

Unit 2 - Managing Your Money

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Department of Curriculum and Instruction



Belleville Public Schools

Curriculum Guide

FINANCIAL LITERACY 1, GRADES 10-12

UNIT 2: MANAGING YOUR MONEY

Belleville Board of Education

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Unit Overview

This unit introduces students to Money Management via the *Share, Save, Spend* system. Emphasis will be placed on establishing healthy financial habits, philanthropy as part of a financial plan, keeping records and paying taxes. Budgeting and checking accounts will also be a focus, where students will define goals, work on personal budgets, assess banking tools and utilize a checking account. Following exploration, students will apply concepts to the creation of a spending plan that is tied to their personal goals, awareness of charitable organizations, simulate file scenarios and tax preparation. Banking concepts will be applied to opening accounts, writing checks and preparing bank reconciliations. This unit is a prelude to learning in the area of personal saving and investment options which will become part of financial planning in the future.

Enduring Understanding

- - Money management is a process by which we personally establish and maintain budgets that take into account our personal and financial goals.
 - Throughout life, students will realize the importance of financial management and possess the ability to create budgets that support the different stages of their life cycle
 - Understanding the significance of the connection between personal and financial goals
 - Students will be able to proactively realize needs and opportunities related to spending, saving and sharing
 - Students, throughout life will understand and appreciate the importance of "giving back" to causes they choose to support
 - Students will be cognizant of tax deductions from paychecks as well as itemized deductions for future tax preparation
 - Students will know options available to them in setting up savings and checking accounts and the "look fors" when choosing a financial institution

Essential Questions

- In what ways do you manage your money today?
- In what ways should spending reflect a person's value system?
- What are the steps involved in establishing a financial plan?
- What two factors are considered when saving to meet a goal?
- Why is it important to think about sharing your resources with a cause you believe in?
- How might a computer make financial recordkeeping easier?
- What are the kinds of taxes that affect me? What are taxes used for?
- Why is it important to prioritize and categorize financial goals into short-term, medium-term and long-term?
- What is the difference between a fixed expense and a variable expense?
- What income should you include on a budget?
- By what means can we estimate for both income and expenses?
- How can you protect yourself from large, unexpected expenses?
- What is likely to happen if you do not stay on track with your budget?
- Can you think of life situations that would require a budget revision?
- What is the difference between a surplus and a deficit?

- What factors can we consider to remediate a budget deficit?
- Do you have a bank account?
- Do you save money? If so, how?
- How does a checking account work?
- What is the difference between a bank and a credit union?
- What are some different types of checking accounts?
- What is the difference between a debit card and a credit card?
- What does it take to open a checking account?
- How can you know how much is in your checking account at any given time?
- Why is it important to reconcile your bank accounts?

Exit Skills

- The ability to establish short, medium and long term financial goals utilizing the Share, Save, Spend system
- The ability to create a personal financial budget, based on personal goals and values including income, fixed and variable expenses, contributions and savings
- Awareness of charitable organizations and causes they support
- Successfully manage a personal budget, proactively adjusting line items as required in order to avoid a deficit
- The ability to distinguish between needs vs. wants / fixed vs. variable expense in carrying out financial plans
- Awareness of taxes on income and related ability to file a tax form 1040
- Application of concepts related to setting up and utilizing bank accounts and related tools such as writing checks, ATMs, fees and bank reconciliation
- Utilize mobile banking processes to effectively manage funds; pay bills; keep records

New Jersey Student Learning Standards (NJSLS-S)

PFL.9.1.12.CFR	Civic Financial Responsibility
PFL.9.1.12.CFR.1	Compare and contrast the role of philanthropy, volunteer service, and charities in community development and quality of life in a variety of cultures.
PFL.9.1.12.CFR.2	Summarize causes important to you and compare organizations you seek to support to other organizations with similar missions.
PFL.9.1.12.PB	Planning and Budgeting
PFL.9.1.12.PB.1	Explain the difference between saving and investing.
PFL.9.1.12.PB.2	Prioritize financial decisions by considering alternatives and possible consequences.
TECH.9.4.12.CI	Creativity and Innovation
TECH.9.4.12.CI.1	Demonstrate the ability to reflect, analyze, and use creative skills and ideas (e.g., 1.1.12prof.CR3a).
TECH.9.4.12.CI.2	Identify career pathways that highlight personal talents, skills, and abilities (e.g., 1.4.12prof.CR2b, 2.2.12.LF.8).
TECH.9.4.12.CI.3	Investigate new challenges and opportunities for personal growth, advancement, and transition (e.g., 2.1.12.PGD.1).
TECH.9.4.12.CT	Critical Thinking and Problem-solving
TECH.9.4.12.TL	Technology Literacy
	With a growth mindset, failure is an important part of success.

Interdisciplinary Connections

MA.F-IF.B	Interpret functions that arise in applications in terms of the context
LA.RST.11-12.2	Determine the central ideas, themes, or conclusions of a text; summarize complex concepts, processes, or information presented in a text by paraphrasing them in simpler but still accurate terms.
LA.RST.11-12.4	Determine the meaning of symbols, key terms, and other domain-specific words and

phrases as they are used in a specific scientific or technical context relevant to grades 11-12 texts and topics.

LA.RST.11-12.7

Integrate and evaluate multiple sources of information presented in diverse formats and media (e.g., quantitative data, video, multimedia) in order to address a question or solve a problem.

LA.WHST.11-12.1.D

Establish and maintain a style and tone appropriate to the audience and purpose (e.g., formal and objective for academic writing) while attending to the norms and conventions of the discipline in which they are writing.

Functions

Connections to Expressions, Equations, Modeling, and Coordinates.

Learning Objectives

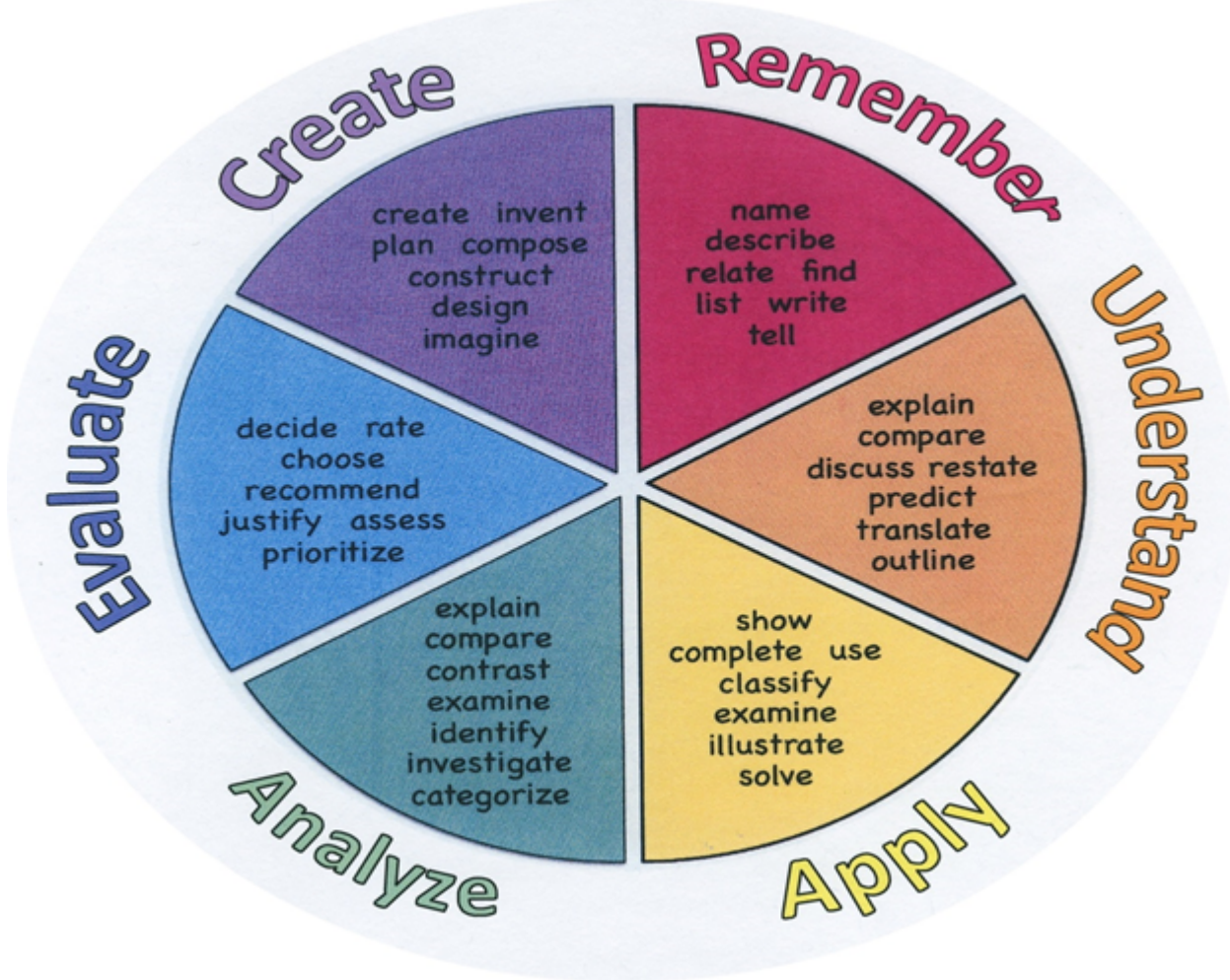
Students will demonstrate the ability to:

- Assess personal and financial goals, composing a chart depicting short-term, medium-term and long-term goals
- Evaluate their spending habits, logging expenses over a two-week period and highlighting trends
- Generate a Tax form 1040, utilizing NGPF scenario providing financial information from which to complete form
- Role-play financial manager, including 3 scenarios (single individual, married couple and single parent), managing their budgets, checking accounts and taxes for a 1 month period
- Choose and compare financial institutions through research of services, fees and account rates across 5 different banks, creating a comparison chart
- Research and evaluate charitable organizations, reporting to the class on the organization's purpose and reasons for the inclusion of that foundation in their personal budget

Action Verbs: Below are examples of action verbs associated with each level of the Revised Bloom's Taxonomy.

Remember	Understand	Apply	Analyze	Evaluate	Create
Choose	Classify	Choose	Categorize	Appraise	Combine
Describe	Defend	Dramatize	Classify	Judge	Compose
Define	Demonstrate	Explain	Compare	Criticize	Construct
Label	Distinguish	Generalize	Differentiate	Defend	Design
List	Explain	Judge	Distinguish	Compare	Develop
Locate	Express	Organize	Identify	Assess	Formulate
Match	Extend	Paint	Infer	Conclude	Hypothesize
Memorize	Give Examples	Prepare	Point out	Contrast	Invent
Name	Illustrate	Produce	Select	Critique	Make
Omit	Indicate	Select	Subdivide	Determine	Organize
Recite	Interrelate	Show	Survey	Grade	Organize
Select	Interpret	Sketch	Arrange	Justify	Plan
State	Infer	Solve	Breakdown	Measure	Produce
Count	Match	Use	Combine	Rank	Role Play
Draw	Paraphrase	Add	Detect	Rate	Drive
Outline	Represent	Calculate	Diagram	Support	Devise
Point	Restate	Change	Discriminate	Test	Generate
Quote	Rewrite	Classify	Illustrate		Integrate

Recall Recognize Repeat Reproduce	Select Show Summarize Tell Translate Associate Compute Convert Discuss Estimate Extrapolate Generalize Predict	Complete Compute Discover Divide Examine Graph Interpolate Manipulate Modify Operate Subtract	Outline Point out Separate		Prescribe Propose Reconstruct Revise Rewrite Transform
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Suggested Activities & Best Practices

- Next Generation Personal Finance (NGPF) Simulations (supports differentiation) to create budgets, bank reconciliations and tax forms

- Student groups for the purpose of collaboration on *family financial management* simulation
- Roundtable discussions for the purpose of responding to prompts/simulated scenarios related fixed (life) expense vs. variable expense, goals and values, altruism
- Think/pair share for the purpose of engagement/simulation (DO NOW)
- Student presentations of results via Google slides and sheets for the purpose of developing presentational skills and articulating budget and sharing information
- Staff presentation of data via Google slides, Sheets YouTube, classroom for the purpose of establishing forum for communication and to address all learning styles
- Guided Demonstration (model)
- Students will present google slides and PowerPoints on how climate change is affecting global economy
- Students will identify famous African figures in finance world and share how these people contributed to society
- Students will identify LGBT contributions to the financial communities around the globe (Fashion business, entrepreneurs)

Assessment Evidence - Checking for Understanding (CFU)

- GOOGLE: classroom communications, spreadsheets quizzes, surveys, anticipatory sets, exit tickets (forms)-formative assessment
 - Quarterly benchmarks
 - Roundtable discussion results
 - Unit tests-summative assessment
 - Teacher observation
 - Rubrics
 - web-based assessments NGPF-alternate assessment
 - Group role-play/Presentations-benchmark assessment
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- Admit Tickets

- Anticipation Guide
- Common Benchmarks
- Compare & Contrast
- Create a Multimedia Poster
- DBQ's
- Define
- Describe
- Evaluate
- Evaluation rubrics
- Exit Tickets
- Explaining
- Fist- to-Five or Thumb-Ometer
- Illustration
- Journals
- KWL Chart
- Learning Center Activities
- Multimedia Reports
- Newspaper Headline
- Outline
- Question Stems
- Quickwrite
- Quizzes
- Red Light, Green Light
- Self- assessments
- Socratic Seminar
- Study Guide
- Surveys
- Teacher Observation Checklist
- Think, Pair, Share
- Think, Write, Pair, Share
- Top 10 List
- Unit review/Test prep
- Unit tests
- Web-Based Assessments
- Written Reports

Primary Resources & Materials

Text:

Kimbrell, G., & Dungan, N. (2009). *Personal Finance: A Lifetime Responsibility*. St. Paul, MN: EMC Publishing

Ancillary Resources

GOOGLE APPS:

- Search: for the purpose of research
- YouTube: for the purpose of research, channels and playlists utilized for presentational purposes
- Classroom: Informational (assignments, grades) and Ongoing communication (messaging) with peers and teacher
- Forms: For the purpose of surveys, exit tickets, assignments, quizzes, tests, anticipatory sets
- Slides: For the purpose of developing skill in delivering presentations
- Sheets: For the purpose of developing analytical skills
- Docs: For the purpose of developing writing skills

NEXT GENERATION PERSONAL FINANCE (NGPF) for the purpose of models and simulation

CHROMEBOOKS / SMART TV

GUEST SPEAKERS

Technology Infusion

GOOGLE APPS:

- Search: for the purpose of researching housing, cars and related expenses in developing budgets based on the "future" (where do I want to work, live? Will I need a car or public trans?)

- YouTube: for the purpose of research, presentations, creation of channels and playlists related to budget and tax preparation
- Classroom: Informational (assignments, grades) and Ongoing communication (messaging) with peers and teacher
- Forms: For the purpose of surveys, exit tickets, assignments, quizzes, tests, anticipatory sets
- Slides: For the purpose of developing presentational skills and student articulation of information related budget, tax and community service
- Sheets: For the purpose of developing analytical skills while creating trend analysis
- Docs: For the purpose of developing writing skills

NEXT GENERATION PERSONAL FINANCE (NGPF) as resources for resumes, cover letters and interviews

CHROMEBOOKS/SMART TV

SOFTWARE SIMULATIONS (NGPF)

Alignment to 21st Century Skills & Technology

WRK.9.2.12.CAP	Career Awareness and Planning
WRK.9.2.12.CAP.1	Analyze unemployment rates for workers with different levels of education and how the economic, social, and political conditions of a time period are affected by a recession.
WRK.9.2.12.CAP.2	Develop college and career readiness skills by participating in opportunities such as structured learning experiences, apprenticeships, and dual enrollment programs.
WRK.9.2.12.CAP.3	Investigate how continuing education contributes to one's career and personal growth.
TECH.9.4.12.CI	Creativity and Innovation
TECH.9.4.12.CI.1	Demonstrate the ability to reflect, analyze, and use creative skills and ideas (e.g., 1.1.12prof.CR3a).
TECH.9.4.12.CI.2	Identify career pathways that highlight personal talents, skills, and abilities (e.g., 1.4.12prof.CR2b, 2.2.12.LF.8).
TECH.9.4.12.CI.3	Investigate new challenges and opportunities for personal growth, advancement, and transition (e.g., 2.1.12.PGD.1).
TECH.9.4.12.GCA.1	Collaborate with individuals to analyze a variety of potential solutions to climate change effects and determine why some solutions (e.g., political, economic, cultural) may work better than others (e.g., SL.11-12.1., HS-ETS1-1, HS-ETS1-2, HS-ETS1-4, 6.3.12.GeoGI.1, 7.1.IH.IPERS.6, 7.1.IL.IPERS.7, 8.2.12.ETW.3). With a growth mindset, failure is an important part of success. Innovative ideas or innovation can lead to career opportunities.

21st Century Skills/Interdisciplinary Themes

- Communication and Collaboration
 - Media Literacy
 - Life and Career Skills
 - Creativity and Innovation
 - Critical thinking and Problem Solving
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- Communication and Collaboration
 - Creativity and Innovation
 - Critical thinking and Problem Solving
 - ICT (Information, Communications and Technology) Literacy
 - Information Literacy

- Life and Career Skills
- Media Literacy

21st Century Skills

- Global Awareness
 - Financial, Economic, Business and Entrepreneurial Literacy
 - Environmental Literacy
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- Civic Literacy
 - Environmental Literacy
 - Financial, Economic, Business and Entrepreneurial Literacy
 - Global Awareness
 - Health Literacy

Differentiation

- Extra time to complete assignments, i.e., budget and tax preparation; family financial management project
- Study Guides
- Use manipulatives, for this lesson reinforce concepts of fixed vs. variable expense
- Small group instruction following whole group introduction of concepts
- Small groups setting
- Flexible grouping
- Multi-sensory approaches
- Pairing Oral instruction w/visuals
- Group Assignments and Projects (Wilson Family budget; Family Financial Management)
- Project based learning
- Tiered activities/assignments
- Leveled Rubrics
- Think-Pair Share (roundtable)
- Alternative assessments (student choice)

Differentiations:

- Small group instruction
- Small group assignments
- Extra time to complete assignments
- Pairing oral instruction with visuals
- Repeat directions
- Use manipulatives
- Center-based instruction

- Token economy
- Study guides
- Teacher reads assessments allowed
- Scheduled breaks
- Rephrase written directions
- Multisensory approaches
- Additional time
- Preview vocabulary
- Preview content & concepts
- Story guides
- Behavior management plan
- Highlight text
- Student(s) work with assigned partner
- Visual presentation
- Assistive technology
- Auditory presentations
- Large print edition
- Dictation to scribe
- Small group setting

Hi-Prep Differentiations:

- Alternative formative and summative assessments
- Choice boards
- Games and tournaments
- Group investigations
- Guided Reading
- Independent research and projects
- Interest groups
- Learning contracts
- Leveled rubrics
- Literature circles
- Multiple intelligence options
- Multiple texts
- Personal agendas
- Project-based learning
- Problem-based learning
- Stations/centers
- Think-Tac-Toes
- Tiered activities/assignments
- Tiered products
- Varying organizers for instructions

Lo-Prep Differentiations

- Choice of books or activities
- Cubing activities
- Exploration by interest
- Flexible grouping
- Goal setting with students
- Jigsaw
- Mini workshops to re-teach or extend skills
- Open-ended activities

- Think-Pair-Share
- Reading buddies
- Varied journal prompts
- Varied supplemental materials

Special Education Learning (IEP's & 504's)

Please identify the **Special Education Learning** adaptations that will be employed in the unit, using the ones identified below.

- Provide modifications as dictated in the student's IEP/504 plan
 - Additional time on assignments/assessments (budget, tax prep, charitable organization research, housing/car research)
 - Notes/presentations on Google Classroom
 - Highlighted text visual presentation
 - Modified assignments
 - Shortened assignments (short form budgets and fewer questions)
 - Multi-sensor presentation (presentations on SMART TV, on Google Classroom and paper copies for students as appropriate)
 - Modified test formats (written/verbal vs. Google form)
 - Open book/Study Guides
 - Preferential seating
 - Peer mentoring
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- printed copy of board work/notes provided
 - additional time for skill mastery
 - assistive technology
 - behavior management plan
 - Center-Based Instruction
 - check work frequently for understanding
 - computer or electronic device utilizes
 - extended time on tests/ quizzes
 - have student repeat directions to check for understanding
 - highlighted text visual presentation
 - modified assignment format
 - modified test content
 - modified test format
 - modified test length
 - multi-sensory presentation

- multiple test sessions
- preferential seating
- preview of content, concepts, and vocabulary
- Provide modifications as dictated in the student's IEP/504 plan
- reduced/shortened reading assignments
- Reduced/shortened written assignments
- secure attention before giving instruction/directions
- shortened assignments
- student working with an assigned partner
- teacher initiated weekly assignment sheet
- Use open book, study guides, test prototypes

English Language Learning (ELL)

- Translation of content/activities (Port of Entry) supporting terms and definitions related to financial planning and creation of budgets
 - Assignments submitted in native language (Port of Entry)
 - Modifying assignments related to creation of budgets and provide alternatives to role-play)
 - Review assignment/project directions (model)
 - Open book/notes options
 - Tutoring by peers to reinforce concepts
 - Modifying tests to reflect selected objectives
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- teaching key aspects of a topic. Eliminate nonessential information
 - using videos, illustrations, pictures, and drawings to explain or clarify
 - allowing products (projects, timelines, demonstrations, models, drawings, dioramas, poster boards, charts, graphs, slide shows, videos, etc.) to demonstrate student's learning;
 - allowing students to correct errors (looking for understanding)
 - allowing the use of note cards or open-book during testing
 - decreasing the amount of work presented or required
 - having peers take notes or providing a copy of the teacher's notes
 - modifying tests to reflect selected objectives
 - providing study guides
 - reducing or omitting lengthy outside reading assignments
 - reducing the number of answer choices on a multiple choice test
 - tutoring by peers
 - using computer word processing spell check and grammar check features
 - using true/false, matching, or fill in the blank tests in lieu of essay tests

At Risk

- Peer tutoring on budget line items

- Correction and resubmission of work related to community service research/budget and tax deliverables
 - Model concepts of assessing needs vs. wants to support fixed vs. variable expense and savings concepts within a budget
 - Evaluating correct work; collaborating with student on incorrect work
 - Additional time to complete assignments
-
- allowing students to correct errors (looking for understanding)
 - teaching key aspects of a topic. Eliminate nonessential information
 - allowing products (projects, timelines, demonstrations, models, drawings, dioramas, poster boards, charts, graphs, slide shows, videos, etc.) to demonstrate student's learning
 - allowing students to select from given choices
 - allowing the use of note cards or open-book during testing
 - collaborating (general education teacher and specialist) to modify vocabulary, omit or modify items to reflect objectives for the student, eliminate sections of the test, and determine how the grade will be determined prior to giving the test.
 - decreasing the amount of work presented or required
 - having peers take notes or providing a copy of the teacher's notes
 - marking students' correct and acceptable work, not the mistakes
 - modifying tests to reflect selected objectives
 - providing study guides
 - reducing or omitting lengthy outside reading assignments
 - reducing the number of answer choices on a multiple choice test
 - tutoring by peers
 - using authentic assessments with real-life problem-solving
 - using true/false, matching, or fill in the blank tests in lieu of essay tests
 - using videos, illustrations, pictures, and drawings to explain or clarify

Talented and Gifted Learning (T&G)

- Complete activities above grade level
 - Advanced problem-solving related to creating budgets and tax records (leadership roles within teams)
 - Teacher-selected instructional strategies (simulations) focused to provide challenge, engagement, and growth opportunities ("simulated budget" based on "the future")
 - Simulated project modules utilizing technology at higher level to create and analyze financial documents
 - Higher order, critical and creative thinking skills, and discovery related to analysis of budgets and recommendations for revisions in order to remediate deficit scenarios
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- Above grade level placement option for qualified students
 - Advanced problem-solving
 - Allow students to work at a faster pace
 - Cluster grouping

- Complete activities aligned with above grade level text using Benchmark results
- Create a blog or social media page about their unit
- Create a plan to solve an issue presented in the class or in a text
- Debate issues with research to support arguments
- Flexible skill grouping within a class or across grade level for rigor
- Higher order, critical & creative thinking skills, and discovery
- Multi-disciplinary unit and/or project
- Teacher-selected instructional strategies that are focused to provide challenge, engagement, and growth opportunities
- Utilize exploratory connections to higher-grade concepts
- Utilize project-based learning for greater depth of knowledge

Sample Lesson

Unit Name: Managing Your Money-

This unit introduces students to Money Management via the *Share, Save, Spend* system. Emphasis will be placed on establishing healthy financial habits, philanthropy as part of a financial plan, keeping records and paying taxes. Budgeting and checking accounts will also be a focus, where students will define goals, work on personal budgets, assess banking tools and utilize a checking account. Following exploration, students will apply concepts to the creation of a spending plan that is tied to their personal goals, awareness of charitable organizations, simulate file scenarios and tax preparation. Banking concepts will be applied to opening accounts, writing checks and preparing bank reconciliations. This unit is a prelude to learning in the area of personal saving and investment options which will become part of financial planning in the future.

NJSLS: See Below

Interdisciplinary Connection: Global Awareness; Media Literacy; Financial, Economic, Business and Entrepreneurial Literacy; Math and Financial Measuring, Reading information, Vocabulary, Critical Thinking, Economic calculations

Statement of Objective: Students will demonstrate the ability to evaluate and report on career choices at 100% accuracy by researching facts, synthesizing information and composing a report.

Anticipatory Set/Do Now: Discuss with your group, trends related to your career choice

Learning Activity: Students compose reports on their career choice, addressing the nature of the career, the responsibilities, educational requirements, attributes and other qualifications to be successful, job trends, salary and most importantly, discussing how this role ties into their personal profile

Student Assessment/CFU's: Observation of presentations to class

Materials: Text Book, Handouts, SMART TV; Chromebooks

21st Century Themes and Skills:

- Communication and Collaboration
- Media Literacy
- Life and Career Skills

Differentiation: Small group instruction; multi-sensory presentation of material; additional time; peer tutoring; flexible grouping; alternative methods to oral presentation

Integration of Technology: SmartTV (teacher and student for presentation); Chromebooks; for utilization of Google Classroom / APPS and Internet applications

PFL.9.1.12.CFR	Civic Financial Responsibility
PFL.9.1.12.CFR.1	Compare and contrast the role of philanthropy, volunteer service, and charities in community development and quality of life in a variety of cultures.
PFL.9.1.12.CFR.2	Summarize causes important to you and compare organizations you seek to support to other organizations with similar missions.
PFL.9.1.12.FI	Financial Institutions
PFL.9.1.12.FI.1	Identify ways to protect yourself from identify theft.
PFL.9.1.12.FI.2	Explain ways to manage your accounts that maximize benefits and provide you with the utmost protection. There are factors you can use to select financial institutions and professionals that are best suited for your needs.
PFL.9.1.12.FI.3	Develop a plan that uses the services of various financial institutions to prepare for long term personal and family goals (e.g., college, retirement).
TECH.9.4.12.CI	Creativity and Innovation
TECH.9.4.12.CI.1	Demonstrate the ability to reflect, analyze, and use creative skills and ideas (e.g., 1.1.12prof.CR3a).
TECH.9.4.12.CI.2	Identify career pathways that highlight personal talents, skills, and abilities (e.g., 1.4.12prof.CR2b, 2.2.12.LF.8).
TECH.9.4.12.CI.3	Investigate new challenges and opportunities for personal growth, advancement, and transition (e.g., 2.1.12.PGD.1).
TECH.9.4.12.CT	Critical Thinking and Problem-solving
TECH.9.4.12.GCA	Global and Cultural Awareness
TECH.9.4.12.GCA.1	Collaborate with individuals to analyze a variety of potential solutions to climate change effects and determine why some solutions (e.g., political, economic, cultural) may work better than others (e.g., SL.11-12.1., HS-ETS1-1, HS-ETS1-2, HS-ETS1-4, 6.3.12.GeoGI.1, 7.1.IH.IPERS.6, 7.1.II.IPERS.7, 8.2.12.ETW.3). Solutions to the problems faced by a global society require the contribution of individuals with different points of view and experiences.