

Unit 1 - Mortgages

Content Area: **Financial Literacy**
Course(s): **Financial Literacy 7**
Time Period: **1st Marking Period**
Length: **Approximately 4 weeks**
Status: **Published**

Big Idea

- Students will learn about mortgages.

Enduring Understanding

- Students will be able to understand the effects of down payments, interest rates, and the lengths of loans on monthly mortgage payments to compare the immediate and long-term costs of home loans.

Skills

- Students will understand key terms and concepts associated with home buying
- Students will understand that a mortgage is a type of long-term loan used to buy a home
- Students will explain why people use mortgages to pay for homes
- Students will understand how down payment, interest rate, and term affect monthly mortgage payments and the full cost of a loan

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.
- 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).

Assessments

Projects/Activities

- Completion of Mortgage Mystery
- Zillow 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

Earn Your Future Digital Online Classroom

Zillow.com

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

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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:

- 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 - Risk / Insurance

Content Area: **Financial Literacy**
Course(s): **Financial Literacy 7**
Time Period: **1st Marking Period**
Length: **Approximately 5 weeks**
Status: **Published**

Big Idea

- Understanding the ideas of risk and insurance.

Enduring Understanding

- Students will be able to explain how insurance needs change over the course of a lifetime and review a range of insurance profiles to investigate the relationship between types and amounts of coverage and cost.

Skills

- Students will understand key terms and concepts associated with insurance
- Students will explain how insurance works for individuals and companies
- Students will identify reasons people pay for insurance
- Students will analyze situations in which people choose to accept, reduce, or transfer risk
- Students will evaluate the relationship between risk and the cost of insurance

Standards

- 9.1.8.G.2 - Determine criteria for deciding the amount of insurance protection needed.
- 9.1.8.G.3 - Analyze the need for and value of different types of insurance and the impact of deductibles.

Assessments

Projects/Activities

- Completion of Truth or Dare -Earn Your Future Digital Classroom
- 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

Earn Your Future Digital Online Classroom

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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- Civic literacy
- Health and wellness awareness

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- Environmental literacy

Focus on the Development of Learning and Thinking Skills:

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

Interdisciplinary Connections

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- Applied Learning - Projects engage students in solving problems calling for competencies expected in high-performance work organizations (e.g., teamwork, problem-solving, communication, etc.).
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Unit 3 - Planning for Spending

Content Area: **Financial Literacy**
Course(s): **Financial Literacy 7**
Time Period: **2nd Marking Period**
Length: **Approximately 6 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

- Completion of Truth or Dare -Earn Your Future Digital Classroom
- Bean Activity
- Dream Vacation 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

Earn Your Future Digital Online Classroom

Smart Board

Google Slides Presentation

Bean Activity

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

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- 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.
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Unit 4 - Too Good To Be True

Content Area: **Financial Literacy**
Course(s): **Financial Literacy 7**
Time Period: **2nd Marking Period**
Length: **Approximately 4 weeks**
Status: **Published**

Big Idea

- Students will learn about making responsible spending choices.

Enduring Understanding

- Students will be able to make better-informed spending decisions by viewing multiple products and carefully evaluating information sources.

Skills

- Students will understand key terms and concepts associated with advertising
- Students will analyze claims used by advertisers to entice consumers
- Students will analyze the strengths and weaknesses of various sources of product information
- Students will understand that considering the opportunity cost is part of making good purchasing decisions

Standards

- 9.1.8.E.3 - Compare and contrast product facts versus advertising claims.
- 9.1.8.E.8 - Recognize the techniques and effects of deceptive advertising.

Assessments

Projects/Activities

- Completion Too Good to be True -Earn Your Future Digital Classroom
- 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

Earn Your Future Digital Online Classroom

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.).
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Unit 5 - Saving

Content Area: **Financial Literacy**
Course(s): **Financial Literacy 7**
Time Period: **3rd Marking Period**
Length: **Approximately 5 weeks**
Status: **Published**

Big Idea

- Planning and understanding the concept of saving.

Enduring Understanding

- Students will be able to construct a savings plan and be able to understand the concept of interest.

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

Standards

- 9.1.8.B.2 - Construct a simple personal savings and spending plan based on various sources of income.
- 9.1.8.B.3 - Justify the concept of “paying yourself first” as a financial savings strategy.
- 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

- Completion of What's Your Interest -Earn Your Future Digital Classroom
- Teacher Directed Questions
- Observations of students' grasp of concepts
- Review of students' completed project

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Resources/Instructional Materials

Earn Your Future Digital Online Classroom

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
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- Personal Productivity
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- 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.
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Unit 6 - Credit

Content Area: **Financial Literacy**
Course(s): **Financial Literacy 7**
Time Period: **3rd Marking Period**
Length: **Approximately 5 weeks**
Status: **Published**

Big Idea

- Planning and understanding the concept of credit.

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 understand key terms and concepts related to saving
- Students will understand the impact of saving early and often
- Students will be able to explain why banks pay interest to people who save money
- Students will be able to calculate simple interest

Standards

- 9.1.8.B.1 - Distinguish among cash, check, credit card, and debit card.
- 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).
- 9.1.8.B.10 - Justify safeguarding personal information when using credit cards, banking electronically, or filing forms.
- 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.

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- 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).

Assessments

Projects/Activities

- Completion of Mission to Konfido -Earn Your Future Digital Classroom
- Teacher Directed Questions
- Credit vs Debit Activity
- 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

Earn Your Future Digital Online Classroom

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
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- Personal Productivity
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Interdisciplinary Connections

- Academic and Technical Rigor - Projects are designed to address key learning standards identified by the school or district.
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- 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.
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Unit 7 -Entrepreneurship

Content Area: **Financial Literacy**
Course(s): **Financial Literacy 6**
Time Period: **4th Marking Period**
Length: **Approximately 5 weeks**
Status: **Published**

Big Idea

- Students will learn what goes into being an entrepreneur.

Enduring Understanding

- Students will be able to construct a business plan.

Skills

- Students will understand key terms and concepts related to entrepreneurship
- Students will understand the impact creating and designing a business plan.
- Students will be able to understand the differences between wants and needs in a business.

Standards

- 9.1.8.A.2 - Relate how career choices, education choices, skills, entrepreneurship, and economic conditions affect income.
- 9.1.12.A.6 - Summarize the financial risks and benefits of entrepreneurship as a career choice

Assessments

Projects/Activities

- Shark Tank 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

Shark Tank 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

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- 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.
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Unit 8 - Stock Market

Content Area: **Financial Literacy**
Course(s): **Financial Literacy 6**
Time Period: **4th Marking Period**
Length: **Approximately 5 weeks**
Status: **Published**

Big Idea

- Students will learn about the stock market.

Enduring Understanding

- Students will be able to explain the stock market and how it affects the rest of the world.

Skills

- Students will understand key terms and concepts related to investing.
- Students will understand the impact creating and designing a portfolio.
- Students will be able to understand the key concepts of the stock market.

Standards

- 9.1.12.D.1 - Calculate short- and long-term returns on various investments (e.g., stocks, bonds, mutual funds, IRAs, deferred pension plans, and so on).
- 9.1.12.D.13 - Determine the impact of various market events on stock market prices and on other savings and investments.

Assessments

Projects/Activities

- Stock Market Game
- 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

Stock Market Game

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:

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- Leadership
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