



The Academy for Urban Scholars High School Governing Authority believes that preparing students for post-secondary education, equipping them with the prerequisite skills needed for a successful career, and teaching students to become financially literate, including the ability to read, analyze, manage and communicate about the personal financial conditions that affect material well-being, will position them for success in later life. Below are the topics to be covered:

1. Capstone
2. Workplace Expectations:
 - a) How to interview and get the job
 - b) Resume Class
 - c) Ability to work in teams
 - d) Ability to work independently
 - e) Skills vs. Interests
 - f) Good work ethic
 - g) Knowing the difference between a wage and a salary
 - h) Gross vs. net income
 - i) Workers and Earners
 - j) Income vs. expense
3. How to create a budget
 - a) Fixed Costs
 - b) Variable Costs
 - c) Periodic Costs
 - d) Discretionary Income
4. Paying Bills
 - a) Installment loans
 - b) Electronic payments
 - c) Automatic payments
5. The role of taxes
 - a) Sales tax
 - b) Income tax
 - c) Property tax
 - d) Luxury/entertainment tax
 - e) Excise tax
6. Problem Solving/Critical Thinking
7. Banking Basics
8. Economic Decision-Making