



College and Career Readiness

The Governing Authority believes in and supports the importance of teaching financial literacy and college and career readiness in all grades.

The Governing Authority believes that preparing students for postsecondary education, equipping them with the prerequisite skills needed for successful careers, and teaching students to become financially literate, including the ability to read, analyze, manage, and communicate about the personal financial conditions that affect material well-being will position them for success in later life. The below outlines the plan for teaching financial literacy in the school.

Standards covered:

- A. Financial Responsibility and Decision Making
- B. Planning and Money Management
- C. Informed Consumer
- D. Investing
- E. Credit and Debit
- F. Risk Management and Insurance

Students will complete a Life-skills course. Upon completion, they will be able to become financially literate, including the ability to read, analyze, manage, and communicate about the personal financial conditions that affect material well-being will position them for success in later life.

Ohio Means Jobs, students will create an account and will be able to see a connection between what they are learning in the classroom and their future careers.

Topics Covered: *Guest presenters will be invited to assist with the topics

Workplace Expectations:

- A. Knowing the difference between a wage and a salary
- B. Gross vs. net income
- C. Workers and Earners
- D. Income vs. expense
- E. How to interview and get the job
- F. Resume Class
- G. Ability to work in teams
- H. Ability to work independently
- I. Skills vs. Interests
- J. Good work ethic

How to create a budget:

- A. Fixed Costs
- B. Variable Costs



- C. Periodic Costs
- D. Discretionary Income

Paying Bills

- A. Installment loans
- B. Electronic payments
- C. Automatic payments

The role of taxes:

- A. Sales tax
- B. Income tax
- C. Property tax
- D. Luxury/entertainment tax
- E. Excise tax

Problem Solving/Critical Thinking

Banking Basics

Economic Decision-Making