**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.

|  |  |  |
| --- | --- | --- |
| **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% |
|  |  |  |