

Mt. Diablo Unified School District Course of Study

COURSE TITLE: Dynamic Personal Finance

COURSE NUMBER: - 706041

DEPARTMENT: Special Education

LENGTH OF COURSE: One Year

CREDITS PER SEMESTER: 5- may be repeated for 2 semesters

GRADE LEVEL(S): 9-12

REQUIRED OR ELECTIVE: Required

PREREQUISITES: Dynamic Algebra

BOARD OF EDUCATION ADOPTION: TBD

COURSE DESCRIPTION:

Dynamic Personal Finance is a course for students with significant cognitive disabilities who are anticipated to earn a high school diploma through the alternative pathway in accordance with California Education Code 51225.31.

A comprehensive course that covers career exploration,, personal money management skills, introduction to applicable technology, research techniques, and problem-solving skills as each relates to personal finance. Specific topics include but are not limited to budgeting, tax preparation, banking, credit, purchasing a car, home ownership, insurance and investments. Students will leave this course with the knowledge and tools to be successful in their personal finances involving their careers and everyday life

COURSE OBJECTIVES

- Exploration of the financial aspects of careers
- To develop an understanding of personal money management skills.
- To demonstrate the ability to research and interpret data related to personal finance.
- To develop problem-solving skills to make informed financial decisions

COURSE CONTENT

Course Objective: Exploration of the Financial Aspects of Careers
Performance Objective: <ul style="list-style-type: none">● Examine how a career choice and lifestyle affect a financial plan

Sample Activities:

- Students will calculate hourly wages
- Students will demonstrate understanding of paid and unpaid employment
- Students will demonstrate understanding of different pay levels for different skill sets

Course Objective: Develop an Understanding of Personal Money Management Skills**Performance Objective:**

- Calculate gross income from all sources
- Develop and analyze a personal budget?
- Analyze the price of consumer products
- Determine costs of various housing options
- Determines costs of various transportation options
- Compare and contract banking fees and interest

Sample Activities:

- Calculate gross income based on a wages and hours worked
- Calculate net pay
- Develop a personal budget for an individual trip, a long term project or monthly living
- Demonstrate understanding of the prices of a variety of consumer items
- Compare and contract prices of similar items for a shopping trip, long term project or monthly living
- Compare the contrast housing cost options including individual or group housing options
- Compare and contrast transportation costs for an individual trip, or long term options and accessibility
- Demonstrate understanding of simple interest and fees for services from different banking options

Course Objective: Research and Interpret Data Related to Personal Finances**Performance Objective:**

- Use a variety of resources to collect financial information
- Identify resources for specific financial circumstances
- Organize and analyze data to apply to financial decision making

Sample Activities:

- Locate costs of a variety of items for actual or simulated purchases
- Identify expenses, such as housing or transportation costs, associated with real or simulated economic transactions
- Compare and contrast economic data obtained in a variety of ways including websites, sales flyers, sales advertisements or real life experiences
- Graph varying costs of items
- Create a visual demonstration of income to expenses based on real or simulated scenarios

Course Objective : Develop Problem Solving Skills to Make Informed Economic Decisions

Performance Objective:

- Consider a variety of factors that contribute to financial problems
- Make informed financial decisions
- Evaluate financial decisions

Sample Activities:

- Identify a financial problem including not enough money to carry out a transaction
- identify factors contributing to the problem such as cost and resources available
- identify factors that can be changed in a financial problem such as securing more resources or choosing a less expensive item

EVALUATION OF STUDENT PROGRESS

Formative and summative assessments include, but are not limited to, quickwrites, essays, quizzes, tests, exit tickets, discussions, and one on one discussions.