Are you a Pennsylvania Nonpublic or Private School?

If purchasing through the PA NPIS System, please **order this version** as it only includes the **Student Version**. Teacher's Keys will be provided upon request at no additional charge.

Pennsylvania Personal Finance Course

Aligned to the Commonwealth of Pennsylvania's Standards

for Personal Finance in 22 PA Code Chapter 4, Appendix F

Number	Areas
17.1	Personal Finance Fundamentals
17.2	Income
17.3	Spending
17.4	Saving & Investing
17.5	Risk & Insurance
17.6	Credit

⭐ **Designed by a Pennsylvania educator with 28 years of PA classroom experience** ⭐

WHY IS THIS 'PA PERSONAL FINANCE COURSE' SO GREAT?

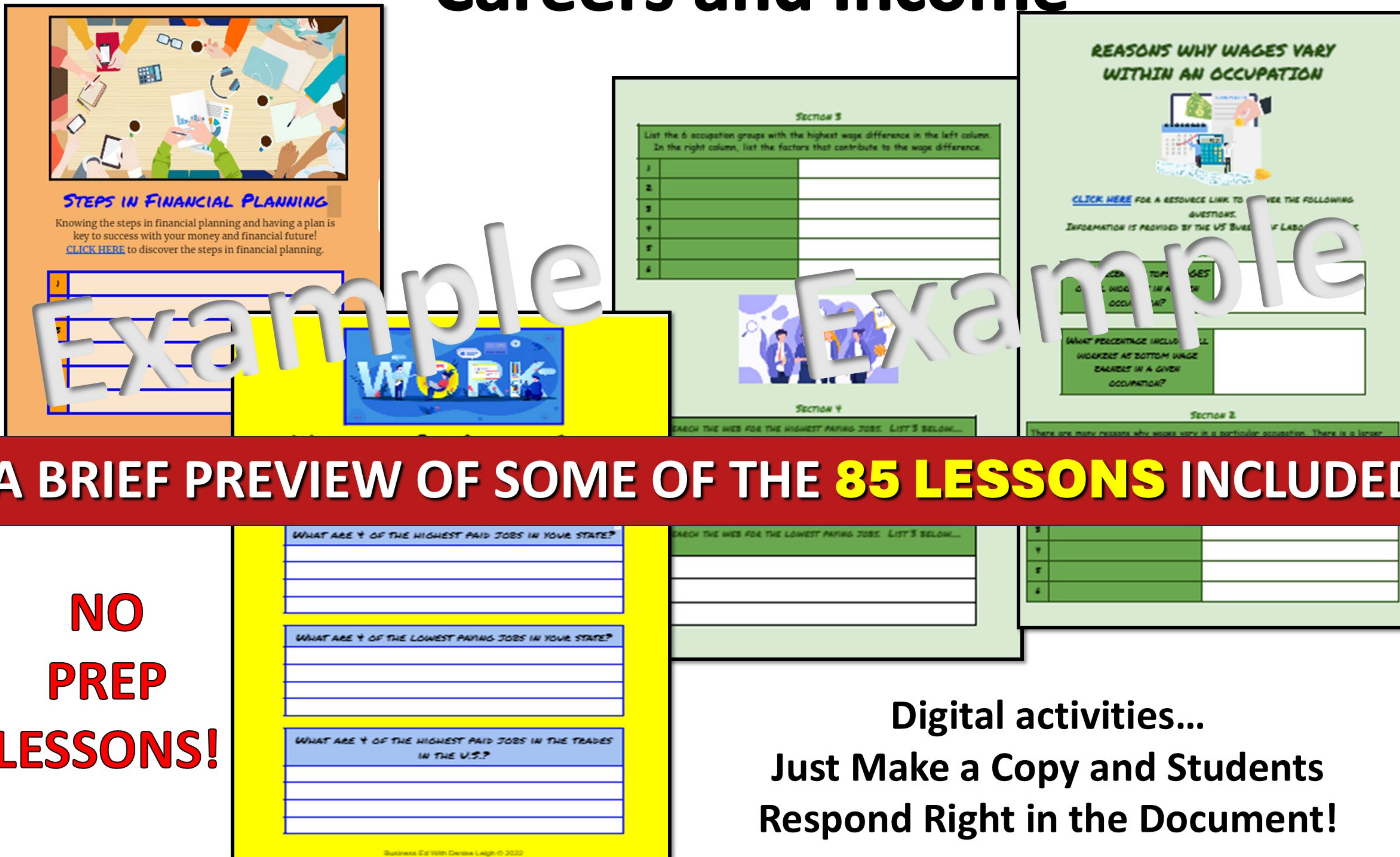
- Designed by a 2022 PA Teacher of the Year Finalist with **28 years experience in a PA classroom**.

- **85** lessons, activities, & projects for students that are **ENGAGING & MEANINGFUL**.

- **Aligned to 22 PA Code-Chapter 4, Appendix F**

- **All PA standards** are **covered!**

Careers and Income

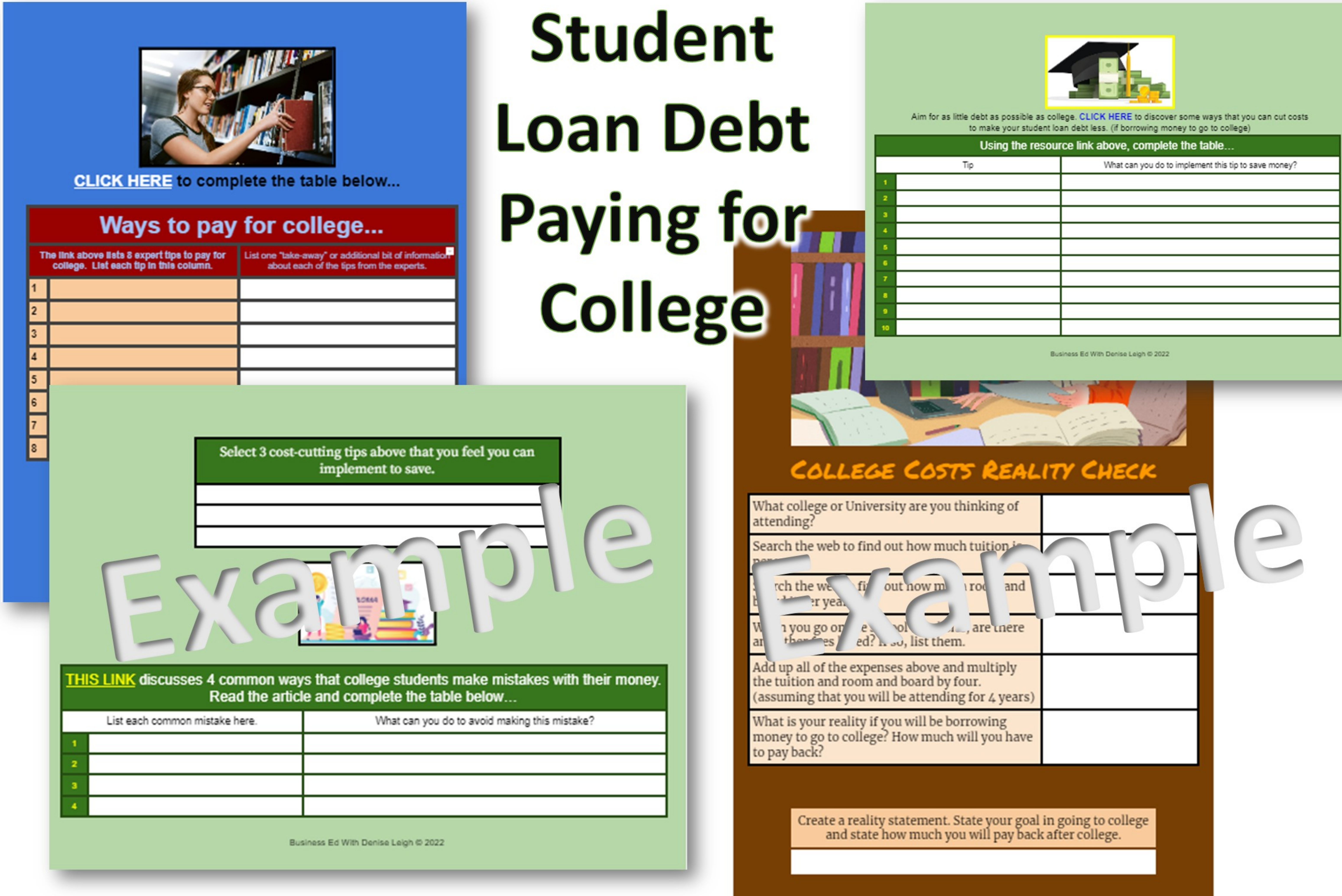


A BRIEF PREVIEW OF SOME OF THE 85 LESSONS INCLUDED

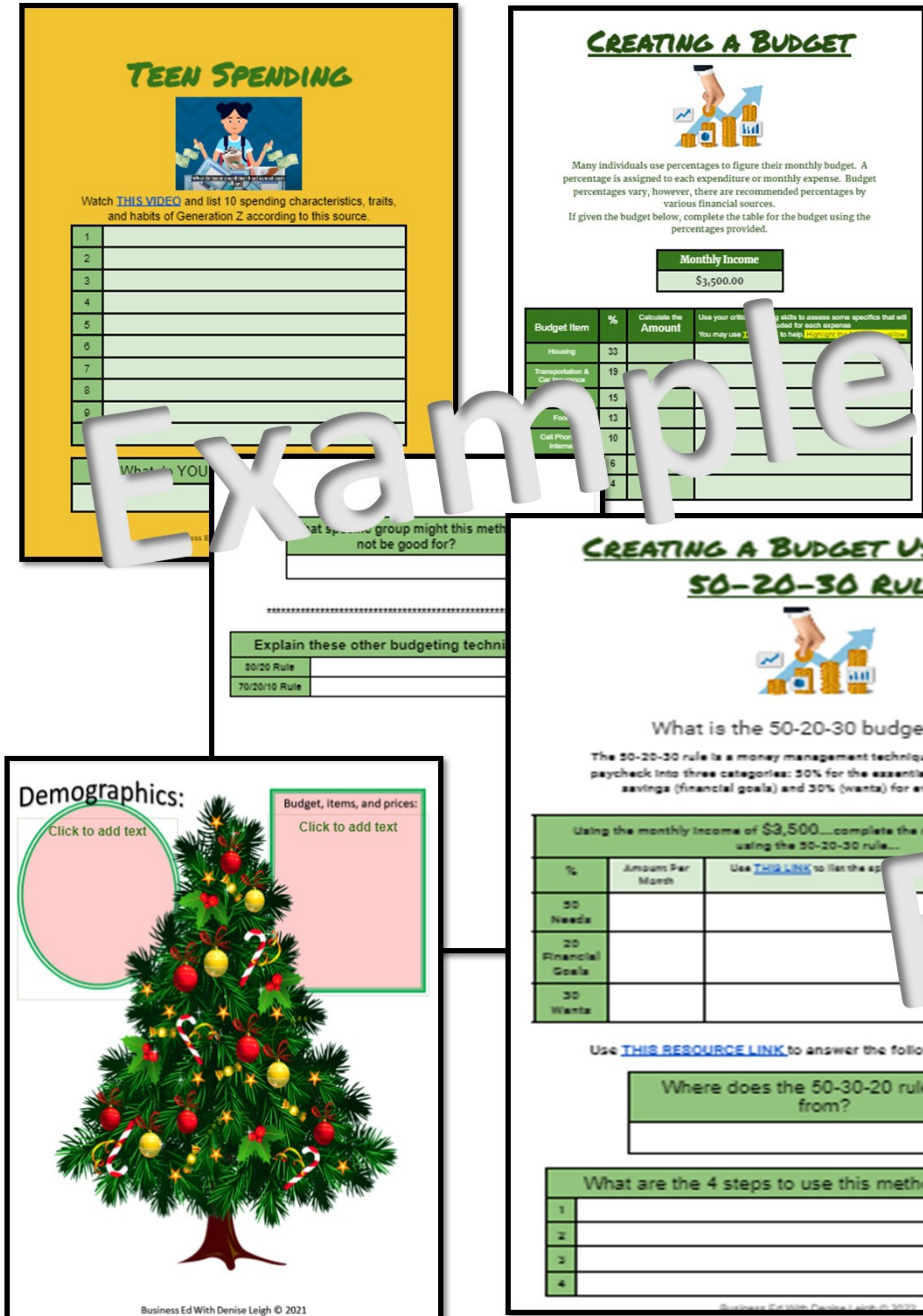
NO PREP LESSONS!

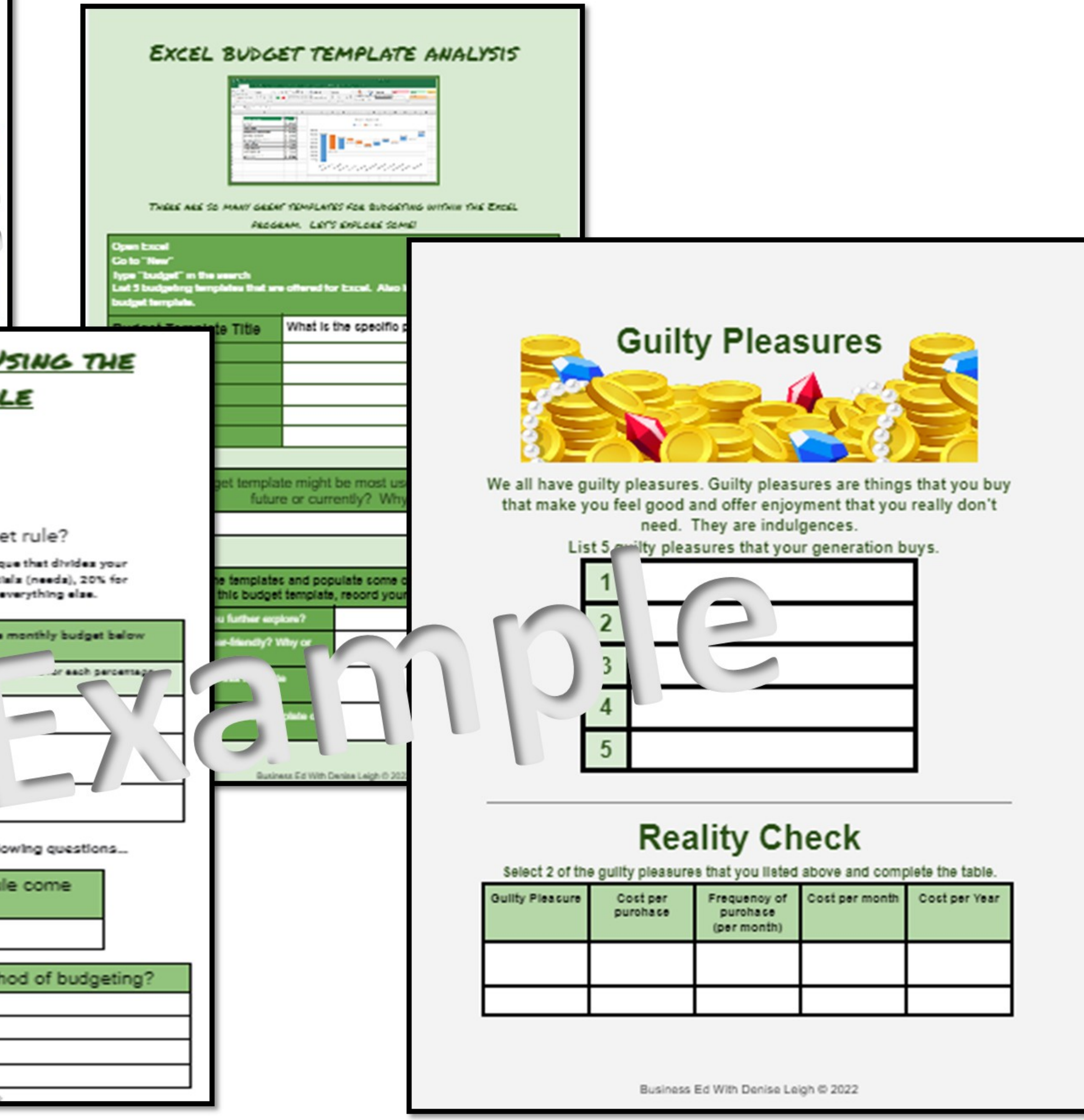
Digital activities…
Just Make a Copy and Students Respond Right in the Document!

Student Loan Debt Paying for College

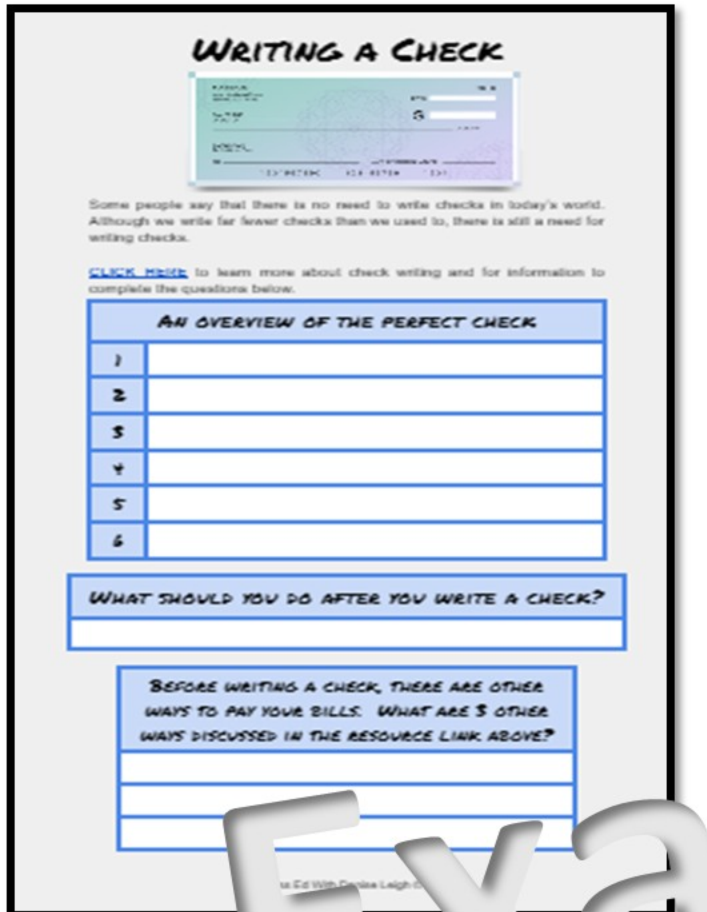


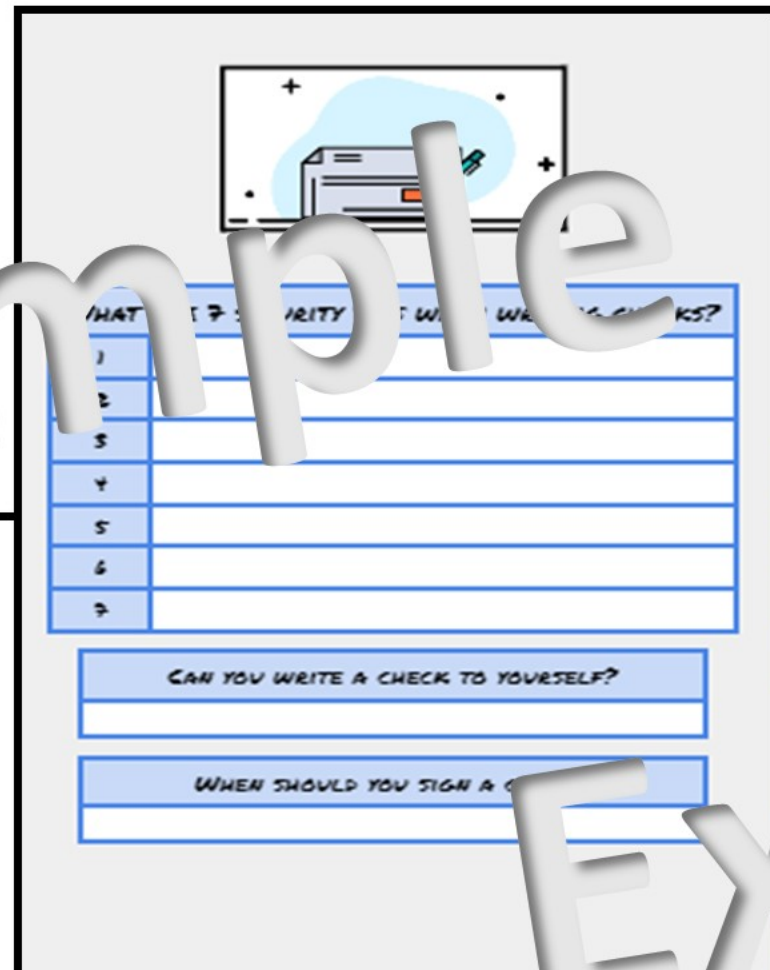
Budgeting Unit

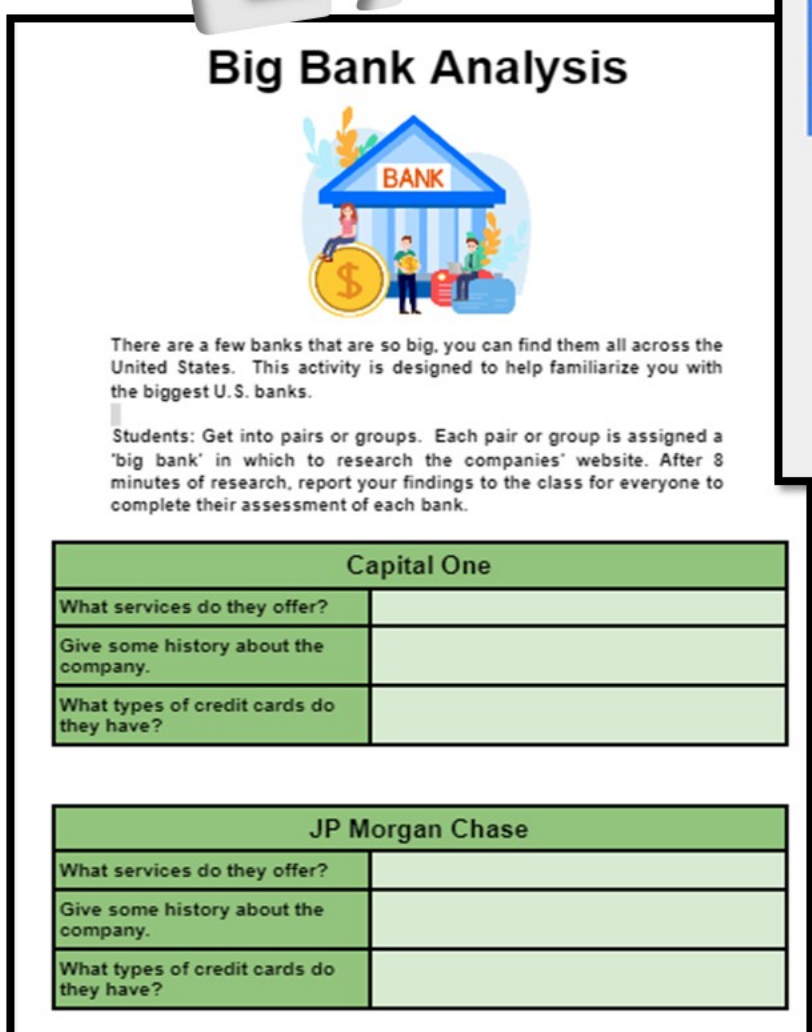


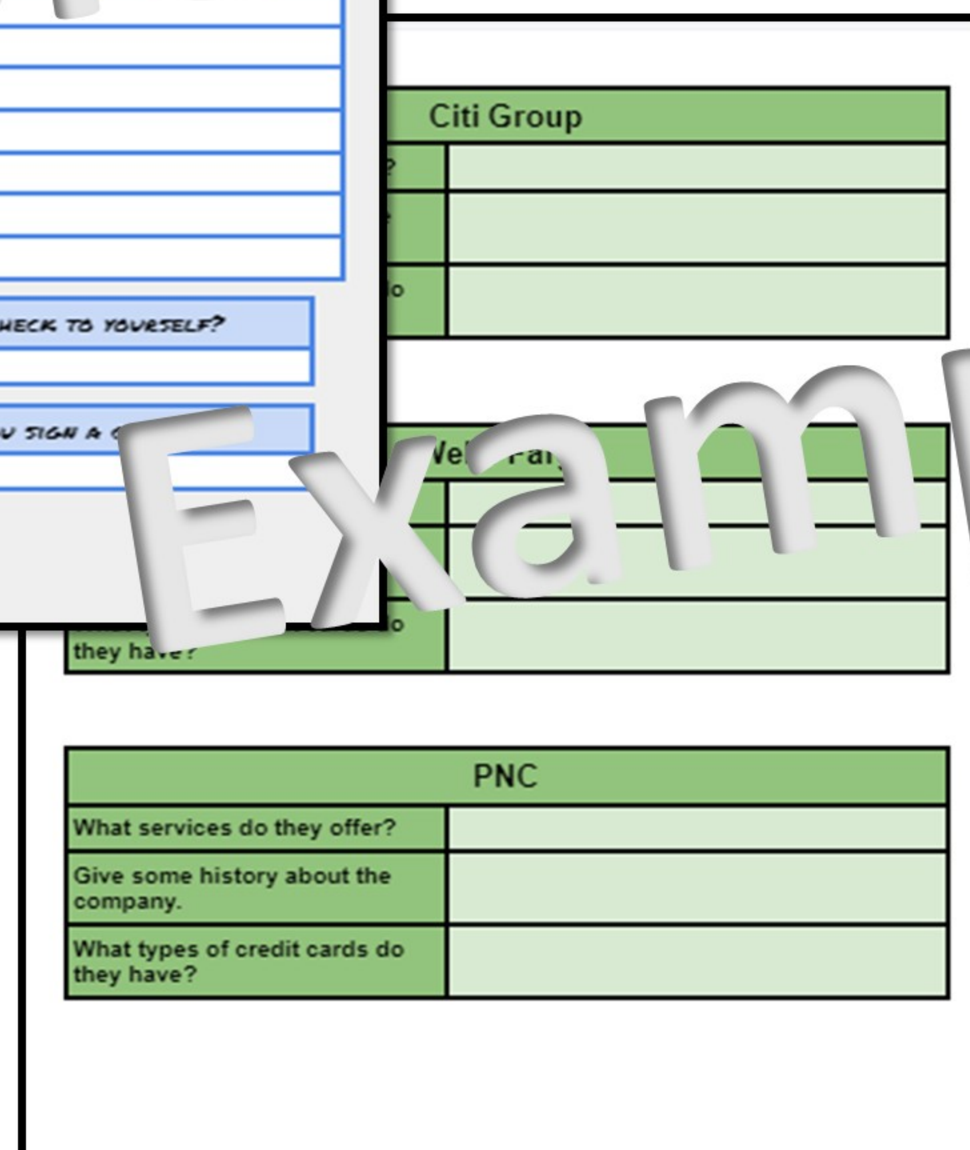


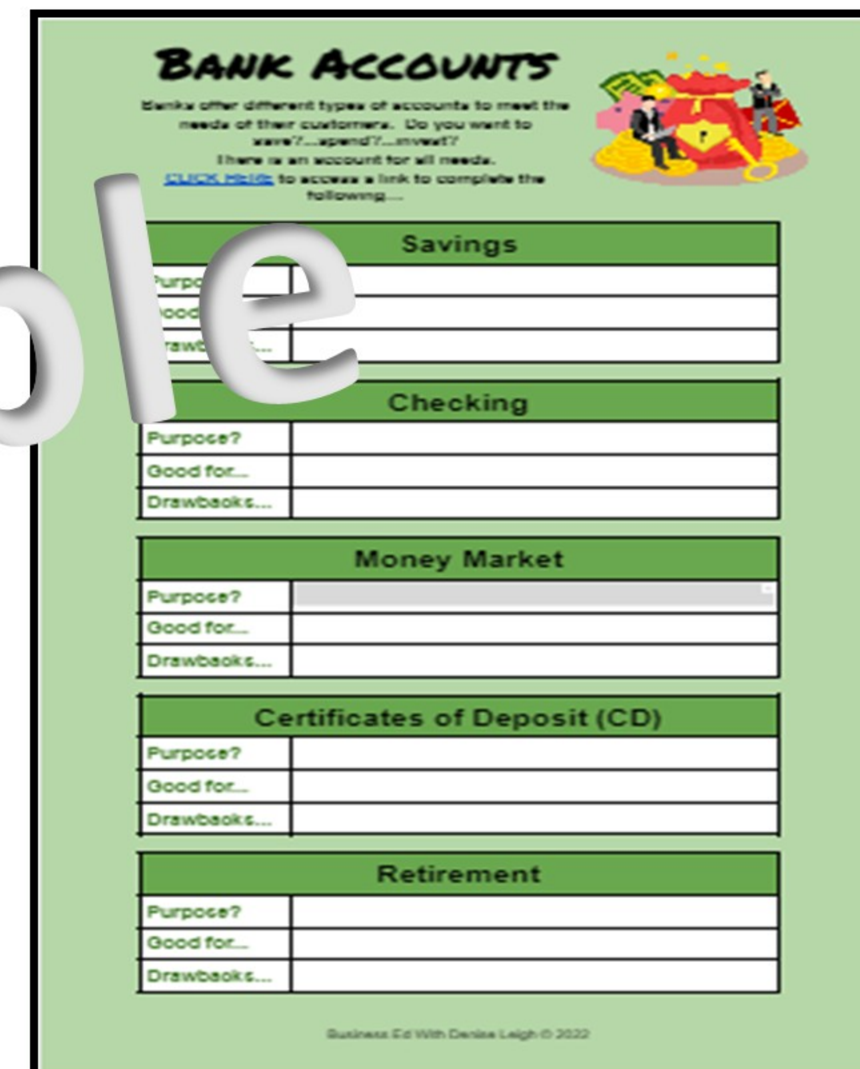
Banking & Money Management Unit



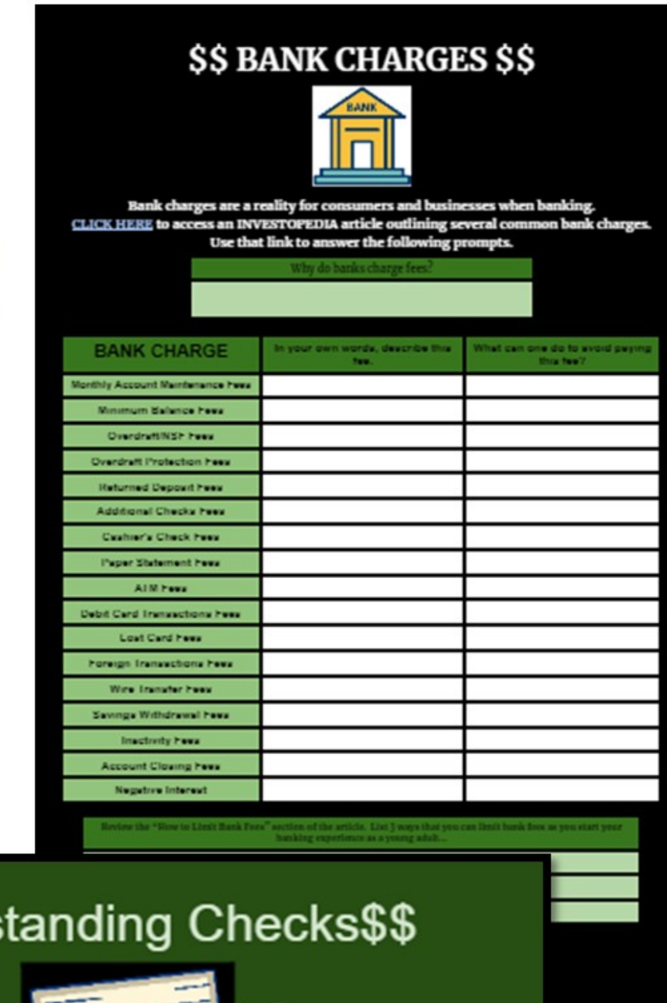


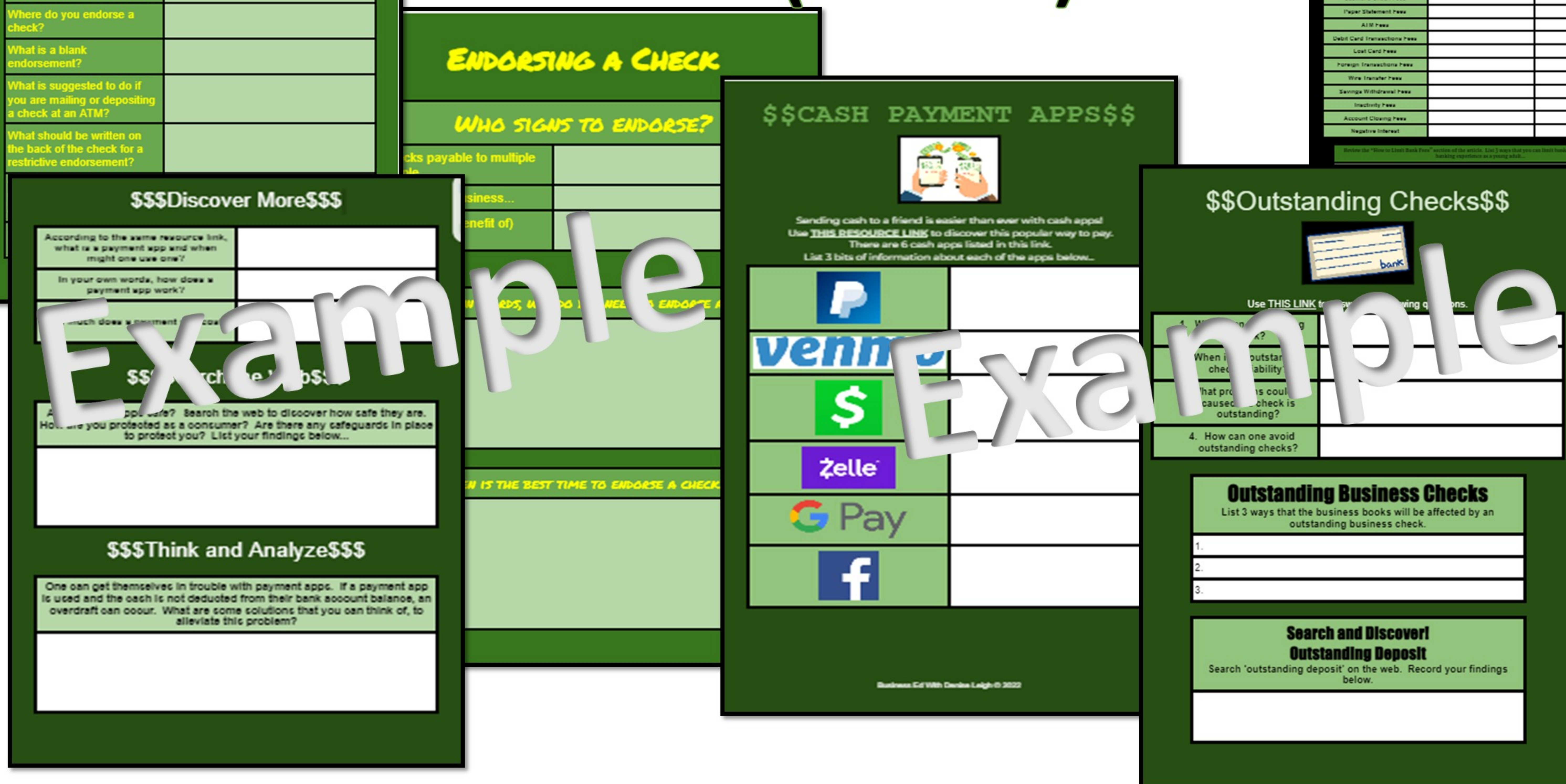




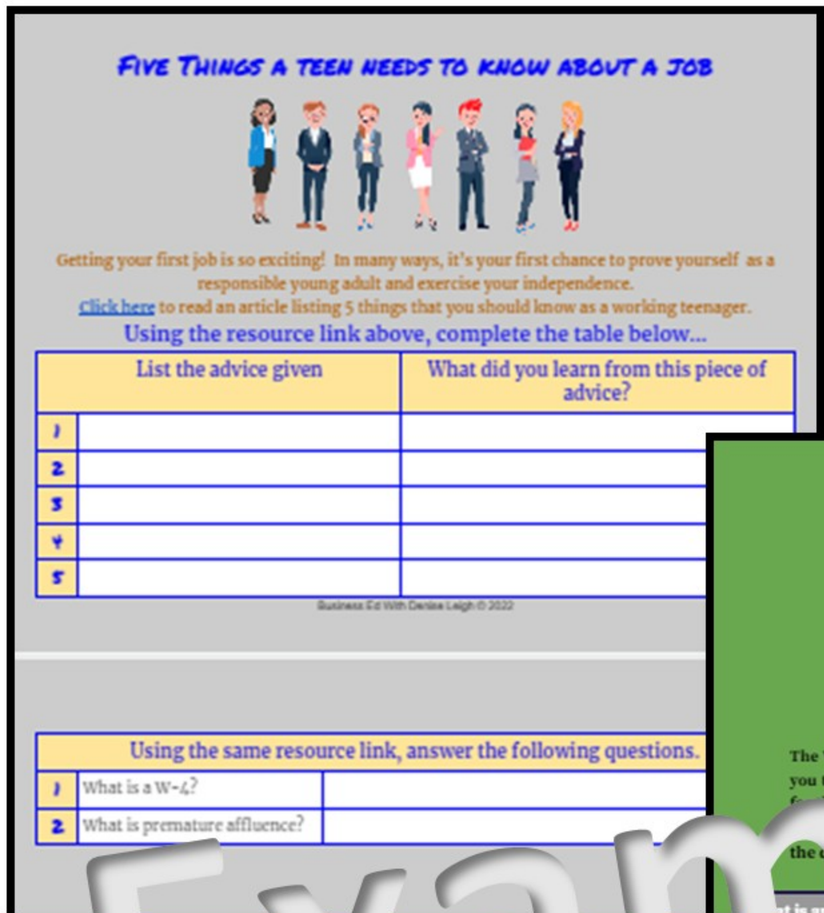


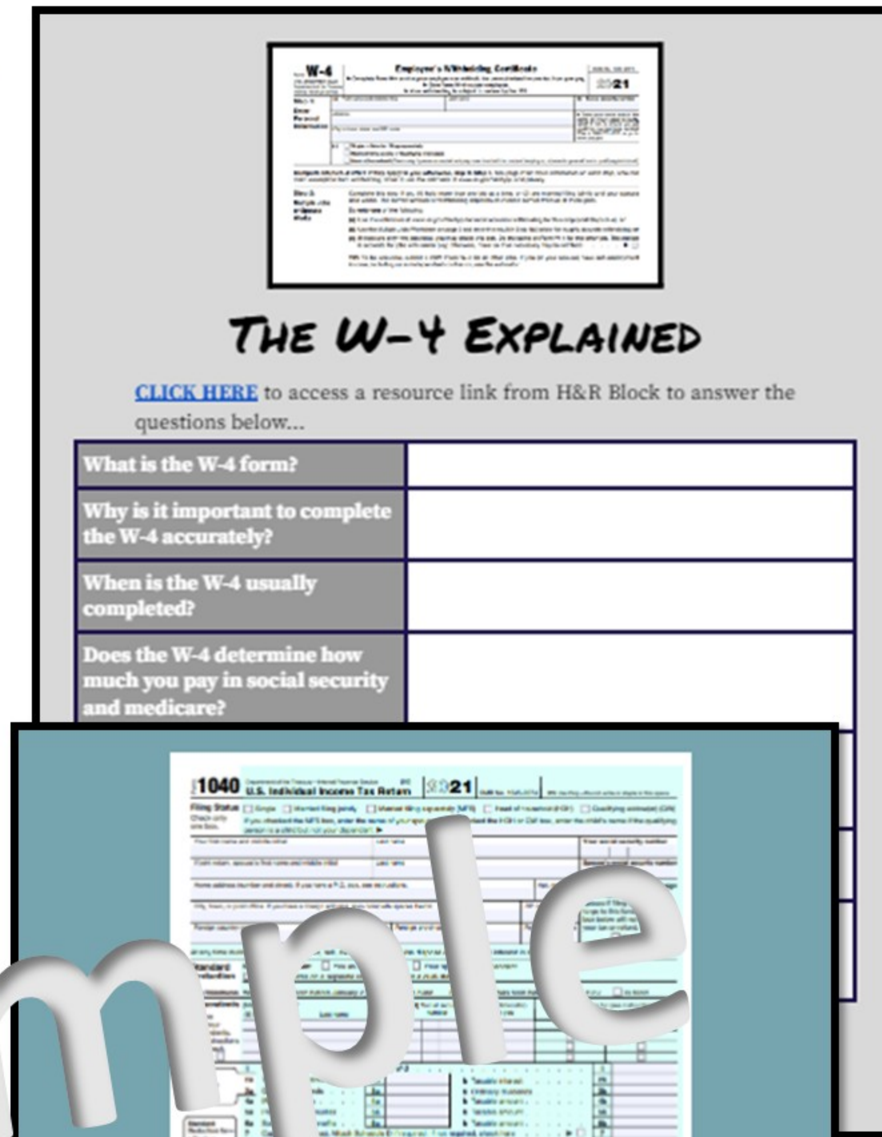
Banking & Money Management Unit (Cont'd)

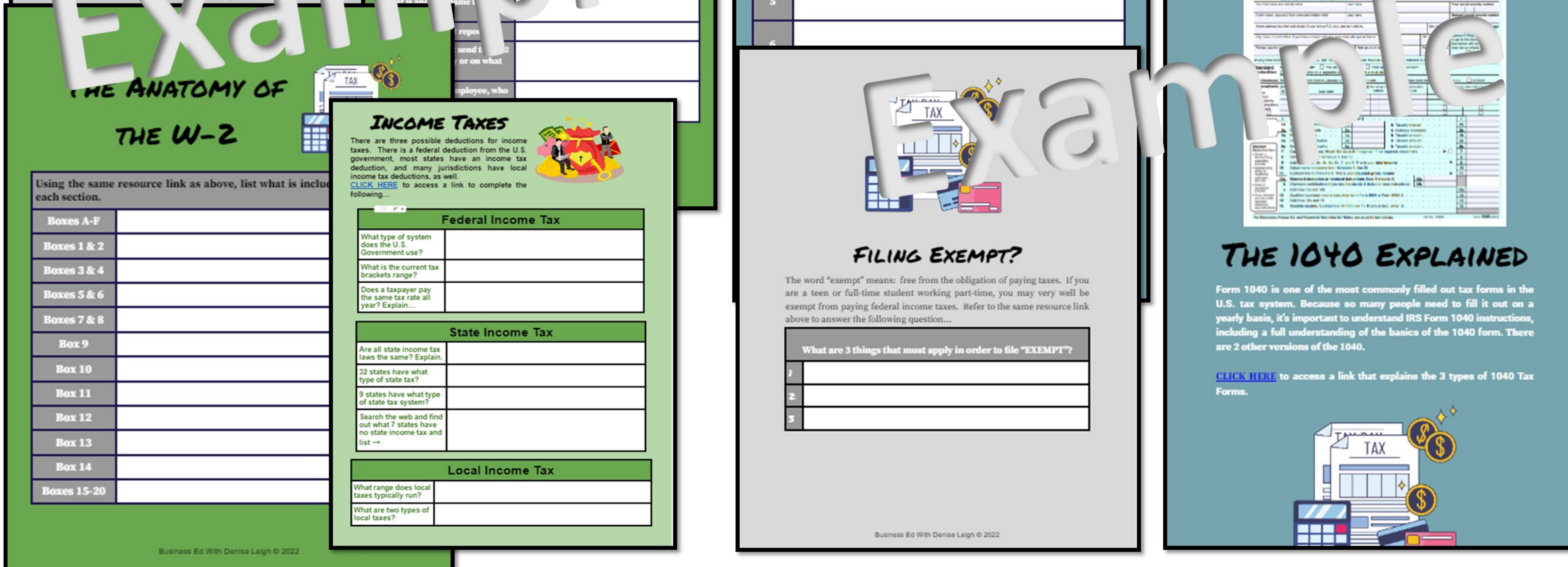




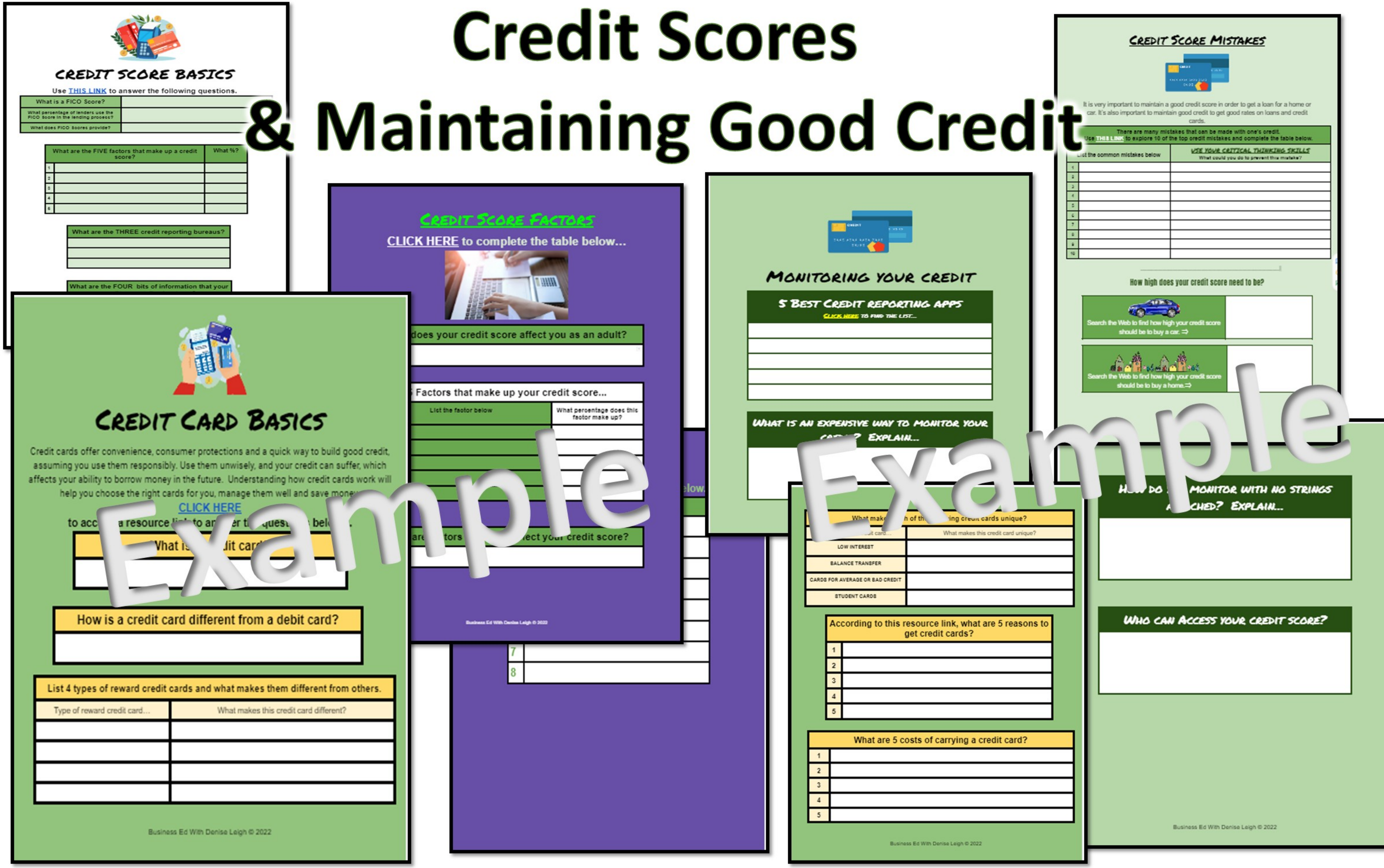
Paychecks & Payroll Deductions

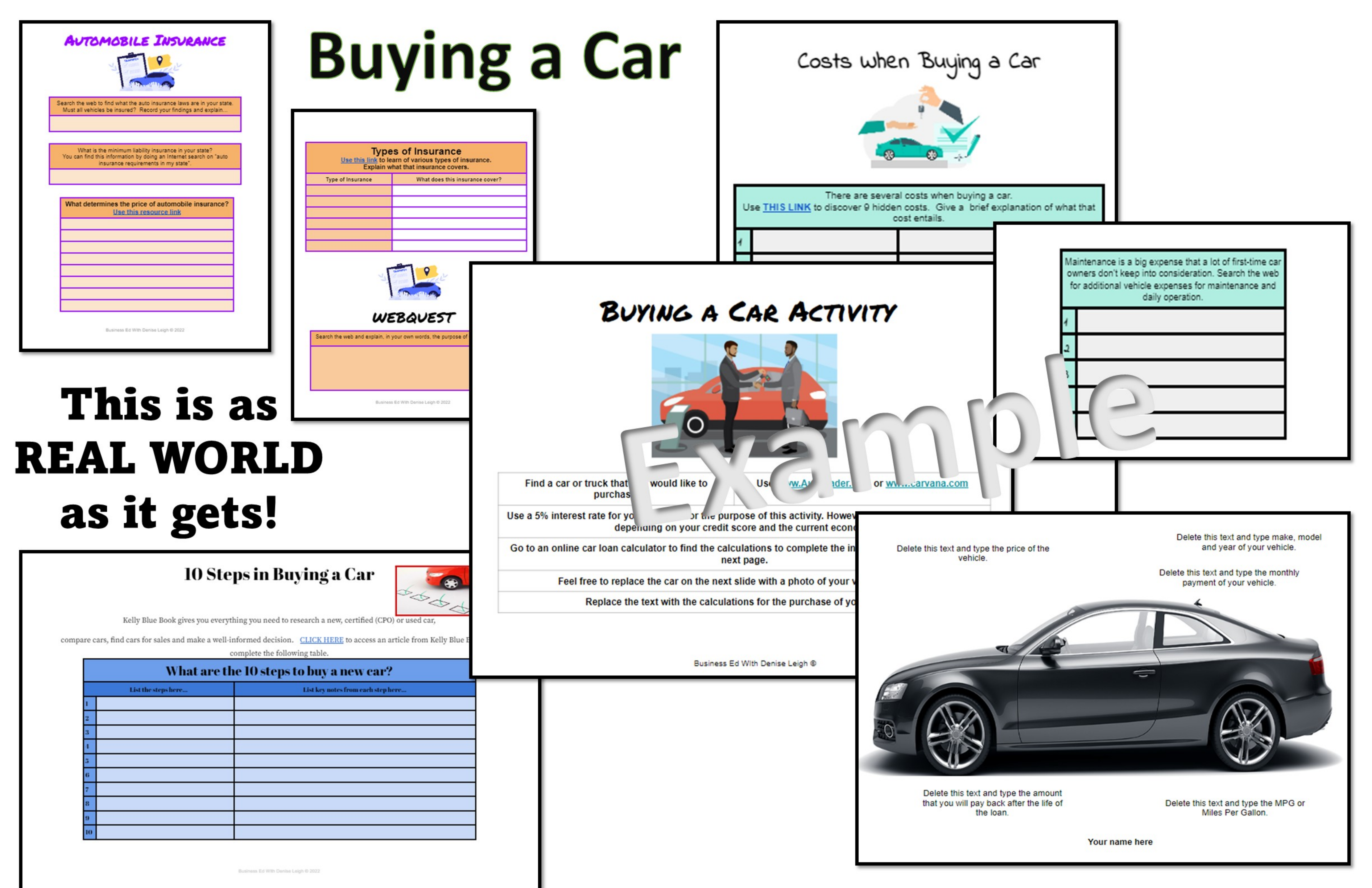




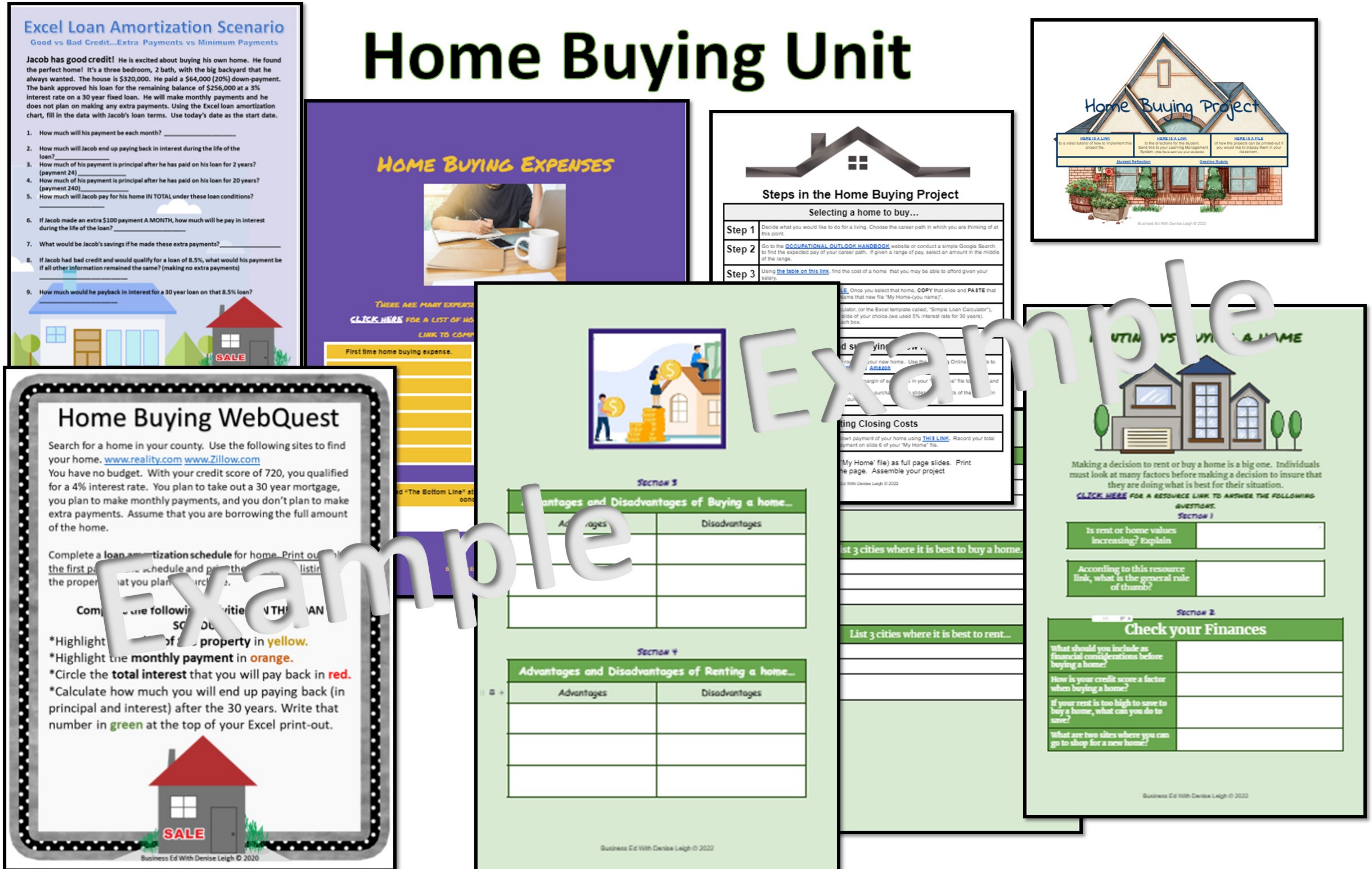


Credit Scores & Maintaining Good Credit




Buying a Car
This is as REAL WORLD as it gets!
Automobile Insurance
Search the web to find what the auto insurance laws are in your state. Must all vehicles be insured? Record your findings and explain...
What is the minimum liability insurance in your state? You can find this information by doing an Internet search on "auto insurance requirements in my state".
What determines the price of automobile insurance?
Use this resource link
Types of Insurance
Use this link to learn of various types of insurance. Explain what that insurance covers.
Type of Insurance
What does this insurance cover?
WEBQUEST
Costs when Buying a Car
There are several costs when buying a car.
Use THIS LINK to discover 9 hidden costs. Give a brief explanation of what that cost entails.
Maintenance is a big expense that a lot of first-time car owners don't keep into consideration. Search the web for additional vehicle expenses for maintenance and daily operation.
Buying a Car Activity
Example
Go to an online car loan calculator to find the calculations to complete the in
next page.
Business Ed With Denise Leigh ©
10 Steps in Buying a Car
Kelly Blue Book gives you everything you need to research a new, certified (CPO) or used car,
complete the following table.
What are the 10 steps to buy a new car?
List the steps here...
List key notes from each step here...
Delete this text and type the price of the vehicle.
Delete this text and type make, model and year of your vehicle.
Delete this text and type the monthly payment of your vehicle.
Delete this text and type the amount that you will pay back after the life of the loan.
Delete this text and type the MPG or Miles Per Gallon.
Your name here

Home Buying Unit

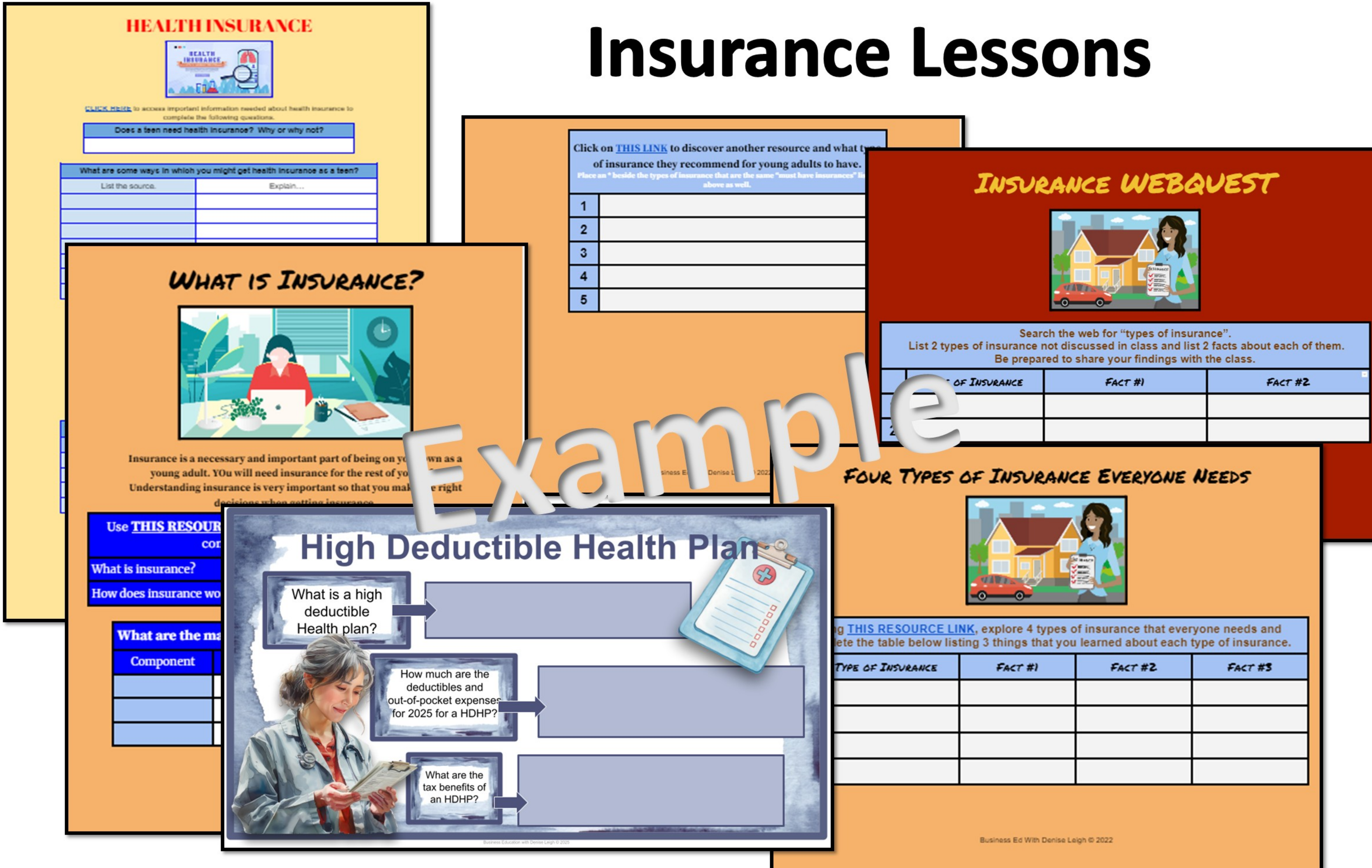


Home Buying Project

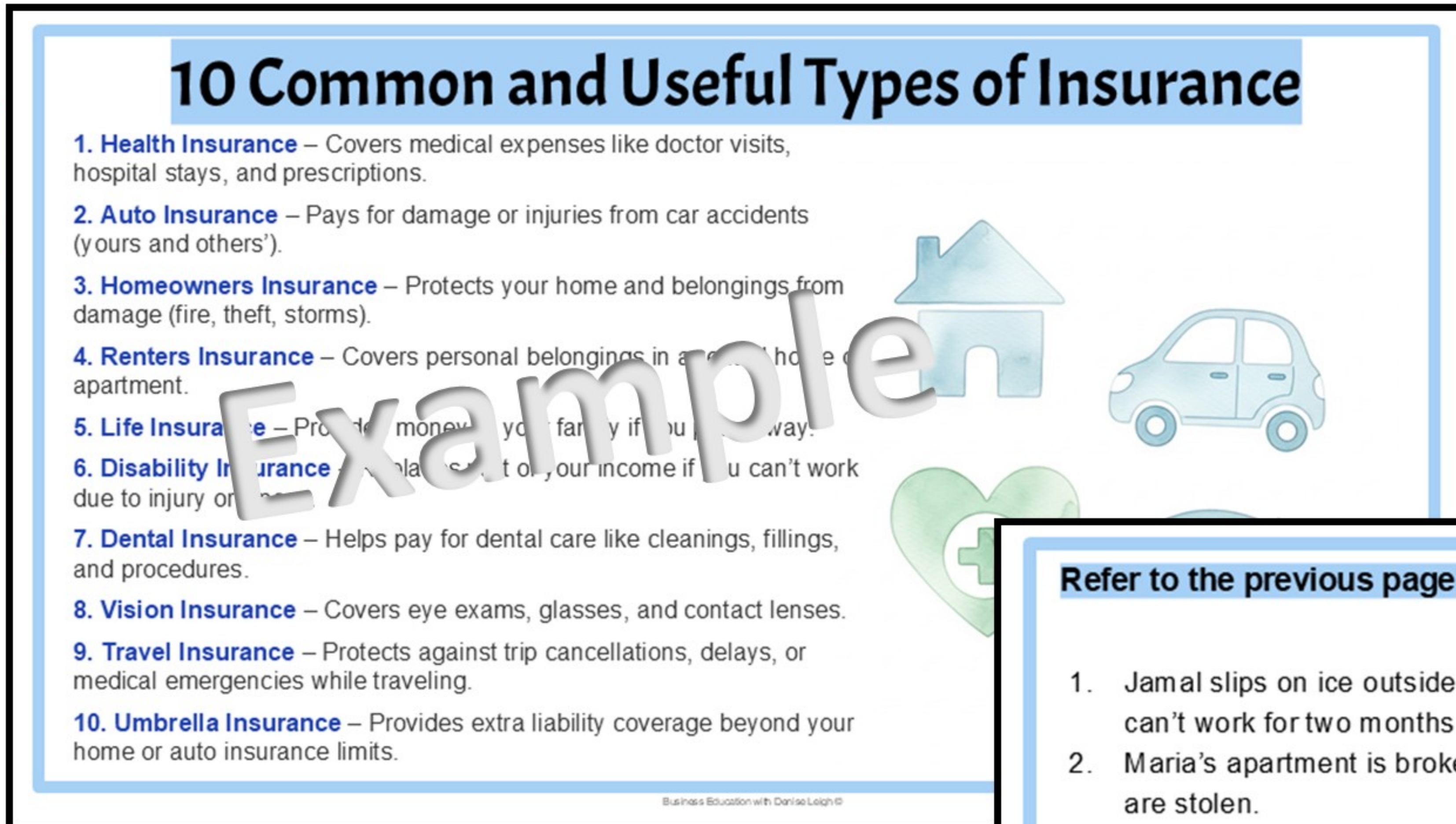
These projects are PERFECT to display in your classroom!

This is HIGHLY ENGAGING and FUN!

Insurance Lessons

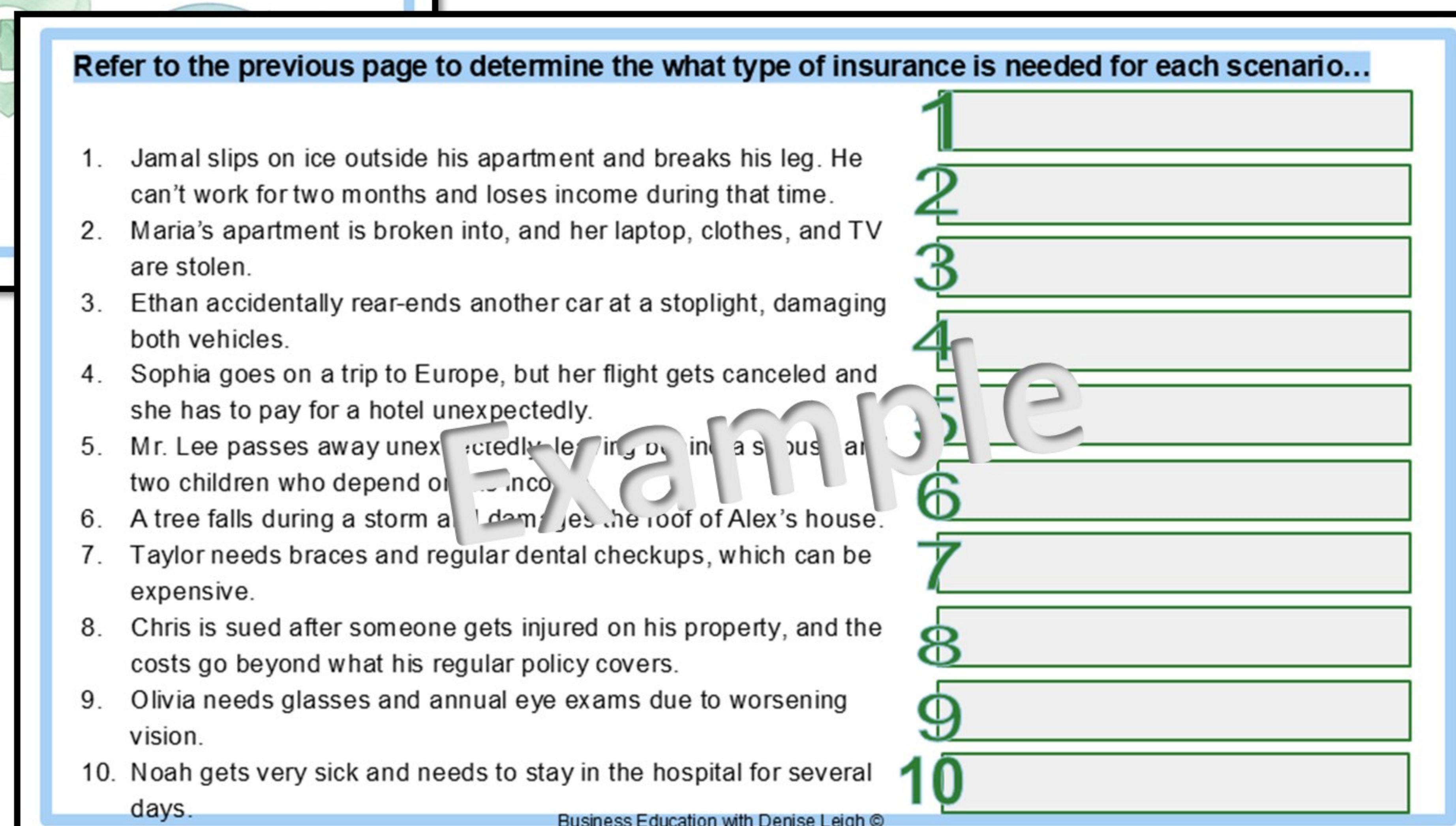


Students learn about Types of Insurance, then Answer Prompts to Identify Each Type...



10 Common and Useful Types of Insurance

1. **Health Insurance** – Covers medical expenses like doctor visits, hospital stays, and prescriptions.
2. **Auto Insurance** – Pays for damage or injuries from car accidents (yours and others').
3. **Homeowners Insurance** – Protects your home and belongings from damage (fire, theft, storms).
4. **Renters Insurance** – Covers personal belongings in a rented home or apartment.
5. **Life Insurance** – Provides money to your family if you pass away.
6. **Disability Insurance** – Replaces part of your income if you can't work due to injury or illness.
7. **Dental Insurance** – Helps pay for dental care like cleanings, fillings, and procedures.
8. **Vision Insurance** – Covers eye exams, glasses, and contact lenses.
9. **Travel Insurance** – Protects against trip cancellations, delays, or medical emergencies while traveling.
10. **Umbrella Insurance** – Provides extra liability coverage beyond your home or auto insurance limits.



Refer to the previous page to determine the what type of insurance is needed for each scenario...

1. Jamal slips on ice outside his apartment and breaks his leg. He can't work for two months and loses income during that time.
2. Maria's apartment is broken into, and her laptop, clothes, and TV are stolen.
3. Ethan accidentally rear-ends another car at a stoplight, damaging both vehicles.
4. Sophia goes on a trip to Europe, but her flight gets canceled and she has to pay for a hotel unexpectedly.
5. Mr. Lee passes away unexpectedly, leaving behind a spouse and two children who depend on his income.
6. A tree falls during a storm and damages the roof of Alex's house.
7. Taylor needs braces and regular dental checkups, which can be expensive.
8. Chris is sued after someone gets injured on his property, and the costs go beyond what his regular policy covers.
9. Olivia needs glasses and annual eye exams due to worsening vision.
10. Noah gets very sick and needs to stay in the hospital for several days.

1	
2	
3	
4	
5	
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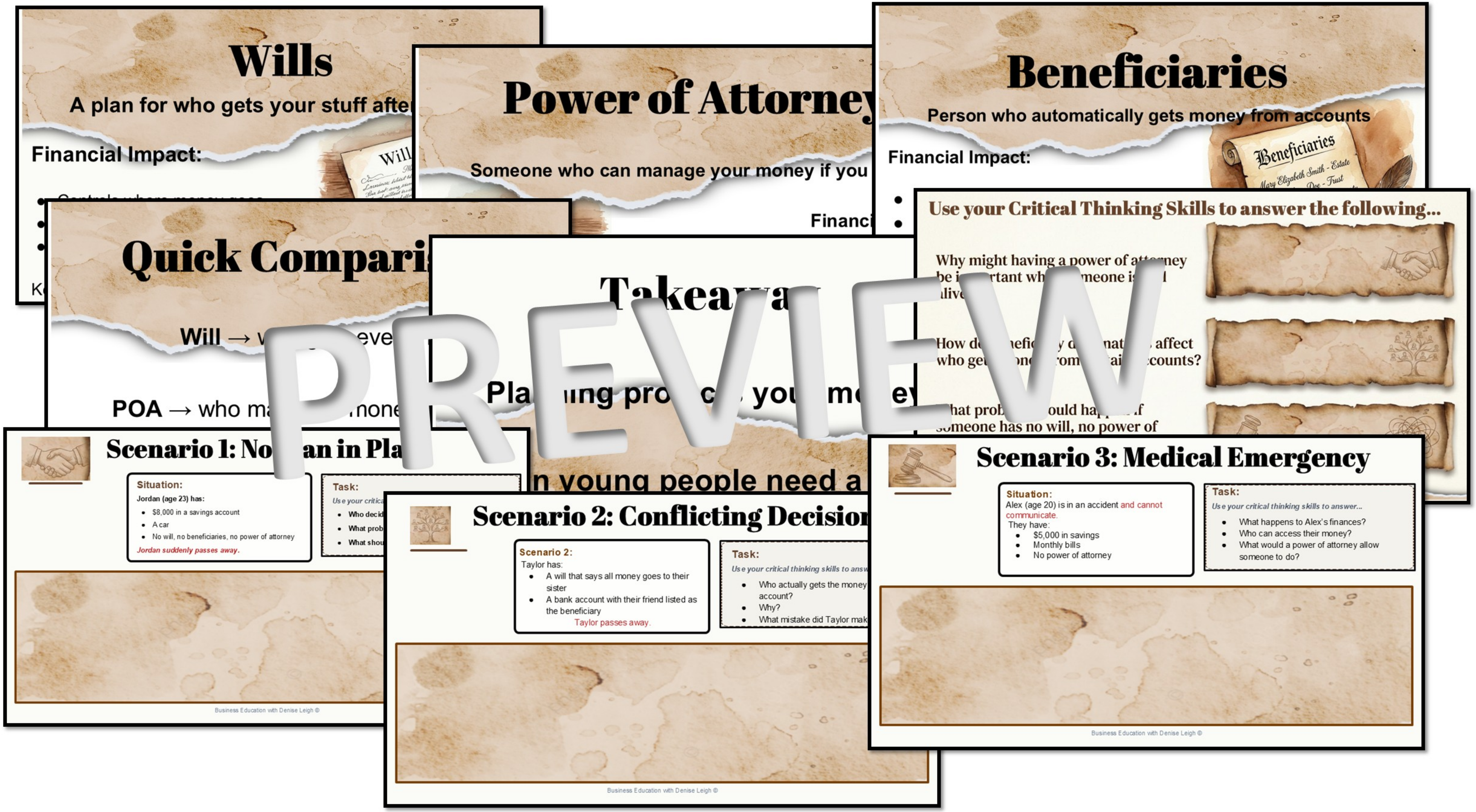
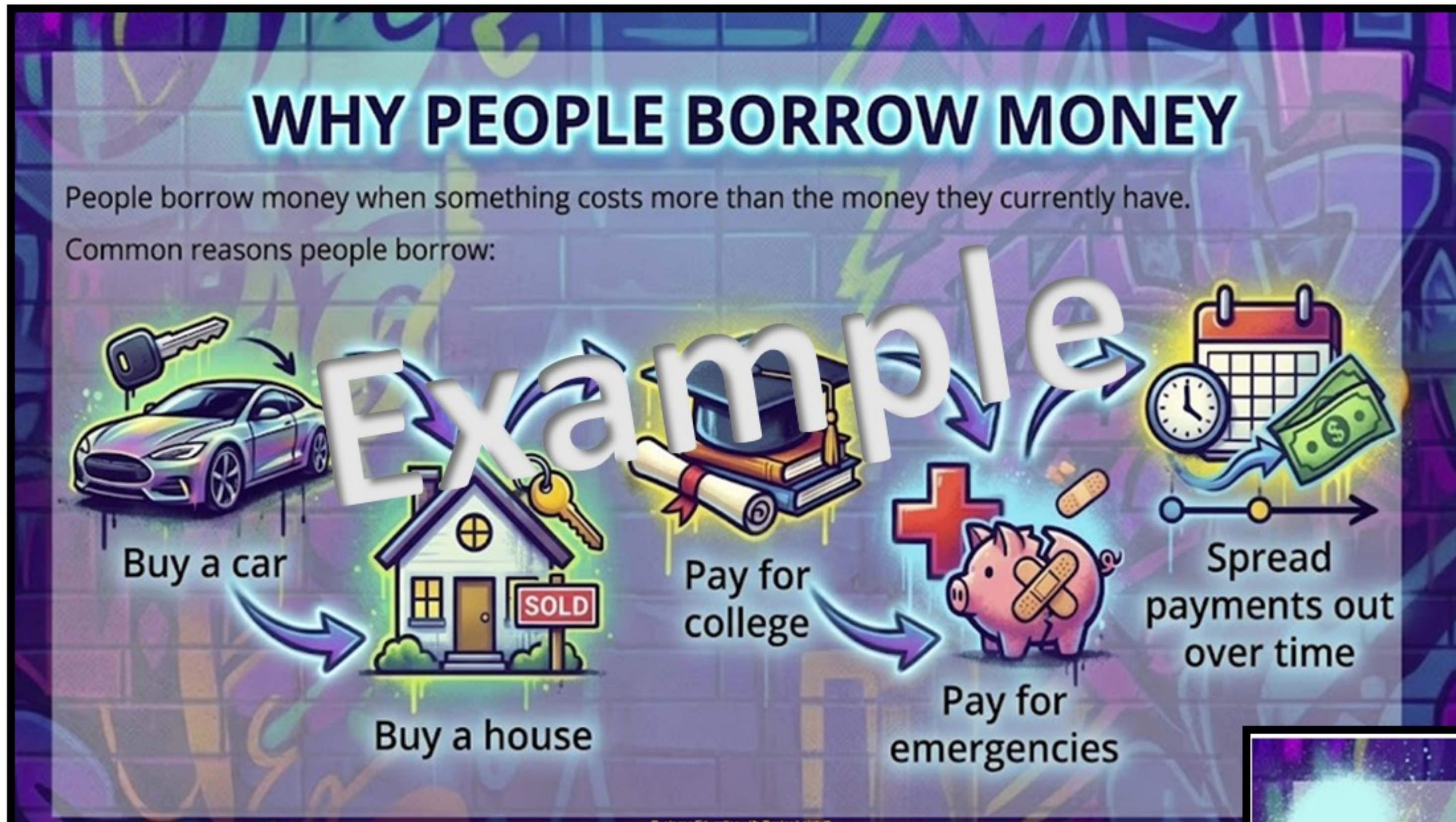
7	
8	
9	
10	

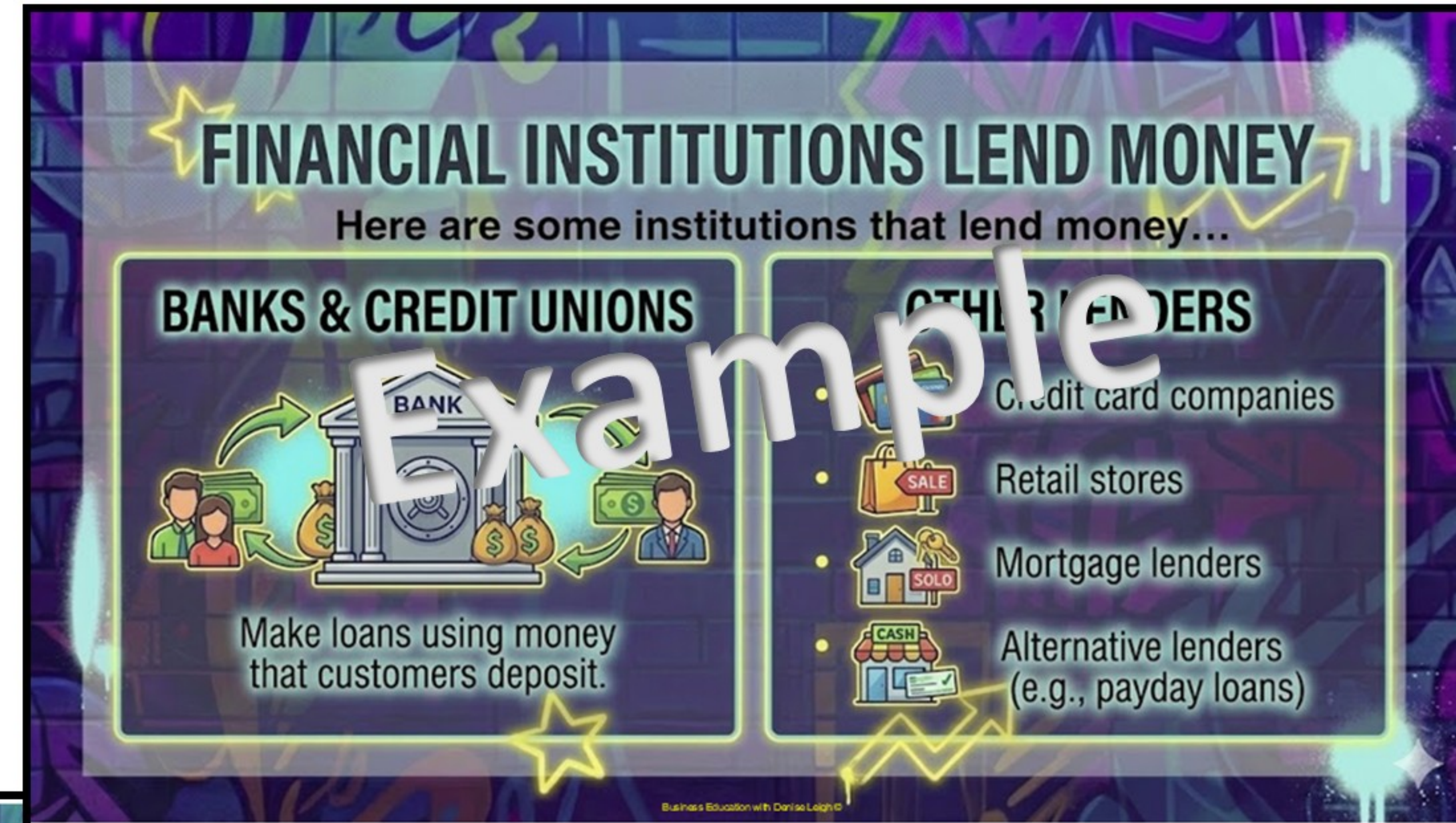
NO PREP!
PLUG & PLAY!

Wills & Power Of Attorney Lesson



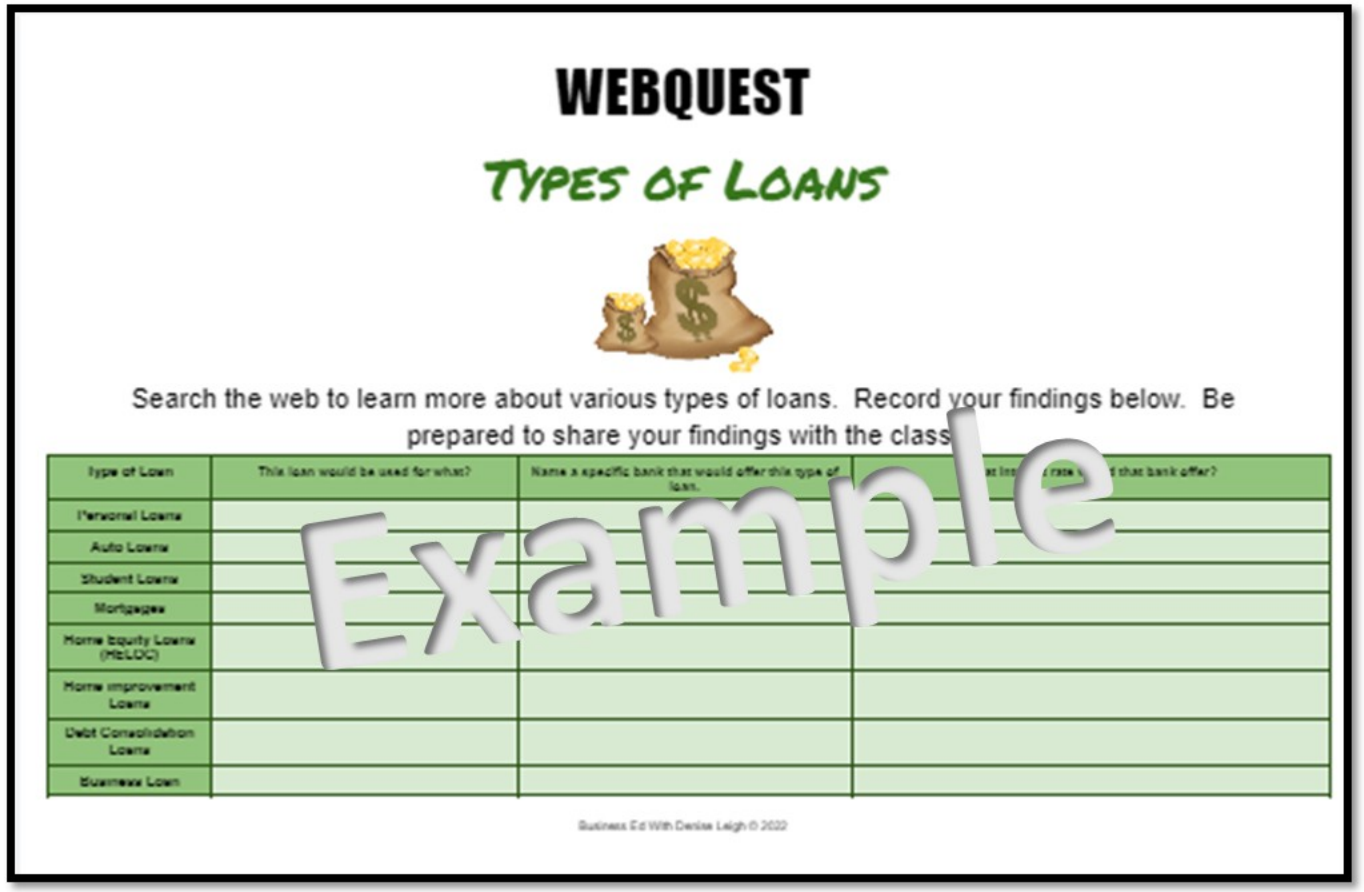
Students learn about
Borrowing Money and Financial Institutions…





NO PREP!
PLUG & PLAY!

Loans and Credit Cards

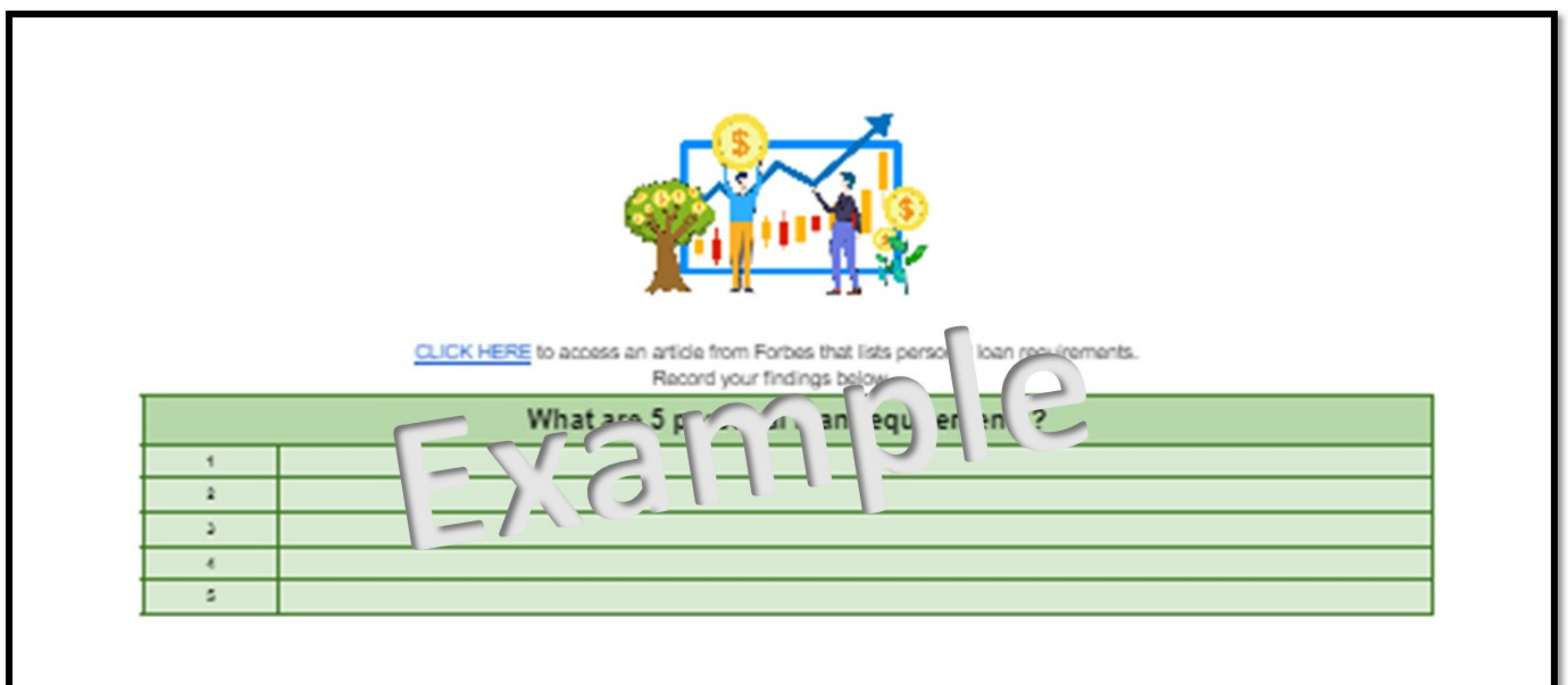


WEBQUEST

Types of Loans

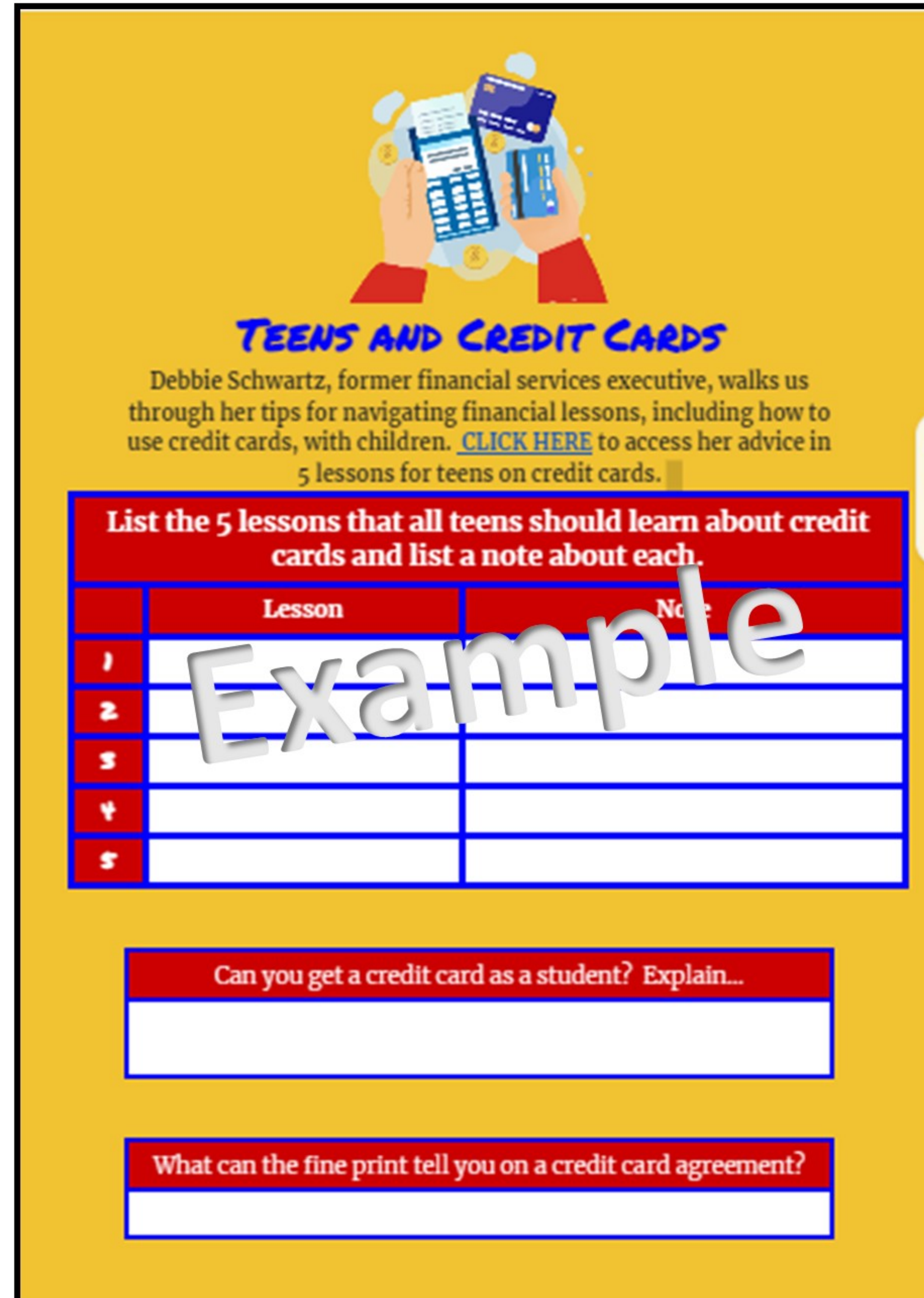
Search the web to learn more about various types of loans. Record your findings below. Be prepared to share your findings with the class.

Type of Loan	This loan would be used for what?	Name a specific bank that would offer this type of loan.	[illegible] that bank offer?
Personal Loans			
Auto Loans			
Student Loans			
Mortgages			
Home Equity Loans (HELOC)			
Home Improvement Loans			
Debt Consolidation Loans			
Business Loan			



CLICK HERE to access an article from Forbes that lists perso[illegible] loan requirements. Record your findings below.

What are 5 p[illegible] requirements?	
1	
2	
3	
4	
5	



Teens and Credit Cards

Debbie Schwartz, former financial services executive, walks us through her tips for navigating financial lessons, including how to use credit cards, with children. CLICK HERE to access her advice in 5 lessons for teens on credit cards.

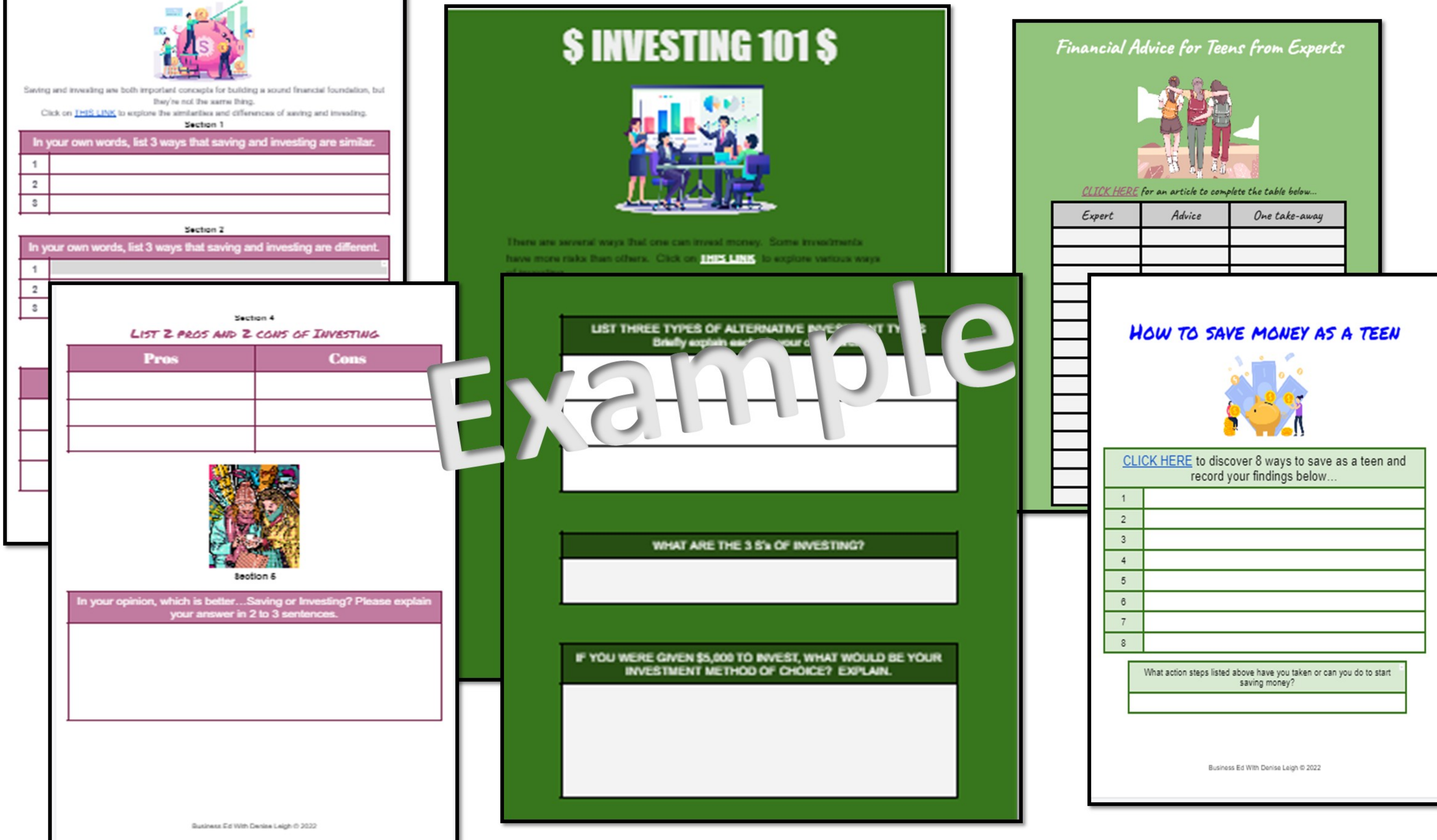
List the 5 lessons that all teens should learn about credit cards and list a note about each.

	Lesson	Note
1		
2		
3		
4		
5		

Can you get a credit card as a student? Explain...

What can the fine print tell you on a credit card agreement?

Savings and Investments

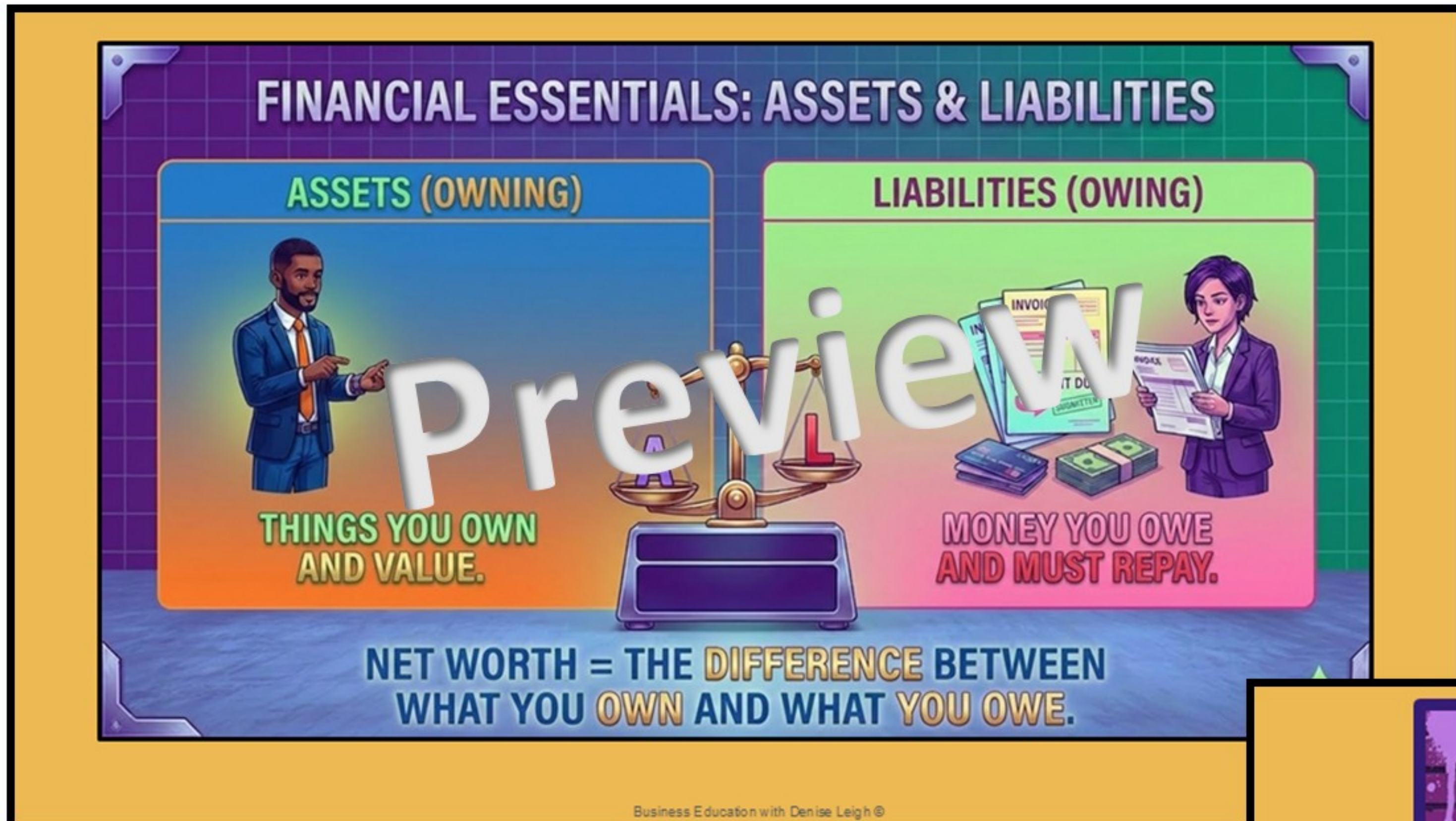


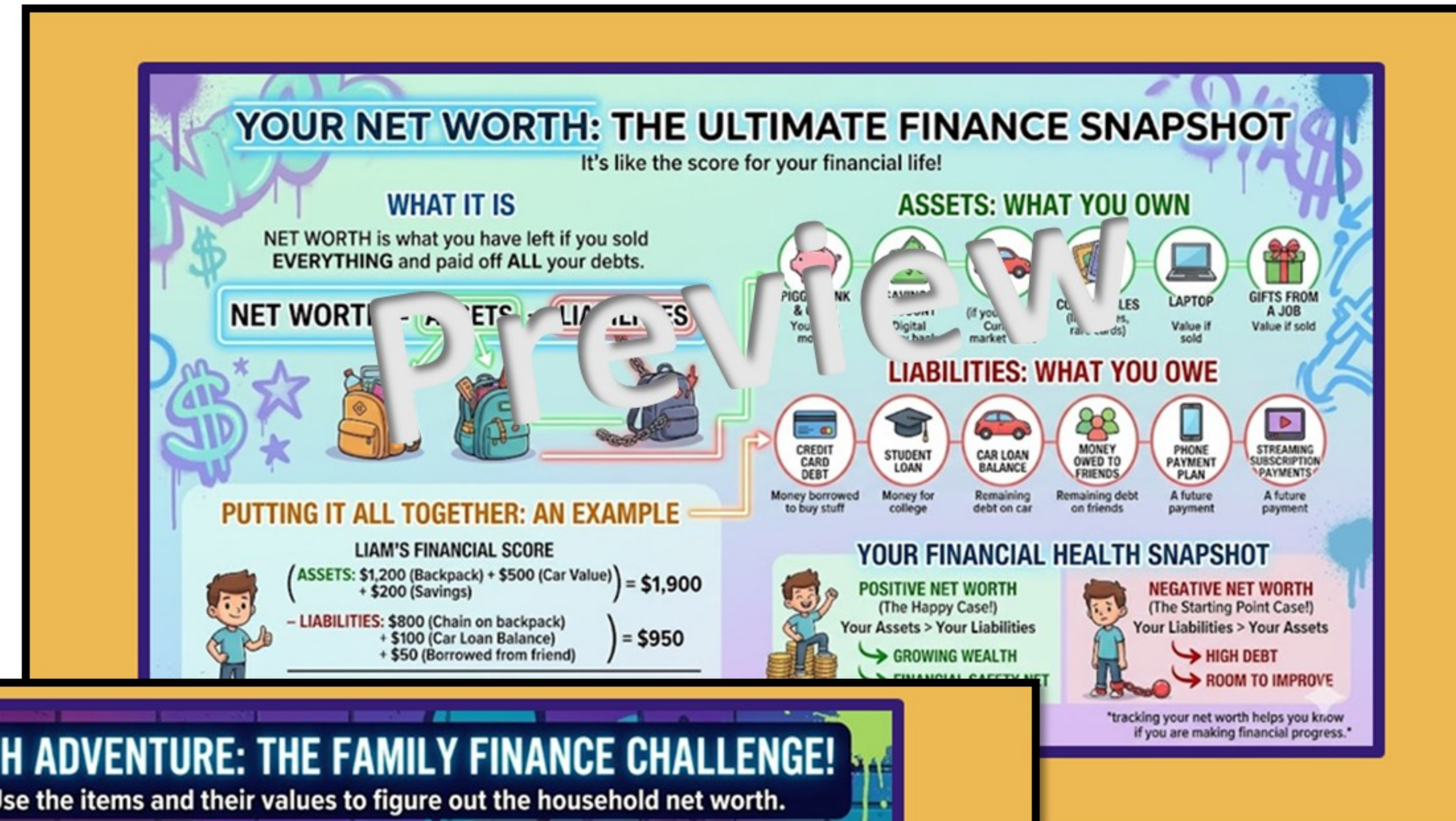
RISK & RETURN

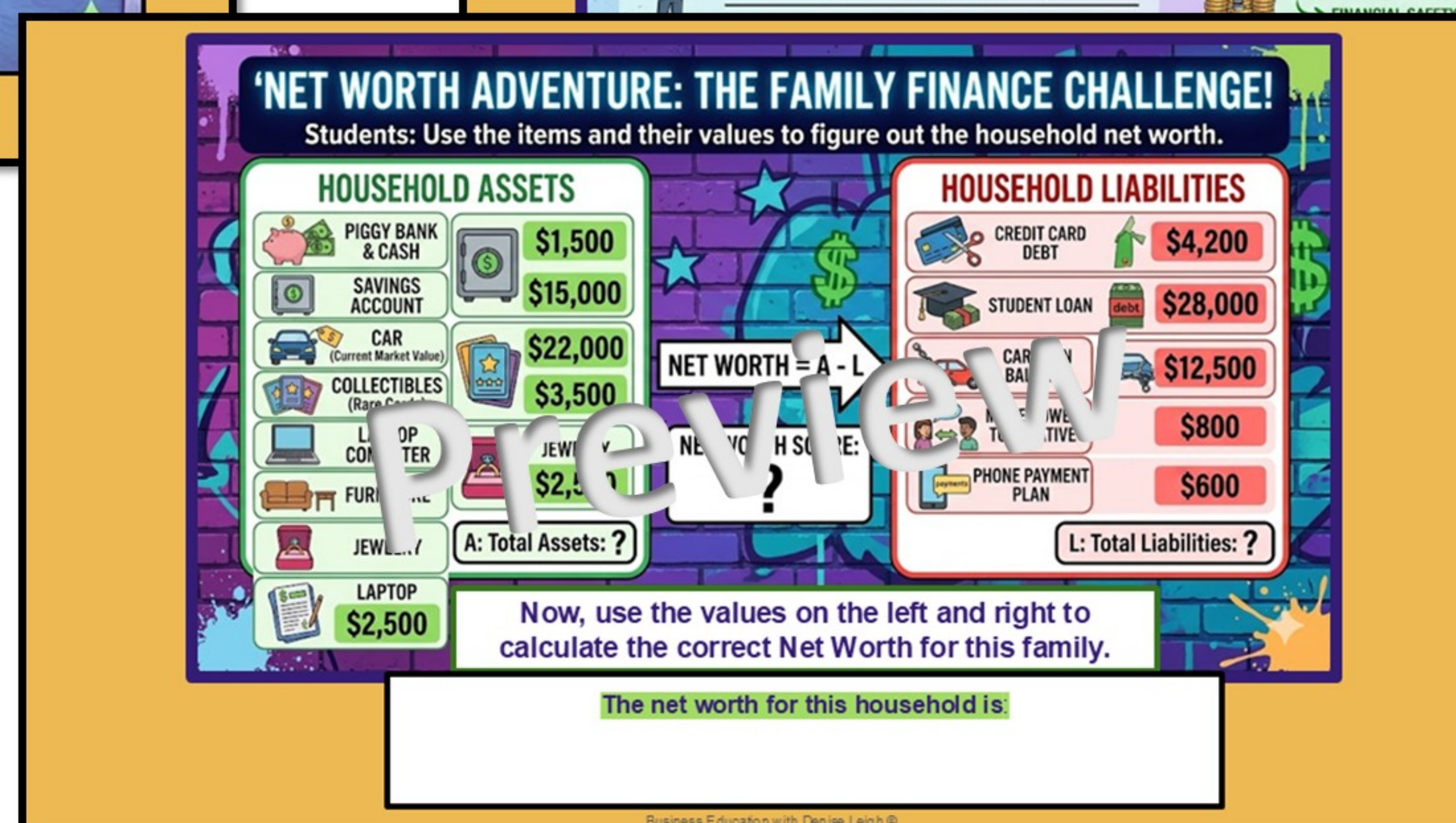

RISK & RETURN
When people invest, they want to make money (return),
Different types of investments have different levels of risk and return.
Types of Investments
Stocks
Definition: Buying a share means you own part of a company.
Risk: High. Stock prices can go up and down quickly.
Return: Potentially high. Over time, stocks can grow a lot,
Bonds
Definition: A loan you give to a company or government. They pay you back with interest.
Risk: Low to medium. Safer than stocks, but risk depends on who is borrowing.
Mutual Funds
Definition: A pool of money from many investors that a professional invests in many different stocks and/or bonds.
Using Your Critical Thinking Skills
Scenario 1: Playing It Safe
Situation: Jordan wants to save money for college in the next 2–3 years. He does not want to risk losing his money.
Question: Which type of investment is best for Jordan?
Scenario 2: Long-Term Growth
Situation: Aaliyah is 18 and saving for retirement. She won't need the money for 40+ years and is okay with ups and downs.
Question: Which type of investment makes the most sense for Aaliyah?
Scenario 3: Don't Put All Your Eggs in One Basket
Situation: Miguel wants to invest but doesn't want all his money in one company. He wants someone else to manage the investments for him.
Question: Which type of investment is best for Miguel?
Scenario 5: Medium Risk, Medium Reward
Situation: Chris wants better returns than bonds but doesn't want the high risk of picking individual stocks.
Question: Which type of investment fits Chris best?
Scenario 6: Short-Term Goal, Steady Money
1 Year
Situation: Emma is saving money to buy a car in one year. She wants her money to grow a little but does not want to risk losing it.
Question: Which type of investment is best for Emma?
Apply
Risk & Return
Using that information, answer the following question in two to three sentences. If you had $100 to invest, would you choose stocks, bonds, mutual funds, or ETFs? Why?
Business Education with Denise Leigh ©
PREVIEW

Students learn about

Net Worth = Assets - Liabilities

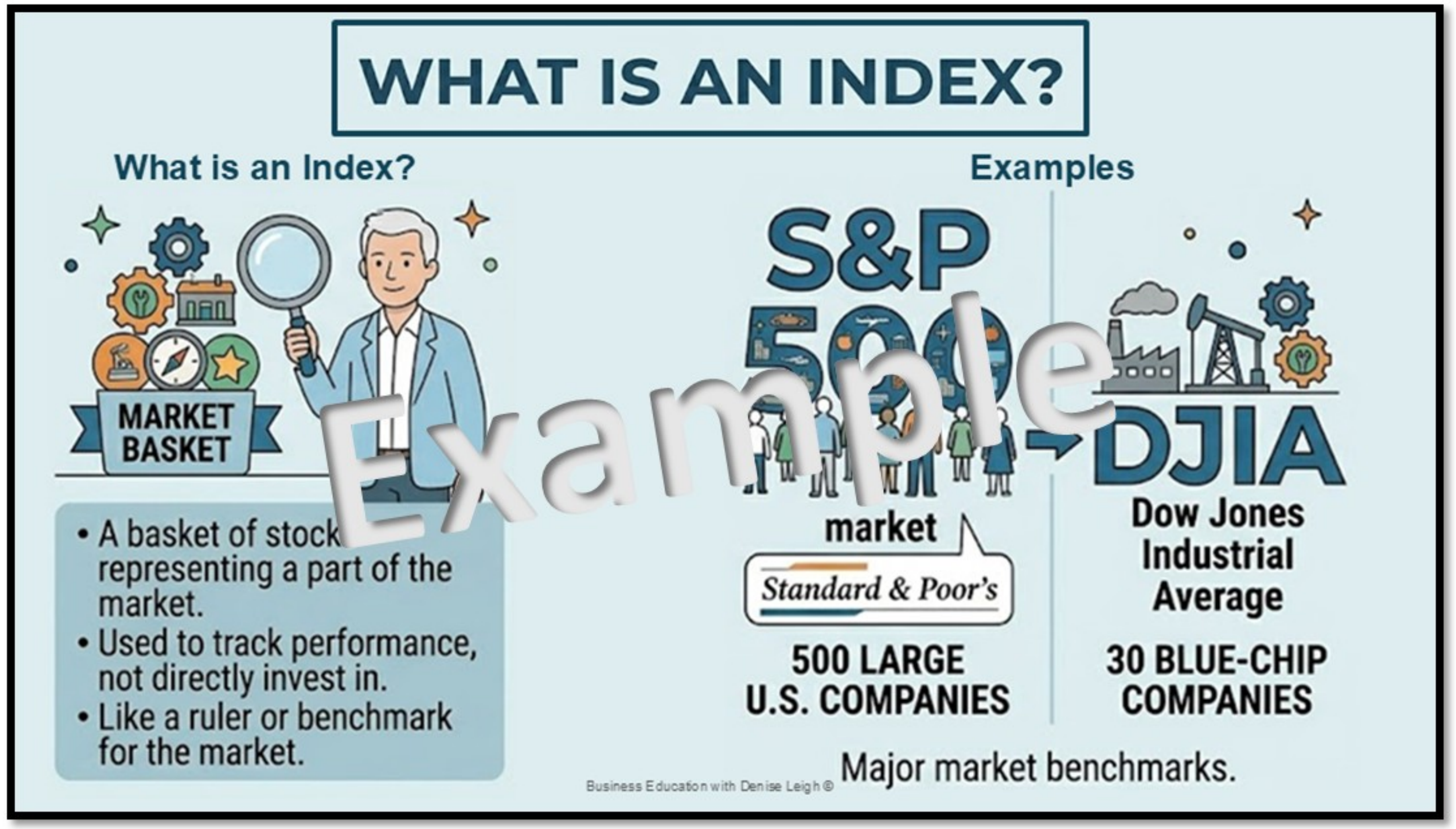


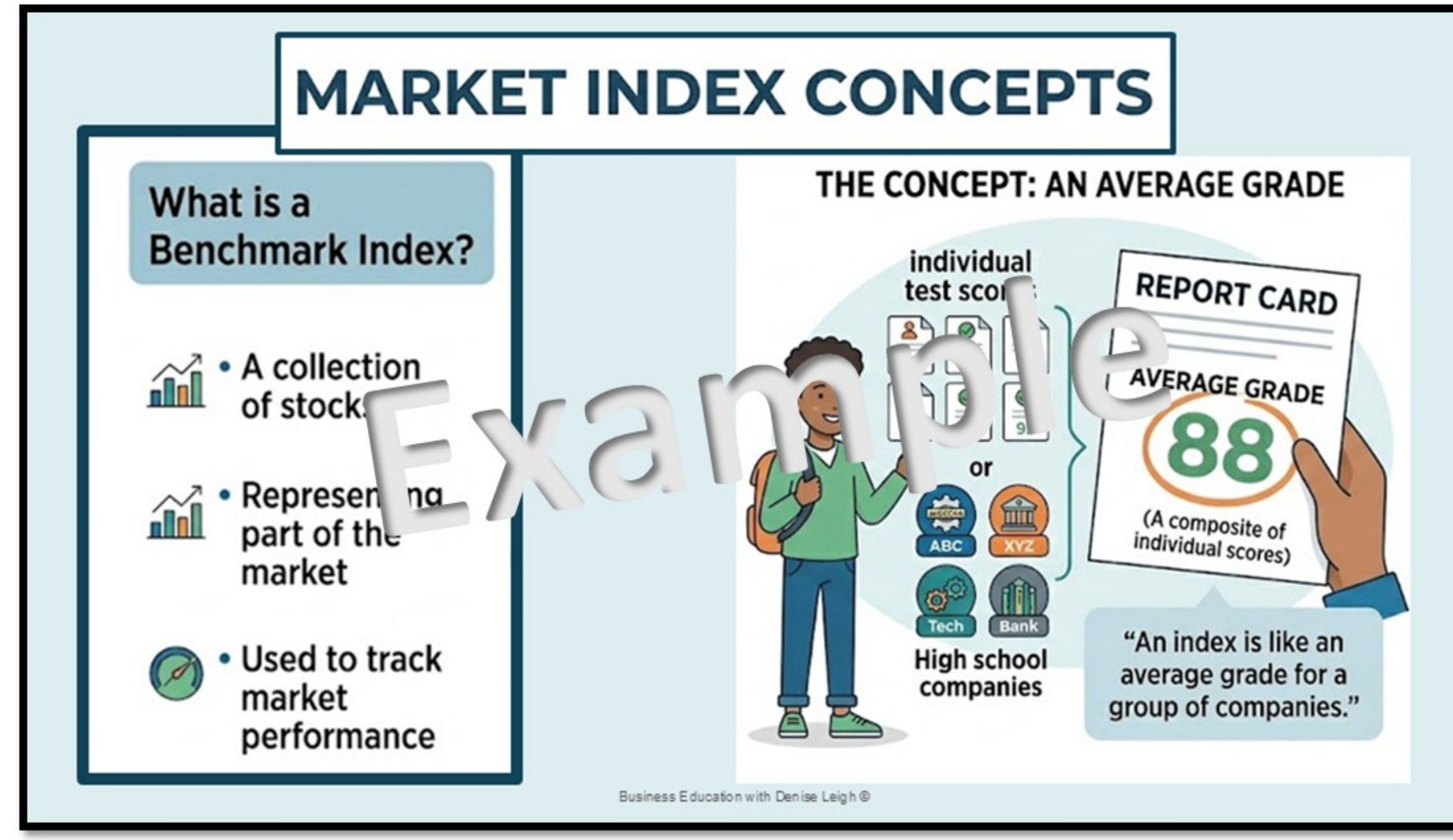




NO PREP!
PLUG & PLAY!

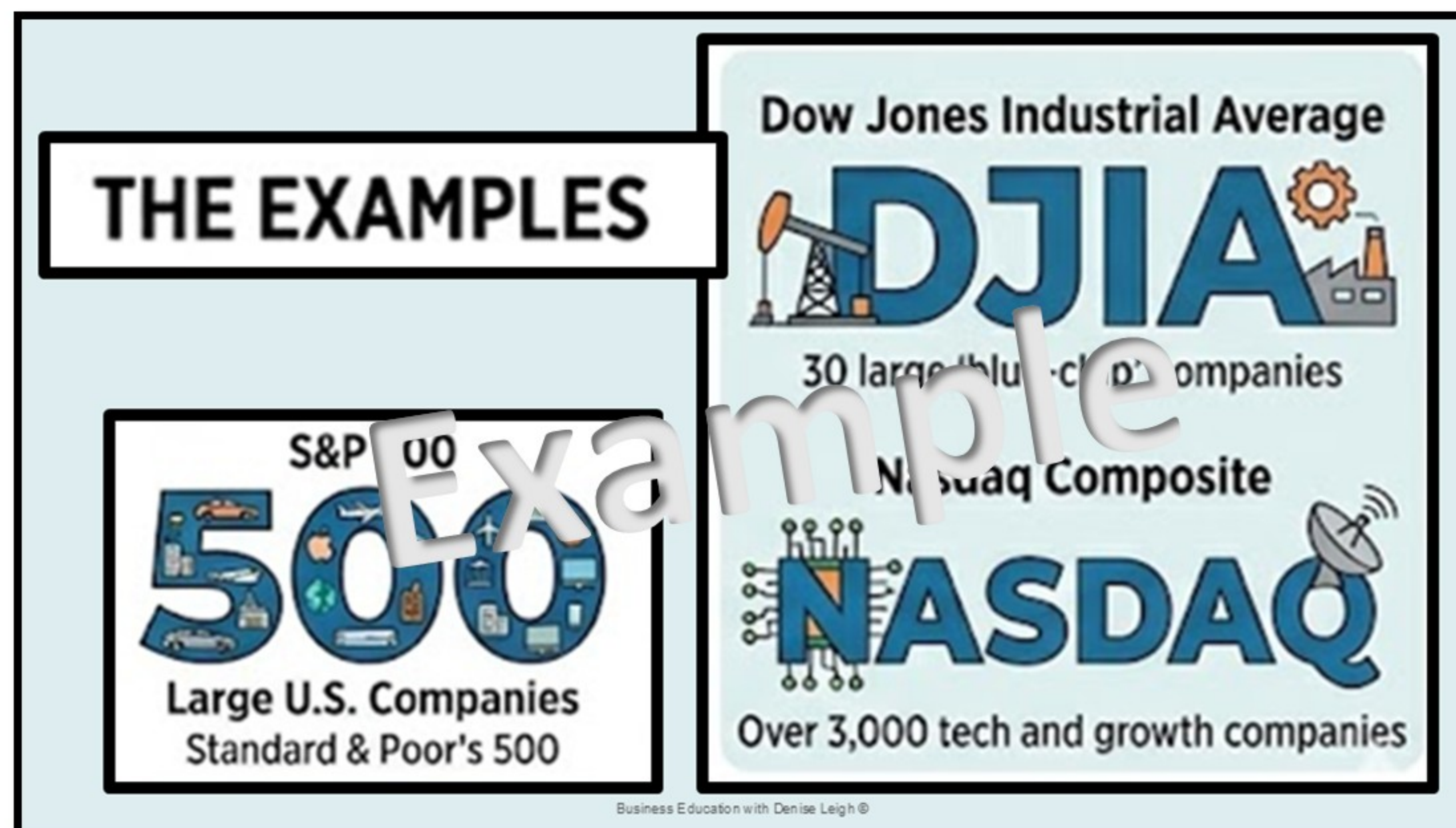
What is a Market Index?

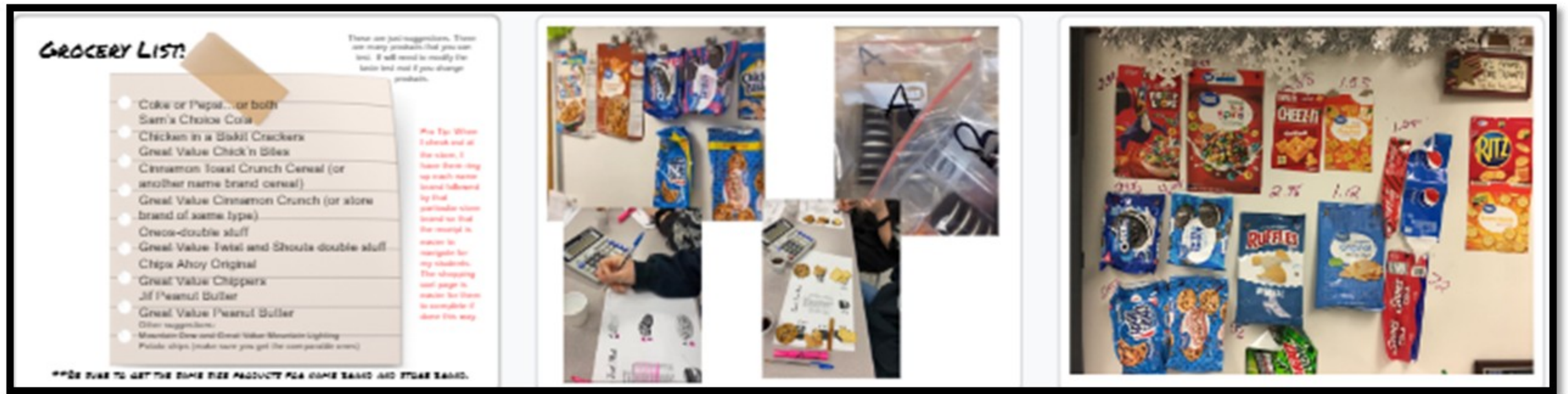




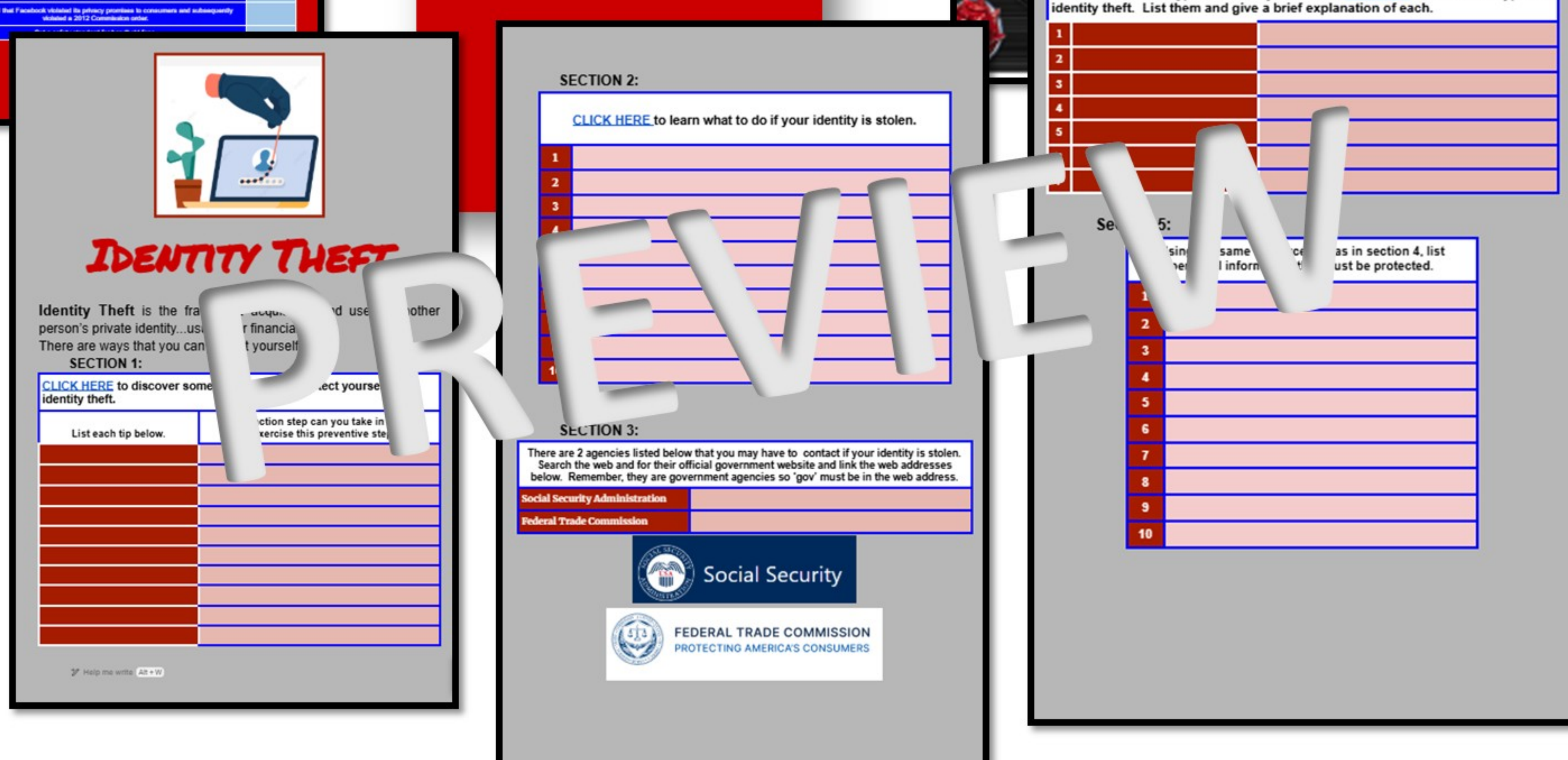
NO PREP!
PLUG & PLAY!

DJIA
S&P 500
NASDAQ





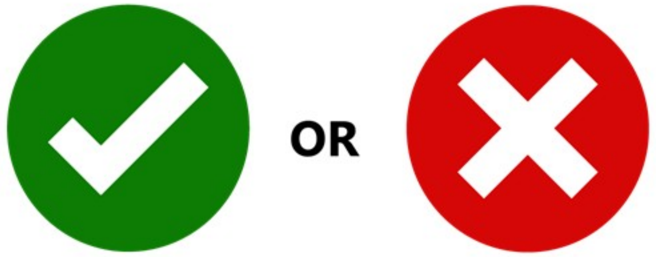
Consumer Education Lessons



Identity Theft
And
Protecting Yourself

Helps Students Make Smart Financial Decisions

- Evaluating charities and donations
- Financial decision-making skills
- Ethical consumer behavior
- Real-world financial literacy scenarios
- Critical thinking

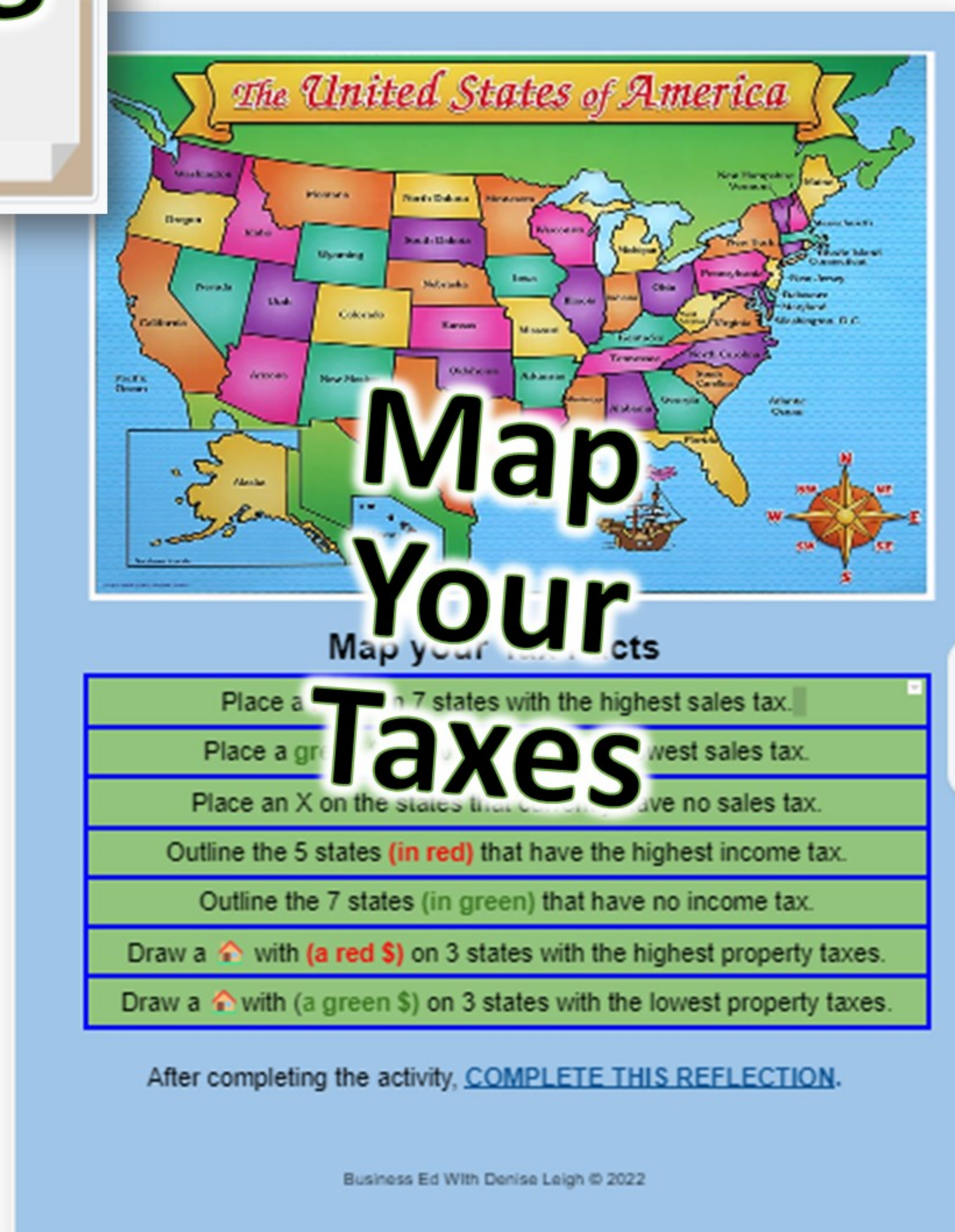


A FUNDRAISER EVALUATION LESSON

Planning a Road Trip - Budgeting Activity

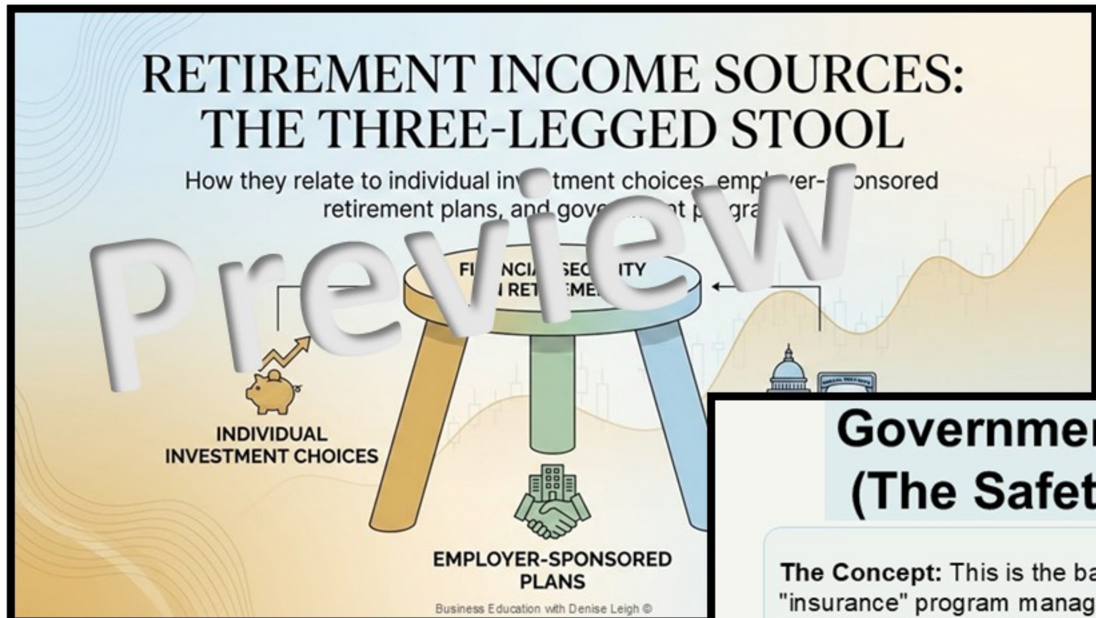
Great activity files that teach great, rich content and provide a reality check on what things cost!

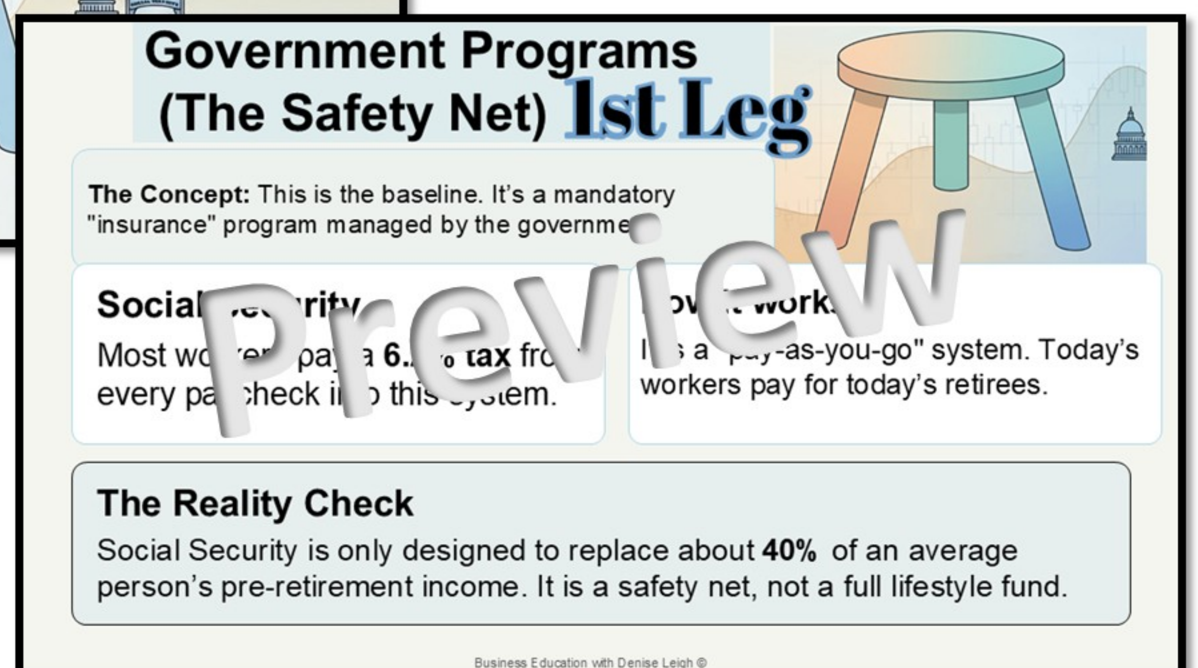
Map Your Taxes

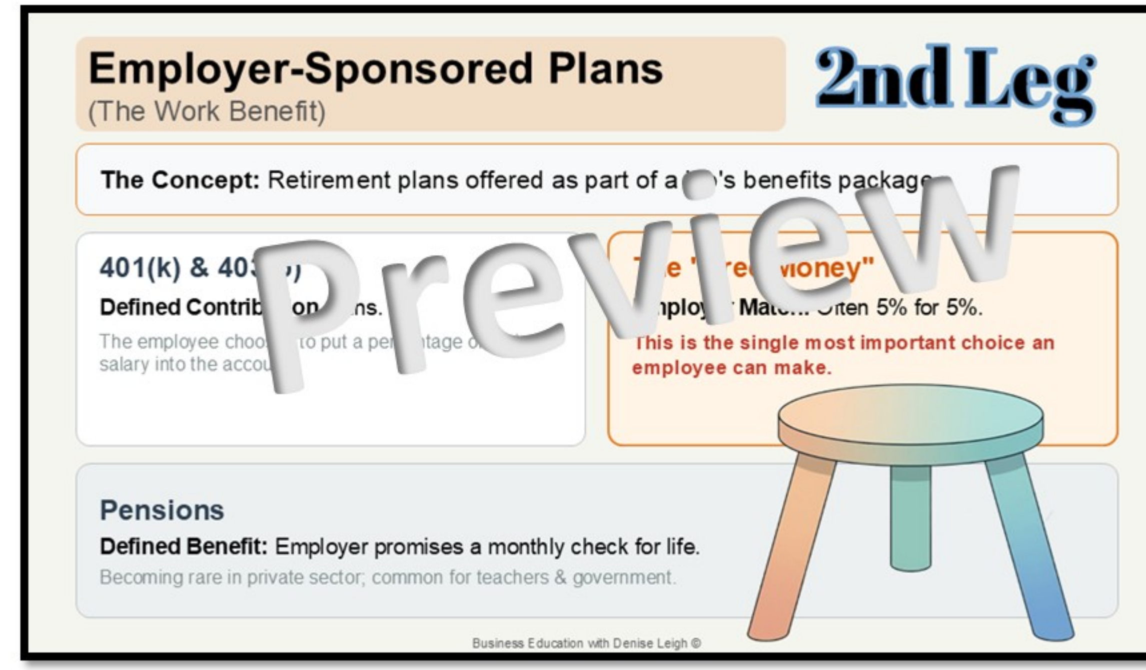


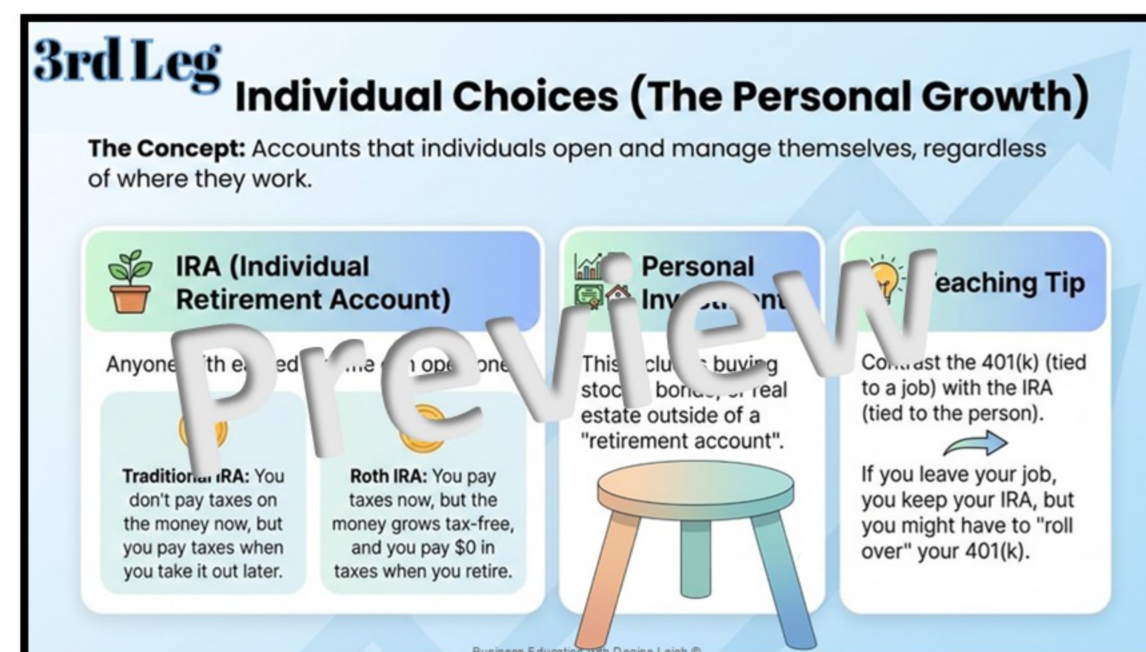
These Projects are FUN and ENGAGING!

Students learn about
The THREE-LEGGED STOOL of Retirement income Sources



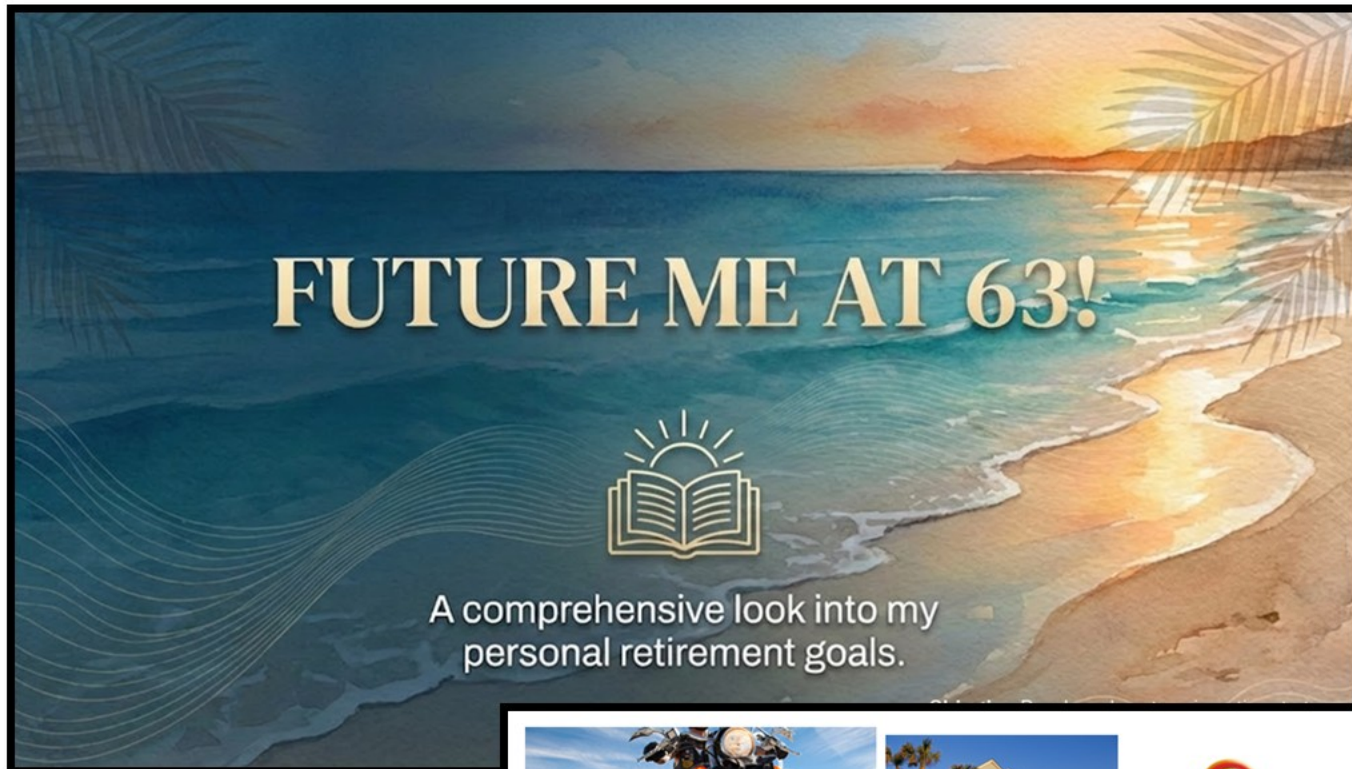


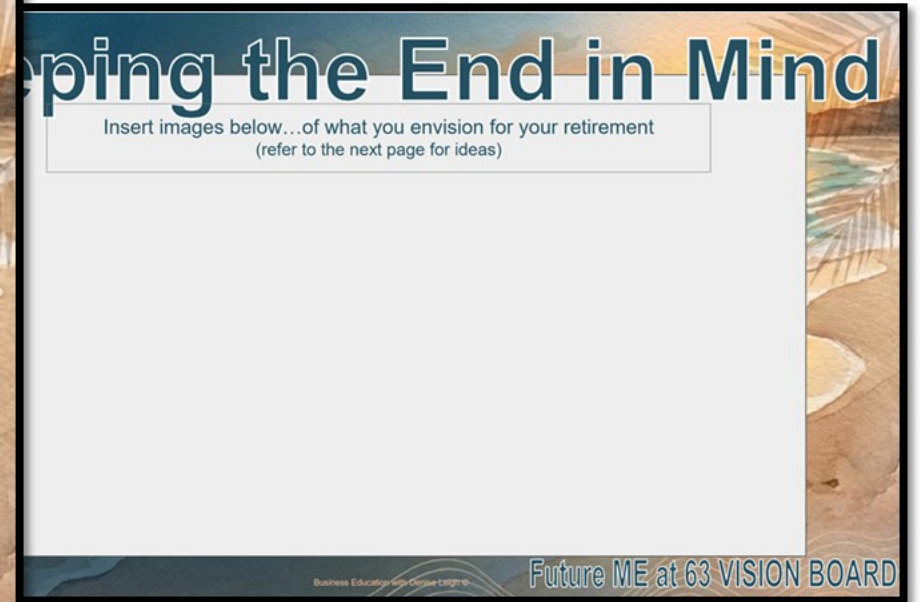


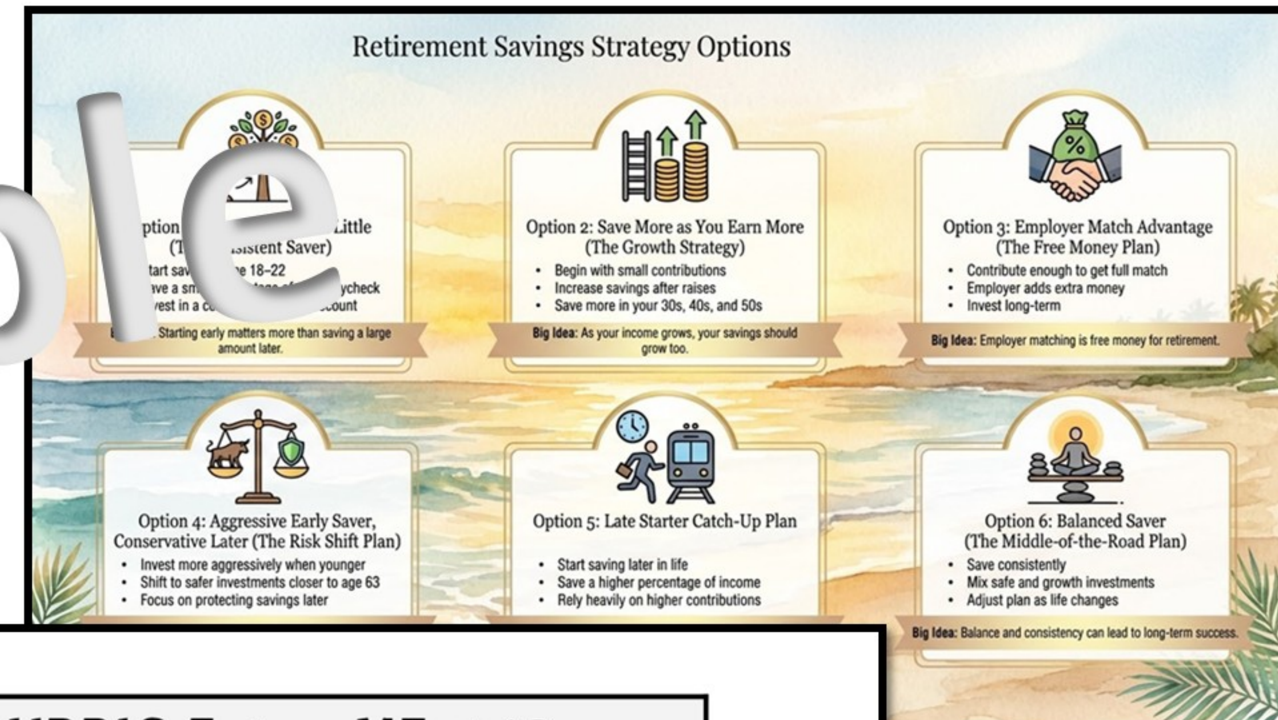


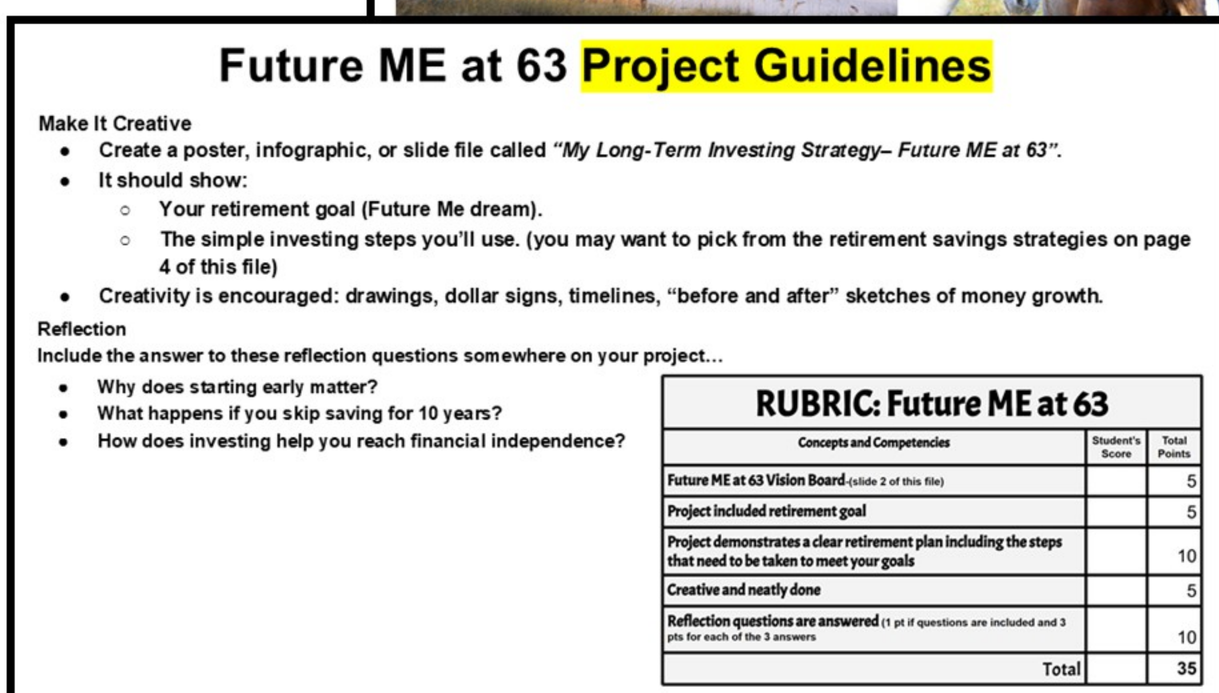
NO PREP!
PLUG & PLAY!

Retirement Planning Project









Future ME at 63 Project Guidelines

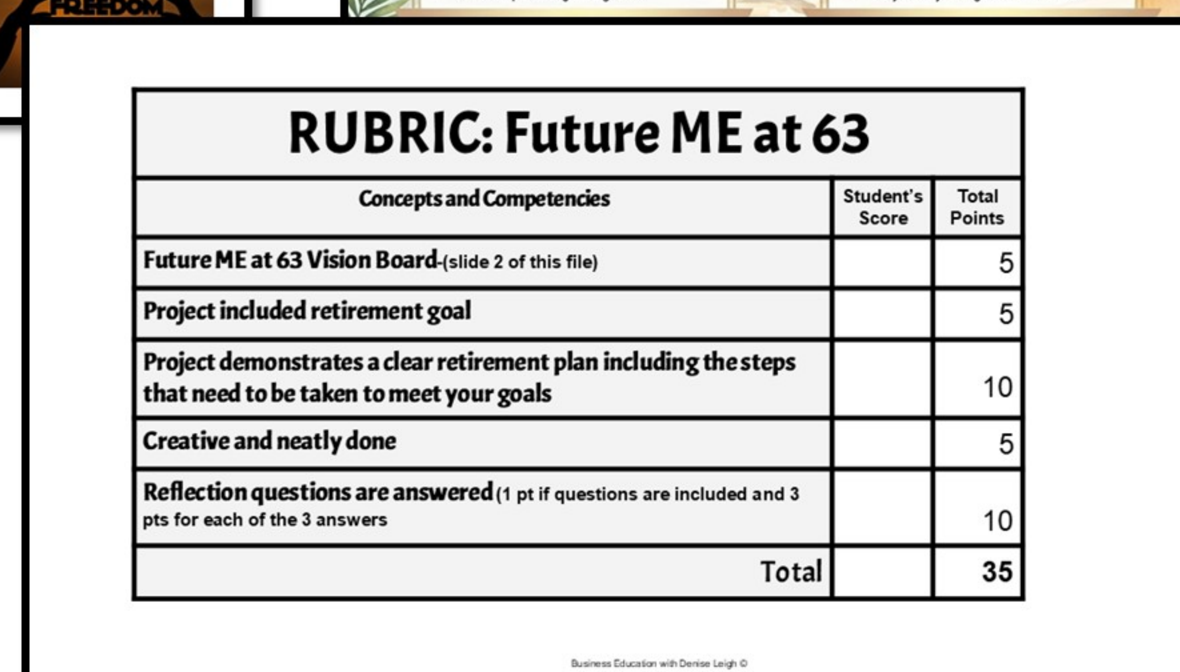
Make It Creative

- Create a poster, infographic, or slide file called *"My Long-Term Investing Strategy– Future ME at 63"*.
- It should show:
  - Your retirement goal (Future Me dream).
  - The simple investing steps you'll use. (you may want to pick from the retirement savings strategies on page 4 of this file)
- Creativity is encouraged: drawings, dollar signs, timelines, "before and after" sketches of money growth.

Reflection

Include the answer to these reflection questions somewhere on your project…

- Why does starting early matter?
- What happens if you skip saving for 10 years?
- How does investing help you reach financial independence?



RUBRIC: Future ME at 63

Concepts and Competencies	Student's Score	Total Points
Future ME at 63 Vision Board-(slide 2 of this file)		5
Project included retirement goal		5
Project demonstrates a clear retirement plan including the steps that need to be taken to meet your goals		10
Creative and neatly done		5
Reflection questions are answered (1 pt if questions are included and 3 pts for each of the 3 answers		10
Total		**35**

Hi! My name is Denise Leigh. I have been teaching Business Education for over 25 years! I love collaborating with business educators all over the world. I am a 2022 Pennsylvania Teacher of the Year Finalist and relentless lifetime learner and lover of everything education. Engaging students and connecting them to their world is my jam!
Thank you for exploring my resources and sharing my passion for BUSINESS EDUCATION!

Denise Leigh is an expert on student-led instruction. She was featured on CBS Pittsburgh for her City Collaborative™ Project-Based Business Education (PBL) Classroom.