



Wyoming Department of Education Required Virtual Education Course Syllabus

Natrona County School District # 1

Course Information	
Program Name	Natrona Virtual Academy
Course ID	NCV12149G.1
Course Name	Financial Literacy & Civic Responsibility Sem. 1
SCED Code	12149G0.5012
Content Area	VE
Grade Level	9,10,11,12
# of Credits	.5
Curriculum Type	Odysseyware
Please give a concise description of this course including the purpose and what students will demonstrate and/or gain from this course.	
Personal Financial Literacy and Civic Responsibility Semester one Web based course designed to teach high school students the concept and principles involved in personal development, employment preparations, ethical decisions & personal responsibility, choosing careers and the income that is associated, and personal money management.	

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.

Wyoming Content and Performance Standards

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.
	Students will complete tasks taking into account constraints, priorities, and resources.

Wyoming Content and Performance Standards

CV12.5.2	
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.

Scope and Sequence

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

Scope and Sequence

		<ul style="list-style-type: none"> • 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

Scope and Sequence

		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		

Scope and Sequence

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 knowledge related to career choice.
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		

Scope and Sequence

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.

Scope and Sequence

		<ul style="list-style-type: none"> 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.

Scope and Sequence

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.

Scope and Sequence

		<ul style="list-style-type: none"> 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		