Semester Overview

- **Duration**: 18 Weeks
- **Key Topics**: Personal finance, budgeting, consumer rights, credit, investing, taxes, and economic decision-making.
- **Illinois Standards**: This course aligns with the Illinois Learning Standards for Social Science, particularly the Financial Literacy standards, as well as relevant Math and ELA standards.

Unit 1: Introduction to Consumer Education

- **Duration**: 2 Weeks
- **Standards**:
    - Illinois: Social Science SS.EC.1.9-12 (Explain that scarcity necessitates choices by individuals and society)
    - Math.Content.HSN.Q.A.1 (Reason quantitatively)
- **Objectives**:
    - Understand the role of a consumer in the economy.
    - Discuss the concept of scarcity and its impact on decision-making.
    - Identify different types of economic systems.
- **Assessments**:
    - Quiz on basic economic concepts.
    - Short essay on the role of consumers.

Unit 2: Budgeting and Financial Planning

- **Duration**: 3 Weeks
- **Standards**:
    - Illinois: Social Science SS.EC.3.9-12 (Analyze the roles of financial institutions)
    - Math.Content.HSF.LE.A.1 (Construct and compare linear models)
- **Objectives**:
    - Create a personal budget.
    - Understand income, expenses, and the importance of saving.
    - Discuss the concept of financial planning for short and long-term goals.
- **Assessments**:
    - Budgeting project where students create and analyze a personal budget.
    - Quiz on financial planning concepts.

Unit 3: Consumer Rights and Responsibilities

- **Duration**: 2 Weeks

- **Standards**:
    - Illinois: Social Science SS.EC.2.9-12 (Evaluate the impact of laws and regulations on consumer behavior)
    - ELA-Literacy.RI.11-12.7 (Integration of Knowledge and Ideas)
- **Objectives**:
    - Understand consumer rights and responsibilities.
    - Learn about consumer protection laws.
    - Analyze the role of government in protecting consumers.
- **Assessments**:
    - Case study analysis on consumer protection.
    - Group presentation on a specific consumer law.

Unit 4: Understanding Credit

- **Duration**: 3 Weeks
- **Standards**:
    - Illinois: Social Science SS.EC.FL.3.9-12 (Analyze credit and debt)
    - Math.Content.HSN.Q.A.2 (Apply quantitative reasoning)
- **Objectives**:
    - Explain the concept of credit and how it works.
    - Discuss the importance of credit scores and how they are calculated.
    - Analyze the risks and benefits of using credit.
- **Assessments**:
    - Quiz on credit and credit scores.
    - Credit score simulation activity.

Unit 5: Saving and Investing

- **Duration**: 3 Weeks
- **Standards**:
    - Illinois: Social Science SS.EC.FL.4.9-12 (Analyze saving and investing options)
    - Math.Content.HSF.LE.B.5 (Interpret functions in real-world contexts)
- **Objectives**:
    - Differentiate between saving and investing.
    - Understand different types of investment options (stocks, bonds, mutual funds).
    - Analyze the relationship between risk and return in investments.
- **Assessments**:
    - Investment portfolio project.
    - Quiz on saving and investment concepts.

Unit 6: Taxes and Income

- **Duration**: 2 Weeks
- **Standards**:

- ○ Illinois: Social Science SS.EC.FL.2.9-12 (Analyze the impact of taxes)
- ○ Math.Content.HSN.Q.A.3 (Use units to solve problems)
- **Objectives**:
  - ○ Understand different types of taxes (income, sales, property).
  - ○ Learn how to read a pay stub and understand deductions.
  - ○ Complete a basic tax return.
- **Assessments**:
  - ○ Tax simulation activity.
  - ○ Quiz on taxation and income concepts.

Unit 7: Making Economic Decisions

- **Duration**: 3 Weeks
- **Standards**:
  - ○ Illinois: Social Science SS.EC.3.9-12 (Analyze the role of government in the economy)
  - ○ ELA-Literacy.SL.11-12.4 (Presentation of Knowledge and Ideas)
- **Objectives**:
  - ○ Understand how economic decisions are made.
  - ○ Analyze the impact of personal and societal choices on the economy.
  - ○ Discuss the role of government in economic decision-making.
- **Assessments**:
  - ○ Group debate on an economic issue.
  - ○ Final project: Students create a comprehensive financial plan.

Ongoing Assessments:

- **Weekly Reflections**: Students write about what they learned each week.
- **Participation**: Continuous assessment of student engagement in discussions and activities.