

**Personal Finance Semester Course**  
**Fall 2021**

<b>Time</b>	<b>Topics</b>	<b>Personal Finance Standards</b>
<b>August</b>	<p><b><u>Behavioral Finance</u></b>            Students will identify different ways that they relate to money and assess their own personal values that shape how they make financial decisions.</p> <p><b><u>Consumer Unit</u></b>            Students will analyze money-handling decisions that young adults commonly face. Students will assess how spending priorities reflect goals and values.</p> <p><b><u>Budgeting</u></b>            Students will understand what budgeting is and why it is important. Students will explain how budgeting can be used to reach their financial goals.</p>	<i>Financial Mindset</i>
<b>September</b>	<p><b><u>Checking &amp; Saving Accounts</u></b>            Students will investigate account management services that financial institutions provide. Students will understand the fundamentals of saving such as reasons for saving, how much to save, and strategies to enable saving.</p> <p><b><u>Paying for College</u></b>            Students will understand common costs associated with college and post-secondary education. Students will differentiate among various types of student loans and alternatives as a means of paying for post-secondary education.</p>	<i>Education &amp; Employment</i>  <i>Money Management</i>
<b>October</b>	<p><b><u>Credit &amp; Managing Credit</u></b>            Students will be able to explain why a person may need or want credit. Students will learn responsible strategies that can be used by an individual to eliminate debt. Students will understand how credit scores impact their ability to borrow money and learn how they can build credit and improve their own credit score.</p>	<i>Money Management</i>  <i>Credit &amp; Debt</i>  <i>Saving &amp; Investing</i>
	<b><u>Investing</u></b>	<i>Money Management</i>

<b>November</b>	<p>Students will learn to recognize the value of investing early, regularly, and long-term to extract maximum earnings from their investments. Students will be able to explain how compound interest works and how to harness its power when saving and investing.</p> <p><u>Insurance</u> Students will analyze the conditions under which it is appropriate for young adults to have life, health, and disability insurance.</p>	<p><i>Saving &amp; Investing</i></p> <p><i>Risk Management &amp; Insurance</i></p>
<b>December</b>	<p><u>Taxes</u> Students will explain where income taxes are collected from and how they provide revenue for public expenses. Students will understand the purpose of a W-2 form and how to use it to file their taxes.</p>	<p><i>Money Management</i></p>

**Wisconsin Personal Finance Standards:**

<https://dpi.wi.gov/finance/standards>