

Program Overview & Pedagogical Philosophy

The Savvas Personal Finance Curriculum is a comprehensive, real-world instructional program designed to equip high school students with essential money management competencies for postsecondary independence and lifelong fiscal health. Grounded in active inquiry, the curriculum develops critical skills across budgeting, banking systems, compound interest, credit evaluation, tax filing, and risk management.

At the core of the pedagogy is the PACED Decision-Making Model (Problem, Alternatives, Criteria, Evaluate, Decision), a 5-step rational framework that students apply across every unit to analyze complex life choices—such as purchasing vs. leasing vehicles, choosing postsecondary paths, and selecting debt payoff strategies.

6-Module Scope & Sequence

Module	Core Focus Area	Key Concepts & Real-World Competencies	Pacing
Mod 1: Foundations & Budgeting	Income & Expenses	Distinguishing needs vs. wants, 80/10/10 rule, fixed vs. variable costs, emergency funds (3–6 months).	3–5 Periods
Mod 2: Banking & Money Mgmt.	Financial Systems	Selecting FDIC/NCUA-insured accounts (\$250k limit), balancing check registers, preventing phishing scams.	4–6 Periods
Mod 3: Saving & Wealth Building	Compound Interest	Pay Yourself First (10–15%), APY vs. APR, stock/bond diversification, dollar-cost averaging, fraud protection.	5–7 Periods
Mod 4: Credit, Debt & Borrowing	Credit Risk & Debt	Evaluating 3 Cs of Credit, FICO scores (300–850), 36% DTI ratio, debt snowball vs. avalanche strategies.	5–8 Periods
Mod 5: Risk Mgmt. & Insurance	Risk Transference	Auto, health, renters, and life insurance policies; deductibles vs. premiums; PACED car-buying decision matrix.	4–6 Periods
Mod 6: Consumer Rights & Careers	Protection & Taxes	FTC/CFPB consumer watchdogs, Form 1040 tax return preparation, FAFSA, gross vs. net pay calculations.	5–7 Periods

Teaching Routines

- 1. CONNECT (Start Up):** Entry routines activating prior knowledge. Teachers lead quick polling exercises, such as categorizing daily expenses into 'Wants vs. Needs' (e.g., streaming subscriptions vs. public transit fares).
- 2. INVESTIGATE (Guided Reading):** Targeted callouts embedded directly alongside text sections. Includes visual literacy prompts for analyzing compound interest growth curves, stock market trends, and loan amortization tables.
- 3. ACTIVE CLASSROOM (Simulations):** Collaborative group exercises. Students participate in role-playing scenarios, such as auto sales negotiations, loan application reviews, and credit card rate comparisons.
- 4. DEMONSTRATE & SYNTHESIZE:** Step-by-step teacher modeling for student companion worksheets, checkbook reconciliations, and Form 1040 tax preparation workshops.

Tiered Scaffolding & Multilingual Learner Supports

Extra Support	On-Level	Challenge	Multilingual Learners (MLL)
• Simplified step-by-step math breakdowns for interest formulas. • Visual graphic organizers (T-charts, pyramid notes). • Pre-filled check register templates and guided prompt cards.	• Localized consumer market and banking research tasks. • Scenario-based obstacle analysis and budgeting extensions. • Pair-share evaluation of credit card terms and fees.	• Advanced spreadsheet modeling utilizing PMT and compound formulas. • Independent stock market portfolio analysis and risk evaluation. • Comparative analysis of mortgage amortization structures.	• Academic cognate guides and financial vocabulary word walls. • Structured sentence frames for class debates and discussions. • Recommendations for home-language discussion reinforcement.

Common Student Financial Misconceptions & Fact Alignment

Common Student Misconception	Factual Guidance for Teachers to Present
'Having a budget means you can never have fun or buy extra things.'	A budget isn't a restriction; it's a plan that guarantees guilt-free spending on wants by allocating funds after needs and savings are covered (e.g., 80/10/10 rule).
'Your annual income determines your credit score.'	Income is not a component of FICO credit scores. Scores are calculated strictly on payment history (35%), amounts owed (30%), length of credit history (15%), new credit (10%), and credit mix (10%).
'Big national commercial banks are inherently safer than credit unions.'	Both offer identical \$250,000 deposit protection per depositor—FDIC for commercial banks and NCUA for credit unions.
'Filing a Form 1040 tax return is only required for wealthy individuals.'	Anyone earning above the standard deduction threshold or wanting to claim earned income tax refunds must file Form 1040 annually.