be able to develop a career path based on rational decision making, research, and self-reflection.</p>	<p>Level 4: Student demonstrates an in-depth inference or advanced application or innovates with the learning goal.</p> <p>Level 3: Student demonstrates mastery with the learning goal as evidenced by:</p> <ul style="list-style-type: none"> <li>• Comparing and contrasting career choices, education, skills with the economic effect on income.</li> <li>• Evaluating personal characteristics to determine interests, skills, and knowledge related to career choices.</li> </ul> <p>Level 2: Student demonstrates he/she is nearing proficiency by:</p> <ul style="list-style-type: none"> <li>• Recognizing and recalling specific vocabulary, such as: benefits, networking, self-assessment inventories, salary, promotion, work history, cover letter, resume, interview, disposable income.</li> </ul>

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	<ul style="list-style-type: none"><li>• Performing processes such as:<ul style="list-style-type: none"><li>○ Identifying the six steps in the decision-making process.</li><li>○ Recognizing that choices made today will affect the future.</li><li>○ Identifying different types of benefits provided by employers and their effects on disposable income.</li><li>○ Recognizing the relationship between education and potential income.</li></ul></li></ul> <p>Level 1: Student demonstrates a limited understanding or skill with the learning goal.</p>
<p style="text-align: center;"><b>Learning Targets</b></p> <p><b>Students know how to:</b></p> <ul style="list-style-type: none"><li>○ Create a resume and cover letter.</li><li>○ Conduct themselves at an interview.</li><li>○ Apply a decision making process to financial choices.</li></ul>	

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**LG 2 Money Management**

**High Priority Standards**

National Standards for Business Education:  
Personal Finance.

**II. Earning and Reporting Income**

**Achievement Standard:** Identify various forms of income and analyze factors that affect income as a part of the career decision-making process.

**III. Managing Finances and Budgeting**

**Achievement Standard:** Develop and evaluate a spending/savings plan.

<b>Learning Goal</b>	<b>Proficiency Scale</b>
Students will be able to make sound financial decisions.	<p>Level 4: Student demonstrates an in-depth inference or advanced application or innovates with the learning goal.</p> <p>Level 3: Student demonstrates mastery with the learning goal as evidenced by:</p> <ul style="list-style-type: none"> <li>• Evaluating how insurance and other risk management strategies protect against financial loss.</li> <li>• Evaluating the consequences of personal financial decisions.</li> <li>• Applying a budget (financial plan) for earning, spending, saving and investing.</li> </ul>

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	<p>Level 2: Student demonstrates he/she is nearing proficiency by:</p> <ul style="list-style-type: none"><li>• Recognizing and recalling specific vocabulary, such as: budget, gross pay, net pay, investments, opportunity costs, inflation, insurance, financial loss, money supply, Federal Reserve.</li><li>• Performing processes such as:<ul style="list-style-type: none"><li>○ Identifying the opportunity cost in a financial decision.</li><li>○ Identifying the differences between types of insurance.</li><li>○ Identifying the components of a budget.</li><li>○ Identifying the relationship between inflation and savings decisions.</li></ul></li></ul> <p>Level 1: Student demonstrates a limited understanding or skill with the learning goal.</p>
<p style="text-align: center;"><b>Learning Targets</b></p> <p><b>Students know how to:</b></p> <ul style="list-style-type: none"><li>○ Create and use a personal budget plan.</li></ul>	

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**LG 3 Saving and Investing**

<b>High Priority Standards</b>	
<p>National Standards for Business Education: Personal Finance. <b>IV. Saving and Investing</b> <b>Achievement Standard:</b> Evaluate savings and investment options to meet short- and long-term goals.</p>	
<b>Learning Goal</b>	<b>Proficiency Scale</b>
<p>Students will understand how to create a financial plan for the future.</p>	<p>Level 4: Student demonstrates an in-depth inference or advanced application or innovates with the learning goal.</p> <p>Level 3: Student demonstrates mastery with the learning goal as evidenced by:</p> <ul style="list-style-type: none"> <li>• Evaluating consumer choices for saving and investing.</li> <li>• Comparing concepts such as evaluating sources of investment information, the rate of return on investment, and buying and selling investments using online resources.</li> <li>• Analyzing agencies that regulate financial markets protect investors.</li> </ul> <p>Level 2: Student demonstrates he/she is nearing proficiency by:</p> <ul style="list-style-type: none"> <li>• Recognizing and recalling specific vocabulary, such as: Rule of 72,</li> </ul>

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	<p>simple interest, compound interest, risk, return, liquidity, manageability, return rate.</p> <ul style="list-style-type: none"><li>• Performing processes such as:<ul style="list-style-type: none"><li>○ Identifying types of investments and investment sources.</li><li>○ Explaining the relationship between saving and investing.</li></ul></li></ul> <p>Level 1: Student demonstrates a limited understanding or skill with the learning goal.</p>
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**Course: Personal Finance**  
**Grade Level: 10-12**  
**LG 4 Spending and Credit**

<b>High Priority Standards</b>	
<p>National Standards for Business Education:            Personal Finance.</p> <p><b>V. Buying Goods and Services</b>  <b>Achievement Standard:</b> Apply a decision-making model to maximize consumer satisfaction when buying goods and services.</p> <p><b>VII. Using Credit</b>  <b>Achievement Standard:</b> Analyze factors that affect the choice of credit, the cost of credit, and the legal aspects of using credit.</p>	
<b>Learning Goal</b>	<b>Proficiency Scale</b>
<p>Students will be able to make good choices about spending and credit.</p>	<p>Level 4: Student demonstrates an in-depth inference or advanced application or innovates with the learning goal.</p> <p>Level 3: Student demonstrates mastery with the learning goal as evidenced by:</p> <ul style="list-style-type: none"> <li>• Examining different types of payment types such as cash, debit card, check, money order, cashier’s check, wire transfers and credit cards.</li> <li>• Comparing and contrasting sources of consumer credit such as credit cards, consumer loans, business loans, auto loans, and student loans.</li> <li>• Evaluating terms and conditions of credit cards, consumer loans, and student loans.</li> <li>• Analyzing the importance of having good credit and a good credit record.</li> <li>• Analyzing the impact of identity theft, phishing and scams on</li> </ul>

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	<p>individuals.</p> <p>Level 2: Student demonstrates he/she is nearing proficiency by:</p> <ul style="list-style-type: none"><li>• Recognizing and recalling specific vocabulary, such as: consumer credit, spending, loans, identify theft, phishing, payment types.</li><li>• Performing processes such as:<ul style="list-style-type: none"><li>○ Identifying different sources of credit and the benefits/disadvantages of each.</li><li>○ Planning to avoid identity theft.</li><li>○ Describing rights and responsibilities of buyers and sellers.</li></ul></li></ul> <p>Level 1: Student demonstrates a limited understanding or skill with the learning goal.</p>
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