Title of Course: Careers and Basic Money Management

Subject Area: Business

Grade Level: 9-12

Course Description: This course will have students complete a self-analysis to determine appropriate career choices that will match up with their identity, characteristics, and life goals. Students will also develop skills from researching career information to the process of getting a job to the being a member of the work force. Finally, students will learn the basic financial responsibilities as a wage-earner.

Time/Credit for this Course: Half Year / 0.5 Credit

Curriculum Writing Committee: Daniel A. Loudenslager
Curriculum Map

**August/January**  
Choosing and Planning a Career

**September/February**  
Choosing and Planning a Career  
Getting a Job

**October/March**  
The Workplace and Employment Laws  
Paychecks and Benefits

**November/April**  
Taxes and Tax Returns  
Budgeting

**December/May**  
Budgeting  
Checking/Savings Accounts

**January/June**  
Checking/Savings Accounts
Wilson Area School District
Planned Course Materials

**Course Title:** Careers and Basic Money Management

**Textbook:** Managing Your Personal Finances 6e
South-Western/Cengage Learning
2009
www.cengage.com

**Supplemental Books:** Supplementary materials will be built as individual lessons are planned

**Teacher Resources:** Themint.org
Everfi
**Curriculum Scope and Sequence**

**Planned Course:** Careers and Basic Money Management

**Unit:** Choosing and Planning a Career

**Time Frame:** 3-4 weeks

**State Standards:** 13.1.11 A-H; 13.2.11 A-D; 13.2.8 E; 13.3.8 A; 13.3.11 F-G; 1.4.8 C; 1.4.11 E; 1.2.8 A; 1.4.3 B; 1.5.8 A-D, G; 1.5.11 E-F; 1.6.11 A-E; 1.8.5 A-C

**Essential Content/Objectives:** At the end of the unit, students will be able to:
- Define and identify terms, concepts, and practices related to choosing and planning a career
- Determine wants and needs in a career
- Complete a self-analysis in relation to career preparation
- Understand strengths and weaknesses
- Determine possible career choices for the future
- Describe educational requirements for potential careers
- Determine possible post high school educational institutions
- Understand the financial aid process
- Research a currently desired career

**Core Activities:** Students will complete/participate in the following:
- Notes/discussion of related terms and concepts
- Complete a common wants and needs list
- Create a self-assessment inventory
- Complete a personality/career test
- Create a collage for a self-analysis
- Internet search of potential careers ([www.bls.gov](http://www.bls.gov))
- Visit and learn about financial aid from fafsa.ed.gov
- Visit and research educational institutions that offer preparation for desired career

**Remediation:**
- Utilization of notes and vocab for test study
- Modified extensions and tests based on IEP
- Review exercises at end of section/chapter
- Review of chapter terms
- Application of principles through case studies
- Project/activity assistance

**Instructional Methods:**
- Higher order questioning
- Internet research webbing
- Direct instruction
- Teacher modeling and visual aids
- Referencing through current events and news
- Project related to content
**Materials & Resources**
- Library sources from district library site
- Online sources
- Newspapers
- Nightly newscasts
- Textbook
- Student/teacher experiences
- Guest speakers
- Field trips

**Assessments:**
- Objective/subjective testing
- Rubric guided projects
- Homework
- Essays
Curriculum Scope and Sequence

Planned Course: Careers and Basic Money Management

Unit: Getting a Job

Time Frame: 2-3 weeks

State Standards: 13.1.11 A-H; 13.2.11 A-D; 13.2.8 E; 13.3.8 A; 13.3.11 F-G; 1.4.8 C; 1.4.11 E; 1.2.8 A; 1.4.3 B; 1.5.8 A-D, G; 1.5.11 E-F; 1.6.11 A-E; 1.8.5 A-C

Essential Content/Objectives: At the end of the unit, students will be able to:
● Define and identify terms, concepts, and practices related to getting a job
● Determine the sources available for finding a job
● Analyze information provided/requested in job descriptions
● Find a job opening in currently desired career
● Develop proper documents needed in the job search process
● Describe proper interview techniques

Core Activities: Students will complete/participate in the following:
● Notes/discussion of related terms and concepts
● List and describe various sources/services in job searching
● Visit company websites, career websites, and employment agency websites
● List pros and cons of the various sources/services in job searching
● Create a cover letter for a desired job (high school student appropriate job)
● Create a current job résumé
● List the rules for using job references
● Create a job reference page
● Describe DOs and DON'Ts for interviewing
● Practice mock interviews for a current job opening

Remediation:
● Utilization of notes and vocab for test study
● Modified extensions and tests based on IEP
● Review exercises at end of section/chapter
● Review of chapter terms
● Application of principles through case studies
● Project/activity assistance

Instructional Methods:
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Assessments:
- Objective/subjective testing
- Rubric guided projects
- Homework
- Essays
Curriculum Scope and Sequence

Planned Course: Careers and Basic Money Management

Unit: The Workplace and Employment Laws

Time Frame: 1-2 weeks

State Standards: 13.1.11 A-H; 13.2.11 A-D; 13.2.8 E; 13.3.8 A; 13.3.11 F-G; 1.4.8 C; 1.4.11 E; 1.2.8 A; 1.4.3 B; 1.5.8 A-D, G; 1.5.11 E-F; 1.6.11 A-E; 1.8.5 A-C

Essential Content/Objectives: At the end of the unit, students will be able to:

- Define and identify terms, concepts, and practices related to the workplace and employment laws
- Explain different types of communication present in the workplace
- Develop an understanding of employer expectations in the workplace
- Determine ethical behavior within the workplace
- Describe the basic work forms required for employment
- Discuss various laws protecting employees

Core Activities: Students will complete/participate in the following:

- Notes/discussion of related terms and concepts
- List DOs and DON’ Ts of various forms of communication (speaking, writing, email, human relations, etc.)
- Describe the proper response/action, given various ethical situations in the workplace
- Create an employer expectations handbook for employees
- View work forms online and discuss completing the forms (work permit, W-4, I-9)
- Research various employment laws and discuss their purpose

Remediation:

- Utilization of notes and vocab for test study
- Modified extensions and tests based on IEP
- Review exercises at end of section/chapter
- Review of chapter terms
- Application of principles through case studies
- Project/activity assistance

Instructional Methods:

- Higher order questioning
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- Direct instruction
- Teacher modeling and visual aids
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**Materials & Resources**
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**Assessments:**
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- Essays
Curriculum Scope and Sequence

Planned Course:  Careers and Basic Money Management

Unit:  Paychecks and Benefits

Time Frame:  1-2 weeks

State Standards:  13.1.11 A-H; 13.2.11 A-D; 13.2.8 E; 13.3.8 A; 13.3.11 F-G; 1.4.8 C; 1.4.11 E; 1.2.8 A; 1.4.3 B; 1.5.8 A-D, G; 1.5.11 E-F; 1.6.11 A-E; 1.8.5 A-C

Essential Content/Objectives:  At the end of the unit, students will be able to:
- Define and identify terms, concepts, and practices related to paychecks and benefits
- Discuss various methods of pay for a job
- Describe the relationship between gross pay, deductions, and net pay
- Analyze the information provided on a pay stub
- Describe benefits and examples

Core Activities:  Students will complete/participate in the following:
- Notes/discussion of related terms and concepts
- List ways of being paid (ex. hourly wage)
- Calculate gross pay based on the various methods above
- List and calculate various paycheck deductions
- Use federal withholding tables to determine federal income tax
- Calculate net pay based on gross pay and deductions calculations
- View various pay stub set-ups and discuss the information provided
- List and discuss the importance of various types of work benefits
- Research work benefits offered by the top companies

Remediation:
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- Review of chapter terms
- Application of principles through case studies
- Project/activity assistance

Instructional Methods:
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Assessments:
● Objective/subjective testing
● Rubric guided projects
● Homework
● Essays
Curriculum Scope and Sequence

**Planned Course:** Careers and Basic Money Management

**Unit:** Taxes and Tax Returns

**Time Frame:** 2-3 weeks

**State Standards:** 13.1.11 A-H; 13.2.11 A-D; 13.2.8 E; 13.3.8 A; 13.3.11 F-G; 1.4.8 C; 1.4.11 E; 1.2.8 A; 1.4.3 B; 1.5.8 A-D, G; 1.5.11 E-F; 1.6.11 A-E; 1.8.5 A-C

**Essential Content/Objectives:** At the end of the unit, students will be able to:
- Define and identify terms, concepts, and practices related to taxes and tax returns
- Describe the various parts of the U.S. tax system
- Discuss the idea and purpose of federal income tax
- Understand the purpose and process of filing a tax return

**Core Activities:** Students will complete/participate in the following:
- Notes/discussion of related terms and concepts
- List examples of the use of income taxes on the local, state, and federal level
- Describe the role of the I.R.S, Congress, and taxpayers in the U.S. tax system
- Research and present a celebrity case of tax evasion
- Describe the responsibility of filing a tax return
- List the major steps in filing a tax return
- Analyze various required tax documents
- Complete a 1040EZ and a 1040
- View various tax filing websites (hrblock.com, irs.gov, etc)

**Remediation:**
- Utilization of notes and vocab for test study
- Modified extensions and tests based on IEP
- Review exercises at end of section/chapter
- Review of chapter terms
- Application of principles through case studies
- Project/activity assistance

**Instructional Methods:**
- Higher order questioning
- Internet research webbing
- Direct instruction
- Teacher modeling and visual aids
- Referencing through current events and news
- Project related to content
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Assessments:
- Objective/subjective testing
- Rubric guided projects
- Homework
- Essays
Curriculum Scope and Sequence

**Planned Course:** Careers and Basic Money Management

**Unit:** Budgeting Money

**Time Frame:** 1-2 weeks

**State Standards:** 13.1.11 A-H; 13.2.11 A-D; 13.2.8 E; 13.3.8 A; 13.3.11 F-G; 1.4.8 C; 1.4.11 E; 1.2.8 A; 1.4.3 B; 1.5.8 A-D, G; 1.5.11 E-F; 1.6.11 A-E; 1.8.5 A-C

**Essential Content/Objectives:** At the end of the unit, students will be able to:
- Define and identify terms, concepts, and practices related to budgeting money
- Discuss various financial responsibilities for students as they finish high school and move into the future
- Determine the main concepts of financial planning
- Describe the process of budgeting and potential pitfalls

**Core Activities:** Students will complete/participate in the following:
- Notes/discussion of related terms and concepts
- List and describe the main elements of financial planning
- Describe the benefits of financial planning
- Create a list of various bills most people are responsible for paying
- Describe the steps involved in budgeting
- Create a budget using the Shoebox Budget Technique

**Remediation:**
- Utilization of notes and vocab for test study
- Modified extensions and tests based on IEP
- Review exercises at end of section/chapter
- Review of chapter terms
- Application of principles through case studies
- Project/activity assistance

**Instructional Methods:**
- Higher order questioning
- Internet research webbing
- Direct instruction
- Teacher modeling and visual aids
- Referencing through current events and news
- Project related to content
Materials & Resources

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- Student/teacher experiences
- Guest speakers
- Field trips

Assessments:

- Objective/subjective testing
- Rubric guided projects
- Homework
- Essays
Curriculum Scope and Sequence

Planned Course: Careers and Basic Money Management

Unit: Checking and Savings Accounts

Time Frame: 2-3 weeks

State Standards: 13.1.11 A-H; 13.2.11 A-D; 13.2.8 E; 13.3.8 A; 13.3.11 F-G; 1.4.8 C; 1.4.11 E; 1.2.8 A; 1.4.3 B; 1.5.8 A-D, G; 1.5.11 E-F; 1.6.11 A-E; 1.8.5 A-C

Essential Content/Objectives: At the end of the unit, students will be able to:
- Define and identify terms, concepts, and practices related to check and savings accounts
- Determine the differences between checking and savings accounts
- Discuss various services included with banking accounts
- Understand the benefits and proper use that go along with having bank accounts

Core Activities: Students will complete/participate in the following:
- Notes/discussion of related terms and concepts
- List services included with having a checking account
- Research details of setting up bank accounts by visiting bank websites
- Describe and practice proper use of checks, debit cards, ATMS, EFTs, and keeping records
- Discuss various ways to deposit money and fill out a deposit slip
- Write checks and endorsements
- List the pros and cons of electronic use of checking accounts
- Describe the importance of keeping records of bank account transactions and completing bank reconciliations
- Describe how compound interest works in savings accounts

Remediation:
- Utilization of notes and vocab for test study
- Modified extensions and tests based on IEP
- Review exercises at end of section/chapter
- Review of chapter terms
- Application of principles through case studies
- Project/activity assistance

Instructional Methods:
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Assessments:

- Objective/subjective testing
- Rubric guided projects
- Homework
- Essays