

# FINANCIAL LITERACY – COURSE SYLLABUS

**2018-19 ~ Ms. Blackwell**

Course	Instructor	Resources
Financial Literacy Room 9	Ms. Laurie Blackwell e-mail: lblackwell@paparts.org Phone: (505)830-3128 ext.#24612	<a href="https://www.practicalmoneyskills.com/">https://www.practicalmoneyskills.com/</a> <a href="https://www.hsfpp.org/">https://www.hsfpp.org/</a>

## Course Description

This course is a comprehensive study of personal financial literacy designed for the any student: college-bound, technical/vocational, and/or career-oriented student. Students learn how to make informed financial decisions related to budgeting, banking, credit, insurance, taxes, and career exploration. An integral component of the financial literacy curriculum is the application of decision-making skills that enables students to become more responsible consumers for lifetime success.

## Essential Student Learning Outcomes:

- Evaluate decisions by systematically considering alternatives and consequences.
- Identify the steps of the decision-making process.
- Explain how investing builds wealth and helps meet financial goals.
- Develop a career plan for personal income potential.
- Identify the influences marketing strategies have on consumer decisions.
- Apply consumer skills to individual and family financial decisions.
- Identify available resources consumers can access to accomplish goals.
- Summarize major consumer protection laws.
- Develop a personal financial plan for spending and saving.
- Describe ways to avoid or correct debt problems.
- Explain the purpose of a credit record and identify borrower’s credit report rights.
- Explain the purpose of various types of insurance.
- Conduct an analysis of benefits/risks of home ownership versus rent.
- Find and evaluate financial information from a variety of sources.

## Course Outline

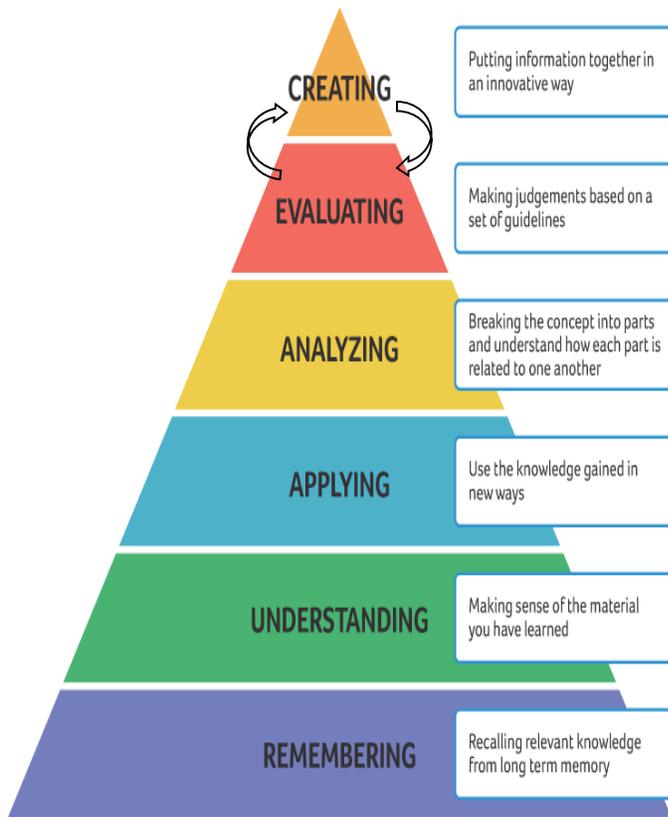
- ❖ Saving; compound interest; budgeting basics (2 Weeks)
- ❖ Banking System; choosing your account; using your account; working with your checking account (4 Weeks)
- ❖ Credit basics; get and keep good credit; your credit and the law (3 Weeks)
- ❖ Paying for Higher Education (2 Weeks) Investing and real estate (2 Weeks)
- ❖ RU Ready ND – Personality Inventories (2 Week)
- ❖ Career Planning and Getting a Job; Job Interviewing (3 Weeks)

## **REQUIRED Materials: ALL materials should be brought to class on a daily basis.**

1. A pencil and a pen. We all make mistakes. However, we can erase the ones we make in pencil. Assignments should be done in pencil and corrected with pen.
2. A three ring binder with multiple sections. Much of this course will be using handouts and a three ring binder would be ideal for keeping yourself organized with these assignments.
3. A spiral or composition book – to record your Financial Literacy journal questions/answers/etc.

**Class Policy: Expectations, grading, and guidelines may be found in the mathematics brochure.**

## Bloom's Taxonomy



## Webb's Depth of Knowledge

### DOK 4

#### Extended Thinking

What else can be done with the knowledge? What is the impact? What is the influence? What if? What would happen? What could happen? What do you believe/feel/think? Justify with facts/information/evidence. What can you create/design/develop?

### DOK 3

#### Strategic Thinking

Why can the knowledge be used? Why did it happen? How/why can you use it? What is cause/effect? What distinguishes/indicates? What is the reason? What is the relationship?

### DOK 2

#### Application of Skills & Concepts

How can knowledge be used? How does/did it happen? How does/did it work? How is/was it used? What is answer/outcome/result?

### DOK 1

#### Recall and Reproduction

What is the knowledge?  
Who? What? Where? When? How?  
Why?