



Course Outcome Summary

Course Information: **SAILS Finance Math**

Description: Finance Math will provide students with all the basic skills to responsibly manage their finances throughout life. It will cover a variety of financial concepts and is based off the curriculum “Make a Difference Wisconsin: Money Smart, Life Smart.”

Instruction Level: 10 - 12

Total Credits: 1

Prerequisites: NA

Textbooks: NA

Course Standards:

- Analyze how personal and cultural values may impact financial decisions.
- Explain how taxes and employee benefits relate to disposable income.
- Demonstrate ability to use money management skills and strategies.
- Develop a financial vision based on an examination of personal values.
- Identify and evaluate credit products and services.
- Identify and evaluate interest rates, fees, and other charges.
- Interpret credit sources and reports.
- Demonstrate ability to use decision-making processes in making financial decisions related to planning, saving, and investing.
- Integrate and apply concepts related to personal financial risk, protection from loss, and financial planning.

Unit

1. **Bank Your Future**
2. **Check it Out**
3. **To Your Credit**

Unit Outlines

1. **Bank Your Future**

Standards:

- Making responsible choices with income to balance spending and save.

Essential Question:

- What are the basics of earning an income, saving and spending?

Essential Knowledge:

- Students will create a budget using a paycheck and make sound decisions on where their money goes.
- Students will discover the importance of saving money and why to save early.

2. Check it Out**Standards:**

- Using banks and other services to manage money safely and responsibly.

Essential Question:

- What should I do with my money to save it and help it grow?

Essential Knowledge

- Students will identify the services of banks and credit unions and how to keep money safe.
- Students will analyze threats to finance such as check cashing stores, and identity theft.

3. To your Credit**Standards:**

- Utilizing credit cards responsibly and for financial benefit.

Essential Question:

- How can one effectively use credit to benefit themselves financially?

Essential Knowledge:

- Students will discover what credit is and how it works.
- Students will identify what makes up a credit score and why it is important.