

Unit 1 - Money Management

Content Area: **Financial Literacy**
Course(s): **Financial Literacy 6**
Time Period: **1st Marking Period**
Length: **Approximately 3 weeks**
Status: **Published**

Big Idea

- Students will learn about money management.

Enduring Understanding

- Students will be able to construct a savings plan and determine the difference between wants and needs.

Skills

- Students will understand key terms and concepts related to saving
- Students will understand the impact of saving early and often
- Students will be able to understand the differences between wants and needs.

Standards

- 9.1.8.B.2 - Construct a simple personal savings and spending plan based on various sources of income.
- 9.1.8.D.1 - Determine how saving contributes to financial well-being.
- 9.1.8.D.2 - Differentiate among various savings tools and how to use them most effectively.

Assessments

Projects/Activities

- Wants v Needs Poster
- Bean Activity
- Teacher Directed Questions
- Observations of students' grasp of concepts
- Review of students' completed project

Projects vary throughout the school year - all mediums are repeated and continued throughout the school year.

Timing and specific projects are subject to change.

Resources/Instructional Materials

Bean Activity

Wants v Needs Poster

Smart Board

Google Slides Presentation

Modifications

Individual accommodations:

- Additional support
- Adapting lessons to meet various learning styles

Integration of 21st Century Skills

Focus on the development of 21st Century Content Skills:

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- Global awareness
 - Civic literacy
 - Health and wellness awareness
 - Environmental literacy

Focus on the Development of Learning and Thinking Skills:

- Critical Thinking and Problem Solving Skills
- Communication Skills
- Creativity and Innovation Skills
- Collaboration Skills
- Information and Media Literacy Skills
- Contextual Learning Skills

Focus on the Development of Life Skills:

- Leadership
- Ethics
- Accountability
- Adaptability
- Personal Productivity
- Personal Responsibility
- People Skills
- Self Direction
- Social Responsibility

Interdisciplinary Connections

- Academic and Technical Rigor - Projects are designed to address key learning standards identified by the school or district.
- Authenticity - Projects use a real world context (e.g., community problems) and address issues that matter to the students.
- Applied Learning - Projects engage students in solving problems calling for competencies expected in high-performance work organizations (e.g., teamwork, problem-solving, communication, etc.).
- Active Exploration - Projects extend beyond the classroom by connecting to community explorations.
- Adult Connections - Projects connect students with the wider community.
- Assessment Practices - Projects involve students in regular, performance-based exhibitions and assessments of their work; evaluation criteria reflect personal, school, and real-world standards of performance.

Unit 2 - Spending Plan

Content Area: **Financial Literacy**
Course(s): **Financial Literacy 6**
Time Period: **1st Marking Period**
Length: **Approximately 2 weeks**
Status: **Published**

Big Idea

- Students will learn about planning and money management

Enduring Understanding

- Students will be able to construct a budget that takes into account, income, saving and expenses.

Skills

- Students will evaluate information from a variety of sources when making choices about what to buy
- Students will understand what a budget is and how planning for spending can help people make informed choices
- Students will know the difference between fixed and variable expenses
- Students will build and balance a budget by making adjustments to income, saving, and expenses

Standards

- 9.1.8.B.2 - Construct a simple personal savings and spending plan based on various sources of income.
- 9.1.8.D.2 - Differentiate among various savings tools and how to use them most effectively.

Assessments

Projects/Activities

- Smart Spending Activity
- Create Your Own Budget Activity
- Teacher Directed Questions
- Observations of students' grasp of concepts
- Review of students' completed project

Projects vary throughout the school year - all mediums are repeated and continued throughout the school year.

Timing and specific projects are subject to change.

Resources/Instructional Materials

Budget Activity

Smart Board

Google Slides Presentation

Modifications

Individual accommodations:

- Additional support
- Adapting lessons to meet various learning styles

Integration of 21st Century Skills

Focus on the development of 21st Century Content Skills:

- Global awareness
- Civic literacy
- Health and wellness awareness
- Environmental literacy

Focus on the Development of Learning and Thinking Skills:

- Critical Thinking and Problem Solving Skills
- Communication Skills
- Creativity and Innovation Skills
- Collaboration Skills
- Information and Media Literacy Skills
- Contextual Learning Skills

Focus on the Development of Life Skills:

- Leadership
- Ethics
- Accountability
- Adaptability
- Personal Productivity
- Personal Responsibility
- People Skills
- Self Direction
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Interdisciplinary Connections

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Unit 3 - Income and Careers

Content Area: **Financial Literacy**
Course(s): **Financial Literacy 6**
Time Period: **1st Marking Period**
Length: **Approximately 4 weeks**
Status: **Published**

Big Idea

- Students will learn about income and careers.

Enduring Understanding

- Students will be able to determine the connection between the type of career you choose and the income you will obtain.

Skills

- Students will evaluate information from a variety of sources when making choices about which career field to research.
- Students will be able to explain the difference between a career and a job.

Standards

- 9.1.4.A.1 - Explain the difference between a career and a job, and identify various jobs in the community and related earnings.
- 9.1.8.A.1 - Explain how income affects spending and take home pay.

Assessments

Projects/Activities

- Career Project
- Teacher Directed Questions
- Observations of students' grasp of concepts
- Review of students' completed project

Projects vary throughout the school year - all mediums are repeated and continued throughout the school year.

Timing and specific projects are subject to change.

Resources/Instructional Materials

Career Project

Smart Board

Google Slides Presentation

Modifications

Individual accommodations:

- Additional support
- Adapting lessons to meet various learning styles

Integration of 21st Century Skills

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- Civic literacy
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 - Environmental literacy

Focus on the Development of Learning and Thinking Skills:

- Critical Thinking and Problem Solving Skills
- Communication Skills
- Creativity and Innovation Skills
- Collaboration Skills
- Information and Media Literacy Skills
- Contextual Learning Skills

Focus on the Development of Life Skills:

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Interdisciplinary Connections

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Unit 4 - Borrowing and Lending

Content Area: **Financial Literacy**
Course(s): **Financial Literacy 6**
Time Period: **1st Marking Period**
Length: **Approximately 4 weeks**
Status: **Published**

Big Idea

- Students will learn about borrowing and lending.

Enduring Understanding

- Students will learn how to grow their money over time, the function of an interest rate, and the benefits of compounding interest.

Skills

- Students will be able to explain why banks pay interest to people who save money

Standards

- 9.1.8.C.4 - Demonstrate an understanding of the terminology associated with different types of credit (e.g., credit cards, installment loans, mortgages) and compare the interest rates associated with each..

Assessments

Projects/Activities

- Trip to the Bank Packet
- Teacher Directed Questions
- Observations of students' grasp of concepts
- Review of students' completed project

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Resources/Instructional Materials

Trip to the Bank

Smart Board

Google Slides Presentation

Modifications

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- Communication Skills
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