

Unit #6 Credit

Content Area: **Math**
Course(s):
Time Period:
Length: **1 week**
Status: **Published**

State Mandated Topics Addressed in this Unit

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N/A	N/A

Credit

Learning Objectives

- Objective 1 - Analyze the rights and responsibilities of buyers and sellers under consumer protection laws.
- Objective 2 - Identify ways to protect yourself from identify theft.
- Objective 3 - Summarize factors that affect a positive credit rating, including on-time payments, debt versus available credit, length of open credit, and how often you apply for credit.
- Objective 4 - Identify the skill sets needed to build and maintain a positive credit profile.
- Objective 5 - Create a plan to improve and maintain an excellent credit rating.

Essential Skills

- Essential Skill 1 - Analyze the rights and responsibilities of buyers and sellers under consumer protection laws
- Essential Skill 2 - Identify ways to protect yourself from identify theft.
- Essential Skill 3 - Summarize factors that affect a positive credit rating, including on-time payments, debt versus available credit, length of open credit, and how often you apply for credit.
- Essential Skill 4 - Identify the skill sets needed to build and maintain a positive credit profile.
- Essential Skill 5 - Create a plan to improve and maintain an excellent credit rating.

Standards

- PFL.9.1.12.CP.3 Summarize factors that affect a positive credit rating, including on-time payments, debt versus available credit, length of open credit, and how often you apply for credit.
- PFL.9.1.12.CP.4 Identify the skill sets needed to build and maintain a positive credit profile.

PFL.9.1.12.CP.5	Create a plan to improve and maintain an excellent credit rating.
PFL.9.1.12.EG.6	Analyze the rights and responsibilities of buyers and sellers under consumer protection laws.
PFL.9.1.12.FI.1	Identify ways to protect yourself from identify theft.

Instructional Tasks/Activities

- 5 things to consider when applying for a credit card - video activity
- Analyzing credit card facts
- Comparing the different types of loan - Video Activity
- Complete Credit Card Comparison worksheet: 1.) Compare different credit cards 2.) Reading the fine print of credit cards 3.) Analyze APR for different credit cards 4.) Late fees 5.) Promotional rates
- Credit Card vs Debit Card vs Prepaid Card activity

Assessment Procedure

- Classroom Total Participation Technique
- Classwork
- DBQ
- Essay
- Exit Ticket/Entrance Ticket/Do Now
- Graded Document
- Journal / Student Reflection
- Kahoot
- Other named in lesson
- Peer Review
- Performance
- Problem Correction
- Project
- Quiz
- Rubric
- Teacher Collected Data
- Test
- Worksheet

Recommended Technology Activities

- Appropriate Content Specific Online Resource
- Chromebook

- Gimkit
- GoGuardian
- Google Classroom
- Google Docs
- Google Forms
- Google Slides
- Kahoot
- MagicSchool AI
- Other- Specified in Lesson
- Quiziz
- Screencastify

Accommodations & Modifications & Differentiation

Accommodations and Modifications should be used to meet individual needs. Their IEP and 504 plans should be used in addition to the following suggestions.

Gifted and Talented

- Compare & Contrast
- Conferencing
- Debates
- Jigsaw
- Peer Partner Learning
- Problem Solving
- Structured Controversy
- Think, Pair, Share
- Tutorial Groups

Instruction/Materials

- alter format of materials (type/highlight, etc.)
- color code materials
- eliminate answers
- extended time
- extended time
- large print
- modified quiz

- modified test
- Modify Assignments as Needed
- Modify/Repeat/Model directions
- necessary assignments only
- Other (specify in plans)
- other- named in lesson
- provide assistance and cues for transitions
- provide daily assignment list
- read class materials orally
- reduce work load
- shorten assignments
- study guide/outline
- utilize multi-sensory modes to reinforce instruction

Environment

- alter physical room environment
- assign peer tutors/work buddies/note takers
- assign preferential seating
- individualized instruction/small group
- modify student schedule (Describe)
- other- please specify in plans
- provide desktop list/formula

Honors Modifications

Resources

- <https://financeintheclassroom.org/downloads/CreditCardComparison.pdf>
- <https://financeintheclassroom.org/teacher/print.shtml>