

**Course Title:** 610- Financial & Career Explorations

**Board Approval Date:** November 17, 2020

**Credit / Hours:** 1.0 Credit / 126 hours

### **Course Description:**

This course consists of two main components: Financial Literacy and Career Explorations. The Financial Literacy component is designed for students to build a strong foundation of personal financial skills to assist in preparation for adulthood. Emphasis will be placed on the following: managing personal spending to meet financial goals, understanding and controlling the use of credit and debt, developing an awareness of the impact of education on earning potential, exploring how money can work for us through saving and investing, using financial services, and the protection of assets through risk management. Students will use real-world examples and take part in activities including goal writing, personal budgets, investing simulations, and checking and savings account applications. The Career portion of the class has an emphasis on the Pennsylvania Academic Standards for Career Education and Work. The class will provide students with the opportunity to begin or continue their examination into the future beyond high school. Students will have the opportunity to identify their personal aptitudes, abilities, and interests and connect those to possible career placements. Accounting CIP Code: 52.0302  
Business Office Management CIP Code: 52.0401

### **Learning Activities / Modes of Assessment:**

|             |               |
|-------------|---------------|
| Independent | Projects      |
| Small Group | Presentations |
| Whole Group | Research      |
| One-on-one  | Quizzes       |
| Classwork   | Tests         |
| Activities  | Writing       |
| Technology  |               |

### **Instructional Resources:**

NGPF- Next Gen Personal Finance  
Everfi  
HSFPP- High School Financial Planning Program  
Take Charge Today  
You for Youth- Financial Literacy for All  
Banzi  
Smart About Money  
Smart Futures  
PA Career Link

O\*NET

US Bureau of Labor & Statistics

MBA Research & Curriculum Center

- Course Guides
- LAP Modules
- Teacher Professional Development Training Materials

DECA Inc. & PA DECA Competition Materials (Personal Finance specific)

Online Resources

Curriculum: No Program  
 Course: 610 Financial & Career Exploration

| Know/Task:   | Understand:  | Do:   |
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| <p>PA Standards</p> <p>Business, Computer and Information Technology Standards</p> <p>15.6 Finance and Economics</p> | <p>Students will be able to...</p> <p>-Evaluate the impact of internal and external influences on financial decisions</p> <p>-Analyze financial decisions for major purchasing events occurring at different stages in life, systematically considering alternatives and consequences</p> <p>-Develop a personal budget based on career choice</p> <p>- Developing criteria to evaluate employment options</p> <p>-Assess the purpose, source, and impact of various taxes</p> <p>-Evaluate criteria for personal spending in relation to the economic climate</p> <p>-Identify strategies for personal financial management</p> <p>-Evaluate payment methods for major purchases</p> <p>-Analyze the functions of the Federal Reserve and other financial institutions</p> <p>-Analyze the total cost of a major purchase loan agreement using fixed and variable interest rates,</p> | <p>15.5.12.A- Evaluate the impact of internal and external influences on financial decisions. (2)</p> <p>15.6.12.B- Analyze financial decisions for major purchasing events occurring at different stages in life, systematically considering alternatives and consequences. (2)</p> <p>15.6.12.C- Develop a personal budget based on career choice, such as, but not limited to: (3)</p> <ul style="list-style-type: none"> <li>● Charitable contributions</li> <li>● Fixed/variable expenses</li> <li>● Gross pay</li> <li>● Net pay</li> <li>● Other income</li> <li>● Savings</li> <li>● Taxes</li> </ul> <p>15.6.12.D- Developing criteria to evaluate employment options. (3)</p> <p>15.6.12.E- Assess the purpose, source, and impact of various taxes. (3)</p> <p>15.6.12.F- Evaluate criteria for personal spending in relation to the economic climate. (2)</p> <p>15.6.12.G- Identify strategies</p> |

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|  | <p>calculated over time</p> <ul style="list-style-type: none"> <li>-Analyze the impact of a positive or negative credit history</li> <li>-Research major consumer credit laws and their impact on individuals in debt</li> <li>-Assess the impact of identify theft; develop a plan for correcting a negative credit report</li> <li>-Compare and contrast various suppliers of insurance products and develop criteria to evaluate individual insurance needs</li> <li>-Develop criteria for a disaster management plan that includes provisions for secure storage of digital and paper documents, inventory of household items, cash reserves, and medical records</li> <li>-Develop financial investment plans to accommodate various economic and personal scenarios</li> <li>-Apply the “Rule of 72” to estimate the number of periods required to double an investment</li> <li>-Compare and contrast various investment plans to achieve goals of liquidity, income, and growth</li> <li>-Analyze the role of government in investment</li> </ul> | <p>for personal financial management. (2,6)</p> <p>15.6.12.H- Evaluate payment methods for major purchases. (5)</p> <p>15.6.12.I- Analyze the functions of the Federal Reserve and other financial institutions. (6)</p> <p>15.6.12.J- Analyze the total cost of a major purchase loan agreement using fixed and variable interest rates, calculated over time. (5)</p> <p>15.6.12.K- Analyze the impact of a positive or negative credit history. (5)</p> <p>15.6.12.L- Research major consumer credit laws and their impact on individuals in debt. (5)</p> <p>15.6.12.M- Assess the impact of identify theft; develop a plan for correcting a negative credit report. (5,6)</p> <p>15.6.12.N- Compare and contrast various suppliers of insurance products and develop criteria to evaluate individual insurance needs. (7)</p> <p>15.6.12.O- Develop criteria for a disaster management plan that includes provisions for secure storage of digital and paper documents, inventory of household items, cash reserves, and medical records. (7)</p> |
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|   | <p>planning and retirement planning</p>  | <p>15.6.12.P- Develop financial investment plans to accommodate various economic and personal scenarios. (4)</p> <p>15.6.12.Q- Apply the “Rule of 72” to estimate the number of periods required to double an investment. (4)</p> <p>15.6.12.R- Compare and contrast various investment plans to achieve goals of liquidity, income, and growth. (4)</p> <p>15.6.12.S- Analyze the role of government in investment planning and retirement planning. (4)</p>   |
| <p>PA Standards</p> <p>Career Education &amp; Work Standards</p> <p>13.1 Career Awareness and Preparation</p> | <p>-Relate careers to individual interests, abilities, and aptitudes</p> <p>-Analyze career options based on personal interests, abilities, aptitudes, achievements, and goals</p> <p>-Analyze how the changing roles of individuals in the workplace relate to new opportunities within career choices</p> <p>-Evaluate school-based opportunities for career awareness/preparation, such as but not limited to</p> <ul style="list-style-type: none"> <li>● Career days</li> <li>● Career portfolio</li> <li>● Community service</li> <li>● Cooperative</li> </ul> | <p>13.1.11.A- Relate careers to individual interests, abilities, and aptitudes. (9)</p> <p>13.1.11.B- Analyze career options based on personal interests, abilities, aptitudes, achievements, and goals. (9)</p> <p>13.1.11.C- Analyze how the changing roles of individuals in the workplace relate to new opportunities within career choices. (9)</p> <p>13.1.11.D- Evaluate school-based opportunities for career awareness/preparation, such as but not limited to: (9)</p> <ul style="list-style-type: none"> <li>● Career days</li> <li>● Career portfolio</li> <li>● Community service</li> </ul> |

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|  | <ul style="list-style-type: none"> <li>education</li> <li>● Graduation/senior project</li> <li>● Internship</li> <li>● Job shadowing</li> <li>● Part-time employment</li> <li>● Registered apprenticeship</li> <li>● School-based enterprise</li> </ul> <p>-Justify the selection of a career</p> <p>-Analyze the relationship between career choices and career preparation opportunities, such as, but not limited to:</p> <ul style="list-style-type: none"> <li>● Associate degree</li> <li>● Baccalaureate degree</li> <li>● Certificate/licensure</li> <li>● Entrepreneurship</li> <li>● Immediate part/full time employment</li> <li>● Industry training</li> <li>● Military training</li> <li>● Professional degree</li> <li>● Registered apprenticeship</li> <li>● Tech prep</li> <li>● Vocational rehabilitation centers</li> </ul> <p>-Assess the implementation of individualized career plan through the ongoing development of the career portfolio</p> <p>-Review personal high school plan against personal career goals and select postsecondary opportunities based upon personal career interests</p> | <ul style="list-style-type: none"> <li>● Cooperative education</li> <li>● Graduation/senior project</li> <li>● Internship</li> <li>● Job shadowing</li> <li>● Part-time employment</li> <li>● Registered apprenticeship</li> <li>● School-based enterprise</li> </ul> <p>13.1.11.E- Justify the selection of a career. (9)</p> <p>13.1.11.F- Analyze the relationship between career choices and career preparation opportunities, such as, but not limited to: (9)</p> <ul style="list-style-type: none"> <li>● Associate degree</li> <li>● Baccalaureate degree</li> <li>● Certificate/licensure</li> <li>● Entrepreneurship</li> <li>● Immediate part/full time employment</li> <li>● Industry training</li> <li>● Military training</li> <li>● Professional degree</li> <li>● Registered apprenticeship</li> <li>● Tech prep</li> <li>● Vocational rehabilitation centers</li> </ul> <p>13.1.11.G- Assess the implementation of individualized career plan through the ongoing development of the career portfolio. (9)</p> <p>13.1.11.H- Review personal high school plan against personal career goals and select postsecondary opportunities based upon</p> |
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|   |  | personal career interests. (9)   |
| <p>PA Standards</p> <p>Career Education &amp; Work Standards</p> <p>13.2 Career Acquisition</p> | <p>-Apply effective speaking and listening skills use in a job interview</p> <p>-Apply research skills in searching for a job.</p> <ul style="list-style-type: none"> <li>● CareerLinks</li> <li>● Internet (O*NET)</li> <li>● Networking</li> <li>● Newspapers</li> <li>● Professional associations</li> <li>● Resource books (that is Occupational Outlook Handbook, PA Career Guide)</li> </ul> <p>-Develop and assemble, for career portfolio placement, career acquisition documents, such as, but not limited to</p> <ul style="list-style-type: none"> <li>● Job application</li> <li>● Letter of appreciation following an interview</li> <li>● Letter of introduction</li> <li>● Postsecondary education/training applications</li> <li>● Request for Letter of Recommendation</li> <li>● Resume</li> </ul> <p>-Analyze, revise, and apply an individualized career portfolio to chosen career path</p> <p>-Demonstrate, in the career acquisition process, the application of essential workplace skills/knowledge, such as, but not limited to:</p> <ul style="list-style-type: none"> <li>● Commitment</li> <li>● Communication</li> </ul> | <p>13.2.11.A- Apply effective speaking and listening skills use in a job interview. (10)</p> <p>13.2.11.B- Apply research skills in searching for a job. (10)</p> <ul style="list-style-type: none"> <li>● CareerLinks</li> <li>● Internet (O*NET)</li> <li>● Networking</li> <li>● Newspapers</li> <li>● Professional associations</li> <li>● Resource books (that is Occupational Outlook Handbook, PA Career Guide)</li> </ul> <p>13.2.11.C- Develop and assemble, for career portfolio placement, career acquisition documents, such as, but not limited to: (10)</p> <ul style="list-style-type: none"> <li>● Job application</li> <li>● Letter of appreciation following an interview</li> <li>● Letter of introduction</li> <li>● Postsecondary education/training applications</li> <li>● Request for Letter of Recommendation</li> <li>● Resume</li> </ul> <p>13.2.11.D- Analyze, revise, and apply an individualized career portfolio to chosen career path. (10)</p> <p>13.2.11.E- Demonstrate, in the career acquisition process, the application of essential workplace skills/knowledge, such as, but not limited to: (10)</p> |

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|   | <ul style="list-style-type: none"> <li>● Dependability</li> <li>● Health/safety</li> <li>● Laws and regulations (that is American with Disability Act, child labor laws, Fair Labor Standards Act, OSHA, Material Safety Data Sheets)</li> <li>● Personal initiative</li> <li>● Self-advocacy</li> <li>● Scheduling/time management</li> <li>● Team building</li> <li>● Technical literacy</li> <li>● Technology</li> </ul>   | <ul style="list-style-type: none"> <li>● Commitment</li> <li>● Communication</li> <li>● Dependability</li> <li>● Health/safety</li> <li>● Laws and regulations (that is American with Disability Act, child labor laws, Fair Labor Standards Act, OSHA, Material Safety Data Sheets)</li> <li>● Personal initiative</li> <li>● Self-advocacy</li> <li>● Scheduling/time management</li> <li>● Team building</li> <li>● Technical literacy</li> <li>● Technology</li> </ul>  |
| <p>PA Standards</p> <p>Career Education &amp; Work Standards</p> <p>13.3 Career Retention and Advancement</p> | <p>-Evaluate personal attitudes and work habits that support career retention and advancement</p> <p>-Evaluate team members roles to describe and illustrate active listening techniques:</p> <ul style="list-style-type: none"> <li>● Clarifying</li> <li>● Encouraging</li> <li>● Reflecting</li> <li>● Restating</li> <li>● Summarizing</li> </ul> <p>-Evaluate conflict resolution skills as they related to the workplace:</p> <ul style="list-style-type: none"> <li>● Constructive criticism</li> <li>● Group dynamics</li> <li>● Managing/leadership</li> <li>● Mediation</li> <li>● Negotiation</li> <li>● Problem solving</li> </ul> <p>-Develop a personal budget based on career choice, such as, but not limited to:</p> | <p>13.3.11.A- Evaluate personal attitudes and work habits that support career retention and advancement. (11)</p> <p>13.3.11.B- Evaluate team members roles to describe and illustrate active listening techniques: (11)</p> <ul style="list-style-type: none"> <li>● Clarifying</li> <li>● Encouraging</li> <li>● Reflecting</li> <li>● Restating</li> <li>● Summarizing</li> </ul> <p>13.3.11.C- Evaluate conflict resolution skills as they related to the workplace: (11)</p> <ul style="list-style-type: none"> <li>● Constructive criticism</li> <li>● Group dynamics</li> <li>● Managing/leadership</li> <li>● Mediation</li> <li>● Negotiation</li> <li>● Problem solving</li> </ul> <p>13.3.11.D- Develop a personal budget based on career choice, such as, but</p> |



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|   | <ul style="list-style-type: none"> <li>● Charitable contributions</li> <li>● Fixed/variable expenses</li> <li>● Gross pay</li> <li>● Net pay</li> <li>● Other income</li> <li>● Savings</li> <li>● Taxes</li> </ul> <p>-Evaluate time management strategies and their application to both personal and work situations</p> <p>-Evaluate strategies for career retention and advancement in response to the changing global workplace.</p> <p>-Evaluate the impact of lifelong learning on career retention and advancement</p> | <p>not limited to: (11)</p> <ul style="list-style-type: none"> <li>● Charitable contributions</li> <li>● Fixed/variable expenses</li> <li>● Gross pay</li> <li>● Net pay</li> <li>● Other income</li> <li>● Savings</li> <li>● Taxes</li> </ul> <p>13.3.11.E- Evaluate time management strategies and their application to both personal and work situations. (11)</p> <p>13.3.11.F- Evaluate strategies for career retention and advancement in response to the changing global workplace. (11)</p> <p>13.3.11.G- Evaluate the impact of lifelong learning on career retention and advancement. (11)</p> |
| <p>Accounting<br/>100- Perform General Office Duties</p>                | <p>-Maintain and management financial records, reports, or files.</p> <p>-Conduct appropriate office communication (written or verbal).</p> <p>-Use correct grammar, punctuation, or spelling.</p> <p>-Operate a calculator, adding machine, and computer.</p>   | <p>101- Maintain and management financial records, reports, or files. (2, 3, 4, 5, 6, 7)</p> <p>102- Conduct appropriate office communication (written or verbal). (1)</p> <p>106- Use correct grammar, punctuation, or spelling. (1)</p> <p>108- Operate a calculator, adding machine, and computer. (3, 4, 5, 6)</p>  |
| <p>Accounting<br/>400- Prepare, Maintain and Update Payroll and Tax</p> | <p>-Compute wages, taxes (FIT, SIT, FICA, Medicare), other deductions, and net pay.</p>  | <p>405- Compute wages, taxes (FIT, SIT, FICA, Medicare), other deductions, and net</p>  |

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| Records  |  | pay. (3)   |
| Accounting<br>600- Automated Accounting and Spreadsheet Software | -Create, edit, and format spreadsheets.<br><br>-Create, format and modify charts and tables.   | 601- Create, edit, and format spreadsheets. (3,4)<br><br>604- Create, format and modify charts and tables. (4,5)   |
| Accounting<br>800- Computer Applications                         | -Create, edit, and format documents using word processing software.<br><br>-Enhance documents with visual content.<br><br>-Create, edit, and format presentations using presentation software. | 801- Create, edit, and format documents using word processing software. (9,10,11)<br><br>802- Enhance documents with visual content. (9,10,11)<br><br>805- Create, edit, and format presentations using presentation software. (9,10,11) |
| Administrative Assistant<br>300- Word Processing Software        | -Create and format tables.<br><br>-Create, edit, and format word processing documents.   | 304- Create and format tables. (3,4,5)<br><br>308- Create, edit, and format word processing documents. (9,10,11)   |
| Administrative Assistant<br>400- Spreadsheet Software            | -Create, edit, and format spreadsheets.  | 401- Create, edit, and format spreadsheets. (3,4,5)  |
| Administrative Assistant<br>600- Presentation Software           | -Create, edit, and format presentations.<br><br>-Enhance a presentation with advanced features.  | 601- Create, edit, and format presentations. (11)<br><br>602- Enhance a presentation with advanced features. (11)  |
| Administrative Assistant<br>800- Communications & Collaboration  | -Utilize electronics communications software.<br><br>-Apply proper electronics communication etiquette.<br><br>-Use scheduling and contact management software.<br><br>-Utilize electronic     | 801- Utilize electronics communications software.(1)<br><br>802- Apply proper electronics communication etiquette. (1)<br><br>803- Use scheduling and contact management software. (1)   |

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|   | collaboration tools.   | 804- Utilize electronic collaboration tools. (1)   |
| Administrative Assistant<br>900- Office Skills  | -Use interpersonal communication skills in a diverse work environment  | 905- Use interpersonal communication skills in a diverse work environment. (1)   |
| Administrative Assistant<br>1100- Business Math | -Perform calculations using addition, subtraction, multiplication, and division<br><br>-Convert decimals, percentages and fractions to their equivalent parts.<br><br>-Calculator discounts and sales tax. | 1101- Perform calculations using addition, subtraction, multiplication, and division. (2,3,4,5,6)<br><br>1102- Convert decimals, percentages and fractions to their equivalent parts. (4,5)<br><br>1104- Calculator discounts and sales tax. (5,6) |
| Administrative Assistant<br>1200- Accounting    | -Analyze transactions into debit and credit parts.<br><br>-Reconcile bank statements and establish and replenish petty cash fund.  | 1203- Analyze transactions into debit and credit parts. (5)<br><br>1205- Reconcile bank statements and establish and replenish petty cash fund. (5)  |

## Pacing Guide

Course: 610- Financial & Career Exploration

### Course Unit (Topic)

### Length of Instruction (Class Period)

|  |           |
|--|-----------|
| 1- Course Policies/Expectations/Procedures | 3-4 days  |
| 2- Money Management                        | 9 days    |
| 3- Employment & Income                     | 9 days    |
| 4- Saving & Investing                      | 9 days    |
| 5- Credit & Debt                           | 9 days    |
| 6- Banking Services                        | 9 days    |
| 7- Risk Management & Insurance             | 9 days    |
| 8- Financial Final Exam/Project            | 2 days    |
| 9- Career Awareness & Preparation          | 9 days    |
| 10- Career Acquisition                     | 9 days    |
| 11- Career Retention & Advancement         | 9 days    |
| 12- Career Final Exam/Project              | 3 days    |
| <b>Total Days</b>                          | <b>90</b> |