

School District of Upper Moreland Township
2900 Terwood Road
Willow Grove, Pa 19090

Planned Course for Business and Integrated Technology Education

Course: Personal Finance

Pennsylvania Academic Standards:

Economics	Family and Consumer	Career Education and Work
6.1.9.B	11.1.9.B	13.1.11.A
6.5.12.A	11.1.12.B	13.1.11.B
6.5.9.E	11.1.12.C	13.1.11.E
6.5.9.G	1.1.12.E	13.1.11.F
6.5.9.H	11.1.12.F	13.1.11.G
6.5.12.G		13.2.11.C
6.5.12.H		13.3.11.D
		13.3.11.F
		13.4.11.A

Business, Computer and Information Technology

15.1.8.I	15.6.8.F	15.6.12.G
15.1.12.E	15.6.8.I	15.6.12.H
15.1.12.I	15.6.8.N	15.6.12.N
15.1.12.M	15.6.8.Q	15.6.12.O
15.1.12.Y	15.6.8.R	15.6.12.P
15.2.12.J	15.6.12.A	15.6.12.Q
15.2.5.F	15.6.12.B	15.6.12.R
15.2.8.F	15.6.12.D	15.6.12.S
15.2.12.F.	15.6.12.E	15.8.8.Q
15.2.12.G	15.6.12.F	15.9.12.B

PA Reading and Writing Standards for Science and Technical Subjects

Reading	Writing
CC.3.5.9-12.A	CC.3.6.11-12.E
CC.3.5.9-12.D	

Course Description:

The 9-12 Business and Integrated Technology Education program is designed to provide students with the tools to develop business, economic and technology skills needed in the 21st century society. Students are provided with multiple career pathways from which to choose as they engage in real world scenarios that will help them to master the knowledge, applications and attitudes that will benefit their personal and professional lives.

Financial success begins with good career planning, goal setting, and an understanding of income sources and taxes. Personal Financial Literacy is designed to help students learn and apply valuable life skills in

money management, career planning, savings and investing, credit management, retirement and budgeting. By supporting successful strategies to grow and protect wealth, students will discover the richness of information available to manage their lives and their resources. This course is crucial for students to move into the future armed with financial literacy skills, information and knowledge to help them make good financial decisions for a lifetime.

Specific and measurable objectives directly related to the academic standards to be achieved by students:

The specific objectives for this course are detailed in the Upper Moreland Township School District 9-12 Business and Integrated Technology Education Scope and Sequence based on the specifications set forth in PA Academic Standards and PA Reading and Writing Standards for Science and Technical Subjects.

Materials:

- Text: Ramsey, Dave, et al. *Foundations in Personal Finance*. High School ed., The Ramsey Education Solutions , 2014.
- Desktop computers, PC
- Adobe Creative Suite
- GoVenture, Online simulations
- Teacher created materials
- Technology (Interactive Whiteboard, Projector, Web-based Resources, classroom management software)

Instructional Activities:

- Modeling
- Guided Practice
- Student Centered Activities
- Problem Solving
- Group Discussions
- Multimedia Presentations

Estimated instructional time to be devoted to achieving objectives:

- Approximately 86 minutes per day on an alternating block schedule for one semester.

Assessments:

Classroom assessment will focus on both assessment of learning and assessment for learning. Formative and summative classroom level assessments will be implemented throughout each unit of study. Furthermore, each unit of study will contain at least one common assessment that will provide comprehensive student learning data that will be utilized to plan future instruction

An explanation of how student grades will be determined:

Students will be evaluated in the areas of class work, class participation, and teacher observation using both formative and summative assessments.