



Southmoreland School District Financial Literacy Curriculum Overview

Financial Literacy Overview:

Students need financial knowledge to ensure they make the best financial decisions. Whether it is completing transactions for daily use or analyzing investments for their future, students must understand how to use resources to develop economic growth. Topics will include understanding credit and credit cards including score reporting and credit reports; maximizing income; borrowing money; home mortgages; minimizing cost of postsecondary education; borrowing, saving and investing; banking; personal insurance policies; and, preparing and filing taxes at the federal, state and local levels.

Module Titles:

Module 1: Employment and Income

Module 2: Money Management

Module 3: Credit, Debt, and Financial Safety

Module 4: Financial Planning

Module Overviews:

Module 1: Employment and Income

The students develop an understanding of the fundamental principles of money, as well as the decision making process as it applies to the roles of citizens, workers, and consumers. At the conclusion of this module, students identify various forms of income and analyze factors that affect income as a part of the career decision-making process.

Module 2: Money Management

The students develop and manage financial resources to ensure solvency and evaluate services provided by financial deposit institutions to transfer funds. Based on this foundation, they will develop and evaluate a spending/savings plan and explore investment options to meet short-and long-term goals.



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Module 3: Credit, Debt, and Financial Safety

Students will discuss the fundamental principles of money, and analyze factors that affect the choice of credit, the cost of credit, and the legal aspects of using credit. Students will apply these foundations through computing interest amounts on a loan and by developing an action plan for fixing bad credit.

Module 4: Future Financial Planning

Students will describe investment analysis and selection processes through evaluating savings and investment options to meet short- and long term goals. The module concludes with identifying the risks in life and how to protect against the consequences of risk in financial planning. n