

Semester Course: Course Map

Description:

It's the moment you've been waiting for -- NGPF has done all the hard work of whittling down our very best content into a semester course of Personal Finance essentials for every high school student.

Units:

1. [Join the Workforce](#)
2. [Taxes](#)
3. [Checking](#)
4. [Saving](#)
5. [Paying for College](#)
6. [Types of Credit](#)
7. [Managing Credit](#)
8. [Investing](#)
9. [Insurance](#)
10. [Budgeting](#)

Format:

This course consists of ninety 45-minute class periods, which creates 18 weeks of daily instruction to complete a semester course.

Assessments:

- Diagnostic exam
- Midterm & Final exams
- 10 unit tests
- 1-2 options for alternative Summative Assignments for each of 10 units
- Final project
- ❖ For assessments marked ****Teacher Access Only****, refer to tab 1 of the NGPF Answer Key spreadsheet (received via email) for access. If you are a teacher and don't yet have answer keys, [create a free teacher account](#) on our website. You'll receive everything you need.

Diagnostic Exam

Your Schedule	Pd	Lesson	Link
	1	Diagnostic Exam	** Teacher access only **

Unit 1 Join the Workforce

Your Schedule	Pd	Lesson	Link
	-	SC-1.0 Join the Workforce Unit Plan	SC-1.0
	2	SC-1.1 Your First Job	SC-1.1
	3	SC-1.2 Resume & Cover Letter	SC-1.2
	4	SC-1.3 Networking & LinkedIn	SC-1.3
	5	SC-1.4 Interviewing	SC-1.4
	6	SC-1.5 Interview Challenge	SC-1.5
	7	Option A: Unit Test - Do a test prep day, or - Break exam into 2 days & start today - Use either Exam-Google Doc OR Exam - Google Form Option B: Summative Assignment - Start today & complete tomorrow - Choose between Project 1 OR Project 2	** Teacher access only **
	8	Option A: Unit Test - Use either Exam-Google Doc OR Exam - Google Form Option B: Summative Assignment - Continue Project 1 OR Project 2	** Teacher access only **
-	-	Join the Workforce Extra Resources Bank	Extra Resources

Unit 2 Taxes

- ❖ **Teacher Tip:** Please note that our Taxes Unit will be updated in March of 2019 to include changes to the new tax law. We will be making smaller updates to individual resources starting in January. Please check the footer date of all documents to see when it was last updated!

Your Schedule	Pd	Lesson	Link
	-	SC-2.0 Taxes Unit Plan	SC-2.0
	9	SC-2.1 Taxes and Your Pay Stub	SC-2.1
	10	SC-2.2 Teens and Taxes	SC-2.2
	11	SC-2.3 The Tax Cycle & Job Paperwork	SC-2.3
	12	SC-2.4 How to File Your Taxes	SC-2.4
	13	Option A: Unit Test - Use either Exam - Google Doc OR Exam - Google Form Option B: Summative Assignment - Activity	** Teacher access only **
-	-	Taxes Extra Resources Bank	Extra Resources

Unit 3 Checking

Your Schedule	Pd	Lesson	Link
	-	SC-3.0 Checking Unit Plan	SC-3.0
	14	SC-3.1 How Checking Works	SC-3.1
	15	SC-3.2 Online & Mobile Banking	SC-3.2
	16	SC-3.3 Beware of Banking Fees	SC-3.3
	17	Option A: Unit Test - Use either Exam - Google Doc OR Exam - Google Form Option B: Summative Assignment - Activity	** Teacher access only **
-	-	Checking Extra Resources Bank	Extra Resources

Unit 4 Saving

Your Schedule	Pd	Lesson	Link
	-	SC-4.0 Saving Unit Plan	SC-4.0
	18	SC-4.1 Save Early & Often	SC-4.1
	19	SC-4.2 The Challenges to Saving	SC-4.2
	20	SC-4.3 Strategies to Save	SC-4.3
	21	SC-4.4 Where to Save	SC-4.4
	22	Option A: Unit Test - Do a test prep day of your design OR - Break exam into 2 days & start today - Use either Exam - Google Doc OR Exam - Google Form Option B: Summative Assignment - Start today & complete tomorrow - Choose between Case Study OR Project	** Teacher access only **
	23	Option A: Unit Test - Use either Exam - Google Doc OR Exam - Google Form Option B: Summative Assignment - Continue Case Study OR Project	** Teacher access only **
-	-	Saving Extra Resources Bank	Extra Resources

Unit 5 Paying for College

Your Schedule	Pd	Lesson	Link
	-	SC-5.0 Paying for College Unit Plan	SC-5.0
	24	SC-5.1 Paying for College 101	SC-5.1
	25	SC-5.2 Applying for the FAFSA	SC-5.2
	26	SC-5.3 Scholarships & Grants	SC-5.3
	27	SC-5.4 Student Loans	SC-5.4
	28	SC-5.5 Financial Aid Packages	SC-5.5
	29	SC-5.6 Budgeting During College	SC-5.6
	30	SC-5.7 Student Loan Repayment	SC-5.7
	31	Option A: Unit Test - Do a test prep day of your design OR - Break exam into 2 days & start today - Use either Exam - Google Doc OR Exam - Google Form Option B: Summative Assignment - Start today & complete tomorrow - Activity	** Teacher access only **
	32	Option A: Unit Test - Use either Exam - Google Doc OR Exam - Google Form Option B: Summative Assignment - Continue Activity	** Teacher access only **
-	-	Paying for College Extra Resources Bank	Extra Resources

Unit 6 Types of Credit

Your Schedule	Pd	Lesson	Link
	-	SC-6.0 Types of Credit Unit Plan	SC-6.0
	33	SC-6.1 Intro to Credit	SC-6.1
	34	SC-6.2 Credit Cards as a Young Adult	SC-6.2
	35	SC-6.3 How Credit Cards Work	SC-6.3
	36	SC-6.4 Credit Card Fine Print	SC-6.4
	37	SC-6.5 Select a Credit Card	SC-6.5
	38	SC-6.6 Loan Fundamentals	SC-6.6
	39	SC-6.7 Understanding Auto Loans	SC-6.7
	40	SC-6.8 Understanding Mortgages	SC-6.8
	41	Option A: Unit Test - Do a test prep day of your design OR - Break exam into 2 days & start today - Use either Exam - Google Doc OR Exam - Google Form Option B: Summative Assignment - Start today & complete tomorrow - Project	** Teacher access only **
	42	Option A: Unit Test - Use either Exam - Google Doc OR Exam - Google Form Option B: Summative Assignment - Continue Project	** Teacher access only **
-	-	Types of Credit Extra Resources Bank	Extra Resources

Midterm Exam

Your Schedule	Pd	Lesson	Link
	43	Midterm Exam Prep	-
	44	Midterm Exam • Use either Exam - Google Doc OR Exam - Google Form	** Teacher access only **

Unit 7 Managing Credit

Your Schedule	Pd	Lesson	Link
	-	SC-7.0 Managing Credit Unit Plan	SC-7.0
	45	SC-7.1 Why You Need Credit	SC-7.1
	46	SC-7.2 Your Credit History	SC-7.2
	47	SC-7.3 Read a Credit Report	SC-7.3
	48	SC-7.4 Intro to Credit Scores	SC-7.4
	49	SC-7.5 Why Credit Score Matters	SC-7.5
	50	SC-7.6 Identity Theft	SC-7.6
	51	SC-7.7 Debt Management	SC-7.7
	52	SC-7.8 Avoiding Credit Trouble	SC-7.8
	53	Option A: Unit Test - Do a test prep day, or - Break exam into 2 days & start today - Use either Exam-Google Doc OR Exam - Google Form Option B: Summative Assignment - Start today & complete tomorrow - Choose between Case Study OR Project	** Teacher access only **
	54	Option A: Unit Test - Use either Exam-Google Doc OR Exam - Google Form Option B: Summative Assignment - Continue Case Study OR Project	** Teacher access only **
-	-	Managing Credit Extra Resources Bank	Extra Resources

Unit 8 Investing

Your Schedule	Pd	Lesson	Link
	-	SC-8.0 Investing Unit Plan	SC-8.0
	55	SC-8.1 Investing Basics	SC-8.1
	56	SC-8.2 So What's A Stock?	SC-8.2
	57	SC-8.3 What Affects a Company's Stock Price?	SC-8.3
	58	SC-8.4 Why Aren't Young People Investing?	SC-8.4
	59	SC-8.5 Bonds, Diversification, and Asset Allocation	SC-8.5
	60	SC-8.6 Index and Mutual Funds	SC-8.6
	61	SC-8.7 Implementing Your Investment Strategy	SC-8.7
	62	SC-8.8 Investing for Retirement	SC-8.8
	63	Option A: Unit Test - Do a test prep day of your design OR - Break exam into 2 days & start today - Use either Exam - Google Doc OR Exam - Google Form Option B: Summative Assignment - Start today & complete tomorrow - Activity	** Teacher access only **
	64	Option A: Unit Test - Use either Exam - Google Doc OR Exam - Google Form Option B: Summative Assignment - Continue Activity	** Teacher access only **
-	-	Investing Extra Resources Bank	Extra Resources

Unit 9 Insurance

Your Schedule	Pd	Lesson	Link
	-	SC-9.0 Insurance Unit Plan	SC-9.0
	65	SC-9.1 Insurance as Vital Risk Management	SC-9.1
	66	SC-9.2 Fundamentals of Insurance	SC-9.2
	67	SC-9.3 Types of Insurance	SC-9.3
	68	SC-9.4 Auto Insurance	SC-9.4
	69	SC-9.5 Health Insurance	SC-9.5
	70	SC-9.6 Financial Impact of Insurance	SC-9.6
	71	Option A: Unit Test - Use either Exam - Google Doc OR Exam - Google Form Option B: Summative Assignment - Project	** Teacher access only **
-	-	Insurance Extra Resources Bank	Extra Resources

Unit 10 Budgeting

Your Schedule	Pd	Lesson	Link
	-	SC-10.0 Budgeting Unit Plan	SC-10.0
	72	SC-10.1 Case Study: How Do I Budget?	SC-10.1
	73	SC-10.2 Budgeting 101	SC-10.2
	74	SC-10.3 How to Create a Budget	SC-10.3
	75	SC-10.4 The Cost of Living	SC-10.4
	76	SC-10.5 Renting an Apartment	SC-10.5
	77	SC-10.6 Budgeting with Roommates	SC-10.6
	78	SC-10.7 Budgeting for Transportation	SC-10.7
	79	SC-10.8 Budgeting for Food	SC-10.8
	80	SC-10.9 Needs vs. Wants	SC-10.9
	81	Option A: Unit Test - Do a test prep day, or - Break exam into 2 days & start today - Use either Exam-Google Doc OR Exam - Google Form Option B: Summative Assignment - Start today & complete tomorrow - Summative Assignment	** Teacher access only **
	82	Option A: Unit Test - Use either Exam-Google Doc OR Exam - Google Form Option B: Summative Assignment - Continue Summative Assignment	** Teacher access only **
-	-	Budgeting Extra Resources Bank	Extra Resources

Final Project

Your Schedule	Pd	Lesson	Link
	83	Final Project Prep	** Teacher access only **
	84	Final Project Prep	** Teacher access only **
	85	Final Project Prep	** Teacher access only **
	86	Final Presentations	-
	87	Final Presentations	-
	88	Final Presentations	-

Final Exam

Your Schedule	Pd	Lesson	Link
	89	Final Exam Prep	-
	90	Final Exam Use either Exam-Google Doc OR Exam - Google Form	** Teacher access only **