**Guidance for MMSP Syllabus**

**Key Elements of a MMSP Syllabus:**

<table>
<thead>
<tr>
<th>Course Title:</th>
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<tbody>
<tr>
<td>Who Should Take the Course:</td>
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<tr>
<td>Strand of science and/or domain of mathematics:</td>
<td></td>
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<td>State learning standard(s):</td>
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<td>Key or essential questions of the course¹:</td>
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| Course overview / description: | • Communicates course goals and ways they will be met  
• a brief explanation of what will have preceded and what will follow this session  
• Objectives - what participating teachers will know and be able to do  
• Makes explicit any interdisciplinary connections between mathematical and scientific concepts |
| Course Prerequisites: |  |
| Policies and Standards: | • grading policy and credit distribution  
• behavior expectations  
• class/school rules (plagiarism, attendance, etc.) |
| Course Outline: (template next page) | • Provides a clear map of the course-participating teachers reading these should be able to see what they will need to do over the length of the course, when they will do this, and what they can will have learned. (chronological matrix with dates)  
• Relates activities and assignments to course goals ensuring that they are an integral part of the course and an attempt to meet course goals  
• Matches course assessments to the expected learning objectives; specifies which assessment will be used to measure which learning objectives  
• Lists course readings/texts/resources |

¹ Essential questions 1) raise important conceptual issues; 2) provoke and sustain engaged inquiry; 3) stimulate debate; 4) raise further questions; and 5) require problem solving
Course Outline:

<table>
<thead>
<tr>
<th>Lesson #</th>
<th>Standard / Practice</th>
<th>Objective</th>
<th>Activities</th>
<th>Assessments</th>
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**Guidance for MMSP Syllabus**

**Sample Syllabus:**

<table>
<thead>
<tr>
<th><strong>Course Title:</strong></th>
<th>JA Personal Finance</th>
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<td><strong>Who Should Take the Course:</strong></td>
<td>High School Students</td>
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</table>
| **Strand of science and/or domain of mathematics:** | MATH: Math Practices and High School Number & Quantity, Functions, & Algebra  
ELA: Speaking and Listening, writing, literature.  
SS: Economics |
| **State learning standard(s):** | All Math practices are used but this course will focus on MP3, MP4, and MP5  
MATH: N-RN.1, N-Q.1, F-IF.2, F-IF.2.b, F-IF.7.e, F-IF.8.b, A-SSE.1.b, A-SSE.3.c  
SS: E.1.5, E.1.10 |
| **Key or essential questions of the course:** | How to make a smart financial plan for yourself? |
| **Course overview / description:** | **JA Personal Finance** explores the fundamental elements of personal finances: earnings, saving and investing, budgeting, credit, risk management, and giving. Students apply these elements to a personal financial plan that allows them to set specific goals for their lifelong financial needs and desired quality of life. (Grades 9-12)  
**JA Personal Finance** focuses on earning money; spending money wisely through budgeting; saving and investing money; using credit cautiously; and protecting one’s personal finances.  
Following participation in the program, students will be able to recognize the fundamental elements of smart personal finances. They also will be able to apply those elements to a personal financial plan that allows them to set specific goals for their lifelong financial needs and desired quality of life.  
**JA Personal Finance** targets high school students. It is composed of five sessions, each 45 minutes long. Materials are packaged in a self-contained kit that includes detailed plans for the volunteer and materials for 32 students.  
Concepts: Budget, Budgeting, Compound interest, Consumer protection, Credit, Credit cards, Credit reports and scores, Debt, Earning, Education, Expense, Fixed expenses, Fraud, Identity theft, Income, Insurance, Interest, Investing, Lifetime earnings, Opportunity cost, Personal finances, Pay yourself first, Principal, Risk, Risk management, Saving money, Savings, Variable expenses  
Skills: Analyzing information, Categorizing data, Creativity, Decision making, Evaluating alternatives, Graphic presentation, Oral, visual, and written communication, Prioritizing information, Read for understanding, Using a timeline, Working in pairs, teams, and groups |
| **Course Prerequisites:** | None |
| **Policies and Standards:** | Grades represent the degree of mastery of the prescribed curriculum of a given content area or course at a given point in time in a student’s educational development.  
Assessment is to be a daily function so that feedback, both written and verbal, is constant.  
Grades reflect actual student’s academic performance. Parameters include authentic assessments, tests, class work, homework, and class participation.  
A: 95  
B+: 88  
B: 83  
C+: 78  
C: 73  
D+: 68  
D: 63  
F: 55 |
**Sample Course Outline:**

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| 1. Plan to earn | **MATH:** MP3, MP4, MP5, N-NR.1, N-Q.1  
**ELA:** SL.9-10.1, SL.11-12.1, L.9-10.1, L.11-12.1, L.9-10.4, L.11-12.4 | • Recognize the role income plays in personal finances  
• Evaluate the effect their educational choices have on lifetime earnings  
• Describe the importance of planning in making financial decisions | Students learn that healthy personal finances take planning and managing. They begin to analyze major life events and issues that have financial implications. | Pre-test and Daily formative assessment | Select a car to purchase and college to attend. Bring in a picture and invoice or price/cost. | JA Personal Finance Workbook |
| 2. Saving for Life | **MATH:** MP3, MP4, MP5, N-NR.1, N-Q.1, F-IF.2, F-IF.2.b, F-IF.7.e, F-IF.8.b  
**ELA:** SL.9-10.1, SL.11-12.1, L.9-10.1, L.11-12.1, L.9-10.4, L.11-12.4  
**SS:** E.15, E.1.10 | • Recognize high-dollar items and unexpected costs that require savings  
• Review key concepts related to successfully saving money | Students analyze the role saving plays in their personal finances and how having a healthy savings plan is necessary in all phases of life. | Daily formative assessment | TBD | JA Personal Finance Workbook |
| 3. The Budget Game | **MATH:** MP3, MP4, MP5, N-NR.1, N-Q.1, A-SSE.1.b, A-SSE.3.e  
**ELA:** SL.9-10.1, SL.11-12.1, L.9-10.1, L.11-12.1, L.9-10.4, L.11-12.4  
**SS:** E.15, E.1.10 | • Recognize the importance of making and keeping a spending plan  
• Consider the wide range of expenditures that might make up a monthly budget | TBD | Daily formative assessment | TBD | JA Personal Finance Workbook |
**SS:** E.1.15, E.1.10 | • Recognize the importance of credit as part of personal finances  
• Express the need to make good credit decisions to avoid costly consequences | TBD | Daily formative assessment | TBD | JA Personal Finance Workbook |
**SS:** E.1.10 | • Recognize potential risks to their personal finances  
• Describe appropriate preventive methods to limit potential losses | TBD | Post Test: Summative assessment | TBD | JA Personal Finance Workbook |