

# Seymour Public Schools Curriculum

## Personal Finance 2

Students who have mastered the fundamental financial literacy skills covered in Personal Finance 1 will be exposed to more advanced concepts to further build their financial management skills. Topics covered in Personal Finance 2 will focus on saving, investing, and retirement options. Saving and investing theories will include the stock market, bonds, and mutual funds. Retirement planning will cover tax strategy, examining the fundamental workings of the social security system, annuities, and estate planning.

# Seymour Public Schools Curriculum

<b>Grade:</b> 11-12	<b>Subject:</b> Personal Finance 2	
<b>CSDE Standard</b>	Saving and Investing: Evaluate savings and investment options to meet short-and long-term goals.	
<b>Enduring Understanding</b>	As you progress through life, your financial needs for saving and investing change.	
<b>Essential Questions</b>	1. How can you start financially planning for your life?	
<b>Content Standard:</b>	Explain why a savings and investing plan changes as one proceeds through the life cycle.	
<b>Performance Expectations (Student outcomes)</b>	<ol style="list-style-type: none"> <li>1. Students will prepare and use budget.</li> <li>2. Students will understand how credit works.</li> </ol>	
<b>Strategies/Modes (examples)</b>	<b>Materials/Resources (examples)</b>	<b>Assessments (examples)</b>
	Internet Text Smartboard	Personal Budget

# Seymour Public Schools Curriculum

<b>Grade:</b> 11-12	<b>Subject:</b> Personal Finance 2 - Investment Power		
<b>CSDE Standard</b>	Saving and Investing: Evaluate savings and investment options to meet short-and long-term goals.		
<b>Enduring Understanding</b>	Investing is a great way of making money.		
<b>Essential Questions</b>	What are the differences between saving and investing?		
<b>Content Standard:</b>	<ol style="list-style-type: none"> <li>1. Differentiate between saving and investing.</li> <li>2. Distinguish between simple and compound interest.</li> <li>3. Analyze the power of compounding and the importance of starting early in implementing a plan of saving and investing.</li> <li>4. Identify the risk/return trade-offs for saving and investing</li> <li>5. Explain how and why the stock market works.</li> <li>6. Risk and Reward</li> </ol>		
<b>Performance Expectations (Student outcomes)</b>	<ol style="list-style-type: none"> <li>1. Students will compare and contrast investing and saving.</li> <li>2. Students will understand how compounding interest works and the difference between simple and compound interest.</li> <li>3. Students will identify four basic rules for taking advantage of the long-term power of investing.</li> </ol>		
<b>Strategies/Modes (examples)</b>	<b>Materials/Resources (examples)</b>	<b>Assessments (examples)</b>	
	Internet Text Smartboard Speakers		

# Seymour Public Schools Curriculum

<b>Grade:</b>	<b>Subject:</b>	
	<b>Personal Finance 2 – Mutual Funds</b>	
<b>CSDE Standard</b>	<b>Saving and Investing: Evaluate savings and investment options to meet short-and long-term goals.</b>	
<b>Enduring Understanding</b>	<b>Mutual funds offer an alternative way of investing..</b>	
<b>Essential Questions</b>	<ol style="list-style-type: none"> <li>1. What are the different types of mutual funds?</li> <li>2. What are the advantages of investing in mutual funds?</li> </ol>	
<b>Content Standard:</b>	<ol style="list-style-type: none"> <li>1. Explain how mutual funds work.</li> </ol>	
<b>Performance Expectations (Student outcomes)</b>	<ol style="list-style-type: none"> <li>1. Students will understand what a mutual fund is.</li> <li>2. Students will be able to identify the different types of mutual funds?</li> <li>3. Students will be able to identify the advantages of investing in mutual funds.</li> </ol>	
<b>Strategies/Modes (examples)</b>	<b>Materials/Resources (examples)</b>	<b>Assessments (examples)</b>
	Internet Text Smartboard Speaker	

# Seymour Public Schools Curriculum

<b>Grade:</b>	<b>Subject:</b>	
	<b>Personal Finance 2 – Plug the leaks</b>	
<b>CSDE Standard</b>	<b>Saving and Investing: Evaluate savings and investment options to meet short and long term goals.</b>	
<b>Enduring Understanding</b>	<b>There are measures you can take to protect your investments against inflation, transactions costs, and taxes.</b>	
<b>Essential Questions</b>	<b>1. How can you protect your investments against inflation, transaction costs, and taxes.</b>	
<b>Content Standard:</b>		
<b>Performance Expectations (Student outcomes)</b>	<b>Students will:</b> <ol style="list-style-type: none"> <li><b>1. Describe how inflation, transaction costs, and taxes can reduce their returns on investments and how to protect themselves</b></li> <li><b>2. Calculate nominal and real total returns.</b></li> </ol>	
<b>Strategies/Modes (examples)</b>	<b>Materials/Resources (examples)</b>	<b>Assessments (examples)</b>
	<ol style="list-style-type: none"> <li><b>1. Textbook</b></li> <li><b>2. Internet</b></li> <li><b>3. Smart Board</b></li> <li><b>4.</b></li> </ol>	

# Seymour Public Schools Curriculum

<b>Grade:</b>	<b>Subject:</b> Personal Finance 2 – Protect Yourself		
<b>CSDE Standard</b>	Protecting Against Risk; Analyze choices available to consumers for protection against risk and financial loss.		
<b>Enduring Understanding</b>	Insurance provides protection against financial losses and helps you survive an event that could have resulted in financial disaster.		
<b>Essential Questions</b>	<ol style="list-style-type: none"> <li>1. How does insurance work?</li> <li>2. What kinds of insurance to people need?</li> </ol>		
<b>Content Standard:</b>	Protecting Against Risk: Analyze choices available to consumers for protection against risk and financial loss.		
<b>Performance Expectations (Student outcomes)</b>	<ol style="list-style-type: none"> <li>1. Identify risk in life and how to gain protection against the consequences of risk.</li> <li>2. Explain how all types of insurance are based on the concept of risk sharing and statistical probability.</li> <li>3. Evaluate insurance as a risk management strategy.</li> <li>4. Identify the type of insurance associated with different types of risk.</li> <li>5. Explain the role of insurance in financial planning.</li> <li>6.</li> </ol>		
<b>Strategies/Modes (examples)</b>	<b>Materials/Resources (examples)</b>	<b>Assessments (examples)</b>	
	Internet Textbook		

# Seymour Public Schools Curriculum

<b>Grade:</b>	<b>Subject:</b> Personal Finance – Investment Principles, Search for Companies to Study	
<b>CSDE Standard</b>		
<b>Enduring Understanding</b>	Following Better Investing’s basic investment principles, you should be able to double the value of your investments every five years.	
<b>Essential Questions</b>	<ol style="list-style-type: none"> <li>1. What are the BetterInvesting’s four basic investment principles?</li> <li>2. What are some methods for finding companies to study or get investment ideas?</li> <li>3. How can I understand the information in the Standard &amp; Poor’s stock report?</li> </ol>	
<b>Content Standard:</b>		
<b>Performance Expectations (Student outcomes)</b>	<ol style="list-style-type: none"> <li>1. Students will be able to summarize BetterInvestings four basic investment principles.</li> <li>2. Students will explain what diversifying the portfolio means.</li> <li>3. Students will compare the investment characteristics of large and small sales volume companies.</li> <li>4. Students will describe the information in the Value Line and Standard &amp; Poor’s Stock Report.</li> </ol>	
<b>Strategies/Modes (examples)</b>	<b>Materials/Resources (examples)</b>	<b>Assessments (examples)</b>
	<ol style="list-style-type: none"> <li>1. Internet</li> <li>2. Text</li> <li>3. Guest Speaker</li> </ol>	

# Seymour Public Schools Curriculum

<b>Grade:</b>	<b>Subject:</b>	
	Personal Finance - Annual Report, Income Statement and Balance Sheet	
<b>CSDE Standard</b>		
<b>Enduring Understanding</b>	Knowledge of accounting terminology is helpful when investing in stocks.	
<b>Essential Questions</b>	<ol style="list-style-type: none"> <li>1. What information is disclosed in an annual report?</li> <li>2. What does an income statement and balance sheet reveal about a company's operations and its financial health?</li> </ol>	
<b>Content Standard:</b>		
<b>Performance Expectations (Student outcomes)</b>	<ol style="list-style-type: none"> <li>1. Students will be able to describe the major sections of an Annual Report and explain why it is the primary source of financial information about a corporation.</li> <li>2. Students will be able to explain what an income statement and balance sheet reveal about a company and their financial health.</li> </ol>	
<b>Strategies/Modes (examples)</b>	<b>Materials/Resources (examples)</b>	<b>Assessments (examples)</b>
	<ol style="list-style-type: none"> <li>1. Internet</li> <li>2. Textbooks</li> <li>3.</li> </ol>	



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<b>Grade:</b>	<b>Subject:</b>	
<b>CSDE Standard</b>		
<b>Enduring Understanding</b>		
<b>Essential Questions</b>		
<b>Content Standard:</b>	(refer to frameworks)	
<b>Performance Expectations (Student outcomes)</b>		
<b>Strategies/Modes (examples)</b>	<b>Materials/Resources (examples)</b>	<b>Assessments (examples)</b>

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<b>Grade:</b>	<b>Subject:</b>	
<b>CSDE Standard</b>		
<b>Enduring Understanding</b>		
<b>Essential Questions</b>		
<b>Content Standard:</b>	(refer to frameworks)	
<b>Performance Expectations (Student outcomes)</b>		
<b>Strategies/Modes (examples)</b>	<b>Materials/Resources (examples)</b>	<b>Assessments (examples)</b>