## Session Details

### Session One: Earning, Employment, and Income

Students learn that healthy personal finances take planning and managing. Students begin to analyze the financial implications of educational and career choices as a basis for understanding the relationship between earnings and personal finance.

**Objectives:**

- Define a relationship between educational choices, career prospects, and job satisfaction.
- Cite evidence to support the relationship between educational choices and earning potential.
- Recognize that education and training affect lifetime income.

**Personal Finance**

1.1 Explain controllable factors involved in personal finance.
1.2 Analyze factors that affect take-home pay.

**Grades 9-10**

- Reading for Information 9-10.RI.1.4
- Writing 9-10.W.2.7
- Speaking and Listening 9-10.SL.1
- Language 9-10.L.1.1
- Language 9-10.L.2.3
- Language 9-10.L.3.4

**Grades 11-12**

- Reading for Information 11-12.RI.4
- Writing 11-12.W.4
- Speaking and Listening 11-12.SL.1
- Language 11-12.L.1.1
- Language 11-12.L.2.3
- Language 11-12.L.3.4

### Session Two: Budgeting

Students investigate the importance of budgeting and how to plan for staying within a budget.

**Objectives:**

- Recognize the importance of making and keeping a budget or spending plan.
- Consider the wide range of expenditures that might make up a monthly budget.

**Personal Finance**

2.2 Differentiate among various money management tools
2.3 Generate a system to organize finances and maintain records.

**Grades 9-10**

- Reading for Information 9-10.RI.4
- Writing 9-10.W.7 ELO
- Speaking and Listening 9-10.SL.1
- Language 9-10.L.1
- Language 9-10.L.4

**Grades 11-12**

- Reading for Information 11-12.RI.4
- Writing 11-12.W.7 ELO
- Speaking and Listening 11-12.SL.1
- Language 11-12.L.1.1
- Language 11-12.L.2.3
- Language 11-12.L.3.4
### Session Three: Savings

Students analyze the role that saving plays in their personal finances. They recognize that having a healthy savings plan is necessary in all phases of life, but is especially critical for big-ticket items and emergencies.

**Objectives:**

- Recognize high-dollar items and unexpected costs that require savings.
- Review key concepts related to successfully saving money.

### Personal Finance

4.1 Explain how saving contributes to financial security.

### CTE Standards

Grades 9-10

- Reading for Information 9-10.RI.4
- Speaking and Listening 9-10.SL.1
- Language 9-10.L.1.1

Grades 11-12

- Reading for Information 11-12.RI.4
- Speaking and Listening 11-12.SL.1
- Language 11-12.L.1.1

### Session Four: Credit and Debt

Students analyze the importance of credit and the outcomes of wise and poor use of credit. Students role-play as lenders to evaluate risk and make decisions about giving credit.

**Objectives:**

- Differentiate between credit and debt.
- Recognize the factors that affect an individual’s credit score and credit history.
- Recognize the consequences of a low credit score.

### Personal Finance

3.1 Differentiate the sources, costs and benefits of using consumer credit.

3.2 Explain the positive and negative consequences of using credit.

### CTE Standards

Grades 9-10

- Reading for Information 9-10.RI.1
- Speaking and Listening 9-10.SL.1
- Language 9-10.L.1.1

Grades 11-12

- Reading for Information 11-12.RI.1
- Speaking and Listening 11-12.SL.1
- Language 11-12.L.1.1

### Session Five: Consumer Protection

Students investigate factors that may pose a threat to their finances and learn ways they can protect themselves through vigilance and making smart choices.

**Objectives:**

- Identify behaviors that may harm their personal finances.
- Recognize ways to protect their finances.
- Define credit report. Summarize the rights people have to examine their credit reports.
- Define identity theft and propose solutions to identity theft.

### Personal Finance

5.2 Determine how consumer protection laws protect consumers.

### CTE Standards

Grades 9-10

- Reading for Information 9-10.RI.4
- Writing 9-10.W.7 ELO
- Speaking and Listening 9-10.SL.1

Grades 11-12

- Reading for Information 11-12.RI.4
- Writing 11-12.W.7 ELO
- Speaking and Listening 11-12.SL.1
- Language 11-12.L.1.1

<table>
<thead>
<tr>
<th>Session Details</th>
<th>CTE Standards</th>
<th>Common Core ELA</th>
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<tbody>
<tr>
<td>Session Four: Credit and Debt</td>
<td>Personal Finance 3.1 Differentiate the sources, costs and benefits of using consumer credit. 3.2 Explain the positive and negative consequences of using credit.</td>
<td>Grades 9-10 Reading for Information 9-10.RI.1, Speaking and Listening 9-10.SL.1, Language 9-10.L.1.1, 9-10.L.3.4</td>
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<td><strong>Session Six: Smart Shopping</strong></td>
<td>NA</td>
<td><strong>Grades 9-10</strong></td>
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<tr>
<td>Students explore making informed purchasing decisions to maximize their buying power. They work in groups to compare prices in a simulated shopping experience.</td>
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<td>Reading for Information</td>
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<td><strong>Objectives:</strong></td>
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<td>9-10.RI.4</td>
</tr>
<tr>
<td>The students will:</td>
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<td>Speaking and Listening</td>
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<tr>
<td>▪ Identify the factors necessary for making an informed purchase.</td>
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<td>9-10.SL.1</td>
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<td>▪ Compare and contrast prices and data when making a purchase decision.</td>
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<td>9-10.SL.2</td>
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<td>▪ Calculate savings gained through smart shopping.</td>
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<td><strong>Session Seven: Risk Management</strong></td>
<td>Personal Finance</td>
<td><strong>Grades 9-10</strong></td>
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<tr>
<td>Students explore risks that can lead to financial loss and practice applying appropriate risk management strategies in scenarios.</td>
<td>5.1 Evaluate how risk management protects against financial loss.</td>
<td>Reading for Information</td>
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<td><strong>Objectives:</strong></td>
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<td>9-10.RI.4</td>
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<td>The students will:</td>
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<td>Speaking and Listening</td>
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<tr>
<td>▪ Recognize risk of financial loss as an everyday reality for everyone.</td>
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<td>9-10.SL.1</td>
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<td>▪ Recognize risk management strategies and apply them appropriately.</td>
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<td>▪ Understand the role of personal responsibility in preventing financial loss.</td>
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<td><strong>Session Eight: Investing</strong></td>
<td>Personal Finance</td>
<td><strong>Grades 9-10</strong></td>
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<tr>
<td>Students explore investing and work in groups to simulate evaluating investments with different levels of risk and reward.</td>
<td>4.2 Explain how investing builds wealth and helps meet financial goals.</td>
<td>Reading for Information</td>
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<td><strong>Objectives:</strong></td>
<td></td>
<td>9-10.RI.1</td>
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<td>The students will:</td>
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<td>Speaking and Listening</td>
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<tr>
<td>▪ Understand the role of compound interest in the growth of wealth over time.</td>
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<td>▪ Recognize that investment options carry different levels of risk and reward.</td>
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<td>▪ Analyze the risk tolerances for different investment strategies.</td>
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