



SCHOOL DISTRICT OF MONROE

Preparing for the Future, One Child at a Time

Finance & Technology

Course Description:

The curriculum for this course is developed from the [Wisconsin Standards for Business and Information Technology](#). This is an elective course that meets every day for a semester and is designed to help students understand the impact of individual choices on occupational goals and future earnings potential. Real world topics covered will include income, money management, spending and credit, as well as saving and investing. Students will learn how to write checks, record transactions, and then simulate use of a checking account. Students will be able to use information from this class to help build a successful financial future. Grades are determined by quizzes, tests, projects and daily work. The information in this course overview outlines what students should understand and be able to do by the end of the semester/year.

Mastery Standards:

Students will consider, analyze and apply an awareness of self, identity and culture to identify skills and talents. (CD1)

Identify personal strengths, aptitudes and passions. (CD1.a)

Students will analyze and use appropriate operations to solve business and personal mathematical problems. (BIT.BCA1)

Perform financial calculations. (BIT.BCA1.a)

Analyze personal financial documents. (BIT.BCA1.b)

Students will use an appropriate digital tool to meet personal and business needs. (BIT.IT1)

Select and use appropriate features of a spreadsheet program to organize and effectively communicate information. (BIT.IT1.c)

Students will apply reliable information and systematic decision-making when buying goods and services. (BIT.PF1)

Students will manage money effectively by developing financial goals and budgets. (BIT.PF2)

Create a plan for spending and saving to meet individual goals. (BIT.PF2.c)

Apply strategies and evaluate financial information when creating wealth/building assets. (BIT.PF3.a)

Describe the relationship between saving and investing.)

Identify the costs and benefits of various types of credit. (BIT.PF4.a)

Summarize major consumer credit laws and methods of fraud protection. (BIT.PF4.d)

Unit	Description of Unit and Learning Targets
<p>Unit Title: Careers & Planning for Future</p> <p><u>Essential Questions:</u></p> <ul style="list-style-type: none"> • How can I best prepare for my future? • What steps should be taken to effectively lay the foundations for a career choice? 	<p>Students will.....</p> <p><u>Learning Targets:</u></p> <ul style="list-style-type: none"> • Assess personal strengths, aptitudes and passions related to potential future careers. • Demonstrate the ability to use technology to retrieve and manage career information that inspires educational achievement. • Describe educational levels (e.g., work-based learning,

	<p>certificate, two-year, four-year and professional degrees) and performance skills needed to attain personal and career goals.</p> <ul style="list-style-type: none"> • Identify positive work-qualities typically desired in each of the career cluster's pathways. • Use technology to assist in career exploration and job-seeking activities.
<p>Unit Title: Money</p> <p><u>Essential Questions:</u></p> <ul style="list-style-type: none"> • What decision-making skills are necessary for good money management? 	<p>Students will...</p> <p><u>Learning Targets:</u></p> <ul style="list-style-type: none"> • Identify types of accounts • Define electronic banking. • Describe the procedures of using various payment methods. • Recognize the safety precautions for electronic banking.
<p>Unit Title: Paychecks</p> <p><u>Essential Questions:</u></p> <ul style="list-style-type: none"> • How will developing effective spending habits affect my financial future? 	<p>Students will...</p> <p><u>Learning Targets:</u></p> <ul style="list-style-type: none"> • Categorize deductions and earnings to predict net pay. • Categorize income and expense items for proper calculation. • Explain the meaning and purpose of taxes. • Discuss the ethics of paying taxes
<p>Unit Title: Budgets</p> <p><u>Essential Questions:</u></p> <ul style="list-style-type: none"> • How does setting goals help focus attention on the need for good money management? • How does budgeting help consumers balance income, spending and savings goals? 	<p>Students will...</p> <p><u>Learning Targets:</u></p> <ul style="list-style-type: none"> • Identify items to include in a budget. • Explain how to use a budget to manage spending and achieve financial goals. • Identify the components of a personal budget. • Describe how to allocate a weekly allowance among the financial goals of spending, saving and sharing.
<p>Unit Title: Checking Accounts</p> <p><u>Essential Questions:</u></p> <ul style="list-style-type: none"> • What are effective financial management practices? 	<p>Students will...</p> <p><u>Learning Targets:</u></p> <ul style="list-style-type: none"> • Define terms related to financial statements. • Calculate checkbook balance and bank reconciliation. • Perform simple computations correctly. • Categorize income and expense items for proper calculation.
<p>Unit Title: Spreadsheets</p> <p><u>Essential Questions:</u></p> <ul style="list-style-type: none"> • Why do companies and individuals use spreadsheet software? • What can be done with a spreadsheet? 	<p>Students will...</p> <p><u>Learning Targets:</u></p> <ul style="list-style-type: none"> • Generate formulas to perform calculations. • Use algebraic procedures. • Apply the correct order of operations. • Enhance a spreadsheet visually using fonts, colors and graphics. • Analyze numerical and graphic data in a spreadsheet.
<p>Unit Title: Giving & Saving</p> <p><u>Essential Questions:</u></p> <ul style="list-style-type: none"> • Why is it important to have a savings plan to ensure financial success? 	<p>Students will...</p> <p><u>Learning Targets:</u></p> <ul style="list-style-type: none"> • Describe ways that people can cut expenses to save more of their incomes. • Cite examples of how saving money can improve financial well-being.

	<ul style="list-style-type: none"> • Apply the principle of “pay yourself first.” • Identify ways to be a financially responsible young adult. • Differentiate between saving and investing.
<p>Unit Title: Intro to Stock Market</p> <p><u>Essential Questions:</u></p> <ul style="list-style-type: none"> • How can saving and investing help me earn additional income? 	<p>Students will...</p> <p><u>Learning Targets:</u></p> <ul style="list-style-type: none"> • Describe reasons for saving and investing. • Differentiate between various savings/investing options.
<p>Unit Title: Credit</p> <p><u>Essential Questions:</u></p> <ul style="list-style-type: none"> • How will developing effective spending habits affect my financial future? 	<p>Students will...</p> <p><u>Learning Targets:</u></p> <ul style="list-style-type: none"> • Compare and contrast the total cost of repaying a loan. • Describe the advantages and disadvantages of using credit.