**Cassville High School**

**Course Competencies (ELO’s)**

Course Name: Personal Finance in Agriculture

Mark which semester the ELO is taught in. In the “Mastery Level” column, please place the expected mastery level for the ELO. This should be a well thought out % and evaluated annually when your data analysis has been completed.

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| **Semester** | **ELO** | **Mastery**  **Level** |
| 2nd | 1. Students will understand the government’s impact on our finances through taxes, government payments and employee benefits. | 70% |
| 2nd | 1. Students will demonstrate the basic economic principles: supply/demand, opportunity cost, and depreciation. | 70% |
| 2nd | 1. Students will evaluate insurance options and other risk-management strategies to protect against loss. | 70% |
| 2nd | 1. Students will develop a budget for earning, spending, saving, and investing. | 70% |
| 2nd | 1. Students will understand the services provided by financial institutions. | 70% |
| 2nd | 1. Students will compare the different sources of consumer credit, such as credit cards, consumer loans, auto loans, student loans. | 70% |
| 2nd | 1. Compare and contrast various choices for saving and investing. | 70% |
| 2nd | 1. Understand and demonstrate the time value of money such as simple and compound interest and the Rule of 72. | 70% |
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