

Unit 02: II. Financial Literacy & Money Management

Content Area: **Template**
Course(s):
Time Period: **Full Year**
Length: **FY**
Status: **Published**

Standards Alignment

New Jersey Student Learning Standards

Integration of Career Readiness, Life Literacies and Key Skills

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| CRP.K-12.CRP1 | Act as a responsible and contributing citizen and employee. |
| CRP.K-12.CRP2 | Apply appropriate academic and technical skills. |
| CRP.K-12.CRP3 | Attend to personal health and financial well-being. |
| CRP.K-12.CRP4 | Communicate clearly and effectively and with reason. |
| CRP.K-12.CRP5 | Consider the environmental, social and economic impacts of decisions. |
| CRP.K-12.CRP6 | Demonstrate creativity and innovation. |
| CRP.K-12.CRP7 | Employ valid and reliable research strategies. |
| CRP.K-12.CRP8 | Utilize critical thinking to make sense of problems and persevere in solving them. |
| CRP.K-12.CRP9 | Model integrity, ethical leadership and effective management. |
| CRP.K-12.CRP10 | Plan education and career paths aligned to personal goals. |
| CRP.K-12.CRP11 | Use technology to enhance productivity. |
| CRP.K-12.CRP12 | Work productively in teams while using cultural global competence. |
| PFL.9.1.8.B | Money Management |
| PFL.9.1.8.B.1 | Distinguish among cash, check, credit card, and debit card. |
| PFL.9.1.8.B.2 | Construct a simple personal savings and spending plan based on various sources of income. |
| PFL.9.1.8.B.3 | Justify the concept of “paying yourself first” as a financial savings strategy. |
| PFL.9.1.8.B.4 | Relate the concept of deferred gratification to [investment,] meeting financial goals, and building wealth. |
| PFL.9.1.8.B.5 | Explain the effect of the economy on personal income, individual and family security, and consumer decisions. |
| PFL.9.1.8.B.6 | Evaluate the relationship of cultural traditions and historical influences on financial practice. |
| PFL.9.1.8.B.7 | Construct a budget to save for long-term, short-term, and charitable goals. |
| PFL.9.1.8.B.9 | Determine the most appropriate use of various financial products and services (e.g., ATM, debit cards, credit cards, check books). |

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| PFL.9.1.8.B.10 | Justify safeguarding personal information when using credit cards, banking electronically, or filing forms. |
| PFL.9.1.8.B.11 | Evaluate the appropriate financial institutions to assist with meeting various personal financial needs and goals. |
| PFL.9.1.8.C | Credit and Debt Management |
| PFL.9.1.8.C.5 | Calculate the cost of borrowing various amounts of money using different types of credit (e.g., credit cards, installment loans, mortgages). |
| PFL.9.1.12.B | Money Management |
| PFL.9.1.12.B.1 | Prioritize financial decisions by systematically considering alternatives and possible consequences. |
| PFL.9.1.12.B.2 | Compare strategies for saving and investing and the factors that influence how much should be saved or invested to meet financial goals. |
| PFL.9.1.12.B.3 | Construct a plan to accumulate emergency “rainy day” funds. |
| PFL.9.1.12.B.4 | Analyze how income and spending plans are affected by age, needs, and resources. |
| PFL.9.1.12.B.5 | Analyze how changes in taxes, inflation, and personal circumstances can affect a personal budget. |
| PFL.9.1.12.B.6 | Design and utilize a simulated budget to monitor progress of financial plans. |
| PFL.9.1.12.B.7 | Explain the meaning of income tax, describe how it is calculated, and analyze its impact on one’s personal budget. |
| PFL.9.1.12.B.8 | Describe and calculate interest and fees that are applied to various forms of spending, debt, and saving. |
| PFL.9.1.12.B.9 | Research the types and characteristics of various financial organizations in the community (e.g., banks, credit unions, check-cashing stores, et. al.). |
| PFL.9.1.12.B.10 | Develop a plan that uses the services of various financial institutions to meet personal and family financial goals. |
| PFL.9.1.12.E | Becoming a Critical Consumer |
| PFL.9.1.12.E.1 | Evaluate the appropriateness of different types of monetary transactions (e.g., electronic transfer, check, certified check, money order, gift card, barter) for various situations. |

Technology / Integration of Computer Science and Design Thinking

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| TECH.8.1.8 | Educational Technology: All students will use digital tools to access, manage, evaluate, and synthesize information in order to solve problems individually and collaborate and to create and communicate knowledge. |
| TECH.8.1.8.A | Technology Operations and Concepts: Students demonstrate a sound understanding of technology concepts, systems and operations. |
| TECH.8.1.8.A.2 | Create a document (e.g., newsletter, reports, personalized learning plan, business letters or flyers) using one or more digital applications to be critiqued by professionals for usability. |
| TECH.8.1.8.A.4 | Graph and calculate data within a spreadsheet and present a summary of the results. |
| TECH.8.1.8.A.5 | Create a database query, sort and create a report and describe the process, and explain the report results. |
| TECH.8.1.8.D | Digital Citizenship: Students understand human, cultural, and societal issues related to technology and practice legal and ethical behavior. |
| TECH.8.1.8.D.1 | Understand and model appropriate online behaviors related to cyber safety, cyber |

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| | bullying, cyber security, and cyber ethics including appropriate use of social media. |
| TECH.8.1.8.D.4 | Assess the credibility and accuracy of digital content. |
| TECH.8.1.8.D.5 | Understand appropriate uses for social media and the negative consequences of misuse. |
| TECH.8.1.8.E | Research and Information Fluency: Students apply digital tools to gather, evaluate, and use information. |
| TECH.8.1.8.E.1 | Effectively use a variety of search tools and filters in professional public databases to find information to solve a real world problem. |
| TECH.8.1.8.F | Critical thinking, problem solving, and decision making: Students use critical thinking skills to plan and conduct research, manage projects, solve problems, and make informed decisions using appropriate digital tools and resources. |
| TECH.8.1.8.F.1 | Explore a local issue, by using digital tools to collect and analyze data to identify a solution and make an informed decision. |
| TECH.8.1.12 | Educational Technology: All students will use digital tools to access, manage, evaluate, and synthesize information in order to solve problems individually and collaborate and to create and communicate knowledge. |
| TECH.8.1.12.A | Technology Operations and Concepts: Students demonstrate a sound understanding of technology concepts, systems and operations. |
| TECH.8.1.12.A.1 | Create a personal digital portfolio which reflects personal and academic interests, achievements, and career aspirations by using a variety of digital tools and resources. |
| TECH.8.1.12.C | Communication and Collaboration: Students use digital media and environments to communicate and work collaboratively, including at a distance, to support individual learning and contribute to the learning of others. |
| TECH.8.1.12.C.1 | Develop an innovative solution to a real world problem or issue in collaboration with peers and experts, and present ideas for feedback through social media or in an online community. |
| TECH.8.1.12.D | Digital Citizenship: Students understand human, cultural, and societal issues related to technology and practice legal and ethical behavior. |
| TECH.8.1.12.D.1 | Demonstrate appropriate application of copyright, fair use and/or Creative Commons to an original work. |
| TECH.8.1.12.D.2 | Evaluate consequences of unauthorized electronic access (e.g., hacking) and disclosure, and on dissemination of personal information. |
| TECH.8.1.12.D.3 | Compare and contrast policies on filtering and censorship both locally and globally. |
| TECH.8.1.12.D.4 | Research and understand the positive and negative impact of one's digital footprint. |
| TECH.8.1.12.D.5 | Analyze the capabilities and limitations of current and emerging technology resources and assess their potential to address personal, social, lifelong learning, and career needs. |

Interdisciplinary Connections: NJSLs for ELA, Social Studies, Science and/or Math Section

Capacities of the Literate Individual Students Who are College and Career Ready in Reading, Writing, Speaking, Listening, & Language

They demonstrate independence.

They build strong content knowledge.

They respond to the varying demands of audience, task, purpose, and discipline.

They comprehend as well as critique.

They value evidence.

They use technology and digital media strategically and capably.

They come to understand other perspectives and cultures.

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| LA.RL.11-12 | Reading Literature Key Ideas and Details |
| LA.RL.11-12.1 | Cite strong and thorough textual evidence and make relevant connections to support analysis of what the text says explicitly as well as inferences drawn from the text, including determining where the text leaves matters uncertain. |
| LA.K-12.NJSLSA.R1 | Read closely to determine what the text says explicitly and to make logical inferences and relevant connections from it; cite specific textual evidence when writing or speaking to support conclusions drawn from the text. Craft and Structure |
| LA.K-12.NJSLSA.R4 | Interpret words and phrases as they are used in a text, including determining technical, connotative, and figurative meanings, and analyze how specific word choices shape meaning or tone. |
| LA.RL.11-12.8 | (Not applicable to literature) |
| LA.K-12.NJSLSA.R8 | Delineate and evaluate the argument and specific claims in a text, including the validity of the reasoning as well as the relevance and sufficiency of the evidence. |
| LA.RI.11-12 | Reading Informational Text |
| LA.K-12.NJSLSA.W | Writing |
| LA.RI.11-12.1 | Accurately cite strong and thorough textual evidence, (e.g., via discussion, written response, etc.), to support analysis of what the text says explicitly as well as inferentially, including determining where the text leaves matters uncertain. |
| LA.K-12.NJSLSA.W2 | Write informative/explanatory texts to examine and convey complex ideas and information clearly and accurately through the effective selection, organization, and analysis of content. |
| LA.RI.11-12.4 | Determine the meaning of words and phrases as they are used in a text, including figurative, connotative, and technical meanings; analyze how an author uses and refines the meaning of a key term or terms over the course of a text (e.g., how Madison defines faction in Federalist No. 10). Production and Distribution of Writing |
| LA.K-12.NJSLSA.W4 | Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience. |
| LA.K-12.NJSLSA.W6 | Use technology, including the Internet, to produce and publish writing and to interact and collaborate with others. |
| LA.K-12.NJSLSA.SL | Speaking and Listening |

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| LA.K-12.NJSLSA.SL2 | Integrate and evaluate information presented in diverse media and formats, including visually, quantitatively, and orally. |
| LA.W.11-12.2 | Write informative/explanatory texts to examine and convey complex ideas, concepts, and information clearly and accurately through the effective selection, organization, and analysis of content. Presentation of Knowledge and Ideas |
| LA.K-12.NJSLSA.SL4 | Present information, findings, and supporting evidence such that listeners can follow the line of reasoning and the organization, development, and style are appropriate to task, purpose, and audience. |
| LA.K-12.NJSLSA.SL5 | Make strategic use of digital media and visual displays of data to express information and enhance understanding of presentations. |
| LA.W.11-12.2.B | Develop the topic thoroughly by selecting the most significant and relevant facts, extended definitions, concrete details, quotations, or other information and examples appropriate to the audience’s knowledge of the topic. |
| LA.K-12.NJSLSA.SL6 | Adapt speech to a variety of contexts and communicative tasks, demonstrating command of formal English when indicated or appropriate. |
| LA.W.11-12.2.D | Use precise language, domain-specific vocabulary, and techniques such as metaphor, simile, and analogy to manage the complexity of the topic. |
| LA.W.11-12.2.E | 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. |
| LA.K-12.NJSLSA.L | Language |
| LA.K-12.NJSLSA.L2 | Demonstrate command of the conventions of standard English capitalization, punctuation, and spelling when writing. Knowledge of Language |
| LA.K-12.NJSLSA.L3 | Apply knowledge of language to understand how language functions in different contexts, to make effective choices for meaning or style, and to comprehend more fully when reading or listening. Vocabulary Acquisition and Use Production and Distribution of Writing |
| LA.K-12.NJSLSA.L4 | Determine or clarify the meaning of unknown and multiple-meaning words and phrases by using context clues, analyzing meaningful word parts, and consulting general and specialized reference materials, as appropriate. |
| LA.W.11-12.4 | Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience. (Grade-specific expectations for writing types are defined in standards 1–3 above.) |
| LA.W.11-12.6 | Use technology, including the Internet, to produce, share, and update individual or shared writing products in response to ongoing feedback, including new arguments or information. |
| LA.K-12.NJSLSA.L6 | Acquire and use accurately a range of general academic and domain-specific words and phrases sufficient for reading, writing, speaking, and listening at the college and career readiness level; demonstrate independence in gathering vocabulary knowledge when encountering an unknown term important to comprehension or expression. |
| LA.SL.11-12.2 | Integrate multiple sources of information presented in diverse media or formats (e.g., visually, quantitatively, qualitatively, orally) evaluating the credibility and accuracy of each source. |
| LA.SL.11-12.4 | Present information, findings and supporting evidence clearly, concisely, and logically. The content, organization, development, and style are appropriate to task, purpose, and audience. |

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| LA.SL.11-12.5 | Make strategic use of digital media (e.g., textual, graphical, audio, visual, and interactive elements) in presentations to enhance understanding of findings, reasoning, and evidence and to add interest. |
| LA.SL.11-12.6 | Adapt speech to a variety of contexts and tasks, demonstrating a command of formal English when indicated or appropriate. |
| LA.L.11-12.2 | Demonstrate command of the conventions of standard English capitalization, punctuation, and spelling when writing. |
| LA.L.11-12.2.A | Observe hyphenation conventions. |
| LA.L.11-12.2.B | Spell correctly. |
| LA.L.11-12.3 | Apply knowledge of language to understand how language functions in different contexts, to make effective choices for meaning or style, and to comprehend more fully when reading or listening. |
| LA.L.11-12.4 | Determine or clarify the meaning of unknown and multiple-meaning words and phrases based on grades 11–12 reading and content, choosing flexibly from a range of strategies. |
| LA.L.11-12.4.A | Use context (e.g., the overall meaning of a sentence, paragraph, or text; a word’s position or function in a sentence) as a clue to the meaning of a word or phrase. |
| LA.L.11-12.6 | Acquire and use accurately general academic and domain-specific words and phrases, sufficient for reading, writing, speaking, and listening at the college and career readiness level; demonstrate independence in gathering vocabulary knowledge when considering a word or phrase important to comprehension or expression. |

Integration of Diversity, Equity and Inclusion; Climate Change; Informational and Media LiteracyNew Section

see Crosswalks

21st Century Life and Careers

Stage I: Desired Results

Transfer/Overview/Rationale

| Transfer / Overview / Rationale |
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| <p>Unit Rationale</p> <p>The purpose of this unit...</p> <p>All adults must develop a basic understanding of money and how to use and manage it. This unit includes beliefs about money, savings, income tax, banking & credit, budgeting/spending plan, consumer skills, and work goals.</p> |

Note to Instructors: This unit aligns with the AFLS-Independent Living Protocol-Pages 46-52 and AFLS Community Participation Protocol-Pages 29-31; Casey Daily Living Skills Resource Guides-Housing & Money Management Guides.

Meaning

Essential Questions

Essential Questions

- How do I budget my finances wisely, monitor my spending and earning, and develop a savings plan?
- How do I effectively use the services offered by government and private financial institutions?
- How do I utilize online services?
- What should I do if I need financial assistance or if I feel like my private information has been misused?
- Based on my budget, supports, and resources, how do I acquire/maintain the housing that is the most appropriate for me?

Enduring Understanding/Indicators of Understanding

Enduring Understanding/Indicators of Understanding

The development of financial literacy and money management skills are crucial for individuals to successfully function in the community with autonomy. Mastery of the following skill areas are building blocks for financial success: developing a workable budget and sending money according to that budget, using the services of banks (loans, credit card, savings, checking, etc.), budgeting for bills and paying for them in a timely fashion, recognizing and prioritizing mail (bills, bank information, credit card applications/advertisements, scams, etc.), and finding appropriate and affordable housing.

Acquisition (Student Learning Objectives)

Knowledge

Knowledge

Students will know...

- Knows and understands how one's values influence money decisions.
- Knows and understands ways that people use money to help others.
- Manages money (e.g., counts money, makes change, budgets, pays taxes, and monthly bills)
- Knows how to develop a realistic spending plan for one week or month
- Knows how to develop a routine for monthly expenses
- Knows and understands where to find help if one experiences financial difficulty
- Knows and understands how to save money, develop a savings plan, and open and maintain and monitor checking and savings accounts (also using online banking services)
- Knows how to pay bills online, use online banking services, and use bank tellers, as well as ATM's.
- Understands the benefits, risks, and responsibilities related to borrowing money from friends, family, and financial institutions and using credit cards
- Understands the importance of a good credit rating, how to view and interpret a credit report, and methods to improve credit rating
- Understands how to develop and achieve short-term and long-term saving goals
- Knows and understands basic investment strategies
- Evaluates cost of services (e.g., banking, telephone, leasing, credit cards, loans)
- Knows how to research housing options in the community, understands how to acquire a housing, and can interpret information in housing advertisements and leasing agreements
- Understands the necessary steps of setting-up living setting (e.g., arranges for utilities and services)
- Has basic knowledge about the different types of taxes (sales, income, state, etc.) and what they are for
- Can decipher a pay stub

Skills

Skills

Student will be skilled at ...

FINANCIAL LITERACY & MONEY MANAGEMENT SKILLS: *(See AFLS-Community and Independent Living Protocols & Casey Daily Living Skills Resource Guide-Home & Money Management)*

- **Values:** Knows the difference between personal needs and wants; can identify personal values (e.g., it is more important to spend money on clothes than to save); recognize the impact personal values have on money decisions.
- **Donations:** Identify specific ways to contribute to others in need (e.g. giving food, clothing, cash, and donating one's time); recognize that it feels good to help others; identifies one cause to which one would contribute.
- **Basic Money Skills:** *(AFLS-Community Participation Protocol-Pages 29-31):* Sorts money, can identify coins, money, check values appropriately; can add, subtract and calculate change; can use a calculator; can use money to purchase goods; secures money, cards, and financial information

(AFLS-Independent Living Protocol-Pages 46-52)

- **Financial literacy**-Can balance a check book/budget; understands interest rates and borrowing terms; benefits and dangers of credit cards (consequences for not paying back), borrowing money, or spending money you do not have; can develop a plan to pay back borrowed money; uses online banking tools/apps; understands how to monitor credit and finances.

- **Banking:** Identifies financial institutions in the community; can open bank accounts (savings and checking); can write a check and balance a check book; can fill out deposits and withdrawal forms for savings and checking accounts; explains the differences between credit cards, charge cards, debit cards, and the related fees; can read a bank statements; uses debit and credit card appropriately and monitors use online; uses ATM machine; securely stores private financial information; understands several types of investments (e.g. stocks, mutual funds, property, retirement plan); can check credit score and understand the value of credit history and ratings
- **Paycheck/Earnings:** can decipher a pay check and pay stub; understands minimum wage; understand overtime; complete W2; understand withholdings
- **Spending and Budgeting:** understands limits of finances and debt, calculates, tip, budgets, manages cash flow, plans financial considerations for outings; determines major areas of expenses (e.g., food, clothing, leisure activities, and what is necessary and unnecessary); can access and modify spending habits; can calculate discounts for purchases; understands how to return a purchase; understands how advertising targets their age group and influences them; comparison shops and can evaluate the pros and cons of these choices; can effectively use coupons and discount searching tools (Honey)
- **Bills:** pays bills in a timely manner; scheduling and tracking annual dues; understanding fees/charges; automatic renewal agreements (gym memberships, magazines, etc.);
- **Financial Safety:** carries around reasonable amount of money and handles it appropriately in public; identifies safe v. unsafe ATMs and charitable donations; understands when it appropriate to lend money; reports loss or stolen cards/information/checks/identity
- **Financial Difficulty:** identifies several types of financial difficulty (e.g., bankruptcy, credit card debt, loan default, paying one's rent); knows consequences associated with financial difficulty; knows community and other resources that can assist people with financial problems.
- **Taxes:** Can fill out tax paperwork (1099, w2); understands different types of taxes and why they are used.
- **Housing:** can identify a variety of housing types (e.g., apartments, rooms for rent, houses, mobile homes, public or low income housing); compares each type against one's own personal needs and financial resources; understands financial and housing supports available; can research available housing options in community; can interpret information contained in housing advertisements and understands terms involved in housing advertisements (e.g., lease, studio, security deposit, cosign, tenant, landlord); interprets a leasing agreement; develops a checklist for inspection (e.g., cleanliness, smoke detectors, no pets, locks, safety of neighborhood, loudness of neighbors); determines if repairs are necessary; identifies reasons why people share living arrangements; identifies moving in costs (e.g., security deposit, utility deposits, installation fees, first month's rent, furnishings/household items); develops a realistic budget for maintaining living arrangements; set-ups utilities accounts.

Stage 3: Learning Plan

Resource and Mentor Texts

Resources and Mentor Texts

UNIT 2: FINANCIAL LITERACY & MONEY MANAGEMENT

RESOURCES

BOOKS:

- **Life Skills Activities for Secondary Students with Special Needs**

- Part 4: Practical Living Skills (Chapters 13: Money Skills)
- **Life Skills 101: A Practical Guide to Leaving Home and Living on Your Own**
 - Chapter 3: Gaining Financial Know-How
 - Chapter 4: Setting-Up Your Home
 - Chapter 7: Being a Savvy Consumer (comparison shopping, tipping, protecting yourself, watching your pennies)
 - Chapter 16: Living Arrangements
- **AFLS-Independent Living & Community Participation Protocols** (for curriculum and progress monitoring)

GAMES

Budget Town, Monopoly, Life, etc.

PRINTABLE LESSONS, MATERIALS & WORKBOOKS:

Making My Mark-Independent Living Guide: Lesson 7-Financial Literacy and Lesson 9: Housing: More Than a Roof You're your Head http://www.thenyc.org/sites/default/files/MakingMyMarkFacilitatorGuide%20-%20Final_508.pdf

Moving On: Binder: Section 6: Independent Living and Section 7: Adult Services

<https://sites.google.com/a/cloud.ifschools.org/d91-special-education-secondary-transition/home/moving-on-binder>

Casey Daily Living skills-Resource Guide: Housing & Money Management:

https://caseylifeskills.secure.force.com/clsa_cw_assessmentResponses?id=a07U000000oobKTIAY#Housing_and_Money_Management

Money Matters Toolkit/Work Book:

http://www.ct.gov/dmhas/lib/dmhas/skillbuilding/Skill_Builders_Toolkit_Book_1_Part_2.pdf

Money Matters http://www.oklahomamoneymatters.org/resources/documents/YMM_College_Guide.pdf

Understanding Taxes: 38 Lesson Plans for Teachers and Apps for Students from the IRS:

<https://apps.irs.gov/app/understandingTaxes/>

<http://www.moneyinstructor.com/lesson/minomicstaxes.asp>

RESOURCES ALIGNED WITH SPECIFIC SKILL AREAS

The five resources* listed below align with the Casey Life Skills (CLS) Resource Guide-Housing and Money Management (attached). The section below lists resources as they align with specific AFLS skill areas and CLS skill areas (Independent Living Skills and Community Participation Protocols).

***Casey-Preparing Adolescents For Young Adulthood (PAYA) Lessons & Activities-**

Module 1: Money (p.4-119) http://www.casey.org/media/CLS_ResourceGuides_subdocs_PAYAModule1.pdf

Module 4: Housing (1-50) <http://www.casey.org/cls/resourceguides/subdocs/PAYAModule4.pdf>

***I Know Where I'm Going, But Can My Cash Keep Up?:**

Part 1: : <http://www.itsmymove.org/docs/resources/I-Know-Where-I'm-Going-Part-One.pdf>

Part 2: <http://www.itsmymove.org/docs/resources/I-Know-Where-I'm-Going-Part-Two.pdf>

***I'm Getting Ready ... I CAN DO IT! (I'm Getting Ready)**

<http://www.itsmymove.org/docs/resources/imgettingready.pdf>

***I Can Do It! A Micropedia of Living on Your Own (I Can Do It)**

<https://www.wcdsb.ca/spec-ed/dl/workplace/pdf/info/3.pdf>

***Ready, Set, Fly! A Parent's Guide to Teaching Life Skills**

<http://www.casey.org/cls/resourceguides/subdocs/ReadySetFly.pdf>

- **Values**

- I Can Do It-Budgeting to Make Money Stretch, p. 1-2.
- I'm Getting Ready-If You Could See Yourself 20 Years from Now... M-1.
- I'm Getting Ready-The Big 3, M-4.
- I'm Getting Ready-Learn from Those Who've Been There, M-5.
- I Know Where I am Going-Part I, C. 1, I've Heard of "the Money Pit," p. 4-8.
- Ready, Set, Fly!-Beliefs About Money Section #1 - #3.
- Mapping Your Future, Establish a Budget :<http://www.mappingyourfuture.org/Money/>

- **Donations:**

- I Know Where I am Going, Part II, C. 4, Why Should I Give My Money to Others? p. 42-46.
- Ready, Set, Fly! Beliefs About Money #2.
- Ready, Set, Fly! Budgeting and Spending #12

- **Financial Literacy & Basic Money Skills:** (AFLS-Community Participation Protocol-Pages 29-31)

- <https://www.mathsisfun.com/money/money-master.html>
- I'm Getting Ready, Make a Money Plan for Today, M-7.
- I Know Where I am Going, Part I, C. 4, Hard Choices, p. 26-39.
- Money Basics: <http://www.busyteacherscafe.com/themes/money.html>;
<http://www.aaamath.com/mny.htm>
- Ready, Set, Fly! Budgeting #8.
- Banking on Our Future, Budgeting –
- <http://www.bankingonourfuture.org/master.cfm/main/home>

- **Banking**

- I Can Do It- Using Banks, p. 7-8, 10.
- I Know Where I am Going, Part I, C. 5, Taking It to the Bank, p. 40-61.
- I'm Getting Ready-Choose a Bank, M-12.
- Ready, Set, Fly! Banking #1-6
- <http://www.handsonbanking.org/en/>

- **Savings:**

- I Know Where I am Going, Part I, C. 4, Hard Choices, p. 26-39.
- Ready, Set, Fly! Savings #2-4
- Ready, Set, Fly! Savings #3.
- Banking on Our Future, Saving Money – <http://www.bankingonourfuture.org/master.cfm/main/home>
- Ready, Set, Fly! Budgeting #1-2
- I Can Do It, Budgeting, p. 1-2
- <http://www.balancetrack.org/teensandmoney/>
- Practical Money Skills – <http://www.practicalmoneyskills.com/personalfinance/savingspending/saving/>

- **Checking**

- <http://www.casey.org/cls/resourceguides/subdocs/PAYAModule1.pdf#page=68-76>
- Banking on Our Future, Checking -<http://www.bankingonourfuture.org/master.cfm/main/home>
- Checkbook: <http://www.moneyinstructor.com/checks.asp>
- Practical Money Skills –
- <http://www.practicalmoneyskills.com/personalfinance/savingspending/saving/>
- <http://www.practicalmoneyskills.com/personalfinance/savingspending/banking/>

- **Paycheck**

- <https://www.stlouisfed.org/education/its-your-paycheck-curriculum-unit>;
- <http://www.hfcsd.org/webpages/tnassivera/news.cfm?subpage=1077>
- <http://www.moneyinstructor.com/taxes.asp>

- **Spending and Budgeting**

- I Can Do It, Budgeting, p. 2-6.
- I'm Getting Ready, Make a Money Plan for Today, M-7.
- I'm Getting Ready, A Money Plan for Being on Your Own, M-8; M-9.
- I'm Getting Ready, Planning My Clothes Budget, LG-8.
- I Know Where I am Going, Part I, C. 4, Hard Choices, p. 26-39.
- <http://www.casey.org/cls/resourceguides/subdocs/PAYAModule1.pdf#page=5-8>
- <http://www.casey.org/cls/resourceguides/subdocs/PAYAModule1.pdf#page=6-63>
- Ready, Set, Fly! Budgeting #3-11
- Banking on Our Future, Budgeting –<http://www.bankingonourfuture.org/master.cfm/main/home>
- I Can Do It, Budgeting, p. 2-6.
- I'm Getting Ready-Make a Money Plan for Being on Your Own, M-8, M-9.
- I'm Getting Ready-Budgeting Using and Envelope System, M-10.
- I'm Getting Ready-Budgeting Using an Envelope System, M-10.

- **Shopping**

- Calculating Discounts: <https://www.mathsisfun.com/definitions/discount.html>
- I'm Getting Ready, Comparison Shop! LG-9.
- I'm Getting Ready, Visit a Thrift Shop, LG-10.
- I Know Where I am Going, Part II, C. 2, I Don't Want to Be a Shopping Fool, p. 14-25.
- <http://www.casey.org/cls/resourceguides/subdocs/PAYAModule1.pdf#page=9-63>
- <http://www.casey.org/cls/resourceguides/subdocs/PAYAModule1.pdf#page=112-119>
- Ready, Set, Fly! Budgeting #6,9
- I Can Do It, Protecting Your Money, p. 17-18.
- I Know Where I am Going, Part II, C. 2, I Don't Want to Be a Shopping Fool, p. 14-25.
- Practical Money Skills, Spending Plans –
- <http://www.practicalmoneyskills.com/english/students/level.php?id=4>
- <http://www.casey.org/cls/resourceguides/subdocs/PAYAModule1.pdf#page=29-54#page=112-119>
- Ready, Set, Fly! Personal Hygiene #4.

- **Investing:**

- <http://www.bankingonourfuture.org/master.cfm/main/home>

- **Bills:**

- I'm Getting Ready, Different Ways to Pay Our Bills, M-11.
- Ready, Set, Fly! Banking #3.
- http://www.practicalmoneyskills.com/foreducators/lesson_plans/

- **Taxes**

- <https://www.verywell.com/teens-and-income-taxes-2610240>
- <http://www.moneyinstructor.com/lesson/minomicstaxes.asp>

- **Practical Money Skills, Financial Difficulty –**

- <http://www.practicalmoneyskills.com/english/students/level.php?id=4>

- **Housing**

- I Can Do It! Finding My Own Place, p. 32-38
- Ready, Set, Fly! Housing #8.
- <http://www.lys.org/replicatingilp.html>
- <http://www.casey.org/cls/resourceguides/subdocs/PAYAModule4.pdf#page=24-50>
- I'm Getting Ready-Do I Really Need It? PL-1; PL-2; PL-3; PL-4
- http://www.casey.org/Resources/Publications/pdf/ItsMyLife_Housing.pdf
- I'm Getting Ready, What Can I Do if My Landlord Doesn't Take Care of a Problem for Me? PL-13.
- I Can Do It, Starting out Supplies, p. 19-22.
- I Can Do It, Furnishing, p. 23-31.
- I'm Getting Ready, Equipment and Supply Checklist, PL-8,PL-9.
- <http://www.casey.org/cls/resourceguides/subdocs/PAYAModule1.pdf>
- Ready, Set, Fly! Housing #14.
- I Can Do It, Finding My Own Place, p. 37-38.
- I'm Getting Ready, Do I Really Need It? PL-1; PL-2; PL-3; PL-4.
- <http://www.youthhood.org/guides/index.asp>
- I'm Getting Ready, What Insurance Do I Need? M-14.
- Ready, Set, Fly! Home Safety and Repairs #6

OTHER INTERNET RESOURCES FOR FINANCIAL LITERACY & MONEY MANAGEMENT:

Pages with lists and explanations of websites:

<http://www.makeuseof.com/tag/10-interactive-financial-websites-teach-kids-money-management-skill>

Websites w. Games, Videos, and Lessons:

<https://www.bettermoneyhabits.com/teaching-kids-money.html>

<http://www.themint.org/>

<https://financialentertainment.org/>

<http://moneytalks4teens.ucanr.edu/>

<http://www.usmint.gov/kids/>

<http://www.consumerfinance.gov/money-as-you-grow/>

<http://www.practicalmoneyskills.com/games/trainingcamp/>

<http://thefinancialbrand.com/9302/ing-direct-planet-orange-for-kids/>

<http://senseanddollars.thinkport.org/>

Biz Kids (lessons, games, videos/episodes about money and business)

<http://bizkids.com/>

Web Apps:

List and explanations of apps: <http://m.benzinga.com/article/5722674>

- Toshi Finance
- Left to Spend
- Manilla
- Debt Payoff Planner
- Bill Guard
- Mint
- Savings Spree
- P2K Money
- Smarty Pig
- iAllowance
- Honey Extension (searches for discount codes and sales on for online purchases)
<https://chrome.google.com/webstore/detail/honey/bmnlcjabgnpnenekpadlanbbkooimhj?hl=en-US>
- Housing Search-App & Website: Trulia
- Housing Search-App & Website: Zillow

OTHER:

Teacher Made Resources

[Moving On Binder 2013.docx](#)
[I'mGettingReady ICanDoIT LessonResource.pdf](#)
[CaseyLS-HousingMoneyManagement Resource Guide.docx](#)
[I Can Do It! A Micropedia of Living on Your Own.pdf](#)
[CLS ReadySetFly LessonResource.pdf](#)

Formative Assessment Strategies

Formative Assessment Strategies

Task Analysis

AFLS-Independent Living and Community Assessments

Casey Life Skills-Self Assessment-Housing and Money Management (Pre-Post)

End of Lesson Assessments/Curriculum Based Assessments

Assessment of Financial Skills Checklist

Learning Activities/Unit of Study

Learning Activities/Unit of Study

LEARNING ACTIVITIES

Learning activities and lessons can be found in the following resources:

- Making My Mark (binder/lessons)
- Moving On Binder
- I'm Getting Ready ... I CAN DO IT! (I'm Getting Ready)
- I Can Do It! A Micropedia of Living on Your Own (I Can Do It)
- Ready, Set, Fly! A Parent's Guide to Teaching Life Skills
- Life Skills Activities for Secondary Students with Special Needs (book)
- Life Skills 101: A Practical Guide to Leaving Home and Living on Your Own (book)
- AFLS-Independent Living & Community Participation Protocols (assessment/curriculum guide)
- Casey Life Skills Resource Guide-Housing & Money Management
- Money Matters (lessons/workbook)
- I Know Where I'm Going, But Can My Cash Keep Up?
- Webpages in the "Resource" section of this document
- Practice make purchases, making change, and calculate discounts (in classroom, online and in stores)
- Develop a realistic spending plan for one week or month and keeps an expense diary
- Develop a routine for monthly expenses
- Create lists of spending plan categories (e.g., food, clothes, leisure activities)
- Develop strategies for storing receipts and other payment records
- Locate local financial institutions and practices using services at the bank and online
- Opens a bank account
- Complete withdrawal and deposit slips
- Cash, deposit, and write checks
- Practice several strategies for saving money (automatic deduction, pay yourself first, etc.)
- Set savings goals
- Make purchases using a variety of methods (e.g., debit card, gift card, money) and places (e.g., online, in stores, in mail)
- Practice paying bills online, using online banking services, and using bank tellers, as wells as ATM's.
- Discuss credit history, review how to view and interpret a credit report, and methods to improve credit rating
- Discuss basic investment strategies
- Evaluate cost of services (e.g., banking, telephone, leasing, credit cards, loans)
- Research housing options in the community, understands how to acquire a housing, and can interpret information in housing advertisements and leasing agreements
- Examine and identify the parts of a pay check
- Complete tax paperwork (1099, W2) - use online lessons/worksheets; practice with real paperwork
- Distinguish a bill from other mail and pay bills using a variety of methods (e.g., online, in person at municipal building or store)
- Practice using financing and money management apps as well as calculator on phone

Modifications and/or Accommodations

Suggested Modifications (ELL, Sp. Ed, Gifted, At-risk of Failure)

English Language Learners

Native language support: The teacher provides auditory or written content to students in their native language.

Adjusted Speech: The teacher changes speech patterns to increase student comprehension. This could include facing the students, paraphrasing, clearly indicating the most important ideas, and speaking more slowly.

Visuals: The teacher uses graphics, pictures, visuals, and manipulatives. This helps ELL students better understand and comprehend the subjects at hand.

Front-Loading Vocabulary: The teacher front loads vocabulary. This means providing students with a list of important vocabulary words they will need to know for a book, lesson, etc. prior to the lesson being taught. Including pictures to go with the vocabulary words is also very beneficial for the students.

Special Education Students

Chunking: The teacher presents information in a way that makes it easy for students to understand and remember. Chunking is based on the presumption that our working memory is easily overloaded by excessive detail. The best way to deliver information is to organize it into meaningful units. Because students with special needs get overloaded easily, chunking is an effective strategy to use with them.

Checking for Understanding: It is important to constantly check for understanding, especially for students who have accommodations. Teachers want to make sure students understand the concepts being covered in a way that makes sense to them.

Extra time: The teacher provides students with special needs extra time to complete work or answer questions. It is important to give students enough time to process their thoughts.

Oral Reading: The teacher will read work orally to students. Class work such as tests and literature circles may need to be read aloud to the student.

Timers: The teacher will use timers as an instructional tool. The use of timers is beneficial for students who have trouble completing tasks. Timers can be helpful so the student is aware of how much time they have to complete an assignment.

Students with 504 Plans

Chunking: The teacher presents information in a way that makes it easy for students to understand and remember. Chunking is based on the presumption that our working memory is easily overloaded by excessive detail. The best way to deliver information is to organize it into meaningful units. Because students with special needs get overloaded easily, chunking is an effective strategy to use with them.

Checking for Understanding: It is important to constantly check for understanding, especially for students who have accommodations. Teachers want to make sure students understand the concepts being covered in a way that makes sense to them.

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Gifted & Talented Strategies

Extensions/Enrichments: Teachers will provide gifted and talented students with extension/enrichment projects. Students will be challenged to further their understanding, to apply acquired knowledge, and/or to produce something in reference to acquired knowledge.

Modify/Change Activities: Teachers will monitor and modify activities to accommodate those students who need to be challenged further. Additional reading, problem-solving, writing, or project work is necessary for those students who are ready to move on at a rate more accelerated than their peers. In this way, G & T students are provided the same opportunity for support as special needs students.

Students at Risk of School Failure

Directions or Instructions: Make sure directions and/or instructions are given in limited numbers. Give directions/instructions verbally and in simple written format. Ask students to repeat the instructions or directions to ensure understanding occurs. Check back with the student to ensure he/she hasn't forgotten.

Peer Support: Peers can help build confidence in other students by assisting in peer learning. Many teachers use the 'ask 3 before me' approach. This is fine, however, a student at risk may have to have a specific student or two to ask. Set this up for the student so he/she knows who to ask for clarification before going to you.

Alternate or Modified Assignments: Always ask yourself, "How can I modify this assignment to ensure the students at risk are able to complete it?" Sometimes you'll simplify the task, reduce the length of the assignment or allow for a different mode of delivery. For instance, many students may hand something in, the at-risk student may jot notes and give you the information verbally. Or, it just may be that you will need to assign an alternate assignment.

Increase One to One Time: When other students are working, always touch base with your students at risk and find out if they're on track or needing some additional support. A few minutes here and there will go a long way to intervene as the need presents itself.

Contracts: It helps to have a working contract between you and your students at risk. This helps prioritize the tasks that need to be done and ensure completion happens. Each day write down what needs to be completed, as the tasks are done, provide a checkmark or happy face. The goal of using contracts is to eventually have the student come to you for completion sign-offs.

Hands On: As much as possible, think in concrete terms and provide hands-on tasks. This means a child doing math may require a calculator or counters. The child may need to tape record comprehension activities instead of writing them. A child may have to listen to a story being read instead of reading it him/herself.

Tests/Assessments: Tests can be done orally if need be. Break tests down in smaller increments by having a portion of the test in the morning, another portion after lunch and the final part the next day.

Seating: Seat students near a helping peer or with quick access to the teacher. Those with hearing or sight issues need to be close to the instruction which often means near the front.

