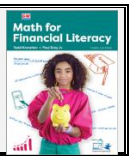
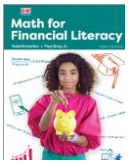
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to West Virginia Standards
Course Name: 9.1 Personal Financial Literacy by the End of Grade 12

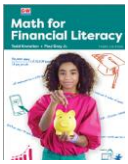


Course Description: This course is designed to develop student understanding and skills in such areas as money management, budgeting, financial goal attainment, credit, insurance, investments and consumer rights and responsibilities. The course culminates in a personal financial literacy workshop requiring students to share their knowledge with others. This course features a variety of activities, assessments (including multiple-choice test items) and resource lists for instructional use. Students utilize problem-solving techniques and participate in hands-on activities to develop an understanding of course concepts. Teachers should provide each student with real-world learning opportunities and instruction. Students are encouraged to become active members of the student organizations, DECA or FBLA. All West Virginia teachers are responsible for classroom instruction that integrates learning skills, technology tools and skillsets

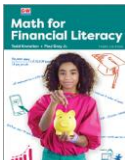
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Cash and Banking Procedures		
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1451.1	Complete check stubs and checks	**Instruction:** 113 4.2-1 Checks and Debits 114 Figure 4-2 Paper Check
1451.2	Enter appropriate data on a deposit slip	**Instruction:** 110 Making a Deposit 110 Figure 4-1 Deposit Slip 111 Example 4-1A 112 Example 4-1B **Application:** 112 Lesson 4.1 Review and Practice 135-137 Chapter 4 Review Your Knowledge, Apply Your Knowledge, Expand Your Learning, Problem-Based Learning
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1451.4	Demonstrate familiarity with online and electronic banking procedures	**Instruction:** 108 4.1-1 Banking Overview 109 4.1-2 Opening an Account and Depositing Funds



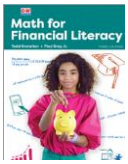
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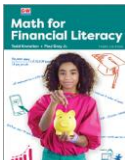
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1451.6	Manage multiple bank accounts and transactions	**Instruction:** 108 4.1-1 Banking Overview 109 4.1-2 Opening an Account and Depositing Funds 109 Types of Accounts 110 Opening an Account 110 Making a Deposit 110 Figure 4-1 Deposit Slip 111 Example 4-1A 112 Example 4-1B 113 4.2-1 Checks and Debits 114 Figure 4-2 A Paper Check 114 Figure 4-3 A Debit Card 115 Example 4-2A 116 4.2-2 Banking Fees 116 4.2-3 Keeping Track of Your Money 116 Tracking Your Balance 116 Reconciling a Bank Statement 117 Figure 4-4 A Spreadsheet Can Help You Track Bank Account Transactions 118 Example 4-2B 119 Example 4-2C 122 Example 4-2D 122 Keeping Your Money Safe 124 4.3-1 Ways to Save Money 124 Using a Savings Account 125 Example 4-3A 126 Certificates of Deposit 126 Money Market Accounts 126 4.3-2 Earning Interest 126 Factors that Affect Interest Rates 127 Simple Interest 127 Example 4-3B 128 Compound Interest 129 Example 4-3C 130 Example 4-3D 131 Rule of 72 132 Example 4-3E **Application:** 112 Lesson 4.1 Review and Practice 123 Lesson 4.2 Review and Practice 133 Lesson 4.3 Review and Practice 135-137 Chapter 4 Review Your Knowledge, Apply Your Knowledge, Expand Your Learning, Problem-Based Learning
1451.7	Reconcile and replenish petty cash funds	**Instruction:** 116 4.2-3 Keeping Track of Your Money 116 Tracking Your Balance 116 Reconciling a Bank Statement



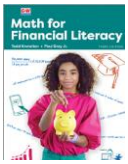
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1451.9	Identify types of currency (e.g., coins, paper money, banknotes, etc.)	**Instruction:** 4 1.1-1 What Is Money? 4 currency **Application:** 11 Lesson 1.1 Review and Practice 37-39 Chapter 1 Review Your Knowledge, Apply Your Knowledge, Expand Your Learning, Problem-Based Learning
1451.10	Describe functions of money (medium of exchange, unit of measure, store of value, incentive)	**Instruction:** 4 1.1-1 What Is Money? **Application:** 11 Lesson 1.1 Review and Practice
1451.11	Explain the time value of money	**Instruction:** 432 Time Value of Money 432 Example 13-1B 433 Example 13-1C



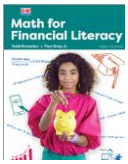
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1451.12	Investigate account management services that financial institutions provide	**Instruction:** 108 4.1-1 Banking Overview 109 4.1-2 Opening an Account and Depositing Funds 126 Certificates of Deposit 126 Financial Smarts 126 Money Market Accounts 126 4.3-2 Earning Interest 126 Factors that Affect Interest Rates 127 Simple Interest 127 Example 4-3B 128 Compound Interest 129 Example 4-3C 130 Example 4-3D **Application:** 112 Lesson 4.1 Review and Practice 133 Lesson 4.3 Review and Practice 135-137 Chapter 4 Review Your Knowledge, Apply Your Knowledge, Expand Your Learning, Problem-Based Learning
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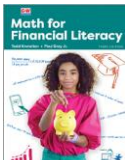
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1451.16	Demonstrate how to schedule and manage bill payments	**Instruction:** 170 6.1-1 Dealing with Competing Financial Needs 171 Financial Smarts 172 Creating a Budget 173 Figure 6-1 Sample Monthly Budget 174 Example 6-1B 175 Financial Smarts 176 6.1-2 Combining Households 176 Figure 6-2 Separate Household Expenses 177 Figure 6-3 Combined Household Expenses 177 Example 6-1C 180 6.2-1 Cash Inflow and Outflow 181 Example 6-2A 182 Example 6-2B 183 6.2-2 Cash Flow Statements 184 Figure 6-4 Sample Cash Flow Statement 185 Example 6-2C **Application:** 178 Lesson 6.1 Review and Practice 188 Lesson 6.2 Review and Practice 201-204 Chapter 6 Review Your Knowledge, Apply Your Knowledge, Expand Your Learning, Problem-Based Learning
1451.17	Explain how to verify printed and online account statements for accuracy	**Instruction:** 116 4.2-3 Keeping Track of Your Money 116 Tracking Your Balance 116 Reconciling a Bank Statement 117 Figure 4-4 Spreadsheet for Tracking Bank Account Statements 118 Example 4-2B 119 Example 4-2C 122 Example 4-2D 171 Financial Smarts **Application:** 123 Lesson 4.2 Review and Practice 135-137 Chapter 4 Review Your Knowledge, Apply Your Knowledge, Expand Your Learning, Problem-Based Learning
1451.18	Summarize the risks and protections of checks, stored value cards, debit cards, and online and mobile payment systems	**Instruction:** 113 4.2-1 Checks and Debits 114 Figure 4-2 Paper Check 114 Figure 4-3 Debit Card



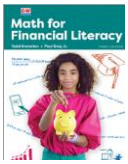
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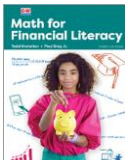
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1451.21	Describe sources of income (wages/salaries, interest, rent, dividends, transfer payments, gift funds, inheritances, etc.)	**Instruction:** 5 1.1-2 Determining Hourly Wages 5 Example 1-1A 6 Example 1-1B 7 Example 1-1C 8 Example 1-1D 9 Example 1-1E 12 1.2-1 Salaried Employment 13 Example 1-2A 13 1.2-2 Pay Periods 14 Example 1-2B 17 1.3-1 Commission 18 Example 1-3A 19 Financial Smarts 19 Example 1-3B 20 1.3-2 Working as an Independent Contractor 21 Example 1-3C 22 1.3-3 Income 22 Example 1-3D 23 Example 1-3E 23 Financial Smarts 358 11.1-1 How Is Wealth Built? 358 Active and Passive Income 359 Financial Smarts 459 Investing in Appreciating Assets 359 Income-Generating Investments 361 Example 11-1B 364 11.2-1 Bonds 365 Figure 11-2 Bonds 365 Example 11-2A 366 11.2-2 Buying and Selling Bonds 366 Example 11-2B 367 Example 11-2C 367 Example 11-2D 368 Bond Yield



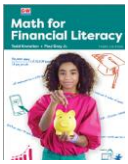
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1451.22	Prepare bank account documents (e.g., checks, deposit/withdrawal slips, endorsements, etc.)	**Instruction:** 110 Making a Deposit 110 Figure 4-1 A Deposit Slip 111 Example 4-1A 112 Example 4-1B 113 4.2-1 Checks and Debits



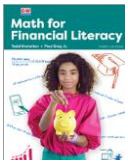
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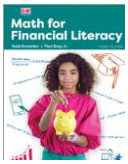
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1451.27	Describe how saving and investing are different	**Instruction:** 172 Creating a Budget 173 Figure 6-1 Sample Monthly Budget 174 Example 6-1B 175 Financial Smarts 190 6.3-1 Setting Measurable Financial Goals 190 Figure 6-5 SMART Goals 190 Reaching a Financial Goal 191 Example 6-3A 191 Adjusting a Budget 192 Example 6-3B 193 6.3-2 Problem Solving 194 Example 6-3C 358 11.1-1 How Is Wealth Built? 358 Active and Passive Income 359 Financial Smarts 459 Investing in Appreciating Assets 359 Income-Generating Investments 361 Example 11-1B 364 11.2-1 Bonds 365 Figure 11-2 Bonds 365 Example 11-2A 366 11.2-2 Buying and Selling Bonds 366 Example 11-2B 367 Example 11-2C 367 Example 11-2D 368 Bond Yield 368 Example 11-2E 369 Savings Bonds 371 11.3-1 Buying and Selling Stock 372 Trading Stock 372 Figure 11-3 A Stock Quote 373 Example 11-3A 374 Growth Stocks and Value Stocks 374 Risk Tolerance 374 11.3-2 Stock Dividends 374 Calculating Dividends 375 Figure 11-4 Steps to Begin Investing 375 Example 11-3B 376 Calculating Dividend Yield 376 Example 11-3C 377 11.3-3 Price-Earnings Ratio 377 Example 11-3D 378 11.3-4 Mutual Funds 378 Financial Smarts 379 Example 11-3E 380 Example 11-3F 381 Example 11-3G



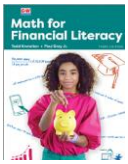
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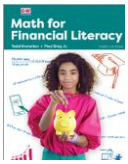
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1451.28	Recognize the impact of inflation on savings	**Instruction:** 197 6.3-3 Inflation 198 Example 6-3D **Application:** 199 Lesson 6.3 Review and Practice 201-204 Chapter 6 Review Your Knowledge, Apply Your Knowledge, Expand Your Learning, Problem-Based Learning
1451.29	Understand why it is important to maintain an emergency fund	**Instruction:** 190 6.3-1 Setting Measurable Financial Goals 190 Figure 6-5 SMART Goals 190 Reaching a Financial Goal 191 Example 6-3A **Application:** 199 Lesson 6.3 Review and Practice 201-204 Chapter 6 Review Your Knowledge, Apply Your Knowledge, Expand Your Learning, Problem-Based Learning
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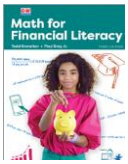
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1451.31	Identify strategies to manage psychological and emotional obstacles to saving	**Instruction:** 172 Creating a Budget 173 Figure 6-1 Sample Monthly Budget 174 Example 6-1B 175 Financial Smarts 190 6.3-1 Setting Measurable Financial Goals 190 Figure 6-5 SMART Goals 190 Reaching a Financial Goal 191 Example 6-3A 191 Adjusting a Budget 192 Example 6-3B 193 6.3-2 Problem Solving 194 Example 6-3C 359 Financial Smarts 428 13.1-1 Influences on Financial Planning Decisions 428 Figure 13-1 Paying Yourself First 429 Financial Smarts 429 Ethics in Financial Management 429 Behavioral Biases 430 Leading Economic Indicators 430 Opportunity Cost 431 Example 13-1A 432 Time Value of Money 432 Example 13-1B 433 Example 13-1C **Application:** 178 Lesson 6.1 Review and Practice 199 Lesson 6.3 Review and Practice 201-204 Chapter 6 Review Your Knowledge, Apply Your Knowledge, Expand Your Learning, Problem-Based Learning 437 Lesson 13.1 Review and Practice 458-461 Chapter 13 Review Your Knowledge, Apply Your Knowledge, Expand Your Learning, Problem-Based Learning



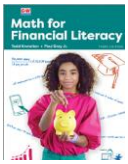
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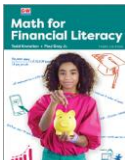
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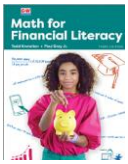
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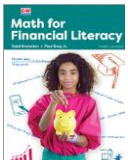
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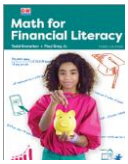
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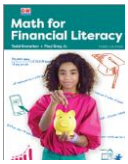
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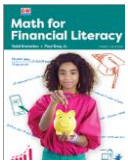
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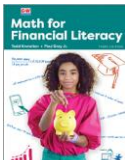
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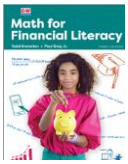
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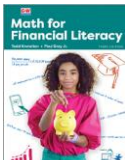
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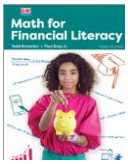
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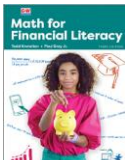
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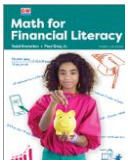
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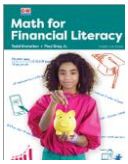
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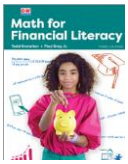
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