

Personal Finances

Course Information

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Course Summary


- **Course Title:** *Financial Literacy Lab: Real-World Money Skills for Teens*
- **Recommended Grade Levels:** 7th–12th grade
- **High School Credit:** 0.5 semester credit (meets core or elective requirement depending on state)
- **Course Format:** Weekly video lessons + hands-on lab projects + written reflections + optional book club
- **Standards-Aligned:** Meets or exceeds financial literacy graduation requirements in 27+ states, aligned with Jump\$tart and CEE national standards

This course equips teens with essential personal finance skills—budgeting, saving, investing, managing credit, and making smart decisions—through engaging projects, real-life scenarios, and thoughtful weekly reflections. It’s everything you wish *you* were taught about money, all in one hands-on, teen-friendly course.

Instructor Information

Instructor: Aurora Lipper

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Aurora Lipper is a mechanical engineer and science educator with over 25 years of teaching experience. She holds a Master’s degree in Mechanical Engineering with a specialization in high-performance fluid systems and has taught engineering and STEM courses at both the university and high school levels. Aurora’s passion is helping students connect what they learn in school to real-life situations—whether it’s through building rockets, running mock businesses, or planning personal budgets.

As the founder of Supercharged Science, Aurora has created award-winning STEM curriculum used by thousands of homeschool families and charter schools across the country. Her approach blends hands-on projects, real-world problem-solving, and engaging storytelling to make even complex topics feel doable and exciting.

In every lesson, Aurora’s goal is to spark curiosity, build confidence, and equip students with skills they’ll actually use in life—like critical thinking, smart decision-making, and financial independence.

Course Overview

If you're like most homeschool families we work with, you've probably had this thought:

“Why don’t they teach kids how to manage money in school?”

This course is designed to do just that—teach your middle or high schooler how money actually works in real life... in a way that’s hands-on, engaging, and easy to follow.

This isn’t a boring textbook course full of abstract terms or dry lectures. Your student will create real budgets, calculate compound interest, compare credit cards, explore investing, plan for college or career, and even interview real-world experts to build their own personalized financial roadmap.

Each week, they’ll work on a practical lab project that illustrates and gives students practical experience in something they’ll face in real life—like buying a car, renting an apartment, filing taxes, or comparing job offers. By the end of the course, they’ll not only understand financial concepts—they’ll be able to use them to make smart, confident decisions.

Whether your teen is headed for college, trade school, a job, or starting their own business, this course gives them the skills and confidence they’ll need to manage money wisely and build a strong financial future.

This course:

- Meets or exceeds the new high school graduation requirements for personal finance in over 20 U.S. states
- Can be completed in one semester or spread out over a full year
- Is perfect for students in grades 6–12, especially those who learn best with real-world, project-based lessons
- Does not require any prior financial knowledge (for students or parents!)

Best of all, you don’t have to teach it—we’ve got that part covered. You’ll get everything you need, and your student will have support every step of the way.

Let’s help your teen build a strong foundation for life with money skills that matter.

Who This Course is For

This course is perfect for **homeschool families with students in grades 6–12** who want their kids to learn *practical, real-life money skills*—not just memorize financial terms from a textbook.

It's for students who are:

- Curious about how to earn, save, invest, and spend money wisely
- Getting ready for life after high school (college, career, or launching a business)
- Hands-on learners who enjoy doing real projects instead of busywork
- Ready to take control of their future and make smart decisions with money

It's also a great fit for:

- Families who want to meet their state's personal finance graduation requirement
- Parents who *don't* feel confident teaching financial topics themselves
- Students who may have struggled with traditional classes but thrive with meaningful, relevant learning
- Teens who are already interested in entrepreneurship or want to learn how to avoid debt, grow wealth, and build independence

Whether your student is college-bound, job-focused, or still figuring it all out, this course gives them the financial confidence and tools they'll need to succeed in the real world.

And don't worry—you don't need a background in finance to support your student. We'll guide you both every step of the way.

What This Course Covers (Topics)

This course is packed with real-life money lessons that every teen should know before heading out into the world. We don't just talk *about* money—we get students actively using it in smart, practical ways through weekly projects, financial labs, and interactive lessons. Here's a peek at the topics we dive into (and how it aligns with standards):

Personal Finance Course Syllabus & Standards Alignment

Session	Topic	CEE/Jump\$tart Standards
1	Budgeting	Spending 8-1 (Create a budget); Spending 12-1 (Develop/adjust a budget, set goals)
2	Money Mindset	Spending 4-5 (Peer pressure, advertising influence); Saving 12-9 (Psychological/emotional obstacles to saving); Investing 12-9 (Behavioral biases in investing)
3	SMART Goals	Spending 8-1a (Identify personal goals); Saving 8-1 (Reasons to save)
4	Institutions & Accounts	Saving 12-1 (Types of accounts); Saving 12-2 (Interest rates/fees, market conditions); Saving 8-3 (Role of financial institutions)
5	Security	Managing Risk 8-7 (Identity theft basics); Managing Risk 12-11 (Privacy, fraud, online safety)
6	Income Sources	Earning Income 8-2 (Education & job choices affect income); Earning Income 12-1 (Compensation & benefits); Earning Income 12-11 (Small business/gig employment)
7	Benefits & Legalities	Earning Income 12-1 (Employee benefits); Earning Income 12-2 (Intangible benefits); Taxes 12-6 (Payroll deductions, taxation)
8	Career Pathways	Earning Income 8-1 (Careers & training requirements); Earning Income 12-3 (Costs/benefits of further education/training)
9	Lifestyle Choices	Spending 12-2 (Consumer decisions & environmental/societal impact); Spending 12-6 (Housing decisions)
10	Affording Higher Education	Credit 12-4 (Sources of funding for postsecondary education); Credit 12-5 (Federal vs. private student loans)
11	Taxes (Federal, State & Local Tax)	Earning Income 12-6 (Major types of taxes); Earning Income 12-7 (Tax rates by income/source); Earning Income 12-9 (Tax credits/deductions)
12	Records & Filing	Spending 12-9 (Record-keeping systems); Managing Risk 4-3 (Emergency savings/record keeping)
13	Cumulative Test	—

Session	Topic	CEE/Jump\$Start Standards
14	How Credit Works	Credit 8-1 (Interest rates & fees vary); Credit 12-1 (Compare APR & borrowing costs)
15	Student Loans	Credit 12-4 (Financing education); Credit 12-5 (Federal vs. private loans)
16	Buying a Home (House Hunt Lab)	Credit 12-3 (Mortgages: fixed vs. adjustable, collateral); Credit 12-6 (Down payments)
17	Buying a Car	Credit 8-4 (Credit card vs. secured loans); Credit 12-2 (Secured vs. unsecured loans)
18	Credit Cards	Credit 8-4b (Minimizing credit card interest); Credit 12-1a (Credit card terms, grace periods, fees)
19	Compound Interest	Saving 8-5 (Compound vs. simple interest); Investing 8-7 (Compounding over time)
20	Investing Best Practices	Investing 12-6 (Asset allocation/diversification); Investing 12-8 (Tax rules on investments)
21	Assets	Investing 8-2 (Common asset types); Investing 12-2 (Types of returns)
22	Global Economics	Investing 12-5 (Market conditions & asset prices); Investing 12-13 (Benchmarking portfolios)
23	Start-ups	Earning Income 8-9 (Entrepreneurship risks/benefits); Earning Income 12-11 (Small business ownership)
24	Building a Business	Earning Income 12-11b (Pros/cons of small business ownership)
25	Real Estate	Investing 12-5d (Real estate & interest rates); Credit 12-3a (Mortgages, collateral)
26	Active & Passive Income	Earning Income 12-1 (Compensation forms); Earning Income 12-8 (Unearned income: dividends, capital gains)
27	Skills & Negotiation	Earning Income 12-2c (Tradeoffs between income & non-income factors); Earning Income 12-3a (Value of additional training/education)
28	Types of Insurance	Managing Risk 8-2 (Insurance as risk transfer); Managing Risk 12-1 (Risk tolerance & insurance choices)
29	Assessing Risk	Managing Risk 12-2 (Insurance purchase decisions); Managing Risk 12-4 (Factors reducing premiums)
30	Comparison & Contracts	Spending 12-3 (Durability, maintenance, features of durable goods); Spending 12-8 (Consumer protection laws)
31	Fraud Prevention	Managing Risk 12-11 (Identity theft & fraud protection); Spending 12-8c (Consumer fraud & unfair practices)
32	Capstone Project & Cumulative Test	—

Learning Objectives

Educational Goals for the Financial Literacy Course

This *Personal Financial Literacy* course equips students in Grades 6–12 with essential financial knowledge and decision-making skills for adult life. Built in full alignment with the graduation requirements of over 20 U.S. states, this course provides rigorous, real-world instruction grounded in practical application.

Master Financial Fundamentals

Students will learn core personal finance principles—budgeting, banking, saving, and investing, credit and debt management, insurance, taxes, and postsecondary financial planning—using a step-by-step, lab-based learning model.

Build Practical Life Skills Each weekly lab project mimics real-life tasks (e.g., filing tax returns, applying for loans, comparing insurance plans, designing a college payment strategy) to build financial self-reliance and decision-making competence.

Develop Critical Thinking & Behavioral Awareness Students will evaluate how psychological factors influence financial behavior and will be challenged to analyze risk, weigh options, and justify money decisions using logic, data, and planning tools.

Foster Financial Independence & Confidence Through goal-setting, journaling, interviews, and investment simulations, students gain hands-on experience managing money, planning for emergencies, and mapping long-term wealth-building strategies.

Satisfy State Graduation

Requirements The course meets or exceeds statutory standards for a high school financial literacy credit, including unique state-level components (e.g., Utah’s GFL exam, Missouri’s auto and real estate contracts, Georgia’s tax forms, and more).

Promote Civic & Ethical

Responsibility Students explore charitable giving, responsible credit use, fraud prevention, consumer rights, and ethical considerations in personal and business finance.

Prepare for College, Careers &

Entrepreneurship Learners explore multiple income pathways (including gig work and entrepreneurship), understand benefits and payroll systems, and evaluate the ROI of college vs. vocational paths.

Capstone Outcome By semester’s end, each student will produce a comprehensive Personal Finance Plan, applying all course topics to their own real-world future—demonstrating mastery of state content standards and readiness for post-high-school financial independence.

How This Course Works

We know homeschool families are busy—so we’ve designed this course to be flexible, engaging, and easy to implement, whether you’re working through it independently or using it in a co-op or class setting.

Here’s the basic structure:

One Lesson Per Week

Each week, students complete:

- A 45-minute video or live lesson
- One hands-on lab project that brings the week’s topic to life
- A writing assignment that helps them reflect, research, or apply what they’ve learned
- One chapter or excerpt from our Business Book Club reading list (about once a month)

Students can expect to spend 2–3 hours per week on this course if taken over a full year, or 4–6 hours per week if you’re doing the one-semester fast-track option.

Real-World Lab Projects

Every week includes a practical, real-world assignment—like:

- Comparing credit card offers
- Creating a monthly budget
- Filing a sample tax return
- Shopping for insurance
- Planning a college or career path
- Simulating investment decisions

These financial labs are the heart of the course. They’re designed to help students *apply* what they’re learning right away—not just memorize facts.

Journaling & Book Discussions

Students also build their own Financial Foundations Journal, where they:

- Reflect on interviews with real-world professionals
- Summarize key lessons and personal takeaways
- Build a personalized roadmap to financial independence

Each month, students read a chapter or two from a business or financial book and join in class or family discussions.

Semester or Year-Long Options

You can choose the pace that fits your homeschool:

- One-Semester Option: Do 2 lessons and 2 labs per week (4–6 hours/week)
- Full-Year Option: Do 1 lesson and 1 lab per week (2–3 hours/week)

Both versions include a Final Capstone Project where students create a complete personal finance plan for their future.

Parent-Friendly

You don't need to be a financial expert to help your student succeed in this course. We've got the teaching covered—you just provide encouragement and accountability.

Want to get more involved? Chat about their lab projects, read the monthly book with them, or share your own money experiences!

Class & Course Expectations

Welcome to this course!

This course is designed for students—whether in traditional, charter, private, or homeschool settings—who are preparing for life beyond graduation. It's ideal for students in grades 6–12 who want a practical, hands-on understanding of personal finance, whether they're college-bound, entering the workforce, or exploring entrepreneurship.

The course is especially suited for families and educators seeking a well-rounded, standards-aligned financial literacy program that not only meets state graduation requirements, but also equips students with real-world skills in budgeting, investing, saving, taxes, credit, and more. No prior financial knowledge is required—just a willingness to learn and apply what matters most for financial independence and smart money management.

This course has a strong emphasis on building real-world financial skills, structuring future decision-making strategies, and fostering responsible money habits through hands-on weekly finance labs, professional reading and interviews with experts, and teacher-led discussions that goes above and beyond a typical financial or economics course.

How This Course Works: Lessons with a teacher are 45 minutes long once per week. Lessons are completed fully before moving on to the next lesson. Each week has a main lab project assignment that takes 1-3 hours to complete as well as a weekly writing assignment. Each month also has a reading assignment from our *Business Book Club* reading list.

In Class:

- First 10-15 minutes: teacher introduces a new concept
- Next 10-20 minutes: students take notes in class while the teacher is demonstrating through models and examples
- Final 10-20 minutes: students start on the assignment so the teacher can answer questions before they leave class for the day (in a live class)

After Class:

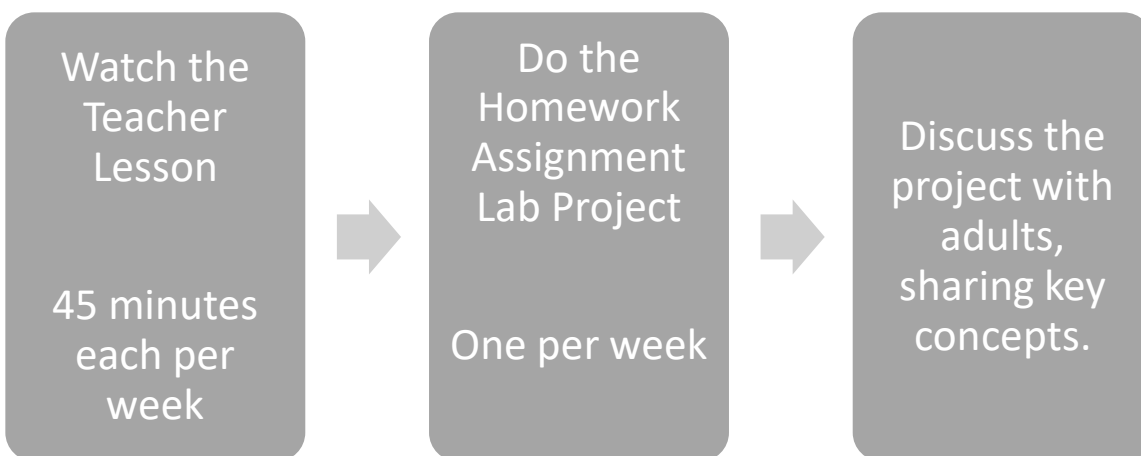
- Students continue to work on homework projects
- Students continue with their project on days without a teacher lesson
- Important: don't cram, and only do one lesson each week. Don't double-up and don't rush. Students should feel relaxed enough to think about assignments and relating concepts to those already learned.

For Students: Getting the Most out of this Course

Since students only meet once a week for the core lesson with the teacher, we want to make that time really count! Whether you are watching a live or recorded session, here's how to help you get the most out of our time together:

1. **Be ready to go.** Have your notebook open, pencil in hand, calculator nearby, and any handouts printed before class begins so you're not scrambling during the lesson.
2. **Minimize distractions.** Turn off phones, music, or anything else that might pull your focus. This short time of focused learning goes a long way.
3. **Follow along actively.** Don't just watch—engage! Pause the video if needed, rewatch tricky parts, and work through the examples step-by-step in your notes.
4. **Write things down clearly.** When the teacher shows you how to work something out, copy it down just like you see it. Writing helps your brain lock it in—and you'll be glad to have it when doing your homework or labs later.
5. **Think it through.** Real learning happens when you *do the work yourself*. Don't just watch someone else solve the problems—jump in, make mistakes, try again, and keep going. That's how mastery happens.

This course is designed to support independent learners, but it also gives you lots of tools and structure to succeed.



Course Expectations

1. **Active Participation:** Students are expected to engage in discussions, activities, and simulations, sharing ideas and asking questions to deepen understanding.
2. **Real-World Application:** Assignments and projects will focus on applying concepts like budgeting, investing, credit, and taxes to real-life scenarios relevant to students' futures.
3. **Responsibility & Independence:** Students are expected to complete readings, assignments, and projects on time, manage deadlines, and take ownership of their financial learning journey—just like managing real finances.
4. **Accuracy & Attention to Detail:** Financial decisions require precision. Students strive to be careful with numbers, calculations, and recordkeeping in classwork.
5. **Do the Work:** Students must do the work themselves. Watching someone else isn't enough. Students work on their lab projects, writing & research assignments, and reading every week.
6. **Technology Use:** Students will use financial calculators, spreadsheets, and online tools (like budget trackers or investment simulators) without getting sidetracked.
7. **Critical Thinking:** Students will be expected to evaluate financial options and justify decisions using evidence and logic, not just pick answers.
8. **Integrity:** Financial literacy includes ethics. Students are expected to complete their own work honestly and act with integrity when dealing with financial topics.

**We highly encourage parents to be involved
as their student works through this course!**

...even if it's just listening to students explain their lab projects after class.

Financial literacy affects everyone, and learning how to make wise money choices is a lifelong journey. Partnering with your student not only strengthens their understanding, but gives you a chance to grow together in an area that impacts your whole family.

More Details About This Course

Students gain hands-on experience through simulations, budgeting exercises, life planning, and practical tasks like opening bank accounts or filing tax returns. Interactive tools like challenges, stock market games, and role-playing scenarios keep learning fun and memorable, while guest speakers offer valuable real-world insight.

The course also develops critical thinking by exploring how daily money choices shape long-term outcomes, the psychology behind spending, and how to weigh risk versus reward.

This hands-on curriculum covers personal finance, credit management, career planning, and financial independence. Students personalize their learning by setting goals, analyzing their habits, and tailoring projects to their futures.

With access to real-world tools and documents, they build skills that go beyond the classroom. The course encourages a lifelong financial mindset grounded in values, smart consumer habits, and wealth-building strategies—all reinforced through practical projects, discussions, and interactive learning strategies.

Grading Breakdown

This course is designed to reward consistent effort, creativity, and thoughtful engagement—not just memorization or test-taking. Most of a student's grade comes from the hands-on lab projects and weekly journal reflections, which show how well they're understanding and applying what they learn.

Participation and completion of work is also key—we're looking for students who ask questions, explore ideas, and take ownership of their learning. Quizzes and tests are available for families or programs that want an extra layer of accountability and assessment.

Course Component	Weight
Weekly Labs and Projects	45%
Journal Reflections	30%
Participation & Completion	10%
Quizzes & Tests	15%

Semester vs. Year-Long Options

Covering the Content in One Semester

How to use this course in a one-semester: For a one-semester course, complete two lessons per week (and two lab projects), increasing the student work load to approximately 4-6 hours per week. It is not recommended to do more than two lessons per week.

If you plan to do this course more than twice per week, consider adding a book club discussion 1-2 times per month on the assigned reading. You may also add journal entry shares/discussions each week to start each lab section. A sample week for students that use this course every day for five days for 16 weeks might look like this:

Monday	Tuesday	Wednesday	Thursday	Friday
Lesson #1: Budgeting (45 min) Start on Lab #1 Assignment in class: (15 min)	Select Students to Share Financial Foundations Writing Assign., followed by Discussion (15 min) Continue to work on Lab Project #1 (45 min)	Lesson #2: Money Mindset (45 min) Start on Lab #2 Assignment in class: (15 min)	Select Students to Share Financial Foundations Writing Assign., followed by Discussion (15 min) Continue to work on Lab Project #2: (45 min)	Weekly Quiz/Test (10-30 min) Book Discussion on Reading for the Month (30 min) Complete all unfinished work for the week (up to 20 min)
Homework: Financial Foundations Writing Assignment #1 (1 hour)	Homework: Finish Lab Project #1 if not done in class	Homework: Financial Foundations Writing Assignment #2 (1 hour)	Homework: Finish Lab Project #2 if not done in class	Book Club Reading Assignment* (1 hour) *Provide students a weekly reading schedule so they don't fall behind.

Covering the Content in One Year

How to use this course over the course of a full year:

For a one-year course, complete one main lesson per week (and one lab project). The student work load is approximately 2-3 hours per week.

For students that work through this course 1-2 times per week, the first day is an introduction to the concept with a class discussion with the lab as either homework (for one day per week) or an in-class project (for a two day per week format).

If you plan on working through the content more than twice per week, add a book club discussion 1-2 times per month on the assigned reading. A sample week that meets three days per week might look like this:

Monday	Tuesday	Wednesday	Thursday	Friday
Lesson #1: Budgeting (45 min) Start on Lab #1 Assignment in class: (15 min) Homework: Financial Foundations Writing Assignment #1 (1 hour)		Continue to work on Lab Project #1 (45 min) Homework: Finish Lab Project #1		Weekly Quiz/Test (10-30 min) Book Discussion on Reading for the Month (30 min) Complete all unfinished work for the week (up to 20 min) Book Club Reading Assignment* (1 hour) *Provide students a weekly reading schedule so they don't fall behind.

Weekly Structure and Sample Schedules

Whether you're completing the course over a full school year or in a one-semester format, your student will follow a consistent, easy-to-manage rhythm. On the next pages are sample schedules for topics, projects, and lab assignments.

Core Topics

1. Budgeting & Money Management

- 1.1 Create, track, and adjust a budget
- 1.2 Distinguish needs vs. wants; build spending & saving habits
- 1.3 Apply behavioral-finance concepts
- 1.4 Set SMART goals, monitor progress
- 1.5 Charitable giving

2. Banking & Financial Services

- 2.1 Types of institutions
- 2.2 Manage checking/savings accounts
- 2.3 Fee minimization, monthly maint.
- 2.4 Electronic payments
- 2.5 Banking security

3. Income, Employment & Career Planning

- 3.1 Income sources: wages, gig work, entrepreneurship, investments
- 3.2 Reading pay stubs
- 3.3 W-4 and DE-4
- 3.4 Benefits analysis
- 3.5 Career pathways

4. Taxes

- 4.1 Federal, state, and local taxes
- 4.2 Progressive/flat, payroll/income taxes
- 4.3 1040 and 540 forms
- 4.4 Common credits & deductions
- 4.5 Record-keeping for tax compliance

5. Credit, Loans & Debt

- 5.1 How credit works
- 5.2 Borrowing costs
- 5.3 Student-loan literacy
- 5.4 Auto, personal, and mortgage loans
- 5.5 Debt-reduction strategies

6. Saving, Investing & Wealth-Building

- 6.1 Time-value & compound interest
- 6.2 Saving vs. investing
- 6.3 Tax-advantaged accounts
- 6.4 Asset classes
- 6.5 Diversification principles
- 6.6 Asymmetrical risk/reward & margin of safety
- 6.7 Dollar-cost averaging, rebalancing
- 6.8 Impact/ESG investing basics

7. Insurance & Risk Management

- 7.1 Insurance and risk-transfer concepts
- 7.2 Auto, health, dental, life, disability, homeowners & renters
- 7.3 Understanding policy declarations, coverage limits, coinsurance & out-of-pocket maximums
- 7.4 Identity-theft protection, warranties

8. Consumer Skills & Fraud Prevention

- 8.1 Comparison shopping: price, quality, unit cost, total cost of ownership
- 8.2 Reading contracts, warranties, return policies & lease agreements
- 8.3 Recognizing scams
- 8.4 Consumer rights

9. Paying for Postsecondary Education

- 9.1 Cost-benefit of college vs. vocational paths; calculating ROI
- 9.2 FAFSA, Cal Grant, Pell Grant, scholarships, work-study, military aid
- 9.3 Budgeting for tuition, books, housing
- 9.4 Strategies to minimize borrowing

One Semester Personal Finances Course

Week	Concept	Topic	Homework Assignment
1	Session #1: Money Management	Budgeting	<i>Bucketing Budget Lab</i>
		Money Mindset	<i>Hustle and Headspace Lab</i>
2		SMART Goals	<i>Get SMART Lab</i>
	Session #2: Financial Services	Institutions & Accounts	<i>Money HQ Lab</i>
3		Security	<i>Safe and Sound Lab</i>
	Session #3: Income, Employment & Careers	Income Sources	<i>Multiple Streams Lab</i>
4		Benefits & Legalities	<i>Beyond the Paycheck Lab</i>
		Career Pathways	<i>Career Explorers Lab</i>
5		Lifestyle Choices	<i>Thrive Time Lab</i>
		Affording Higher Education	<i>College Calculator Lab</i>
6	Session #4: Taxes	Federal, State & Local	<i>Tax Lab</i>
		Records & Filing	<i>Accounting Lab</i>
7	Cumulative Test		
8	Session #5: Credit, Loans & Debt	How Credit Works	<i>The Economic Machine</i>
		Student Loans	<i>Loan and Lender Lab</i>
9		Buying a Home	<i>House Hunt Lab</i>
		Buying a Car	<i>Keys to Car Buying Lab</i>
10		Credit Cards	<i>Snowball Calculator Lab</i>
	Session #6: Saving & Investing	Compound Interest Value	<i>Money Over Time Lab</i>
11		Investing Best Practices	<i>The Investor's Edge Lab</i>
		Assets	<i>What's in your Wallet? Lab</i>
12		Global Economics	<i>Money without Borders Lab</i>
	Session #7: Entrepreneurship	Start-ups	<i>Launch Lab</i>
13		Building a Business	<i>Launch, Lead, Last Lab</i>
	Session #8: Wealth Building	Real Estate	<i>Property and Profit Lab</i>
14		Active & Passive Income	<i>Money Modes Lab</i>
		Skills & Negotiation	<i>Power Moves Lab</i>
15	Session #9: Insurance & Risk Management	Types of Insurance	<i>Shield Lab</i>
		Assessing Risk	<i>Risk Radar Lab</i>
16	Session #10: Consumer Skills	Comparison & Contracts	<i>The Fine Print Lab</i>
		Fraud Prevention	<i>Spot the Scam Lab</i>
17	Final Capstone Project		
18	Cumulative Test		

One Year Personal Finances Course

Week	Concept	Topic	Homework Assignment
1	Session #1: Money Management	Budgeting	<i>Bucketing Budget Lab</i>
2		Money Mindset	<i>Hustle and Headspace Lab</i>
3		SMART Goals	<i>Get SMART Lab</i>
4	Session #2: Financial Services	Institutions & Accounts	<i>Money HQ Lab</i>
5		Security	<i>Safe and Sound Lab</i>
6	Session #3: Income, Employment & Careers	Income Sources	<i>Multiple Streams Lab</i>
7		Benefits & Legalities	<i>Beyond the Paycheck Lab</i>
8		Career Pathways	<i>Career Explorers Lab</i>
9		Lifestyle Choices	<i>Thrive Time Lab</i>
10		Affording Higher Education	<i>College Calculator Lab</i>
11	Session #4: Taxes	Federal, State & Local	<i>Tax Lab</i>
12		Records & Filing	<i>Accounting Lab</i>
13	Cumulative Test		

Continued on next page...

Scheduling Note: Lessons are 45 minutes once per week for 33 weeks.

Each week includes one writing assignment and one lab project. Each month includes one reading assignment. Student work is approximately 2-3 hours per lesson.

One Year Personal Finances Course







(continued)

Week	Concept	Topic	Homework Assignment
14	Session #5: Credit, Loans & Debt	How Credit Works	<i>The Economic Machine</i>
15		Student Loans	<i>Loan and Lender Lab</i>
16		Buying a Home	<i>House Hunt Lab</i>
17		Buying a Car	<i>Keys to Car Buying Lab</i>
18		Credit Cards	<i>Snowball Calculator Lab</i>
19	Session #6: Saving & Investing	Compound Interest Value	<i>Money Over Time Lab</i>
20		Investing Best Practices	<i>The Investor's Edge Lab</i>
21		Assets	<i>What's in your Wallet? Lab</i>
22		Global Economics	<i>Money without Borders Lab</i>
23	Session #7: Entrepreneurship	Start-ups	<i>Launch Lab</i>
24		Building a Business	<i>Launch, Lead, Last Lab</i>
25	Session #8: Wealth Building	Real Estate	<i>Property and Profit Lab</i>
26		Active & Passive Income	<i>Money Modes Lab</i>
27		Skills & Negotiation	<i>Power Moves Lab</i>
28	Session #9: Insurance & Risk Management	Types of Insurance	<i>Shield Lab</i>
29		Assessing Risk	<i>Risk Radar Lab</i>
30	Session #10: Consumer Skills	Comparison & Contracts	<i>The Fine Print Lab</i>
31		Fraud Prevention	<i>Spot the Scam Lab</i>
32	Final Capstone Project		
33	Cumulative Test		

Hands-on Labs and Projects

This course is packed with real-world, hands-on projects that bring financial literacy to life. Instead of just reading about how money works, your student will experience it—budgeting, saving, investing, researching purchases, and even simulating business ventures. They will practice making financial decisions and experience those decisions played out through hands-on lab projects!

Each week includes a lab project designed to give your student direct experience with the topic they're learning. These labs are practical, thought-provoking, and often fun, with tools like simulations, calculators, decision scenarios, and real-life price comparisons. Here's a peek at just a few of the projects:

-  **Bucketing Budget Lab** – Students create and manage a monthly budget, adjusting for surprise "curveball" events like unexpected expenses or bonuses.
-  **Thrive Time Lab** – Students compare cost-of-living and tax differences between cities to help fictional families make a smart move.
-  **College Calculator Lab** – Students weigh scholarships, room & board costs, part-time jobs, and future salaries to decide on a college plan with real financial implications.
-  **Keys to Car Buying Lab** – Students research and compare financing, leasing, and paying cash for a vehicle, then go on a virtual “used car hunt” to find a deal that fits their budget.
-  **Snowball Debt Calculator** – Students help three fictional families use real debt reduction strategies to become debt-free faster.
-  **Launch Lab & Business Blueprint Lab** – Students start their own micro-businesses (like a lawn care or baking business) and calculate expenses, pricing, and break-even points to see if the idea is profitable.

These aren't hypothetical scenarios—they reflect real decisions students will start to face in their future, a lot of them in just a few years! These labs are intentionally varied to cover different learning styles and to encourage:

- Decision-making
- Logical reasoning
- Basic math and spreadsheet use
- Creativity and personal reflection

By the end of the course, your student will have built a comprehensive financial plan based on what they've learned—one they can carry with them into adult life.

State-by-State Graduation Requirement Alignment

Course Academic Standards & Alignment

For Homeschoolers: Our semester Personal Financial Literacy course is designed for homeschool families who want a clear, state-approved roadmap. It meets all of the content rules used by the 27 states that now require a stand-alone high-school money course—budgeting, banking, saving and investing, credit and debt, insurance, taxes, paying for college or skilled trades, consumer protection, and the mindset that drives smart choices. Since learning is a hands-on experience, each week students tackle a lab project (building a budget, buying a car, filing a tax return, designing an insurance plan, and more). These weekly labs build the skills that feed into a final capstone personal-finance plan your student can carry into adult life.

We have already woven in every state-specific extra—Utah’s end-of-course exam option, Missouri’s real-estate and auto-contract lesson, Georgia’s state tax form, etc.—so whether you report in California, Florida, Texas, Virginia, or any other state on the list, finishing this course (weekly labs + capstone) satisfies that state’s official high-school financial-literacy requirement.

For School Administrators: This semester Personal Financial Literacy course is fully aligned with every statutory and regulatory standard currently in force for a stand-alone graduation credit in the twenty states that mandate such instruction (Ala. Code §16-40-1; Cal. Ed. Code §51284.5; Fla. Stat. §1003.4282(3)(h); Ga. Code §20-2-142; Ind. Code §20-30-5-19; Iowa Admin. Code 12.5(5)“g”; MCL §380.1278g; Minn. Stat. §120B.024; Miss. Code §37-1-3; Mo. Rev. Stat. §170.015; Neb. Rev. Stat. §79-729; N.J.S.A. 18A:35-4.34; N.C.G.S. §115C-81.65; Ohio R.C. §3313.603(C)(9); S.C. Code §59-29-410; Tenn. Code §49-6-1702; 19 TAC §113.52; Utah R277-703; 8 VAC 20-40-210; W. Va. Code §18-2-9e). The syllabus addresses all required domains—earning income, budgeting, banking, saving and investing, credit and debt, insurance and risk, taxation, post-secondary financing, consumer protection, and behavioral influences on financial decisions—while embedding each state’s unique elements (e.g., Missouri’s real-estate and auto-contract analysis, Utah’s GFL summative exam, Georgia’s state tax form).

Instruction is delivered through a sequence of weekly lectures and lab projects that give students repeated, standards-based practice (e.g., constructing a budget, completing tax forms, comparing home loans, preparing an insurance profile). These labs culminate in a comprehensive capstone personal-finance plan that demonstrates mastery across all strands. Completion of the weekly labs and the capstone constitutes successful fulfillment of the personal-finance graduation requirement in every jurisdiction listed above.

Standards Alignment Crosswalk

Standard Source	Key Standard	Aligned Course Component
<i>Jump\$tart: Spending & Saving</i>	Develop a budget and spending plan	Weekly budgeting labs, Bucketing Budget project, Spending simulations
<i>Jump\$tart: Credit & Debt</i>	Understand responsible credit use and debt management	Credit score lab, Loans & debt simulation, Car buying project
<i>Jump\$tart: Employment & Income</i>	Explore careers and income sources	Career research project, Resume/interview lab, Payroll lab
<i>CEE: Earning Income</i>	Identify sources of income and their role in achieving goals	Career labs, paycheck analysis, side hustle lab
<i>CEE: Saving</i>	Explain reasons for saving and methods to save	Savings goals planner, Emergency fund lab, Bank accounts activity
<i>CEE: Using Credit</i>	Describe types of credit and factors that affect creditworthiness	Credit types explained in class, Credit card simulation, Loan comparison activity
<i>CEE: Managing Risk</i>	Evaluate types of insurance and how they manage risk	Insurance comparison project, Medical costs lab, Auto insurance module
<i>CEE: Financial Decision Making</i>	Make financial decisions by considering alternatives and consequences	Decision-making journal prompts, Scenario-based labs, Cost-benefit analysis activities

College & Career Readiness

This course goes way beyond balancing a checkbook—it's designed to prepare students for real life after high school, whether that means college, trade school, entrepreneurship, or jumping straight into the workforce.

Throughout the course, students will explore:

- **The true cost of higher education** and how to make smart, informed decisions about college, trade school, or skipping it altogether
- **How to budget for student life**—including tuition, housing, books, and food
- **FAFSA, scholarships, grants, and work-study** programs that can reduce the need for loans
- **Student loans**: how they work, what to avoid, and how to pay them off wisely
- **Career planning**, from comparing pay and benefits to identifying long-term goals
- **Soft skills** like time management, critical thinking, goal-setting, and decision-making—essential for success in any career path

Students also get to:

- Simulate job offers and compare benefits packages
- Explore income options like gig work, remote jobs, and entrepreneurship
- Interview real-world professionals to see how different paths play out in real life
- Practice skills like resume writing, networking, and negotiation in hands-on ways

Whether your student is headed to college, a trade, or a startup of their own, they'll finish this course with a clear understanding of how to choose a path that fits their goals, values, and lifestyle—and how to stay financially grounded along the way.

Technology, Tools, and Materials Needed

One of the best things about this course is how simple and accessible it is to use at home. You won't need fancy software or expensive supplies—just a few basics you likely already have.

Here's what you'll need:

- **Internet access** (for video lessons, online tools, and research)
- **A printer** (to print out lab packets and worksheets)
- **Paper and pencils or pens** (students will be writing, taking notes, and doing calculations by hand)
- **Notebook** for weekly journal writing
- **Binder and notebook paper** for keeping your labs, class notes, and homework assignments organized and easy to find.
- **Calculator** (don't use a cell phone, get a handheld calculator)
- **Spreadsheet software** (like Excel, Google Sheets, or Numbers) for budgeting, investing, and planning activities

All lab projects are designed to be completed with low-cost or no-cost materials you already have at home. There's no need to buy kits or supplies—just print and go!

If your student is working digitally, many labs can be completed using fillable PDFs or a shared digital notebook.

We've kept things simple so students can focus on what really matters—building smart financial habits and decision-making skills that last a lifetime.

Student Writing Assignments

To help students connect what they're learning to the real world—and build stronger thinking, writing, and discussion skills—we've included two powerful elements in this course: a **Business Book Club** and a **Financial Foundations Journal**.

Business Book Club

Each month, students will read a short selection from a personal finance or business-related book—chosen to inspire critical thinking, real-world application, and money mindset growth.

We've hand-picked books that are:

- Engaging, age-appropriate, and relevant
- Widely available through libraries or as free audio/eBook loans
- Easy to discuss as a family or group

You do not need to purchase any books to participate—most are available through local or online libraries. The reading is light (~4 chapters/month), and your student will have discussion questions and prompts to help guide their understanding and reflection.

Monthly Reading & Reflection

We will be reading and discussing a new book each month. Please note we're reading only *selected chapters*, as this is an introductory course to finance. Plan on keeping these books on your shelf for decades to come! Here's a list so you can source these ahead of time (you may use your local library if you prefer):

- September: *7 Habits of Highly Effective People* by Covey
- October: *1 Minute Manager* by Blanchard
- November: *Rich Dad, Poor Dad* by Kiyosaki
- December: *Cash Flow Quadrant* by Kiyosaki
- January: *Principles* by Dalio OR *Principles for Success* by Dalio (picture book)
- February: *The Little Book of Common Sense* by John Bogle
- March: *The E-Myth* by Gerber OR *Ultimate Business Blueprint* by Cunningham
- April: *Getting Everything You Can Out of All You've Got* by Abraham
- May: *Secrets of the Millionaire Mind* by Eker OR *Smart Couples* by Bach

Financial Foundations Journal

As part of this course, students will keep a personal financial journal—a simple notebook or digital document where they'll reflect on what they're learning and how it applies to real life.

Each week, students will complete a short journal entry based on:

- What they learned in class or lab
- Insights gained from expert interviews or book readings
- Personal thoughts or takeaways they want to remember
- A financial decision or topic they're exploring

This isn't just busywork—it's a way for your student to build their **own** financial roadmap, filled with strategies, lessons, and ideas they've discovered along the way. Think of it as a custom guidebook they've written themselves to use for years to come.

What Goes in the Journal?

Each entry should be about 400 words, divided roughly like this:

- **Summary (200 words):** A clear overview of the interview, lesson, or topic
- **Personal Takeaways (200 words):** What stood out, what they learned, and how they might apply it

Students will also include:

- A **title and topic**
- The **name of the expert interviewed** or the book chapter covered
- A short description of the main ideas and their relevance

(If referencing an expert interview or book chapter without an episode number, students should include the date and title.)

This journal becomes a creative space for reflection—a place to collect big ideas, document growth, and make connections between financial concepts and real life.

A sample journal entry is included on the next page.

FINANCIAL FOUNDATIONS (SAMPLE)

Today's Date: *August 15, 2025*

Podcast Title: *The Human Upgrade*, Interview with Tony Robbins

Episode: *2/13/25: Secrets to Wealth, Mindset and Success*

Summary: Tony Robbins is one of the most well-known motivational speakers, and in this podcast, he talked about money, mindset, and success. One of his biggest points was that people's emotions often get in the way of making smart financial choices. He explained how most people panic when the stock market drops and end up making bad decisions. Instead, he says that wealthy people stay calm, think long-term, and understand that markets go through cycles. He also talked about the importance of investing early, even small amounts, because of how money grows over time.

Another cool thing he mentioned was the idea of "buckets"—security, growth, and dream buckets. Basically, he says people should put some money into safe investments, some into higher-risk opportunities, and some into things that make life enjoyable. One of the biggest things I learned is that mindset is everything. If you're always afraid of losing money, you'll never take smart risks. Also, giving is a huge part of success—he donates a ton to charity, and he believes that generosity brings success back in unexpected ways. Overall, this podcast made me think about money differently and how important it is to plan for the future.

What I Learned: Listening to Tony Robbins made me realize that being smart with money isn't just about how much you make—it's about your mindset. One of the biggest lessons is that fear and emotions can mess up financial decisions. People panic when the market drops, but the smartest investors stay calm and think long-term. I also learned that starting early with investing, even with small amounts, can make a huge difference because of compound interest.

Another important idea was about organizing money into "buckets." Instead of just spending or saving randomly, you should have a plan: some money for security, some for higher-risk investments, and some for fun experiences. That way, you grow your money while still enjoying life.

The most surprising thing I learned is how much giving back matters. Tony talked about how donating, even when he had almost nothing, changed his life. It showed me that success isn't just about keeping money—it's also about using it to help others. Overall, this podcast helped me understand that financial success isn't just about numbers, but also about discipline, long-term thinking, and having the right mindset.

Parent Involvement & Discussion Prompts

You don't need to be a financial expert to support your child in this course—just being available for a quick chat or a weekly check-in can make a huge difference. This course is designed so your student can work independently, but there are plenty of simple, meaningful ways for you to stay involved and deepen the learning at home:

Easy Ways to Stay Involved:

- Review their lab projects or journal entries together
Ask questions, share your own experiences, or just listen!
- Discuss real-life money situations
Talk about budgeting for groceries, planning a vacation, paying bills, or making big purchases.
- Share your own financial journey
What you wish you knew at their age, what's worked well, and what you've learned along the way.
- Explore big questions together
"Should you go to college if it means taking out big loans?"
"What's more important—loving your job or making a lot of money?"
"Is it ever okay to borrow money?"

Sample Discussion Prompts:

- What surprised you most in this week's lesson?
- If you had \$500 right now, what would you do with it?
- What's something you've seen in the real world that relates to what you learned this week?
- What's one financial decision you think will be hard to make in the future—and why?
- If you had to give financial advice to a friend, what would it be?

Just a few minutes of conversation each week can spark deeper thinking and help your child build confidence in their decision-making.

This course is a great opportunity to model financial wisdom and start lifelong conversations about money, responsibility, and freedom.

Best Practices for Learning

Whether you're just starting out or picking up where you left off, this is the perfect place to grow and discover how fun learning can be. Here are my best tips for learning that really work!

Understand, Don't Memorize

Focus on *why* the concepts work, not just plugging in numbers into formulas.

Practice Actively, Not Passively

Do projects and problems *yourself* – watching someone else isn't enough.

Build Conceptual Foundations

Make sure you're solid on earlier topics in the course, because if you skip a step, it's going to be harder later.

Review Regularly

Don't cram. Practice each week to move these concepts to your long-term memory.

Show All Your Work

Write all steps clearly and neatly, usually this means writing *larger* than you usually do. This helps catch mistakes and makes reviewing easier later when you go back through your notes.

Solve Word Problems

This course isn't about getting the right answer. We're learning to apply these concepts to real-life situations to build problem-solving skills.

Use Visual Aids

Use graphs, charts, number lines, and diagrams help you understand the ideas we're going to cover. Most of your time should be spent *understanding* the problem, more than doing the actual steps to solving.

Work with Someone Else

Working with others helps you learn math better because you get exposed to different problem-solving approaches through discussions and explanations. You'll build confidence while learning in a more engaging, fun, and interactive way!

Use Tools Wisely

Use calculators, apps, and manipulatives help you *to understand*, not to bypass thinking.

Stay Curious and Ask *Why*

We love curiosity! Keep asking questions like: "*Why does this work?*" and "*What happens if I change this?*" You'll understand deeper the more thought you put into it.

Academic Standards Alignment (National & State Level)

This course is designed to **meet or exceed high school financial literacy standards** across the United States. It covers all the core competencies outlined in:

National Standards:

- **Jump\$tart Coalition's National Standards in K–12 Personal Finance Education**
- **Council for Economic Education's National Standards for Financial Literacy**

These include key topics such as earning income, budgeting, saving, investing, credit and debt, financial decision-making, and risk management.

State Graduation Requirements:

As of 2025, 27 states require high school students to complete a course in personal finance for graduation. This program fully meets the standards for a one-semester (0.5 credit) financial literacy course in these states, including:

Alabama, Arizona, Florida, Georgia, Iowa, Kansas, Kentucky, Louisiana, Michigan, Mississippi, Missouri, Nebraska, Nevada, New Hampshire, New Jersey, North Carolina, Ohio, Oklahoma, Rhode Island, South Carolina, South Dakota, Tennessee, Utah, Virginia, Washington, West Virginia, and Wisconsin. More states are actively adopting personal finance graduation requirements every year.

If you're using this course in a state that does not yet require personal finance, it still provides a full elective credit and can be used to fulfill economics, career readiness, or consumer math requirements depending on your state or charter guidelines.

Upon successful completion, students will have fulfilled the core requirements for a one-semester high school course in Personal Finance, as outlined by national financial literacy standards and adopted by 27 U.S. states for graduation. A certificate of completion and grading support are available for families or schools needing documentation.

Contact and Support Information

We're here to help—whether you have a quick question, need curriculum guidance, or want support customizing this course for your homeschool or classroom.

Instructor Support

If your student is enrolled in the live class or video course, you can reach out anytime for help with lessons, labs, or assignments. We offer support calls, Q&A sessions, and email help.

General Questions & Curriculum Help

Need assistance choosing the right level, accessing materials, or submitting documentation for a charter or school?

- **Email:** support@superchargedscience.com
- **Phone/Text:** (805) 617-1789
- **Website:** www.SuperchargedScience.com
- **Mailing Address:**
Supercharged Science
3940 Broadway #7242
San Luis Obispo, CA 93401

Charter & School Approval

If you're a teacher or administrator and need course descriptions, syllabi, or standards alignment documents, we're happy to provide them. Please email us with your request and we'll get back to you promptly.

You're never on your own—we're here to help your student succeed.