

Curriculum Map: Personal Finance 2020-2021

Course: PER FINANC Sub-topic: General

Grade(s): 9 to 12

Course Description: In high school, students become prepared to live independent financial lives through a stand alone course in personal finance. The course will focus on developing sound money management skills, developing an understanding of one's earning capabilities, developing an appreciation for the costs and benefits of borrowing money, analyzing the services financial institutions offer people, developing risk management strategies to protect against future loss, and understanding how saving and investing influence lifelong opportunities for financial independence.

Course Textbooks, Workbooks, Materials Citations: *Personal Financial Literacy*, 3d Edition. Joan S. Ryan and Christie Ryan
<https://www.ngpf.org/>

Unit: UNIT 1-Personal Financial Planning

Timeline: Week 1

Unit Description: Unit 1-Explains how to get started building a plan for financial security with solid financial decisions and planning.

Unit Essential Questions: How do financial goals vary across a person's lifetime?
In what ways does money management impact reaching financial goals?
What constitutes sound financial decision making?
How does organized record keeping impact finances?
What factors impact a person's spending plan?

Unit Big Ideas: Money management includes setting goals and developing a plan for how to spend, save, and share financial resources.

Unit Materials: Students will use a chromebook to complete the online assignments.

Unit Assignments: 10-1 Case Study: How do I Budget?
10-2 Budgeting 101
10-3 How to Create A Budget
10-4 Renting an Apartment
10-5 Budgeting with Roommates
10-6 Buying a Car
10-7 Budgeting for Food

Unit Key Terminology & Definitions :

FINANCIAL DECISIONS AND PLANNING	
needs	wants
cash inflows	cash outflows
assets	liabilities
net worth	trade-off
opportunity cost	

BASICS OF BUDGETING	
budget	fixed expenses
variable expenses	charitable giving
variances	manual records
electronic records	spreadsheet software
encryption	
PERSONAL FINANCIAL PLANNING	
financial plan	personal goals
financial goals	short-term goals
intermediate goals	long-term goals
timeline	benchmark
financial planner	phishing
identify theft	

STANDARDS: STANDARDS

STATE: Pennsylvania SAS Academic Standards (2009-2013)

[15.6.12.A \(Advanced\)](#) Evaluate the impact of internal and external influences on financial decisions.

(* standards consolidated from Topic level)

Topic: Financial Decisions and Planning

Minutes for Topic: 44

STANDARDS

STATE: Pennsylvania SAS Academic Standards (2009-2013)

[15.6.12.A \(Advanced\)](#) Evaluate the impact of internal and external influences on financial decisions.

Topic: The Banking System

Minutes for Topic: 44

STANDARDS

STATE: Pennsylvania SAS Academic Standards (2009-2013)

[15.6.12.A \(Advanced\)](#) Evaluate the impact of internal and external influences on financial decisions.

Topic: Personal Risk Management

Minutes for Topic: 44

STANDARDS

STATE: Pennsylvania SAS Academic Standards (2009-2013)

[15.6.12.A \(Advanced\)](#) Evaluate the impact of internal and external influences on financial decisions.

Topic: Unit Assessment

Minutes for Topic: 44

Unit: UNIT 2-Taxes

Timeline: Week 2

Unit

Unit 2 will examine your paycheck and deductions, incentives in the workplace environment, as well as the role of taxes and other deductions.

Description:

Unit Essential Questions: What factors do people consider when accepting a job?

Questions:

Unit Big Ideas: Earning capabilities over a lifetime are maximized by career planning, education, and job choices.

Unit Materials: Students will use a chromebook to access the online assignments.

Unit Assignments: TAXES

2-1 Taxes and Your Pay Stub

- Question of the Day
- Video-If Paychecks Could Talk
- Interactive: Your Federal Income Tax Receipt
- Video: How to Read a Pay Stub
- Interactive: Reading a Pay Stub
- Fine Print: Pay Stub
- Exit Ticket

2-2 Teens and Taxes

- Data Crunch: How Old are Most Taxpayers?
- Tax Facts (How much do you know about tax day?)
- Reference: Tax Issues as Dependents and Self-Employed Workers
- Play: Should They File a Tax Return?
- Exit Ticket

2-3 Teens and Taxes

- Data Crunch: When Do People File Their Tax Returns?
- Research the Tax Cycle
- Reference: Tax Issues as Dependents and Self-Employed Workers
- Compare Tax Forms and the Purpose
- Video: What You Need to Know About Form W-4
- Fine Print: W-4 Form
- Exit Ticket

2-4 How to File Your Taxes

- Discussion Prompt
- Tax Preparation Checklist for Teens
- Video: Ways to File Your Taxes
- Video: What's a W-2 Form Anyway?
- Website: Ways to Make a Tax Payment
- Article: Five Things You Should Know About Filing State Income Taxes
- Exit Ticket

2-5 Completing the 1040

- Discussion Prompts
- Calculate: Completing a 1040
- Exit Ticket

Unit Key Terminology & Definitions :

EARNED INCOME AND BENEFITS		
benefits	commission	disposable income
minimum wage	overtime pay	personal leave
profit sharing	retirement plan	sick leave
UNEARNED INCOME AND PAYMENTS		
unearned income	interest	dividends
transfer payments	in-cash payments	in-kind payments
sales tax	excise tax	property tax
public goods		
TAXES AND OTHER DEDUCTIONS		
gross pay	net pay	exemption
dependent	Social Security tax	Medicare tax
worker's compensation	Form W-2	Form 1040EZ

STANDARDS: STANDARDS

STATE: Pennsylvania SAS Academic Standards (2009-2013)

[15.6.12.E \(Advanced\)](#) Assess the purpose, source, and impact of various taxes.

(* standards consolidated from Topic level)

Topic: Earned Income and Benefits

Minutes for Topic: 44

STANDARDS

STATE: [Pennsylvania SAS Academic Standards \(2009-2013\)](#)

[15.6.12.E \(Advanced\)](#) Assess the purpose, source, and impact of various taxes.

Topic: Unearned Income and Payments

Minutes for Topic: 44

STANDARDS

STATE: [Pennsylvania SAS Academic Standards \(2009-2013\)](#)

[15.6.12.E \(Advanced\)](#) Assess the purpose, source, and impact of various taxes.

Topic: Taxes and Other Deductions

Minutes for Topic: 44

STANDARDS

STATE: [Pennsylvania SAS Academic Standards \(2009-2013\)](#)

[15.6.12.E \(Advanced\)](#) Assess the purpose, source, and impact of various taxes.

Topic: Unit Assessment

Minutes for Topic: 44

STANDARDS

STATE: [Pennsylvania SAS Academic Standards \(2009-2013\)](#)

[15.6.12.E \(Advanced\)](#) Assess the purpose, source, and impact of various taxes.

Unit: UNIT 3-Credit

Timeline: Week 3 to 4

Unit Description: In Unit 3 focuses on financial responsibilities and credit.

Unit Essential Questions: How do people decide when and how to use credit?
What rights and responsibilities do people have when borrowing money?
What impacts a person's creditworthiness?

Unit Big Ideas: Borrowing money has costs and benefits.

Unit Materials: Students will use a chromebook to access the online assignments.

- Unit Assignments:**
- 3-1 Intro to Credit
 - Discussion Prompt
 - Loan Basics
 - Analyze: Categorizing Credit
 - Shady Sam
 - Exit Ticket

- 3-2 How Credit Cards Work
 - Discussion Prompt
 - Credit Card Debt Explained
 - Cat Insanity
 - Decipher Credit Card Offers With the Schumer Box
 - Fine Print: Schumer Box
 - Exit Ticket

- 3-3 Young People and Credit Cards
 - Discussion Prompt

- Credit vs Debit Cards
- A Quick Introduction to Credit
- What is a Secured Credit Card?
- How to Read Your Credit Card Statement
- Fine Print: Credit Card Statement
- Exit Ticket

3-4 Select a Credit Card

- Discussion Prompt
- Credit Card Commercials
- 5 Things to Consider When Applying for a Credit Card
- Compare: Select a Credit Card
- Exit Ticket

3-5 Loan Fundamentals

- Data Crunch: How Easy is it to get a Loan?
- Understanding How Loan Payments Work
- Analyzing: Understanding Amortization
- Preparing Your Child to Make Borrowing Decisions
- Exit Ticket

3-6 Understanding Auto Loans

- Discussion Prompt
- Estimate Your Monthly Car Loan Payment
- Compare: Auto Loans
- The Art of the Deal: How to Haggle for a Used Car
- Exit Ticket

3-7 Student Loan Repayment

- Discussion prompt
- Graduating? Here's what to know about your student loans
- Student Loan Repayment Plans
- Compare: Which Repayment Plan is Best
- Exit Ticket

3-8 Understanding Mortgages

- Data Crunch: What percentage of U.S. Households Own Homes?
- Mortgage Basics
- Calculate: Using a Mortgage Calculator
- What Type of Mortgage is Right for You?
- Exit Ticket

3-9 Your Credit History

- Discussion Prompts
- What is a Credit Report/Financial Terms
- 8 Types of Companies that are Looking at Your Credit Report
- Your Credit Report: What You Need to Know
- Community Credit: On Time Payers Map
- Research: Fair Credit Reporting Act Web Quest
- Exit Ticket

3-10 Read a Credit Report

- Discussion Prompts
- The Fine Print: Credit Report
- The Three Most Common Credit Reporting Errors
- Exit Ticket

3-11 Intro to Credit Reports

- Discussion Prompts
- All You Need to Know About Credit Reports
- What is a Credit Score? Kal Penn explains
- Community Credit: Credit Quality
- Interactive: FICO Credit Scores
- Where Can I Get My Credit Score?
- Exit Ticket

3-12 Why Credit Scores Matter

- Discussion Prompts
- Calculate: Impact of Credit Scores on Loans

- What Does It Mean If I Have a Thin File?
- No Credit, or Poor Credit? Here Are Your Options
- Equal Credit Opportunity Act
- Research: How Can I Improve My Credit Score?
- Exit Ticket

3-13 Identity Theft

- Discussion Prompts
- 2018 Unisys Security Index
- Compare: Types of Identity Theft
- Protecting Yourself from Identity Theft
- 5 Ways to Avoid Credit Card Fraud
 - What is Two-Factor Authentication?
 - How to Know if an Email is Real
 - How to Create a Strong Password
- 10 Steps to Recover if Your Identity is Stolen
- Exit Ticket

Unit Key Terminology & Definitions :

BUYING DECISIONS		
systematic decision making	financial responsibility	financial irresponsibility
buying plan	criteria	spending limit
rebate	extended warranty	credit
debt	credit card	store account
revolving credit	charge card	consumer loan
installment credit	collateral	line of credit
service credit	finance charge	minimum payment
fixed interest rate	variable interest rate	balance transfer
cash advance	penalty	grace period
billing cycle		
PRESERVING YOUR CREDIT		
credit management	20/10 Rule	unused credit
predatory lending	loan shark	easy access credit
title loan	equity stripping	payday loan
advance -fee loan		

STANDARDS: STANDARDS

STATE: Pennsylvania SAS Academic Standards (2009-2013)

[15.6.12.G \(Advanced\)](#) Identify strategies for personal financial management.

[15.6.12.H \(Advanced\)](#) Evaluate payment methods for major purchases.

[15.6.12.I \(Advanced\)](#) Analyze the functions of the Federal Reserve and other financial institutions.

(* standards consolidated from Topic level)

Topic: Buying Decisions

Minutes for Topic: 44

STANDARDS

STATE: Pennsylvania SAS Academic Standards (2009-2013)

[15.6.12.H \(Advanced\)](#) Evaluate payment methods for major purchases.

[15.6.12.I \(Advanced\)](#) Analyze the functions of the Federal Reserve and other financial institutions.

Topic: Preserving Your Credit

Minutes for Topic: 44

STANDARDS

STATE: Pennsylvania SAS Academic Standards (2009-2013)

[15.6.12.H \(Advanced\)](#)

Evaluate payment methods for major purchases.

[15.6.12.I \(Advanced\)](#)

Analyze the functions of the Federal Reserve and other financial institutions.

Topic: Credit Problems and Law

Minutes for Topic: 44

STANDARDS

STATE: Pennsylvania SAS Academic Standards (2009-2013)

[15.6.12.G \(Advanced\)](#)

Identify strategies for personal financial management.

[15.6.12.H \(Advanced\)](#)

Evaluate payment methods for major purchases.

[15.6.12.I \(Advanced\)](#)

Analyze the functions of the Federal Reserve and other financial institutions.

Topic: Unit Assessment

Minutes for Topic: 44

STANDARDS

STATE: Pennsylvania SAS Academic Standards (2009-2013)

[15.6.12.G \(Advanced\)](#)

Identify strategies for personal financial management.

[15.6.12.H \(Advanced\)](#)

Evaluate payment methods for major purchases.

[15.6.12.I \(Advanced\)](#)

Analyze the functions of the Federal Reserve and other financial institutions.

Unit: UNIT 4-The Housing Decision

Timeline: Week 4 to 5

Unit

Unit 4 will focus on the options and the advantages and disadvantages that must be

Description:

considered when making housing decisions.

Unit Big Ideas: Money management includes setting goals and developing a plan for how to save, spend, and share financial resources with others.

Unit Materials: Students will use a chromebook to access the online assignments.

Unit

Assignments:

- [DATA CRUNCH--What Percentage of US Households Own Homes?](#)
- [Mortgage Basics](#)
- [CALCULATE: Using a Mortgage Calculator](#)
- [Which Type of Mortgage Is Right for You?](#)
- [EXIT TICKET](#)

Unit Key Terminology & Definitions :

mobility	tenant	landlord
lease	security deposit	renters insurance
equity	escrow account	private mortgage insurance (PMI)
mortgage	points	amortization
fixed-rate mortgage	adjustable-rate mortgage (ARM)	home equity loan
refinance	closing	title insurance
deed	appraisal	

STANDARDS: STANDARDS

STATE: Pennsylvania SAS Academic Standards (2009-2013)

[15.6.12.G \(Advanced\)](#) Identify strategies for personal financial management.

(* standards consolidated from Topic level)

Topic: Identifying Financial Issues

Minutes for Topic: 44

STANDARDS

STATE: Pennsylvania SAS Academic Standards (2009-2013)

[15.6.12.G \(Advanced\)](#) Identify strategies for personal financial management.

Topic: Unit Assessment

Minutes for Topic: 44

STANDARDS

STATE: Pennsylvania SAS Academic Standards (2009-2013)

[15.6.12.G \(Advanced\)](#) Identify strategies for personal financial management.

Topic: The Finances of Housing

Unit: UNIT 5-Investing Basics

Timeline: Week 8 to 9

Unit

Description: In Unit 5 will focus on the importance of investing, and investing in stocks, bonds, and funds, test their investment strategy, as well as look into retirement accounts.

Unit Essential Questions: Why do people choose to save and invest money?

In what ways to people save and invest their money?

Why do some investments have the potential for greater return and risk than others?

Unit Big Ideas: Saving and investing habits influence lifelong opportunities for financial independence.

Unit Materials: Students will use a chromebook to access the online assignments.

Unit

Assignments:

5-1 Why Should I Invest?

5-2 What's a Stock?

5-3 Bonds, Diversification, and Asset Allocation

5-4 Investing in Funds

5-5 Deep Dive Into Funds

5-6 What's Your Investment Strategy?

5-7 Types of Retirement Accounts

5-8 Robo-Advising

5-9 Start Investing

Unit Key Terminology & Definitions :

INVESTING		
financial security	retirement	estate
foundation	return on investment (ROI)	investment risk
inflation risk	bond	industry risk
political risk	market risk	non-market risk
stock	company risk	tax deferral
tax exempt	systematic saving	systematic investing
investment tracking	market timing	dollar-cost averaging
diversification	financial market	bull market
bear market		

STANDARDS: STANDARDS

STATE: Pennsylvania SAS Academic Standards (2009-2013)

[15.6.12.P \(Advanced\)](#) Develop financial investment plans to accommodate various economic and personal scenarios.

[15.6.12.Q \(Advanced\)](#) Apply the "Rule of 72" to estimate the number of periods required to double an investment.

[15.6.12.R \(Advanced\)](#) Compare and contrast various investment plans to achieve goals of liquidity, income, and growth.

[15.6.12.S \(Advanced\)](#) Analyze the role of government in investment planning and retirement planning.

(* standards consolidated from Topic level)

Topic: Why Should I Invest?

Minutes for Topic: 44

STANDARDS

STATE: Pennsylvania SAS Academic Standards (2009-2013)

[15.6.12.P \(Advanced\)](#) Develop financial investment plans to accommodate various economic and personal scenarios.

[15.6.12.Q \(Advanced\)](#) Apply the "Rule of 72" to estimate the number of periods required to double an investment.

[15.6.12.R \(Advanced\)](#) Compare and contrast various investment plans to achieve goals of liquidity, income, and growth.

[15.6.12.S \(Advanced\)](#) Analyze the role of government in investment planning and retirement planning.

Topic: So What is a Stock?

Minutes for Topic: 44

STANDARDS

STATE: Pennsylvania SAS Academic Standards (2009-2013)

[15.6.12.P \(Advanced\)](#) Develop financial investment plans to accommodate various economic and personal scenarios.

[15.6.12.Q \(Advanced\)](#) Apply the "Rule of 72" to estimate the number of periods required to double an investment.

[15.6.12.R \(Advanced\)](#) Compare and contrast various investment plans to achieve goals of liquidity, income, and growth.

[15.6.12.S \(Advanced\)](#) Analyze the role of government in investment planning and retirement planning.

Topic: Bonds, Diversification, & Asset Allocation

Minutes for Topic: 44

STANDARDS

STATE: Pennsylvania SAS Academic Standards (2009-2013)

- [15.6.12.P \(Advanced\)](#) Develop financial investment plans to accommodate various economic and personal scenarios.
- [15.6.12.Q \(Advanced\)](#) Apply the "Rule of 72" to estimate the number of periods required to double an investment.
- [15.6.12.R \(Advanced\)](#) Compare and contrast various investment plans to achieve goals of liquidity, income, and growth.
- [15.6.12.S \(Advanced\)](#) Analyze the role of government in investment planning and retirement planning.

Topic: Investing in Funds

Minutes for Topic: 44

STANDARDS

STATE: Pennsylvania SAS Academic Standards (2009-2013)

- [15.6.12.P \(Advanced\)](#) Develop financial investment plans to accommodate various economic and personal scenarios.
- [15.6.12.Q \(Advanced\)](#) Apply the "Rule of 72" to estimate the number of periods required to double an investment.
- [15.6.12.R \(Advanced\)](#) Compare and contrast various investment plans to achieve goals of liquidity, income, and growth.
- [15.6.12.S \(Advanced\)](#) Analyze the role of government in investment planning and retirement planning.

Topic: Deep Dive into Funds

Minutes for Topic: 44

STANDARDS

STATE: Pennsylvania SAS Academic Standards (2009-2013)

- [15.6.12.P \(Advanced\)](#) Develop financial investment plans to accommodate various economic and personal scenarios.
- [15.6.12.Q \(Advanced\)](#) Apply the "Rule of 72" to estimate the number of periods required to double an investment.
- [15.6.12.R \(Advanced\)](#) Compare and contrast various investment plans to achieve goals of liquidity, income, and growth.
- [15.6.12.S \(Advanced\)](#) Analyze the role of government in investment planning and retirement planning.

Topic: What's Your Investment Strategy?

Minutes for Topic: 44

STANDARDS

STATE: Pennsylvania SAS Academic Standards (2009-2013)

- [15.6.12.P \(Advanced\)](#) Develop financial investment plans to accommodate various economic and personal scenarios.
- [15.6.12.Q \(Advanced\)](#) Apply the "Rule of 72" to estimate the number of periods required to double an investment.
- [15.6.12.R \(Advanced\)](#) Compare and contrast various investment plans to achieve goals of liquidity, income, and growth.
- [15.6.12.S \(Advanced\)](#) Analyze the role of government in investment planning and retirement planning.

Topic: Types of Retirement Accounts

Minutes for Topic: 44

STANDARDS

STATE: Pennsylvania SAS Academic Standards (2009-2013)

- [15.6.12.S \(Advanced\)](#) Analyze the role of government in investment planning and retirement planning.

Topic: Robo-Advising

Minutes for Topic: 44

STANDARDS

STATE: Pennsylvania SAS Academic Standards (2009-2013)

- [15.6.12.P \(Advanced\)](#) Develop financial investment plans to accommodate various economic and personal scenarios.

- [15.6.12.Q \(Advanced\)](#) Apply the "Rule of 72" to estimate the number of periods required to double an investment.
- [15.6.12.R \(Advanced\)](#) Compare and contrast various investment plans to achieve goals of liquidity, income, and growth.
- [15.6.12.S \(Advanced\)](#) Analyze the role of government in investment planning and retirement planning.

Topic: Start Investing

Minutes for Topic: 44

STANDARDS

STATE: Pennsylvania SAS Academic Standards (2009-2013)

- [15.6.12.P \(Advanced\)](#) Develop financial investment plans to accommodate various economic and personal scenarios.
- [15.6.12.Q \(Advanced\)](#) Apply the "Rule of 72" to estimate the number of periods required to double an investment.
- [15.6.12.R \(Advanced\)](#) Compare and contrast various investment plans to achieve goals of liquidity, income, and growth.
- [15.6.12.S \(Advanced\)](#) Analyze the role of government in investment planning and retirement planning.

Topic: Unit Assessment

Minutes for Topic: 44

STANDARDS

STATE: Pennsylvania SAS Academic Standards (2009-2013)

- [15.6.12.P \(Advanced\)](#) Develop financial investment plans to accommodate various economic and personal scenarios.
- [15.6.12.Q \(Advanced\)](#) Apply the "Rule of 72" to estimate the number of periods required to double an investment.
- [15.6.12.R \(Advanced\)](#) Compare and contrast various investment plans to achieve goals of liquidity, income, and growth.
- [15.6.12.S \(Advanced\)](#) Analyze the role of government in investment planning and retirement planning.

Unit: UNIT 6-Insurance Unit Plan

Timeline: Week 9 to 10

Unit Description: Insurance will focus on the importance of protecting your property and the impact of not protecting that property.

Unit Essential Questions: Why do people choose to limit their risk?
 How do people protect themselves from financial loss throughout life?
 How does insurance work?

Unit Big Ideas: Risk management strategies are used to protect against potential loss.

Unit Materials: Students will use a chromebook to access the online assignments.

- Unit Assignments:**
- 6-1 Intro to Insurance
 - 6-2 Auto Insurance
 - 6-3 Health Insurance 101
 - 6-4 Finding a Health Insurance Plan
 - 6-5 Other Types of Insurance
 - 6-6 Financial Impact of Insurance

Unit Key Terminology & Definitions :

INSURANCE		
personal property insurance	real property	hazards
homeowners insurance	crimes	liability
real property home inventory	liability coverage	endorsement
financial responsibility laws	replacement value	renters insurance
	auto insurance	collision coverage
comprehensive coverage	personal injury protection (PIP)	uninsured/underinsured motorist coverage
no-fault insurance	assigned risk pools	deductibles
piggybacking	umbrella liability insurance	

STANDARDS: STANDARDS

STATE: Pennsylvania SAS Academic Standards (2009-2013)

[15.6.12.N \(Advanced\)](#) Compare and contrast various suppliers of insurance products and develop criteria to evaluate individual insurance needs.

(* standards consolidated from Topic level)

Topic: Intro to Insurance

Minutes for Topic: 44

STANDARDS

STATE: Pennsylvania SAS Academic Standards (2009-2013)

[15.6.12.N \(Advanced\)](#) Compare and contrast various suppliers of insurance products and develop criteria to evaluate individual insurance needs.

Topic: Auto Insurance

Minutes for Topic: 44

STANDARDS

STATE: Pennsylvania SAS Academic Standards (2009-2013)

[15.6.12.N \(Advanced\)](#) Compare and contrast various suppliers of insurance products and develop criteria to evaluate individual insurance needs.

Topic: Health Insurance 101

Minutes for Topic: 44

STANDARDS

STATE: Pennsylvania SAS Academic Standards (2009-2013)

[15.6.12.N \(Advanced\)](#) Compare and contrast various suppliers of insurance products and develop criteria to evaluate individual insurance needs.

Topic: Finding a Health Insurance Plan

Minutes for Topic: 44

STANDARDS

STATE: Pennsylvania SAS Academic Standards (2009-2013)

[15.6.12.N \(Advanced\)](#) Compare and contrast various suppliers of insurance products and develop criteria to evaluate individual insurance needs.

Topic: Other Types of Insurance

Minutes for Topic: 44

STANDARDS

STATE: Pennsylvania SAS Academic Standards (2009-2013)

[15.6.12.N \(Advanced\)](#)

Compare and contrast various suppliers of insurance products and develop criteria to evaluate individual insurance needs.

Topic: Financial Impact of Insurance

Minutes for Topic: 44

STANDARDS

STATE: Pennsylvania SAS Academic Standards (2009-2013)

[15.6.12.N \(Advanced\)](#)

Compare and contrast various suppliers of insurance products and develop criteria to evaluate individual insurance needs.

Topic: Unit Assessment

Minutes for Topic: 44

STANDARDS

STATE: Pennsylvania SAS Academic Standards (2009-2013)

[15.6.12.N \(Advanced\)](#)

Compare and contrast various suppliers of insurance products and develop criteria to evaluate individual insurance needs.

Unit:

This Curriculum Map Unit has no Topics to display

Unit: UNIT 7-Customer Awareness

Unit Description: Unit 7 focuses on consumer protection laws and agencies that can protect you against unfair selling practices that can affect your spending power negatively.

Unit Essential Questions: How do people protect themselves from financial loss throughout their life?

Unit Big Ideas: Risk management strategies are used to protect against potential loss.

Unit Materials: Students will use a chromebook to complete the online assignments.

Unit Key Terminology & Definitions :

time-shifting	space-shifting	warning label
deception	bait and switch	low-bailing
pyramid scheme	Ponzi scheme	pigeon drop
infomercial	consumer advocacy	Fair Credit Reporting Act
Truth in Lending Act	Fair Credit Billing Act	Fair Debt Collection Practices Act
Equal Credit Opportunity Act	Credit Card Accountability Responsibility and Disclosure Act	

Topic: Consumer Rights and Responsibilities

Minutes for Topic: 88