

**PA Achievement Standard:**

- **15.6.12.A:** Evaluate the impact of internal and external influences on financial decisions
- **15.6.12.B:** Analyze financial decisions for major purchasing events occurring at different stages in life, systematically considering alternatives and consequences
- **15.6.12.C:** Reference Career Education and Work 13.3.11.D
- **15.6.12.D:** Develop criteria to evaluate employment options
- **15.6.12.E:** Assess the purpose, source, and impact of various taxes
- **15.6.12.F:** Evaluate criteria for personal spending in relation to the economic climate
- **15.6.12.G:** Identify strategies for personal financial management
- **15.6.12.H:** Evaluate payment methods for major purchases
- **15.6.12.I:** Analyze the functions of the Federal Reserve and other financial institutions
- **15.6.12.J:** Analyze the total cost of a major purchase loan agreement using fixed and variable interest rates, calculated over time
- **15.6.12.K:** Analyze the impact of a positive or negative credit history
- **15.6.12.L:** Research major consumer credit laws and their impact on individuals in debt
- **15.6.12.M:** Assess the impact of identity theft; develop a plan for correcting a negative credit report
- **15.6.12.N:** Compare and contrast various suppliers of insurance products and develop criteria to evaluate individual insurance needs
- **15.6.12.O:** Develop criteria for a disaster management plan that includes provisions for secure storage of digital and paper documents, inventory of household items, cash reserves, and medical records
- **15.6.12.P:** Develop financial investment plans to accommodate various economic and personal scenarios
- **15.6.12.Q:** Apply the “Rule of 72” to estimate the number of periods required to double an investment
- **15.6.12.R:** Compare and contrast various investment plans to achieve goals of liquidity, income, and growth
- **15.6.12.S:** Analyze the role of government in investment planning and retirement planning

**Big Idea/Essential Questions:**

- Unit 6 serves as an enrichment unit during the semester. Unit 6 topics include, but are not limited to: 1) planning personal finances 2) banking and credit 3) investing financial resources 4) protecting your finances.

**Competencies:**

- Students will be able to
  - Understand, articulate, evaluate, and apply strategies for planning personal finances
  - Understand, articulate, evaluate, and apply banking and credit
  - Understand, articulate, evaluate, and apply strategies for investing financial resources
  - Understand, articulate, evaluate, and apply strategies for protecting finances
  - Understand, articulate, evaluate, and apply personal finance terminology

<b>Learning Plan</b>	
<p style="text-align: center;"><b>Suggested Activities/Strategies</b></p> <ul style="list-style-type: none"><li>Selected lectures, class discussions, activities, student readings, workshops from Chapters 1 through 15</li></ul>	<p style="text-align: center;"><b>Assessment Evidence</b></p> <ul style="list-style-type: none"><li>Selected Chapter/Section Assessments:<ul style="list-style-type: none"><li>1.1 through 15.3</li></ul></li><li>Project-based assessments</li><li>Vocabulary terminology</li><li>Teacher observation</li><li>Class discussions</li><li>Student engagement and participation</li><li>Cumulative Assessments<ul style="list-style-type: none"><li>Chapters 1 through 15</li></ul></li></ul>