### Cornwall-Lebanon School District Curriculum Overview

**Saving, Investing, & Financial Decisions – 10th - 12th Grade**

<table>
<thead>
<tr>
<th>Unit</th>
<th>Concepts &amp; Competencies</th>
<th>Common Assessments</th>
<th>Academic Standards (PA Core if applicable)</th>
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<tr>
<td><strong>Unit 1</strong></td>
<td><strong>Financial Basics</strong>&lt;br&gt;Students will be able to explain inflation risk, interest rate risk, liquidity risk, personal risk, and income risk.&lt;br&gt;Students will be able to judge assets as appreciating or depreciating in value.&lt;br&gt;Students will be able to discuss habits that lead to financial success and failure.&lt;br&gt;Students will be able to discuss ways that supply and demand affect prices.&lt;br&gt;Students will be able to explain, compare, and contrast personal opportunity costs and financial opportunity costs.</td>
<td>➢ Quiz: Financial Risks&lt;br&gt;➢ Quiz: Interest Payments&lt;br&gt;➢ Unit 1 Exam</td>
<td>15.6.12.A&lt;br&gt;15.6.12.B&lt;br&gt;15.6.12.F&lt;br&gt;15.6.12.G&lt;br&gt;15.6.12.I&lt;br&gt;15.6.12.R</td>
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<td><strong>Unit 2</strong></td>
<td><strong>Finances Associated with Careers</strong>&lt;br&gt;Students will be able to discuss the importance of networking, internships, and experiences.&lt;br&gt;Students will discuss the financial advantages and disadvantages of attending and paying for college.&lt;br&gt;Students will be able to create a resume, cover letter, and professional portfolio.&lt;br&gt;Students will go through a full mock interview process from start to finish.&lt;br&gt;Students will be able to discuss payment systems.&lt;br&gt;Students will be able to discuss occupation benefits.</td>
<td>➢ Project: Resume, Cover Letter, and Mock Interview&lt;br&gt;➢ Quiz: Benefits&lt;br&gt;➢ Unit 2 Exam</td>
<td>15.1.12.M&lt;br&gt;15.2.12.H&lt;br&gt;15.2.12.K&lt;br&gt;15.6.12.D</td>
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<td><strong>Unit 3</strong></td>
<td><strong>Saving and Investing</strong>&lt;br&gt;Students will be able to compare and contrast safe, variable, and high risk investments.&lt;br&gt;Students will be able to discuss strategies of saving money.&lt;br&gt;Students will be able to describe the following investments: stocks, bonds, savings accounts, CD’s, and mutual funds.</td>
<td>➢ Quiz: Types of Investments&lt;br&gt;➢ Unit 3 Exam / Marking Period Exam</td>
<td>15.6.12.A&lt;br&gt;15.6.12.F&lt;br&gt;15.6.12.G&lt;br&gt;15.6.12.Q&lt;br&gt;15.6.12.R&lt;br&gt;15.6.12.S</td>
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<td>Unit 4</td>
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<td><strong>Stocks</strong></td>
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Students will be able to contrast private and public corporations.  
Students will be able to describe the different classifications of stocks.  
Students will be able to evaluate a stock’s performance potential based on data.  
Students will be able to describe the process of buying and selling stocks. |
| ➢ Quiz: Classifications of Stocks  
➢ Unit 4 Exam | 15.6.12.A  
15.6.12.P  
15.6.12.R  
15.6.12.S |

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<th>Unit 5</th>
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<td><strong>Bonds and Mutual Funds</strong></td>
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Students will be able to discuss mutual fund fees and availability.  
Students will be able to contrast the different categories of mutual funds.  
Students will be able to evaluate a fund’s performance potential based off available data.  
Students will be able to calculate the worth of a bond.  
Students will be able to evaluate the quality of a bond. |
| ➢ Quiz: Mutual Fund Categories  
➢ Project: Create and Sell a Mutual Fund  
➢ Unit 5 Exam | 15.6.12.B  
15.6.12.G  
15.6.12.P  
15.6.12.R |

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<th>Unit 6</th>
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<td><strong>Personal Financial Decisions</strong></td>
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Students will be able to explain health insurance.  
Students will be able to explain automobile insurance.  
Students will be able to discuss consumer credit scores and implications thereof.  
Students will be able to contrast buying and renting a residence.  
Students will be able to explain the steps of car buying or leasing.  
Students will be able to complete basic tax forms. |
| ➢ Quiz: Insurance vocabulary  
➢ Quiz: Consumer Credit  
➢ Unit 6 Exam / Marking Period Exam | 15.6.12.B  
15.6.12.G  
15.6.12.J  
15.6.12.K  
15.6.12.N |