

Dear Parent or Guardian,

Personal Financial Literacy will develop citizens who have the knowledge and skills to make sound, informed financial decisions that will allow them to lead financially secure lifestyles and understand personal financial responsibility. The knowledge gained in this course has far-reaching effects for students personally as well as the economy as a whole. When citizens make wise financial decisions, they gain opportunities to invest in themselves, build businesses, consume goods and services in a responsible way, and secure a future without depending on outside assistance. The economy benefits from the optimal use of resources, increased consumption, and strong local businesses. State and local governments benefit with steady revenue streams and reduced future obligations as our society ages.

During the first six weeks grading period, students will be engaged in course work over the following units of study:

**Unit 1: Earning and Spending (August 18 – September 11)**

In this unit, students will learn to set personal financial goals and read financial statements. They will also examine what affects wages and how to read a paycheck. The effect of spending decisions on financial wellbeing will also be examined.

**Unit 2: Saving and Investing (September 10 – September 25)**

This unit explores the importance of savings and investing in creating wealth. The importance of saving for retirement is also examined in this unit.

**Celebrate Freedom will take place during the 1st 6 weeks and the students will be exposed to the intent, meaning and importance of the Declaration of Independence and the Constitution including the Bill of Rights, in their historical contexts.**

Throughout the first six weeks grading period, student knowledge and understanding will be assessed in a variety of ways, such as:

* Interacting with Academic Vocabulary
* Thinking Maps/Graphic Organizers
* Cornell Notes
* Marking the text
* Student collaborative learning
* Quick Writes
* Pair/Share
* Use of Stems for writing
* Peer Tutoring
* Creating/Interpreting charts & graphs
* Formative and summative assessments

Please feel free to contact us if you have any questions or concerns regarding your student. We look forward to working with you and your child to ensure academic success.

Respectfully,

Personal Financial Literacy Teachers