

**Carroll County School District
J. Z. George High School
Grade 9-12 Personal Finance Pacing Guide**

Dates	Competencies / Objectives	Unit or Topic
August 13-17	<p><u>8. Explore tax functions as related to personal finance and personal payroll.</u></p> <p>8a. Compute sales tax and payroll tax</p>	<p>Choosing Your Career Getting a Job Keeping a Job Employee Pay and Benefits</p>
August 20-24	<p>8b. Explore potential tax deductions and credits (e.g., health expenses, child/elderly care costs, career-related clothing expenses, career education, mortgage interest).</p> <p>8c. Identify types of income taxes.</p>	<p>Federal income taxes</p>
August 27-31	<p><u>3. Using technology, apply budgeting technology that involve planning for transportation, housing, insurance, and leisure expenses.</u></p> <p>3c. Develop a budget (e.g. routine family vacation, entertainment).</p>	<p>Budgets and Financial Records</p>
September 3	<p>Labor Day Holiday</p>	

September 4-7	<p><u>4. Identify banking services and prepare related documents.</u></p> <p>4a. Using appropriate software, prepare documents such as checks, registers, deposits, and withdrawals.</p> <p>4b. Reconcile a bank statement.</p> <p>4c. Identify various savings mechanisms.</p>	<p>Checking Accounts and Banking Services</p> <p>Saving for the Future</p>
September 10-14	<p><u>6. Identify basic strategies for making money, stocks, bonds, terminology to stocks/bonds and apply procedures in maintaining a fictitious stock market portfolio.</u></p> <p>6a. Compare stocks and bonds.</p>	<p>Investing in Stocks</p> <p>Investing in Bonds</p>
September 17-21	<p>6b. Compare and contrast different market economies.</p>	<p>Investing in Mutual Funds, Real Estate, and Other Alternatives</p>
September 24-28	<p>6c. Identify and discuss sources for personal finance, family income, savings and investments.</p>	<p>Retirement and Estate Planning</p>
October 1-5	<p><u>5. Explore the process involved in securing credit and the effects of poor credit management.</u></p> <p>a. Explore the pros and cons of various methods of financing a purchase.</p>	<p>Credit in America</p> <p>Costs of Credit</p>
October 8-12	<p>Nine Weeks Exam</p>	
October 15	<p>Professional Development</p>	

October 16-19	<p>5b. Identify personal qualifications necessary to obtain credit along with the purpose of credit reports.</p> <p>5c. Compare terms and conditions required by credit sources and complete a credit application.</p> <p>5d. Identify sources of assistance for credit problems, bankruptcy and the need for sound credit rating.</p>	<p>Credit Procedures and Laws</p> <p>Problems with Credit</p>
October 22-26	<p><u>2. Define and explain productivity and discuss the various factors that affect productivity.</u></p> <p>a. Describe why increased economic output increases the standard of living in a society.</p> <p>b. Indicate opportunity costs and economic risks involved to increase productivity of capital and human resources.</p> <p>c. Discuss the effects of government expenditures, regulations, and tax policies on productivity.</p>	<p>Personal Decision Making</p>
October 29- November 2	<p>3.b. Compare the advantages and disadvantages of home ownership versus renting.</p>	<p>Housing</p>
November 5- November 9	<p>3.a. Research the purchase of a vehicle, including taxes, maintenance, and other incidental costs.</p>	<p>The Automobile</p>

November 12-15	<p><u>7. Develop a working knowledge of the types of insurance available.</u></p> <p>a. Examine types of coverage for automobile, property. Life. Health, and income security.</p>	<p>Personal Risks ans Insurance Property and Liability Insurance Health and Life Insurance</p>
November 19-23	Thanksgiving Holiday	
November 26-30	<p><u>1. Develop basic consumer-awareness skills.</u></p> <p>a. Identify steps in a purchase decision while developing comparison-shopping skills.</p> <p>b. Identify consumer protection and assistance agencies.</p> <p>c. Analyze the impact and implications of consumer privacy.</p> <p>d. Examine the impact of advertising and marketing on consumer decision-making.</p>	<p>Role of the Consumer Consumer Protection</p>
December 3-7		<p>Family Decisions Planning a Marriage and Vacation Divorce</p>
December 10-14	Review for Final Exams	
December 17-20	Final Examinations	
December 24- January 4	Christmas Holiday	