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| UNIT1 | CAREER DECISIONS1. 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
 | UNIT9 | REAL-ESTATE, PRECIOUS METALS & DIAMOND AS INVESTMENTS1. Identify investment value
2. Sources for buying and selling
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| 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
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| 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
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|  | ***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.
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| 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
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