Personal Financial Literacy Copied from: 4th Grade Library Media, Copied on: 12/05/22

Content Area: **Library**
Course(s): **Library 4, 21st Century Skills**
Time Period: **Marking Period 4**
Length: **MP4**
Status: **Published**

Essential Questions

- What are some different ways to manage money?

Big Ideas

- It is important to develop skills and strategies that promote personal and financial responsibility.

Core Lessons

Money Smart, FDIC

- K-2 Guide: Lesson 6: Borrowing Bills: Borrowing and Lending
- 3-5 Guide: Lesson 1: Money Matters: Buying Decisions
- 3-5 Guide: Lesson 3: Make a Plan: Budgeting
- 3-5 Guide: Lesson 5: Which Way to Pay?: Payment Options
- 3-5 Guide: Lesson 7: It's Great to Donate!: Charitable Giving

Enduring Understandings

9.1.A. Credit and Debit Management

9.1.4.C.1 [M] Determine personal responsibility related to borrowing and lending.

9.1.4.C.2 [M] Identify common sources of credit (e.g., banks, credit card companies) and types of credit (e.g., loans, credit cards, mortgages.)

9.1.4.C.3 [M] Compare and contrast credit cards and debit cards and the advantages and disadvantages of using each.

9.1.4.C.4 [M] Determine the relationships among income, expenses, and interest.

9.1.4.C.5 [M] Determine personal responsibility related to borrowing and lending.

9.1.4.C.6 [M] Summarize ways to avoid credit problems.

9.1.B. Becoming a Critical Consumer

9.1.4.E.1 [M] Determine factors that influence consumer decisions related to money.

9.1.4.E.2 [M] Apply comparison shopping skills to purchasing decisions.

9.1.C. Civic Financial Responsibility

9.1.4.F.1 [M] Demonstrate an understanding of individual financial obligations and community financial obligations.

9.1.4.F.2 [M] Explain the roles of philanthropy, volunteer service, and charitable contributions, and analyze their impact on community development and quality of living.

9.1.D. Insuring and Protecting

9.1.4.G.1 [M] Describe how valuable items might be damaged or lost and ways to protect them.