

JA FINANCIAL LITERACY Pacing Guide

This course is designed in a way that allows educators to deliver the full curriculum in either a traditional 45-minute class period format or a 90-minute block schedule, making it adaptable to a wide range of school schedules and instructional settings.

The course spans 16 topics organized across 4 units and includes a final course case study challenge. The full curriculum is designed to fit comfortably within a typical 16- to 18-week semester.

The course uses the following structure:

- 4 units
- 4 topics per unit
- 5 sessions per topic (45-minute session length)
- Case Challenge (10 sessions at the end of the course)

Note: Pre- and post-course surveys are mandatory and are not accounted for in the pacing of the course. Additional time should be provided for students to complete the surveys prior to starting any course materials and at the conclusion of all semester course sessions.

Option 1: 45-Minute Class Schedule / 18 Weeks

(16 Topics + Final Course Case Challenge)

In the 45-minute session format, each topic is covered over five sessions, with each session dedicated to one phase of the 5E instructional framework. This pacing mirrors a standard Monday–Friday class schedule and totals 80 topic sessions plus 10 Case Challenge sessions across 18 weeks

	Monday	Tuesday	Wednesday	Thursday	Friday
Pre-Course Survey (Mandatory) Must be completed prior to start of course					
Unit 1: Employment, Income & Financial Decision-Making					
Week 1 Earning & Spending	Session 1 Engage Topic Pre-Quiz	Session 2 Explore	Session 3 Explain	Session 4 Elaborate	Session 5 Evaluate Topic Post-Quiz Topic Finance at-a-Glance
Week 2 Education, Careers & Earning Potential	Session 6 Engage Topic Pre-Quiz	Session 7 Explore	Session 8 Explain	Session 9 Elaborate	Session 10 Evaluate Topic Post-Quiz Topic Finance at-a-Glance
Week 3 Taxes, Withholding & Public Benefits	Session 11 Engage Topic Pre-Quiz	Session 12 Explore	Session 13 Explain	Session 14 Elaborate	Session 15 Evaluate Topic Post-Quiz Topic Finance at-a-Glance
Week 4 Employee Benefits & Total Compensation	Session 16 Engage Topic Pre-Quiz	Session 17 Explore	Session 18 Explain	Session 19 Elaborate	Session 20 Evaluate Topic Post-Quiz Topic Finance at-a-Glance (Optional) Unit Review

	Monday	Tuesday	Wednesday	Thursday	Friday
Unit 2: Money Management & Financial Institutions					
Week 5 Financial Institutions & Services	Session 21 Engage Topic Pre-Quiz	Session 22 Explore	Session 23 Explain	Session 24 Elaborate	Session 25 Evaluate Topic Post-Quiz Topic Finance at-a-Glance
Week 6 Consumer Decision-Making	Session 26 Engage Topic Pre-Quiz	Session 27 Explore	Session 28 Explain	Session 29 Elaborate	Session 30 Evaluate Topic Post-Quiz Topic Finance at-a-Glance
Week 7 Budgeting & Cash Flow Management	Session 31 Engage Topic Pre-Quiz	Session 32 Explore	Session 33 Explain	Session 34 Elaborate	Session 35 Evaluate Topic Post-Quiz Topic Finance at-a-Glance
Week 8 Saving & Financial Goal Setting	Session 36 Engage Topic Pre-Quiz	Session 37 Explore	Session 38 Explain	Session 39 Elaborate	Session 40 Evaluate Topic Post-Quiz Topic Finance at-a-Glance (Optional) Unit Review
Unit 3: Credit, Debt, & Consumer Protection					
Week 9 Credit & Borrowing	Session 41 Engage Topic Pre-Quiz	Session 42 Explore	Session 43 Explain	Session 44 Elaborate	Session 45 Evaluate Topic Post-Quiz Topic Finance at-a-Glance
Week 10 Credit Scores & Credit Reports	Session 46 Engage Topic Pre-Quiz	Session 47 Explore	Session 48 Explain	Session 49 Elaborate	Session 50 Evaluate Topic Post-Quiz Topic Finance at-a-Glance
Week 11 Managing Debt & Financial Risk	Session 51 Engage Topic Pre-Quiz	Session 52 Explore	Session 53 Explain	Session 54 Elaborate	Session 55 Evaluate Topic Post-Quiz Topic Finance at-a-Glance
Week 12 Consumer Protection, Fraud & Identity Theft	Session 56 Engage Topic Pre-Quiz	Session 57 Explore	Session 58 Explain	Session 59 Elaborate	Session 60 Evaluate Topic Post-Quiz Topic Finance at-a-Glance (Optional) Unit Review

	Monday	Tuesday	Wednesday	Thursday	Friday
Unit 4: Planning for the Future & Financial Independence					
Week 13 Investing vs. Saving	Session 61 Engage Topic Pre-Quiz	Session 62 Explore	Session 63 Explain	Session 64 Elaborate	Session 65 Evaluate Topic Post-Quiz Topic Finance at-a-Glance
Week 14 Investing Basics & Asset Growth	Session 66 Engage Topic Pre-Quiz	Session 67 Explore	Session 68 Explain	Session 69 Elaborate	Session 70 Evaluate Topic Post-Quiz Topic Finance at-a-Glance
Week 15 Risk Management & Insurance	Session 71 Engage Topic Pre-Quiz	Session 72 Explore	Session 73 Explain	Session 74 Elaborate	Session 75 Evaluate Topic Post-Quiz Topic Finance at-a-Glance
Week 16 Long-Term Financial Planning & Insurance Needs	Session 76 Engage Topic Pre-Quiz	Session 77 Explore	Session 78 Explain	Session 79 Elaborate	Session 80 Evaluate Topic Post-Quiz Topic Finance at-a-Glance (Optional) Unit Review

	Monday	Tuesday	Wednesday	Thursday	Friday
Case Challenge					
Week 17 Case Challenge	Sessions 81 and 82 Engage		Sessions 83 and 84 Explore		Session 85 Explain
Week 18 Case Challenge	Session 86 Explain	Sessions 87 and 88 Elaborate		Sessions 89 and 90 Evaluate	
Post-Course Survey (Mandatory) Must be completed at the end of the course					

Option 2: 90-Minute Block Schedule / 18 Weeks

In the 90-minute block format, each topic is completed usually within a single week across three blocks. Sessions are paired to maximize instructional flow: Engage and Explore are combined in the first block, Explain and Elaborate in the second, and Evaluate stands alone in the third to allow adequate time for reflection and assessment. This format totals 54 blocks across 18 weeks.

	Block A	Block B	Block C
Pre-Course Survey (Mandatory) Must be completed prior to start of course			
Unit 1: Employment, Income & Financial Decision-Making			
Week 1 Earning & Spending	Block 1 Sessions 1–2 Engage + Explore Topic Pre-Quiz	Block 2 Sessions 3–4 Explain + Elaborate	Block 3 Session 5 Evaluate Topic Post-Quiz Topic Finance at-a-Glance
Week 2 Education, Careers & Earning Potential	Block 4 Sessions 6–7 Engage + Explore Topic Pre-Quiz	Block 5 Sessions 8–9 Explain + Elaborate	Block 6 Session 10 Evaluate Topic Post-Quiz Topic Finance at-a-Glance
Week 3 Taxes, Withholding, & Public Benefits	Block 7 Sessions 11–12 Engage + Explore Topic Pre-Quiz	Block 8 Sessions 13–14 Explain + Elaborate	Block 9 Session 15 Evaluate Topic Post-Quiz Topic Finance at-a-Glance
Week 4 Employee Benefits & Total Compensation	Block 10 Sessions 16–17 Engage + Explore Topic Pre-Quiz	Block 11 Sessions 18–19 Explain + Elaborate	Block 12 Session 20 Evaluate Topic Post-Quiz Topic Finance at-a-Glance (Optional) Unit Review

	Block A	Block B	Block C
Unit 2: Money Management & Financial Institutions			
Week 5 Financial Institutions & Services	Block 13 Sessions 21–22 Engage + Explore Topic Pre-Quiz	Block 14 Sessions 23–24 Explain + Elaborate	Block 15 Session 25 Evaluate Topic Post-Quiz Topic Finance at-a-Glance
Week 6 Consumer Decision-Making	Block 16 Sessions 26–27 Engage + Explore Topic Pre-Quiz	Block 17 Sessions 28–29 Explain + Elaborate	Block 18 Session 30 Evaluate Topic Post-Quiz Topic Finance at-a-Glance
Week 7 Budgeting & Cash Flow Management	Block 19 Sessions 31–32 Engage + Explore Topic Pre-Quiz	Block 20 Sessions 33–34 Explain + Elaborate	Block 21 Session 35 Evaluate Topic Post-Quiz Topic Finance at-a-Glance
Week 8 Saving & Financial Goal Setting	Block 22 Sessions 36–37 Engage + Explore Topic Pre-Quiz	Block 23 Sessions 38–39 Explain + Elaborate	Block 24 Session 40 Evaluate Topic Post-Quiz Topic Finance at-a-Glance (Optional) Unit Review
Unit 3: Credit, Debt & Consumer Protection			
Week 9 Credit & Borrowing	Block 25 Sessions 41–42 Engage + Explore Topic Pre-Quiz	Block 26 Sessions 43–44 Explain + Elaborate	Block 27 Session 45 Evaluate Topic Post-Quiz Topic Finance at-a-Glance
Week 10 Credit Scores & Credit Reports	Block 28 Sessions 46–47 Engage + Explore Topic Pre-Quiz	Block 29 Sessions 48–49 Explain + Elaborate	Block 30 Session 50 Evaluate Topic Post-Quiz Topic Finance at-a-Glance

continued

	Block A	Block B	Block C
Week 11 Managing Debt & Financial Risk	Block 31 Sessions 51–52 Engage + Explore Topic Pre-Quiz	Block 32 Sessions 53–54 Explain + Elaborate	Block 33 Session 55 Evaluate Topic Post-Quiz Topic Finance at-a-Glance
Week 12 Consumer Protection, Fraud & Identity Theft	Block 34 Sessions 56–57 Engage + Explore Topic Pre-Quiz	Block 35 Sessions 58–59 Explain + Elaborate	Block 36 Session 60 Evaluate Topic Post-Quiz Topic Finance at-a-Glance (Optional) Unit Review
Unit 4: Planning for the Future & Financial Independence			
Week 13 Investing vs. Saving	Block 37 Sessions 61–62 Engage + Explore Topic Pre-Quiz	Block 38 Sessions 63–64 Explain + Elaborate	Block 39 Session 65 Evaluate Topic Post-Quiz Topic Finance at-a-Glance
Week 14 Investing Basics & Asset Growth	Block 40 Sessions 66–67 Engage + Explore Topic Pre-Quiz	Block 41 Sessions 68–69 Explain + Elaborate	Block 42 Session 70 Evaluate Topic Post-Quiz Topic Finance at-a-Glance
Week 15 Risk Management & Insurance	Block 43 Sessions 71–72 Engage + Explore Topic Pre-Quiz	Block 44 Sessions 73–74 Explain + Elaborate	Block 45 Session 75 Evaluate Topic Post-Quiz Topic Finance at-a-Glance
Week 16 Long-Term Financial Planning & Insurance Needs	Block 46 Sessions 76–77 Engage + Explore Topic Pre-Quiz	Block 47 Sessions 78–79 Explain + Elaborate	Block 48 Session 80 Evaluate Topic Post-Quiz Topic Finance at-a-Glance (Optional) Unit Review

	Block A	Block B	Block C
Course Case Challenge			
Week 17 Course Case Challenge	Block 49 Sessions 81–82 Engage	Block 50 Sessions 83–84 Explore	Block 51 Session 85 Explain
Week 18 Course Case Challenge	Block 52 Session 86 Explain	Block 53 Sessions 87–88 Elaborate	Block 54 Sessions 89–90 Evaluate
Post-Course Survey (Mandatory) Must be completed at the end of the course			

Note for Alternating Block Schedules

Some schools operate on an alternating block schedule where classes meet three days one week and two days the next. In this format, a single topic will occasionally span two weeks rather than fitting neatly into one. To maintain semester pacing, Block C on three-block weeks serves as a transition block, with the first portion completing the current topic's Evaluate session and the remaining time beginning the next topic's Engage session. This approach allows two topics to be bridged within a single class period and minimizes transition time between units.

An important scheduling consideration is that a strict 3/2 alternating pattern provides only 45 instructional blocks over 18 weeks—fewer than the 54 blocks required to complete all 16 topics and the final Case Challenge. To remain on pace, an additional third instructional block should occur approximately every 4–5 weeks, ideally scheduled at the end of each unit. Combined with the Block C transition strategy, these additional blocks provide the instructional time needed to complete all four units plus the final Case Challenge within the semester.

This is an example of a full unit using this alternating block schedule.

	Block A	Block B	Block C
Week 1 3-block week	Block A Sessions 1 & 2 Engage + Explore Topic Pre-Quiz	Block B Sessions 3 & 4 Explain + Elaborate	Block C ★ Session 5 Evaluate Topic Post-Quiz Finance at-a-Glance <hr/> Session 6 Engage Topic Pre-Quiz
Week 2 2-block week	Block A Sessions 7 & 8 Explore + Explain	Block B Sessions 9 & 10 Elaborate + Evaluate Topic Post-Quiz Topic Finance at-a-Glance	No 3rd block this week
Week 3 3-block week	Block A Sessions 11 & 12 Engage + Explore Topic Pre-Quiz	Block B Sessions 13 & 14 Explain + Elaborate	Block C ★ Session 15 Evaluate Topic Post-Quiz Topic Finance at-a-Glance <hr/> Session 16 Engage Topic Pre-Quiz
Week 4 3-block week (See Note for Alternating Block Schedules: A 3-block week may be necessary every 4–5 weeks to complete all course sessions and final Case Challenge)	Block A Sessions 17 & 18 Explore + Explain	Block B Sessions 19 & 20 Elaborate + Evaluate Topic Post-Quiz Topic Finance at-a-Glance (Optional) Unit Review	Block C ★ Unit 2 - Session 21 & 22 Engage + Explain Topic Pre-Quiz

The ★ symbol in the example above marks these carry-over blocks.