

Personal Finances

Course Information

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Educational Goals for the Personal Financial Literacy Course

Aligned with State Standards and Designed for Real-World Readiness

This *Personal Financial Literacy* course equips students in Grades 6–12 with essential financial knowledge and decision-making skills for adult life. Built in full alignment with the graduation requirements of over 20 U.S. states, this one-semester course provides rigorous, real-world instruction grounded in practical application.

Primary Educational Goals:

Master Financial Fundamentals

Students will learn core personal finance principles—budgeting, banking, saving, and investing, credit and debt management, insurance, taxes, and postsecondary financial planning—using a step-by-step, lab-based learning model.

Build Practical Life Skills

Each weekly lab project mimics real-life tasks (e.g., filing tax returns, applying for loans, comparing insurance plans, designing a college payment strategy) to build financial self-reliance and decision-making competence.

Develop Critical Thinking & Behavioral Awareness

Students will evaluate how psychological factors influence financial behavior and will be challenged to analyze risk, weigh options, and justify money decisions using logic, data, and planning tools.

Foster Financial Independence & Confidence

Through goal-setting, journaling, interviews, and investment simulations, students gain hands-on experience managing money, planning for emergencies, and mapping long-term wealth-building strategies.

Satisfy State Graduation Requirements

The course meets or exceeds statutory standards for a high school financial literacy credit, including unique state-level components (e.g., Utah’s GFL exam, Missouri’s auto and real estate contracts, Georgia’s tax forms, and more).

Promote Civic & Ethical Responsibility

Students explore charitable giving, responsible credit use, fraud prevention, consumer rights, and ethical considerations in personal and business finance.

Prepare for College, Careers & Entrepreneurship

Learners explore multiple income pathways (including gig work and entrepreneurship), understand benefits and payroll systems, and evaluate the ROI of college vs. vocational paths.

Capstone Outcome

By semester’s end, each student will produce a comprehensive Personal Finance Plan, applying all course topics to their own real-world future—demonstrating mastery of state content standards and readiness for post-high-school financial independence.

Covering the Content in One Semester

How to use this course in a one-semester classroom environment:

For a one-semester course, complete two lessons per week (and two lab projects), increasing the student work load to approximately 4-6 hours per week. It is not recommended to do more than two lessons per week.

For classes that meet more than twice per week, allow the students time during class to complete the lab projects with their peers. Add a book club discussion 1-2 times per month on the assigned reading; invite parents as guest speakers from different industries to share their experiences with your students. You may also add journal entry shares/discussions each week to start each lab section. A sample week that meets five days for 16 weeks might look like this:

Monday	Tuesday	Wednesday	Thursday	Friday
Lesson #1: Budgeting (45 min) Start on Lab #1 Assignment in class: (15 min)	Select Students to Share Financial Foundations Writing Assign., followed by Class Discussion (15 min) Continue to work on Lab Project #1 (45 min)	Lesson #2: Money Mindset (45 min) Start on Lab #2 Assignment in class: (15 min)	Select Students to Share Financial Foundations Writing Assign., followed by Class Discussion (15 min) Continue to work on Lab Project #2: (45 min)	Weekly Quiz/Test (10-30 min) Book Discussion on Reading for the Month (30 min) Complete all unfinished work for the week (up to 20 min)
Homework: Financial Foundations Writing Assignment #1 (1 hour)	Homework: Finish Lab Project #1 if not done in class	Homework: Financial Foundations Writing Assignment #2 (1 hour)	Homework: Finish Lab Project #2 if not done in class	Book Club Reading Assignment* (1 hour) *Provide students a weekly reading schedule so they don't fall behind.

One Semester Personal Finances Course

Date	Week	Concept	Topic	Homework Assignment
	1	Session #1: Money Management	Budgeting	<i>Bucketing Budget Lab</i>
			Money Mindset	<i>Hustle and Headspace Lab</i>
	2	Session #2: Financial Services	SMART Goals	<i>Get SMART Lab</i>
			Institutions & Accounts	<i>Money HQ Lab</i>
	3		Security	<i>Safe and Sound Lab</i>
			Session #3: Income, Employment & Careers	Income Sources
	Benefits & Legalities	<i>Beyond the Paycheck Lab</i>		
	Career Pathways	<i>Career Explorers Lab</i>		
	4		Lifestyle Choices	<i>Thrive Time Lab</i>
			Affording Higher Education	<i>College Calculator Lab</i>
	5	Session #4: Taxes	Federal, State & Local	<i>Tax Lab</i>
			Records & Filing	<i>Accounting Lab</i>
	7	Cumulative Test		
	8	Session #5: Credit, Loans & Debt	How Credit Works	<i>The Economic Machine</i>
			Student Loans	<i>Loan and Lender Lab</i>
	9		Buying a Home	<i>House Hunt Lab</i>
			Buying a Car	<i>Keys to Car Buying Lab</i>
	10		Credit Cards	<i>Snowball Calculator Lab</i>
	11	Session #6: Saving & Investing	Compound Interest Value	<i>Money Over Time Lab</i>
			Investing Best Practices	<i>The Investor’s Edge Lab</i>
			Assets	<i>What’s in your Wallet? Lab</i>
	Global Economics		<i>Money without Borders Lab</i>	
	12	Session #7: Entrepreneurship	Start-ups	<i>Launch Lab</i>
	13		Building a Business	<i>Launch, Lead, Last Lab</i>
		Session #8: Wealth Building	Real Estate	<i>Property and Profit Lab</i>
	14		Active & Passive Income	<i>Money Modes Lab</i>
			Skills & Negotiation	<i>Power Moves Lab</i>
	15	Session #9: Insurance & Risk Management	Types of Insurance	<i>Shield Lab</i>
			Assessing Risk	<i>Risk Radar Lab</i>
	16	Session #10: Consumer Skills	Comparison & Contracts	<i>The Fine Print Lab</i>
			Fraud Prevention	<i>Spot the Scam Lab</i>
	17	Final Capstone Project		
	18	Cumulative Test		

Covering the Content in One Year

How to use this course over the course of a full year:

For a one-year course, complete one main lesson per week (and one lab project). The student work load is approximately 2-3 hours per week.

For classes that meet once or twice per week, the first day is an introduction to the concept with a class discussion with the lab as either homework (for one day per week class) or an in-class project (for a two class per week format).

If the class meets more than twice per week, allow the students time during class to complete the lab projects with their peers. Add a book club discussion 1-2 times per month on the assigned reading; invite parents as guest speakers from different industries to share their experiences with your students. You may also add journal entry shares/discussions. A sample week that meets three days per week might look like this:

Monday	Tuesday	Wednesday	Thursday	Friday
Lesson #1: Budgeting (45 min) Start on Lab #1 Assignment in class: (15 min)		Select Students to Share Financial Foundations Writing Assign., followed by Class Discussion (15 min) Continue to work on Lab Project #1 (45 min)		Weekly Quiz/Test (10-30 min) Book Discussion on Reading for the Month (30 min) Complete all unfinished work for the week (up to 20 min)
Homework: Financial Foundations Writing Assignment #1 (1 hour)		Homework: Finish Lab Project #1 if not done in class		Book Club Reading Assignment* (1 hour) *Provide students a weekly reading schedule so they don't fall behind.

One Year Personal Finances Course

Date	Week	Concept	Topic	Homework Assignment
9/09	1	Session #1: Money Management	Budgeting	<i>Bucketing Budget Lab</i>
9/16	2		Money Mindset	<i>Hustle and Headspace Lab</i>
9/23	3		SMART Goals	<i>Get SMART Lab</i>
9/30	4	Session #2: Financial Services	Institutions & Accounts	<i>Money HQ Lab</i>
10/07	5		Security	<i>Safe and Sound Lab</i>
10/14	6	Session #3: Income, Employment & Careers	Income Sources	<i>Multiple Streams Lab</i>
10/21	7		Benefits & Legalities	<i>Beyond the Paycheck Lab</i>
10/28	8		Career Pathways	<i>Career Explorers Lab</i>
11/04	9		Lifestyle Choices	<i>Thrive Time Lab</i>
11/11	10		Affording Higher Education	<i>College Calculator Lab</i>
11/18	11	Session #4: Taxes	Federal, State & Local	<i>Tax Lab</i>
11/25	12		Records & Filing	<i>Accounting Lab</i>
12/02	13	Cumulative Test		

Continued on next page.

Scheduling Note: Lessons are 45 minutes once per week for 33 weeks.

Each week includes one writing assignment and one lab project. Each month includes one reading assignment. Student work is approximately 2-3 hours per lesson.

One Year Personal Finances Course

(continued)

Date	Week	Concept	Topic	Homework Assignment
01/06	14	Session #5: Credit, Loans & Debt	How Credit Works	<i>The Economic Machine</i>
01/13	15		Student Loans	<i>Loan and Lender Lab</i>
01/20	16		Buying a Home	<i>House Hunt Lab</i>
01/27	17		Buying a Car	<i>Keys to Car Buying Lab</i>
02/03	18		Credit Cards	<i>Snowball Calculator Lab</i>
02/10	19	Session #6: Saving & Investing	Compound Interest Value	<i>Money Over Time Lab</i>
02/17	20		Investing Best Practices	<i>The Investor's Edge Lab</i>
02/24	21		Assets	<i>What's in your Wallet? Lab</i>
03/03	22		Global Economics	<i>Money without Borders Lab</i>
03/10	23	Session #7: Entrepreneurship	Start-ups	<i>Launch Lab</i>
03/17	24		Building a Business	<i>Launch, Lead, Last Lab</i>
03/24	Spring Break			
03/31	25	Session #8: Wealth Building	Real Estate	<i>Property and Profit Lab</i>
04/07	26		Active & Passive Income	<i>Money Modes Lab</i>
04/14	27		Skills & Negotiation	<i>Power Moves Lab</i>
04/21	28	Session #9: Insurance & Risk Management	Types of Insurance	<i>Shield Lab</i>
04/28	29		Assessing Risk	<i>Risk Radar Lab</i>
05/02	30	Session #10: Consumer Skills	Comparison & Contracts	<i>The Fine Print Lab</i>
05/09	31		Fraud Prevention	<i>Spot the Scam Lab</i>
5/16	32	Final Capstone Project		
05/16	33	Cumulative Test		

Course Academic Standards & Alignment

For Homeschoolers: Our semester Personal Financial Literacy course is designed for homeschool families who want a clear, state-approved roadmap. It meets all of the content rules used by the 20 states that now require a stand-alone high-school money course—budgeting, banking, saving and investing, credit and debt, insurance, taxes, paying for college or skilled trades, consumer protection, and the mindset that drives smart choices. Since learning is a hands-on experience, each week students tackle a lab project (building a budget, buying a car, filing a tax return, designing an insurance plan, and more). These weekly labs build the skills that feed into a final capstone personal-finance plan your student can carry into adult life.

We have already woven in every state-specific extra—Utah’s end-of-course exam option, Missouri’s real-estate and auto-contract lesson, Georgia’s state tax form, etc.—so whether you report in California, Florida, Texas, Virginia, or any other state on the list, finishing this course (weekly labs + capstone) satisfies that state’s official high-school financial-literacy requirement.

For School Administrators: This semester Personal Financial Literacy course is fully aligned with every statutory and regulatory standard currently in force for a stand-alone graduation credit in the twenty states that mandate such instruction (Ala. Code §16-40-1; Cal. Ed. Code §51284.5; Fla. Stat. §1003.4282(3)(h); Ga. Code §20-2-142; Ind. Code §20-30-5-19; Iowa Admin. Code 12.5(5)“g”; MCL §380.1278g; Minn. Stat. §120B.024; Miss. Code §37-1-3; Mo. Rev. Stat. §170.015; Neb. Rev. Stat. §79-729; N.J.S.A. 18A:35-4.34; N.C.G.S. §115C-81.65; Ohio R.C. §3313.603(C)(9); S.C. Code §59-29-410; Tenn. Code §49-6-1702; 19 TAC §113.52; Utah R277-703; 8 VAC 20-40-210; W. Va. Code §18-2-9e). The syllabus addresses all required domains—earning income, budgeting, banking, saving and investing, credit and debt, insurance and risk, taxation, post-secondary financing, consumer protection, and behavioral influences on financial decisions—while embedding each state’s unique elements (e.g., Missouri’s real-estate and auto-contract analysis, Utah’s GFL summative exam, Georgia’s state tax form).

Instruction is delivered through a sequence of weekly lectures and lab projects that give students repeated, standards-based practice (e.g., constructing a budget, completing tax forms, comparing home loans, preparing an insurance profile). These labs culminate in a comprehensive capstone personal-finance plan that demonstrates mastery across all strands. Completion of the weekly labs and the capstone constitutes successful fulfillment of the personal-finance graduation requirement in every jurisdiction listed above.

Welcome to this course!

We're so glad you're here!

This course is designed for students—whether in traditional, charter, private, or homeschool settings—who are preparing for life beyond graduation. It's ideal for students in grades 6–12 who want a practical, hands-on understanding of personal finance, whether they're college-bound, entering the workforce, or exploring entrepreneurship.

The course is especially suited for families and educators seeking a well-rounded, standards-aligned financial literacy program that not only meets state graduation requirements, but also equips students with real-world skills in budgeting, investing, saving, taxes, credit, and more. No prior financial knowledge is required—just a willingness to learn and apply what matters most for financial independence and smart money management.

This course has a strong emphasis on building real-world financial skills, structuring future decision-making strategies, and fostering responsible money habits through hands-on weekly finance labs, professional reading and interviews with experts, and teacher-led discussions that goes above and beyond a typical financial or economics course.

How This Course Works: Lessons with a teacher are 45 minutes long once per week. Lessons are completed fully before moving on to the next lesson. Each week has a main lab project assignment that takes 1-3 hours to complete as well as a weekly writing assignment. Each month also has a reading assignment from our *Business Book Club* reading list.

In Class:

- First 10-15 minutes: teacher introduces a new concept
- Next 10-20 minutes: students take notes in class while the teacher is demonstrating through models and examples
- Final 10-20 minutes: students start on the assignment so the teacher can answer questions before they leave class for the day (in a live class)

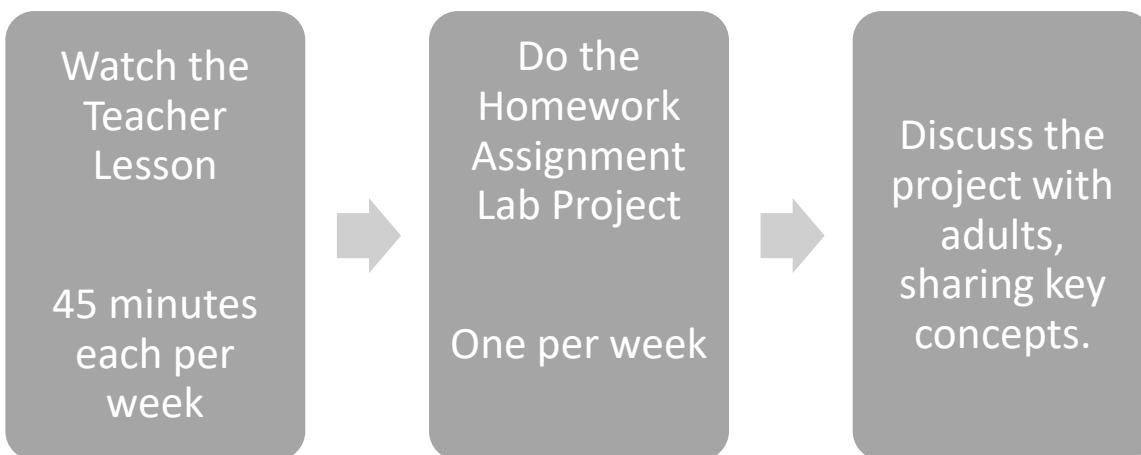
After Class:

- Students continue to work on homework projects
- Students continue with their project on days without a teacher lesson
- Important: don't cram, and only do one lesson each week. Don't double-up and don't rush. Students should feel relaxed enough to think about assignments and relating concepts to those already learned.

Class Expectations

Students are actively engaged the entire time. Class lessons are only once per week and short, so you'll need to make the most out of your time with the teacher lesson. Here's what it looks like:

1. Students have their notebook out, pencil in hand, and calculator at the ready. Any handouts are printed ahead of time so students are ready to go at the start of class.
2. Students have turned off cell phones, media, and other distractions.
3. Students are doing what is asked on the video (live or recorded). Students that progress the quickest rewatch (after a live class) and pause the video, making sure they are thinking and working through the concepts in their notes and homework.
4. Students copy down exactly as the teacher instructs, every single time. They don't shortcut, and they don't do the math only in their head. Students train themselves to think using the methods that the teacher outlines in the lesson.
5. Students must do the work. They don't learn by passively watching someone else solve math problems, they need to actively think and perform the work required for class to make progress throughout the year.



Course Expectations

1. **Active Participation:** Students are expected to engage in discussions, activities, and simulations, sharing ideas and asking questions to deepen understanding.
2. **Real-World Application:** Assignments and projects will focus on applying concepts like budgeting, investing, credit, and taxes to real-life scenarios relevant to students' futures.
3. **Responsibility & Independence:** Students are expected to complete readings, assignments, and projects on time, manage deadlines, and take ownership of their financial learning journey—just like managing real finances.
4. **Accuracy & Attention to Detail:** Financial decisions require precision. Students strive to be careful with numbers, calculations, and recordkeeping in classwork.
5. **Do the Work:** Students must do the work themselves. Watching someone else isn't enough. Students work on their lab projects, writing & research assignments, and reading every week.
6. **Technology Use:** Students will use financial calculators, spreadsheets, and online tools (like budget trackers or investment simulators) without getting sidetracked.
7. **Critical Thinking:** Students will be expected to evaluate financial options and justify decisions using evidence and logic, not just pick answers.
8. **Integrity:** Financial literacy includes ethics. Students are expected to complete their own work honestly and act with integrity when dealing with financial topics.

**We highly encourage parents to be involved
as their student works through this course!**

...even if it's just listening to students explain their lab projects after class.

Financial literacy affects everyone, and learning how to make wise money choices is a lifelong journey. Partnering with your student not only strengthens their understanding, but gives you a chance to grow together in an area that impacts your whole family.

Best Learning Practices

Whether you're just starting out or picking up where you left off, this is the perfect place to grow and discover how fun learning can be. Here are my best tips for learning that really work!

Understand, Don't Memorize

Focus on *why* the concepts work, not just plugging in numbers into formulas.

Practice Actively, Not Passively

Do projects and problems *yourself* – watching someone else isn't enough.

Build Conceptual Foundations

Make sure you're solid on earlier topics in the course, because if you skip a step, it's going to be harder later.

Review Regularly

Don't cram. Practice each week to move these concepts to your long-term memory.

Show All Your Work

Write all steps clearly and neatly, usually this means writing *larger* than you usually do. This helps catch mistakes and makes reviewing easier later when you go back through your notes.

Solve Word Problems

This course isn't about getting the right answer. We're learning to apply these concepts to real-life situations to build problem-solving skills.

Use Visual Aids

Use graphs, charts, number lines, and diagrams help you understand the ideas we're going to cover. Most of your time should be spent *understanding* the problem, more than doing the actual steps to solving.

Work with Someone Else

Working with others helps you learn math better because you get exposed to different problem-solving approaches through discussions and explanations. You'll build confidence while learning in a more engaging, fun, and interactive way!

Use Tools Wisely

Use calculators, apps, and manipulatives help you *to understand*, not to bypass thinking.

Stay Curious and Ask Why

We love curiosity! Keep asking questions like: "*Why does this work?*" and "*What happens if I change this?*" You'll understand deeper the more thought you put into it.

More Details About This Course

Students gain hands-on experience through simulations, budgeting exercises, life planning, and practical tasks like opening bank accounts or filing tax returns. Interactive tools like challenges, stock market games, and role-playing scenarios keep learning fun and memorable, while guest speakers offer valuable real-world insight.

The course also develops critical thinking by exploring how daily money choices shape long-term outcomes, the psychology behind spending, and how to weigh risk versus reward.

This hands-on curriculum covers personal finance, credit management, career planning, and financial independence. Students personalize their learning by setting goals, analyzing their habits, and tailoring projects to their futures.

With access to real-world tools and documents, they build skills that go beyond the classroom. The course encourages a lifelong financial mindset grounded in values, smart consumer habits, and wealth-building strategies—all reinforced through practical projects, discussions, and interactive learning strategies.

Core Topics

1. Budgeting & Money Management

- 1.1 Create, track, and adjust a budget
- 1.2 Distinguish needs vs. wants; build spending & saving habits
- 1.3 Apply behavioral-finance concepts
- 1.4 Set SMART goals and monitor progress
- 1.5 Charitable giving

2. Banking & Financial Services

- 2.1 Types of institutions
- 2.2 Open and manage checking/savings accounts
- 2.3 Fee minimization, monthly maintenance
- 2.4 Electronic payments
- 2.5 Banking security

3. Income, Employment & Career Planning

- 3.1 Income sources: wages, gig work, entrepreneurship, investments
- 3.2 Reading pay stubs
- 3.3 W-4 and DE-4
- 3.4 Benefits analysis
- 3.5 Career pathways

4. Taxes

- 4.1 Federal, state, and local taxes
- 4.2 Progressive vs. flat taxes; payroll vs. income taxes
- 4.3 1040 and 540 forms
- 4.4 Common credits & deductions
- 4.5 Record-keeping for tax compliance

5. Credit, Loans & Debt

- 5.1 How credit works
- 5.2 Borrowing costs
- 5.3 Student-loan literacy
- 5.4 Auto, personal, and mortgage loans
- 5.5 Debt-reduction strategies

6. Saving, Investing & Wealth-Building

- 6.1 Time-value of money & compound interest
- 6.2 Saving vs. investing
- 6.3 Tax-advantaged accounts
- 6.4 Asset classes
- 6.5 Diversification principles
- 6.6 Asymmetrical risk/reward & margin of safety
- 6.7 Dollar-cost averaging, rebalancing
- 6.8 Impact/ESG investing basics

7. Insurance & Risk Management

- 7.1 Insurance and risk-transfer concepts
- 7.2 Auto, health, dental, life, disability, homeowners & renters
- 7.3 Understanding policy declarations, coverage limits, coinsurance & out-of-pocket maximums
- 7.4 Identity-theft protection and extended warranties

8. Consumer Skills & Fraud Prevention

- 8.1 Comparison shopping: price, quality, unit cost, total cost of ownership
- 8.2 Reading contracts, warranties, return policies & lease agreements
- 8.3 Recognizing scams
- 8.4 Consumer rights

9. Paying for Postsecondary Education

- 9.1 Cost-benefit of college vs. vocational paths; calculating ROI
- 9.2 FAFSA, Cal Grant, Pell Grant, scholarships, work-study, military aid
- 9.3 Budgeting for tuition, books, housing
- 9.4 Strategies to minimize borrowing and accelerate repayment

Business Book Club: Monthly Reading

We will be reading and discussing a new book each month. Please note we're reading only *selected chapters*, as this is an introductory course to finance. Plan on keeping these books on your shelf for decades to come! Here's a list so you can source these ahead of time (you may use your local library if you prefer):

- September: *7 Habits of Highly Effective People* by Covey
- October: *1 Minute Manager* by Blanchard
- November: *Cash Flow Quadrant* by Kiyosaki
- December: *Ultimate Business Blueprint* by Cunningham
- January: *Principles* by Dalio
- February: *The Little Book of Common Sense* by John Bogle
- March: *The E-Myth* by Gerber
- April: *Getting Everything You Can Out of All You've Got* by Abraham
- May: Choice: *Secrets of the Millionaire Mind* by Eker or *Smart Couples* by Bach

Financial Foundations Journal: Weekly Writing

By the end of this year, you will have a personalized financial roadmap filled with expert knowledge, actionable strategies, and real-world applications to help you navigate your own path to financial success during your lifetime... and it's written by you!

Each week, you will hand-write one entry in your personal journal based on an interview with an expert. Keep your journal entry to about 400 words total (200 words for summary, 200 for what you learned), and use simple, clear ways of describing what you've learned. This is your creative sandbox for storing ideas that truly inspire you.

Each week, you will document the following:

- Title & Topic – Who was interviewed, and what was the focus of their discussion?
- Summary – A brief overview of the key ideas and strategies shared.
- Personal Take-aways – What did you learn? How can you apply these insights?

(If there's no episode number, include the published date with the Episode Title.)

Refer to sample on the following page.

FINANCIAL FOUNDATIONS (SAMPLE)

Today's Date: *August 15, 2025*

Podcast Title: *The Human Upgrade*, Interview with Tony Robbins

Episode: *2/13/25: Secrets to Wealth, Mindset and Success*

Summary: Tony Robbins is one of the most well-known motivational speakers, and in this podcast, he talked about money, mindset, and success. One of his biggest points was that people's emotions often get in the way of making smart financial choices. He explained how most people panic when the stock market drops and end up making bad decisions. Instead, he says that wealthy people stay calm, think long-term, and understand that markets go through cycles. He also talked about the importance of investing early, even small amounts, because of how money grows over time.

Another cool thing he mentioned was the idea of "buckets"—security, growth, and dream buckets. Basically, he says people should put some money into safe investments, some into higher-risk opportunities, and some into things that make life enjoyable. One of the biggest things I learned is that mindset is everything. If you're always afraid of losing money, you'll never take smart risks. Also, giving is a huge part of success—he donates a ton to charity, and he believes that generosity brings success back in unexpected ways. Overall, this podcast made me think about money differently and how important it is to plan for the future.

What I Learned: Listening to Tony Robbins made me realize that being smart with money isn't just about how much you make—it's about your mindset. One of the biggest lessons is that fear and emotions can mess up financial decisions. People panic when the market drops, but the smartest investors stay calm and think long-term. I also learned that starting early with investing, even with small amounts, can make a huge difference because of compound interest.

Another important idea was about organizing money into "buckets." Instead of just spending or saving randomly, you should have a plan: some money for security, some for higher-risk investments, and some for fun experiences. That way, you grow your money while still enjoying life.

The most surprising thing I learned is how much giving back matters. Tony talked about how donating, even when he had almost nothing, changed his life. It showed me that success isn't just about keeping money—it's also about using it to help others. Overall, this podcast helped me understand that financial success isn't just about numbers, but also about discipline, long-term thinking, and having the right mindset.