

Subject: Financial Literacy			Grade: High School (12 <sup>th</sup> )
Month	Unit / Theme	Content	Assessment
September	Excel	<ul style="list-style-type: none"> <li>● Student will learn how to use excel</li> </ul>	
October	Unit1: Employment Basics	<ul style="list-style-type: none"> <li>● Pay periods and hourly rates (including overtime)</li> <li>● Commission pay</li> <li>● Piecework pay</li> <li>● Salary pay</li> </ul>	<ul style="list-style-type: none"> <li>● Homework</li> <li>● Quizzes</li> <li>● Unit Test</li> </ul>
November	Unit 2: Withholdings	<ul style="list-style-type: none"> <li>● Federal tax tables and worksheets</li> <li>● Social security withholdings</li> <li>● Medicare withholdings</li> </ul>	<ul style="list-style-type: none"> <li>● Homework</li> <li>● Quizzes</li> <li>● Unit Test</li> </ul>
December	Unit 3: Banking Services	<ul style="list-style-type: none"> <li>● Checking accounts</li> <li>● Reconcile a bank statement</li> <li>● Savings accounts</li> <li>● Certificate of Deposits</li> <li>● Explore compound interest</li> </ul>	<ul style="list-style-type: none"> <li>● Homework</li> <li>● Quizzes</li> <li>● Unit Test</li> </ul>
January	Unit 4: Retirement Accounts	<ul style="list-style-type: none"> <li>● 401(k) accounts</li> <li>● IRA Accounts</li> <li>● Roth IRA Accounts</li> </ul>	<ul style="list-style-type: none"> <li>● Homework</li> <li>● Quizzes</li> <li>● Unit Test</li> </ul>
February	Unit 5: Stock Market	<ul style="list-style-type: none"> <li>● Stock market data</li> <li>● Stock market ticker</li> <li>● Stock transactions</li> <li>● Stock transaction fees</li> <li>● Stock splits</li> <li>● Dividend income</li> </ul>	<ul style="list-style-type: none"> <li>● Homework</li> <li>● Quizzes</li> <li>● Unit Test</li> </ul>
March	Unit 6: Consumer Credit	<ul style="list-style-type: none"> <li>● Loans</li> <li>● Loan calculations</li> <li>● Credit cards</li> <li>● Credit card statement</li> </ul>	<ul style="list-style-type: none"> <li>● Homework</li> <li>● Quizzes</li> <li>● Unit Test</li> </ul>
April	Unit 7: Independent Living	<ul style="list-style-type: none"> <li>● Find a place to live</li> <li>● Mortgage application process</li> <li>● Purchase a home</li> <li>● Rentals, Condominiums, and Cooperatives</li> </ul>	<ul style="list-style-type: none"> <li>● Homework</li> <li>● Quizzes</li> <li>● Unit Test</li> </ul>
May	Unit 7: Automobile Ownership	<ul style="list-style-type: none"> <li>● Buy or sell a car</li> </ul>	<ul style="list-style-type: none"> <li>● Homework</li> </ul>

		<ul style="list-style-type: none"> <li>● Automobile insurance</li> <li>● Linear automobile depreciation</li> </ul>	<ul style="list-style-type: none"> <li>● Quizzes</li> <li>● Unit Test</li> </ul>
June	Unit 8: Prepare a Budget	<ul style="list-style-type: none"> <li>● Utility expense</li> <li>● Electronic utilities</li> <li>● Charting a budget</li> <li>● Cash flow and budgeting</li> </ul>	<ul style="list-style-type: none"> <li>● Homework</li> <li>● Quizzes</li> <li>● Unit Test</li> </ul>
June	Final Project	<ul style="list-style-type: none"> <li>● Final project – prepare a full budget</li> </ul>	