

Expectations and Outcomes

Grade Level/Course: 10-12th

Content Area: Personal Finance

Unit Title	Guarantees
Unit 1: The Stock Market (Chapter 1)	<ul style="list-style-type: none"> • Use stock data to follow the daily progress of a corporate stock. • Write spreadsheet formulas • Learn the basic vocabulary of buying and selling shares of stock • Compute gains and losses from stock trades
Unit 2: Employment Basics (Chapter 6 and Chapter 7)	<ul style="list-style-type: none"> • Compute periodic salary based on annual contract salary • Express classified ad prices as piecewise functions • Compute weekly, semimonthly, and biweekly earnings given annual salary • Compute hourly pay and overtime pay given hourly rate. • Understand and calculate the value of certain employee benefits
Unit 3: Banking Basics (Chapter 3)	<ul style="list-style-type: none"> • Understand how checking accounts work and complete a check register • Reconcile a checking account with a bank statement by hand. • Understand and compute simple interest using the simple interest formula • Understand and compute compound interest using the compound interest formula. • Understand and write out a check
Unit 4: Consumer Credit (Chapter 4)	<ul style="list-style-type: none"> • Understand credit terms and different types of lending institutions • Compute finance charges for installment purchases. • Compute monthly loan payments using a table and formula • Compute finance charges on loans • Understand vocabulary of a credit card and calculate an average daily balance. • Identify and use the various entries in a credit card statement • Understand, analyze and choose a credit card based on multiple offers presented
Unit 5: Automobile ownership (Chapter 5)	<ul style="list-style-type: none"> • Compute the cost of a new, used, and leased vehicles • Compute mean, median, mode, range, quartiles, and interquartile range. • Learn about different types of auto insurance coverage.

Unit Title	Guarantees
Unit 6: Identity Theft (Supplemental Materials)	<ul style="list-style-type: none">• What is identity theft• Warning signs of identity theft• How to reduce your risk