



Personal Financial Literacy

Course Information

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Course Summary

- **Course Title:** *Personal Financial Literacy: Real-World Money Skills for Teens*
- **Recommended Grade Levels:** 7th–12th grade
- **High School Credit:** Credit value depends on the school, charter program, or state reporting system. In many high school systems, a one-semester course is commonly recorded as 0.5 credit. This course may be taught as a one-semester or two-semester course, depending on pacing.
- **Course Length:** 30 lessons plus midterm, final exam, and capstone project.
- **Course Format:** Teacher-led video or live lessons, guided notes, weekly lab projects, written reflections, optional book club readings, assessments, and a final capstone project.
- **Prerequisites:** No prior financial knowledge required. Math skills: 6th grade level.
- **Time Commitment:** Full-year format: approximately 2 to 3 hours per week. One-semester format: approximately 4 to 6 hours per week.
- **Standards-Aligned:** Aligned with the 2021 National Standards for Personal Financial Education from the Council for Economic Education and Jump\$tart Coalition. Designed to support state-level personal finance graduation requirements.

About the Course:

Personal Financial Literacy is a practical, project-based course that teaches students how money works in real life. Students learn how to budget, save, invest, manage credit, compare loans, understand taxes, evaluate insurance, plan for college or career training, explore entrepreneurship, and make informed consumer decisions.

Throughout the course, students apply what they learn through hands-on financial labs, written reflection, real-world scenarios, and assessments. The course culminates in a final capstone project where students create a personal life and financial blueprint that connects career choices, income, housing, transportation, saving, investing, debt, insurance, risk management, and long-term goals.

Course Description

Personal Financial Literacy is a practical, project-based course that teaches students how to manage money in real life. Students learn essential financial skills including budgeting, saving, investing, banking, credit, loans, debt, taxes, insurance, consumer decision-making, college and career planning, entrepreneurship, and long-term wealth building.

The course is designed for schools, co-ops, charter programs, and homeschool families that want a structured financial literacy course with real-world application. Students learn through teacher-led lessons, guided notes, weekly hands-on financial labs, written reflections, assessments, and a final capstone project. By the end of the course, students create a personal life and financial blueprint that connects career choices, income, housing, transportation, saving, investing, debt, insurance, risk management, and long-term goals.

Intended Students and Implementation Settings

This course is designed for students in grades 7 to 12 who need practical, real-world financial literacy instruction. It may be used as a high school personal finance course, an elective, a consumer math supplement, a career readiness course, or a middle school enrichment course for advanced students.

The course works well in public schools, charter schools, private schools, homeschool programs, co-ops, hybrid schools, and independent study settings. It can be taught by a classroom teacher, used in a live online class, assigned as a self-paced video course, or supported by a parent, mentor, or program facilitator.

No prior financial knowledge is required. Students learn the course content step by step through teacher lessons, guided notes, weekly financial labs, written reflections, and real-world decision scenarios. The course is especially helpful for students who learn best by applying concepts to practical situations rather than memorizing financial vocabulary alone.

Credit, Pacing, and Workload

This course may be completed as a one-semester personal finance course or spread over a full school year. When completed in one semester, students typically complete two lessons and two lab projects per week. When completed over a full school year, students typically complete one lesson and one lab project per week.

One-Semester Format:

Students complete the course in approximately 16 to 18 weeks. This format requires about 4 to 6 hours of student work per week and is appropriate for schools or families using the course to fulfill a 0.5 high school credit requirement.

Full-Year Format:

Students complete the course over approximately 30 to 33 weeks. This format requires about 2 to 3 hours of student work per week and is appropriate for homeschool families, co-ops, enrichment programs, independent study, or schools that prefer a slower pacing schedule.

Each lesson includes a teacher-led lesson, guided notes, a hands-on lab project, and a written reflection or related assignment. The course also includes a midterm exam, cumulative final exam, and final capstone project. Optional book club readings may be added for programs that want additional discussion, writing, or enrichment.

Scope and Sequence

This course is organized into 30 core lessons, with a midterm exam, final capstone project, and cumulative final exam. Students begin with foundational money management skills, then move into income, careers, taxes, credit, debt, investing, entrepreneurship, insurance, risk management, consumer skills, and long-term financial planning.

The course may be taught in one semester by completing two lessons per week, or over a full school year by completing one lesson per week. Assessments include weekly lab completion, written reflections, quizzes, a midterm exam, a cumulative final exam, and the final capstone project.

Course Structure at a Glance

- 30 core lessons
- 10 instructional units
- 30 hands-on lab projects
- Weekly written reflections
- Weekly quizzes
- Midterm exam after Lesson 12
- Final capstone project (Lesson 30)
- Cumulative final exam covering Lessons 1 to 30
- Flexible pacing: one semester or full school year

Personal Financial Literacy Course Scope & Sequence

Unit / Concept	Lesson	Topic	Lab Project / Assignment
Unit #1: Money Management	1	Budgeting	<i>Bucketing Budget Lab</i>
	2	Money Mindset	<i>Hustle and Headspace Lab</i>
	3	SMART Goals	<i>Get SMART Lab</i>
Unit #2: Financial Services	4	Institutions & Accounts	<i>Money Headquarters Lab</i>
	5	Security	<i>Safe and Sound Lab</i>
Unit #3: Income, Employment & Careers	6	Income Sources	<i>Multiple Streams Lab</i>
	7	Career Pathways	<i>Career Explorers Lab</i>
	8	Lifestyle Choices	<i>Thrive Time Lab</i>
	9	Affording Higher Education	<i>College Calculator Lab</i>
Unit #4: Taxes	10	Benefits & Legalities	<i>Beyond the Paycheck Lab</i>
	11	Federal, State & Local	<i>Tax Lab</i>
	12	Records & Filing	<i>Accounting Lab</i>
Assessment	---	Midterm Exam (Lessons 1-12)	
Unit #5: Credit, Loans & Debt	13	How Credit Works	<i>The Borrowing Machine</i>
	14	Student Loans	<i>Loan and Lender Lab</i>
	15	Buying a Home	<i>House Hunt Lab</i>
	16	Buying a Car	<i>Keys to Car Buying Lab</i>
	17	Credit Cards	<i>Snowball Calculator Lab</i>
Unit #6: Saving & Investing	18	Compound Interest Value	<i>Money Over Time Lab</i>
	19	Investing Best Practices	<i>The Investor's Edge Lab</i>
	20	Assets	<i>What's in your Wallet? Lab</i>
	21	Global Economics	<i>Money without Borders Lab</i>
Unit #7: Entrepreneurship	22	Start-ups	<i>Launch Lab</i>
	23	Building a Business	<i>Launch, Lead, Last Lab</i>
Unit #8: Wealth Building	24	Real Estate	<i>Property and Profit Lab</i>
	25	Active & Passive Income	<i>Money Modes Lab</i>
	26	Skills & Negotiation	<i>Power Moves Lab</i>
Unit #9: Risk Management & Consumer Skills	27	Types of Insurance	<i>Shield Lab</i>
	28	Assessing Risk	<i>Risk Radar Lab</i>
	29	Comparison & Contracts	<i>The Fine Print Lab</i>
Unit #10: Final Project	30	Final Capstone Project	<i>Capstone Project</i>
Assessment	---	Final Exam (Cumulative: Lessons 1-30)	

Learning Objectives

The learning objectives below describe the major skills students will practice and demonstrate throughout the course. These outcomes are written to reflect both financial knowledge and real-world application, so students are not only learning financial concepts, but also using them to make informed decisions.

By the end of this course, students will be able to:

- Create, track, and adjust a personal budget based on income, expenses, savings, giving, and financial goals.
- Compare financial institutions, account types, banking tools, fees, interest rates, and security practices.
- Identify different sources of income, including wages, salaries, benefits, gig work, entrepreneurship, investments, and passive income.
- Evaluate career, college, trade school, and training options based on cost, income potential, lifestyle goals, and return on investment.
- Read and interpret paystubs, W-2 forms, tax deductions, payroll taxes, and basic income tax concepts.
- Compare credit cards, student loans, auto loans, mortgages, and other borrowing options using interest rates, APR, loan terms, and total cost.
- Explain how compound interest, investing, diversification, inflation, and long-term habits affect wealth building.
- Evaluate insurance options and risk-management strategies for health, auto, renters, homeowners, disability, life, and personal financial risk.
- Analyze real-world consumer decisions, including contracts, warranties, scams, fraud prevention, and major purchases.
- Create a personal financial blueprint that connects career choices, income, housing, transportation, saving, investing, debt, insurance, risk management, and long-term financial goals.

Together, these objectives support a complete personal finance course that emphasizes practical decision-making, real-world problem solving, and long-term financial responsibility. Students are expected to demonstrate understanding through weekly labs, written reflections, assessments, and a final capstone project.

Instructional Model

This course uses a practical, project-based instructional model. Students learn new financial concepts through teacher-led lessons, then apply those concepts through guided notes, hands-on lab projects, written reflection, discussion, quizzes, exams, and a final capstone project.

Each lesson is designed to move students from understanding to application. Students first learn the key financial idea, then work through examples, complete a real-world lab, reflect on what they learned, and demonstrate mastery through assessments. This structure helps students build both financial knowledge and practical decision-making skills.

Typical lesson structure:

- Teacher lesson introducing the main concept
- Guided notes and worked examples
- Hands-on financial lab or project
- Written reflection or journal assignment
- Quiz or assessment
- Optional book club reading or discussion for enrichment

The course may be used in several instructional settings, including classroom instruction, live online classes, independent study, homeschool programs, co-ops, and charter school programs. Lessons may be taught directly by a classroom teacher, delivered through the teacher-led video lessons provided with the course, or facilitated by a parent, mentor, or program supervisor.

The adult supporting the course does not need prior experience teaching personal finance, since the core instruction is provided through the course videos and guided materials.

The emphasis throughout the course is on active learning. Students are expected to calculate, compare, research, explain, reflect, and make decisions, rather than simply memorize financial vocabulary.

Assessments and Grading

Student learning is assessed through a combination of weekly lab projects, written reflections, quizzes, exams, and a final capstone project. The goal of assessment in this course is to measure both financial knowledge and the student's ability to apply that knowledge to realistic financial decisions.

Students are expected to show their work, explain their reasoning, and use accurate calculations when completing financial tasks. Assessments include both objective questions and real-world scenarios that require students to analyze options, compare tradeoffs, and justify decisions.

Suggested grading breakdown:

Course Component	Suggested Weight
Weekly Labs and Projects	40%
Weekly Written Reflections	20%
Weekly Quizzes	15%
Midterm Exam	10%
Final Capstone Project	10%
Cumulative Final Exam	5%

The weekly lab projects are the core of the course because they show how well students can use financial concepts in practical situations. Quizzes and exams provide additional accountability and help confirm that students understand the key vocabulary, concepts, calculations, and decision-making principles taught throughout the course.

The final capstone project serves as the culminating assessment. In this project, students create a personal life and financial blueprint that connects career choices, income, housing, transportation, saving, investing, debt, insurance, risk management, and long-term financial goals.

Refer to Appendix F for suggested grading rubrics for Lab Projects, Written Reflections, and the Capstone Project.

Hands-on Labs & Capstone Project

Hands-on labs are the core of this course. Each week, students apply the lesson concept to a realistic financial task, such as creating a budget, comparing financial institutions, reading paychecks, calculating taxes, evaluating loans, shopping for a car or home, analyzing credit card debt, exploring investments, assessing insurance and risk, reading contracts, and identifying scams.

The course ends with a final capstone project called the Personal Life and Financial Blueprint. Students use what they have learned to create a realistic financial plan for adulthood, including career choices, expected income, housing, transportation, budgeting, saving, investing, debt, insurance, risk management, and long-term goals.

The capstone may be used as a final project grade, portfolio artifact, or documentation of mastery for schools, charter programs, and homeschool records.

Standards Alignment

This course is aligned with the 2021 National Standards for Personal Financial Education, developed by the Council for Economic Education and Jump\$tart Coalition. The course is also designed to support state-level personal finance graduation requirements for schools and programs that require a stand-alone financial literacy course.

The course addresses the six major areas of personal finance education:

- Earning Income
- Spending
- Saving
- Investing
- Managing Credit
- Managing Risk

Students practice these standards through teacher-led lessons, guided notes, weekly lab projects, written reflections, quizzes, exams, and a final capstone project. The course emphasizes both financial knowledge and real-world decision-making, so students learn not only what financial concepts mean, but how to use them in practical situations.

A detailed standards crosswalk is included in Appendix D to support course approval, graduation requirements, and student records.

Standards Alignment Crosswalk

Appendix D includes selected CEE/Jump\$tart standards addressed by each lesson and lab project. Because many lessons integrate multiple personal finance skills, this crosswalk highlights the primary standards emphasized in each lesson.

College and Career Readiness

This course supports college and career readiness by helping students connect financial decisions to real post-graduation choices. Students evaluate college, trade school, career pathways, entrepreneurship, job benefits, income potential, student loans, cost of living, taxes, transportation, housing, and long-term financial goals.

Students practice skills that apply directly to adult life, including budgeting, comparing job offers, reading paychecks, evaluating education costs, managing debt, using spreadsheets, analyzing tradeoffs, and making decisions based on evidence instead of guesswork.

By the end of the course, students have a stronger understanding of how education, career choices, lifestyle decisions, saving, investing, credit, and risk management work together. The final capstone project gives students an opportunity to create a realistic personal financial plan that can support future college, career, and independent living decisions.

Materials, Technology, and Optional Enrichment

This course is designed to be easy to implement in classroom, homeschool, co-op, charter, and independent study settings. Students need access to the course lessons, guided notes, lab packets, a calculator, and a notebook or binder for organizing completed work.

Recommended materials:

- Internet access for video lessons, online research, and digital tools
- Printed lab packets and guided notes
- Notebook or binder for class notes, labs, quizzes, and written reflections
- Calculator
- Spreadsheet software such as Excel, Google Sheets, or Numbers
- Pencil, paper, and basic school supplies

Students will complete hands-on financial labs that may require simple online research, such as comparing costs, finding sample job listings, researching housing or transportation prices, or using calculators for budgeting, loans, taxes, and investing. No special kits or expensive materials are required.

Optional enrichment may include business book club readings¹ and discussion. These readings can be used to extend student reflection, support writing assignments, and expose students to ideas related to personal finance, leadership, entrepreneurship, investing, and long-term decision-making. The book club component may be used by families, co-ops, or schools that want additional reading, writing, or discussion practice.

¹See the Appendix for the complete book list and suggested monthly reading schedule.

Instructor and Provider Information

Instructors: Aurora Lipper and Al Lipper

Provider: Supercharged Education

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Aurora Lipper is a mechanical engineer, educator, author, and curriculum developer with over 25 years of teaching experience. She holds a Master's degree in Mechanical Engineering and has taught science, math, engineering, and STEM courses for homeschool students, charter school students, private groups, and advanced learners.

As the founder of Supercharged Education, Aurora has created project-based STEM and math curriculum used by families, schools, and educational programs across the country. Her teaching approach emphasizes real-world application, hands-on learning, problem solving, and helping students understand how academic concepts connect to life beyond the classroom.

Al Lipper brings extensive experience in business, entrepreneurship, aviation, education, and student mentorship. He is a Certified Flight Instructor Instrument (CFII), business consultant, entrepreneur, and mentor with graduate training in education and cognitive psychology. He helped found the Center for Innovation and Entrepreneurship at Cal Poly and has mentored students in the College of Business, as well as small-business owners and companies seeking guidance with growth, strategy, operations, and problem-solving.

Al has started and operated several companies, including an engineering company that designed and manufactured fuel-injection units for vehicles. His background gives students a real-world perspective on entrepreneurship, business decision-making, leadership, risk, negotiation, and the practical financial choices involved in starting and running a company.

Together, Aurora and Al developed this course to give students practical financial literacy skills through clear instruction, guided examples, weekly labs, written reflection, assessments, and a final capstone project. The goal is to help students build confidence, independence, and sound decision-making skills for adult life.

Documentation and Support

Supercharged Education provides course materials and documentation to support families, teachers, schools, co-ops, and charter programs using this course.

Available course documentation includes:

- Course description
- Scope and sequence
- Standards alignment crosswalk
- Weekly lesson and lab schedule
- Guided notes and lab packets
- Weekly quizzes
- Midterm exam
- Cumulative final exam
- Final capstone project
- Suggested grading breakdown
- Certificate of completion, when needed

Support is available for questions about course implementation, pacing, assignments, grading, and documentation for school or charter approval. Families and school programs may contact Supercharged Education for help using the course in homeschool, classroom, co-op, charter, or independent study settings.

Contact:

Email: support@SuperchargedScience.com

Phone: (805) 617-1789

Website: www.SuperchargedScience.com

Appendix

Appendix A: Optional Business Book Club

The Business Book Club is an optional enrichment component that may be added to the core Personal Financial Literacy course. These readings are designed to extend student reflection, support written assignments, and introduce students to ideas related to personal finance, leadership, entrepreneurship, investing, business, and long-term decision-making.

Students do not need to read every book in full. Educators assign selected chapters, excerpts, audio versions, or discussion sections based on the age, reading level, and needs of the students. The book club may be used for monthly discussion, journal writing, classroom conversation, family discussion, or additional enrichment credit.

Month	Suggested Reading	Notes
September	<i>The 7 Habits of Highly Effective People</i> by Stephen R. Covey	Focus on personal responsibility, goal-setting, priorities, and habits.
October	<i>The One Minute Manager</i> by Ken Blanchard and Spencer Johnson	Focus on leadership, communication, accountability, and management principles.
November	<i>Rich Dad Poor Dad</i> by Robert Kiyosaki	Focus on financial literacy, assets, liabilities, entrepreneurship, wealth-building mindset.
December	<i>Cashflow Quadrant</i> by Robert Kiyosaki	Focus on earned income, business ownership, investing, and different ways people earn money.
January	<i>Principles</i> or <i>Principles for Success</i> by Ray Dalio	Focus on decision-making, learning from mistakes, open-mindedness, life principles.
February	<i>Cashflow Quadrant</i> OR <i>Rich Dad Poor Dad</i> by Robert Kiyosaki	Revisit and complete one book, focusing on assets, income types, business ownership, investing, and financial independence.
March	<i>The E-Myth Revisited</i> by Michael E. Gerber or <i>The Ultimate Business Blueprint</i> by Keith J. Cunningham	Focus on entrepreneurship, systems, business structure, operations, leverage, profits, and cash flow.
April	<i>Getting Everything You Can Out of All You've Got</i> by Jay Abraham	Focus on hidden assets, leverage, strategy, partnerships, and creating more value from existing resources.
May	<i>Secrets of the Millionaire Mind</i> by T. Harv Eker or <i>The Latte Factor</i> by David Bach	Focus on money habits, beliefs, small daily financial decisions, long-term thinking, and building wealth over time.

Appendix B: Sample Weekly Schedules

The following sample schedules show how the course may be implemented in either a one-semester format or a full-year format. These are examples only. Schools, co-ops, charter programs, and homeschool families may adjust the weekly rhythm to fit their calendar, class meeting schedule, and student workload needs.

One Semester Sample Schedule

In the one-semester format, students complete two lessons and two lab projects per week. This option is best for programs using this course as a one-semester high school course. Because the pace is faster, students should have regular time set aside for lessons, lab work, written reflections, quizzes, and optional book club reading.

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 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 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.

Sample Full-Year Weekly Schedule

In the full-year format, students complete approximately one lesson and one lab project per week over two semesters. This option gives students more time to complete labs carefully, reflect on financial decisions, discuss course concepts, and apply what they are learning to real-life situations. It works well for programs that want a slower pace, more discussion, additional writing, or more time for optional book club reading.

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

Appendix C: Financial Foundations Journal

The Financial Foundations Journal is a weekly writing assignment that helps students reflect on what they are learning and connect financial concepts to real-life decisions. Students may keep their journal in a notebook, binder, digital document, or other format approved by the teacher, parent, or program facilitator.

Each week, students complete a short journal entry based on one or more of the following:

- What they learned in the lesson or lab
- Insights from a book club reading, expert interview, podcast, article, or discussion
- Personal takeaways they want to remember
- A financial decision, question, or topic they are exploring

The journal is designed to help students build their own financial roadmap over time. Instead of simply answering worksheet questions, students use the journal to collect ideas, explain what they are learning, reflect on decisions, and connect course concepts to their own future.

Journal Entry Format

- Each journal entry should be approximately 400 words and include:
 - Title and topic
 - Source, lesson, book chapter, interview, podcast, or discussion referenced
 - Summary, approximately 200 words
 - Personal takeaways, approximately 200 words

The summary should explain the main ideas from the lesson, lab, reading, or source. The personal takeaways should explain what stood out, what the student learned, and how the ideas could apply to real life.

Teachers, parents, and schools may adjust the length, format, frequency, or source requirements to fit the student's grade level, writing ability, and course setting.

Appendix D: Course Academic Standards & Alignment

Personal finance graduation requirements are expanding across the United States. Depending on the state, personal finance may be required as a stand-alone course, embedded within another course, or included as part of economics, career readiness, consumer math, or social studies requirements.

This course is designed to support state-level personal finance requirements by covering the major content areas commonly required in high school financial literacy courses, including:

- Budgeting and money management
- Banking and financial institutions
- Saving and investing
- Income, careers, and employee benefits
- Taxes and payroll deductions
- Credit, debt, loans, and interest
- Student loans and postsecondary planning
- Insurance and risk management
- Consumer protection, contracts, scams, and fraud prevention
- Entrepreneurship and long-term wealth building
- Financial decision-making and behavioral influences

For schools, charter programs, co-ops, and private schools, this course includes the instructional materials and documentation typically needed for review or approval, including a course description, scope and sequence, standards alignment crosswalk, weekly lab projects, quizzes, midterm exam, cumulative final exam, suggested grading breakdown, and final capstone project.

Because state and district requirements vary and change over time, schools should compare this course to their current state standards, district policies, charter requirements, and graduation-credit rules. A detailed standards crosswalk is included to support that review.

Selected CEE / Jump\$tart Standards

Lesson	Topic	Lab Project / Assignment	Selected CEE/Jump\$tart Standards
1	Budgeting	Budget Buckets Lab	Spending 12-1a–d: create and adjust a budget, set financial goals, evaluate budgeting tools; Spending 12-2a–c: evaluate tradeoffs and opportunity cost; Saving 12-1a–b: explain reasons for saving
2	Money Mindset	Hustle and Headspace Lab	Spending 12-1a–d: create and adjust a budget; Spending 12-2a–c: compare costs and benefits of spending decisions; Spending 12-4a–c: explain how advertising, sales, and personal preferences influence spending
3	SMART Goals	Get SMART Lab	Spending 12-1a–d: set goals and develop a budget; Saving 8-1a–c: explain reasons for saving; Saving 12-1a–b: connect saving decisions to short-term and long-term goals
4	Institutions and Accounts	Money Headquarters Lab	Saving 8-3a–c: explain the role of financial institutions; Saving 12-1a–b: compare account types; Saving 12-2a–c: compare interest rates, fees, and account features
5	Security	Safe and Sound Lab	Managing Risk 8-7a–c: explain identity theft and how to reduce risk; Managing Risk 12-11a–d: reduce risk of privacy infringement, identity theft, and fraud; Saving 12-5a–c: understand protections for depositors and financial institutions
6	Income Sources	Multiple Streams Lab	Earning Income 12-1a–c: explain compensation, employee benefits, and deductions; Earning Income 12-8a–c: identify sources of unearned income; Earning Income 12-11a–c: analyze entrepreneurship and small business income
7	Career Pathways	Career Explorers Lab	Earning Income 8-1a–c: connect career choices to training and income; Earning Income 12-3a–c: evaluate costs and benefits of education or training; Earning Income 12-4a–c: explain how skills, productivity, and market demand affect income
8	Lifestyle Choices	Thrive Time Lab	Spending 12-1a–d: create a budget based on income and goals; Spending 12-2a–c: evaluate spending tradeoffs and opportunity cost; Spending 12-6a–c: analyze housing and lifestyle decisions

Lesson	Topic	Lab Project / Assignment	Selected CEE/Jump\$tart Standards
9	Affording Higher Education	College Calculator Lab	Managing Credit 12-4a–c: compare ways to finance postsecondary education; Managing Credit 12-5a–c: compare federal and private student loans; Earning Income 12-3a–c: evaluate education costs and future earning potential
10	Benefits and Legalities	Beyond the Paycheck Lab	Earning Income 12-1a–c: explain wages, benefits, and payroll deductions; Earning Income 12-2a–c: evaluate non-income job benefits and tradeoffs; Earning Income 12-6a–c: explain how taxes affect spendable income
11	Federal, State, and Local Taxes	Tax Lab	Earning Income 12-6a–c: explain major types of taxes; Earning Income 12-7a–c: analyze how tax rates affect income; Earning Income 12-9a–c: explain tax credits, deductions, and filing decisions
12	Records and Filing	Accounting Lab	Earning Income 12-1a–c: explain taxes, benefits, and deductions; Earning Income 12-2a–b: identify earned and unearned income; Spending 12-9a–c: use recordkeeping systems for financial decisions
Assessment	Midterm Exam	Lessons 1 to 12	Cumulative assessment of Earning Income, Spending, Saving, Managing Credit, and Managing Risk standards addressed in Lessons 1 to 12
13	How Credit Works	The Borrowing Machine	Managing Credit 8-1a–c: compare lenders, interest rates, and fees; Managing Credit 12-1a–b: compare APR and borrowing costs; Managing Credit 12-2a–c: compare secured and unsecured credit
14	Student Loans	Loan and Lender Lab	Managing Credit 12-1a–b: compare costs of borrowing; Managing Credit 12-4a–c: evaluate financing options for postsecondary education; Managing Credit 12-5a–c: compare federal and private student loans
15	Buying a Home	House Hunt Lab	Managing Credit 12-3a–c: explain mortgage payments, fixed and adjustable rates, and repayment terms; Managing Credit 12-6a–c: explain how down payments reduce borrowing; Spending 12-6a–c: evaluate housing decisions

Lesson	Topic	Lab Project / Assignment	Selected CEE/Jump\$tart Standards
16	Buying a Car	Keys to Car Buying Lab	Managing Credit 8-3a–b: analyze loan terms and total interest; Managing Credit 12-2a–c: compare secured and unsecured loans; Spending 12-3a–c: evaluate durability, maintenance, features, and total cost of ownership
17	Credit Cards	Snowball Calculator Lab	Managing Credit 8-4b: minimize credit card interest; Managing Credit 12-1a–b: compare credit card terms, fees, grace periods, and borrowing costs; Managing Credit 12-10a–d: create a debt repayment plan
18	Compound Interest Value	Money Over Time Lab	Saving 8-5a–c: compare simple and compound interest; Saving 12-2a–c: analyze how interest rates and fees affect savings; Investing 8-7a–c: explain how compounding affects long-term growth
19	Investing Best Practices	The Investor’s Edge Lab	Investing 12-2a–c: compare types of investment returns; Investing 12-5a–d: explain how market conditions affect asset prices; Investing 12-6a–c: explain diversification and asset allocation
20	Assets	What’s in Your Wallet? Lab	Investing 8-2a–c: identify common types of financial assets; Investing 12-2a–c: compare income and growth from investments; Earning Income 12-8a–c: identify unearned income such as interest, dividends, rents, and capital gains
21	Global Economics	Money without Borders Lab	Investing 12-5a–d: analyze how economic conditions affect investment values; Investing 12-13a–c: compare investment performance to benchmarks; Managing Credit 8-1c: explain how market conditions affect interest rates
22	Start-ups	Launch Lab	Earning Income 8-9a–c: explain entrepreneurship risks and benefits; Earning Income 12-11a–c: analyze small business ownership, income, risk, and responsibility
23	Building a Business	Launch, Lead, Last Lab	Earning Income 12-11a–c: evaluate small business ownership; Earning Income 12-4a–c: explain how skills, productivity, and market demand affect income; Spending 12-2a–c: evaluate business-related tradeoffs and opportunity cost

Lesson	Topic	Lab Project / Assignment	Selected CEE/Jump\$tart Standards
24	Real Estate	Property and Profit Lab	Managing Credit 12-3a–c: explain mortgage terms and repayment; Managing Credit 12-6a–c: explain down payments and borrowing; Investing 12-5a–d: explain how interest rates and market conditions affect real estate values
25	Active and Passive Income	Money Modes Lab	Earning Income 12-1a–c: identify forms of compensation; Earning Income 12-8a–c: identify unearned income such as interest, dividends, rents, and capital gains; Investing 12-2a–c: compare income and growth from investments
26	Skills and Negotiation	Power Moves Lab	Earning Income 12-2a–c: evaluate income and non-income job factors; Earning Income 12-3a–c: evaluate additional education or training; Earning Income 12-4a–c: explain how skills, productivity, and market demand affect wages
27	Types of Insurance	Shield Lab	Managing Risk 8-2a–c: explain insurance as risk transfer; Managing Risk 8-4a–c: explain premiums, deductibles, copayments, and coinsurance; Managing Risk 12-5a–c, 12-7a–c, 12-8a–b: evaluate health, auto, renters/homeowners, and life insurance
28	Assessing Risk	Risk Radar Lab	Managing Risk 12-1a–c: evaluate personal risk and risk tolerance; Managing Risk 12-2a–c: compare insurance purchase decisions; Managing Risk 12-4a–c: identify factors that affect insurance premiums
29	Comparison and Contracts	The Fine Print Lab	Spending 12-2a–c: evaluate tradeoffs and opportunity cost; Spending 12-3a–c: compare durability, maintenance, and total cost of goods and services; Spending 12-8a–c: explain consumer protection and unfair or deceptive practices; Managing Risk 12-12a–c: evaluate extended warranties and service contracts
30	Final Capstone Project	Capstone Project	Earning Income 12-3a–c; Spending 12-1a–d and 12-2a–c; Saving 12-1a–b and 12-2a–c; Investing 12-2a–c and 12-6a–c; Managing Credit 12-1a–b and 12-10a–d; Managing Risk 12-1a–c and 12-11a–d
Assessment	Final Exam	Lessons 1 to 30	Cumulative assessment of all six major standards areas: Earning Income, Spending, Saving, Investing, Managing Credit, and Managing Risk

Appendix E: Assessment Overview

This course uses a variety of assessments to measure student understanding, skill development, and real-world application. Students are assessed not only on their ability to remember financial terms, but also on their ability to calculate, compare, explain, reflect, and make informed financial decisions.

Assessment	Description	What It Measures
Weekly Quizzes	Short quizzes completed after each lesson or unit topic.	Key vocabulary, financial concepts, calculations, and understanding of the weekly lesson.
Weekly Labs	Hands-on projects connected to each lesson topic.	Real-world application, financial reasoning, decision-making, calculations, and completion of practical financial tasks.
Written Reflections	Weekly journal entries or written responses connected to lessons, labs, readings, or discussions.	Student reflection, personal application, written communication, and ability to connect financial concepts to real life.
Midterm Exam	A cumulative exam covering the first half of the course.	Understanding of foundational topics such as budgeting, banking, income, careers, taxes, and financial decision-making.
Final Capstone Project	A culminating personal life and financial blueprint.	Ability to apply course concepts to a realistic long-term financial plan, including career, income, housing, saving, investing, debt, insurance, risk, and goals.
Cumulative Final Exam	A cumulative exam covering the full course.	Overall mastery of major course topics, including budgeting, income, taxes, credit, loans, investing, insurance, risk management, consumer skills, and long-term planning.

Assessments may be used for grading, documentation, portfolio review, course approval, or homeschool and charter school records. Schools and families may adjust point values, grading policies, or submission requirements to fit their program needs.

Appendix F: Suggested Grading Rubrics

Suggested Lab Project Rubric

Weekly lab projects are the primary way students demonstrate applied learning in this course. These projects ask students to use financial concepts in realistic situations, including budgeting, comparing options, completing calculations, analyzing tradeoffs, and making decisions. The rubric below may be used to evaluate the quality, accuracy, completeness, and real-world reasoning shown in each lab.

Category	Excellent	Satisfactory	Needs Improvement
Completion	All required parts are complete and submitted on time.	Most required parts are complete.	Major sections are missing or incomplete.
Accuracy	Calculations, answers, and financial information are accurate.	Most calculations and answers are accurate, with minor errors.	Frequent errors show misunderstanding or lack of care.
Financial Reasoning	Student explains decisions clearly using evidence, math, and course concepts.	Student gives reasonable explanations but may need more detail.	Student gives little explanation or does not support decisions.
Real-World Application	Student connects the lab clearly to realistic financial situations.	Student shows some connection to real-life financial decisions.	Student does not clearly connect the work to real-life use.
Organization	Work is neat, clear, and easy to follow.	Work is understandable but may be somewhat disorganized.	Work is difficult to follow or poorly organized.

Suggested Written Reflection Rubric

Written reflections help students process what they are learning and connect course concepts to real life. These reflections may be based on weekly lessons, lab projects, book club readings, expert interviews, podcasts, articles, or class discussions. The rubric below may be used to evaluate how clearly students summarize ideas, explain personal takeaways, use course concepts, and communicate their thinking.

Category	Excellent	Satisfactory	Needs Improvement
Summary	Clearly summarizes the lesson, lab, reading, or source.	Gives a basic summary with some key ideas.	Summary is incomplete, unclear, or missing.
Personal Takeaways	Thoughtfully explains what the student learned and how it applies to life.	Includes some personal reflection or application.	Reflection is vague, rushed, or not connected to the topic.
Use of Course Concepts	Correctly uses financial vocabulary and ideas from the course.	Uses some course concepts correctly.	Shows limited understanding of course concepts.
Writing Quality	Writing is clear, organized, and complete.	Writing is understandable but may need more detail or editing.	Writing is unclear, incomplete, or difficult to follow.

Suggested Capstone Rubric

The final capstone project is the culminating assessment for the course. Students create a personal life and financial blueprint that brings together major course topics, including career planning, income, budgeting, saving, investing, debt, insurance, risk management, and long-term goals. The rubric below may be used to evaluate whether the student's final project is complete, realistic, well-reasoned, and clearly presented.

Category	Excellent	Satisfactory	Needs Improvement
Completeness	Includes all required sections of the personal financial blueprint.	Includes most required sections.	Major sections are missing.
Realistic Planning	Uses realistic estimates for income, housing, transportation, expenses, saving, investing, and debt.	Uses mostly reasonable estimates, with some gaps.	Uses unrealistic or unsupported estimates.
Financial Reasoning	Explains choices clearly and connects them to long-term goals.	Gives reasonable explanations but may lack depth.	Gives little explanation or unclear reasoning.
Use of Course Skills	Applies major course concepts, including budgeting, credit, investing, insurance, risk, and planning.	Applies several course concepts correctly.	Shows limited application of course concepts.
Presentation	Final project is organized, readable, and professional.	Final project is understandable but may need polish.	Final project is disorganized or difficult to follow.

Appendix G: Capstone Project Overview

The final capstone project is the culminating assignment for this course. Students use the work they completed throughout the year to create one complete Personal Life and Financial Blueprint. The goal is for students to design a realistic future plan that is financially sustainable and aligned with the life they hope to build.

Capstone Title

Personal Life and Financial Blueprint
Your Future Life Plan: Designing the Life You Actually Want

Purpose of the Capstone

The purpose of the capstone is to help students connect the major financial decisions they have studied throughout the course. Students combine career planning, education or training choices, expected income, housing, transportation, budgeting, saving, investing, debt, insurance, risk management, and long-term goals into one practical plan.

This project is not intended to be a fantasy plan. Students are expected to use realistic estimates, course concepts, previous labs, calculations, and financial reasoning to determine whether their future lifestyle plan can actually work.

What Students Create

Students create a personal financial blueprint for adulthood. The project may be completed as a written packet, digital document, slide presentation, or portfolio assignment, depending on the needs of the school, family, or program.

The completed project should show that the student can connect income, expenses, goals, and risk into a realistic financial operating plan.

Required Capstone Sections

Students complete all sections including:

- Career goal
- Education or training path
- Expected annual income
- Estimated monthly take-home pay
- Planned living location and housing choice
- Monthly budget
- Maximum housing budget
- Emergency fund goal
- Monthly saving and investing plan
- Projected long-term investment growth
- Education cost and possible student debt
- Debt and credit rules
- Insurance and risk-management plan
- Net worth snapshot
- Financial snapshot around age 28
- Wealth-building plan
- Long-term goals
- Top financial rules
- Biggest financial pitfalls
- Timeline and milestones for ages 18 to 25, 25 to 35, and 35 to 50
- Action steps for building financial stability and long-term wealth

Course Connections

Students are specifically asked to use information from previous labs, including college and career labs, lifestyle and housing labs, budgeting and planning labs, entrepreneurship labs, investing activities, housing estimates, and long-term planning work.

Skills Demonstrated

The capstone demonstrates the student's ability to:

- Create a realistic long-term life and financial plan
- Connect career choices to income, lifestyle, and financial sustainability
- Estimate future housing, transportation, investing, and living expenses
- Build a realistic monthly budget
- Develop a long-term investing and wealth-building strategy
- Identify financial risks and strategies to reduce them
- Use habits, systems, and decision rules to support long-term financial stability
- Reflect on the choices, tradeoffs, and habits that shape financial outcomes

Use for Grading and Documentation

The capstone may be used as a final project grade, portfolio artifact, or documentation of mastery for schools, charter programs, co-ops, and homeschool records. It provides evidence that students can apply personal finance concepts to realistic life decisions, not just recall definitions or complete isolated calculations.

Appendix H: Course Completion and Documentation Support

Students are considered to have completed the course when they have completed the required lessons, weekly lab projects, written reflections, quizzes, midterm exam, final capstone project, and cumulative final exam according to the pacing plan selected by the school, family, or program.

Recommended documentation to retain:

- Completed lab projects
- Weekly quizzes
- Written reflections or Financial Foundations Journal entries
- Midterm exam
- Final capstone project
- Cumulative final exam
- Final grade summary
- Certificate of completion, if needed

Schools, charter programs, co-ops, and homeschool families may use these records to document student progress, support transcript credit, verify course completion, or demonstrate standards-based learning. The final capstone project may also serve as a portfolio artifact because it shows how the student applied course concepts to a realistic personal financial plan.

Supercharged Education can provide course information, scope and sequence, standards alignment, assessment overview, and support documentation for families or schools that need help with course approval, charter school review, or student records.

Contact and Support Information

Supercharged Education provides support for families, teachers, charter programs, co-ops, and schools using this course.

For questions about course access, implementation, pacing, assignments, grading, standards alignment, or course approval documentation, please contact us:

Supercharged Education

Website: www.SuperchargedScience.com

Email: support@SuperchargedScience.com

Phone: (805) 617-1789

Additional documentation may be provided upon request, including course descriptions, scope and sequence, standards alignment information, assessment details, grading support, and completion documentation.

We are happy to help families and schools use this course in a way that fits their program requirements while giving students practical financial skills they can use for life.

Charter, Vendor, and Course Approval Support

This course is designed to support use by public schools, charter schools, private schools, co-ops, homeschool families, and independent study programs. Supercharged Education can provide documentation to help with vendor review, course approval, purchase order processing, or student records.

Available documentation may include:

- Course description
- Scope and sequence
- Standards alignment crosswalk
- Assessment overview
- Suggested grading breakdown
- Lab and project descriptions
- Capstone project overview
- Materials and technology requirements
- Certificate of completion, if needed

Schools, charter programs, and vendor departments may contact Supercharged Education for approval documentation or additional information.