

COURSE MAP

SUBJECT: FOUNDATIONS IN PERSONAL FINANCIAL

GRADE LEVEL 11th or 12th Grade

COURSE LENGTH One Semester

REVIEWED 2017-2018

Student Goals:

I	To empower students with knowledge and application of basic financial principles so that they can make sound financial decisions for life.
II	To reinforce academic skills such as communication, mathematics, reading, research, and writing.
III	To enhance students' financial literacy skills

Student Outcomes:

I	The students will develop informed money-management strategies
II	The students will be inspired to achieve financial well-being.
III	The students will understand and appreciate ethical money management.
IV	Students will develop flexible knowledge, effective problem-solving skills, effective collaboration skills, and intrinsic motivation through the use of a variety of individual and group activities.

UNIT/ WEEKS	STANDARD	OBJECTIVES	ACTIVITIES/ASSESSMENT	RESOURCES	BIBLICAL INTEGRATION
Unit 1 – Saving and Budgeting 4 Weeks	9.2.1.1.1 9.2.2.2.1 9.2.2.2.2 9.2.2.2.3 9.2.3.4.3	Describe what personal finance is; understand the evolution of America's dependence on credit; identify the 5 foundations of personal finance; explain the 3 basic reasons for saving money.	<ul style="list-style-type: none"> • View videos from Dave Ramsey Financial Peace Curriculum • Activities/Workbook completion • Class Discussion • Unit Test 	<p><i>Foundations in Personal Finance</i> by Dave Ramsey 2014</p> <p>Curriculum DVDs</p>	<p>Proverbs 21:20 reminds us that a foolish man devours all he has.</p> <p>We discuss how God has given us blessings in order for us to steward them well.</p>

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<p>Unit 2 – Credit and Debt 5 Weeks</p>	<p>9.2.2.2.1 9.2.2.2.3 9.2.2.2.4 9.2.3.4.1 9.2.4.6.1</p>	<p>Identify the costs of using various types of credit; evaluate and refute the myths associated with debt; describe the elements of credit score; develop a plan for protecting personal information</p>	<ul style="list-style-type: none"> • View videos from Dave Ramsey Financial Peace Curriculum • Activities/Workbook completion • Class Discussion • Unit Test 	<p><i>Foundations in Personal Finance</i> by Dave Ramsey 2014 Curriculum DVDs</p>	<p>We see how a borrower is a slave to the lender in Proverbs 22:7 and God would not have us be enslaved to anyone or anything. “The wicked borrow and do not pay back...” Psalm 37:21</p>
<p>Unit 3- Financial Planning & Insurance 4 Weeks</p>	<p>9.2.2.2.1 9.2.3.3.1 9.2.1.1.1</p>	<p>Understand how shopping for bargains is a part of a healthy financial plan; develop skills for negotiating deals on products or services; explain how compound interest works; identify different types of retirement plans</p>	<ul style="list-style-type: none"> • View videos from Dave Ramsey Financial Peace Curriculum • Activities/Workbook completion • Class Discussion • Unit Test 	<p><i>Foundations in Personal Finance</i> by Dave Ramsey 2014 Curriculum DVDs</p>	<p>Psalm 1 is our reminder that we are blessed when we walk not in the counsel of the ungodly. We will seek godly counsel for our finances and as Prov. 15:22 states, seek a multitude of godly counsel.</p>

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<p>Unit 4- Income, Taxes, and Giving</p> <p>5 Weeks</p>	<p>9.2.1.1.1</p>	<p>Identify differences among people’s values and attitudes as they relate to money; evaluate your own money personality; identify your core values; explain the concept of leaving a legacy</p>	<ul style="list-style-type: none"> • View videos from Dave Ramsey Financial Peace Curriculum • Activities/Workbook completion • Class Discussion • Unit Test 	<p><i>Foundations in Personal Finance</i> by Dave Ramsey 2014</p> <p>Curriculum DVDs</p>	<p>We see in Luke 6:38 that when we “give, it shall be given to you; good measure, pressed down...running over.”</p> <p>Prov. 3:9 also reminds us to honor the Lord with the first of what we’ve been given.</p>

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