

Prerequisite courses: none

Grade level: 9-12

Course Description

This course equips students with the foundational knowledge and practical skills needed to navigate financial decision-making in everyday life. The course covers critical topics such as budgeting, managing credit, investing, and understanding taxes, while also addressing long-term financial planning, including saving for college, home ownership, and retirement. Students will explore the principles of smart spending, financial responsibility, and risk management, empowering them to build a secure financial future. By integrating real-world applications and problem-solving strategies, this course prepares students to make informed financial choices and avoid common financial pitfalls.

This course is part of the Exceptional Students Course Suite, designed for high school students working three or more grade levels behind. The Exceptional Students courses are ideal for students whose IEPs allow them to earn credit for below-grade-level coursework.

Course Objectives

Students will meet the following goals in this course.

- Develop a comprehensive understanding of personal financial planning, including budgeting, saving, and managing income and expenses.
- Analyze the benefits and risks of credit, loans, and investments to make informed financial decisions.
- Apply strategies to protect financial information, prevent identity theft, and understand consumer rights and responsibilities.
- Explore methods for funding post-secondary education, including grants, scholarships, and student loans, and evaluate strategies for managing educational costs.
- Understand the role of taxes, insurance, and other financial obligations in personal money management.
- Gain practical knowledge about mortgages, car financing, and other major financial commitments to evaluate purchasing and leasing options effectively.

Student Expectations

This course requires the same level of commitment from students as a traditional classroom course.

Students are expected to spend approximately 5–7 hours per week online on:

- interactive lessons, which include a mixture of instructional videos and tasks.
- assignments, in which they apply and extend learning in each lesson.
- assessments, including quizzes, tests, and cumulative exams.

Personal Finance Essentials

Communication

Teachers will communicate with students regularly through discussions, emails, chats, and system announcements. Students will also communicate with classmates, either via online tools or face to face, to collaborate, ask and answer questions in peer groups, and develop speaking and listening skills.

Grading Policy

Students will be graded on work completed online and work submitted electronically to the teacher. The weighting for each category of graded activity is listed below.

Grading Category	Weight
Assignments	20%
Lesson quizzes	30%
Unit tests	30%
Cumulative exams	20%

Scope and Sequence

When students log on to Imagine Edgenuity, they can view the entire course map—an interactive scope and sequence of all topics under study. The units of study are listed below

Course Units
Unit 1: Principles of Personal Finance
Unit 2: Budgeting
Unit 3: Money Management
Unit 4: Investing and Probability
Unit 5: Financial Math