



**Financial Literacy Syllabus  
CHS Social Studies Department**

**Contact Information:** Parents may contact me by phone, email or visiting the school.

**Teacher:** Mr. Brad Batson

**Email Address:** brad.batson@ccsd.us

**Phone Number:** (740) 702-2287 ext. 16261

**Online:** <http://www.ccsd.us/1/Home>

**CCSD Vision Statement:** The Chillicothe City School District will provide tomorrow's leaders with a high quality education by developing high expectations and positive personal relationships among students, staff, and community members.

**CCSD Mission Statement:** The Chillicothe City School District empowers students to learn, to lead, and to serve.

**Course Description and Prerequisites from Course Handbook:**

**Financial Literacy - 247**

**State Course #:** 159999

**Prerequisites:** None

**Elective**

**Grade:** 10-12

**Graded Conventionally**

**Credit:** ½

**Course Description:**

This course explores the fundamentals that guide individuals and nations as they make choices about how to use limited resources to satisfy their wants. More specifically, it examines the ability of individuals to use knowledge and skills to manage limited financial resources effectively for a lifetime of financial security.

This course also examines the dynamics of global interactions among nations and regions current issues that affect all humanity. These dynamics include competing beliefs and goals, methods of engagement, and conflict and cooperation. Contemporary issues have political, economic, social, historic, and geographic components. Approaches to addressing global and regional issues reflect historical influences and multiple perspectives. Students can impact global issues through service learning and senior projects.

**Learning Targets per Unit:** Defined below for clarity are the Unit Titles, Big Ideas of every Unit taught during this course, and the Essential Questions to be answered to better understand the Big Ideas. A student's ability to grasp and

answer the Essential Questions will define whether or not he or she adequately learns and can apply the skills found in Big Ideas. This will ultimately define whether or not a student scores well on assessments given for this course.

### 1<sup>st</sup> or 3<sup>rd</sup> Quarter

- **Unit I Title:** Economic Skills; Fundamentals of Economics; Government and the Economy
  - **Big Idea #1: I can** apply economic decision-making skills.
    - *Essential Question #1:* What are the multiple sources of data economists analyze to predict trends, make inferences and arrive at conclusions?
    - *Essential Question #2:* How can reading and understanding various financial reports (bank statements, stock market reports, etc....) help individuals make good decisions about personal finances?
    - *Essential Question #3:* What is a cost / benefit analysis and why is it useful? Can it be used for more than economics?
  - **Big Idea #2: I can** identify and apply fundamental economic concepts.
    - *Essential Question #1:* Economics is the study of scarcity, what does this mean? Scarcity forces individuals to make choices, or tradeoffs. Give 2 examples of tradeoffs.
    - *Essential Question #2:* Making a decision involves an opportunity cost. Explain the concept of opportunity cost. If a high school student wants to buy a car explain all the opportunity costs that may be involved.
    - *Essential Question #3:* How does the characteristics of traditional, market, command and mixed economies differ with regard to private property, freedom of enterprise, competition and consumer choice, and the role of government?
    - *Essential Question #4:* A market exists whenever buyers and sellers exchange goods and services. Exchanges occur almost anywhere, through face-to-face transactions, the Internet, by phone or via mail order. Supply and demand are fundamental economic concepts. What changes will affect the demand for a good or service? What changes will affect the supply of a product?
    - *Essential Question #5:* How can competition among sellers lowers costs and prices, and encourage producers to produce more of what consumers are willing and able to buy?

- **Big Idea #3: I can** make connections between the government and the economy.
  - *Essential Question #1:* One of the indicators of a nation's economic health is its Gross Domestic Product (GDP). What does this basic economic indicator specifically measure? Other economic indicators include the Consumer Price Index (CPI), unemployment rates, personal income and the consumer confidence index. Locate one of these indicators and list its current indication.
  - *Essential Question #2:* Economic policy decisions are generally intended to maintain a healthy economy. Examples could be lowering interest rates, setting tariffs or cutting taxes. Economic policy decisions made by governments result in both intended and unintended consequences. What are some of these consequences that may result?
  - *Essential Question #3:* What is the Federal Reserve System? How does The Fed use monetary policy to influence the supply of money and the availability of credit?
  
- **Unit II Title:** The Global Economy; Working and Earning; Financial Responsibility and Money Management
  - **Big Idea #1: I can** identify global issues and events and explain how they influence economic activities.
    - *Essential Question #1:* What is comparative advantage in economic terms? How can specializing in the production of a good or service at a lower cost increase trade with others?
    - *Essential Question #2:* How can international trade be affected by government actions? Why are tariffs and import quotas generally supported by producers of domestic products?
    - *Essential Question #3:* What are some key multinational economic organizations that have the purpose of protecting and/or supporting the economic interests of their member countries?
  - **Big Idea #2: I can** explain how employment provides a means of creating personal wealth and income.
    - *Essential Question #1:* What are the various factors that go into creating and determining one's income?
    - *Essential Question #2:* How can the skills and abilities of an individual have a direct result on income? List 3 skills that may require intense training and education.

- *Essential Question #3:* How do you interpret wages, taxes, benefits and deductions on earning statements?
- **Big Idea #3:** I can articulate how responsible personal finance decisions are based upon reliable information and used to reach personal goals.
  - *Essential Question #1:* What are the costs and benefits that must be considered in personal finance decisions?
  - *Essential Question #2:* What are the various considerations that should be included in a personal financial plan?
  - *Essential Question #3:* What are the advantages and disadvantages of different payment methods?
- **Unit III Title:** Savings and Investing; Credit and Debt; Risk Management
  - **Big Idea #1:** I can identify savings and investing strategies and how they help individuals achieve personal financial goals.
    - *Essential Question #1:* What are the benefits of savings?
    - *Essential Question #2:* What are preventative measures to secure good savings habits?
    - *Essential Question #3:* How does income and expenses affect your savings plan?
    - *Essential Question #4:* What are various means to invest money and ways to build wealth over time?
  - **Big Idea #2:** I can explain how credit and debt can impact personal financial goals.
    - *Essential Question #1:* What are the types of credit available to individuals and families?
    - *Essential Question #2:* What are some preventative measures to secure good credit scores?
    - *Essential Question #3:* What solutions are available to correct debt problems?
    - *Essential Question #4:* How can debt impact your financial goals?
  - **Big Idea #3:** I can identify and explain various strategies to help protect personal assets and wealth.
    - *Essential Question #1:* What is the difference between net and gross income, and how is your income related to the various types of budgets?
    - *Essential Question #2:* List various types of taxes one might pay and explain how taxes affect your income and budget?

- *Essential Question #3:* What are the various fixed, flexible, and periodic expenses that must be considered when creating a budget?
  - *Essential Question #4:* How do you interpret wages, taxes and deductions on earning statements?
  
- **2<sup>nd</sup> or 4<sup>th</sup> Quarter**
  - **Unit IV Title:** Civic Participation and Skills; Civil and Human Rights; Evaluating Sources for Credibility
    - **Big Idea #1:** *I can* explain how individuals and groups have the capacity to engage with others to impact global issues.
      - *Essential Question #1:* What are various communication methods that affect how people define and act on issues? How do individuals evaluate media messages that are constructed for unique purposes?
      - *Essential Question #2:* Why should effective communication target diverse audiences? Explain the value of being able to assess and evaluate world events, and engage in deliberative civil debate.
      - *Essential Question #3:* Effective civic participation involves identifying a problem and proposing appropriate solutions. In addition to these things, what should be considered the next logical steps in the process?
      - *Essential Question #4:* How can individuals participate in both government and non-governmental organizations to address specific problems and humanitarian needs?
    - **Big Idea #2:** *I can* identify challenges to civil and human rights throughout the world, and explain how politics, economics and culture can all influence perceptions of civil and human rights.
      - *Essential Question #1:* First, define civil rights. How do beliefs about civil rights vary among social and governmental systems?
      - *Essential Question #2:* Can you provide examples of how nations and international organizations pursue their own interests related to civil and human rights? How can these decisions lead to conflict and social injustice?
      - *Essential Question #3:* Describe modern day examples of genocide and ethnic cleansing. What are responsibilities of governments and citizens of the world when it comes to these actions?
    - **Big Idea #3:** *I can* evaluate media and on-line sources for credibility.

- *Essential Question #1:* How does one determine credibility in media and on-line messages?
- *Essential Question #2:* With the rise of the internet we have a world of information at our fingertips. This is a good thing, but also presents unique challenges. Can you state some of these challenges and explain how they can be overcome?
- *Essential Question #3:* How can the internet and on-line resources be used to increase engagement in political, social and economic issues?
- **Unit V Title: Sustainability and Technology**
  - **Big Idea #1: *I can*** explain how an increasingly global society is faced with the interdependency of ecological, social and economic systems.
    - *Essential Question #1:* Explain the concept of sustainability. How can decisions made by individuals and societies have implications for both current and future generations, and intended and unintended consequences?
    - *Essential Question #2:* How can sustainability issues be interpreted according to political, economic and cultural perspectives?
    - *Essential Question #3:* What are examples of international associations and nongovernmental organizations that may address sustainability issues on local, state, national and international levels?
  - **Big Idea #2: *I can*** identify current technological advances that present issues related to costs, distribution of benefits, ethical considerations, and intended and unintended consequences.
    - *Essential Question #1:* How does the development and use of technology influence economic, political, ethical and social issues?
    - *Essential Question #2:* How does the use of technology involve trade-offs between costs and benefits?
    - *Essential Question #3:* What are both intended and unintended consequences when it comes to decisions that involve technology and technological advances?
- **Unit VI Title: Global Connections; International Diplomacy; The Global Economy**
  - **Big Idea #1: *I can*** explain how the 21st century is characterized by changing circumstances as new economies emerge and new technologies change the way people interact. I can further explain how the issues of health, economics, security and the environment are universal in nature.

- *Essential Question #1:* How do trade, alliances, treaties and international organizations contribute to the interconnectedness of nations and peoples?
- *Essential Question #2:* How have advances in communications technology had a profound effect on the ability of governments, interest groups, individuals and the media to share information across national and cultural borders?
- *Essential Question #3:* How are the issues of health, economics, security and the environment universal in nature?
- **Big Idea #2: I can** explain that political, economic and social goals of nations, international associations and nongovernmental organizations may be incompatible with each other and lead to conflicts.
  - *Essential Question #1:* Nations seek to ensure the security of their geographic territories, political institutions, economic systems and ways of life. How can maintaining security have political, economic and social costs?
  - *Essential Question #2:* How can diplomacy and cooperation lessen the risk of conflicts that arise from economic, political and social differences among global entities?
  - *Essential Question #3:* How do individuals and organizations work within, or outside of, established systems of power, authority and governance to influence their own security and the security of others?
  - **Big Idea #3: I can** explain how the global economy is an international marketplace fueled by competition, trade and integration.
    - *Essential Question #1:* How does the global economy create advantages and disadvantages for different segments of the world's population?
    - *Essential Question #2:* How can trade agreements, multinational organizations, embargoes and protectionism impact markets?
    - *Essential Question #3:* How has the distribution of wealth and economic power among countries changed over time?
    - *Essential Question #4:* How can the economic circumstances in one country impact events in other countries?
- **END OF COURSE EXAM**

**Course Materials:** Textbook, Study Guides, Workbooks, Enrichment Supplemental, Current Media, and any other secondary resources that the instructor may deem appropriate to meet course objectives.

**Google Chromebook:** Issued by the school district.

**Electronic Resources:** Individual Smart Phones, iPads, Tablets

- EverFi: Financial Education ([www.everfi.com](http://www.everfi.com))
- Ohio Means Jobs ([www.ohiomeansjobs.com](http://www.ohiomeansjobs.com))

**Course Expectations:**

- Students are expected to complete class assignments in a timely manner.
- Students should put forth their best effort every day.
- Students are expected to behave in a mature and respectful manner.
- Students are responsible for asking for any make up work.
- Students will answer the question of the day each class period

**Grading:**

Unit Exams	50%
Assessments (Including: Quizzes, Essays, Labs, and Projects)	30%
Class work/Homework	20%

- Each quarterly grade is 40% of a student's final grade.
- End of Course Exam is 20% of a student's final grade.

**Grading Scale:**

The grading scale for Chillicothe High School can be found in the student handbook or online at

<http://www.chillicothe.k12.oh.us/1/Content2/studenthandbook>

**Late Work:** Late work will be subject to the board adopted policy on assignments that are turned in late (to be reviewed in class).

- Regardless of the absence type (excused or unexcused) students will be expected to make up the work and be held accountable for learning all material they missed.
- Any student who is absent from school (excused or unexcused) will have one (1) additional day for every day they missed, to make up their work for full credit (100%).
- Any student who exceeds the allotted time to turn in an assignment for full credit, can still turn in late work for partial credit. Any student who turns in work, up to 1 week late, must at least be given the opportunity to earn 75% on the assignment they turn in.
- Any student who exceeds the allotted time to turn in an assignment for full credit can still turn in late work for partial credit. Any student who turns in work up, to 2 weeks late, must at least be given the opportunity to earn 60% on the assignment they turn in.
- The end of the 9 weeks is the cut off point for teachers to accept late work from students for full or partial credit, unless the teacher decides to give



the student an incomplete for the 9 weeks due to extenuating circumstances.

**Performance Based Section: Writing Assignments/Exams/Presentations/Technology**

One or more of the End of Unit Exams may be Performance Based. According to the Ohio Department of Education, "Performance Based Assessments (PBA) provides authentic ways for students to demonstrate and apply their understanding of the content and skills within the standards. The performance based assessments will provide formative and summative information to inform instructional decision-making and help students move forward on their trajectory of learning." Some examples of Performance Based Assessments include but are not limited to portfolios, experiments, group projects, demonstrations, essays, and presentations.

### **CHS Financial Literacy Course Syllabus**

After you have reviewed the preceding packet of information with your parent(s) or guardian(s), please sign this sheet and return it to me so that I can verify you understand what I expect out of each and every one of my students.

Student Name (please print):

---

Student Signature:

---

Parent/Guardian Name (please print):

---

Parent/Guardian Signature:

---

Date:

---