

# Cornwall-Lebanon School District Curriculum Overview

## Saving, Investing, & Financial Decisions – 10<sup>th</sup> - 12<sup>th</sup> Grade

18 length of time in weeks	Concepts & Competencies	Common Assessments	Academic Standards (PA Core if applicable)
Unit 1  3	<p style="text-align: center;"><b><u>Financial Basics</u></b></p> <p>Students will be able to explain inflation risk, interest rate risk, liquidity risk, personal risk, and income risk.</p> <p>Students will be able to judge assets as appreciating or depreciating in value.</p> <p>Students will be able to discuss habits that lead to financial success and failure.</p> <p>Students will be able to discuss ways that supply and demand affect prices.</p> <p>Students will be able to explain, compare, and contrast personal opportunity costs and financial opportunity costs.</p>	<ul style="list-style-type: none"> <li>➤ Quiz: Financial Risks</li> <li>➤ Quiz: Interest Payments</li> <li>➤ Unit 1 Exam</li> </ul>	15.6.12.A 15.6.12.B 15.6.12.F 15.6.12.G 15.6.12.I 15.6.12.R
Unit 2  3	<p style="text-align: center;"><b><u>Finances Associated with Careers</u></b></p> <p>Students will be able to discuss the importance of networking, internships, and experiences.</p> <p>Students will discuss the financial advantages and disadvantages of attending and paying for college.</p> <p>Students will be able to create a resume, cover letter, and professional portfolio.</p> <p>Students will go through a full mock interview process from start to finish.</p> <p>Students will be able to discuss payment systems.</p> <p>Students will be able to discuss occupation benefits.</p>	<ul style="list-style-type: none"> <li>➤ Project: Resume, Cover Letter, and Mock Interview</li> <li>➤ Quiz: Benefits</li> <li>➤ Unit 2 Exam</li> </ul>	15.1.12.M 15.2.12.H 15.2.12.K 15.6.12.D
Unit 3  3	<p style="text-align: center;"><b><u>Saving and Investing</u></b></p> <p>Students will be able to compare and contrast safe, variable, and high risk investments.</p> <p>Students will be able to discuss strategies of saving money.</p> <p>Students will be able to describe the following investments: stocks, bonds, savings accounts, CD's, and mutual funds.</p>	<ul style="list-style-type: none"> <li>➤ Quiz: Types of Investments</li> <li>➤ Unit 3 Exam / Marking Period Exam</li> </ul>	15.6.12.A 15.6.12.F 15.6.12.G 15.6.12.Q 15.6.12.R 15.6.12.S

		<p>Students will be able to evaluate the pros and cons of enlisting a financial advisor.</p> <p>Students will be able to describe different sources of investment information.</p>		
Unit 4	3	<p style="text-align: center;"><b><u>Stocks</u></b></p> <p>Students will be able to contrast private and public corporations.</p> <p>Students will be able to describe the different classifications of stocks.</p> <p>Students will be able to evaluate a stock's performance potential based on data.</p> <p>Students will be able to describe the process of buying and selling stocks.</p>	<ul style="list-style-type: none"> <li>➤ Quiz: Classifications of Stocks</li> <li>➤ Unit 4 Exam</li> </ul>	<p>15.6.12.A</p> <p>15.6.12.P</p> <p>15.6.12.R</p> <p>15.6.12.S</p>
Unit 5	3	<p style="text-align: center;"><b><u>Bonds and Mutual Funds</u></b></p> <p>Students will be able to discuss mutual fund fees and availability.</p> <p>Students will be able to contrast the different categories of mutual funds.</p> <p>Students will be able to evaluate a fund's performance potential based off available data.</p> <p>Students will be able to calculate the worth of a bond.</p> <p>Students will be able to evaluate the quality of a bond.</p>	<ul style="list-style-type: none"> <li>➤ Quiz: Mutual Fund Categories</li> <li>➤ Project: Create and Sell a Mutual Fund</li> <li>➤ Unit 5 Exam</li> </ul>	<p>15.6.12.B</p> <p>15.6.12.G</p> <p>15.6.12.P</p> <p>15.6.12.R</p>
Unit 6	3	<p style="text-align: center;"><b><u>Personal Financial Decisions</u></b></p> <p>Students will be able to explain health insurance.</p> <p>Students will be able to explain automobile insurance.</p> <p>Students will be able to discuss consumer credit scores and implications thereof.</p> <p>Students will be able to contrast buying and renting a residence.</p> <p>Students will be able to explain the steps of car buying or leasing.</p> <p>Students will be able to complete basic tax forms.</p>	<ul style="list-style-type: none"> <li>➤ Quiz: Insurance vocabulary</li> <li>➤ Quiz: Consumer Credit</li> <li>➤ Unit 6 Exam / Marking Period Exam</li> </ul>	<p>15.6.12.B</p> <p>15.6.12.G</p> <p>15.6.12.J</p> <p>15.6.12.K</p> <p>15.6.12.N</p>