

Syllabus and Pacing Guide

1.) Syllabus

MATH OF PERSONAL FINANCE

COURSE DESCRIPTION

The Math of Personal Finance course is designed to equip high school students with the essential mathematical skills and financial knowledge needed to make informed financial decisions in their personal lives. The course focuses on practical applications of mathematical concepts in the areas of budgeting, saving, investing, credit management, loans, mortgages, taxes, and retirement planning. Students will explore key financial topics such as compound interest, stock market basics, and the differences between saving and investing while learning how to calculate and interpret financial data to make responsible choices. The course aims to foster financial literacy, providing students with a foundation to manage their finances wisely, set long-term financial goals, and prepare for a secure financial future.

This is the second semester of a full-year course.

COURSE SUBMISSIONS

All assignments will be graded through OnFire. Any attachments must be made in a Word document file, PDF, or Google Doc shareable link and turned in through OnFire or directly to the instructor.

REQUIRED TEXTS

None - All readings will be provided within the lessons and assignments in OnFire.

GRADING BREAKDOWN

A 94-100%	C 73-76%
A- 90-93%	C- 70-72%
B+ 87-89%	D+ 67-69%
B 83-87%	D 63-66%
B- 80-82%	D- 59-63%
C+ 77-79%	F 58% or below

GRADED WEIGHT OF SCHOOLWORK

- It is important to note that you will receive unlimited attempts on all assignments and quizzes until you demonstrate mastery of the content. All quizzes will be randomized and do not show the correct answer, which makes it important to read the lesson material BEFORE taking the quiz and completing the assignments.
- **Assignments: 30%**

- **Final Project: 10%**
- **Quizzes: 40%**
- **Post-Assessment Term 1 & 2: 20%**

ONLINE TECHNOLOGIES

This course takes place online. Since we will not meet face-to-face, you must have the necessary technology and technical know-how to work effectively in this online learning environment. This online course will utilize Spark as the learning management system. Please contact your instructor if you have trouble logging in or viewing any of the documents and links posted.

2.) Pacing Guide

INSTRUCTOR EXPECTATIONS AND PACING

A typical semester course at a traditional high school requires 80 hours in total, which is 40 hours per term. Since this is a self-paced course, completing it may take longer or shorter. You are expected to spend 3-5 hours each week and submit at least one unit each.

Students can complete the course at a pace that best suits them. The students will be responsible for completing and turning in all assignments according to their needs. However, make sure to look at your school's deadlines, to ensure that you are completing courses on track.

Parents/Guardians can observe and view their student's progress through Onfire Learning.

It is suggested that you put the assignments in your calendar at the beginning of the semester so you know which work to complete each week.

Week 1	Unit 1: Welcome! <ul style="list-style-type: none"> • Make sure to read the syllabus. Unit: Introduction to Financial Literacy <ul style="list-style-type: none"> • Submit the following: <ul style="list-style-type: none"> ◦ Assignment: Introduction to Budgets ◦ Quiz: Budget
Week 2	Unit: Introduction to Financial Literacy <ul style="list-style-type: none"> • Submit the following: <ul style="list-style-type: none"> ◦ Quiz: Introduction to Financial Literacy ◦ Quiz: Needs vs Wants ◦ Assignment: Playspent Game & Spending Habits
Week 3	Unit: Introduction to Financial Literacy <ul style="list-style-type: none"> • Submit the following: <ul style="list-style-type: none"> ◦ Assignment: Evaluating Financial Choices Unit: Resources & Financial Planning <ul style="list-style-type: none"> • Submit the following: <ul style="list-style-type: none"> ◦ Quiz: Scarcity & Resources

Week 4	<p>Unit: Resources & Financial Planning</p> <ul style="list-style-type: none"> • Submit the following: <ul style="list-style-type: none"> ◦ Assignment: Personal Financial Plan ◦ Quiz: Personal Financial Plan
Week 5	<p>Unit: Resources & Financial Planning</p> <ul style="list-style-type: none"> • Submit the following: <ul style="list-style-type: none"> ◦ Quiz: Long & Short Term Goals <p>Unit: Living on Your Own</p> <ul style="list-style-type: none"> • Submit the following: <ul style="list-style-type: none"> ◦ Quiz: Opportunity Costs ◦ Quiz: Sources of Income
Week 6	<p>Unit: Living on Your Own</p> <ul style="list-style-type: none"> • Submit the following: <ul style="list-style-type: none"> ◦ Assignment: Living on Your Own ◦ Quiz: Living on Your Own
Week 7	<p>Unit: Living on Your Own</p> <ul style="list-style-type: none"> • Submit the following: <ul style="list-style-type: none"> ◦ Quiz: Cost of Living ◦ Quiz: Design Your Portfolio ◦ Quiz: Savings Plan
Week 8	<p>Unit Term 3 Post-Assessment</p> <ul style="list-style-type: none"> • Submit the following: <ul style="list-style-type: none"> ◦ Post-Assessment Term 3
Week 9	<p>Unit: Taxes, Income, & Costs</p> <ul style="list-style-type: none"> • Submit the following: <ul style="list-style-type: none"> ◦ Quiz: Taxes ◦ Quiz: Tax Forms
Week 10	<p>Unit: Taxes, Income, & Costs</p> <ul style="list-style-type: none"> • Submit the following: <ul style="list-style-type: none"> ◦ Quiz: Calculating Income Taxes ◦ Quiz: Pay Scales ◦ Quiz: Net Income & Interest
Week 11	<p>Unit: Career Opportunities</p> <ul style="list-style-type: none"> • Submit the following: <ul style="list-style-type: none"> ◦ Assignment: Career Plan ◦ Quiz: Education & College

Week 12	<p>Unit: Career Opportunities</p> <ul style="list-style-type: none"> • Submit the following: <ul style="list-style-type: none"> ◦ Quiz: Paying for College ◦ Quiz: FAFSA
Week 13	<p>Unit: Career & Education Opportunities</p> <ul style="list-style-type: none"> • Submit the following: <ul style="list-style-type: none"> ◦ Assignment: Evaluating Post-High School Education Costs ◦ Quiz: Constructing Functions from Tables ◦ Assignment: Tracking the True Cost of Education Using Functions from Tables
Week 14	<p>Unit: Career & Education Opportunities</p> <ul style="list-style-type: none"> • Submit the following: <ul style="list-style-type: none"> ◦ Quiz: Constructing Functions from Graphs ◦ Assignment: Exponential Growth & Degree Choices
Week 15	<p>Unit Quarter 4 Post-Assessment & Project</p> <ul style="list-style-type: none"> • Submit the following: <ul style="list-style-type: none"> ◦ Final Math of Personal of Finance Project
Week 16	<p>Unit: Quarter 4 Post-Assessment & Project</p> <ul style="list-style-type: none"> • Submit the following: <ul style="list-style-type: none"> ◦ Post-Assessment Term 4 ◦ Course Evaluation