



SYLLABUS

PERSONAL FINANCE BASICS

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Grades	9th - 12th

COURSE DESCRIPTION

The NGPF course will help students build core personal finance skills and learn real-world strategies to effectively manage their personal finances. Topics include decision making, budgeting, saving, consumer skills, preparing for their future and more.

LEARNING OUTCOMES

By the end of this course, students will have a basic understanding of personal finance topics and a foundation in the skills necessary to successfully navigate the financial responsibilities that exist in life.

UNITS

UNIT 1: Money in Our Lives	Learn about decision making, trade offs, and the importance of setting goals
UNIT 2: Consumer Skills	Learn banking basics and smart consumer skills like utilizing discounts and comparison shopping
UNIT 3: Budgeting	Learn how to distinguish between needs and wants and how to budget for both
UNIT 4: Credit	Learn about responsible borrowing habits with loans and credit cards
UNIT 5: Saving	Learn about the importance of saving and how to build strong saving habits
UNIT 6: Investing	Learn about the basics of stocks and bonds and core investing strategies such as diversifying risk
Project: Envision Your Future Life	Make a collage, slide presentation, or short video that captures your ideas of what your future will look like

CLASS ASSESSMENTS

Students will be assessed on class attendance and participation as well as using unit assessments.. Students must attend at least 80% of the class sessions. The project is a collage, slideshow, or short video of their future after making wise financial choices (think "fun", don't stress over this.)

REQUIRED MATERIALS

Classroom materials will be provided. Project materials will be discussed depending upon the project chosen.

WEEKLY SCHEDULE

1-15-26	Introduction - Financial Decision Making
1-22-26	Consumer Skills
1-29-26	Banking and Payments
2-5-26	Budgets and Needs vs Wants
2-12-26	Budgeting and Taxes
2-19-26	Making a Budget
2-26-26	Introduction to Credit and Borrowing Money
3-5-26	Credit Cards and Credit Scores
3-12-26	Loans 101
3-19-26	Savings and Building a Saving Habit
3-26-26	Savings Accounts vs Checking Accounts
4-2-26	SPRING BREAK (NO CLASS)
4-9-26	The Power of Compound Interest
4-16-26	Investments and the Stock Market
4-23-26	Stocks, Bonds, and Diversification
4-30-26	Insurance
5-7-26	Wrap up and Sharing our Projects