

PACING GUIDE
ECONOMICS & PERSONAL FINANCE

Bradley R. Weeks

WEEK	CTE#	UNIT	BLOOM'S	OBJECTIVES
12-Aug	1,8,9,34,35,36, 37	Workplace Readiness Skills- Personal Qualities and People Skills; Economic Skills and Knowledge	Creating, remembering	Demonstrate: positive work ethic, effective speaking and listening skills. Demonstrate: knowledge of basic economics concepts and structures; knowledge of the role of producers and consumers in a market economy; knowledge of the price system; knowledge that many factors affect income
19-Aug	2, 38,39,40,	WRS-Personal Qualities and People Skills; Economic Skills and Knowledge	Creating, remembering	Demonstrate: integrity. Demonstrate: knowledge of a nation's economics goals; knowledge of the nation's financial system; knowledge of how monetary and fiscal policy influence employment, output and prices.
26-Aug	3,4,6,7,9,10,41 42	WRS-Personal Qualities and People Skills; Professional Knowledge and Skills; Economic Skills and Knowledge	Creating, remembering	Demonstrate: teamwork skills, self-representation skills, conflict-resolution skills, creativity and resourcefulness, effective reading and writing skills, critical-thinking and problem-solving skills. Demonstrate: knowledge of the role of government in a market economy; knowledge of the global economy.
2-Sep	5,43,44,45,46	WRS-Personal Qualities and People Skills; Developing Consumer Skills	Understanding, analyzing, creating, remembering	Demonstrate: diversity awareness. Examine: basic economic concepts and their relation to product prices and consumer spending; effect of supply and demand on wages and prices. Describe: steps for making a purchase decision; common types of contracts.

9-Sep	11,47,48,49,50	WRS-Professional Knowledge and Skills; Developing Consumer Skills	Creating, analyzing, remembering	Demonstrate: healthy behaviors and safety skills. Demonstrate: comparison shopping skills. Maintain a filing system for personal financial records. Examine: impact of advertising and marketing on consumer demand and decision-making in the global marketplace. Access: reliable financial information from a variety of sources.
16-Sep	12,13,51,52	WRS-Professional Knowledge and Skills; Developing Consumer Skills	Creating, analyzing, understanding, remembering	Demonstrate: understanding of workplace organizations, systems, and climates; lifelong learning skills
23-Sep	14,15,55,56,57,58	WRS-Professional Knowledge and Skills; Demonstrating Knowledge of Planning for Living and Leisure Expenses	Creating, analyzing, remembering	Demonstrate: job acquisition skills; time, task and resource management skills. Compare costs and benefits of purchasing vs. leasing a vehicle; advantages and disadvantages of renting vs. purchasing a home. Analyze: process of renting housing. Describe the process of purchasing a home.
30-Sep	16,17,59,60,61,62	WRS-Professional Knowledge and Skills; Demonstrating Knowledge of Planning for Living and Leisure Expenses	Creating, understanding, analyzing, remembering	Demonstrate: job-specific math skills; customer-service skills. Calculate the cost of utilities, services, maintenance and other housing expenses. Evaluate discretionary spending decisions. Describe the types of financial institutions. Examine how financial institutions affect personal financial planning.
7-Oct	18,19,63,64,65,66	WRS-Technology Knowledge and Skills; Demonstrating Knowledge of Planning for Living and Leisure Expenses	Creating, understanding, analyzing, comparing, remembering	Demonstrate: proficiency with technologies common to a specific occupation; information technology skills. Evaluate: services and costs of personal banking. Differentiate: types and regulation of electronic monetary transactions. Prepare: forms to open checking and savings account. Reconcile: bank statements

14-Oct	20,21,67,68	WRS-Technology Knowledge and Skills; Demonstrating Knowledge of Planning for Living and Leisure Expenses	Creating, understanding, remembering	Demonstrate: understanding of internet use and security issues; telecommunication skills. Compare: costs, benefits of online and traditional banking. Explain historical events that influenced the banking system and other financial institutions.
21-Oct	22,23,70,71,72,73	WRS-Examine All Aspects of an Industry; Demonstrate Knowledge of Credit and Loan Functions	Analyzing, remembering	Examine: aspects of planning within an industry/organization; aspects of management within an industry/organization. Evaluate: methods of financing a purchase. Analyze: credit card features and impact on personal financial planning. Identify: qualifications to obtain credit; basic provisions of credit and loan laws.
28-Oct	24,25,74,75,76,77	WRS-Examine All Aspects of an Industry; Demonstrate Knowledge of Credit and Loan Functions	Analyzing, understanding, remembering	Examine: aspects of planning within an industry/organization; technical and production skills required of workers within an industry/organization. Compare: terms and conditions of various sources of consumer credit; costs and conditions of secured and unsecured loans. Identify: strategies for effective debt management. Explain: need for a good credit rating.
4-Nov	26,27,78,81,82,83	WRS-Examine All Aspects of an Industry; Demonstrate Knowledge of the Role of Insurance in Risk Management	Creating, analyzing	Examine: principles of technology that underlie an industry/organization; labor issues related to an industry/organization. Evaluate: insurance as a risk management strategy. Distinguish among types, costs, and benefits of insurance coverage. Explain: role of insurance in financial planning.

11-Nov	28,29,84,85,86,87,88	WRS-Examine All Aspects of an Industry; Demonstrate Knowledge of Income Earning and Reporting	Analyzing, remembering	Examine: community issues related to an industry/organization; health, safety and environment issues related to an industry/organization. Examine how personal choices impact earnings. Differentiate among sources of income. Calculate net pay. Investigate employee benefits and incentives. Complete a W-4.
18-Nov	30,31,89,90,91,92,93,94	WRS-Addressing Elements of Student Life; Demonstrating Knowledge of Taxes	Creating, analyzing, remembering	Identify: purposes and goals of the student organization. Explain: benefits and responsibilities of membership in student/professional/civic organizations as student/adult. Describe types and purposes of various taxes. Explore: how tax structures affect consumers, producers, and business owners differently. Compute local taxes on products and services. Examine tax deductions and credits. Explain: content of W-2; differences and similarities between state and federal taxation of inheritances.
25-Nov	32,33	WRS-Addressing Elements of Student Life	Creating, analyzing	Demonstrate: leadership skills. Identify: internet safety issues and procedures for complying with acceptable use standards.
2-Dec	100, 101, 102,103, 104, 105	Demonstrating Knowledge of Personal Financial Planning	Creating, understanding, remembering	Identify: short and long term financial goals; anticipated and unanticipated income and expenses. Examine: components of personal net worth statement. Develop: personal budget. Investigate: effects of government actions and economic conditions on personal financial planning. Explain how economics influences a personal financial plan.

9-Dec	106, 107, 108,109, 110, 111	Demonstrating Knowledge of Investment and Savings Planning	Analyzing, understanding, remembering	Compare: simple vs. compound interest; investment and savings options. Explain: costs and income sources for investments. Examine Social Security. Contrast alternative retirement plans. Explore how the stock market works.
16-Dec	Review			