

Career and Financial Management

Syllabus

» Course Overview

The Career and Financial Management course prepares students to make decisions regarding their life, career, and financial future. Throughout the course, they will investigate a variety of career pathways and determine how to make decisions that will affect their employment opportunities. Students will identify career readiness skills, and how education opens up opportunities for advancement and growth. Through lessons on leadership, communication, and technology, students will better understand the modern workplace. The second half of the course focuses on money management, and includes critical topics such as budgeting, saving, loans and credit, identity protection, investing, insurance, and taxes.

» Course Outline by Module

Module 1	Career Development and Options Beyond High School	Module 5	Budgeting and Money Management
Module 2	Job Searching and Workplace Regulations	Module 6	Credit, Loans, and Interest
Module 3	Career Readiness Skills and Lifelong Learning	Module 7	Investing, Consumer Options, and Protections
Module 4	Leadership, Ethics, Business Communications, and Technological Innovations	Module 8	Insurance and Taxes

» Module Overview and Learning Objectives

| **Module 1. Career Development and Options Beyond High School**

This module will provide an overview of career development and options beyond high school. The module begins by examining the 16 career clusters and their pathways. From there, students will learn about networking and the role it plays in career research. They will also explore how volunteerism and part-time jobs contribute to job research. Next, the module will examine various problem-solving techniques and how to apply them to various situations. Finally, the module will conclude with a lesson on education and employment opportunities including college, apprenticeships, military careers, trade schools, and more.

Learning Objectives: In this module, students will:

- Identify career pathways
- Research careers and networking
- Explore various problem-solving methods
- Investigate education and employment opportunities

| **Module 2. Job Searching and Workplace Regulations**

This module will explore job searching and workplace regulations. In the first lesson, students will learn about various means of learning about job opportunities. They will also learn how to craft effective resumes and cover letters for job applications. The second lesson will focus on interviewing skills and appropriate follow-up communication. Lesson three will introduce students to job portfolios and the advantages of creating one. It will also discuss handling job offers and rejections. The fourth lesson will cover common workplace terms, rules, and wages. Lesson five will outline services such as social security, worker's compensation, and unemployment. The module will conclude with a lesson on regulations and the benefits of belonging to professional organizations.

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Learning Objectives: In this module, students will:

- Explore various means of job searching and understand the materials necessary for applying to jobs.
- Develop appropriate interview skills and post-interview communication.
- Explain how to handle job offers and rejection in a professional manner.
- Describe workplace terms, rules, and regulations.
- Understand services such as social security, unemployment, and worker's compensation.
- Identify various laws and acts that have led to common workplace regulations.

Module 3. Career Readiness Skills and Lifelong Learning

This module will explore career readiness skills and lifelong learning. The module will begin with a lesson that explores career readiness skills such as critical thinking, problem-solving, and decision making. Next, students will learn about overcoming obstacles and lifelong learning. Next, students will learn about tuition reimbursement and the importance of attending professional workshops, conferences, and other learning experiences. The course will conclude with a close look at career growth and the importance of lifelong learning.

Learning Objectives: In this module, students will:

- Identify career readiness skills.
- Discuss strategies for overcoming obstacles.
- Explore how tuition reimbursement options encourage lifelong learning.
- Discuss the importance of attending educational opportunities throughout their career.
- Identify strategies for implementing lifelong learning.

| Module 4. Leadership, Ethics, Business Communications, and Technological Innovations

This module will explore leadership, ethics, business communications, and technological innovations. Students will learn about leadership skills and impact, as well as how to effectively use parliamentary procedure. Next, the module will examine personal and professional ethics and the role they play in the workplace. The next lesson will focus on communication. Students will learn how to create letters, memos, and other forms of written communication. We'll also explore the role social media has in today's workplace. The module will conclude by examining technology, including how technology has changed and how technology impacts the 16 different career clusters.

Learning Objectives: In this module, students will:

- Define leadership, leadership characteristics, and parliamentary procedure.
- Demonstrate knowledge of personal and professional ethics and the role it plays in the workplace.
- Demonstrate how to create professional memos, letters, and emails, as well as how to appropriately use modern forms of communication such as social media.
- Examine the impact technology has on the career clusters and how information and technology have changed the workplace.

| Module 5. Budgeting and Money Management

This module will discuss budgeting and money management. First, students will examine why people make financial goals and how budgeting enables people to reach those financial goals. Next, students will learn about expenses and savings. This lesson will cover topics such as needs vs. wants, variable and fixed expenses, and opportunity cost. From there, the module will take a look at how to prepare for the unexpected with emergency planning and the concept of "pay yourself first". Then we'll explore the important skill of financial decision-making by discussing the 3 Rs and impulse buying. Students will then learn about the history of money and banking structures. Finally, the module will conclude with an overview of checking and savings accounts.

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Learning Objectives: In this module, students will:

- Identify reasons to create financial goals and budgets.
- Evaluate expenses and savings.
- Explain the importance of an emergency fund.
- Analyze factors that impact financial decision-making.
- Explain the history of money and U.S. banking structures.
- Describe how to properly open and maintain a savings and/or checking account.

| Module 6. Credit, Loans, and Interest

In this module, students will learn about credit, loans, and interest. To begin, students will become familiar with the basics of credit and loans. Next, students understand the process of getting approval for borrowing and the common pitfalls associated with debt. With an understanding of the fundamentals of debt, the module will then explore credit cards and proper credit card management. From there, students will learn about identity theft and the proper steps to take to avoid it. An important part of understanding both debts and investing is learning about interest. The module will discuss variable vs. fixed interest rates and other interest-related terms. Next, students will discover what makes a borrower creditworthy. Finally, the module will conclude with a lesson on credit scores where students will learn what a credit score is, what factors are taken into account to generate a credit score, and how to improve it.

Learning Objectives: In this module, students will:

- Explain the basics of credit and loans.
- Understand the process for being approved for loans, as well as understand common borrowing mistakes.
- Identify the differences between debit cards and credit cards.
- Discuss proper measures for protecting identity.
- Analyze various types of interest.
- Explore creditworthiness and the impact of interest.
- Explain credit scores.

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| **Module 7. Investing, Consumer Options, and Protections**

This module introduces students to investing, consumer options, and protections. Instruction begins with a discussion about the benefits of investing and how investing differs from savings. Next, students will learn about stocks and the stock market including how to read a stock chart, common stock investment terms, and the major indices. The attention then turns to different types of bonds and the components of bonds. Students will then learn about real estate and collectibles as investment opportunities as well as different savings plans based on individual life and financial goals. Next, the module examines the pros and cons of purchasing vehicles and homes and compares those pros and cons to those of leasing a car or home. Finally, the module concludes with a discussion of advertisements and consumer protection.

Learning Objectives: In this module, students will:

- Explain the benefits of investing and various strategies for investment needs.
- Describe the basics of stock investing and the economy.
- Explore the different types of bonds.
- Investigate real-estate investing and various types of savings plans.
- Evaluate methods of purchasing cars and homes.
- Describe the power of advertisements and organizations that exist to protect consumers.

| **Module 8. Insurance and Taxes**

This module provides an overview of insurance and taxes. First, students will learn how risk impacts the cost, accessibility, and necessity of insurance. Students will also learn about the different types of insurance such as health insurance, auto insurance, and life insurance, as well as key terms related to insurance products. Next, the module will focus on taxes. Students will understand the reasons taxes are collected and the methods for doing so. The module will conclude with a lesson on tax payment and programs where students will learn about the different forms necessary for filing taxes and some of the programs funded by taxpayers.

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Learning Objectives: In this module, students will:

- Explain the purpose of insurance and the consequences of not carrying it.
- Describe different types of insurance and important related terms and concepts.
- Recognize the purpose of collecting taxes and the different types of taxes.
- Identify ways to pay taxes and the various forms associated with tax collection and filing.