

## Personal Finance for Life Readiness

Grade Level: 11–12

Duration: One Semester (18 weeks)

Credit: 5 Units – Graduation Requirement

Instructional Model: Project-Based, Standards-Aligned, Blended Learning

### Core Resources Referenced

- Next Gen Personal Finance (NGPF) – [www.ngpf.org](http://www.ngpf.org)
- Jump\$tart National Standards in K–12 Personal Finance Education
- Council for Economic Education Financial Literacy Framework

### Course Overview and Objectives

This course prepares students to manage personal finances responsibly by providing practical tools, critical thinking exercises, and real-life simulations. Students will learn to make informed financial decisions, develop short- and long-term financial goals, and understand the impact of economic factors on personal wealth.

### Course Outline and Unit Breakdown

Unit	Title	Topics Covered	Learning Activities / Assessments
1	Introduction to Financial Literacy	Needs vs. Wants, Goal-Setting, Financial Planning	Budgeting journal, SMART goals workshop
2	Income and Careers	Net vs. Gross Income, Taxes, Benefits, Career Research	Pay stub analysis, Tax simulation
3	Budgeting	Budget creation, Fixed vs. Variable Expenses, Emergency Funds	Monthly budget project, Budget simulation app
4	Banking and Saving	Checking and Savings Accounts, Online Banking, Interest	Virtual bank tour, Deposit slip activity
5	Credit and Debt	Credit Scores, Credit Cards, Loans, APR,	Credit score myth-busting activity,

		Debt Management	Loan comparison
6	Consumer Skills	Advertising, Consumer Protection Laws, Identity Theft	Role-play: Identity theft scenario, FTC scavenger hunt
7	Managing Risk and Insurance	Auto, Health, Life, and Renter's Insurance	Insurance plan comparisons, Case studies
8	Investing	Stocks, Bonds, Mutual Funds, Compound Interest	Stock market simulation, Investing pitch
9	Paying for College	FAFSA, Student Loans, Scholarships, ROI of College	FAFSA walkthrough, Cost-benefit of college calculator
10	Taxes	Filing Basics, Forms W-2 and 1040EZ, Deductions	File a mock tax return, Tax Jeopardy
11	Housing	Renting vs. Buying, Lease Agreements, Mortgage Basics	Apartment search project, Budget for a move
12	Life After High School	Planning for Financial Independence, Retirement Basics	Financial independence plan, Senior year budget

## Instructional Materials & Tools

### 1. Core Curriculum Platforms

- NGPF Full Curriculum (<https://www.ngpf.org/curriculum/>)
- EVERFI Personal Finance Modules
- CCEE's Financial Fitness for Life curriculum

### 2. Technology Tools

- Budgeting apps (e.g., Mint, EveryDollar)
- Stock Market Simulators (e.g., HowTheMarketWorks.com)
- FAFSA Demo Tool (Federal Student Aid)

### 3. Performance-Based Projects

- Final Capstone: "My Financial Future" — includes a personal budget, financial plan, and investment strategy

- Group Debates: Renting vs. Buying, Credit vs. Debit
- Presentations: Student loan repayment strategies, Insurance comparison pitches

#### 4. Guest Speakers / Community Partners

- Local bank representatives
- Financial advisors
- College & Career Counselors

#### 5. Formative Assessments

- Weekly quizzes
- Exit tickets
- Journals and financial logs

#### 6. Summative Assessments

- Unit tests
- Portfolio of financial documents and strategies
- Peer-reviewed group presentations

### Optional Enhancements

- Service Learning Component: Students create and deliver a financial literacy workshop for middle school students.
- Parent Involvement Activity: Home budget interview or collaborative financial planning assignment.
- Multilingual Supports: Key vocabulary and lesson summaries available in Spanish, Tagalog, and Hmong.

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