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| UNIT 1 | CAREER DECISIONS  1. Choosing and planning a career 2. Types of careers and related qualifications 3. Career and personality matching 4. Setting personal goals 5. Simulations – Time Management and Health, Shopping | UNIT 9 | REAL-ESTATE, PRECIOUS METALS & DIAMOND AS INVESTMENTS  1. Identify investment value 2. Sources for buying and selling |
| 2 | *GETTING THE JOB*  1. The job application and interview 2. Communicating and thriving in the workplace 3. Correlate spending and savings plans to personal goals 4. Simulation - Finding a Job | 10 | *TAXES*  1. Tax implications from investment decisions 2. Components of the tax system 3. Filing a 1040 EZ tax return 4. Simulation – Paying Your Taxes |
| 3 | *BUDGETING AND BANKING*  1. The paycheck and calculating net pay 2. Components of a budget 3. Checking accounts and banking services 4. Simulations – Budgeting and Saving, Choosing/Balancing a Checking Account, and Online Banking | 11 | *CREDIT IN AMERICA* a) History of credit in America, credit today  b) Compare/contrast types of credit options  c) Credit score and implications, Identity Theft  d) Simulations – Getting a Credit Card, Fixing Your Credit |
| 4 | ***FINANCING HIGHER EDUCATION***   1. Good debt vs bad debt 2. Contrast grants, scholarships, work study and loans 3. Benefits / costs of private and federal student loans 4. Tuition cost for community, state and private colleges 5. Simulation – Education and Advancement | 12 | *HOUSING ALTERNATIVES* a) Compare/contrast housing alternatives  b) Financial implications of renting vs owning  c) Mortgage calculations, impact of changing rates/term  d) Simulations – Finding an Apartment, Buying a Home |
| 5 | ***FINANCIAL SECURITY***   1. Future value of money (Compound Interest and Rule of 72) 2. Compare/contrast saving and investing 3. Evaluate savings and investment strategies 4. Investment risk and personal risk tolerance 5. Simulation – Risk vs. Return | 13 | *BUYING A CAR* a) Evaluate options and personal budget  b) Calculating costs and negotiating price  c) Secure financing  d) Simulation – Buying a Car |
| 6 | ***INVESTING IN STOCKS***   1. Evaluating stocks, classifications and investing techniques 2. Long and short term investment strategies 3. Selecting and buying stock – Begin stock simulation | 14 | *RISK MANAGEMENT (INSURANCE)*  1. The importance of insurance and understanding risk 2. Examine Auto insurance 3. Purpose of Home, Renters and Life insurance 4. Simulation - Insurance |
|  | ***MID-TERM, Review and Assessment*** |  | ***FINAL EXAM, Review and Assessment*** |
| 7 | ***INVESTING IN BONDS***   1. Components, characteristics and types of bonds 2. Evaluating bonds 3. Buying and selling bonds | 15 | *VIRTUAL BUSINESS – COMPUTER SIMULATION*  1. Students work toward benchmarks measuring net worth 2. Students find employment, pay bills, pay living expenses, finance education, invest, pay taxes, and handle everything to live independently. 3. This is a culminating assignment lasting multiple days. |
| 8 | *INVESTING IN MUTUAL FUNDS*  1. Components, characteristics and types of mutual funds 2. Evaluating mutual funds 3. Simulations – Intro to Investing, Diversification, Investing for Retirements |  |  |