



*Department of Teaching & Learning*  
*Parent/Student Course Information*

***Financial Skills***  
***(HE 6121)***  
***One Quarter***  
***Grade 7***

*Counselors are available to assist parents and students with course selections and career planning. Parents may arrange to meet with the counselor by calling the school's guidance department.*

**COURSE DESCRIPTION**

Financial Skills is a nine-week Family and Consumer Sciences exploratory course for seventh grade students designed to teach the basics of personal money management. Course objectives include the decision making process used to set goals and budget spending, the basics of banking services and the basics of earning, spending, saving and managing credit.

**CERTIFICATION**

None

**STUDENT ORGANIZATION**

None

**PREREQUISITE**

None

**OPTIONS FOR NEXT COURSE**

Teen Living 7

Teen Living 8

**REQUIRED STUDENT TEXTBOOK**

None

## COMPETENCIES FOR FINANCIAL SKILLS

### **Demonstrating Workplace Readiness Skills: Personal Qualities and People Skills**

- 1 Demonstrate positive work ethic.
- 2 Demonstrate integrity.
- 3 Demonstrate teamwork skills.
- 4 Demonstrate self-representation skills.
- 5 Demonstrate diversity awareness.
- 6 Demonstrate conflict-resolution skills.
- 7 Demonstrate creativity and resourcefulness.
- 8 Demonstrate effective speaking and listening skills.
- 9 Demonstrate effective reading and writing skills.
- 10 Demonstrate critical-thinking and problem-solving skills.
- 11 Demonstrate healthy behaviors and safety skills.
- 12 Demonstrate an understanding of workplace organizations, systems and climates.
- 13 Demonstrate lifelong-learning skills.
- 14 Demonstrate job-acquisition and advancement skills.
- 15 Demonstrate time-, task- and resource-management skills.
- 16 Demonstrate job-specific mathematics skills.
- 17 Demonstrate customer-service skills.
- 18 Demonstrate proficiency with technologies common to a specific occupation.
- 19 Demonstrate information technology skills.
- 20 Demonstrate an understanding of Internet use and security issues.
- 21 Demonstrate telecommunications skills.

### **Establishing a Financial Foundation**

- 22 Investigate and explain the economic way of thinking.
- 23 Explore the role of the Federal Reserve System.
- 24 Identify and implement strategies for setting and achieving short- term, intermediate and long-term goals.

### **Making Sound Financial Decisions**

- 25 Identify the steps of the decision-making process and apply them to real-world scenarios.
- 26 Investigate and explore sources of income and corresponding tax laws for teenagers.
- 27 Develop a budget for spending and saving.
- 28 Investigate careers and salary information and relate to long-term goal setting.

### **Becoming a Confident Consumer**

- 29 Demonstrate the ability to manage a checking account.
- 30 Research the role of government in consumer protection.
- 31 Research types of advertising and utilize advertisements to compare and contrast products and services.
- 32 Compute sales tax for purchases of various goods and services.
- 33 Explore the advantages and disadvantages of internet shopping.
- 34 Explore and analyze the use of credit and calculate interest rates.

### **Understanding Wise Investing**

- 35 Explore banks and financial institutions as profit centers.
- 36 Investigate a variety of types of savings accounts.
- 37 Research a variety of components on the stock market.

Aaron C. Spence, Ed.D., Superintendent  
Virginia Beach City Public Schools  
2512 George Mason Drive, Virginia Beach, VA 23456-0038

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Alternative formats of this publication which may include taped, Braille, or large print materials are available upon request for individuals with disabilities. Call or write The Department of Teaching and Learning, Virginia Beach City Public Schools, 2512 George Mason Drive, P.O. Box 6038, Virginia Beach, VA 23456-0038. Telephone 263-1070 (voice); fax 263-1424; 263-1240 (TDD) or email at [Kathleen.Vuono@vbschools.com](mailto:Kathleen.Vuono@vbschools.com).

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