



FoolProof

F O U N D A T I O N

Use Caution. Question Sellers. Rely on Research.

FOOLPROOF'S OUTLINE OF CURRICULUM

HB 7071 amends section 1003.4282, Florida Statutes (F.S.), effective July 1, 2019, and states that beginning with the 2019-2020 school year, districts must offer a financial literacy course consisting of at least one half-credit as an elective.

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The following document is a course outline/syllabus that aligns the FoolProof Financial Literacy modules that include pre and post objective tests along with interactive assignments and activities. This document aligns the FoolProof curriculum with the standards/objectives in standard order. It is recommended that students always do the modules first before they complete the assignments and activities. You can use the FoolProof modules in any order.

The teacher may choose to do the individual evaluation, group evaluation or a combination of both. The timetable of completion can be altered depending on what secondary evaluation was chosen. The order of standards being taught can be altered as well, at the teacher's option.

Teachers should review all lessons and information at <http://www.foolproofflorida.com> before the beginning of the semester. There are many ways to use FoolProof in your classroom, decide what strategy fits your class. All assignments and activities are available once you are a registered FoolProof teacher, **all activity's have teaching guides in PDF form. All are listed under high school components.**

The design of this curriculum outline is for a twenty (20) week class that meets every day for 45 minutes. It can be easily altered for a 60 minutes class and/or a semester or full year block schedule. The total days are formulated for 20 weeks x 5 class days per week, for a total of 100 instructional days. These days will be diminished for holidays, days off and conference days. The average class days for a semester course are 95.

The FoolProof Foundation

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Week 1

Standard 1: Earning Income Benchmarks

[SS.912.FL.1.1](#)

[SS.912.FL.1.2](#)

[SS.912.FL.1.3](#)

[SS.912.FL.1.4](#)

[SS.912.FL.1.5](#)

[SS.912.FL.1.6](#)

[SS.912.FL.1.7](#)

Day 1

Registration

1. Sign up and register your class on <http://www.foolproofflorida.com>
2. Using FoolProof's teacher resources with pre module introduction lesson plans explain the importance of financial literacy for the students' entire life.
3. Simply follow the instructions on <http://www.foolproofflorida.com> for all curriculum implementation.
4. Pre tests are embedded in all modules as well as module post tests.

Days 2-5

FoolProof Module 14: College Prep: "Who Needs Money?"
Module 14: FoolProof Test

Assignment 1: What Is Personal Finance?

Step 1

Activity 1: What is Personal Finance?

Teaching guide provided with activity

Week 2

Day 6

Assignment 3: What Job Is Right For You?

Day 7 and 8

Assignment 3: Step 1

Activity 3: What Job is Right For You?
Teaching guide provided with activity

Day 9-14

Week 3

Day 15

Assignment 4: What School Would You Like to Attend?
Assignment 4: Step 1

Day 16-18

Assignment 4: Step 1

Week 4

Day 19-23

Assignment 4: Step 2
Assignment 4: Step 3



Week 5

Day 24-32

Assignment 5: Does a Student Loan Make Sense?

Step 1

Activity 4: Does a Student Loan Make Sense?

Teaching guide provided with activity

Week 6

Day 32-35

Module 12: Taxes “Tax Me”

Module 12: FoolProof Test



Week 7

Standard 2: Buying Goods and Services Benchmarks

[SS.912.FL.2.1](#)

[SS.912.FL.2.2](#)

[SS.912.FL.2.3](#)

[SS.912.FL.2.4](#)

[SS.912.FL.2.5](#)

[SS.912.FL.2.6](#)

[SS.912.FL.2.7](#)

Days 36-41

Module 1: The Free Enterprise System: "When it Hits the Fan!"

Module 1: Test

Module 4: Checking & Savings Accounts: "Road Trip!"

Module 4: Test

Module 5: Checking & Savings Accounts: "Junk in the Trunk!" (Guided practice to Module 4)

Day 42-43

Assignment 7: How Do You Obtain Accurate Information?

Step 1

Assignment 7: Step 2 and 3

Day 44

Activity 6: How Do You Obtain Accurate Information?

Teaching guide provided with activity

Week 8

Day 45

Module 13: "Charitable Giving: "Giving vs. Getting"

Module 13: Test

Assignment 2: Developing Your Financial Goals

Step 1

Day 46

Assignment 2: Step 2

Day 47

Begin spending journal in preparation for Week 10 (see instructions prior to module 8 Burning Money)

Week 9

Day 48-49

Activity 2: Developing Your Financial Goals

Teaching guide provided with activity

Day 51 (play game)

Week 10

Days 52-56

Module 8: Budgeting & Saving: "Burning Money"

Module 8: Test

Module 9: Renting a Pad: "Moving Out"

Module 9: Test

Module 10: House Buying: "Buying a Home"

Module 10: Test

Begin spending journal in preparation for Week 10. It will take 7 days and can be done outside of class time.

Standard 3: Savings

Benchmarks

[SS.912.FL.3.1](#)

[SS.912.FL.3.2](#)

[SS.912.FL.3.3](#)

[SS.912.FL.3.4](#)

[SS.912.FL.3.5](#)

[SS.912.FL.3.6](#)

[SS.912.FL.3.7](#)

Individual Assignment:

Complete and collect the online spending journal.

Week 11

Days 57-59

Assignment 6: Developing Your Personal Balance Sheet

Step 1

Activity 5: Your Monthly Income and Expense Worksheet

Teaching guide provided with activity

Days 60-62

Assignment 8: Are All Financial Institutions Alike?

Step 1 and 2

Activity 7: Are All Financial Institutions Alike?

Teaching guide provided with activity



Week 12

Standard 4: Using Credit

Benchmarks:

[SS.912.FL.4.1](#)

[SS.912.FL.4.2](#)

[SS.912.FL.4.3](#)

[SS.912.FL.4.4](#)

[SS.912.FL.4.5](#)

[SS.912.FL.4.6](#)

[SS.912.FL.4.7](#)

[SS.912.FL.4.8](#)

[SS.912.FL.4.9](#)

[SS.912.FL.4.10](#)

[SS.912.FL.4.11](#)

[SS.912.FL.4.12](#)

[SS.912.FL.4.13](#)

Days 63-67

Module 2: Credit: "Breathing Without Air!"

Module 2: Test

Module 3: Credit Scores: "Kick Some Buck!"

Module 3: Test

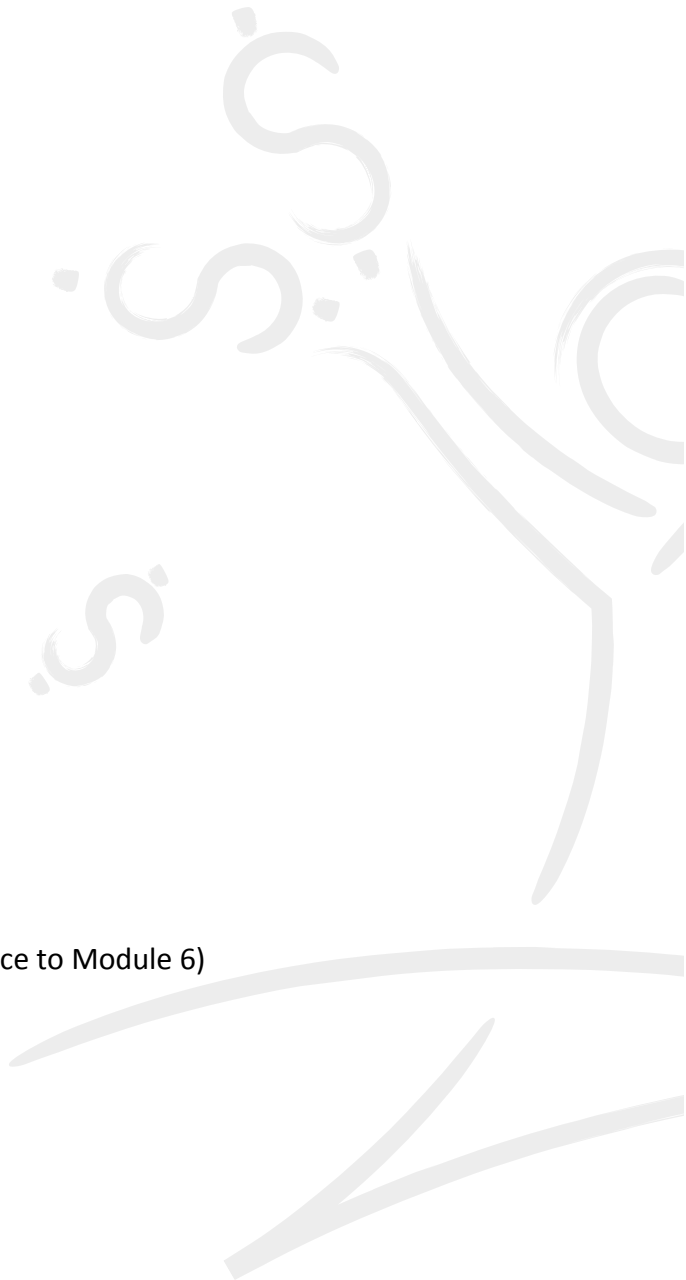
Module 6: Credit Cards: "Sucker Punch!"

Module 6: Test

Module 7: Credit Cards: "Boxing Practice" (guided practice to Module 6)

Module 16: Bankruptcy: "Broke!"

Module 16: Test



Week 13

Day 68-69

Assignment 12: How Do You Get A Loan Approved?
Step 1 and 2

Activity 11: How Do You Compare and Decide Loan Terms?
Teaching guide provided for activity

Day 70-71

***Set up stock market game (see week 17 instructions)**

Week 14

Day 72

Assignment 9: How Do You Find The Best And Cheapest Loan? Step 1
Assignment 9: Step 2

Activity 8: How Do You find The Cheapest Loan?
Teaching guide provided for activity

Days 73-75

**(Teacher can choose all assignments or pick and choose do to time constraints)
(Presentation dates would be Days 76-77)**

Assignment 11: How Much Does Your Credit Score Impact Your Life?
Step 1-2-3-4

Activity 10: How Does Credit Score Impact Your Life?
Teaching guide provided for activity

Assignment 13: The Biggest Danger To Your Independence: Debt!
Steps 1-2-3-4

Activity 12: The Biggest Danger To Your Independence: Debt!
Teaching guide provided for activity

Week 15

Standard 5: Financial Investing

Benchmarks

[SS.912.FL.5.1](#)

[SS.912.FL.5.2](#)

[SS.912.FL.5.3](#)

[SS.912.FL.5.4](#)

[SS.912.FL.5.5](#)

[SS.912.FL.5.6](#)

[SS.912.FL.5.7](#)

[SS.912.FL.5.8](#)

[SS.912.FL.5.9](#)

[SS.912.FL.5.10](#)

[SS.912.FL.5.11](#)

[SS.912.FL.5.12](#)

Day 78-80

Module 17: Investing: "Pay Me While I Sleep!"

Module 17 Test

Module 18: Retirement: "Time Travel!"

Module 18 Test

Day 81-82

Assignment 16: Work Every Day Or Make Your Money Work?

Step 1 -2



Week 16

Day 83-85

*** Set up stock market game on day 70 so you have plenty of time to use the game as an interactive learning tool.**

Activity 15: Work Every Day or Make Your Money Work?
Teacher guide provided for activity

Activity 16: What's The Best Way To Invest?
Teacher guide provided for activity

Week 17

Standard 6: Protecting and Insuring Benchmarks

[SS.912.FL.6.1](#)

[SS.912.FL.6.2](#)

[SS.912.FL.6.3](#)

[SS.912.FL.6.4](#)

[SS.912.FL.6.5](#)

[SS.912.FL.6.6](#)

[SS.912.FL.6.7](#)

[SS.912.FL.6.8](#)

[SS.912.FL.6.9](#)

[SS.912.FL.6.10](#)

Day 86-87

Module 15: Insurance: "Don't Forget the Parachute!"
Module 15 Test
Module 11: Take This Bet
Module 11 Test

Day 88-90

Assignment 14: Do you Need Insurance? What Type? Why?
Step 1-2-3
Activity 13: Do You Need Insurance? What Type? Why?
Teaching guide provided for activity

Week 18

Day 91- 92-93

Assignment 15: Protecting Yourself From Identity Theft

Step 1-2-3

Activity 14: Protecting Yourself From Identity Theft

Teaching guide provided for activity

Week 19

Day 93 (Final review of the stock market game that was started and used as a teaching tool since day 70)

Week 20

Day 94-95

Use day 94-95 to review and collect all outstanding work.

