

**2023-2024 Financial Literacy  
Pacing Guide**

<b>Unit 1: Career Exploration/ Interest Inventory</b>	1 weeks
<b>Unit 2: Income and Benefits</b>	1.5 weeks
<b>Unit 3: Taxes</b>	1.5 weeks
<b>Unit 4: Living Expenses</b>	1 weeks
<b>Unit 5: Spending Plans</b>	2 weeks
<b>Unit 6: Credit</b>	2 weeks
<b>Unit 7: Saving and Investing</b>	2 weeks
<b>Unit 8: Web Development</b>	2 weeks
<b>Unit 9: Consumer Protections</b>	1.5 weeks
<b>Unit 10: Lenders and Consumer Loans</b>	1.5 weeks
<b>Unit 11: Financial Risk Management/ Protect Your Assets</b>	2 weeks
<b>Review for Final</b>	1 week

**Essential Standards**

- **FIN-FL-2** Identify various forms of income, and analyze and evaluate factors that affect income as a part of the career decision-making process.
- **FIN-FL-3** Analyze taxes in the United States and evaluate the effect on personal income.
- **FIN-FL-4** Develop and evaluate a spending and savings plan while applying rational decision making to personal spending and saving choices.
- **FIN-FL-6** Analyze factors that affect the choice of credit, the cost of credit, and the legal aspects of using credit.
- **FIN-FL-7** Evaluate savings and investment options to meet short- and long-term goals.
- **FIN-FL-8** Analyze laws and options available to consumers for protection from deceptive or unfair business practices.
- **FIN-FL-10** Evaluate various consumer loan options and analyze factors that affect lending decisions.

- **FIN-FL-11** Explain the principles of risk management and insurance as a strategy to protect against financial loss.