

**Financial Literacy (FL) / College and Career (CC) Readiness
9-Week Class Curriculum**

| <u>Week</u> | <u>Topic</u> |
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| 1 | Chapter 1 – The Power of Consumers <ul style="list-style-type: none">• The power of consumers (FL)• Protecting consumers' rights (FL)• Safeguarding your privacy (FL)• Recognizing deception and fraud (FL)• Resolving consumer complaints (FL) |
| 2 | Chapter 2 – Consumer Management Skills <ul style="list-style-type: none">• Setting priorities and goals (FL)(CC)• Managing limited resources (FL)(CC)• Making consumer decisions (FL)(CC)• Evaluating information sources (FL) |
| 3 | Chapter 4 – Career Decisions <ul style="list-style-type: none">• Balancing life goals (CC)• Choosing a career path (CC)• Investing in education (CC)• Getting a job (CC)• Succeeding on the job (CC) |
| 4 | Chapter 5 – The U.S. Economic System <ul style="list-style-type: none">• Comparing economic systems (FL)• Producers and consumers (FL)• The government's roles (FL)• Principles of taxation (FL) |
| 5 | Chapter 8 – Income and Taxes <ul style="list-style-type: none">• Examining pay and benefits (FL)(CC)• Understanding your paycheck (FL)(CC)• Paying income taxes (FL) |

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| 6 | Chapter 9 – Financial Planning <ul style="list-style-type: none">• Looking at your finances (FL)(CC)• Creating a budget (FL)(CC) |
| 7 | Chapter 10 – Banking <ul style="list-style-type: none">• Comparing financial institutions (FL)• Banking electronically (FL)• Managing a checkbook (FL)• Using other payment methods (FL) |
| 8 | Chapter 11 – Consumer Credit <ul style="list-style-type: none">• Understanding credit (FL)(CC)• Qualifying for credit (FL)• Managing credit cards (FL)• Taking out a loan (FL)(CC)• Handling debt problems (FL) |
| 9 | Chapter 12 – Savings <ul style="list-style-type: none">• The role of saving (FL)• Your savings plan (FL)• Earning by saving (FL)• Saving options (FL) |