

EVERGREEN COMMUNITY CHARTER SCHOOL CURRICULUM

Subject: Personal Finance		
Grades: 9-12		
PA State Standards	Resources/Assessments	Objectives
<p>Family and Consumer Sciences 11.1.9-12.B 11.1.9-12.C 11.1.9-12.E 11.1.9-12.F 11.1.9-12.G</p> <p>English Language Arts CC.1.5.9-12.A CC.1.5.9-12.C CC.1.4.9-12.L CC.1.4.9-12W</p> <p>Mathematics CC.2.1.HS.F.2 CC.2.2.HS.F.3 M11.A.2.1.3</p> <p>Economics 6.1.9-12.A 6.1.9-12.B 6.1.9-12.C 6.5.9-12.H</p> <p>Civics and Government 5.2.9-12.A 5.3.9-12.D 5.3.9-12.E</p> <p>Business and Computer Information Technology 15.2.9-12.F 15.2.9-12.G</p>	<p>Resource EVERFI Financial Literacy Program</p> <p>Assessments Teacher observation Daily class work (Worksheets and online activities) Quizzes and Tests Participation</p>	<p>Banking Basics</p> <ul style="list-style-type: none"> • Examine the functions, services, and products offered at various financial institutions. • Compare the costs and benefits of select banking products. • Demonstrate how to open and effectively use a checking and savings account. • Monitor and reconcile bank statements to their personal records. • Explain how investing can be used as a part of a long-term financial strategy. <p>Income and Employment</p> <ul style="list-style-type: none"> • Analyze relationships between education, training, and earnings. • Examine the different deductions that come out of a paycheck that determine net pay. • Explain the content and purpose of standard tax forms. • Identify other types of income that supplement wages or salary. • Investigate benefits such as health insurance contributions, retirement benefits, leave, life insurance, and disability. <p>Consumer Skills</p> <ul style="list-style-type: none"> • Recognize the responsibilities associated with personal finance decisions. • Assess the quality of sources when researching products to purchase. • Analyze the cost and benefits of renting vs. owning. • Apply strategies for making informed

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