

Appendix 2

This document was provided, as is, to the California Department of Education (CDE) by **Keyes Union School District** for the draft of the Personal Finance Curriculum Guide. Minor formatting changes may have occurred during document remediation. For more information regarding the content of this material, please contact the Curriculum Frameworks and Instructional Resources Division by email at CFIRD@cde.ca.gov.

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
- 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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