# **Unit Learner outcomes**

Eric Talbot
EDTL 7110 – Curriculum

# Unit 1 – Career Exploration

The Students will be able to connect a plausible career with financial earnings along with the education, skills, time, and costs necessary to get this type of employment.

# Unit 2 - Budgeting & Financial Planning

The Students will be able to create a balance sheet. They will apply their balance sheet to their lifestyle choices and report on where their money is going.

### Unit 3 - Banks

The Students will list and understand the services banks offer. They will be able to use a savings and checking accounts and explain why their bank of choice is best for them. In addition they should be able to utilize online banking with an understanding of advantages and disadvantages of online banking.

### Unit 4 - Credit

The Students will define and be able to apply for credit ranging from credit cards to loans. They will have to distinguish between offers and explain which ones are best for them and why. In addition, they will be able to determine advantages and disadvantages of credit.

#### Unit 5 – Purchasing

The Students will apply the four phases of shopping with six practical purchasing strategies in an authentic assessment.

## Unit 6 - Debt

The Students will list and define the pitfalls of debt, the causes of debt, and show the ability to work out of debt in a mock scenario.

## **Unit 7 – Automobiles**

The Students will make a mock purchase of an automobile from searching for the right car to getting the best auto loan, they will demonstrate an ability to make an affordable and an informed decision on buying/leasing the right automobile for them.

#### Unit 8 – Homes

The Students will make a mock purchase of a home from searching for the right house and property to getting the best home loan, they will demonstrate an ability to make an affordable and an informed decision on buying/renting the right house for them in regards to their career and family situation.

### Unit 9 - Taxes

The Students will understand the differences between taxes in definition and percentages. How are taxes paid and how are government forms filled out. They will fill out mock IRS forms for their prospective careers to see how much tax is actually owed.

## Unit 10 - Insurance

The Students will search for and purchase mock insurance for their car, home, health, and life. They will have to report why their choice was best for them and their family while being affordable to their budget constraints.

#### Unit 11 - Investments

The Students will list and define different investment opportunities and outline a plan for investing in stocks, bonds, mutual funds, and real estate that will grow and evolve for the next 40 to 60 years.

### Unit 12 – Real Life Simulation

The Students will combine their knowledge of all units into one life plan from career choice to retirement where they will show an understanding and appreciation of their financial worlds involving every unit.