

# Unit 1 - Income and Careers

Content Area: **Financial Literacy**  
Course(s): **Financial Literacy 8**  
Time Period: **1st Marking Period**  
Length: **Approximately 5 weeks**  
Status: **Published**

## Big Idea

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- Students will learn about income and careers.

## Enduring Understanding

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

## Skills

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- 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

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- 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.
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## **Assessments**

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### Projects/Activities

- MassMutual EverFi Career Activity
- Vault Career 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**

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EverFi.com

Smart Board

Google Slides Presentation

## **Modifications**

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Individual accommodations:

- Additional support
- Adapting lessons to meet various learning styles

## **Integration of 21st Century Skills**

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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

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### **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 - Debt Management

Content Area: **Financial Literacy**  
Course(s): **Financial Literacy 8**  
Time Period: **1st Marking Period**  
Length: **Approximately 5 weeks**  
Status: **Published**

## Big Idea

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- Students will learn about debt and how to control it.

## Enduring Understanding

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- Students will be able to explain how debt is accumulated and what to do when it is.

## Skills

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- Students will understand key terms and concepts related to debt.
- Students will understand the risk in borrowing money.

## Standards

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- 9.1.8.C.3 - Compare and contrast debt and credit management strategies.
- 9.1.8.C.6 - Determine ways to leverage debt beneficially.

## Assessments

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### Projects/Activities

- EverFi Credit and Borrowing Assessment

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- 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.

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## **Resources/Instructional Materials**

EverFi Digital Program

Smart Board

Google Slides Presentation

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## **Modifications**

Individual accommodations:

- Additional support
- Adapting lessons to meet various learning styles

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## **Integration of 21st Century Skills**

Focus on the development of 21st Century Content Skills:

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

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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

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**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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- 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 3 - Saving and Investing

Content Area: **Financial Literacy**  
Course(s): **Financial Literacy 8**  
Time Period: **2nd Marking Period**  
Length: **Approximately 5 weeks**  
Status: **Published**

## Big Idea

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- Planning and understanding the concept of saving.

## Enduring Understanding

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

## Skills

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- 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

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- 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**

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### Projects/Activities

- EverFi Saving and Investing Assessment
- 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**

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EverFi Digital Program

Smart Board

Google Slides Presentation

## **Modifications**

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Individual accommodations:

- Additional support
- Adapting lessons to meet various learning styles

## **Integration of 21st Century Skills**

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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
- Social Responsibility

### **Interdisciplinary Connections**

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- 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.

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# Unit 4 - Insurance and Safety

Content Area: **Financial Literacy**  
Course(s): **Financial Literacy 8**  
Time Period: **3rd Marking Period**  
Length: **Approximately 5 weeks**  
Status: **Published**

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## Big Idea

- Understanding the ideas of risk and insurance.

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## 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.

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## 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

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## 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.

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## **Assessments**

### Projects/Activities

- EverFi Risk and Insurance Assessment
- 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.

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## **Resources/Instructional Materials**

EverFi Digital Program

Smart Board

Google Slides Presentation

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## **Modifications**

Individual accommodations:

- Additional support
- Adapting lessons to meet various learning styles

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## **Integration of 21st Century Skills**

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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
- Social Responsibility

### **Interdisciplinary Connections**

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- 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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- 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

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# Unit 5 - Making Plans with Money

Content Area: **Financial Literacy**  
Course(s): **Financial Literacy 8**  
Time Period: **3rd Marking Period**  
Length: **Approximately 5 weeks**  
Status: **Published**

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## Big Idea

- Students will learn about planning and money management

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## Enduring Understanding

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

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## Skills

- Students will be able to develop a savings plan for their first car
- Students will be able to develop a savings plan for college
- 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

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## 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.

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## **Assessments**

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### Projects/Activities

- EverFi Making Plans with Money Assessment
- Saving for Your First Car Activity
- Saving for College 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.

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## **Resources/Instructional Materials**

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Saving for First Car Packet

Saving for College Packet

EverFi Digital Program

Smart Board

Google Slides Presentation

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## **Modifications**

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Individual accommodations:

- Additional support
- Adapting lessons to meet various learning styles

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## **Integration of 21st Century Skills**

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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
- Social Responsibility

## **Interdisciplinary Connections**

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- 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.

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- 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 6 - Critical Consumer

Content Area: **Financial Literacy**  
Course(s): **Financial Literacy 8**  
Time Period: **4th Marking Period**  
Length: **Approximately 5 weeks**  
Status: **Published**

## Big Idea

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- Students will learn about making responsible spending choices and what it means to be an informed consumer.

## Enduring Understanding

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

## Skills

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- 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

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- 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.

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## **Assessments**

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### Projects/Activities

- EverFi Critical Consumer Assessment
- Advertising Techniques 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**

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Advertising Techniques Activity

EverFi Digital Program

Smart Board

Google Slides Presentation

## **Modifications**

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Individual accommodations:

- Additional support
- Adapting lessons to meet various learning styles

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## **Integration of 21st Century Skills**

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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
- Social Responsibility

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## **Interdisciplinary Connections**

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- 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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- Adult Connections - Projects connect students with the wider community.
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# Unit 7 - Financial Strategies

Content Area: **Financial Literacy**  
Course(s): **Financial Literacy 8**  
Time Period: **4th Marking Period**  
Length: **Approximately 5 weeks**  
Status: **Published**

## Big Idea

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- Students will learn about the different financial strategies when preparing for their future.

## Enduring Understanding

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- Students will be able to make better-informed financial decisions by analyzing various investing strategies.

## Skills

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- Students will be able to determine the best financial strategy for their future plans.
- Students will develop a portfolio and determine where they want to invest their money.

## Standards

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- 9.1.12.B.2 - Compare strategies for saving and investing and the factors that influence how much should be saved or invested to meet financial goals.
- 9.1.12.D.3 - Summarize how investing builds wealth and assists in meeting long- and short-term financial goals.

## **Assessments**

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### Projects/Activities

- EverFi Financial Strategies Assessment
- 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**

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EverFi Digital Program

Smart Board

Google Slides Presentation

## **Modifications**

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Individual accommodations:

- Additional support
- Adapting lessons to meet various learning styles

## **Integration of 21st Century Skills**

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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
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### **Interdisciplinary Connections**

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