



Course Name	ACE CTE Financial Literacy I		Course Details	The intensity and duration of student support, should be scaffolded and faded as students progress through levels I-IV		
			Course = 0.50 Carnegie Unit Credit			
Course Description	This course focuses on personal financial literacy. As developmentally appropriate, this course (or series of courses) is designed for students to learn and practice financial literacy, decision-making, and management skills for their personal and professional lives. Students will create and modify budgets according to new circumstances. Students will be practicing basic banking activities such as check writing, debit card use, deposits and keeping track of a spending register and explore online banking and banking apps and compare and contrast several types of financial institutions. Students will examine the benefit and detriment of managing credit. Students will apply practical application of fiscal management topics such as renting vs owning, mortgage calculators, new car vs used car purchase, how to get a car loan, financial calculator use, understanding payroll deductions and benefits, income tax and filing taxes, and comparing and contrasting insurance possibilities. Students will demonstrate knowledge of FAFSA, loans, grants scholarships and other Postsecondary financial supports. They will examine the many ways to invest money and participate in simulations involving investing. Whenever possible, computer literacy skills and leadership skills tied to a CTSO should be embedded into the curriculum.					
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.					
SCED Identification #	72209 72210 72207 12101 12103 12104 12007	Schedule calculation based on 60 calendar days of a 90-day semester. Scope and sequence allows for additional time for guest speakers, student presentations, worksite tours, 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://ed.cde.state.co.us/standardsandinstruction/essentialskills						
Instructional Unit Topic	Suggested Length of Instruction	CTE or Academic Standard Alignment +	Competency / Performance Indicator	Outcome / Measurement (see matrix below)	CTSO Integration <i>*ACE CTE students may qualify for any CTSO depending on</i>	



					<i>pathway and local option</i>
ACE Financial Literacy	1 semester – 1 year	1. Students will learn and practice financial literacy, decision-making, and management skills for their personal and professional lives through the use of critical thinking.	Students will learn and practice financial literacy, decision-making, and management skills for their personal and professional lives.	SEE MATRIX BELOW	Successful Career Students of Colorado (SC) ² - see website for competition integration https://cteincolorado.org/ace-ctso/
		2. Students will create and modify budgets according to new circumstances through using critical thinking skills.	Students will create and modify budgets according to new circumstances.		
		3. Students will practice basic banking activities such as check writing, debit card use, deposits and keeping track of a spending register and explore online banking and banking apps and compare and contrast several types of financial	Students will be practicing basic banking activities such as check writing, debit card use, deposits and keeping track of a spending register and explore online banking and banking apps and compare and contrast several types of financial institutions.		



		institutions demonstrating personal responsibility.			
		4. Students will examine the benefit and detriment of managing credit demonstrating problem solving skills.	Students will examine the benefit and detriment of managing credit.		
		5. Students will apply practical application of fiscal management topics such as renting vs owning and mortgage calculators using critical thinking skills.	Students will apply practical application of fiscal management topics such as renting vs owning, mortgage calculators.		
		6. Students will apply practical application of new car vs used car purchase and how to get a car loan through the use of critical thinking.	Students will apply practical application of new car vs used car purchase, and how to get a car loan.		



		7. Students will understand payroll deductions and benefits demonstrating personal responsibility.	Students will understand payroll deductions and benefits.		
		8. Students will understand income tax and filing taxes and demonstrate personal responsibility.	Students will understand income tax and filing taxes.		
		9. Students will compare and contrast insurance possibilities demonstrating critical thinking skills.	Students will compare and contrast insurance possibilities.		
		10. Students will demonstrate knowledge of FAFSA, loans, grants scholarships and other Postsecondary financial supports demonstrating problem solving.	Students will demonstrate knowledge of FAFSA, loans, grants scholarships and other Postsecondary financial supports.		



		11. Students will examine the many ways to invest money and participate in simulations involving investing demonstrating critical thinking skills.	Students will examine the many ways to invest money and participate in simulations involving investing.		
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Outcome/Measurement	Novice	Advanced Beginner	Strategic Learning	Emerging Expert
1.	Students did not learn and practice financial literacy, decision-making, and management skills for their personal and professional lives through the use of critical thinking.	...and learn financial literacy, decision-making, and management skills for their personal and professional lives through the use of critical thinking	...and practice financial literacy, decision-making, and management skills for their personal and professional lives through the use of critical thinking	...and integrate financial literacy, decision-making, and management skills for their personal and professional lives through the use of critical thinking
2.	Students did not create and modify budgets according to new circumstances through using critical thinking skills.	...and create budgets according to new circumstances through using critical thinking skills	...and modify budgets according to circumstances through using critical thinking skills	...and modify budgets according to new circumstances through using critical thinking skills
3.	Students did not practice basic banking activities such as check writing, debit card use, deposits and keeping track of a spending register and explore online banking	...and practice basic banking activities such as check writing, debit card use, deposits and keep track of spending in a register	...and explore online banking and banking apps demonstrating personal responsibility	...and compare and contrast several types of financial institutions demonstrating personal responsibility



	and banking apps and compare and contrast several types financial institutions demonstrating personal responsibility.	demonstrating personal responsibility		
4.	Students did not examine the benefit and detriment of managing credit demonstrating problem solving skills.	...and examine the benefit of managing credit demonstrating problem solving skills	...and examine the detriment of managing credit demonstrating problem solving skills	...and show understanding of managing credit demonstrating problem solving skills
5.	Students did not apply practical application of fiscal management topics such as renting vs owning and mortgage calculators using critical thinking skills.	...and apply practical application of fiscal management topics such as renting vs owning using critical thinking skills	...and apply use of mortgage calculators using critical thinking skills	...and apply understanding of fiscal management topics such as renting vs owning and mortgage calculators using critical thinking skills
6.	Students did not apply practical application of new car vs used car purchase and how to get a car loan through the use of critical thinking.	...and new car vs used car purchase through the use of critical thinking	...and how to get a car loan through the use of critical thinking	...and show integration of new car vs used car purchase and how to get a car loan through the use of critical thinking
7.	Students did not demonstrate an understanding of payroll deductions and benefits demonstrating personal responsibility.	...and understand payroll deductions demonstrating personal responsibility	...and practice use of payroll deductions and benefits demonstrating personal responsibility	...and apply the use of payroll deductions and benefits showing the relationship to personal responsibility
8.	Students did not demonstrate understanding of income tax and filing taxes and demonstrate personal responsibility.	...and understand income tax and filing taxes and demonstrate personal responsibility	...and will practice income tax and filing taxes demonstrating personal responsibility	...and apply understanding of income tax and filing taxes showing personal responsibility



9.	Students did not compare and contrast insurance possibilities demonstrating critical thinking skills.	...and understand insurance possibilities demonstrating critical thinking skills	...and compare and contrast insurance possibilities demonstrating critical thinking skills	...and apply insurance possibilities demonstrating critical thinking skills
10.	Students did not demonstrate knowledge of FAFSA, loans, grants scholarships and other Postsecondary financial supports demonstrating problem solving.	...and FAFSA, loans, grants scholarships demonstrating problem solving	...and other Postsecondary financial supports demonstrating problem solving	...and apply knowledge and understanding of FAFSA, loans, grants, scholarships and other Postsecondary financial supports showing problem solving skills
11.	Students did not examine the many ways to invest money and participate in simulations involving investing demonstrating critical thinking skills.	...and examine the many ways to invest money demonstrating critical thinking skills	...and participate in simulations involving investing demonstrating critical thinking skills	...and produce a product that shows the many ways to invest money and participate in simulations involving investing demonstrating critical thinking skills

+ Colorado Department of Education, Colorado Academic Standards, Essential Skills
<https://ed.cde.state.co.us/standardsandinstruction/essentialskills>



Crosswalk: ACE CTE Financial Literacy - Reading, Writing, and Communicating Standards

Standard 1: Oral Expression and Listening

Prepared Graduate 1: Collaborate effectively as group members or leaders who listen actively and respectfully; pose thoughtful questions, acknowledge the ideas of others; and contribute ideas to further the group's attainment of an objective.

Course Evidence: Financial simulations and collaboration.

Prepared Graduate 2: Deliver effective oral presentations for varied audiences and varied purposes.

Course Evidence: Presentations of financial plans.

Standard 2: Reading for All Purposes

Prepared Graduate 3: Read a wide range of literary texts to build knowledge and to better understand the human experience.

Course Evidence: Minimal literary emphasis.

Prepared Graduate 4: Read a wide range of informational texts to build knowledge and to better understand the human experience.

Course Evidence: Reading financial documents.

Prepared Graduate 5: Understand how language functions in different contexts, command a variety of word-learning strategies to assist comprehension, and make effective choices for meaning or style when writing and speaking.

Course Evidence: Financial vocabulary usage.



Standard 3: Writing and Composition

Prepared Graduate 6: Craft arguments using techniques specific to the genre.

Course Evidence: Justifying financial decisions.

Prepared Graduate 7: Craft informational/explanatory texts using techniques specific to the genre.

Course Evidence: Writing budgets and plans.

Prepared Graduate 8: Craft narratives using techniques specific to the genre.

Course Evidence: Limited reflective narrative.

Prepared Graduate 9: Demonstrate mastery of their own writing process with clear, coherent, and error-free polished products.

Course Evidence: Revising financial documents.

Standard 4: Research Inquiry and Design

Prepared Graduate 10: Gather information from a variety of sources; analyze and evaluate its quality and relevance; and use it ethically to answer complex questions.

Course Evidence: Researching financial options.