

**Course Title:** Futures II  
**Board Approval Date:** 04/14/14  
**Credit / Hours:** .5 credit

**Course Description:**

This course focuses on mastery of the PA Academic Standards for Business, Computers, and Information Technology. As students progress through this course they will participate in a systematic study of Futures II that expands on the content of Futures I. During the second year, students will gain a deeper understanding of principles, concepts, and procedures relating to personal finance, earnings, taxes, and budgeting. They will continue their exploration of careers and Career Pathways as well as enhance their word processing, spreadsheet, and presentation skills. *Futures II will contain a component of the Graduation Project.*

**Learning Activities / Modes of Assessment:**

Large group instruction	Tests and Quizzes
Checklists / Teacher Observation	Projects with Rubrics
Small group work	Individual Career Presentations with Research
Computer based projects	

**Instructional Resources:**

*Managing Your Personal Finances (Ryan, 2010)*  
*(Cengage, 2010; 6<sup>th</sup> Edition)*

## Course Pacing Guide

Course: **Futures II**

**Course Unit (Topic)**

**Length of Instruction (Days/Periods)**

1. Who You Are – Career Development

7 days

2. What You Want – Personal Finance

52 days

3. Where You Are Going and How Will You Get There

21 days

DAYS TOTAL

80 Days

Topic: 1 - Who You Are -- Career Development

Days: 7

Subject(s):

Grade(s):

Know:	Understand:	Do:
<p>1 -- Cover Letter</p> <ul style="list-style-type: none"> <li>• layout/format</li> <li>• experience &amp; skills</li> <li>• ask for action</li> </ul> <p>2 -- Resume Writing</p> <ul style="list-style-type: none"> <li>• layout/format</li> <li>• experience</li> <li>• education</li> <li>• activities</li> <li>• references</li> </ul> <p>3 -- Job Applications</p> <ul style="list-style-type: none"> <li>• experience</li> <li>• education</li> <li>• references</li> <li>• skills &amp; knowledge</li> </ul> <p>4 -- Interview Skills</p> <ul style="list-style-type: none"> <li>• dress</li> <li>• body language</li> <li>• sample questions</li> <li>• prepared answers</li> </ul>	<p>Career development can lead you on the path to success.</p>	<p><b>15.2.12.D. – Unranked</b> Analyze job tasks and responsibilities when working in a virtual versus a traditional work environment.</p> <p><b>15.2.12.E. – Unranked</b> Compare and contrast career interests with post-secondary opportunities. Reference Career Education and Work</p> <p><b>15.2.12.G. – Unranked</b> Analyze and complete an application (e.g., job, scholarship, financial aid, postsecondary) in a focused and effective manner.</p> <p><b>15.2.12.H. – Unranked</b> Demonstrate appropriate behavior for an interview.</p> <p><b>15.2.12.K. – Unranked</b> Apply networking skills as a resource for further career portfolio development and career opportunities.</p> <p><b>15.2.12.L. – Unranked</b> Analyze how personal qualities and behavior apply in the workplace.</p> <p><b>15.2.12.M. – Unranked</b> Evaluate the impact of workplace expectations on job performance. Reference Career Education and Work 13.3.12.A - B</p> <p>1 -- Cover Letters</p> <ul style="list-style-type: none"> <li>• create letter based on example job (server)</li> </ul> <p>2 -- Resume Writing</p> <ul style="list-style-type: none"> <li>• Create resume based on example job</li> <li>• gather references (3)</li> </ul> <p>3 -- Job Applications</p> <ul style="list-style-type: none"> <li>• complete generic job application based on example</li> </ul>

Topic: 1 - Who You Are -- Career Development

Days: 7

Subject(s):

Grade(s):

Know:

Understand:

Do:

4 -- Interview Skills

- write and verbally practice sample interview questions
- using cover letter, resume, and job application, practice a mock job interview with instructor and peer review

Topic: 2 - What You Want – Personal Finance

Days: 52

Subject(s):

Grade(s):

Know:	Understand:	Do:
<p>1 – Earnings</p> <ul style="list-style-type: none"> <li>• pay rates</li> <li>• types of pay</li> <li>• overtime</li> <li>• deductions</li> <li>• benefits vs. expenses</li> </ul> <p>2 – Loans and Credit</p> <ul style="list-style-type: none"> <li>• installment loans</li> <li>• credit scores</li> <li>• credit card/bank card usage</li> <li>• APR</li> </ul> <p>3 – Taxes</p> <ul style="list-style-type: none"> <li>• 1040EZ</li> <li>• deductions</li> <li>• earnings</li> <li>• exemptions</li> <li>• W-2</li> <li>• income vs. expenses</li> <li>• needs vs. wants</li> </ul> <p>4 – Banking</p> <ul style="list-style-type: none"> <li>• maintaining checkbook</li> <li>• writing checks</li> <li>• reconciliation</li> <li>• deposits</li> <li>• withdrawals</li> <li>• service charges</li> </ul>	<p>How can I be financially independent?</p>	<p><b>15.2.12.A. – Unranked</b> Analyze personal characteristics, talents, skills, abilities and career assessment results as related to career pathways, clusters, or occupations. Reference Career Education and Work 13.1.11.A - B</p> <p><b>15.2.12.F. – Unranked</b> Evaluate various methods for financing a post-secondary education.</p> <p><b>15.6.12.A. – Unranked</b> Evaluate the impact of internal and external influences on financial decisions.</p> <p><b>15.6.12.B. – Unranked</b> Analyze financial decisions for major purchasing events occurring at different stages in life, systematically considering alternatives and consequences.</p> <p><b>15.6.12.C. – Unranked</b> Reference Career Education and Work 13.3.11.D</p> <p><b>15.6.12.D. – Unranked</b> Develop criteria to evaluate employment options.</p> <p><b>15.6.12.E. – Unranked</b> Assess the purpose, source, and impact of various taxes.</p> <p><b>15.6.12.F. – Unranked</b> Evaluate criteria for personal spending in relation to the economic climate.</p> <p><b>15.6.12.G. – Unranked</b> Identify strategies for personal financial management.</p> <p><b>15.6.12.H. – Unranked</b> Evaluate payment methods for major purchases.</p> <p><b>15.6.12.I. – Unranked</b> Analyze the functions of the Federal Reserve and other financial institutions.</p>

Topic: 2 - What You Want -- Personal Finance

Days: 52

Subject(s):

Grade(s):

Know:

Understand:

Do:

**15.6.12.J. – Unranked**

Analyze the total cost of a major purchase loan agreement using fixed and variable interest rates, calculated over time.

**15.6.12.K. – Unranked**

Analyze the impact of a positive or negative credit history.

**15.6.12.L. – Unranked**

Research major consumer credit laws and their impact on individuals in debt.

**15.6.12.M. – Unranked**

Assess the impact of identity theft; develop a plan for correcting a negative credit report.

**15.6.12.P. – Unranked**

Develop financial investment plans to accommodate various economic and personal scenarios.

**15.6.12.Q. – Unranked**

Apply the "Rule of 72" to estimate the number of periods required to double an investment.

**15.6.12.R. – Unranked**

Compare and contrast various investment plans to achieve goals of liquidity, income, and growth.

**15.6.12.S. – Unranked**

Analyze the role of government in investment planning and retirement planning.

**1 -- Earnings**

- Compare multiple job offers based on wage, benefits and expenses

**2 -- Loans & Credit**

- Calculate, compare and contrast installment loans and credit card offers

Topic: 2 - What You Want -- Personal Finance

Days: 52

Subject(s):

Grade(s):

Know:

Understand:

Do:

3 – Taxes

- Complete a current 1040EZ
- Create a personal budget

4 -- Banking

- Maintain a checking account for a given period of time (multiple months)

Topic: 3 - Where Are You Going and How Will You Get There

Days: 21

Subject(s):

Grade(s):

Know:	Understand:	Do:
<p>1. Tying It All Together - Career Presentation</p> <ul style="list-style-type: none"> <li>• Final Career Project and Presentation</li> </ul> <p>Collaboration with the librarian/information literacy skills:</p> <ol style="list-style-type: none"> <li>1. Websites (images)</li> <li>2. Databases           <ul style="list-style-type: none"> <li>**Power Library</li> <li>**CultureGrams</li> </ul> </li> <li>3. Copyright (images)</li> </ol>	<p>Career exploration will point you down the pathway to professional success.</p>	<p><b>15.2.12.A. – Unranked</b> Analyze personal characteristics, talents, skills, abilities and career assessment results as related to career pathways, clusters, or occupations. Reference Career Education and Work 13.1.11.A - B</p> <p><b>15.2.12.B. – Unranked</b> Analyze a specific occupation within a career cluster.</p> <p><b>15.2.12.C. – Unranked</b> Analyze and compare global employment opportunities relative to career interests, including but not limited to, the country's culture, legitimacy of a global business, prospective employers, and social network/virtual identity.</p> <p><b>15.2.12.D. – Unranked</b> Analyze job tasks and responsibilities when working in a virtual versus a traditional work environment.</p> <p><b>15.2.12.E. – Unranked</b> Compare and contrast career interests with post-secondary opportunities. Reference Career Education and Work</p> <p><b>15.2.12.F. – Unranked</b> Evaluate various methods for financing a post-secondary education.</p> <p><b>15.2.12.J. – Unranked</b> Analyze career goals based on, but not limited to, interest, lifestyle, skills, and values in order to transition from high school. Reference Career Education and Work 13.1.11.G, 13.1.11.H</p> <p><b>15.2.12.K. – Unranked</b> Apply networking skills as a resource for further career portfolio development and career opportunities.</p> <p><b>15.2.12.L. – Unranked</b> Analyze how personal qualities and behavior apply in the workplace.</p> <p><b>15.6.12.A. – Unranked</b> Evaluate the impact of internal and external influences on financial decisions.</p>



Topic: 3 - Where Are You Going and How Will You Get There

Days: 21

Subject(s):

Grade(s):

Know:

Understand:

Do: