

Colorado CTE Course – Scope and Sequence

Course Name	ACE CTE Activities of Financial Literacy II		Course Details	1.0 The intensity and duration of student support, should be scaffolded and faded as students progress through levels *denotes priority unit	
			Course = 0.50 Carnegie Unit Credit		
Course Description	In this course students will learn the fundamental skills of budgeting, saving and investing as it connects to career interests, salaries and geographic regions. Students will be able to analyze a variety of budget categories, compare budget levels within budget categories, and determine lifestyle choices to meet their personal and professional goals for Young Adult Life, Early Adult Life, Adult Life and Retirement				
Note:	This is a suggested scope and sequence for the course content. The content will work with any textbook or instructional resource. If locally adapted, make sure all essential knowledge and skills are covered. Menu of Options/Ideas for Curriculum: Level Suggested FREE Resource: Junior Achievement Finance Park Curriculum - Middle School –21 lessons + one-day in-person Capstone experience at JA Finance Park (North Metro) or JA Finance Park (DTC). If outside of the Denver Metro area, virtual lessons and capstone experience are also provided at no cost. JA-Finance Park-Curriculum Overview and Lesson Plans				
SCED Identification #		Schedule calculation based on 60 calendar days of a 90-day semester. Scope and sequence allows for additional time for guest speakers, student presentations, field trips, remediation, or other content topics.			
All courses taught in an approved CTE program must include Essential Skills embedded into the course content. The Essential Skills Framework for this course can be found at https://www.cde.state.co.us/standardsandinstruction/essentialskills 2021 Version of PWR/Essential Skills					
Instructional Unit Topic	Suggested Length of Instruction	CTE or Academic Standard Alignment <i>Standard alignment to be added at local discretion</i>	Competency / Performance Indicator	Outcome / Measurement	CTSO/PWR (essential) Skills/ICAP* Integration *MS ICAP Quality Indicators
Income (As a Working Adult)	Eight (8) Extension Activities Approx. 20-45 minutes each	PFL 8.5.1 a. Calculate how the value of money has changed over time impacting earning, spending, borrowing, and investing. PFL 8.5.1 c. Analyze the changes in the development of human capital over time. PFL	Students recognize the fundamental role of income in managing their personal finances and the factors that affect income and take-home pay. They come to understand that the decisions they make	<ul style="list-style-type: none"> •Rate their interests, abilities, and values. • Determine work preferences and match them to career choices. • Define taxes and explain their purpose and impact on income. 	Career Awareness Element 3

		<p>8.5.1 d. Analyze the impact of taxes on the people of the United States [over time.] Grade 8 SL.8.1 L.8.1 L.8.3 L.8.4</p> <p>Math 1.2 iv. Describe factors affecting take-home pay and calculate the impact (PFL)</p>	<p>about education and career have an impact on their potential income and quality of life.</p>	<ul style="list-style-type: none"> • Figure net monthly income. 	
<p>Saving, Investment & Risk Management (As A Working Adult)</p>	<p>Five (5) Extension Activities. Approx. 45-60 minutes each</p>	<p>PFL 6.5.1 a. Explain the roles of buyers and sellers in product, labor, and financial markets. PFL 6.5.1 b. Explore how consumer spending decisions and demand impact market economies. PFL 6.5.1 d. Understand how basic budgeting, investing, saving, and personal behavior with money affects the economic system as a consumer and/or producer. PFL 8.5.1 a. Calculate how the value of money has changed over time impacting earning, spending, borrowing, and investing. Grade 8 SL.8.1 L.8.1 L.8.3 L.8.4</p> <p>Math 2.2 d. Model personal financial situations i. Analyze the</p>	<p>Students explore and compare savings and investments as a part of their overall financial planning. They also examine risk and how insurance may help protect savings from both planned and unplanned events.</p>	<p>Identify the benefits of saving a portion of income for future use. • Explain short- and longterm saving options. • Explain some of the advantages and disadvantages of savings and investment options. • Determine factors for choosing insurance</p>	<p>Colorado Essential Skills: 1. Demonstrate an understanding of cause and effect related to personal decisions. (Civic/Interpersonal Skills: Character)</p>

		<p>impact of interest rates on a personal financial plan (PFL) Math 3.3 c. Analyze the cost of insurance as a method to offset the risk of a situation (PFL)</p>			
<p>Debit & Credit (As A Working Adult)</p>	<p>Five (5) Extension Activities Approx. 30-90 minutes each</p>	<p>PFL 6.5.1 b. Explore how consumer spending decisions and demand impact market economies. PFL 6.5.1 c. Analyze how external factors might influence spending decisions for different individuals. PFL 8.5.1 a. Calculate how the value of money has changed over time impacting earning, spending, borrowing, and investing Math 2.2 d. Model personal financial situations i. Analyze the impact of interest rates on a personal financial plan (PFL) ii. Evaluate the costs and benefits of credit (PFL) iii. Analyze various lending sources, services, and financ</p>	<p>Students compare financial institutions and their services. Through discussion and a game activity, they also weigh the advantages and disadvantages of debit and credit. Students also examine the effect that personal finances have on credit scores and credit reporting.</p>	<ul style="list-style-type: none"> • Define financial institution and identify the services it provides. • Examine debit cards and credit cards and their use. • Explain the benefits and common pitfalls of credit cards. • Explain the benefits of debit cards. • Define credit score and describe how it influences the ability to get credit and borrow money. 	<p>Colorado Essential Skills Identify and explain multiple perspectives (cultural, global) when exploring events, ideas, issues (Interpersonal skills, global/cultural awareness) State a position and reflect on possible objections to, assumptions and implications of the position (Interpersonal skills, character)</p>

