

Wyoming Department of Education Required Virtual Education Course Syllabus

Natrona County School District # 1

Program Name	Natrona Virtual Academy	Content Area	VE
Course ID	NCV12149G	Grade Level	9,10,11,12
Course Name	Financial Literacy & Civic Responsibility	# of Credits	1
SCED Code	12149G1.0011	Curriculum Type	Odysseyware

COURSE DESCRIPTION

Personal Financial Literacy and Civic Responsibility is a full credit Web based course designed to teach high school students the concept and principles involved in civic duty as a member of a community, career and employment preparation, consumer skills, education on credit and taxes, budgeting, banking, saving, investing, stocks, and obtaining insurance.

WYOMING CONTENT AND PERFORMANCE STANDARDS

STANDARD#	BENCHMARK (Standard/Indicator) Use the Standards and Benchmarks as Spreadsheets
CV12.1.1	Students will set career goals.
CV12.1.2	Students will explore careers using mentors and industry experts.
CV12.1.3	Students will prepare educational and career plan.
CV12.1.4	Students will demonstrate employability skills.
CV12.2.1	Students will communicate clearly, effectively, and with reason.
CV12.2.2	Students will model integrity, ethical leadership and management skills.
CV12.2.4	Students will apply safe, legal, responsible use of information and technology.
CV12.3.1	Students will investigate authentic problems and significant questions.
CV12.3.2	Students will use trends, forecast possibilities and explore complex systems and issues.
CV12.3.3	Students will use valid and reliable research strategies to solve problems or complete projects.
CV12.3.4	Students will use creativity and innovation considering impacts of their decisions.

CV12.4.1	Students will produce clear and coherent writing.
CV12.4.2	Students will determine meaning of symbols, term, and words in technical text.
CV12.4.3	Students will acquire, use, and report information using technology.
CV12.4.4	Students will follow complex multistep procedure.
CV12.5.1	Students will manage resources and implement systems.
CV12.5.2	Students will complete task taking into account constraints, priorities, and resources.
CV12.5.3	Students will safely and ethically use industry tools and technologies.

SCOPE AND SEQUENCE

UNIT OUTLINE	STANDARD#	OUTCOMES OBJECTIVES/STUDENT CENTERED GOALS
Unit 1: Personal Development & Employment Preparation		Student will explain key parts of personal development and being a responsible citizen. They will also learn to prepare for a Career. Effects of Personal Decisions and civic responsibilities essay. Create a chronological resume and a functional resume. In depth essay on the requirements of their career choice and steps towards acquiring the skills needed.
WORKING: CAREERS AND INTERESTS	CV12.2.2	<ul style="list-style-type: none"> ▪ Examine the benefits of working. ▪ Assess aspects that make work satisfying. ▪ Discuss factors that lead to job or career choice. ▪ Analyze ways to overcome job unhappiness.
HELPING PROFESSIONS		<ul style="list-style-type: none"> ▪ Examine careers related to the social sciences. ▪ Assess which helping professions might interest you.
PROJECT: YOUR INTERESTS AND ABILITIES	CV12.1.4	<ul style="list-style-type: none"> ▪ Examine your interests as they relate to a potential career.
PROJECT: CAREER QUALIFICATIONS		<ul style="list-style-type: none"> ▪ Examine the requirements of a career of your choice.
CAREER AND PERSONAL LIFE	CV12.3.1	<ul style="list-style-type: none"> ▪ Examine how flexibility at work can support your personal and home life. ▪ Describe the effect of work on your personal life. ▪ Describe the effect of your personal life on work.
PROJECT: INTERVIEW	CV12.1.2	<ul style="list-style-type: none"> ▪ Interview a person in a career that interests you. ▪ Assess the career based on what you learned from the interview.

QUIZ 1: WORK, CAREER, AND PERSONAL LIFE		
FINDING EMPLOYMENT	CV12.2.1	<ul style="list-style-type: none"> ▪ Assess different ways to find employment and get noticed. ▪ Explain ways to communicate with future employers.
RESUMES		<ul style="list-style-type: none"> ▪ Identify the types and elements of resumes. ▪ Evaluate a resume for organization, format, and effectiveness.
EFFECTIVE COVER LETTERS	CV12.4.1	<ul style="list-style-type: none"> ▪ Research basic information on a potential job. ▪ Evaluate and write an effective cover letter.
PROJECT: DESIRABLE EMPLOYEE TRAITS	CV12.1.4 CV12.2.2	<ul style="list-style-type: none"> • honesty • punctuality • loyalty • cooperation • responsibility • desire to learn • ability to get along with others
QUIZ 2: EMPLOYMENT		
UNIT REVIEW TEST		
UNIT TEST		
Unit 2: Ethical Decisions & Personal Responsibility		Students identify and model integrity, ethical leadership and effective management skills. Self-reflection and assessment essay. PACED decision-making process to making financial decisions.
INTRODUCTION TO FINANCIAL LITERACY		<ul style="list-style-type: none"> ▪ Define financial literacy. ▪ Identify the importance of becoming financially literate.
SELF-ASSESSMENT		<ul style="list-style-type: none"> ▪ Identify misconceptions you have about financial information. ▪ Identify personal habits and attitudes about finances.

TAKING RESPONSIBILITY	CV12.2.4	<ul style="list-style-type: none"> ▪ Identify ways to be a financially responsible individual. ▪ Give examples of the benefits of financial responsibility. ▪ Give examples of the costs of financial irresponsibility. ▪ Identify effects of responsibility and irresponsibility on the local and global community.
QUIZ 1: OVERVIEW OF FINANCIAL LITERACY		
FINDING AND EVALUATING FINANCIAL INFORMATION		<ul style="list-style-type: none"> ▪ Understand there are a variety of sources for financial information. ▪ Know the characteristics of reliable financial resources. ▪ Evaluate financial information for reliability and relevance.
PROJECT: RELIABLE FINANCIAL INFORMATION		<ul style="list-style-type: none"> ▪ Evaluate financial information for reliability and relevance.
QUIZ 2: FINANCIAL INFORMATION		
PERSONAL FINANCIAL GOALS		<ul style="list-style-type: none"> ▪ Calculate your net worth. ▪ Set measurable short- and long-term financial goals. ▪ Prioritize financial goals. ▪ Evaluate progress in reaching goals.
DECISION-MAKING PROCESS	CV12.4.4	<ul style="list-style-type: none"> ▪ List the steps in a financial decision-making process. ▪ Apply a systematic decision-making process to financial decisions. ▪ Give examples of how decisions can affect reaching financial goals.
PROJECT: MAKING DECISIONS		<ul style="list-style-type: none"> ▪ Apply reliable information and a systematic decision-making process to personal financial decisions.
QUIZ 3: DECISION MAKING		
PERSONAL RESPONSIBILITY WORKSHEET		There are 13 categories in this lifestyle budget activity. Students will make a choice in their monthly budget.

Unit TEST REVIEW		
Unit 2 TEST		
Unit 3: Careers & Income		Students apply safe, legal, and responsible use of information and technology as appropriate to the task. Students will create a graphic organizer. They will calculate net pay and deductions using a paycheck stub.
EXPLORING CAREER OPTIONS	CV12.5.1	<ul style="list-style-type: none"> ▪ List resources available to research career options. ▪ Explore career options. ▪ Analyze how career choice, education, and skills affect income.
STARTING A BUSINESS		<ul style="list-style-type: none"> ▪ Describe the risks, costs, and rewards of starting a business.
PROJECT: SELF-REFLECTION		<ul style="list-style-type: none"> ▪ Examine personal characteristics to determine interests, skills, and <u>knowledge related to career choice.</u>
CAREER PATH	CV12.1.3 CV12.1.1	<ul style="list-style-type: none"> ▪ Apply the decision making process to selecting a career path. ▪ Establish career goals.
PROJECT: REACHING MY CAREER GOALS	CV12.1.1	<ul style="list-style-type: none"> ▪ Outline steps required to reach career goals.
QUIZ 1: CAREERS		
SOURCES OF INCOME		<ul style="list-style-type: none"> ▪ Identify sources of income. ▪ Define key terms such as capital gains, dividends, commission, and interest.
MY PAYCHECK		<ul style="list-style-type: none"> ▪ Describe factors affecting take-home pay. ▪ Identify deductions and withholdings on a paycheck stub. ▪ Give examples of employee benefits.

TAXES		<ul style="list-style-type: none"> ▪ Demonstrate a basic understanding of how income tax works. ▪ Identify resources available to gain answers to questions about taxes. ▪ Identify taxes that adults pay. ▪ Identify the purpose of taxes.
PROJECT: TAX FORMS		<ul style="list-style-type: none"> ▪ Complete a W-4 form. ▪ Complete a 1040EZ.
QUIZ 2: INCOME AND TAXES		
Unit 4: Money Management		Students will learn effective management skills. Students employ valid and reliable research strategies and apply prior knowledge to solve a problem. Students will create a spending diary and a budget. They will compare checking accounts based on fee structure and services to determine which is the best value.
OVERVIEW OF A BUDGET		<ul style="list-style-type: none"> ▪ Define key financial terms, such as variable expenses and fixed expenses. ▪ Identify the components of a personal financial plan: net worth statement, financial goals, budget, insurance plan, and a saving and investing plan. ▪ Describe a strategy for organizing personal finances. ▪ Describe a budget and the benefits of having one.
PROJECT: SPENDING DIARY	CV12.2.4	<ul style="list-style-type: none"> ▪ Prepare a personal spending diary. ▪ Analyze what you spent your money on.
SPENDING	CV12.5.2	<ul style="list-style-type: none"> ▪ Describe the benefits of planning all purchases and not buying items that are not part of the plan. ▪ Describe how overspending can deter an individual from reaching financial goals. ▪ Identify examples of spending wisely.

MONEY MANAGEMENT TOOLS		<ul style="list-style-type: none"> ▪ Identify tools that will help manage money. ▪ Decide which tool is best for certain situations.
PROJECT: CREATE A BUDGET		<ul style="list-style-type: none"> ▪ Create a budget.
QUIZ 1: BUDGET		
FINANCIAL INSTITUTIONS		<ul style="list-style-type: none"> ▪ Identify the major types of financial institutions. ▪ Compare the types of financial institutions. ▪ List reasons to use a financial institution.
PROJECT: SELECTING A BANK	CV12.4.3	<ul style="list-style-type: none"> ▪ Select a bank and write an essay why it is the best financial institution for you, providing details.
SERVICES, TOOLS, AND RESOURCES	CV12.4.3	<p>Identify banking services, tools, and resources that will help you.</p> <ul style="list-style-type: none"> ▪ Describe two types of deposit accounts and the services and tools that come with them. ▪ Describe the roles of the bank customer service representative, teller, loan officer, and branch manager.
CHECKING ACCOUNT		<ul style="list-style-type: none"> ▪ Identify the purpose of a checking account and a checkbook register. ▪ Describe the steps involved in opening and maintaining a bank account. ▪ Label the parts of a check, checkbook register, and deposit slip. ▪ Describe the process of writing a check.
PROJECT: CHOOSING A CHECKING ACCOUNT		<ul style="list-style-type: none"> ▪ Compare checking accounts based on fee structure and services to determine which is the best value.

PROJECT: CHECKBOOK	CV12.4.4	<ul style="list-style-type: none"> ▪ Write a check, complete a deposit slip, and enter information into a check register. ▪ Read a financial statement and reconcile a checkbook.
ONLINE BANKING		<ul style="list-style-type: none"> ▪ Understand the purpose of online banking. ▪ List tasks that can be completed online. ▪ Describe how to make a payment using online banking. ▪ List advantages and disadvantages of online banking.
QUIZ 2: FINANCIAL INSTITUTIONS AND SERVICES		
FINANCIAL RISKS		<ul style="list-style-type: none"> ▪ Define key terms, such as liability, identity theft, and privacy policy. ▪ Identify financial risks. ▪ List strategies to manage risks and protect yourself.
PROJECT: MANAGE THE RISKS	CV12.5.1	<ul style="list-style-type: none"> ▪ Create an insurance plan to manage risks.
QUIZ 3: RISKS		
UNIT 4 TEST REVIEW		
Unit 5: Taxes & Insurance Sem. 2		Students will determine the meaning of symbols, key terms, and other content-specific words and phrases as they are used in technical context. Students will create an insurance plan to manage risks. They will fill out a W4 and 1040EZ tax form.
LIFE INSURANCE		<ul style="list-style-type: none"> ▪ Differentiate between the kinds of life insurance. ▪ Calculate premiums of life insurance using a table.

PREMIUMS		<ul style="list-style-type: none"> ▪ Calculate premiums based on age, gender, type of policy, and amount of benefit. ▪ Calculate annual, semiannual, quarterly, and monthly premiums.
LOANS AND CASH VALUE		<ul style="list-style-type: none"> ▪ Calculate the cash value of a whole life policy. ▪ Evaluate the ratio of the cash value to premiums paid.
HEALTH INSURANCE		<ul style="list-style-type: none"> ▪ Assess premiums paid by an individual and an employer. ▪ Analyze deductibles, coinsurance and total out-of-pocket costs to an individual and the insurance company
OTHER INSURANCE		<ul style="list-style-type: none"> ▪ Distinguish between different types of insurance that one might encounter.
QUIZ 1: INSURANCE		
TAXES: FEDERAL 1040		<ul style="list-style-type: none"> ▪ Understand graduated income tax and how it affects deductions. ▪ Calculate the amount of federal tax deducted using a tax rate table.
TAXES: FICA		<ul style="list-style-type: none"> ▪ Calculate FICA tax for an individual and the self-employed. ▪ Compute the Medicare tax for an individual and self-employed.
TAXES: STATE		<ul style="list-style-type: none"> ▪ Read and understand a state tax table. ▪ Calculate state tax withholdings from a state tax table.
QUIZ 2: WITHHOLDING		
TAXES: LOCAL		<ul style="list-style-type: none"> ▪ Assess sales tax on items purchased. ▪ Comprehend the many different types of local taxes.

TAXES: OTHER		<ul style="list-style-type: none"> ▪ Determine the tax rate for property tax. ▪ Compute the amount of property tax paid using the tax rate.
QUIZ 3: TAXES		
UNIT 5 TEST REVIEW		
UNIT 5 TEST		
Unit 6: Saving & Investing		Students will acquire, manipulate, analyze, diagnose, and/or report information, using the appropriate technology. Project on evaluating savings options and selecting the appropriate savings option. Read stock market quotes and track performance of stock.
IT PAYS TO SAVE		<ul style="list-style-type: none"> ▪ Define key financial terms associated with saving and investing, such as compound interest and principal. ▪ Explain why it's important to save. ▪ Identify tips that will help you save. ▪ Calculate the amount in a savings account, given specific information such as interest rate. ▪ Use the Rule of 72 to estimate savings returns.
SAVINGS ACCOUNT		<ul style="list-style-type: none"> ▪ Calculate how much savings will be needed to achieve a goal. ▪ Define key terms. ▪ List the factors you should consider when selecting a savings account. ▪ Describe how to open and maintain a savings account. ▪ Identify tools and services available for saving.
SPECIAL SAVINGS ACCOUNTS		<ul style="list-style-type: none"> ▪ Define key terms, such as U.S. Department of Treasury and CD. ▪ Identify the purpose and features of special savings accounts, including savings bonds, CDs, 529 plans, and IDAs. ▪ Analyze different types of savings accounts.

PROJECT: WHERE SHOULD I SAVE?		<ul style="list-style-type: none"> Evaluate savings options. Select the appropriate savings option.
QUIZ 1: SAVING		
OVERVIEW OF INVESTING		<ul style="list-style-type: none"> List and describe investment alternatives. Describe how to be prepared to invest. Define key investment terms, such as rate of return and mutual fund.
STOCKS	CV12.4.2	<ul style="list-style-type: none"> Define key terms such as stock market and stock quote. Describe how to buy and sell stock. Read stock market quotes and a stock table. Explain the role of a stock broker. List factors that should be considered when buying stock.
PROJECT: TRACKING STOCK		<ul style="list-style-type: none"> Read stock market quotes. Track the performance of a stock.
FINANCIAL PLANNING		<ul style="list-style-type: none"> Define key investment terms, such as diversification, opportunity cost, and liquidity. Identify factors that should be considered when investing. Describe the relationship between risk and return. Identify beneficial investment services, tools, and resources. Identify saving and investing strategies. Describe a saving and investing plan.
PROJECT: PORTFOLIO		<ul style="list-style-type: none"> Evaluate several financial investments. Implement a diversified saving and investment plan.
QUIZ 2: INVESTING		
UNIT 6 TEST REVIEW		
UNIT 6 TEST		

Unit 7: Credit, Debt, and Consumer Skills		Students will manage resources to develop, analyze, and implement systems and applications. Students will analyze the terms of several credit cards and compare them in regards to fees, ARP, and grace periods. Student will access consumer Web site and gather information needed to make a hypothetical purchase. Student will write a letter of complaint to a company's headquarters to protect their consumer rights.
CREDIT CARDS	CV12.3.1	<ul style="list-style-type: none"> ▪ Define key financial terms associated with credit cards, including credit limit and grace period. ▪ Calculate finance charges using different interest rates. ▪ Read an account statement. ▪ Describe how making minimum payments on credit card balances increases the total cost and repayment time. ▪ Compare credit cards with reference to fees, APR, grace period, and credit limit.
PROJECT: SELECTING A CREDIT CARD		<ul style="list-style-type: none"> ▪ Analyze the terms of several credit cards. ▪ Compare credit cards in regards to fees, APR, and grace period.
CREDITWORTHY	CV12.3.2	<ul style="list-style-type: none"> ▪ Identify types of credit. ▪ Describe how to run a credit report. ▪ Identify the factors lenders look for when making credit decisions. ▪ Explain how a credit score affects creditworthiness and the cost of credit. ▪ Identify how to use credit responsibly and maintain creditworthiness.
CREDIT PROBLEMS	CV12.3.3	<ul style="list-style-type: none"> ▪ Define key terms associated with credit problems. ▪ Recognize excessive debt and describe possible consequences. ▪ Suggest strategies for avoiding and correcting credit problems.

<p>QUIZ 1: CREDIT</p>		
<p>OVERVIEW OF LOANS</p>		<ul style="list-style-type: none"> ▪ Define key terms associated with loans. ▪ Differentiate between secured loans and unsecured loans. ▪ Recognize the relationship between finance charges, the principal, the loan repayment period, and the total cost of the loan. ▪ Explain how to calculate the total cost of repaying a loan. ▪ Describe how to apply for a loan.
<p>MORTGAGES</p>		<ul style="list-style-type: none"> ▪ Define key terms associated with mortgages. ▪ Identify various types of mortgages. ▪ Identify costs associated with mortgages. ▪ Calculate a mortgage payment.
<p>OTHER LOANS</p>		<ul style="list-style-type: none"> ▪ Identify various types of loans, including student loans, home equity loans, small business loans, and car loans. ▪ Identify the differences between a car loan and a car lease. ▪ Identify various types of college loans and alternatives to student loans.
<p>PROJECT: MAKING A LARGE PURCHASE</p>	<p>CV12.3.4</p>	<ul style="list-style-type: none"> ▪ Use the decision-making process to identify the most cost-effective option for making large purchases.
<p>RENT OR BUY</p>		<ul style="list-style-type: none"> ▪ List questions that will help you determine if you are ready to rent. ▪ List questions that will help you determine if you are ready to buy a home. ▪ Identify upfront costs and the ongoing costs associated with renting. ▪ Calculate whether you can afford the upfront costs and the ongoing costs associated with renting. ▪ Identify the benefits and

QUIZ 2: LOANS		
CONSUMER RIGHTS		<ul style="list-style-type: none"> ▪ Recognize rights and responsibilities as consumers. ▪ Identify the laws and regulations that protect your bank account. ▪ Identify the laws and regulations that protect you when applying for a loan.
CONSUMER PURCHASES		<ul style="list-style-type: none"> ▪ Identify advertising and sales techniques and their purposes. ▪ Recognize deceptive sales techniques. ▪ Identify the purpose of a warranty. ▪ Read and understand the terms of a warranty, including the time frame a warranty applies, what is covered, what is not covered, and the limitations. ▪ List tips for smart shopping. ▪ Identify the Cooling Off Rule.
PROJECT: SMART CONSUMER	CV12.5.3	<ul style="list-style-type: none"> ▪ Evaluate a hypothetical consumer purchase using the PACED decision-making process. ▪ Access consumer Web sites and gather information needed to make a hypothetical purchase. ▪ Write a letter of complaint to a company's headquarters to protect your consumer rights.
QUIZ 3: CONSUMERS		
UNIT 7 TEST REVIEW		
UNIT 7 TEST		
Unit 8: Banking & Credit Cost	CV12.5.2	Students will productively complete tasks taking constraints, priorities and resources into account. Students will productively complete tasks taking constraints, priorities and resources into account.

OVERDRAFT PROTECTION		<ul style="list-style-type: none"> ▪ Understand overdraft policies at individual banks. ▪ Calculate overdraft fees on returned checks.
FINANCING LARGE PURCHASES		<ul style="list-style-type: none"> ▪ Calculate simple interest for large purchases. ▪ Calculate interest for a student loan.
INTEREST FIRST LOANS		<ul style="list-style-type: none"> ▪ Calculate the interest on a discount loan. ▪ Calculate the proceeds on a discount loan.
INSTALLMENT LOANS		<ul style="list-style-type: none"> ▪ Calculate the carrying charges of installment loans. ▪ Determine whether paying cash or paying over a period is the better choice.
QUIZ 1		
THE ANNUAL PERCENTAGE RATE		<ul style="list-style-type: none"> ▪ Calculate the APR of a loan using a simple interest formula. ▪ Calculate the APR of a loan using a compound interest formula.
AUTOMOBILE LOANS		<ul style="list-style-type: none"> ▪ Calculate the APR of a long-term loan. ▪ Compute interest plus monthly payments on a long-term loan.
MORTGAGES		<ul style="list-style-type: none"> ▪ Compute simple interest on a mortgage. ▪ Calculate interest on a mortgage using the APR formula.
QUIZ 2		
SEQUENCES, THE RULE OF 78		<ul style="list-style-type: none"> ▪ Understand the basics of series and sequences. ▪ Use the Rule of 78 to calculate interest on a loan

CREDIT		<ul style="list-style-type: none"> ▪ Understand credit and how it can affect your financial life. ▪ Recognize the advantages and dangers of owning a credit card.
CREDIT CARD PURCHASES		<ul style="list-style-type: none"> ▪ Calculate the average daily balance of a credit card. ▪ Find the interest rate and new account balance using the previous balance method. ▪ Find the interest rate and new account balance using the unpaid balance method.
QUIZ 3		
UNIT 8 TEST REVIEW		
UNIT 8 TEST		