

Semester-at-a-Glance
Economics

Course Description: The goal of this course is to prepare learners to be financially literate for the world today and beyond. This course focuses on the economic way of thinking and how to make better financial decisions. Throughout the course learners will design a personal financial portfolio to demonstrate their understanding of earnings, spending, saving, borrowing, risk management, and investments. The course is anchored in the 2020 High School Colorado Academic Standards for Personal Financial Literacy and Economics.

Semester	Unit 1	Thinking Like an Economist Learners will investigate the science of scarcity and how choices are based on costs and benefits through the decision making process to distribute resources in order to maximize satisfaction for consumers, businesses, nonprofits and governments. This unit culminates in first part of the learner's personal financial portfolio focused on the learner demonstrating their economic knowledge and decision-making skills regarding a potential career path.
	Unit 2	Earnings Learners will create a sustainable budget based upon their earning potential developed in Unit 1. This annual budget will account for economic conditions, cost of living, tax liability and financial obligations and lifestyle scenarios. This unit culminates in second part of the learner's personal financial portfolio focused the learner demonstrating their economic knowledge and decision-making skills in evaluating their potential earnings.
	Unit 3	Spending, Saving, Borrowing Learners will develop a 10 year plan for managing debt, borrowing, saving, and loans (i.e. student, car, home). This unit culminates in third part of the learner's personal financial portfolio focused on the learner demonstrating their economic knowledge and decision-making skills by amending their previous sustainable budget.
	Unit 4	Insurance and Risk Management Learners will investigate different types of risk management and insurances. This unit culminates in fourth part of the learner's personal financial portfolio focused on the learner demonstrating their economic knowledge and decision-making skills to revise their 10 year plan incorporating risk management (insurance) choices while still managing debt, borrowing, saving and loans (ie. student, car, home).
	Unit 5	Personal Investment Objectives Learners will explore investment strategies for now and beyond retirement. This unit culminates in final part of the learner's personal financial portfolio focused on the learner demonstrating their economic knowledge and decision-making skills to include personal investments.