

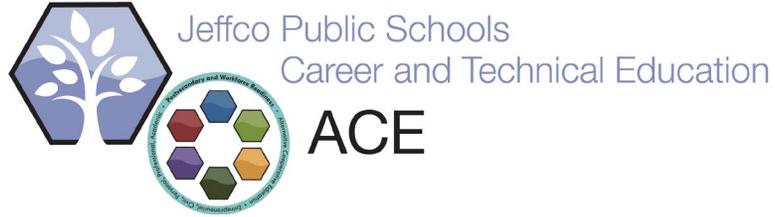
Course Title: ACE CTE Financial Literacy

Course Description: This course focuses on personal financial literacy. As developmentally appropriate, this course (or series of courses) is designed for students to learn and practice financial literacy, decision-making, and management skills for their personal and professional lives. Students will create and modify budgets according to new circumstances. Students will be practicing basic banking activities such as check writing, debit card use, deposits and keeping track of a spending register and explore online banking and banking apps and compare and contrast several types of financial institutions. Students will examine the benefit and detriment of managing credit. Students will apply practical application of fiscal management topics such as renting vs owning, mortgage calculators, new car vs used car purchase, how to get a car loan, financial calculator use, understanding payroll deductions and benefits, income tax and filing taxes, and comparing and contrasting insurance possibilities. Students will demonstrate knowledge of FAFSA, loans, grants scholarships and other Postsecondary financial supports. They will examine the many ways to invest money and participate in simulations involving investing. Whenever possible, computer literacy skills and leadership skills tied to a CTSO should be embedded into the curriculum.

Week	Topic	CTE Standard(s)
		<p>Students will...</p>
		<ol style="list-style-type: none"> 1. Learn and practice financial literacy, decision-making, and management skills for their personal and professional lives through the use of critical thinking.
		<ol style="list-style-type: none"> 2. Create and modify budgets according to new circumstances through using critical thinking skills.
		<ol style="list-style-type: none"> 3. Practice basic banking activities such as check writing, debit card use, deposits and keeping track of a spending register and explore online banking and banking apps and compare and contrast several types of financial institutions demonstrating personal responsibility.
		<ol style="list-style-type: none"> 4. Examine the benefit and detriment of managing credit demonstrating problem solving skills. 5. Apply practical application of fiscal management topics such as renting vs owning and mortgage calculators using critical thinking skills. 6. Apply practical application of new car vs used car purchase and how to get a car loan through the use of critical thinking. 7. Understand payroll deductions and benefits demonstrating personal responsibility.

		<ol style="list-style-type: none"> 8. Understand income tax and filing taxes and demonstrate personal responsibility. 9. Compare and contrast insurance possibilities demonstrating critical thinking skills. 10. Demonstrate knowledge of FAFSA, loans, grants scholarships and other Postsecondary financial supports demonstrating problem solving. 11. Examine the many ways to invest money and participate in simulations involving investing demonstrating critical thinking skills.
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Students will understand that...	Students will know
Students will be able to do...	Work-Based Learning Opportunities



<p style="text-align: center;">Connection to Industry Certification</p>	<p style="text-align: center;">Connection to Capstone</p>
<p style="text-align: center;">CTSO Integration..</p> <p>Successful Career Students of Colorado-(SC)2 is the ACE and PWR Cluster Area CTSO. Career and technical student organizations are integral, co-curricular components of each career and technical education course. These organizations serve as a means to enhance classroom instruction while helping students develop leadership abilities, expand workplace-readiness skills, and broaden opportunities for personal and professional growth. Students are encouraged to participate in (SC)2 activities and membership, please see contact ENTER YOUR PRESIDENT or YOUR NAME HERE for more details. INCLUDE WEBSITE ETC IF APPLICABLE</p>	