

JA Financial Literacy®

JA Financial Literacy is a one-semester teacher-led course that equips high school students with foundational personal finance skills.

These concepts include how to earn and save money; how to manage money by being a wise consumer and creating and using a budget; how to manage bank accounts, investments, and credit; how to assess risks and use insurance; and how to address financial problems like identity theft and debt.

This course has received California A-G approval from High School Articulation, Office of Undergraduate Admissions, University of California.

LEARNING EXPERIENCE OBJECTIVES:

- *Learn the necessary concepts applicable to state and national educational standards*
- *Apply these standards-based concepts to the real world*
- *Synthesize elective concepts through a cumulative, tangible deliverable (project)*
- *Analyze a business situation or principle through the use of a case study.*
- *Demonstrate the skills necessary for future career pathway success*

COURSE OUTLINE and PACING

JA Financial Literacy includes three categories of student learning experiences: instructional content, projects, and case studies. Educator resources include a detailed pacing guide which outlines how a teacher/school might schedule work in either a 90-minute block 2-3 times a week or a 45-minute session 5 times a week.

Course Theme

Theme Topics

Pacing and Lesson Example

Employment and Income

1. The Basics of Earning
2. Careers and Pay
3. Education and Careers
4. Taxes and Benefits

Theme completed in 4 weeks (45 min/day). See detailed pacing guide for block schedule recommendations.

My Savings Plan: Students learn strategies for a savings plan, including identifying a savings goal and putting money aside consistently.

Money Management

1. Financial Institutions
2. Spending and Saving
3. Think Before You Spend
4. What Is a Budget?

Theme completed in 6 weeks (45 min/day), including 2 weeks of case study and project-based learning.

My Budgeting Habit: Students review critical concepts and vocabulary related to budgeting, examine the importance of SMART goals, and create their own SMART goals.

Credit, Debt, and Keeping Your Finances Safe

1. What Is Credit?
2. Types of Credit
3. Protect Your Credit
4. Debt Management

Theme completed in 4 weeks (45 min/day).

My Credit Score: Students learn the importance of a credit score and how to maintain a healthy one.

Planning for the Future

1. Investing Versus Savings
2. Investing for the Long Term
3. Risks and Responsibilities
4. Types of Insurance

Theme completed in 4 weeks (45 min/day).

My Investment Plan: Students review basic information about stocks and the stock market and then conduct research to select at least 10 stocks in which to invest for a financial portfolio.

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■ Financial Literacy

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LEARNING EXPERIENCE OBJECTIVES

- Learn the necessary concepts applicable to state and national educational standards
- Apply these standards-based concepts to the real world
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- Analyze a business situation or principle through the use of a case study
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COURSE OUTLINE

Course Theme	Theme Topics	Project Topic
Employment and Income	1. The Basics of Earning 2. Careers and Pay 3. Education and Careers 4. Taxes and Benefits	My Savings Plan: Students learn strategies for a savings plan, including identifying a savings goal and putting money aside consistently.
Money Management	1. Financial Institutions 2. Spending and Saving 3. Think Before You Spend 4. What Is a Budget?	My Budgeting Habit: Students review critical concepts and vocabulary related to budgeting, examine the importance of SMART goals, and create their own SMART goals.
Credit, Debt, and Keeping Your Finances Safe	1. What Is Credit? 2. Types of Credit 3. Protect Your Credit 4. Debt Management	My Credit Score: Students learn the importance of a credit score and how to maintain a healthy one.

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COURSE OUTLINE

Course Theme	Theme Topics	Project Topic
Planning for the Future	1. Investing Versus Savings 2. Investing for the Long Term 3. Risks and Responsibilities 4. Types of Insurance	My Investment Plan: Students review basic information about stocks and the stock market and then conduct research to select at least 10 stocks in which to invest for a financial portfolio.

For the guiding national standards that are presented below, the legend for reference is as follows: **CCTC**—Common Career Technical Core; **NBEA PF**—National Business Education Association Standards for Personal Finance.

THEME 1: EMPLOYMENT AND INCOME

Session	Session Description	Guiding Standards	Student Learning Activities
1: The Basics of Earning	Income is money that an individual earns by working, making investments, and providing goods and services. Money functions as a medium of exchange, a unit of account, and a store of value. Any item used as money takes on those three essential functions.	• CTCC–FN 9.1: Discuss the fundamental principles of money. • NBEA PF I: Use a rational decision-making process as it applies to the roles of citizens, workers, and consumers. • NBEA PF II: Identify various forms of income and analyze factors that affect income as a part of the career decision-making process.	1. Describe the functions of money. 2. Evaluate personal requirements for income. 3. Analyze how and where to earn money. 4. Design a brochure with possibilities for earning.
2: Careers and Pay	Individuals who set realistic financial goals are in more control of their money than those who do not. Although goals are set for short- and long-term periods, it is important to regularly track the progress of each goal.	• CTCC–BM 3.2: Develop personal traits and behaviors to foster career advancement. • NBEA PF II: Identify various forms of income and analyze factors that affect income as a part of the career decision-making process.	1. Analyze and prioritize personal financial goals (current, 10-year, 25-year). 2. Explain the relationship between finances, career choices, and personal financial goals. 3. Identify career fields or options of interest that will lead to financial goals.

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THEME 1: EMPLOYMENT AND INCOME

Session	Session Description	Guiding Standards	Student Learning Activities
3: Education and Careers	An investment in a career requires time, money, and resources that can open doors to opportunities. Studies show that employees with more than a high school education earn significantly more money throughout their lifetime than those without. The emphasis in this session is that the more education you have, the higher quality of life you will have.	- CTCC-BM 3.4: Utilize career-advancement activities to enhance professional development. - NBEA CD I: Apply knowledge gained through individual assessment to develop a comprehensive set of goals and an individual career plan. - NBEA PF II: Identify various forms of income and analyze factors that affect income as a part of the career decision-making process.	- Examine the cost of college. - Evaluate the costs and/or benefits of post-secondary education (trade school, apprenticeships, etc.). - Compare and contrast the costs and benefits of various post-secondary educational options. - Evaluate personal decisions relating to career choice and education requirements and plans. - Assess personal skills, abilities, and aptitudes and personal strengths and weaknesses as they relate to career exploration and development.
4: Taxes and Benefits	Taxes are collected by governments to pay for many public services such as highways, schools, police, and fire protection. The main goal of taxation is to provide revenue for a government to pay its bills. The two taxes most people pay are federal and state income taxes. Federal income tax goes to the U.S. government, and state income tax is paid to the state government. Income may also be offset by tax-free benefit packages provided by an employer.	- CTCC-FN-ACT 2.7: Complete payroll procedures to calculate, record, and distribute payroll earnings. - NBEA PF II: Identify various forms of income and analyze factors that affect income as a part of the career decision-making process.	- Identify the difference between gross pay and net pay. - Define taxes and explain their purpose and impact on income. - Demonstrate an understanding of various taxes such as FICA and Medicare. - Calculate net monthly income. - Recognize employee benefits and apply knowledge to job opportunities.

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THEME 2: MONEY MANAGEMENT

Session	Session Description	Guiding Standards	Student Learning Activities
1: Financial Institutions	Consumers use financial institutions to help them save and complete transactions safely, quickly, and conveniently and to hold and transfer money in different ways—all while being insured and safe from theft. It is important, therefore, to find a financial institution that meets your needs.	- CTCC–FN 9.6: Manage financial resources to ensure solvency. - NBEA PF VI: Evaluate services provided by financial deposit institutions to transfer funds. - NBEA PF V: Apply a decision-making model to maximize consumer satisfaction when buying goods and services.	1. Compare financial institutions and the types of accounts and services they provide. 2. Investigate the use of different payment methods.
2: Spending and Saving	Many competing claims are made on a person's money that impede the ability to save. By prioritizing saving, consumers will be able to achieve short-and long-term goals and set aside money for emergencies and the future.	- CTCC–FN 9.6: Manage financial resources to ensure solvency. - NBEA PF III: Develop and evaluate a spending/savings plan. - NBEA PF IV: Evaluate savings and investment options to meet short-and long-term goals.	1. Recognize the importance of paying yourself first. 2. Identify the opportunity costs of savings. 3. Compare simple and compound interest and their impact on savings, including the Rule of 72.
3: Think Before You Spend	Every individual is responsible for keeping track of his or her own money. Using a transaction register and careful consumer practices and staying informed all help in maintaining a positive cash flow and increasing net worth.	- CTCC–FN 9.6: Manage financial resources to ensure solvency. - NBEA PF VI: Evaluate services provided by financial deposit institutions to transfer funds. - NBEA PF V: Apply a decision-making model to maximize consumer satisfaction when buying goods and services.	1. Record purchases in a transaction register. 2. Determine which practices demonstrate careful consumer skills. 3. Apply consumer skills to spending and saving decisions.
4: What Is a Budget?	Examining and monitoring cash flow is an ongoing and critical step in the budgeting process. Having and using a budget, and knowing the types of categories in a budget, helps people maintain positive cash flow.	- CCTC–FN 12.4: Utilize financial information technology tools. - NBEA PF III: Develop and evaluate a spending/savings plan.	1. Explain cash flow. 2. Follow a step-by-step guide for creating a budget. 3. Identify a short-term financial goal. 4. Arrange income, fixed expenses, and variable expenses in appropriate columns to be equal.

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THEME 3: CREDIT, DEBT, AND KEEPING YOUR FINANCES SAFE

Session	Session Description	Guiding Standards	Student Learning Activities
1: What Is Credit?	Credit is the amount of money a borrower receives and agrees to pay back with interest to the lender. The lender relies on a report of the borrower's credit history to determine whether to extend a loan. The report includes a record of the borrower's ability to repay debt.	- CTCC–FN 9.1: Discuss the fundamental principles of money. - NBEA PF VII: Analyze factors that affect the choice of credit, the cost of credit, and the legal aspects of using credit.	1. Explain the concept of credit. 2. Distinguish the pros and cons of credit. 3. Develop techniques for building a strong credit history. 4. Summarize major consumer credit laws.
2: Types of Credit	Building a strong credit history requires using credit wisely. Credit cards, loans, and nontraditional credit options, such as rent-to-own plans and payday loans, carry varied costs and benefits. Some credit choices may require debt management plans and credit counseling to manage negative results.	- CTCC–FN 9.5: Obtain business credit and control its use. - NBEA PF VII: Analyze factors that affect the choice of credit, the cost of credit, and the legal aspects of using credit. - NBEA PF VIII: Analyze choices available to consumers for protection against risk and financial loss.	1. Explain the types and sources of credit. 2. Compute interest amounts on a loan. 3. Develop an action plan for managing credit choices that had consequences.
3: Protect Your Credit	Lenders evaluate a person's credit worthiness based on the Five C's—capacity, capital, conditions, collateral, and character—as well as the person's credit report and credit score. Maintaining good credit is pivotal in acquiring future credit. Consumers need to monitor their credit accounts and reports and keep their personal and financial information safe to maintain credit that works for them.	- CCTC–FN 9.5: Obtain business credit and control its use. - NBEA PF VII: Analyze factors that affect the choice of credit, the cost of credit, and the legal aspects of using credit. - NBEA PF VIII: Analyze choices available to consumers for protection against risk and financial loss.	1. Explain the impact credit scores and credit reports have on obtaining credit. 2. Evaluate the process of the Five C's of credit. 3. Explain what a credit score indicates and how it affects a person's financial history. 4. Identify strategies for protecting personal financial information and resources.

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THEME 3: CREDIT, DEBT, AND KEEPING YOUR FINANCES SAFE

Session	Session Description	Guiding Standards	Student Learning Activities
4: Debt Management	Repaying debt is a legal and ethical matter. People who run into financial trouble can often improve their financial situation with some effort. When consumers are not able to manage debt on their own, they can work with a credit counselor to develop a debt management plan. Bankruptcy is a legal action used to remove the debts of businesses and individuals who are unable to pay their bills, but it has severe credit consequences.	- CTCC–FN-BNK 1.2: Describe regulations governing banking services. - NBEA PF VII: Analyze factors that affect the choice of credit, the cost of credit, and the legal aspects of using credit. - NBEA PF VIII: Analyze choices available to consumers for protection against risk and financial loss.	1. Compare and contrast debt management plans. 2. Examine two types of bankruptcy: Chapter 7 and Chapter 13. 3. Explain why bankruptcy should be carefully considered in a given situation. 4. Interpret complex data and analyze the services of DMP agencies and whether to file bankruptcy in a given situation.

THEME 4: PLANNING FOR THE FUTURE

Session	Session Description	Guiding Standards	Student Learning Activities
1: Investing Versus Savings	People save to have money to use in the future. People invest to increase the value of their money. Because a savings account is generally insured by the financial institution, it carries less risk but has a lower rate of return. Stocks, bonds, and mutual funds are common investments which involve some risk, but investors are generally willing to accept more risk in exchange for higher returns.	- CTCC–FN-SEC 2.1: Describe investment analysis and selection processes. - NBEA PF IV: Saving and Investing: Evaluate savings and investment options to meet short- and long-term goals. - NBEA PF I. Personal Decision Making: Use a rational decision-making process as it applies to the roles of citizens, workers, and consumers.	1. Differentiate between saving and investing. 2. Describe types of investment vehicles. 3. Compare the relationship of risks and rewards. 4. Create a pyramid of investments, placing them in a range from low risk to high risk. 5. Identify the risk-return trade-offs for saving and investing.
2: Investing for the Long Term	Various types of risk should be considered when making retirement plans and investment decisions. Many types of investment plans, such as 401(k)s and IRAs, should be considered as well. It is never too early to think about financial planning. Planning should begin as soon as a person enters the workforce.	- CTCC–FN-SEC 5.1: Explain securities and investment products and their benefits. - NBEA PF IV: Saving and Investing: Evaluate savings and investment options to meet short- and long-term goals. - NBEA PF II: Evaluate savings and investment options to meet short- and long-term goals.	1. Identify the key elements of financial planning. 2. Explain the risks associated with long-term financial planning. 3. Examine investment needs in different financial situations and explore long-term financial investments. 4. Apply risk criteria when choosing and developing a financial plan.

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THEME 4: PLANNING FOR THE FUTURE

Session	Session Description	Guiding Standards	Student Learning Activities
3: Risks and Responsibilities	Risk is exposure to something potentially dangerous or harmful. It is important to recognize risks and learn how to manage or mitigate them. People purchase insurance to reduce the risk of loss and receive compensation for losses or damage caused by events beyond their control.	- CTCC–FN-INS 1.2: Explain legal concepts pertinent to the insurance industry. - NBEA PF VIII: Analyze choices available to consumers for protection against risk and financial loss. - NBEA PF I: Use a rational decision-making process as it applies to the roles of citizens, workers, and consumers.	1. Identify risks in life and how to protect against the consequences of risk. 2. Investigate categories of specific risks they may face. 3. Examine ways to mitigate those risks. 4. Calculate the probability of those risks occurring.
4: Types of Insurance	Insurance coverage is provided in exchange for the payment of a premium. Five common types of insurance are homeowner's (and renter's) insurance, disability insurance, health insurance, life insurance, and automobile insurance. Some coverage, such as auto insurance, is required by law, while other coverage is optional. Consumers need to choose the right kind and amount of insurance during different stages in their lives.	- CCTC–FN-INS 4.1: Describe insurance products and their benefits. - NBEA PF VIII: Analyze choices available to consumers for protection against risk and financial loss.	1. Define basic insurance terms. 2. Examine five types of insurance and the purpose of each. 3. Evaluate the coverage for each of the five types. 4. Create a portfolio with the types of insurance they imagine themselves purchasing within the next 10 years.

CASE STUDY: SOLVING PROBLEMS AND MANAGING RISK

Students examine a process for making decisions and managing risk. They consider a scenario in which a business owner must make a difficult decision. Students use a decision tree to analyze options and consequences and recommend a course of action.

Course Pacing

The high school courses consist of three components:

1. Instructional content (IC)
2. Projects
3. Case studies (CS)

This pacing guide demonstrates how a teacher/school might schedule work in either a 90-minute block 2-3 times a week or a 45 minutes session 5 times a week.

Pacing Overview:

Students work on the instructional content and projects throughout the semester, completing four themes. They complete the case study at the midpoint of the semester.

Throughout the semester, days are designated as **Your Choice**. These days are built in to allow for flexibility in instruction and to accommodate scheduling needs, such as holidays or school testing. Your Choice days can be used as an opportunity to bring in volunteers to discuss their personal or professional experiences related to the content students are studying. Teachers can also use Your Choice days to spend extra time on certain topics, review, or catch up.

Quizzes and Assessments:

Each curriculum is unique and may contain different assessment instruments. Review your blended course on the JA Learning Platform to determine when to administer quizzes and assessments.

45-Min Class

WEEK 1	Day 1			Day 2			Day 3			Day 4			Day 5		
	Type	Title	Duration	Type	Title	Duration	Type	Title	Duration	Type	Title	Duration	Type	Title	Duration
		Your Choice			Pretest/ Survey		IC	Theme 1, Session 1, Part 1	45	IC	Theme 1, Session 1, Part 2 and Quiz	45		Your Choice	

WEEK 2	Day 6			Day 7			Day 8			Day 9			Day 10		
	Type	Title	Duration	Type	Title	Duration	Type	Title	Duration	Type	Title	Duration	Type	Title	Duration
	Project	Theme 1, Session 1, Intro	45	Project	Theme 1, Session 1, Intro	45	IC	Theme 1, Session 2, Part 1	45	IC	Theme 1, Session 2, Part 2 and Quiz	45		Your Choice	

WEEK 3	Day 11			Day 12			Day 13			Day 14			Day 15		
	Type	Title	Duration	Type	Title	Duration	Type	Title	Duration	Type	Title	Duration	Type	Title	Duration
	Project	Theme 1, Session 2, Project work	45	Project	Theme 1, Session 2, Project Work	45	IC	Theme 1, Session 3, Part 1	45	IC	Theme 1, Session 3, Part 2 and Quiz	45		Your Choice	

WEEK 4	Day 16			Day 17			Day 18			Day 19			Day 20		
	Type	Title	Duration	Type	Title	Duration	Type	Title	Duration	Type	Title	Duration	Type	Title	Duration
	Project	Theme 1, Session 3, Present	45	Project	Theme 1, Session 3, Present	45	IC	Theme 1, Session 4, Part 1	45	IC	Theme 1, Session 4, Part 2 and Quiz	45		Your Choice	

WEEK 5	Day 21			Day 22			Day 23			Day 24			Day 25		
	Type	Title	Duration	Type	Title	Duration	Type	Title	Duration	Type	Title	Duration	Type	Title	Duration
	IC	Theme 2, Session 1, Part 1	45	IC	Theme 2, Session 1, Part 2 and Quiz	45	Project	Theme 2, Session 1, Intro	45	Project	Theme 2, Session 1, Intro	45		Your Choice	

WEEK 6	Day 26			Day 27			Dayv28			Day 29			Day 30		
	Type	Title	Duration	Type	Title	Duration	Type	Title	Duration	Type	Title	Duration	Type	Title	Duration
	CS	Case Study, Primer, Pt. 1	45	CS	Case Study, Primer, Pt. 2	45		Your Choice		IC	Theme 2, Session 2, Part 1	45		Your Choice	
WEEK 7	Day 31			Day 32			Day 33			Day 34			Day 35		
	Type	Title	Duration	Type	Title	Duration	Type	Title	Duration	Type	Title	Duration	Type	Title	Duration
	IC	Theme 2, Session 2, Part 2	45	Project	Theme 2, Session 2, Project work	45	Project	Theme 2, Session 2, Project work	45	CS	Case Study, Sce1, Pt 1	45		Your Choice	
WEEK 8	Day 36			Day 37			Day 38			Day 39			Day 40		
	Type	Title	Duration	Type	Title	Duration	Type	Title	Duration	Type	Title	Duration	Type	Title	Duration
	CS	Case Study, Sce1, Pt 2	45		Your Choice		IC	Theme 2, Session 3, Part 1	45	IC	Theme 2, Session 3, Part 2	45		Your Choice	
WEEK 9	Day 41			Day 42			Day 43			Day 44			Day 45		
	Type	Title	Duration	Type	Title	Duration	Type	Title	Duration	Type	Title	Duration	Type	Title	Duration
	Project	Theme 2, Session 3, Present	45	Project	Theme 2, Session 3, Present	45	CS	Case Study, Sce2, Pt. 1	45	CS	Case Study, Sce2, Pt. 2	45		Your Choice	
WEEK 10	Day 46			Day 47			Day 48			Day 49			Day 50		
	Type	Title	Duration	Type	Title	Duration	Type	Title	Duration	Type	Title	Duration	Type	Title	Duration
	IC	Theme 2, Session 4, Part 1	45	IC	Theme 2, Session 4, Part 2	45		Your Choice		IC	Theme 3, Session 1, Part 1	45		Your Choice	

WEEK 11	Day 51			Day 52			Day 53			Day 54			Day 55		
	Type	Title	Duration	Type	Title	Duration	Type	Title	Duration	Type	Title	Duration	Type	Title	Duration
	IC	Theme 3, Session 1, Part 2 and Quiz	45	Project	Theme 3, Session 1, Intro	45	Project	Theme 3, Session 1, Intro	45	IC	Theme 3, Session 2, Part 1	45	Your Choice		
WEEK 12	Day 56			Day 57			Day 58			Day 59			Day 60		
	Type	Title	Duration	Type	Title	Duration	Type	Title	Duration	Type	Title	Duration	Type	Title	Duration
	IC	Theme 3, Session 2, Part 2 and Quiz	45	Your Choice			Project	Theme 3, Session 2, Project work	45	Project	Theme 3, Session 2, Project Work	45	Your Choice		
WEEK 13	Day 61			Day 62			Day 63			Day 64			Day 65		
	Type	Title	Duration	Type	Title	Duration	Type	Title	Duration	Type	Title	Duration	Type	Title	Duration
	IC	Theme 3, Session 3, Part 1	45	IC	Theme 3, Session 3, Part 2 and Quiz	45	Your Choice			Project	Theme 3, Session 3, Present	45	Your Choice		
WEEK 14	Day 66			Day 67			Day 68			Day 69			Day 70		
	Type	Title	Duration	Type	Title	Duration	Type	Title	Duration	Type	Title	Duration	Type	Title	Duration
	Project	Theme 3, Session 3, Present	45	Your Choice			IC	Theme 3, Session 4, Part 1	45	IC	Theme 3, Session 4, Part 2 and Quiz	45	Your Choice		

WEEK 15	Day 71			Day 72			Day 73			Day 74			Day 75		
	Type	Title	Duration	Type	Title	Duration	Type	Title	Duration	Type	Title	Duration	Type	Title	Duration
	IC	Theme 4, Session 1, Part 1	45	IC	Theme 4, Session 1, Part 2 and Quiz	45	Project	Theme 4, Session 1, Intro	45	Project	Theme 4, Session 1, Intro	45	Your Choice		
WEEK 16	Day 76			Day 77			Day 78			Day 79			Day 80		
	Type	Title	Duration	Type	Title	Duration	Type	Title	Duration	Type	Title	Duration	Type	Title	Duration
	IC	Theme 4, Session 2, Part 1	45	IC	Theme 4, Session 2, Part 2	45	Project	Theme 4, Session 2, Project work	45	Project	Theme 4, Session 2, Project work	45	Your Choice		
WEEK 17	Day 81			Day 82			Day 83			Day 84			Day 85		
	Type	Title	Duration	Type	Title	Duration	Type	Title	Duration	Type	Title	Duration	Type	Title	Duration
	Your Choice			IC	Theme 4, Session 3, Part 1	45	IC	Theme 4, Session 3, Part 2	45	Project	Theme 4, Session 3, Present	45	Your Choice		
WEEK 18	Day 86			Day 87			Day 88			Day 89			Day 90		
	Type	Title	Duration	Type	Title	Duration	Type	Title	Duration	Type	Title	Duration	Type	Title	Duration
	Project	Theme 4, Session 3, Present	45	Your Choice			IC	Theme 4, Session 4, Part 1	45	IC	Theme 4, Session 4, Part 2	45	Post-Test/ Survey		

90-Min Block

WEEK 1	Day 1			Day 2			Day 3			Day 4			Day 5		
	Type	Title	Duration				Type	Title	Duration				Type	Title	Duration
		Your Choice						Pretest					IC	Theme 1, Session 1 & Quiz	90
WEEK 2	Day 6			Day 7			Day 8			Day 9			Day 10		
				Type	Title	Duration				Type	Title	Duration			
				Project	Theme 1, Session 1, Intro	90				IC	Theme 1, Session 2 & Quiz	90			
WEEK 3	Day 11			Day 12			Day 13			Day 14			Day 15		
	Type	Title	Duration				Type	Title	Duration				Type	Title	Duration
	Project	Theme 1, Session 2, Project work	90				IC	Theme 1, Session 3 & Quiz	90					Your Choice	
WEEK 4	Day 16			Day 17			Day 18			Day 19			Day 20		
				Type	Title	Duration				Type	Title	Duration			
				Project	Theme 1, Session 3, Present	90				IC	Theme 1, Session 4 & Quiz	90			
WEEK 5	Day 21			Day 22			Day 23			Day 24			Day 25		
	Type	Title	Duration				Type	Title	Duration				Type	Title	Duration
	Case Study	Primer	90				IC	Theme 2, Session 1 & Quiz	90					Your Choice	
WEEK 6	Day 26			Day 27			Day 28			Day 29			Day 30		
				Type	Title	Duration				Type	Title	Duration			
				Case Study	Sce1	90				Project	Theme 2, Session 1, Intro	90			

WEEK 7	Day 31			Day 32			Day 33			Day 34			Day 35		
	Type	Title	Duration				Type	Title	Duration				Type	Title	Duration
	Case Study	Sce2	90				IC	Theme 2, Session 2 & Quiz	90					Your Choice	
WEEK 8	Day 36			Day 37			Day 38			Day 39			Day 40		
				Type	Title	Duration				Type	Title	Duration			
				Project	Theme 2, Session 2, Project Work	90				IC	Theme 2, Session 3 & Quiz	90			
WEEK 9	Day 41			Day 42			Day 43			Day 44			Day 45		
	Type	Title	Duration				Type	Title	Duration				Type	Title	Duration
	Project	Theme 2, Session 3, Present	90				IC	Theme 2, Session 4 & Quiz	90					Your Choice	
WEEK 10	Day 46			Day 47			Day 47			Day 49			Day 50		
				Type	Title	Duration				Type	Title	Duration			
					Your Choice					IC	Theme 3, Session 1 & Quiz	90			
WEEK 11	Day 51			Day 52			Day 53			Day 54			Day 55		
	Type	Title	Duration				Type	Title	Duration				Type	Title	Duration
		Your Choice					Project	Theme 3, Session 1, Intro	90					Your Choice	

WEEK 12	Day 56			Day 57			Day 58			Day 59			Day 60		
				Type	Title	Duration				Type	Title	Duration			
				IC	Theme 3, Session 2 & Quiz	90				Project	Theme 3, Session 2, Project Work	90			
WEEK 13	Day 61			Day 62			Day 63			Day 64			Day 65		
	Type	Title	Duration				Type	Title	Duration				Type	Title	Duration
	IC	Theme 3, Session 3 & Quiz	90				Project	Theme 3, Session 3, Present	90					Your Choice	90
WEEK 14	Day 66			Day 67			Day 68			Day 69			Day 70		
				Type	Title	Duration				Type	Title	Duration			
				IC	Theme 3, Session 4 & Quiz	90				Your Choice					
WEEK 15	Day 71			Day 72			Day 73			Day 74			Day 75		
	Type	Title	Duration				Type	Title	Duration				Type	Title	Duration
	IC	Theme 4, Session 1 & Quiz	90				Project	Theme 4, Session 1, Intro	90				Your Choice		
WEEK 16	Day 76			Day 77			Day 78			Day 79			Day 80		
				Type	Title	Duration				Type	Title	Duration			
				IC	Theme 4, Session 2 & Quiz	90				Project	Theme 4, Session 2, Project Work	90			

WEEK 17	Day 81			Day 82			Day 83			Day 84			Day 85		
	Type	Title	Duration				Type	Title	Duration				Type	Title	Duration
	IC	Theme 4, Session 3 & Quiz	90				Project	Theme 4, Session 3 Present	90					Your Choice	90
WEEK 18	Day 86			Day 87			Day 88			Day 89			Day 90		
				Type	Title	Duration				Type	Title	Duration			
				IC	Theme 4, Session 4 & Quiz	90					Post Test/ Survey				

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