

My Money Grows Curriculum Teacher Pacing Guide

Academic Year 2025

Legend & Guidelines

BUDGETING 2 weeks • 6 lessons **CREDIT** 2 weeks • 5 lessons **INVESTING** 3 weeks • 8 lessons

WEEK 1 - INTRODUCTION TO FINANCIAL WELLNESS

BUDGETING FUNDAMENTALS

Money Memories	BUDGETING	Week 1	55 min	SS.912.FL.1.1 Evaluate and reflect on how values affect personal financial decision-making	Students explore personal financial values and attitudes through reflection exercises
Needs vs Wants	BUDGETING	Week 1	55 min	SS.912.FL.3.1 Analyze factors that influence consumer decision-making process	Distinguish between needs and wants; analyze decision-making factors
SMART Goals	BUDGETING	Week 1	55 min	SS.912.FL.4.4 Analyze the impact of spending versus saving	Create specific, measurable financial goals; understand spending vs saving impact

WEEK 2 - BUDGETING & TAX FUNDAMENTALS

Budget Development	BUDGETING	Week 2	55 min	SS.912.FL.3.9 Develop a budget based on given income and expenses	Create comprehensive budgets for long-term and short-term goals
Introduction to Taxes	BUDGETING	Week 2	55 min	SS.912.FL.2.6 Explain that taxes fund government goods and services	Understand tax purposes and distribution across government levels
Understanding Paystubs	BUDGETING	Week 2	55 min	SS.912.FL.2.8 Evaluate how income sources affect types and amounts of taxes	Analyze paystub components and tax implications

WEEK 3 - CREDIT FUNDAMENTALS

CREDIT & FINANCIAL RESPONSIBILITY

Why Credit is Important	CREDIT	Week 3	55 min	SS.912.FL.5.5 Explain that lenders make credit decisions based on payment history	Understand credit importance and lender decision-making factors
What is Credit?	CREDIT	Week 3	55 min	SS.912.FL.5.2 Explain why banks compete by offering credit at low introductory rates	Define credit and understand competitive lending practices
Ways to Build Credit	CREDIT	Week 3	55 min	SS.912.FL.5.7 Discuss that lenders can pay to receive borrower's credit score	Explore strategies for building and maintaining good credit

WEEK 4 - CREDIT MANAGEMENT

Good vs Bad Credit Scores	CREDIT	Week 4	55 min	SS.912.FL.5.1 Analyze ways consumers can compare cost of credit using APR	Compare credit scores and analyze credit costs using APR
Credit Utilization	CREDIT	Week 4	55 min	SS.912.FL.5.1 Compare credit costs including fees for late payment	Understand credit utilization ratios and fee structures

WEEK 5 - INVESTMENT FUNDAMENTALS

INVESTMENT & WEALTH BUILDING

Introduction to Investing	INVESTING	Week 5	55 min	SS.912.FL.4.4 Identify and compare different means and risks of saving and investing	Compare saving vs investing; understand inflation and interest rate impacts
Investment Income Types	INVESTING	Week 5	55 min	SS.912.FL.2.7 Explain how interest, dividends, and capital gains are forms of income	Understand different types of investment income and their characteristics
Stock Market Simulation	INVESTING	Week 5	55 min	SS.912.FL.4.6 Simulate stock portfolio purchase and evaluate worth over time	Hands-on portfolio simulation including gains, losses, and fees

WEEK 6 - ADVANCED INVESTMENT CONCEPTS

Diversification & Risk Management	INVESTING	Week 6	55 min	SS.912.FL.6.7 Describe how diversifying investments can lower risk	Learn portfolio diversification strategies and risk management
Investment Costs & Fees	INVESTING	Week 6	55 min	SS.912.FL.6.3 Explain how expenses decrease rate of return from investment	Understand how fees and expenses impact investment returns
Investment Account Types	INVESTING	Week 6	55 min	SS.912.FL.6.13 Describe purpose of retirement and education investment accounts	Compare different types of investment accounts and their purposes

WEEK 7 - INVESTMENT PLANNING & REVIEW

Investment Vehicle Options	INVESTING	Week 7	55 min	SS.912.FL.6.1 Explain purpose of stocks, bonds, mutual funds, ETFs, and real estate	Explore various investment options and their characteristics
Long-term Financial Planning	INVESTING	Week 7	55 min	SS.912.FL.2.7 Describe purpose of retirement and education investment accounts	Create comprehensive long-term financial plans and investment strategies