INTUIT for Education

CA Personal Finance Semester Course Outline

Overview:

Intuit for Education is a free and flexible financial literacy program that uses real-world tools and simulations powered by Intuit products to teach about finances and build financial confidence. Intuit for Education seeks to help students:

1. Build financial literacy, capability, and confidence.
2. Learn personal finance through real-world tools and simulations.

Intuit for Education is designed to equip individuals with the essential skills and knowledge necessary for managing their personal finances effectively, using tools that help bring these concepts to life in the classroom. Covering a variety of financial topics from banking fundamentals, budgeting principles, and employment income factors, to understanding credit, loans, insurance, taxes, investments, consumer protection, financing education, and the psychology of financial decisions, this course provides a complete foundation in personal financial management. By the end of this course, students will have the practical tools and knowledge to navigate their financial landscape confidently, making strategic decisions that foster long-term wealth and financial well-being.

The CA Personal Finance course materials have been mapped to California's Personal Finance Topics enumerated in EC 51284.5 and can be delivered through our guided curriculum, designed for educators who want to lead the instruction and teach live.

CA Personal Finance Course requirements & prerequisites (if any): None

CA Personal Finance Course Materials:

This course is designed for educators who plan to lead live instruction and includes an estimated 57 hours of instructional time, based on 45 recommended lessons that each take approximately 60–75 minutes to deliver. While these lessons were selected to directly address the statutory personal finance topics outlined in California Education Code Section 51284.5, Intuit for Education offers many additional hours of content that educators may find valuable. Teachers and sites are encouraged to supplement the core sequence with additional lessons that reflect their students' unique needs, interests, and local context.

Each lesson includes detailed lesson plans, slide decks, classroom worksheets (independent and small group activities), assessments, and educator answer keys that can all be edited. Lesson plans also include optional extension activities, like Kahoots, Quizlets, homework assignments, and resources for educators interested in building their financial literacy expertise.

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Topic	Lesson Name	Duration (excluding supplemental lessons)
Fundamentals of banking for personal use, including, but not limited to, savings and checking and managing to minimize fees.	Basics of Banks, Banking and Credit Unions Choosing a Checking Account Choosing a Savings Account Supplemental lessons for extension: Banking on the Go	~4 hours
Principles of budgeting for independent living.	Basics of Budgeting Preparing to Create a Budget Developing a Budget Supplemental lessons for extension: Using a Budget to Make Financial Decisions	~4 hours
Employment and understanding factors that affect net income, including the topics described in subdivision (a) of Section 49110.5.	Basics of Career Planning Considering a Job Offer Changing Careers Supplemental lessons for extension: Advancing Careers ***The California Department of Education provides links to lessons and simulations that address Education Code Section 49110.5. To explore these resources, visit: https://www.cde.ca.gov/ci/ct/we/workpermitsforstudents.asp.*	~4 hours
Uses and effects of credit, including managing credit scores and the relation of debt and interest to credit.	Basics of Credit Establishing a Credit History Understanding Credit Scores Managing Credit and Debt Supplemental lessons for extension: Using Credit While Avoiding Debt Evaluating Credit Card Offers and Terms	~5 hours
Uses and costs of loans, including student loans, as well as policies that provide student loan forgiveness.	Loan Fundamentals Auto Loans Mortgages Understanding Student Loans *(this lesson addresses two different topics and appears twice in this outline)*	~6 hours

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Types and costs of insurance, including home, auto, health, and life insurance.	Basics of Insurance Auto Insurance Home and Renters Insurance Health Insurance Life Insurance Supplemental lessons for extension: Disability Insurance Unemployment Insurance and Medicare/Medicaid Extended Warranty Product Insurance	~6 hours
Impacts of the tax system, including its impact on personal income, the process to file taxes, and how to read tax forms and pay stubs.	Basics of Taxes Income Taxes Filing Taxes Completing a 1040 Supplemental lessons for extension: Reducing Tax Payments	~5 hours
Principles of investing and building wealth, including investment alternatives to build financial security, including tax-advantaged investments such as pensions and 401(k) plans, individual retirement accounts (IRAs), and stocks, bonds, mutual funds, and index funds.	Basics of Saving Saving for Retirement Basics of Investing Building an Investment Portfolio Pricing of Financial Assets Earning a Return on Investment Understanding the Risks of Investing Supplemental lessons for extension: Navigating Alternative Investment Opportunities Using Technology to Manage Investments Evaluating Investment Asset Performance Hiring a Financial Professional	~9 hours
Enhancing consumer protection skills by raising awareness of common scams and frauds and preventing identity theft.	Avoiding Scams and Fraud Supplemental lessons for extension: Insurance Fraud	~1 hour
Identifying means to finance college, workforce education, low-cost community college options, and other career technical educational pathways or apprenticeships. Financing	Basics of College Costs Understanding Student Loans *(this lesson addresses two different topics and appears twice in this outline)* Applying for Student Loans Supplemental lessons for extension:	~4 hours

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options covered may include scholarships, merit aid, and student loans.	Basics of Paying for College Building a Side Hustle ***Apprenticeships will be included and live in Intuit for Education by Fall 2025.* *CaliforniaColleges.edu can be used to supplement the resources when California-specific information about college, careers and/or financial aid is needed. Educators have access to step-by-step tutorials, instructional videos, and lesson plans through their Resource Hub. Every California public school student in grades 6-12 has an account on CaliforniaColleges.edu connected to their Statewide Student Identifier (SSID). Students have access to free tools and resources including career assessments that help students identify career options and favorites, California salary information and information about related careers within California's CTE industry sectors. Students can leverage college and career search tools, identify and compare the cost of attendance between post-secondary options, complete financial aid lessons that includes information about CalKIDS, Cal Grant and the California Dream Act application (CADAA), and launch and track their applications to California's public higher education (CCC, CSU and UC) and financial aid systems.*	
Understanding how psychology can impact one's financial well-being.	Basics of Spending Decisions Saving for Emergencies Financial Decisions Responsible Financial Decisions Supplemental lessons for extension: Saving for Other Long-Term Expenses	~5 hours
Charitable giving.	Making Changes to a Budget Over Time	~1 hour

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Other Topics	Combining Finances to Save Money Comparison Shopping and Negotiating Price Government Incentives and Protections *Intuit for Education offers many additional hours of relevant personal finance material and lessons. Teachers and sites are encouraged to supplement the curated selection of lessons above with additional lessons that reflect their students' unique needs, interests, and local context.*	~4 hours

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