

Financial Fitness – 11 th Grade			
Job Search and Career Choices			
Big Idea – Students can pursue a variety of career paths based on their aptitudes and abilities.			
Essential Question- How do we determine a career path based on our aptitudes and abilities?			
Concepts	PA Core/Competencies	Resources	Assessments
Students should determine a career path based on their aptitudes and abilities.	<p>13.1.11.A. Relate careers to individual interests, abilities, and aptitudes.</p> <p>13.1.11.B. Analyze career options based on personal interests, abilities, aptitudes, achievements, and goals.</p> <p>13.1.11.C. Analyze how the changing roles of individuals in the workplace relate to new opportunities within career choices.</p> <p>13.2.8.C. Prepare a draft of career acquisition documents, such as, but not limited to:</p> <ul style="list-style-type: none"> Job application 	<p>Everfi.com - Financial Literacy Course (Online course program)</p> <p>BLS.gov/OOH – Occupational Outlook Handbook, published by the Bureau of Labor and Statistics.</p> <p>PACareerZone.org – Pennsylvania Department of Labor website</p> <p>Naviance - Online college and career readiness program</p> <p>Holland Code Quiz</p> <p>16 Personalities Test</p> <p>LinkedIn</p> <p>Zip Recruiter</p> <p>Monster.com</p> <p>Indeed.com</p>	<ol style="list-style-type: none"> Resume - Students create a resume using a provided template or Canva.com (infographic resume). Job search - Students complete a job search using job websites and complete a graphic organizer listing job title, training needed for the job, pros and cons to the job. Cover letter - Students complete a cover letter applying to one of the jobs they found online. Dining Etiquette – Students learn to use utensils, different courses, manners and table etiquette for interviews and work meetings. Mock interviews – each student has a mock interview with a local professional. Students bring their resumes. Personal elevator pitch -

	<ul style="list-style-type: none"> • Letter of appreciation following an interview • Letter of introduction • Request for letter of recommendation • Resume <p>13.2.11.B.</p> <p>Apply research skills in searching for a job.</p> <ul style="list-style-type: none"> • CareerLinks • Internet (i.e. O-NET) • Networking • Newspapers • Professional associations • Resource books (that is Occupational Outlook Handbook, PA Career Guide) <p>15.2.12.A.</p> <p>Analyze personal characteristics, talents, skills, abilities and career assessment results as related to career pathways, clusters, or occupations.</p> <p>15.6.12.A.</p> <p>Evaluate the impact of internal and external influences on financial decisions.</p>	<p>Canva.com (resume templates)</p> <p>Chester County Occupational Wages</p> <p><u>Best Job Rankings</u></p>	<p>Students create a one-minute elevator pitch to practice being able to pitch themselves to get an interview if they run into someone they want to work with or for.</p> <p>7. <u>Local wage comparison</u> - Students look for wages of 13 common jobs in Chester County.</p> <p>8. <u>Benefit analysis</u> - Students compare job benefits of two job offers and decide which is better for a family and which is better for an individual (health insurance, dental, vision, life insurance, retirement, vacation time)</p> <p>9. <u>Research</u> - Students take the Holland Code Quiz, 16 personalities quiz, and the PA Career Zone personality quiz and research a few jobs they are interested in. They also create a lifestyle chart of what they want their life to look like in the future.</p> <p>10. <u>Adult interview</u> – Students interview an adult in their life about jobs and education.</p>
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	15.6.12.B. Analyze financial decisions for major purchasing events occurring at different stages in life, systematically considering alternatives and consequences.		
Vocabulary Aptitude, ability, resume, cover letter, networking, references, interviews, behavioral interview questions, benefits, salary/wages			

Financial Fitness – 11th Grade Post Secondary Education			
Big Idea – Post-secondary education is an investment in future earnings.			
Essential Question- What post-secondary education is needed to achieve future goals, and how do we pay for it?			
Concepts	PA Core/Competencies	Resources	Assessments
Pursuing post-secondary education is an investment to secure future earning potential. Post-secondary education is an investment in which we should expect a return on investment from.	15.6.12.A. Evaluate the impact of internal and external influences on financial decisions. 15.6.12.B. Analyze financial decisions for major purchasing events occurring	<u>Naviance</u> - Online college and career readiness program <u>PHEAA.org</u> - Pennsylvania Higher Education Assistance Agency’s website and resources PowerPoint FAFSA	1. Quiz - Students learn about different types of colleges (public, private, liberal arts, for profit, vocational, community). Students learning about colleges vs university. Students take a quiz on said information. 2. Quiz - Students learn about various ways to pay for post-secondary education. Students

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	at different stages in life, systematically considering alternatives and consequences.	Smart Asset Student Loan Calculator Clep Test Policy Jeopardy Review Explaining College Debt Article TED Talk on College Admissions	take a quiz on said information. 3. Students fill out the FAFSA. 4. <u>Presentation</u> - Students use Naviance SuperMatch to create a presentation they will give to the class on four different colleges (Price, monthly payment after graduation, number of majors/minors, cost of room and board, type of college, etc). 5. <u>Paper</u> - Students write a reflection paper on what steps they need to take over the next year and a half to get to where they want to be after high school.
Vocabulary Postsecondary education, college, university, certification, bachelor’s degree, associate’s degree, graduate degree, master’s degree, doctorate, public college, private college, for-profit college, liberal arts college, university, community college, vocational / technical college.			

Financial Fitness – 11th Grade Banks and Banking			
Big Idea – There are many banks and banking options, and research should be conducted to ensure you are keeping your money in a place that suits your financial goals.			
Essential Question- How is financial planning organized and implemented to make fiscally sound financial decisions?			
Concepts	PA Core/Competencies	Resources	Assessments

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<p>Planning is a vital step in fiscally sound decision making.</p> <p>It is important to look at both short-term and long-term goals when making financial decisions.</p> <p>Most financial decisions have an opportunity cost.</p> <p>Income can come from a variety of sources.</p> <p>Different payment methods should be compared to determine the appropriate payment method given the set of circumstances.</p>	<p>15.6.12.A.</p> <p>Evaluate the impact of internal and external influences on financial decisions.</p> <p>15.6.12.B.</p> <p>Analyze financial decisions for major purchasing events occurring at different stages in life, systematically considering alternatives and consequences.</p> <p>15.6.12.P.</p> <p>Develop financial investment plans to accommodate various economic and personal scenarios.</p> <p>15.6.12.I.</p> <p>Analyze the functions of the Federal Reserve and other financial institutions.</p>	<p>TheMint.org – Northwest Mutual Life Insurance Company’s website on financial literacy.</p> <p>FeedThePig – AICPA website</p> <p>PHEAA.org- Pennsylvania Higher Education Assistance Agency’s website and resources</p> <p>NGPF Online Bank Simulation</p> <p>NGPF Check Writing</p> <p>Video Explanation of Money Market Accounts and CDs</p> <p>PowerPoint Presentation</p>	<ol style="list-style-type: none"> 1. <u>Interactive bank account activity</u> – students are giving online banking tasks to complete to show them how to: transfer money from checking to savings, set up online bill pay, look for errors. 2. Draw – Draw a picture of a Money Market Account or Certificate of Deposit to show understanding of how they work and present it to class to see if they can guess which it is. 3. <u>Check writing</u> – Students are given three blank checks with payee information, reason, and amounts and they practice writing them correctly. 4. Quiz
<p>Vocabulary</p> <p>Opportunity costs, Federal Reserve, retail bank, commercial bank, credit union, investment bank, mutual savings bank, saving and loan, discount rate, liquidity, Federal Deposit Insurance Corporation, deposit, withdraw, checking account, savings account, money market account, certificate of deposit, check, floating a check, cashier’s check, money order, debit card, overdraft protection, endorsement, automated teller machines, stop payment order, loans and trusts, notary public.</p>			

Financial Fitness – 11 th Grade			
Budgeting			
Big Idea – Money management is essential to accumulating and maintaining wealth.			
Essential Question- How is money budgeted and managed in order to maintain and acquire wealth?			
Concepts	PA Core/Competencies	Resources	Assessments
<p>Budgets are a necessary planning tool for managing money.</p> <p>Managing money is an ongoing process which requires time and diligence.</p> <p>Record keeping and budgeting is an essential tool used in money management.</p> <p>Budgets should be reviewed and if necessary, amended over time.</p> <p>It is advisable to research and compare options when making monetary decisions.</p>	<p>13.3.8.D.</p> <p>Analyze budgets and pay statements, such as, but not limited to:</p> <ul style="list-style-type: none"> • Charitable contributions • Expenses • Gross pay • Net pay • Other income • Savings • Taxes <p>13.3.11.D.</p> <p>Develop a personal budget based on career choice, such as, but not limited to:</p> <ul style="list-style-type: none"> • Charitable contributions • Fixed/variable expenses • Gross pay • Net pay • Other income 	<p>TheMint.org – Northwest Mutual Life Insurance Company's website on financial literacy.</p> <p>FeedThePig – AICPA website</p> <p>PHEAA.org- Pennsylvania Higher Education Assistance Agency's website and resources</p> <p>PowerPoint Presentation</p> <p>Excel</p> <p>Redfin.com</p> <p>AutoTrader.com</p> <p>Smart Asset Student Loans</p> <p>Texas Reality Check</p> <p>Opportunity Cost Video</p> <p>Phone Apps for Budgeting Video</p>	<ol style="list-style-type: none"> 1. Budget – Students create a budget in Excel based around their intended career. 2. Hourly Budget – Students calculate how much they would make per year working an hourly job without post-secondary education and create a new budget. 3. Opportunity Costs Worksheet – Helps students understand what they are giving up when they make certain financial choices. 4. Needs vs Wants Worksheet – Students have a list of items and choose which is a need and which is a want in relation to their finances.

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<p>Most financial decisions have an opportunity cost.</p>	<ul style="list-style-type: none"> • Savings • Taxes <p>15.6.12.G.</p> <p>Identify strategies for personal financial management.</p> <p>15.6.12.H.</p> <p>Evaluate payment methods for major purchases.</p> <p>15.6.12.J.</p> <p>Analyze the total cost of a major purchase loan agreement using fixed and variable interest rates, calculated over time.</p> <p>5.6.12.B. Analyze financial decisions for major purchasing events occurring at different stages in life, systematically considering alternatives and consequences.</p> <p>15.6.12.E. Assess the purpose, source, and impact of various taxes.</p>		
<p>Vocabulary</p> <p>Budget, account, transaction, deposit, withdraw, income, expense, variable expense, fixed expense, taxes, savings, balance, late fee, payment, credit, finance charge, fine print, interest, invoice, opportunity costs, needs, wants</p>			

Financial Fitness – 11 th Grade			
Credit and Debt Management			
Big Idea – Debt needs to be managed and credit scores protected.			
Essential Question- How are debt and credit scores managed to achieve our financial goals?			
Concepts	PA Core/Competencies	Resources	Assessments
Debt must be managed in order to achieve fiscal goals. Some assets can be leveraged to increase financial wealth. There are a variety of debt services available to the consumer. Credit scores and credit reports have an impact on one's ability to borrow money. Interest rates on debt vary depending on the borrower's ability to pay back debt and on the FEDS monetary policy decisions.	15.6.12.G. Identify strategies for personal financial management. 15.6.12.H. Evaluate payment methods for major purchases. 15.6.12.J. Analyze the total cost of a major purchase loan agreement using fixed and variable interest rates, calculated over time. 15.6.12.K. Analyze the impact of a positive or negative credit history. 5.6.12 M. Assess the impact of identity theft; develop a plan for correcting a negative credit report.	PowerPoint Presentations PHEAA.org - Pennsylvania Higher Education Assistance Agency's website and resources Spent.org Article How Credit Scores Are Calculated	<ol style="list-style-type: none"> 1. <u>Credit score scenarios</u> – students are given 4 scenarios and must state which parts of the credit score are affected based on the actions taken. 2. <u>Analyze Credit Cartoons</u> 3. <u>Create a credit quiz</u>

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	5.6.13 15.6.12.I. Analyze the functions of the Federal Reserve and other financial institutions.		
Vocabulary Credit, interest, open-ended credit, installment credit, close-ended credit, credit cards, line of credit, mortgage, personal bank loan, service credit, financial leverage, annual fee, penalty fee, late payment, grace period, principal, credit limit, annual percentage rate, average daily balance, adjusted balance, previous balance, minimum balance, store credit card, credit card verification value, credit report, credit score, refinance, consolidate			

Financial Fitness – 11th Grade Housing			
Big Idea – Investing is a way to increase net-worth over time and property is an investment that historically grows to provide equity.			
Essential Question- How do factors like financial stability, long-term plans, and lifestyle influence the decision between owning and renting?			
Concepts	PA Core/Competencies	Resources	Assessments
Your housing choices should be based on your financial goals and situation.	15.6.12.P. Develop financial investment plans to accommodate various economic and personal scenarios. 15.6.12.R. Compare and contrast various	Investopedia - Online Finance Resource PHEAA.org- Pennsylvania Higher Education Assistance Agency's website and resources	4. <u>Home ownership realities worksheet</u> – students compare benefits and negatives to owning a home. 5. <u>House Calculators</u> - Mortgage payment calculator - students enter their intended career salary and

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<p>There are many costs associated with housing.</p> <p>Investments in housing should be researched and planned before the investment is made.</p>	<p>investment plans to achieve goals of liquidity, income, and growth.</p> <p>15.6.12.I. Analyze the functions of the Federal Reserve and other financial institutions.</p>	<p>Smart Asset – Mortgage approval calculator</p> <p><u>Bank of America Closing Costs Calculator</u></p> <p>Redfin.com</p> <p>Zillow.com</p> <p>Trulia.com</p> <p><u>Article Renting Advantages and Disadvantages</u></p> <p>PowerPoint Presentations</p>	<p>student loan and car debt to see how much they would be approved for. Closing costs – students estimate closing costs based on the amount they were approved for in a loan.</p> <p>6. <u>Find a home assignment</u> – Students use home search website and data mine to find out: public or well water, how old is the home, how long has it been for sale, what are the property taxes, monthly payment if 10% down, type of heat, if there is an HOA, and what the house last sold for.</p> <p>7. <u>Should they rent or should they buy scenarios</u> – Students are given 6 scenarios and are asked to state if that person should rent or buy based on the information given.</p> <p>8. <u>Building material research</u> – understand the pros and cons to four different building categories: siding, roofing, flooring, insulation.</p>
<p>Vocabulary</p> <p>Down payment, closing costs, liquidity, asset, HOA, mortgage, inspections, renting, rental agreement, credit check, background check, first, last and security deposit, property taxes, building materials, duplex, condo, townhouse</p>			

<p>Financial Fitness – 11th Grade</p> <p>Insurance</p>
<p>Big Idea –</p> <p>Insurance should be used to mitigate risk.</p>

Essential Question-			
How is insurance used to mitigate risk?			
Concepts	PA Core/Competencies	Resources	Assessments
<p>Insurance should be used to mitigate damage due to a variety of financial risks.</p> <p>Insurance can mitigate the loss of wealth due to damages to assets.</p>	<p>15.6.12.N. Compare and contrast various suppliers of insurance products and develop criteria to evaluate individual insurance needs.</p>	<p>TheMint.org – Northwest Mutual Life Insurance Company's website on financial literacy.</p> <p>Pennie.com – Pennsylvania's health coverage marketplace</p> <p>NGPF Personal Finance</p> <p>Bummer Insurance Game</p> <p>PowerPoint Presentations</p>	<p><u>Health coverage lookup</u> – Students use two scenarios provided and look up the cost of healthcare on Pennie and difference in cost based on age.</p> <p><u>Should I insure this group?</u> – Students are broken into teams of 4-5 and assigned an insurance scenario. They must go through the data and present to the class if that group is a good policy for the insurance company.</p> <p>Car Insurance Comparison</p>
Vocabulary			
<p>Liability, insurance agent, insurance actuary, insurance underwriter, policyholder, insured, beneficiary, premium, deductible, endorsement, claim, payout, identification, make whole, replacement cost, actual cash value, insurance appraiser, life insurance, whole life insurance, term-life insurance, homeowners insurance, renters insurance, pet insurance, gap insurance, liability car insurance, collision car insurance, comprehensive car insurance, uninsured / underinsured motorist insurance, Medicare, Medicaid</p>			