

Financial Literacy Curriculum Scope and Sequence (Units 1–7)

Duration: 86 Days (Plus bonus lessons for AP/Honors and 3 state-specific lessons)

Format: Daily 50-Minute Lessons

Unit 1: Macro-Economics, Employment, and Income (18 Days)

- **Lesson 1:** The Macro-Economic Machine: Scarcity, Opportunity Cost, The PACED Decision-Making Model, Interpreting the Production-Possibilities Curve (PPC), Resource Allocation Strategies, Property Rights & The Rule of Law, and Environmental Economics.
- **Lesson 2:** Supply, Demand, and Business Cycles: Analyzing GDP, Expansion, Recession, and Depression, The Evolution of Markets (Adam Smith), Comparative Advantage (Free vs. Fair Trade), Investments in Human Capital, Microeconomic Indicators, Intended & Unintended Consequences, and Income Inequality.
- **Lesson 3:** The Federal Reserve: Differentiating Fiscal vs. Monetary Policy, Interest Rate Mechanics, Budget Deficits & The National Debt, and Fiat Money & Foreign Exchange Markets.
- **Lesson 4:** The Economic Landscape: Inflation, Purchasing Power, and Cost of Living Math.
- **Lesson 5:** The "Salary Trap": Hourly vs. Exempt Salaried & Effective Hourly Rate Analysis.
- **Lesson 6:** Gross vs. Net Income: The Paystub Autopsy & Deduction Calculations.
- **Lesson 7:** Federal Taxation: Progressive Brackets, Marginal Rates, and Effective Tax Rate Math.
- **Lesson 8:** Principles of State Tax: Analysis of Flat vs. Progressive vs. No-Tax Systems.
- **Lesson 9:** Tax Lab: Filing the 1040 & W-2 Data Entry Simulation.
- **Lesson 10:** Total Compensation: FICA, Health Insurance Valuation, and 401(k) Match Math.
- **Lesson 11:** Mid-Unit Assessment: Economics, Paychecks, & Tax Quiz.
- **Lesson 12:** Project Day: "The Resume Workshop" (ATS-Optimized Formatting), Securing Internships, Shadowing, and Mentorships, & The Financial Impact of your Digital Footprint.
- **Lesson 13:** Career Retention: Workplace Dynamics, Active Listening Techniques, Conflict Resolution, Personality Traits, Learning Styles, Leadership/Teambuilding, and Adapting to Employment & Labor Trends.

- **Lesson 14:** Employment Forms & The Gig Economy: W-4 Strategy, Form I-9 (Employment Eligibility), 1099s, and Self-Employment Tax.
- **Lesson 15:** College ROI: Sticker Price vs. Net Price & Interpreting Award Letters.
- **Lesson 16:** Federal Aid Mechanics: FAFSA, SAI Logic, and Subsidized vs. Unsubsidized Loans.
- **Lesson 17:** Private Debt & Repayment: Co-signers, Amortization of Student Debt, and Repayment Strategies.
- **Lesson 18:** Unit 1 Final Assessment: Macro-Economics, Income Analysis & Student Debt Case Study.

Unit 2: Banking, Budgeting, and Behavioral Psychology (13 Days)

- **Lesson 1:** The Architecture of Banking: Retail vs. Credit Unions vs. Online Institutions.
- **Lesson 2:** Checking Mechanics: Routing, Reconciliation, and Overdraft Fee Avoidance.
- **Lesson 3:** Savings Vehicles: High-Yield Accounts, CDs, and the Cost of Liquidity.
- **Lesson 4:** Project Day: "The Bank Account Scavenger Hunt" (Comparative Analysis of Fee Schedules).
- **Lesson 5:** The Unbanked: Check-Cashing Fees, Payday Lending, and the Poverty Premium.
- **Lesson 6:** Zero-Based Budgeting: The Mathematical Allocation of Every Dollar, and Calculating Net Worth (Monetary vs. Non-Monetary Assets).
- **Lesson 7:** Proportional Budgeting: The 50/30/20 Rule and Stress-Testing Budgets.
- **Lesson 8:** Strategic Savings, Financial Planning Across Life Stages, & Behavioral Psychology: Overcoming The Endowment Effect, Loss Aversion, Anchoring, Present Bias, and Identifying "Money Scripts."
- **Lesson 9:** Emergency Funds: Calculating 3-to-6 Month Baseline Survival Numbers.
- **Lesson 10:** Sinking Funds: Amortizing Large Expected Purchases.
- **Lesson 11:** Project Day: The "Survival Budget" Simulation (Part 1).
- **Lesson 12:** Project Day: The "Survival Budget" Simulation (Part 2).
- **Lesson 13:** Unit 2 Final Assessment: Budgeting & Behavioral Economics.

Unit 3: Wealth Generation and Taxation (14 Days)

- **Lesson 1:** The Compound Interest Formula, Rule of 72, and Graphing Financial Models (Linear vs. Exponential Curves).



- **Lesson 2:** The Stock Market: Analyzing Corporate Financial Statements, Business Structures (Sole Proprietorships, LLCs, Corporations, Franchises), The Mechanics of Equities, and Dividends & Penny Stock Volatility.
- **Lesson 3:** Index Funds, ETFs, & Mutual Funds: Historical Returns vs. Active Management Fees.
- **Lesson 4:** The Regulators: Navigating the SEC, FDIC, SIPC, and FINRA.
- **Lesson 5:** Bonds & Fixed Income: Corporate vs. Municipal vs. Treasury Yields.
- **Lesson 6:** Tax-Advantaged Accounts: Roth vs. Traditional Math & The Taxation and Financial Implications of Sudden Wealth and Inheritance.
- **Lesson 7:** Capital Gains Tax Simulation: Short-Term vs. Long-Term Liabilities.
- **Lesson 8:** Navigating "FinTok": Media Bias, Pump-and-Dump Schemes, Evaluating Source Credibility, Detecting Inconsistencies in Evidence, and Constructing Economic Claims.
- **Lesson 9:** Alternative Assets: Cryptocurrency, Precious Metals, and Art Investing Analysis.
- **Lesson 10:** Mid-Unit Assessment: Compound Interest & Investing Mechanics.
- **Lesson 11:** Real Estate 101: The Property Value Formula & Amortization Schedules.
- **Lesson 12:** Real Estate 102: Rental Math vs. The "Flipper's" ROI Calculation.
- **Lesson 13:** Project Day: Portfolio Construction, Risk Tolerance Simulation, and Mathematical Modeling (Scatterplots & Correlation Coefficients).
- **Lesson 14:** Unit 3 Final Assessment: Wealth Generation & Tax Strategy.

Unit 4: Credit, Debt, and Insolvency (13 Days)

- **Lesson 1:** The Mechanics of Borrowing: Principal, Term, and APR Interplay.
- **Lesson 2:** Credit Cards: Statement Balances, Grace Periods, and the Minimum Payment Trap.
- **Lesson 3:** Revolving vs. Installment Credit: Mathematical Comparisons.
- **Lesson 4:** Buy Now, Pay Later (BNPL): Installment Plan Risks & Psychological Spending Triggers.
- **Lesson 5:** The Credit Bureau Matrix: Experian, Equifax, TransUnion, and the FCRA.
- **Lesson 6:** FICO Formulation: Payment History, Utilization Ratios, and the Cost of Poor Credit.
- **Lesson 7:** Mid-Unit Assessment: Credit Mechanics Quiz.
- **Lesson 8:** Auto Loans: Depreciation Curves, Leasing vs. Buying, and Dealership Financing Traps.
- **Lesson 9:** Predatory Lending: Title Loans, Rent-to-Own, and Triple-Digit APRs.
- **Lesson 10:** Debt Repayment Strategies: The Snowball vs. Avalanche Mathematical Methods.

- **Lesson 11:** Insolvency Mechanics: The Legal Difference Between Chapter 7, Chapter 13, and Corporate Bankruptcy.
- **Lesson 12:** Project Day: Rebuilding a Sub-500 Credit Score Simulation.
- **Lesson 13:** Unit 4 Final Assessment: Debt Elimination & Credit Optimization.

Unit 5: Independent Living and Transportation (10 Days)

- **Lesson 1:** The Economics of Renting: Leases, Security Deposits, and Renter's Rights.
- **Lesson 2:** The 30% Rule: Housing Affordability and Debt-to-Income (DTI) Ratios.
- **Lesson 3:** Mortgages: Fixed vs. Adjustable Rates (ARMs) and Escrow Mechanics.
- **Lesson 4:** Closing Costs: PMI, Title Insurance, and Origination Fees.
- **Lesson 5:** The Total Cost of Vehicle Ownership: Maintenance, Fuel, and Registration Math.
- **Lesson 6:** Mid-Unit Assessment: Housing & Transportation Quiz.
- **Lesson 7:** Food Economics: Unit Pricing, Meal Planning, and Grocery Inflation Tactics.
- **Lesson 8:** Utilities & Subscription Bloat: Analyzing Tiered Energy Rates and Recurring Fees.
- **Lesson 9:** Project Day: The "Move-Out" Simulation (Capital Requirements for Independence).
- **Lesson 10:** Unit 5 Final Assessment: Independent Living Mechanics.

Unit 6: Risk Management and Consumer Protection (12 Days)

- **Lesson 1:** The Principles of Insurance: Premiums, Deductibles, Limits, and Out-of-Pocket Maximums.
- **Lesson 2:** Health Insurance: HMOs vs. PPOs and HSA/FSA Tax Advantages.
- **Lesson 3:** Auto Insurance: Liability vs. Collision vs. Comprehensive and State Minimums.
- **Lesson 4:** Property Insurance: Homeowners vs. Renters and Excluded Perils.
- **Lesson 5:** Life & Disability Insurance: Term vs. Whole Life Mathematics and Protecting Income.
- **Lesson 6:** Mid-Unit Assessment: Insurance Mechanics Quiz.
- **Lesson 7:** Consumer Protection Laws, Navigating the CFPB, and The Role of Government in Consumer Information.
- **Lesson 8:** Contracts, Fine Print, and the Right of Rescission.
- **Lesson 9:** Identity Theft: Fraud Alerts, Credit Freezes, Recovery Protocols, and Disaster Preparedness.

- **Lesson 10:** Digital Defense: 2FA, P2P Scams (Venmo/Zelle), FDIC Limits, and Fraud Prevention.
- **Lesson 11:** Dispute Protocols: Step-by-Step Mechanics for Contesting Incorrect Billing Statements and Credit Reporting Errors.
- **Lesson 12:** Unit 6 Final Assessment: Risk Transfer & Consumer Law.

Unit 7: Civic Responsibility and Philanthropy (6 Days)

- **Lesson 1:** The Mathematics of Giving: Assessing Capacity and Building Philanthropy into a Budget.
- **Lesson 2:** Evaluating Non-Profits: Overhead Ratios, 501(c)(3) Mechanics, Form 990 Analysis, Utilizing Charity Watchdog Organizations, and Evaluating Global Aid Organizations.
- **Lesson 3:** Tax-Deductible Contributions: Itemizing vs. Standard Deduction Strategies.
- **Lesson 4:** Time vs. Money: The Economic Value of Volunteer Service and Civic Engagement.
- **Lesson 5:** Estate Planning: Wills, Living Wills, Health Care Proxies, and the Mechanics of Trusts.
- **Lesson 6:** Unit 7 Final Assessment: Civic Financial Responsibility.

Unit 8: State-Specific Localization Modules (3 Days)

(Note: Schools select the 3-day module corresponding to their state to satisfy local legislative mandates. Day 4 is the State-Specific Assessment).

- **Alabama Module**
 - **Lesson 1:** The Regressive Grocery Tax & AL Income Tax Structure.
 - **Lesson 2:** Evaluating the Alabama Labor Market & Major Industries.
 - **Lesson 3:** Rural vs. Metro Cost of Living & Regional Real Estate.
- **Arkansas Module**
 - **Lesson 1:** The AR Income Tax Structure & Regional Cost of Living.
 - **Lesson 2:** The SMART Core: Navigating CTE Pathways & State Labor Economics.
 - **Lesson 3:** The Agricultural Economy & Rural Real Estate.
- **California Module**
 - **Lesson 1:** The CA Progressive Income Tax (Highest in the Nation) & Cost of Living Math.
 - **Lesson 2:** Navigating the CA Housing Crisis (Rent Control Laws & Proposition 13).
 - **Lesson 3:** The Cal Grant System & UC/CSU Financial Navigation.
- **Colorado Module**

- **Lesson 1:** TABOR (The Taxpayer's Bill of Rights) & Tax Refunds.
- **Lesson 2:** The PERA Retirement System (Public Employees).
- **Lesson 3:** Front Range vs. Rural Cost of Living Analysis.
- **Connecticut Module**
 - **Lesson 1:** The CT High-Tax Economy (Income & High Local Property Taxes).
 - **Lesson 2:** The Hartford Insurance Industry & Corporate Economics.
 - **Lesson 3:** High-Cost Coastal Living vs. Inland Real Estate.
- **Florida Module**
 - **Lesson 1:** The Florida Insurance Crisis (Hurricanes, Roofs, and Auto).
 - **Lesson 2:** The "No Income Tax" Illusion (Sales Tax & Property Tax Offsets).
 - **Lesson 3:** The Homestead Exemption & Real Estate.
- **Georgia Module**
 - **Lesson 1:** GA State Income Tax & The HOPE/Zell Miller Scholarship.
 - **Lesson 2:** The Port of Savannah & GA's International Trade Economy.
 - **Lesson 3:** Metro Atlanta Cost of Living vs. Rural Economics.
- **Idaho Module**
 - **Lesson 1:** ID Income Tax & Low Property Tax Mechanics.
 - **Lesson 2:** The Boise Tech Boom vs. Agricultural Economics.
 - **Lesson 3:** The Idaho Opportunity Scholarship & State College Funding.
- **Indiana Module**
 - **Lesson 1:** The Indiana Flat Tax Simulation.
 - **Lesson 2:** The Indiana Manufacturing Economy.
 - **Lesson 3:** The 21st Century Scholars Program.
- **Iowa Module**
 - **Lesson 1:** The Iowa Flat Tax Transition.
 - **Lesson 2:** Iowa's Agricultural Economy & Agribusiness Commodities.
 - **Lesson 3:** Rural vs. Urban Cost of Living (Des Moines vs. Rural).
- **Kansas Module**
 - **Lesson 1:** Kansas Income Tax & The "Three-Bracket" System.
 - **Lesson 2:** The Aviation & Agribusiness Economies.
 - **Lesson 3:** The Kansas Learning Quest 529 Plan.
- **Kentucky Module**
 - **Lesson 1:** The Kentucky Flat Tax Structure.
 - **Lesson 2:** The KEES Program (Kentucky Educational Excellence Scholarship).
 - **Lesson 3:** Transitioning Economies: Coal Country vs. Metro Corridors (Louisville/Lexington).
- **Louisiana Module**

- **Lesson 1:** The TOPS Scholarship Program.
- **Lesson 2:** The Louisiana Tax System.
- **Lesson 3:** The Oil & Gas Industry Impact on the Gulf Economy.
- **Michigan Module**
 - **Lesson 1:** Michigan's No-Fault Auto Insurance System.
 - **Lesson 2:** Local City Income Taxes (Detroit, Lansing, etc.).
 - **Lesson 3:** Organized Labor & The Union Economy.
- **Minnesota Module**
 - **Lesson 1:** MN Progressive Income Tax Brackets.
 - **Lesson 2:** The Minnesota Paid Family and Medical Leave (PFML) Program.
 - **Lesson 3:** The Twin Cities Corporate Economy vs. Rural Agriculture.
- **Mississippi Module**
 - **Lesson 1:** The MS Flat Tax Transition.
 - **Lesson 2:** Navigating the "Unbanked" Epidemic in the Delta.
 - **Lesson 3:** Rural Cost of Living & Ag-Economics.
- **Missouri Module**
 - **Lesson 1:** Personal Property Tax (The Missouri "Car Tax").
 - **Lesson 2:** MO Progressive Tax Brackets.
 - **Lesson 3:** Agricultural Economics & Rural Real Estate.
- **Nebraska Module**
 - **Lesson 1:** Value Investing (The Warren Buffett/Omaha Model).
 - **Lesson 2:** NE Property Taxes & Ag-Land Valuation.
 - **Lesson 3:** The NEST 529 (Nebraska Educational Savings Plan Trust).
- **Nevada Module**
 - **Lesson 1:** Tip Income Reporting & The 24-Hour Hospitality Economy.
 - **Lesson 2:** No Income Tax Budgeting & Sales Tax Math.
 - **Lesson 3:** State Grants (Governor Guinn Millennium Scholarship & Silver State Opportunity Grant).
- **New Hampshire Module**
 - **Lesson 1:** Property Tax Focus & The No Sales/Income Tax Strategy.
 - **Lesson 2:** The Border Economy (Commuting to MA for Work/Shopping).
 - **Lesson 3:** The UNIQUE College Investing Plan.
- **New Jersey Module**
 - **Lesson 1:** NJ Property Tax Mathematics (Highest in the Nation).
 - **Lesson 2:** The NJ Commuter Economy (Transit vs. Housing Costs).
 - **Lesson 3:** Understanding the NJ "Exit Tax" and Real Estate Implications.
- **North Carolina Module**
 - **Lesson 1:** The NC Flat Tax Structure.
 - **Lesson 2:** The Research Triangle Economy & FinTech Careers.



- **Lesson 3:** The NC 529 Plan & In-State College Affordability.
- **North Dakota Module**
 - **Lesson 1:** ND Tax Rates & Cost of Living.
 - **Lesson 2:** The Energy Sector, Mineral Rights, and Land Leases.
 - **Lesson 3:** Rural Agricultural Economics vs. "Boom Town" Real Estate.
- **Ohio Module**
 - **Lesson 1:** Navigating RITA (The Regional Income Tax Agency) & School District Taxes.
 - **Lesson 2:** The Rust Belt Economy & Manufacturing Cost of Living.
 - **Lesson 3:** The Ohio 529 CollegeAdvantage Plan.
- **Oklahoma Module**
 - **Lesson 1:** OK Tax Structure & Regional Cost of Living.
 - **Lesson 2:** The Energy Economy & Oil/Gas Industry Impact.
 - **Lesson 3:** Native American Tribal Economics & Sovereign Financials.
- **Oregon Module**
 - **Lesson 1:** The No Sales Tax / High Income Tax Strategy.
 - **Lesson 2:** The Oregon "Kicker" Tax Rebate.
 - **Lesson 3:** Portland Metro Cost of Living vs. Rural Timber Economics.
- **Pennsylvania Module**
 - **Lesson 1:** PA Municipal Earned Income Taxes (EIT) & Local Withholding Mechanics.
 - **Lesson 2:** The Rust Belt Transition & PA Commuter Economics.
 - **Lesson 3:** The PA 529 College and Career Savings Program.
- **Rhode Island Module**
 - **Lesson 1:** The State Pension System.
 - **Lesson 2:** The TDI (Temporary Disability Insurance) Payroll Deduction.
 - **Lesson 3:** Rhode Island Cost of Living & Regional Housing.
- **South Carolina Module**
 - **Lesson 1:** Credit Recovery Protocols.
 - **Lesson 2:** SC Tax Brackets & Withholding.
 - **Lesson 3:** Manufacturing Growth & The Industrial Economy.
- **Tennessee Module**
 - **Lesson 1:** No Income Tax & The Hall Tax Phase-Out.
 - **Lesson 2:** The TN Promise Scholarship.
 - **Lesson 3:** The Gig Economy & Music/Entertainment Industry.
- **Texas Module**
 - **Lesson 1:** The "No Income Tax" Illusion (Sales Tax & Property Tax Offsets).
 - **Lesson 2:** Understanding Texas Property Tax Appraisals & Exemptions.
 - **Lesson 3:** The Texas Energy Economy & Regional Cost of Living.

- **Utah Module**
 - **Lesson 1:** Utah General Financial Literacy (GFL) Standards Review.
 - **Lesson 2:** The UT Flat Tax Structure.
 - **Lesson 3:** Family Budgeting & Regional Demographics.
 - **Virginia Module**
 - **Lesson 1:** The "Car Tax" (Personal Property Tax) & Local Assessments.
 - **Lesson 2:** The Virginia529 Plan & In-State Postsecondary ROI.
 - **Lesson 3:** Northern VA vs. Rural Cost of Living Analysis.
 - **Washington Module**
 - **Lesson 1:** The No Income Tax / High Sales Tax Strategy.
 - **Lesson 2:** The WA Cares Fund (Long-Term Care Payroll Tax).
 - **Lesson 3:** The Tech Economy & Seattle Cost of Living.
 - **West Virginia Module**
 - **Lesson 1:** WV Tax Brackets & Regional Cost of Living.
 - **Lesson 2:** Economic Transition: The Coal Industry to the "New Economy".
 - **Lesson 3:** The PROMISE Scholarship & Higher Education Affordability.
 - **Wisconsin Module**
 - **Lesson 1:** WI Tax Brackets & State Withholding.
 - **Lesson 2:** State-Specific Student Loan Protections & Consumer Law.
 - **Lesson 3:** Manufacturing, Agriculture, and Regional Cost of Living.
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AP/Honors Expansion

Unit 9: Entrepreneurship & Business (13 Days)

(This module is an advanced track designed to challenge fast-paced learners and honors students with corporate finance and start-up strategy).

- **Lesson 1:** Ideation & Research: Identifying Gaps, TAM (Total Addressable Market), and Avatars.
- **Lesson 2:** Product Strategy: MVP (Minimum Viable Product) & Value Propositions.
- **Lesson 3:** Unit Economics I: COGS (Cost of Goods Sold) & Gross Margin Analysis.
- **Lesson 4:** Mid-Unit Project: "The Elevator Pitch" (Verbal Communication).
- **Lesson 5:** Unit Economics II: Pricing Strategy, Break-Even Analysis, and Profit Modeling.
- **Lesson 6:** Operations: Supply Chain, Logistics, and Location Strategy.
- **Lesson 7:** Growth Strategy: Customer Acquisition Costs (CAC) & Marketing Funnels.

- **Lesson 8:** Legal & Structure: LLC vs. Sole Proprietorship (Liability & Taxes).
- **Lesson 9:** Trademarks, Copyright, and Patents.
- **Lesson 10:** Franchise Businesses.
- **Lesson 11:** The Pitch Deck: Slide Construction & Data Visualization.
- **Lesson 12:** Presentation Prep: Rehearsal & Q&A Defense.
- **Lesson 13:** The Capstone Pitch: Final "Shark Tank" Presentations.

Unit 10: AP/Honors Expansion – Real Estate Investing (10 Days)

(This module introduces high-level asset management, leverage, and real estate speculation.)

- **Lesson 1:** The Property Value Formula.
- **Lesson 2:** The "Flipper's Math."
- **Lesson 3:** The Inspection.
- **Lesson 4:** Rental Math.
- **Lesson 5:** Financing Investment Property.
- **Lesson 6:** Tenant Management.
- **Lesson 7:** The BRRRR Strategy.
- **Lesson 8:** Tax Advantages.
- **Lesson 9:** Project: "The Virtual Flip."
- **Lesson 10:** Assessment: Real Estate Case Study.