



Personal Finance Syllabus

Course Details

Course Code: 514100CH

Subject: CTE

Required Prerequisites: None

Suggested Prerequisites: None

Recommended Grade Levels: Grades 11-12

Duration: Semester

Course Availability: A listing of when this course is offered in the current school year can be found on the [VirtualSC Current Course Offerings page \(opens in a new window\)](#).

Class Times: This course has scheduled instructional meetings. Information on scheduled meetings for each course is communicated by the teacher. Recordings of these meetings will be available for students unable to attend. Students should expect to spend 7-9 hours a week working on this course independently, in addition to any live meetings, and are expected to meet the deadlines posted in the course pacing guide.

Textbook: All course materials are included in the course and no outside textbook is required.

Required Course Materials: None

Outside Websites: A list of links to websites and online textbooks used in this course can be found here: [VirtualSC Course Links Document Folder \(opens in a new window\)](#). Students will need to be able to access all these links to view all course materials.

Final Exam: Students in this course take a VirtualSC final exam. Details on scheduling and taking final exams can be found on the [Final Exam Page \(opens in a new window\)](#) of the VirtualSC webpage.

Course Description

Using experiential activities, students will learn the basic principles of personal finance and how to manage their money in a global economy, which include budgeting,

banking, insurance, mortgages, savings, investments, inheritance, retirement, tax, and estate planning. Students will also learn about consumer protection laws, internet safety, and cyber security, enabling them to safeguard financial information against technology-based attacks.

The curriculum used in this course is guided by the [South Carolina Personal Finance Standards \(opens in a new window\)](#).

Scope and Sequence

- ✎ Course Overview & Introduction
- ✎ Unit 1: Managing Personal Finances
- ✎ Unit 2: Budgeting
- ✎ Unit 3: Financing Education and Training
- ✎ Unit 4: Understanding Taxes
- ✎ Unit 5: Using Bank Services
- ✎ Unit 6: Managing Credit
- ✎ Unit 7: Building Financial Security
- ✎ Unit 8: Insurance
- ✎ Final Project
- ✎ Final Exam

Students will be sent a full list of assignments and their due dates at the beginning of the course.

Current pacing guides for this course can be found on the [Current Course Offerings page \(opens in a new window\)](#) on the VirtualSC website.

Course Grades

The final grade in this course results from the following:

- Coursework: 80%
- Final Project: 10%
- Final Exam: 10%

Each unit in this course counts 12.5% towards your coursework grade.

VirtualSC Details

Information on VirtualSC student guidelines, policies and technology requirements can be found in the [VirtualSC Student Support Portal \(opens in a new window\)](#).

