

Money Matters

At-A-Glance - Lamar CISD

Ongoing Skills Imbedded All Year	Professional Standards/Employability Skills/Technical Skills		
		MM 1(A) The student will demonstrate an understanding of appropriate communication with customers, employers, and coworkers through verbal, nonverbal, and digital means. MM 1(B) The student will demonstrate an understanding of the use of business etiquette. MM 1(C) The student will demonstrate an understanding of appropriate customer service such as building customer relationships and resolving customer complaints. MM 1(D) The student will demonstrate an understanding of ethical and legal issues in business.	
Ongoing Ways to Show	The student will be punctual and consistent in their attendance. The student will communicate directly and digitally with the teacher about issues with concepts/assignments/tests. The student will submit their own work with proper citation/acknowledgment when appropriate/required. The student will submit their work per assignment directions per assignment (hard copy, digital, combination). The student will study/discuss/present various real-world examples of company responses to customers.		
Grading Period	Unit Name	Estimated Time Frame	TEKS
Grading Period 1 28 Days	Professional Standards	9 Days	1A, 1B
	1(A) The student will demonstrate an understanding of appropriate communication with customers, employers, and coworkers through verbal, nonverbal, and digital means. 1(B) The student will demonstrate an understanding of the use of business etiquette.		
	Employability Skills	10 Days	1C, 1D
	1(C) The student will demonstrate an understanding of appropriate customer service such as building customer relationships and resolving customer complaints. 1(D) The student will demonstrate an understanding of ethical and legal issues in business.		
	Principles of Money	9 Days	4A, 4B, 4C, 4D, 4E, 4F
	4(A) The student will explain forms of financial exchange, including cash, credit cards, debit cards, and electronic funds transfer. 4(B) The student will compare and contrast various types of currency, including paper money, coins, banknotes, government bonds, and treasury notes. 4(C) The student will identify functions of money, including medium of exchange, unit of measure, and store of value. 4(D) The student will describe sources of income, including wages and salaries, interest, rent, dividends, capital gains, and transfer payments. 4(E) The student will explain the time value of money. 4(F) The student will discuss the purposes and importance of credit.		
Grading Period 2 25 Days	Business Ownership	9 Days	5A, 5B
	5(A) The student will explain sole proprietorships, partnerships, and corporations. 5(B) The student will identify factors affecting profit, revenue, and expenses.		
	Economic Systems	8 Days	5C
	5(C) The student will understand the rights and responsibilities of consumers within various economic systems.		
	Government and Monetary Policies	8 Days	6A, 6B, 6C, 6D
6(A) The student will analyze the importance and purpose of taxes. 6(B) The student will analyze monetary policy and fiscal policy. 6(C) The student will analyze the supply and demand for money. 6(D) The student will analyze the role of the Federal Reserve System.			
Grading Period 3 25 Days	Personal Financial Decision-Making	22 Days	7A, 7B, 7C, 7D, 7E, 7F
	7(A) The student will analyze the measure of consumer spending as an economic indicator. 7(B) The student will analyze the impact of a nation's unemployment rates. 7(C) The student will analyze the concept of Gross Domestic Product. 7(D) The student will analyze the economic impact of inflation on personal financial decision making. 7(E) The student will analyze unemployment and inflation tradeoffs. 7(F) The student will analyze the economic impact of interest rate fluctuations. 7(G) The student will analyze the impact of business cycles on personal financial decision making.		

	Semester Review/Exam	3 Days	
Grading Period 4 33 Days	Financial Providers	16 Days	10A, 10B, 10C, 10D, 10E, 10F, 10G, 10H
	10(A) The student will describe types of financial service providers, including banks and credit unions. 10(B) The student will evaluate financial service providers based on selection criteria such as location, interest rates, and benefits. 10(C) The student will analyze financing needed for long-term personal assets, including home purchases and payments and auto purchases, leases, and payments. 10(D) The student will explain loan evaluation criteria used by lending institutions. 10(E) The student will summarize the components of a loan application package. 10(F) The student will calculate a home loan payment schedule. 10(G) The student will calculate an automobile loan payment schedule. 10(H) The student will understand the risks of using a payday loan and title loan.		
	Credit & Budgeting	17 Days	9A, 9B, 9C, 9D, 9E, 9F, 9G, 9H, 9I
9(A) The student will develop a budget based on personal financial goals. 9(B) The student will explain the benefits of saving and investing. 9(C) The student will examine tax liabilities, including as they relate to the completion of a W-4. 9(D) The student will analyze a pay stub. 9(E) The student will interpret and reconcile bank statements. 9(F) The student will maintain financial records. 9(G) The student will evaluate credit scores. 9(H) The student will use identify theft protection measures. 9(I) The student will prepare personal income tax forms by completing a 1040EZ with a W-2 form and using current tax tables.			
Grading Period 5 34 Days	Investments	17 Days	11A, 11B, 11C, 11D
	11(A) The student will evaluate different types of investments such as stocks, bonds, and property. 11(B) The student will evaluate investment goals and objectives as they relate to risk tolerance. 11(C) The student will investigate the opportunities and costs of postsecondary education. 11(D) The student will investigate long-term needs and financial goals, including retirement.		
	Risk Management	17 Days	12A, 12B, 12C, 12D
12(A) The student will understand the concept of insurance. 12(B) The student will explore the reasons for obtaining personal insurance, including health, disability, life, cancer, and long-term care insurance. 12(C) The student will explore the reasons for obtaining property insurance coverage, including homeowner's, personal liability, renter's, flood, earthquake, and auto insurance. 12(D) The student will understand the insurance claim settlement process.			
Grading Period 6 28 Days	International Activities	8 Days	8A, 8B, 8C
	(A) The student will examine international current events as related to personal financial decision making. (B) The student will examine currency exchange rates. (C) The student will examine domestic and international labor issues as related to personal financial decision making.		
	Career & Postsecondary Planning	17 Days	2A, 2B, 3A, 3B
	2(A) The student will discuss the nature and benefits of financial planning. 2(B) The student will discuss the role of ethics and personal responsibility in financial planning. 3(A) The student will understand educational, military, and current job opportunities. 3(B) The student will create a postsecondary plan that includes topics such as application requirements; testing requirements; certification requirements; associated deadlines; associated costs, including living expenses; job prospects and opportunities; beginning earnings; expected future earnings; and resumes and cover letters.		
Semester Review & Exam	3 Days		