

Financial Literacy

Prerequisites: Introductory Algebra or equivalent

Length: One semester

Financial Literacy helps students recognize and develop vital skills that connect life and career goals with personalized strategies and milestone-based action plans. Students explore concepts and work toward a mastery of personal finance skills, deepening their conceptual understanding of key ideas and extending their knowledge in a variety of problem-solving applications.

Course topics include career planning; income, taxation, and budgeting; savings accounts, checking accounts, and electronic banking; interest, investments, and stocks; cash, debit, credit, and credit scores; insurance; and consumer purchasing advice on how to buy a car or house, including buying, renting, and leasing options.

These topics are solidly supported by writing and Discussion activities. Journal activities provide introspective opportunities for students to apply concepts on a personal scale as well as analyze scenarios from a third-party perspective. Discussions help students network with each other by sharing personalized strategies and goals and recognizing the diversity of life and career plans within a group.

To assist students for whom language presents a barrier to learning or who are not reading at grade level, Financial Literacy includes audio resources in both Spanish and English.

This course is aligned with state standards as they apply to Financial Literacy and adheres to the National Council of Teachers of Mathematics' (NCTM) Problem Solving, Communication, Reasoning, and Mathematical Connections Process standards.