

Appendix 4

This document was provided, as is, to the California Department of Education (CDE) by **Fresno Unified 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 (NEXT GEN)

SEMESTER-AT-A-GLANCE (Semester Course)

Course Description

- Personal Finance is a semester course designed to deliver essential financial understanding in an engaging way. Students will learn personal finance through comprehensive lesson plans, activities, projects and more. The curriculum is also designed to use current media, spark participation, and integrate real-world scenarios. Personal Finance consists of 11 units as well as diagnostic and final exams that expand upon a student's finance, math, reading, and critical thinking skills.

Learning Outcome

- By completing this course, students will have the foundational knowledge to properly plan their financial futures post-graduation and make sound money decisions in their present and adult lives.

Course Materials: This course will utilize the materials offered by [Next Gen Personal Finance](#)

Quarter 1 [39 days] or Quarter 3 [46 days]

Unit 1: Behavioral Economics (3-5 Days)

- [Your Values and Money](#)
- [Your Brain and Money](#)
- [Overcoming Cognitive Biases](#)

Unit 2: Banking (10-12 Days)

- [Checking Accounts](#)
- [Savings Accounts](#)
- [Beware of Banking Fees](#)
- [Being Unbanked](#)
- [Strategies to Save](#)
- [Challenges to Saving](#)
- [Digital Wallets & P2P Apps](#)
- [Online and Mobile Banking](#)

Unit 3: Investing (14-17 Days)

- [Why Should I Invest?](#)
- [What is the Stock Market?](#)
- [What is a Stock?](#)
- [What is a Bond?](#)
- [Managing Risk](#)
- [Investing Funds](#)
- [Deep Dive into Funds](#)
- [Start Investing](#)
- [The Importance of Investing for Retirement](#)
- [How to Invest for Retirement](#)
- [Modern Investing](#)

Unit 4: Types of Credit (7-9 Days)

- [Intro to Credit \(33\)](#)
- [Young People and Credit Cards](#)
- [Using Credit Wisely](#)
- [Loan Fundamentals](#)
- [Auto Loans](#)
- [Mortgages](#)
- [Predatory Lending](#)

Quarter 2 [43 days] or Quarter 4 [52 days]

Unit 5: Managing Credit (4-6 Days)

- [Debt Management](#)
- [Your Credit Report](#)
- [Your Credit Score](#)
- [Building Credit from Scratch](#)

Unit 6: Paying for College (8-10 Days)

- [Paying for College 101](#)
- [Applying for FAFSA](#)
- [Scholarships and Grants](#)
- [Student Loans](#)
- [Financial Aid Packages](#)
- [Student Loan Repayment](#)
- [Time for Payback](#)

Unit 7: Career (6-8 Days)

- [Career Exploration](#)
- [Finding a Job](#)
- [Resumes and Cover Letters](#)
- [The Interview](#)
- [Starting a New Job](#)

Unit 8: Insurance (6-8 Days)

- [Intro to Insurance](#)
- [Auto Insurance](#)
- [Renters & Homeowners Insurance](#)
- [How Health Insurance Works](#)
- [How to Access Health Insurance](#)
- [Other Types of Insurance](#)

Unit 9: Taxes (5-7 Days)

- [Taxes and Your Pay Stub](#)
- [The Tax Cycle and Job Paperwork](#)
- [Teens and Taxes](#)
- [How to File Taxes](#)
- [Completing the 1040](#)

Unit 10: Budgeting (7-9 Days)

- [Budgeting Basics](#)
- [Budgeting Strategies](#)
- [Budgeting for Housing](#)
- [Budgeting for Transportation](#)
- [Budgeting for Food](#)
- [Build Your Budget](#)

Extended Learning Opportunities

Mini-Unit: [Racial Discrimination in Finance](#)
Mini-Unit: [Buying a Car](#)
Mini-Unit: [Buying a House](#)

Extended Learning Opportunities

Mini-Unit: [Alternatives to 4-Year Colleges](#)
Mini-Unit: [Entrepreneurship](#)
Mini-Unit: [Cryptocurrency](#)
Mini-Unit: [Philanthropy](#)

National Standards for Personal Financial Education

Quarter 1 [39 days] or Quarter 3 [46 days]

Quarter 2 [43 days] or Quarter 4 [52 days]

Standard (Grade 12)	Unit 1	Unit 2	Unit 3	Unit 4	Unit 5	Unit 6	Unit 7	Unit 8	Unit 9	Unit 10
Earning Income: <i>(Pgs. 13-14)</i>		5b	1d 6c 10a, b, c, d			3a, c	1a, b, d 2b, c 3a 4a, b 7c 9a	1d	6a, b, c 7c, d 8a 9a 11a	2c 5a 7c 11a
Spending: <i>(Pgs. 18-19)</i>		1a 3b 9a	1a			2a, b				1a, b, c, d 3a 4a, b 6a, b
Saving: <i>(Pgs. 23-24)</i>		1 a, b 2a 3b 4a 5a, b, c 9b, c, d						5a 7d		
Investing: <i>(Pgs. 28-30)</i>	9, a, b		1b 2a, b 3a, b, d 4a 5a, b, c, d 6a, b, c 7a, b, c 8b, c 9a 10b 11a, b, c 13a, b, c							4a
Managing Credit: <i>(Pgs. 34-35)</i>		13a, b		1a, b 2a, c 3b, c 6a, c 8b 10a, c 13a, b, c	3c 7a, b, d 8a, b, c 9a, b 10a, c	4a, b, c 5a, b, c				6a, b
Managing Risk: <i>(Pgs. 39-40)</i>								1a, b 2a, b 3a, b, c 4a, b, c 5a, b, c 7a, b, c 8a, b 9b 12a, b		

ADDITIONAL RESOURCES

- [Personal Finance Dictionary \(Spanish & English\)](#)
- [Question of the Day](#)
- [Interactive Library](#)
- [Mini - Units](#)
- [Video Library](#)
- [Podcasts in the Classroom](#)
- [Arcade](#)

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