

Appendix 5

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

- o This semester-long course introduces students to the essential concepts of personal finance needed to become financially capable and confident. Core topics include banking, credit, budgeting, investing, career planning, and more.

Learning Outcome

- o By the end of the course, students will develop a strong understanding of personal finance and be prepared to manage the financial responsibilities they will face after graduation.

Course Materials

- o This course will use instructional resources provided by Next Gen Personal Finance (NGPF).

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

Unit 1: Behavioral Economics (3- Days)

- *Your Values and Money* (est. 56 min)
- *Your Brain and Money* (est. 37 min)
- *Overcoming Cognitive Biases* (est. 34 min)

Unit 2: Banking (10-12 Days)

- *Checking Accounts* (est. 61 min)
- *Savings Accounts* (est. 53 min)
- *Beware of Banking Fees* (est. 49 min)
- *Being Unbanked* (est. 61 min)
- *Strategies to Save* (est. 70 min)

Insertion A (Budgeting Lessons from NGPF Unit 10: Budgeting)

- *Budgeting Basics* (est. 51 min)
- *Budgeting Strategies* (est. 52 min)
- *Challenges to Saving* (est. 51 min)
- *Digital Wallets & P2P Apps* (est. 62 min)
- *Online and Mobile Banking* (est. 61 min)

Unit 3: Investing (14-17 Days)

- *Why Should I Invest?* (est. 21 min)
- *What is the Stock Market?* (est. 77 min)
- *What is a Stock?* (est. 92 min)
- *What is a Bond?* (est. 44 min)
- *Managing Risk* (est. 49 min)
- *Investing Funds* (est. 32 min)
- *Deep Dive into Funds* (est. 31 min)
- *Start Investing* (est. 82 min)
- *The Importance of Investing for Retirement* (est. 57 min)
- *How to Invest for Retirement* (est. 34 min)
- *Modern Investing* (est. 77 min)

Insertion B Mini-Unit: Philanthropy (2-3 Days)

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

- *Intro to Credit* (est. 33 min)
- *Young People and Credit Cards* (est. 43 min)
- *Using Credit Wisely* (est. 55 min)
- *Loan Fundamentals* (est. 43 min)
- *Auto Loans* (est. 40 min)
- *Mortgages* (est. 49 min)

Insertion C (Budgeting Lessons from NGPF Unit 10: Budgeting)

- *Budgeting for Housing* (est. 90 min)
- *Predatory Lending* (est. 51 min)

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

Unit 5: Managing Credit (4-6 Days)

- *Debt Management* (est. 45 min)
- *Your Credit Report* (est. 49 min)
- *Your Credit Score* (est. 47 min)
- *Building Credit from Scratch* (est. 41 min)

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

- *Paying for College 101* (est. 43 min)
- *Applying for FAFSA* (est. 54 min)
- *Scholarships and Grants* (est. 67 min)

Insertion D (From California College Guidance Initiative [CCGI])

- *Partner Educator Accountant Resources—Resource Hub*
- *Student Loans* (est. 63 min)
- *Financial Aid Packages* (est. 37 min)
- *Student Loan Repayment* (est. 53 min)
- *Time for Payback* (est. 31 min)

Unit 7: Career (6-8 Days)

- *Career Exploration* (est. 47 min)
- *Finding a Job* (est. 58 min)
- *Resumes and Cover Letters* (est. 38 min)
- *The Interview* (est. 67 min)
- *Starting a New Job* (est. 77 min)

Insertion E (From DIR/CHSWC Young Workers' Program)

- *Safe Jobs for Youth Month*

Unit 8: Insurance (6-8 Days)

- *Intro to Insurance* (est. 57 min)
- *Auto Insurance* (est. 45 min)
- *Renters & Homeowners Insurance* (est. 44 min)
- *How Health Insurance Works* (est. 48 min)
- *How to Access Health Insurance* (est. 56 min)
- *Other Types of Insurance* (est. 59 min)

Unit 9: Taxes (5-7 Days)

- *Taxes and Your Pay Stub* (est. 55 min)
- *The Tax Cycle and Job Paperwork* (est. 47 min)
- *Teens and Taxes* (est. 45 min)
- *How to File Taxes* (est. 42 min)
- *Completing the 1040* (est. 50 min)

Removal A (NGPF Unit on Budgeting)

Unit 10: Consumer Skills (3-4 Days)

- *Identity Theft* (est. 50 min)
- *Scams & Fraud* (est. 58 min)

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

Explanation of Changes to FUSD's Updated PF Semester Course Scope & Sequence

To ensure FUSD's Personal Finance course is in full compliance with Education Code 51284.5, several updates were made to the existing scope and sequence. Changes are identified above as follows: additions are highlighted in green and removals are highlighted in red. The rationale for each change is explained below.

Addressing Insertion A & C, and Removal A:

- We removed Unit 10: Budgeting for the following reasons. Teachers emphasized the need to introduce budgeting much earlier in the semester and identified opportunities to integrate many budgeting lessons into earlier units such as Unit 2: Banking. To make room for the additional components needed, and to improve instructional flow, we eliminated the stand-alone *Budgeting* unit. Three of its six lessons were integrated into other units (see Insertions A & C), while the remaining three were removed (see Removal A).
 - *Note:* If additional time is available at the end of the semester, one of the removed budgeting lessons, *Build Your Budget*, can be used as a culminating activity.

Addressing Insertion B:

- We added NGPF's mini-unit on *Philanthropy* after the *Investing* unit to address *Topic 12: Charitable Giving*, identified in *Ed Code 51284.5*. This topic had not been explicitly covered in the previous version.

Addressing Insertion D:

- Insertion D links to the California College Guidance Initiative (CCGI) resource hub, which provides a wide range of grade-appropriate lessons for *Topic 10: Identifying Means to Finance College*. The hub also includes California-specific resources such as CalKIDS and Cal Grant programs.

Addressing Insertion E:

- The addition of DIR/CHSWC Young Workers' Program resources was made to strengthen alignment with *Topic 3: Employment and Understanding Factors That Affect Net Income*. Specifically, these lessons address the requirements outlined in subdivision (a) of *Ed Code 49110.5*. Our previous scope and sequence did not fully address these elements.

ADDITIONAL RESOURCES

- Personal Finance Dictionary (Spanish & English)
- Question of the Day
- Interactive Library
- Mini - Units
- Video Library
- Podcasts in the Classroom
- Arcade
- NGPF Virtual PD
- NGPF On-Demand PD