

Scope and Sequence

Applied Personal Finance • 90 days • ten units • one half credit

A complete semester of personal finance, unit by unit, with day counts, the skills taught in each unit, and what gets assessed. Built against Texas §113.26 and mapped to the CEE and Jump\$tart national standards. Free to use, adapt and share with your department.

The semester at a glance

Unit	Title	Days	Running total
1	Economic Foundations and Decision-Making	7	7
2	Careers, Education and Earning Potential	8	15
3	Earning Income, Paychecks and Taxes	11	26
4	Budgeting and Money Management	10	36
5	Consumer Economics and Major Purchases	9	45
6	Banking and Saving	7	52
7	Investing and Retirement	11	63
8	Credit and Debt	12	75
9	Risk Management and Insurance	9	84
10	Entrepreneurship and Capstone	6	90

Why the sequence runs in this order

Students earn money before they budget it, budget it before they borrow against it, and finish by building something with all of it.

Unit 3 comes early because a paycheck is the first financial document most students actually hold, and every later unit refers back to net pay.

Credit is the longest unit at 12 days because it is the largest topic in every framework reviewed — 13 standards in CEE, 17 benchmarks in Florida.

The capstone in Unit 10 asks students to assemble a complete personal financial plan using every unit that came before it.

Unit by unit

Unit 1 • Economic Foundations and Decision-Making

Days	7 instructional days
§113.26	§113.26(d)(1) • §113.26(d)(2)
Skills and content	Scarcity, opportunity cost and free enterprise as personal decisions • comparative economic systems • SMART financial goals • behavioral biases • the 10-year personal financial plan
Assessed by	Unit quiz, two versions • station activity • unit project

Unit 2 • Careers, Education and Earning Potential

Days	8 instructional days
§113.26	§113.26(d)(3)
Skills and content	Earnings by education level • return on investment for four-year, two-year, trade and apprenticeship pathways • total cost of postsecondary education • FAFSA and TASFA • federal versus private student loans
Published lessons	Topic 09
Assessed by	Unit quiz, two versions • station activity • unit project

Unit 3 • Earning Income, Paychecks and Taxes

Days	11 instructional days
§113.26	§113.26(d)(5)
Skills and content	Forms of compensation • reading a pay stub • gross versus net pay • FICA • W-4, W-2, 1099 • filing a 1040 • marginal versus effective tax rates
Published lessons	Topic 01 • Topic 02 • Topic 03
Assessed by	Unit quiz, two versions • station activity • unit project

Unit 4 • Budgeting and Money Management

Days	10 instructional days
§113.26	§113.26(d)(6)
Skills and content	Fixed, variable and periodic expenses • needs versus wants • 50-30-20, zero-based and envelope methods • net worth • emergency funds • absorbing an income shock
Published lessons	Topic 06
Assessed by	Unit quiz, two versions • station activity • unit project

Unit 5 • Consumer Economics and Major Purchases

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Days	9 instructional days
§113.26	§113.26(d)(4) · §113.26(d)(6)
Skills and content	Marketing influence and consumer behavior · evaluating sources · buying versus leasing a vehicle · total cost of ownership · rent versus buy · consumer protection and fraud
Published lessons	Topic 07
Assessed by	Unit quiz, two versions · station activity · unit project

Unit 6 • Banking and Saving

Days	7 instructional days
§113.26	§113.26(d)(7)
Skills and content	Choosing a financial institution · account types · simple versus compound interest · the Rule of 72 · inflation and real return · deposit insurance and regulation
Published lessons	Topic 08
Assessed by	Unit quiz, two versions · station activity · unit project

Unit 7 • Investing and Retirement

Days	11 instructional days
§113.26	§113.26(d)(7)
Skills and content	Risk tolerance and time horizon · stocks, bonds, mutual funds, ETFs and index funds · diversification · fees and expense ratios · traditional versus Roth · employer match and opt-out design
Assessed by	Unit quiz, two versions · station activity · unit project

Unit 8 • Credit and Debt

Days	12 instructional days
§113.26	§113.26(d)(8)
Skills and content	Types of credit · credit reports and credit scores · the five factors · APR, grace periods and minimum payments · student loans · predatory lending · snowball and avalanche
Published lessons	Topic 04 · Topic 05
Assessed by	Unit quiz, two versions · station activity · unit project

Unit 9 • Risk Management and Insurance

Days	9 instructional days
§113.26	§113.26(d)(9)
Skills and content	Avoid, reduce, retain, transfer · premium, deductible, coinsurance and out-of-pocket maximum · auto, health, renters, life and disability · public programs · identity theft and

	fraud
Published lessons	Topic 10
Assessed by	Unit quiz, two versions · station activity · unit project

Unit 10 • Entrepreneurship and Capstone

Days	6 instructional days
§113.26	§113.26(d)(10)
Skills and content	Opportunity recognition · profit and loss · self-employment and 1099 income · ownership structures · capstone: a complete personal financial plan
Assessed by	Unit quiz, two versions · station activity · unit project

Four pacing options

Every school's calendar is different. A dated pacing calendar for each of these is included with the course, with a named lesson on each date — not a note suggesting which units to trim.

Calendar	Who it fits	What changes
90 days	A full traditional semester, one 45–55 minute period a day	Every unit at full depth, with station activities and capstone
75 days	A semester with testing days, assemblies and a short calendar	Full content, station activities trimmed to two per unit
60 days	A trimester, or a semester sharing time with another course	Core lessons and assessments; projects reduced to one per unit
45 days	A nine-week grading period or an embedded requirement	Essential lessons only; the capstone becomes a single-day task

What is assessed, and how

Assessment	When	Format
Diagnostic	Day 1	Pre-course, ungraded, used to group students
Unit quizzes	End of each unit	Two parallel versions, 20 points, editable
Station activities	Within each unit	Group diagnosis or error-correction, no devices
Unit projects	Within each unit	Applied task producing an artifact the student keeps
Midterm	After Unit 5	Two versions, cumulative
Final exam	End of course	Two versions, cumulative
Capstone	Unit 10	A complete personal financial plan built across the semester

Materials and access

- Every student page prints. No device, login or internet connection is required for any lesson.
- Every file ships as an editable .docx or .pptx alongside a print-ready PDF.
- Answer keys are included in the download — no account verification and no waiting.
- Activities are written for phone-free classrooms. Nothing depends on a QR code, a phone calculator or a student device.
- Reading levels: standard notes sit at grade 9–10, scaffolded notes and sub days at roughly grade 7.

What the full course contains

This document is free and complete on its own. If it is useful, the course it describes is built the same way.

Every unit includes	What it is
Slides	Teaching sequence with read-aloud teacher script in every speaker note
Guided notes, two levels	Standard and scaffolded, so one lesson serves the whole room
Print student packet	The unit as a consumable booklet. No device required.
No-device station activity	Groups diagnose or correct a realistic document
Emergency sub day	One self-contained period any adult can run cold
Quiz A and Quiz B	Two versions on the same blueprint, both editable
Complete answer keys	In the download. No account, no portal, no waiting.
Teacher primer	What to know before you teach it, and the questions students ask
Vocabulary	Reference sheet and a fill-in student version
Standards alignment page	Cites §113.26 by code, for a department chair or an administrator

Four things this course does that most do not

- Everything ships as an editable .docx and .pptx, not a locked PDF or a view-only link.
- Every lesson prints. Nothing requires a device, a login, or an internet connection.
- Answer keys are in the file. There is no account to verify and no wait.
- Every unit has a no-prep, no-tech emergency sub day — which, as far as we can find, no other personal finance curriculum provides.

Figures and currency

Every tax figure, rate and limit is dated to tax year 2026 and verified against the IRS, the Department of Education, HHS and the Texas Comptroller. The course is refreshed each January when the new figures publish.

Effortless Math • Applied Personal Finance

Built by a teacher, tested in a classroom, and written so that someone who has never taught personal finance can walk in and teach it well.

Questions, corrections and requests are genuinely welcome.