

# Introductory Level – Take Charge Today

## Course Syllabus

### Course Description

The introductory level Take Charge Today course introduces students to concepts and practices to successfully manage their personal finances. The course addresses the development of knowledge, skills, attitudes, and behaviors associated with the management family finances. A project-based approach is utilized.

### Course Overview

#### ***Throughout this course, students will learn how to:***

- Define values, needs and wants
- Explore the benefits of setting financial goals and making good decisions
- Describe the importance of investing in human capital
- Create a plan for future career success
- Read paychecks and tax forms
- Investigate the benefits of creating a spending plan
- Explore electronic banking and other depository institution services
- Analyze the time value of money
- Apply responsible use of credit cards
- Assess the contributing factors families must consider before making spending decisions

This course is designed for students in the 7<sup>th</sup> thru 9<sup>th</sup> grade or those with limited finance knowledge.  
No prerequisite is required.

### Instruction

Instruction will focus on hands-on activities as well as lecture, group discussion, use of technology, and other methods. Students will have the opportunity to work both individually and as part of a small group to complete assignments. Projects will require students to use academic skills in language arts, math, social sciences, and science. Community resources will be accessed by inviting guest speakers, conducting panel discussions, and organizing field trips.

### Course Assessment

Various assessment tools including worksheets, learning activities, reflection writing assignments, and quizzes will be utilized to assess student knowledge. “Life of...” is an individual spending plan simulation that encourages students to consider family elements when creating a spending plan for a teenager. “Life of...” will be used as an applied assessment.

### Supplies Needed

Each student will need a three-ring binder with notebook paper. Activities, assignments and project outlines can be three-hole punched for organization. A writing utensil (pen/pencil) will be required daily.



**TAKE CHARGE TODAY**

Financial Education for a Better Future