MULTICULTURAL HIGH SCHOOL
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RESPECT · TENACITY · COLLABORATION · INNOVATION · PERSEVERANCE

Financial Literacy Syllabus

Course Description

This course uses the Next Gen Personal Finance (NGPF) curriculum, a comprehensive, problem-based program designed to build strong financial understanding through:

- Real-world applications
- Problem-solving
- Analyzing financial decisions
- Connecting personal finance concepts to everyday life

Instruction will focus on active student engagement, inquiry, and collaborative learning to develop mastery of key financial topics such as budgeting, saving, credit, investing, insurance, and consumer skills.

Course Outcomes

By the end of the year, students will:

- Develop confidence in managing personal finances through real-world applications
- Understand key financial concepts including budgeting, saving, investing, credit, and taxes
- Make informed financial decisions using critical thinking and evidence-based reasoning
- Analyze how financial systems impact individuals and communities, with an emphasis on equity and access
- Build habits and skills that support long-term financial independence and responsibility
- Apply financial literacy knowledge to real-life scenarios and future planning

Term 2 Goals/Skills

Financial Literacy – Term 2 (NGPF)

By the end of this course, students will:

Investing

- Develop an understanding of investing as a long-term strategy for building wealth and achieving financial goals.
- Analyze the relationship between risk and return, explaining how different investment choices involve varying levels of risk and potential reward.
- Interpret how time, compound growth, and market fluctuations affect investment outcomes using tables, graphs, and real-world data.
- Compare asset classes such as stocks, bonds, and cash equivalents to determine appropriate investment choices based on goals and time horizon.

● Apply investment concepts to real-world scenarios, justifying decisions using financial data and personal risk tolerance.

Credit: Types & Management

● Develop an understanding of how credit functions as a financial tool and the responsibilities that come with borrowing money.
● Analyze different types of credit, including credit cards and installment loans, to evaluate costs, benefits, and long-term impacts.
● Interpret credit terms such as interest rates, APR, fees, and loan duration to determine the true cost of borrowing.
● Explain how credit behavior affects credit scores and long-term financial opportunities. ● Apply strategies for managing credit responsibly, including making informed borrowing decisions and minimizing interest costs.

Financial Decision-Making

● Use quantitative and qualitative reasoning to evaluate financial choices involving investing and credit.
● Analyze real-world financial scenarios, identifying trade-offs, risks, and constraints. ● Communicate financial reasoning clearly using accurate financial vocabulary, calculations, and visual representations.
● Reflect on how financial decisions made today impact long-term financial well-being.

Students Will Be Able To (SWBAT)

Unit 3: Investing

● Explain the difference between saving and investing and identify appropriate uses for each.
● Describe why people invest and how investing supports long-term financial goals. ● Explain the relationship between risk and return using real-world investment examples. ● Identify and compare major asset classes, including stocks, bonds, and cash equivalents. ● Interpret tables and graphs showing investment growth over time, including compound growth. ● Analyze how time horizon and market fluctuations impact investment outcomes. ● Explain the importance of diversification and how it reduces risk in an investment portfolio.

● Evaluate investment scenarios and justify choices based on goals, risk tolerance, and time horizon.

Unit 4: Types of Credit

- Explain what credit is and why individuals use credit.
- Distinguish between revolving credit and installment loans.
- Compare types of credit products, including credit cards, auto loans, and personal loans.
- Interpret key credit terms such as interest rate, APR, minimum payment, and fees. ● Calculate interest and total cost of borrowing for different credit options.
- Evaluate the advantages and disadvantages of using various forms of credit.

Unit 5: Managing Credit

- Explain how credit scores are calculated and why they matter.
- Identify factors that positively and negatively impact a credit score.
- Analyze credit reports and identify responsible credit behaviors.
- Compare repayment strategies and explain how they affect interest paid over time. ● Apply strategies for using credit responsibly and avoiding excessive debt. ● Evaluate real-world borrowing scenarios and make informed credit management decisions.

Materials Required

- **Next Gen Personal Finance (NGPF)** curriculum
- **Binder**
- **Pencil**
- **Calculator**

Class Rules & Expectations

Main Rule: BE RESPECTFUL

- Respect the teacher, classmates, and yourself

- Come prepared and ready to work
- Follow all school and district policies
- Engage fully in class activities and discussions

Category	Weight
Classwork - Collected work - Participation	30%
Homework	10%
Assessments - Quizzes - Exit Tickets - Projects - Exams	60%

** Make up any missing work to receive credit.*

Attendance:

Regular attendance is essential for success in this course. Each lesson builds on the previous one, so missing class can make it harder to stay on track. You are expected to:

- Arrive on time and be ready to learn when class begins.
- Be present for the entire class period unless excused.
- Notify me in advance (when possible) if you know you will be absent. ● Take responsibility for catching up on any missed notes, assignments, or announcements by checking with classmates or me.

Consistent attendance not only supports your own learning but also helps our class community grow stronger together.

Homework Policy

- **Due Date:** End of the day following the assignment (unless otherwise stated)
- **Purpose:** To reinforce learning and practice essential skills
- **Flexibility:** Teachers have discretion in grading homework, based on effort, completeness, or correctness

If you have any questions, please don't hesitate to reach out. Let's make this a great year together!