

Economics and Personal Finance develops students' economic reasoning through an analysis of the U.S. economy, the global economy, and personal finance. The course covers fundamental principles of economics, including an examination of markets from both historical and current perspectives; the basics of supply and demand; the theories of early economic philosophers such as Adam Smith and David Ricardo; theories of value; the concept of money and how it evolved; the role of banks, investment houses, and the Federal Reserve; Keynesian economics; the productivity, wages, investment, and growth involved in capitalism; unemployment, inflation, and the national debt; and a survey of markets in areas such as China, Europe, and the Middle East. The course extends students' understanding of these principles in the context of personal finance, exploring issues such as career planning, budgeting, credit, taxes, investing, insurance, loans, and major purchases.

In the course, students hone their analytic writing through a scaffolded series of written assignments. They also apply basic mathematics to economic concepts. Students read selections from annotated primary documents and apply those readings to the course content. Journal activities provide introspective opportunities for students to apply concepts on a personal scale as well as analyze scenarios from a third-party perspective. Discussions help students network with each other by sharing personalized strategies and goals and recognizing the diversity of life and career plans within a group.

This course is built to Virginia's standards for Economics and Personal Finance.

Length: Two semesters

## UNIT 1: FUNDAMENTAL PRINCIPLES OF ECONOMICS

### LESSON 1: HOW THE ECONOMY WORKS

#### Checkpoint: Active Reading Strategies

Learn eight important strategies for reading social studies texts.

Duration: 0 hrs 30 mins Scoring: 0 points

#### Study: Basic Economic Principles

Explore the basic problem of economics and understand how scarcity affects the economy.

Duration: 0 hrs 40 mins Scoring: 0 points

#### Checkpoint: Reviewing Scarcity

Check your understanding on the key idea of scarcity and its influence over economics.

Duration: 0 hrs 30 mins Scoring: 0 points

#### Quiz: Basic Economic Principles

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 15 mins Scoring: 20 points

#### Study: Economic Decision Making

Learn about the factors that play a role in economic decision making.

Duration: 0 hrs 40 mins Scoring: 0 points

#### Quiz: Economic Decision Making

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 15 mins Scoring: 20 points

#### Journal: Doing a Cost-Benefit Analysis

Consider an economic scenario and perform a cost-benefit analysis.

Duration: 0 hrs 30 mins Scoring: 10 points

### LESSON 2: ECONOMIC SYSTEMS

**Study: Types of Economic Systems**

Learn about the types of economic systems that have developed over time and around the world.

Duration: 0 hrs 40 mins Scoring: 0 points

**Quiz: Types of Economic Systems**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 15 mins Scoring: 20 points

**Practice: Comparing Economic Systems**

Make comparisons between the four types of economic systems.

Duration: 1 hr Scoring: 10 points

**Study: Economic Theories**

Learn about the theories put forward by major economists and compare their ideas.

Duration: 0 hrs 40 mins Scoring: 0 points

**Quiz: Economic Theories**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 15 mins Scoring: 20 points

**Study: The U.S. Economic System**

Examine the free enterprise economic system of the United States.

Duration: 0 hrs 40 mins Scoring: 0 points

**Quiz: The U.S. Economic System**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 15 mins Scoring: 20 points

**LESSON 3: ECONOMIC GROWTH****Study: Specialization**

Learn about the economic benefits and opportunity costs of specialization.

Duration: 0 hrs 40 mins Scoring: 0 points

**Quiz: Specialization**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 15 mins Scoring: 20 points

**Study: Productivity and Growth**

Define productivity and understand how it contributes to economic growth.

Duration: 0 hrs 40 mins Scoring: 0 points

**Quiz: Productivity and Growth**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 15 mins Scoring: 20 points

**Practice: Analyzing a Production Possibilities Curve**

Create and analyze a production possibilities curve.

Duration: 1 hr Scoring: 10 points

**LESSON 4: WRAP-UP: FUNDAMENTAL PRINCIPLES OF ECONOMICS****Review: Fundamental Principles of Economics**

Prepare for the unit test by reviewing key concepts and skills.

Duration: 0 hrs 30 mins Scoring: 0 points

**Test (CS): Fundamental Principles of Economics**

Take a computer-scored test to assess what you have learned in this unit.

Duration: 0 hrs 40 mins Scoring: 40 points

**UNIT 2: MICROECONOMICS**

## LESSON 1: THE FLOW OF GOODS AND SERVICES

### Study: Real Flow of Goods and Services

Examine how goods and services flow through different groups within the economy.

Duration: 0 hrs 40 mins Scoring: 0 points

### Quiz: Real Flow of Goods and Services

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 15 mins Scoring: 20 points

### Practice: Creating a Circular Flow Diagram

Create a circular flow diagram to illustrate how goods and services flow through the economy.

Duration: 1 hr Scoring: 10 points

## LESSON 2: SUPPLY AND DEMAND

### Study: The Laws of Supply and Demand

Learn about the laws of supply and demand and understand how they influence buyers and sellers.

Duration: 0 hrs 40 mins Scoring: 0 points

### Quiz: The Laws of Supply and Demand

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 15 mins Scoring: 20 points

### Study: Factors that Influence Supply and Demand

Explore the factors that influence the forces of supply and demand in a market.

Duration: 0 hrs 40 mins Scoring: 0 points

### Quiz: Factors that Influence Supply and Demand

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 15 mins Scoring: 20 points

### Practice: Illustrating Supply and Demand

Illustrate a supply and demand curve and analyze how different factors influence each curve on a graph.

Duration: 1 hr Scoring: 10 points

## LESSON 3: BUSINESS AND MARKET STRUCTURES

### Study: Business Organization

Learn about how various businesses are structured and explore the pros and cons of each organization.

Duration: 0 hrs 40 mins Scoring: 0 points

### Quiz: Business Organization

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 15 mins Scoring: 20 points

### Study: Market Structures

Examine the various market structures that exist within an economy.

Duration: 0 hrs 40 mins Scoring: 0 points

### Quiz: Market Structures

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 15 mins Scoring: 20 points

## LESSON 4: WRAP-UP: MICROECONOMICS

### Review: Microeconomics

Prepare for the unit test by reviewing key concepts and skills.

Duration: 0 hrs 30 mins Scoring: 0 points

### Test (CS): Microeconomics

Take a computer-scored test to assess what you have learned in this unit.

Duration: 0 hrs 40 mins Scoring: 40 points

## UNIT 3: MACROECONOMICS

### LESSON 1: MEASURING THE ECONOMY

#### Study: Macroeconomic Goals

Review the concept of inflation and ensure your understanding of its influence over the economy.

Duration: 0 hrs 40 mins Scoring: 0 points

#### Checkup: Understanding Inflation

Review the concept of inflation and ensure your understanding of its influence over the economy.

Duration: 0 hrs 30 mins Scoring: 0 points

#### Quiz: Macroeconomic Goals

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 15 mins Scoring: 20 points

#### Study: The Business Cycle

Explore the phases of the business cycle and understand how it is measured.

Duration: 0 hrs 40 mins Scoring: 0 points

#### Quiz: The Business Cycle

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 15 mins Scoring: 20 points

### LESSON 2: THE GOVERNMENT AND THE ECONOMY

#### Study: The Function of Money

Learn about how money is used and implemented within a country's economy.

Duration: 0 hrs 40 mins Scoring: 0 points

#### Quiz: The Function of Money

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 15 mins Scoring: 20 points

#### Study: Fiscal Policy

Learn about the tools of fiscal policy and explore the role that governments can play in the economy.

Duration: 0 hrs 40 mins Scoring: 0 points

#### Quiz: Fiscal Policy

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 15 mins Scoring: 20 points

#### Study: Government Spending

Learn about how a federal budget is created and what categories of spending the government funds.

Duration: 0 hrs 40 mins Scoring: 0 points

#### Quiz: Government Spending

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 15 mins Scoring: 20 points

#### Discuss: Debating Government Spending

Explore viewpoints on government spending and make an argument about a balanced federal budget.

Duration: 0 hrs 30 mins Scoring: 10 points

### LESSON 3: MONETARY POLICY

#### Study: The Effects of Monetary Policy

Learn about the tools of monetary policy and explore the role that managing the money supply can influence the economy.

Duration: 0 hrs 40 mins Scoring: 0 points

#### Quiz: The Effects of Monetary Policy

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 15 mins Scoring: 20 points

### **Study: The Federal Reserve**

Learn about the creation, function, and goals of the Federal Reserve.

Duration: 0 hrs 40 mins Scoring: 0 points

### **Quiz: The Federal Reserve**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 15 mins Scoring: 20 points

## **LESSON 4: WRAP-UP: MACROECONOMICS**

### **Review: Macroeconomics**

Prepare for the unit test by reviewing key concepts and skills.

Duration: 0 hrs 30 mins Scoring: 0 points

### **Test (CS): Macroeconomics**

Take a computer-scored test to assess what you have learned in this unit.

Duration: 0 hrs 40 mins Scoring: 40 points

## **UNIT 4: GLOBAL ECONOMICS**

### **LESSON 1: THE GLOBAL ECONOMY AND TRADE**

#### **Study: The Global Economy**

Examine economic connections that exist on a global level and understand the benefits and challenges posed by globalization.

Duration: 0 hrs 40 mins Scoring: 0 points

#### **Quiz: The Global Economy**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 15 mins Scoring: 20 points

#### **Study: Global Trade**

Learn about the benefits of global trade and explore how absolute and comparative advantages can motivate the exchange of goods.

Duration: 0 hrs 40 mins Scoring: 0 points

#### **Checkpoint: Comparative Advantage and Trade**

Explore the idea of comparative advantage and the role it plays in global trade.

Duration: 0 hrs 30 mins Scoring: 0 points

#### **Quiz: Global Trade**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 15 mins Scoring: 20 points

### **LESSON 2: MANAGING INTERNATIONAL TRADE**

#### **Study: Trade Barriers and Free Trade**

Explore the different types of trade barriers that governments erect and examine the benefits of reduced barriers and free trade.

Duration: 0 hrs 40 mins Scoring: 0 points

#### **Quiz: Barriers and Free Trade**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 15 mins Scoring: 20 points

#### **Discuss: Debating Free Trade**

Explore the pros and cons of free trade and pose an argument outlining your opinion.

Duration: 0 hrs 30 mins Scoring: 10 points

**Study: Exchange Rates**

Learn about how the exchange rates between countries influence trade and the global economy.

Duration: 0 hrs 40 mins Scoring: 0 points

**Quiz: Exchange Rates**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 15 mins Scoring: 20 points

**LESSON 3: THE UNITED STATES AND THE GLOBAL ECONOMY****Study: The U.S. Position in the Global Economy**

Learn about the critical role the United States plays in the global economy and compare U.S. economic standards with those of other countries.

Duration: 0 hrs 40 mins Scoring: 0 points

**Quiz: The U.S. Position in the Global Economy**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 15 mins Scoring: 20 points

**Practice: Comparing Economic Standards**

Compare the economic standards of the United States with those of two other countries

Duration: 1 hr Scoring: 10 points

**LESSON 4: WRAP-UP: GLOBAL ECONOMICS****Review: Wrap up: Global Economics**

Prepare for the unit test by reviewing key concepts and skills.

Duration: 0 hrs 30 mins Scoring: 0 points

**Test (CS): Global Economics**

Take a computer-scored test to assess what you have learned in this unit.

Duration: 0 hrs 40 mins Scoring: 40 points

**UNIT 5: PERSONAL FINANCIAL LITERACY****LESSON 1: FINANCIAL INSTITUTIONS****Study: Financial Institutions**

Learn about the different types of financial institutions and understand the roles they play for consumers.

Duration: 0 hrs 40 mins Scoring: 0 points

**Quiz: Financial Institutions**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 15 mins Scoring: 20 points

**Study: Lending**

Learn about the types of loans available to consumers and understand the requirements and obligations that borrowers face.

Duration: 0 hrs 40 mins Scoring: 0 points

**Quiz: Lending**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 15 mins Scoring: 20 points

**Study: Investing**

Learn about investment options and explore the benefits of different kinds of investments.

Duration: 0 hrs 40 mins Scoring: 0 points

**Quiz: Investing**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 15 mins Scoring: 20 points

**Practice: Managing a Bank Account**

Examine example bank statements and interpret the information they present.

Duration: 1 hr Scoring: 10 points

**LESSON 2: BUILDING FINANCIAL LITERACY SKILLS****Study: Using Credit**

Understand how credit is used and examine methods for using credit cards responsibly.

Duration: 0 hrs 40 mins Scoring: 0 points

**Quiz: Using Credit**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 15 mins Scoring: 20 points

**Study: Insurance**

Learn about available types of insurance and understand how insurance is used to protect against the risk of loss

Duration: 0 hrs 40 mins Scoring: 0 points

**Quiz: Insurance**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 15 mins Scoring: 20 points

**Study: Living Expenses**

Outline the basic expenses that most people face and explore how to budget for those expenses.

Duration: 0 hrs 40 mins Scoring: 0 points

**Quiz: Living Expenses**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 15 mins Scoring: 20 points

**Practice: Setting a Budget**

Track your spending habits and set up a personal budget.

Duration: 1 hr Scoring: 10 points

**LESSON 3: WORK AND TAXES****Study: Managing Taxes**

Learn about the types of taxes people need to pay and explore the process of filing taxes.

Duration: 0 hrs 40 mins Scoring: 0 points

**Quiz: Managing Taxes**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 15 mins Scoring: 20 points

**Practice: Options for Financing Higher Education**

Learn about options that exist to help finance the costs of higher education.

Duration: 1 hr Scoring: 10 points

**Study: Joining the Workforce**

Learn about common careers and explore skills that are important for success in the workforce.

Duration: 0 hrs 40 mins Scoring: 0 points

**Quiz: Joining the Workforce**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 15 mins Scoring: 20 points

**Journal: Planning for the Future**

Explore career options and follow a rational decision-making model.

Duration: 0 hrs 30 mins Scoring: 10 points

**LESSON 4: WRAP-UP: PERSONAL FINANCIAL LITERACY**

**Review: Wrap Up: Personal Financial Literacy**

Prepare for the unit test by reviewing key concepts and skills.

Duration: 0 hrs 30 mins Scoring: 0 points

**Test (CS): Personal Financial Literacy**

Take a computer-scored test to assess what you have learned in this unit.

Duration: 0 hrs 40 mins Scoring: 40 points

**UNIT 6: REVIEW AND EXAM****LESSON 1: REVIEW AND EXAM****Review: Review**

Prepare for the final exam by reviewing key concepts and skills you have learned in this course.

Duration: 1 hr Scoring: 0 points

**Exam: Exam**

Take a computer-scored exam to assess what you have learned in this course.

Duration: 0 hrs 50 mins Scoring: 50 points

**UNIT 7: GOALS AND CAREER PLANNING****LESSON 1: THE NEED FOR FINANCIAL LITERACY****Study: The Need for Financial Literacy**

Learn why financial literacy skills are vital in today's society.

Duration: 0 hrs 40 mins Scoring: 0 points

**Quiz: The Need for Financial Literacy**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

**Journal: Assignment**

Apply topics from this lesson to your goals and the world around you.

Duration: 0 hrs 30 mins Scoring: 30 points

**LESSON 2: IDENTIFYING GOALS****Study: Identifying Goals**

Learn how to develop a personal timeline that includes short- and long-term goals as well as the actions necessary to reach those goals.

Duration: 0 hrs 40 mins Scoring: 0 points

**Quiz: Identifying Goals**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

**Journal: Assignment**

Apply topics from this lesson to your goals and the world around you.

Duration: 0 hrs 30 mins Scoring: 30 points

**LESSON 3: INCOME AND CAREER****Study: Income and Career**

Explore different career and educational paths and learn how they affect income.

Duration: 0 hrs 40 mins Scoring: 0 points

**Quiz: Income and Career**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

**LESSON 4: ESTABLISHING CAREER GOALS****Study: Establishing Career Goals**

Explore different career paths based on personal interests and skills; develop a timeline for meeting career goals.

Duration: 0 hrs 40 mins Scoring: 0 points

### **Quiz: Establishing Career Goals**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

### **Journal: Assignment**

Apply topics from this lesson to your goals and the world around you.

Duration: 0 hrs 30 mins Scoring: 30 points

## **LESSON 5: ACHIEVING CAREER GOALS**

### **Study: Achieving Career Goals**

Develop an action plan based on a career goal timeline and identify alternative opportunities for achieving career goals.

Duration: 0 hrs 40 mins Scoring: 0 points

### **Quiz: Achieving Career Goals**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

### **Discuss: Planning for the Future**

Join a three- to five-question discussion to practice methods learned in this unit.

Duration: 0 hrs 20 mins Scoring: 30 points

## **LESSON 6: GOALS AND CAREER PLANNING WRAP-UP**

### **Review: Goals and Career Planning**

Prepare for the unit test by reviewing key concepts and skills.

Duration: 0 hrs 30 mins Scoring: 0 points

### **Test (CS): Goals and Career Planning**

Take a computer-scored test to assess what you have learned in this unit.

Duration: 0 hrs 40 mins Scoring: 75 points

### **Test (TS): Goals and Career Planning**

Take a teacher-scored test to assess what you have learned in this unit.

Duration: 0 hrs 30 mins Scoring: 50 points

## **UNIT 8: INCOME AND BUDGETING**

### **LESSON 1: TYPES OF INCOME**

#### **Study: Types of Income**

Learn about wage and salary as different ways to earn income; calculate total pay based on overtime and tips.

Duration: 0 hrs 40 mins Scoring: 0 points

#### **Quiz: Types of Income**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

### **LESSON 2: COMPENSATION PACKAGES**

#### **Study: Compensation Packages**

Learn about the types of benefits that make up a compensation package; calculate and compare the value of given compensation packages.

Duration: 0 hrs 40 mins Scoring: 0 points

#### **Quiz: Compensation Packages**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

#### **Journal: Assignment**

Apply topics from this lesson to your goals and the world around you.

Duration: 0 hrs 30 mins Scoring: 30 points

### LESSON 3: REQUIRED AND OPTIONAL DEDUCTIONS

#### Study: Required and Optional Deductions

Learn about required and optional paycheck deductions; calculate take-home pay.

Duration: 0 hrs 40 mins Scoring: 0 points

#### Quiz: Required and Optional Deductions

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

### LESSON 4: TAXATION

#### Study: Taxation

Learn about the most commonly used tax forms and how to fill them out; learn how to read a pay stub.

Duration: 0 hrs 40 mins Scoring: 0 points

#### Quiz: Taxation

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

#### Journal: Assignment

Apply topics from this lesson to your goals and the world around you.

Duration: 0 hrs 30 mins Scoring: 30 points

### LESSON 5: BUDGETING AND COST OF LIVING

#### Study: Budgeting and Cost of Living

Explore various monthly expenditures and practice preparing a budget; compare cost of living in different geographic areas.

Duration: 0 hrs 40 mins Scoring: 0 points

#### Quiz: Budgeting and Cost of Living

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

#### Journal: Assignment

Apply topics from this lesson to your goals and the world around you.

Duration: 0 hrs 30 mins Scoring: 30 points

### LESSON 6: INFLATION, DEFLATION, AND RECESSION

#### Study: Inflation, Deflation, and Recession

Learn about inflation, deflation, and recession, as well as their effects on unemployment.

Duration: 0 hrs 40 mins Scoring: 0 points

#### Quiz: Inflation, Deflation, and Recession

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

#### Discuss: Discussion

Join a three- to five-question discussion to practice methods learned in this unit.

Duration: 0 hrs 20 mins Scoring: 30 points

### LESSON 7: INCOME AND BUDGETING WRAP-UP

#### Review: Income and Budgeting

Prepare for the unit test by reviewing key concepts and skills.

Duration: 0 hrs 30 mins Scoring: 0 points

#### Test (CS): Income and Budgeting

Take a computer-scored test to assess what you have learned in this unit.

Duration: 0 hrs 40 mins Scoring: 75 points

### **Test (TS): Income and Budgeting**

Take a teacher-scored test to assess what you have learned in this unit.

Duration: 0 hrs 30 mins Scoring: 50 points

## **UNIT 9: BANKING**

### **LESSON 1: TYPES OF BANKS**

#### **Study: Types of Banks**

Learn about different types of financial institutions such as deposit, savings, and investment banks.

Duration: 0 hrs 40 mins Scoring: 0 points

#### **Quiz: Types of Banks**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

### **LESSON 2: THE FEDERAL RESERVE**

#### **Study: The Federal Reserve**

Study the roles and responsibilities of the Federal Reserve Bank and the effects it has on the economy as well as individual consumers.

Duration: 0 hrs 40 mins Scoring: 0 points

#### **Quiz: The Federal Reserve**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

#### **Discuss: Discussion**

Join a three- to five-question discussion to practice methods learned in this unit.

Duration: 0 hrs 20 mins Scoring: 30 points

### **LESSON 3: CHECKING ACCOUNTS**

#### **Study: Checking Accounts**

Learn what you need to have in order to open a checking account, and practice filling out checks.

Duration: 0 hrs 40 mins Scoring: 0 points

#### **Quiz: Checking Accounts**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

#### **Journal: Assignment**

Apply topics from this lesson to your goals and the world around you.

Duration: 0 hrs 30 mins Scoring: 30 points

### **LESSON 4: BALANCING YOUR CHECKBOOK**

#### **Study: Balancing Your Checkbook**

Learn how to read a bank statement and reconcile a checkbook.

Duration: 0 hrs 40 mins Scoring: 0 points

#### **Quiz: Balancing Your Checkbook**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

#### **Journal: Assignment**

Apply topics from this lesson to your goals and the world around you.

Duration: 0 hrs 30 mins Scoring: 30 points

### **LESSON 5: COMPARING CHECKING ACCOUNTS**

### **Study: Comparing Checking Accounts**

Learn how to compare checking accounts based on what features they offer, such as monthly and per-check fees.

Duration: 0 hrs 40 mins Scoring: 0 points

### **Quiz: Comparing Checking Accounts**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

### **Journal: Assignment**

Apply topics from this lesson to your goals and the world around you.

Duration: 0 hrs 30 mins Scoring: 30 points

## **LESSON 6: ELECTRONIC BANKING**

### **Study: Electronic Banking**

Learn about various electronic banking services, such as online banking, mobile banking, bill pay, debit, cash, and smart cards.

Duration: 0 hrs 40 mins Scoring: 0 points

### **Quiz: Electronic Banking**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

## **LESSON 7: BANKING WRAP-UP**

### **Review: Banking**

Prepare for the unit test by reviewing key concepts and skills.

Duration: 0 hrs 30 mins Scoring: 0 points

### **Test (CS): Banking**

Take a computer-scored test to assess what you have learned in this unit.

Duration: 0 hrs 40 mins Scoring: 75 points

### **Test (TS): Banking**

Take a teacher-scored test to assess what you have learned in this unit.

Duration: 0 hrs 30 mins Scoring: 50 points

## **UNIT 10: SAVINGS AND INVESTMENT**

### **LESSON 1: INTEREST**

#### **Study: Interest**

Explore simple and compound interest; learn how to calculate interest earned and an account balance after interest is applied.

Duration: 0 hrs 40 mins Scoring: 0 points

#### **Quiz: Interest**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

### **LESSON 2: THE RULE OF 72**

#### **Study: The Rule of 72**

Learn about the rule of 72 as a method of predicting how long it takes for an investment value to double.

Duration: 0 hrs 40 mins Scoring: 0 points

#### **Quiz: The Rule of 72**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

#### **Journal: Assignment**

Apply topics from this lesson to your goals and the world around you.

Duration: 0 hrs 30 mins Scoring: 30 points

## LESSON 3: SAVINGS ACCOUNTS

### Study: Savings Accounts

Learn about savings accounts and the difference between APR and APY; incorporate savings strategies into personal goals.

Duration: 0 hrs 40 mins Scoring: 0 points

### Quiz: Savings Accounts

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

## LESSON 4: COMPARING SAVINGS ACCOUNTS

### Study: Comparing Savings Accounts

Explore various types of savings accounts based on their risk and liquidity.

Duration: 0 hrs 40 mins Scoring: 0 points

### Quiz: Comparing Savings Accounts

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

### Discuss: Discussion

Join a three- to five-question discussion to practice methods learned in this unit.

Duration: 0 hrs 20 mins Scoring: 30 points

## LESSON 5: INVESTMENT

### Study: Investment

Learn about types of investments, such as savings accounts, stocks, bonds, mutual funds, and real estate.

Duration: 0 hrs 40 mins Scoring: 0 points

### Quiz: Investment

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

### Journal: Assignment

Apply topics from this lesson to your goals and the world around you.

Duration: 0 hrs 30 mins Scoring: 30 points

## LESSON 6: STOCKS AND BROKERS

### Study: Stocks and Brokers

Learn about stocks and mutual funds and where to locate reliable information about them.

Duration: 0 hrs 40 mins Scoring: 0 points

### Quiz: Stocks and Brokers

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

### Journal: Assignment

Apply topics from this lesson to your goals and the world around you.

Duration: 0 hrs 30 mins Scoring: 30 points

## LESSON 7: THE STOCK MARKET

### Study: The Stock Market

Learn how and where stocks are traded and which investor protection agencies regulate financial markets.

Duration: 0 hrs 40 mins Scoring: 0 points

### Quiz: The Stock Market

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

## LESSON 8: SAVINGS AND INVESTMENT WRAP-UP

### Review: Savings and Investment

Prepare for the unit test by reviewing key concepts and skills.

Duration: 0 hrs 30 mins Scoring: 0 points

### Test (CS): Savings and Investment

Take a computer-scored test to assess what you have learned in this unit.

Duration: 0 hrs 40 mins Scoring: 75 points

### Test (TS): Savings and Investment

Take a teacher-scored test to assess what you have learned in this unit.

Duration: 0 hrs 30 mins Scoring: 50 points

## UNIT 11: CREDIT

### LESSON 1: CREDIT, DEBIT, AND CASH

#### Study: Credit, Debit, and Cash

Differentiate between debit cards, credit cards, and cash, and study the advantages and disadvantages of using credit.

Duration: 0 hrs 40 mins Scoring: 0 points

#### Quiz: Credit, Debit, and Cash

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

#### Journal: Assignment

Apply topics from this lesson to your goals and the world around you.

Duration: 0 hrs 30 mins Scoring: 30 points

### LESSON 2: CALCULATING CREDIT CARD INTEREST

#### Study: Calculating Credit Card Interest

Learn about buying on credit and how to calculate finance charges; explore rights and responsibilities of buyers and sellers under consumer protection laws.

Duration: 0 hrs 40 mins Scoring: 0 points

#### Quiz: Calculating Credit Card Interest

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

### LESSON 3: TRACKING PAYMENTS AND PURCHASES

#### Study: Tracking Payments and Purchases

Learn about paying off items purchased on credit and the effects various payment amounts have on the time remaining to pay something off.

Duration: 0 hrs 40 mins Scoring: 0 points

#### Quiz: Tracking Payments and Purchases

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

#### Journal: Assignment

Apply topics from this lesson to your goals and the world around you.

Duration: 0 hrs 30 mins Scoring: 30 points

### LESSON 4: COMPARING CREDIT CARDS

#### Study: Comparing Credit Cards

Learn how to compare credit cards in terms of annual fees, annual percentage rates, grace periods, credit limits, and benefits offered.

Duration: 0 hrs 40 mins Scoring: 0 points

#### Quiz: Comparing Credit Cards

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

## LESSON 5: CREDIT SCORES

### Study: Credit Scores

Learn about credit scores and factors used to compute them; learn how to read a credit report.

Duration: 0 hrs 40 mins Scoring: 0 points

### Quiz: Credit Scores

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

### Journal: Assignment

Apply topics from this lesson to your goals and the world around you.

Duration: 0 hrs 30 mins Scoring: 30 points

## LESSON 6: BANKRUPTCY

### Study: Bankruptcy

Learn how bankruptcy works and the social and economic consequences of declaring bankruptcy.

Duration: 0 hrs 40 mins Scoring: 0 points

### Quiz: Bankruptcy

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

### Discuss: Discussion

Join a three- to five-question discussion to practice methods learned in this unit.

Duration: 0 hrs 20 mins Scoring: 30 points

## LESSON 7: OTHER TYPES OF CREDIT

### Study: Other Types of Credit

Investigate different sources of consumer credit, such as auto loans, student loans, and payday loans, and identify their most common forms.

Duration: 0 hrs 40 mins Scoring: 0 points

### Quiz: Other Types of Credit

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

## LESSON 8: CREDIT WRAP-UP

### Review: Credit

Prepare for the unit test by reviewing key concepts and skills.

Duration: 0 hrs 30 mins Scoring: 0 points

### Test (CS): Credit

Take a computer-scored test to assess what you have learned in this unit.

Duration: 0 hrs 40 mins Scoring: 75 points

### Test (TS): Credit

Take a teacher-scored test to assess what you have learned in this unit.

Duration: 0 hrs 30 mins Scoring: 50 points

## UNIT 12: CONSUMER PURCHASING AND PROTECTION

### LESSON 1: HOW TO BUY A CAR

#### Study: How to Buy a Car

Investigate the car-buying process, from dealership cost to dealer incentives.

Duration: 0 hrs 40 mins Scoring: 0 points

### **Quiz: How to Buy a Car**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

## **LESSON 2: HOW TO BUY A HOUSE**

### **Study: How to Buy a House**

Investigate the home-buying process, including financing options, escrow, and what goes into the total house payment.

Duration: 0 hrs 40 mins Scoring: 0 points

### **Quiz: How to Buy a House**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

### **Journal: Assignment**

Apply topics from this lesson to your goals and the world around you.

Duration: 0 hrs 30 mins Scoring: 30 points

## **LESSON 3: BUYING, RENTING, OR LEASING**

### **Study: Buying, Renting, or Leasing**

Learn about the costs, benefits, and terms associated with buying, renting, and leasing.

Duration: 0 hrs 40 mins Scoring: 0 points

### **Quiz: Buying, Renting, or Leasing**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

### **Discuss: Discussion**

Join a three- to five-question discussion to practice methods learned in this unit.

Duration: 0 hrs 20 mins Scoring: 30 points

## **LESSON 4: CONSUMER PURCHASES AND AGREEMENTS**

### **Study: Consumer Purchases and Agreements**

Learn about the PACED decision model for consumer purchases and investigate purchase and rental agreements.

Duration: 0 hrs 40 mins Scoring: 0 points

### **Quiz: Consumer Purchases and Agreements**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

## **LESSON 5: MARKETING**

### **Study: Marketing**

Understand the 4Ps of marketing and analyze the effect of marketing, advertising, and sales strategies on purchasing decisions (including impulse buying and delayed purchases).

Duration: 0 hrs 40 mins Scoring: 0 points

### **Quiz: Marketing**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

## **LESSON 6: INSURANCE**

### **Study: Insurance**

Learn about various forms of insurance, such as health, life, disability, and long-term care.

Duration: 0 hrs 40 mins Scoring: 0 points

### **Quiz: Insurance**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

**Journal: Assignment**

Apply topics from this lesson to your goals and the world around you.

Duration: 0 hrs 30 mins Scoring: 30 points

**LESSON 7: RETIREMENT PLANNING****Study: Retirement Planning**

Investigate various retirement savings options, such as Roth and traditional IRAs and 401(k)s.

Duration: 0 hrs 40 mins Scoring: 0 points

**Quiz: Retirement Planning**

Take a quiz to assess your understanding of the material.

Duration: 0 hrs 20 mins Scoring: 20 points

**Journal: Assignment**

Apply topics from this lesson to your goals and the world around you.

Duration: 0 hrs 30 mins Scoring: 30 points

**LESSON 8: CONSUMER PURCHASING AND PROTECTION WRAP-UP****Review: Consumer Purchasing and Protection**

Prepare for the unit test by reviewing key concepts and skills.

Duration: 0 hrs 30 mins Scoring: 0 points

**Test (CS): Consumer Purchasing and Protection**

Take a computer-scored test to assess what you have learned in this unit.

Duration: 0 hrs 40 mins Scoring: 75 points

**Test (TS): Consumer Purchasing and Protection**

Take a teacher-scored test to assess what you have learned in this unit.

Duration: 0 hrs 30 mins Scoring: 50 points

**UNIT 13: WRAP UP****LESSON 1: REVIEW AND EXAM****Review: Review**

Prepare for the semester exam by reviewing key concepts covered in this course.

Duration: 1 hr Scoring: 0 points

**Exam: Exam**

Take a computer-scored exam to demonstrate your mastery of concepts and skills covered in this course.

Duration: 1 hr Scoring: 200 points