

Pacing Guide for Lesson Plans

39-WEEK SCHEDULE, BASED ON 3–5 HOURS PER WEEK

Chapter 1: Introduction to Personal Finance

WEEK #	LESSON CONTENT
1	<p>Video: Chapter 1, Lesson 1 (13 minutes) Textbook: Personal Finance and You Video: Chapter 1, Lesson 2 (14 minutes) Textbook: A History of Credit and Debt Activity: History of Credit in America (40 minutes) Video: Chapter 1, Lesson 3 (13 minutes) Textbook: It's Time for a Change</p>
2	<p>Video: Chapter 1, Lesson 4 (13 minutes) Textbook: The Road to Financial Success Video: Chapter 1, Lesson 5 (8 minutes) Textbook: Financial Literacy Video: Chapter 1, Lesson 6 (8 minutes) Textbook: Money Personalities and Relationships Activity: Parent Interview (30 minutes)</p>
3	<p>Devotional: Biblical Personal Finance Textbook: Chapter 1 Review Case Study: Chapter 1 Assessment: Chapter 1 Post-Test</p>

Chapter 2: Budgeting Basics

WEEK #	LESSON CONTENT
4	<p>Video: Chapter 2, Lesson 1 (12 minutes) Textbook: The Benefits of Budgeting Activity: What Do You Value? (20 minutes) Video: Chapter 2, Lesson 2 (11 minutes) Textbook: Components of a Budget Video: Chapter 2, Lesson 3 (8 minutes) Textbook: Building a Zero-Based Budget</p>
5	<p>Video: Chapter 2, Lesson 4 (10 minutes) Textbook: Tracking Your Expenses Activity: Building a Budget (25 minutes) Video: Chapter 2, Lesson 5 (9 minutes) Textbook: Make Budgeting a Habit Video: Chapter 2, Lesson 6 (10 minutes) Textbook: Relationships and Budgeting</p>
6	<p>Devotional: Budgeting God's Way Textbook: Chapter 2 Review Case Study: Chapter 2 Assessment: Chapter 2 Post-Test</p>

Chapter 3: Saving Money

CLASS #	LESSON CONTENT
7	<p>Video: Chapter 3, Lesson 1 (9 minutes) Textbook: Saving Money Takes Discipline Video: Chapter 3, Lesson 2 (10 minutes) Textbook: Three Basic Reasons to Save Video: Chapter 3, Lesson 3 (10 minutes) Textbook: Saving for Emergencies Activity: Using the Emergency Fund (20 minutes)</p>
8	<p>Video: Chapter 3, Lesson 4 (10 minutes) Textbook: Saving for Large Purchases Video: Chapter 3, Lesson 5 (11 minutes) Textbook: Building Wealth Video: Chapter 3, Lesson 6 (8 minutes) Textbook: Compound Interest and Growth Activity: Rate of Return (20 minutes)</p>
9	<p>Devotional: God's Heart for Saving Textbook: Chapter 3 Review Case Study: Chapter 3 Assessment: Chapter 3 Post-Test</p>

Chapter 4: Credit and Debt

WEEK #	LESSON CONTENT
10	<p>Video: Chapter 4, Lesson 1 (10 minutes) Textbook: Beware of Credit and Debt Activity: Minimum Payments Mean Costly Consequences (20 minutes) Video: Chapter 4, Lesson 2 (10 minutes) Textbook: Sources and Types of Credit Video: Chapter 4, Lesson 3 (11 minutes) Textbook: Credit Scores and Credit Reports</p>
11	<p>Video: Chapter 4, Lesson 4 (13 minutes) Textbook: The Truth About Credit Cards Video: Chapter 4, Lesson 5 (9 minutes) Textbook: The Truth About Car Loans Activity: Drive With Freedom (25 minutes) Video: Chapter 4, Lesson 6 (14 minutes) Textbook: Getting and Staying Out of Debt</p>
12	<p>Devotional: Your Spiritual Debt Textbook: Chapter 4 Review Case Study: Chapter 4 Assessment: Chapter 4 Post-Test</p>

Chapter 5: Consumer Awareness

WEEK #	LESSON CONTENT
13	<p>Video: Chapter 5, Lesson 1 (13 minutes) Textbook: The Psychology of Sales Activity: Your Response System (20 minutes) Video: Chapter 5, Lesson 2 (10 minutes) Textbook: Buyer Beware Video: Chapter 5, Lesson 3 (15 minutes) Textbook: The Marketing Machine</p>
14	<p>Video: Chapter 5, Lesson 4 (7 minutes) Textbook: Becoming a Smart Spender Video: Chapter 5, Lesson 5 (10 minutes) Textbook: Protecting Yourself as a Consumer Video: Chapter 5, Lesson 6 (11 minutes) Textbook: Your Spending Behavior Activity: Your Contentment Journal (30 minutes)</p>
15	<p>Devotional: Consuming the Truth Textbook: Chapter 5 Review Case Study: Chapter 5 Assessment: Chapter 5 Post-Test</p>

Chapter 6: Career Readiness

WEEK #	LESSON CONTENT
16	<p>Video: Chapter 6, Lesson 1 (12 minutes) Textbook: Work Matters Video: Chapter 6, Lesson 2 (11 minutes) Textbook: Resumé and Interview Basics Video: Chapter 6, Lesson 3 (13 minutes) Textbook: An Entrepreneurial Mindset Video: Chapter 6, Lesson 4 (11 minutes) Textbook: The Path to Your Dream Job</p>
17	<p>Activity: Discover Your Talent and Passion (30 minutes) Video: Chapter 6, Lesson 5 (10 minutes) Textbook: Exploring Career Options Activity: Finding Your Dream Job (45 minutes) Video: Chapter 6, Lesson 6 (11 minutes) Textbook: Be a Lifelong Learner</p>
18	<p>Devotional: Doing Work that Matters Textbook: Chapter 6 Review Case Study: Chapter 6 Assessment: Chapter 6 Post-Test</p>

Chapter 7: College Planning

WEEK #	LESSON CONTENT
19	<p>Video: Chapter 7, Lesson 1 (8 minutes) Textbook: The Path to Intentionality Activity: Turning Dreams into Reality (30 minutes) Video: Chapter 7, Lesson 2 (12 minutes) Textbook: Explore Your Options Video: Chapter 7, Lesson 3 (11 minutes) Textbook: Consider the Cost</p>
20	<p>Video: Chapter 7, Lesson 4 (12 minutes) Textbook: Reduce Your Cost Video: Chapter 7, Lesson 5 (9 minutes) Textbook: Build Your College Resumé Activity: Scholarship Essay (60 minutes) Video: Chapter 7, Lesson 6 (10 minutes) Textbook: Maximize Your Investment</p>
21	<p>Devotional: Intentional Planning Textbook: Chapter 7 Review Case Study: Chapter 7 Assessment: Chapter 7 Post-Test</p>

Chapter 8: Financial Services

CLASS #	LESSON CONTENT
22	<p>Video: Chapter 8, Lesson 1 (8 minutes)</p> <p>Textbook: The Purpose of Banks</p> <p>Video: Chapter 8, Lesson 2 (7 minutes)</p> <p>Textbook: Types of Financial Institutions</p> <p>Activity: Detailing Options of Financial Institutions (30 minutes)</p>
23	<p>Video: Chapter 8, Lesson 3 (7 minutes)</p> <p>Textbook: Your Bank Accounts</p> <p>Video: Chapter 8, Lesson 4 (7 minutes)</p> <p>Textbook: Responsible Banking</p> <p>Activity: Begin Balancing Your Checking Account (25 minutes)</p>
24	<p>Devotional: Storing Up Treasures</p> <p>Textbook: Chapter 8 Review</p> <p>Case Study: Chapter 8</p> <p>Assessment: Chapter 8 Post-Test</p>

Chapter 9: The Role of Insurance

WEEK #	LESSON CONTENT
25	<p>Video: Chapter 9, Lesson 1 (9 minutes) Textbook: Insurance Is Important Video: Chapter 9, Lesson 2 (10 minutes) Textbook: Auto Insurance Video: Chapter 9, Lesson 3 (12 minutes) Textbook: Homeowners and Renters Insurance Video: Chapter 9, Lesson 4 (11 minutes) Textbook: Health Insurance Activity: Health Coverage Comparison (25 minutes)</p>
26	<p>Activity: Health Coverage Comparison (25 minutes) Video: Chapter 9, Lesson 5 (15 minutes) Textbook: Life Insurance Video: Chapter 9, Lesson 6 (11 minutes) Textbook: Other Types of Insurance Activity: Necessary Insurance (25 minutes)</p>
27	<p>Devotional: Biblical Insurance Textbook: Chapter 9 Review Case Study: Chapter 9 Assessment: Chapter 9 Post-Test</p>

Chapter 10: Income and Taxes

WEEK #	LESSON CONTENT
28	<p>Video: Chapter 10, Lesson 1 (8 minutes) Textbook: What Happened to My Money? Video: Chapter 10, Lesson 2 (11 minutes) Textbook: Taxes on Your Paycheck Video: Chapter 10, Lesson 3 (7 minutes) Textbook: Income Tax Basics Activity: Filling Out a W-4 and Reading a W-2 (30 minutes)</p>
29	<p>Video: Chapter 10, Lesson 4 (11 minutes) Textbook: Filing Your Income Taxes Activity: Filing Your Taxes (45 minutes) Video: Chapter 10, Lesson 5 (8 minutes) Textbook: Taxes on Other Types of Income Video: Chapter 10, Lesson 6 (8 minutes) Textbook: Taxes on Things You Buy</p>
30	<p>Devotional: Earthly Taxes, Heavenly Citizenship Textbook: Chapter 10 Review Case Study: Chapter 10 Assessment: Chapter 10 Post-Test</p>

Chapter 11: Housing and Real Estate

CLASS #	LESSON CONTENT
31	<p>Video: Chapter 11, Lesson 1 (8 minutes) Textbook: Living on Your Own Activity: Begin Cost of Living Conversation (20 minutes) Video: Chapter 11, Lesson 2 (7 minutes) Textbook: Renting vs. Owning Activity: To Rent or to Buy? That Is the Question (25 minutes)</p>
32	<p>Video: Chapter 11, Lesson 3 (10 minutes) Textbook: Renting 101 Video: Chapter 11, Lesson 4 (10 minutes) Textbook: Buying a House</p>
33	<p>Devotional: Building on the Right Foundation Textbook: Chapter 11 Review Case Study: Chapter 11 Assessment: Chapter 11 Post-Test</p>

Chapter 12: Investing and Retirement

WEEK #	LESSON CONTENT
34	<p>Video: Chapter 12, Lesson 1 (14 minutes) Textbook: Money for the Future Video: Chapter 12, Lesson 2 (14 minutes) Textbook: Understanding Investments Activity: Comparing Investment Types (20 minutes) Video: Chapter 12, Lesson 3 (10 minutes) Textbook: Investing Through Retirement Plans</p>
35	<p>Video: Chapter 12, Lesson 4 (12 minutes) Textbook: Protecting Your Investments Activity: Diversify Your Investments (75 minutes) Video: Chapter 12, Lesson 5 (8 minutes) Textbook: Planning for Retirement Video: Chapter 12, Lesson 6 (13 minutes) Textbook: Outrageous Generosity</p>
36	<p>Devotional: A Spiritual Investment Textbook: Chapter 12 Review Case Study: Chapter 12 Assessment: Chapter 12 Post-Test</p>

Chapter 13: Global Economics

WEEK #	LESSON CONTENT
37	<p>Video: Chapter 13, Lesson 1 (8 minutes) Textbook: Macroeconomics and Global Activity Video: Chapter 13, Lesson 2 (9 minutes) Textbook: Economic Systems Activity: GDP Around the World (20 minutes)</p>
38	<p>Video: Chapter 13, Lesson 3 (6 minutes) Textbook: The U.S. Economy Activity: The Impact of Inflation (20 minutes) Video: Chapter 13, Lesson 4 (10 minutes) Textbook: Thinking Globally</p>
39	<p>Devotional: God's Global Commission Textbook: Chapter 13 Review Case Study: Chapter 13 Assessment: Chapter 13 Post-Test</p>