

FULLERTON JOINT UNION HIGH SCHOOL DISTRICT

MATHEMATICS

I. Course Information

1. Course Title: Business Finance
2. Length of Course: Year
3. Units of Credit: Ten
4. Prerequisites: Refer To Registration Presentation
5. Grade Level: 11 -- Students who barely pass Foundations 2
12 -- Algebra 1/equivalent grade of D- or better
6. Special Course Designation: None
7. Course Code Number:
8. Course Materials: Materials provided by High School Financial Planning Program;
free of charge
www.hsfpp.org

II. Course Description

Business Finance is designed to provide an introduction to the fundamentals of personal and business finance that are relevant to the lives of pre-teens, teens, and young adults that build a solid foundation for financial independence. Each lesson targets a learning competency with strategically planned activities that lead students toward achieving the target competency. The learning process guides students through practice and application activities so they are empowered to transfer what they learn to real-world situations. Instruction reinforces core skills in reading, writing, speaking, listening, and mathematics. Course instruction emphasizes career ready behaviors in communication, ethics, interpersonal/team skills, critical thinking and problem solving, safety, technology, and employability skills.

III. Course Goals

Students will complete this course with knowledge and proficiency in the following topics:

1. Money management
2. Borrowing
3. Earning Power
4. Investing
5. Financial Services
6. Insurance

IV. Course Content and Objectives

Content Learner Objectives
The student will:

Module 1:	<ul style="list-style-type: none"> ● Explore how spending, savings and values impact their finances. ● Set SMART money goals. ● DECIDE to make better money choices ● Create a spending plan to reach their goals. ● Figure out ways to maintain a positive cash flow.
Module 2:	<ul style="list-style-type: none"> ● Weigh the benefits and risks of borrowing. ● Compare the costs and terms of borrowing options. ● Start the journey to establishing a good credit rating. ● Explore the rights and responsibilities of borrowers and lenders. ● Protect themselves from identity fraud
Module 3:	<ul style="list-style-type: none"> ● Explore the payoffs of investing in themselves. ● Evaluate career options and job offers. ● Assess factors that impact their personal income tax liability and take-home pay. ● Start down the path to achieving their financial goals and the lifestyle they want. ● Prepare to deal with planned and unplanned life and work changes.
Module 4:	<ul style="list-style-type: none"> ● Summarize how saving and investing can be used to build wealth. ● Explain how investing works. ● Evaluate the risks and rewards of investment options. ● Outline strategies to achieve investing goals. ● Explore ways to fit saving and investing into their financial planning.
Module 5:	<ul style="list-style-type: none"> ● Explain how financial services are used to handle transactions. ● Select a financial service provider. ● Use financial services to better manage their spending and saving. ● Explore trends that will change their banking and shopping life. ● Protect their money from thieves and con artists.
Module 6:	<ul style="list-style-type: none"> ● Discover the importance of being insured. ● Investigate how insurance works. ● Choose insurance for their specific needs and situations. ● Examine automobile insurance features and processes. ● Plan ahead to minimize the cost of insurance and unexpected events.