

Grade **Personal Finance 9-12** Detailed Curriculum Skills Map

	Content Unit	Skills	Assessment	Standards
September	<ul style="list-style-type: none"> • Pay, Benefits, and Working Conditions • Federal Income Tax • Budgets and Financial Records 	<ul style="list-style-type: none"> • Understanding Pay, Benefits, and Incentives • Work Arrangements and Organizations • Our Tax System • Filing Tax Returns • Budgeting and Record Keeping • Legal Documents and Filing Systems 	<ul style="list-style-type: none"> • Vocabulary Terms • Creating a Budget (Project) • Completing Tax Returns (Project) 	<ul style="list-style-type: none"> • A.12.1.1 • A.12.4.1 • A.12.4.2 • A.12.4.3 • A.12.4.4
October	<ul style="list-style-type: none"> • Checking Accounts and Other Banking Services • Saving for the Future • Investing for Your Future 	<ul style="list-style-type: none"> • Checking Accountings • Other Banking Services • Savings Goals and Institutions • Savings Options, Features, and Plans • Investing Fundamentals • Exploring Investment Options 	<ul style="list-style-type: none"> • Vocabulary Terms • Assessing Your Financial Health (Project) 	<ul style="list-style-type: none"> • B.12.2.1 • B.12.2.2 • D.12.2.1 • D.12.2.4
November	<ul style="list-style-type: none"> • Credit in America • Credit Records and Laws • Responsibilities and Costs and Credit 	<ul style="list-style-type: none"> • What is Credit? • Types and Sources of Credit • Establishing Good Credit • Credit Ratings and Legal Protection • Using Credit Responsibility • Analyzing and Computing Credit Costs 	<ul style="list-style-type: none"> • Vocabulary Terms • Exploring and Analyzing Credit Card Options 	<ul style="list-style-type: none"> • C.12.1.1 • C.12.1.3 • C.12.3.1 • C.12.3.3 • C.12.3.4 • C.12.4.1 • C.12.4.2
December	<ul style="list-style-type: none"> • Personal Decision Making • Renting a Residence • Buying a Home • Buying and Caring for a Vehicle 	<ul style="list-style-type: none"> • Making Better Decisions • Spending Habits • Housing Decisions • The Rental Process • Why Buy a Home? • The Home Buying Process • Buying a Vehicle • Maintaining Your Vehicle 	<ul style="list-style-type: none"> • Research and complete an apartment rental agreement • Research and Analyze purchasing a car 	<ul style="list-style-type: none"> • B.12.4.2 • B.12.4.3

	Content Unit	Skills	Assessment	Standards
January	<ul style="list-style-type: none"> • Introduction to Risk Management • Property and Liability Insurance • Health and Life Insurance 	<ul style="list-style-type: none"> • What is Insurance • Risk Management • Property Insurance • Automobile Insurance • Health Insurance • Disability and Life Insurance 	<ul style="list-style-type: none"> • Research and Determine Pros and Cons about insurance options 	<ul style="list-style-type: none"> • F.12.4.2 • F.12.4.3 • F.12.5.1 • F.12.5.2
February	•	•	•	
March	•	•	•	
April	•	•	•	
May	•	•	•	
June	•	•	•	