

# M MP2,4-Personal Financial Choices Copied from: 7th Grade Technology , Copied on: 12/05/22

Content Area: **Technology**  
Course(s): **Financial Literacy 7, 21st Century Skills**  
Time Period: **MP2,4**  
Length: **Twice Weekly**  
Status: **Published**

## Essential Questions

---

- How should spending, saving, and giving be incorporated into a personal budget?

## Big Ideas

---

- A balanced budget takes into consideration spending, saving, and giving.
- Creating a budget is personal.

## Enduring Understandings

---

### 9.1 A. Income and Careers

9.1.8.A.4[M] Relate earning power to quality of life across cultures.

9.1.8.A.6[M] Explain how income affects spending decisions.

### 9.1 B. Money Management

9.1.8.B.7[M] Construct a budget to save for long-term, short-term, and charitable goals.

9.1.8.B.8[M] Develop a system for keeping and using financial records.

## Activities And Assessments

---

- Money Smart for Grades 6-8 Lesson 12: Spend, Save, or Give? (approx. 55 min.)

