

# Personal Finance

## Course Overview and Syllabus

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**Course Number:** EL3403

**Grade level:** 9–12

**Prerequisite Courses:** None

**Credits:** 0.5

### Course Description

This one-semester elective prepares students to navigate personal finance with confidence. The course opens with a study of what it means to be financially responsible, engaging students in budgeting, planning, and being a smart consumer. Students learn about the relationship between education, employment, income, and net worth, and they plan for the cost of college. Students then broaden their study to include banking, spending, investing, and other money management concepts before exploring credit and debt. In the final unit of the course, students study microeconomics and entrepreneurship, with an overview of economic systems, supply and demand, consumer behavior and incentives, and profit principles. The course concludes with an in-depth case study about starting a business.

### Course Objectives

Throughout the course, you will meet the following goals:

- Understand what it means to be financially literate
- Plan for daily and long-term expenditures
- Understand the cost of credit and the differences between consumer credit and other debt
- Relate incomes and career choices, understanding the implications of choices you make today on your long-term financial health
- Learn how to manage your money, including the benefits and risks of investing
- Gain a basic familiarity with the principles of economics and entrepreneurship

### Student Expectations

This course requires the same level of commitment from you as a traditional classroom course. Throughout the course, you are expected to spend approximately 5–7 hours per week online on:

- Interactive lessons that include a mixture of instructional videos and tasks
- Assignments in which you apply and extend learning
- Assessments, including quizzes, tests, and cumulative exams

## Communication

Your teacher will communicate with you regularly through discussions, email, chat, and system announcements. You will also communicate with classmates, either via online tools or face to face, as you collaborate on projects, ask and answer questions in your peer group, and develop your speaking and listening skills.

## Grading Policy

You will be graded on the work you do online and the work you submit electronically to your teacher. The weighting for each category of graded activity is listed below.

Grading Category	Weight
Quiz	20%
Test	30%
Exam	20%
Assignment	10%
Additional	0%
Project	20%

## Scope and Sequence

When you log into Edgenuity, you can view the entire course map—an interactive scope and sequence of all topics you will study. The units of study are summarized below:

- Unit 1:** Financial Responsibility & Budgeting
- Unit 2:** Relating Income & Careers
- Unit 3:** Managing Money
- Unit 4:** Credit & Debt
- Unit 5:** Microeconomics & Entrepreneurship