

Personal Financial Literacy

Course Overview and Syllabus

Course Number: 1451

Grade Level: 9–12

Prerequisite Courses: None

Credits: 1.0

Course Description

This full-year introductory finance course teaches what it takes to understand the world of finance and make informed decisions about managing finances. Students learn more about economics and become more confident in setting and researching financial goals as they develop the core skills needed to be successful. In this course, students learn how to open bank accounts, invest money, apply for loans, apply for insurance, explore careers, manage business finances, make decisions about major purchases, and more.

Course Objectives

Throughout the course, you will meet the following goals:

- Explain how to design and manage a financially responsible budget.
- Describe the impact of local, state, and federal taxes upon income and standard of living.
- Analyze the costs and benefits of saving and investing to meet goals and build wealth, as well as explain the importance of saving for retirement.
- Identify the procedures in place for borrowing money.
- Describe and explain how various types of insurance can be used to manage risk.

The course objectives are implemented throughout specific lessons, focusing on using mathematical reasoning to solve real world financially relevant situations.

The lesson objectives are assessed through assignments, quizzes, unit tests, and cumulative exams.

Student Expectations

This course requires the same level of commitment from you as a traditional classroom course. Students are expected to spend approximately five to seven hours per week online on:

- Interactive lessons that include a mixture of instructional videos and tasks
- Assignments in which you apply and extend learning in each lesson
- Assessments, including quizzes, tests, and cumulative exams

Communication

Your teacher will communicate with you regularly through discussions, e-mail, chat, and system announcements, and will provide you with hours of availability, contact policies, and any synchronous attendance requirements. You will also communicate with classmates, either via online tools or face to face, as you collaborate on projects, ask and answer questions in your peer group, and develop your speaking and listening skills.

Grading Policy

You will be graded on the work you do online and the work you submit electronically to your teacher. The weighting for each category of graded activity is listed below.

Grading Category	Weight
Lesson Quizzes	30%
Unit Tests	30%
Cumulative Exams	20%
Assignments	20%

Scope and Sequence

When you log into Edgenuity, you can view the entire course map—an interactive scope and sequence of all topics you will study. The units of study are summarized below:

Unit 1: Earning an Income

Unit 2: Taxes

Unit 3: Financial Service Providers

Unit 4: Managing a Bank Account

Unit 5: Saving and Investing

Unit 6: Retirement Planning

Unit 7: Borrowing Money

Unit 8: Credit Cards and Online Shopping

Unit 9: Fraud and Identity Theft

Unit 10: Renting vs. Buying

Unit 11: Risk Management and Insurance

Unit 12: Gambling

Unit 13: Bankruptcy

Unit 14: Charitable Contributions

Standards Alignment

The course was designed to meet the requirements of the updated 2015 Oklahoma Priority Academic Student Skills. The standards aligned to each lesson are available in the student portal in the lesson information panel.

Materials and Technology Requirements

All course materials are provided through the student portal. You will become familiar with them through an orientation video and the student handbook. These resources are available within the Student Organizer, where you can also check the status of your operating system, processor speed, plug-ins and connection speed.

Accessibility

The course is designed for accessibility to all students. The system provides features and accommodations to meet the needs of ELL and students with IEP's, 504 plans, and Section 508. These accommodations include addressing multiple learning styles, accommodations for assessments, video caption/transcripts, read-aloud and translation tools, and many other features/accommodations.