

# Adult Roles and Financial Literacy

## Regular - Suggested Scope and Sequence

### First semester 90 days

#### **Self-Management Standard -14 days**

- self-concept
- values
- goals, financial
- decision-making

#### **Career and Income Standard - 20 days**

- sources of income and withholdings/benefits
- insurance
- career/entrepreneurship/self-employment
- income/withholdings
- taxes

#### **Consumerism Standard - 20 days**

- budgeting
- rights and responsibilities of a consumer
- consumer protection laws
- comparison-shopping
- avoiding fraud, identity theft, etc.
- financial contracts
- avoiding debt
- avoiding scams

#### **Communication Standard - 14 days**

- listening skills
- types of communication
- levels of communication
- constructive and destructive forms of communication
- non-verbal communication
- conflict resolution and assertive skills

#### **Dating Standard - 18 days**

- purpose and costs of dating (GFL)
- characteristics of infatuation and love
- responsible dating behavior and its benefits
- consequences (including financial impact) of sexual irresponsibility
- STIs
- values/behaviors and responsibilities associated with dating
- refusal skills
- dangers of physical intimacy during dating
- types of violence and coping strategies
- sexual violations and abuse, rape
- domestic violence/sexual violations and abuse

**4-day leeway for beginning class get to know you, and/or for state test review and testing.**

### Second Semester 92 days

#### **Marriage Standard - 28 days**

- mate selection
- topics to discuss
- purpose of engagement
- purpose of a honeymoon
- financial aspects of engagement and marriage
- marital roles
- marital adjustment/budgeting as a couple (GFL)
- purchases as a couple (GFL)
- conflict resolution
- strong marriages
- family financial goals and money management

#### **Family Financial Planning Standard - 30 days**

- financial institutions/terms
- financial transactions, checking and savings accounts and services
- credit, credit ratings, responsible use, cost of credit, etc.
- debt and bankruptcy
- savings
- investing (stocks, bonds, real estate, etc.)
- government regulations
- investing information
- estate planning and risk management - retirement

#### **Families Standard - 8 days**

- positive affects of family relationships
- strong families
- traditions
- strengthens and weakness of various forms
- finances needed in each cycle of families
- divorce
- effects of divorce
- legal aspect of divorce
- grieving/stages of grieving
- physical reactions
- grieving applied to all losses

#### **Parenting Standard - 26 days**

- readiness for parenting, including financial
- parenting roles
- human reproduction
- birth defects
- pregnancy and the trimester
- problems associated with pregnancy
- birth process -postpartum
- nurturing and bonding
- soothing an infant
- child abuse
- parenting styles
- self-concept of children
- positive guidance