HS Personal Finance Curriculum

**Course Description:** This curriculum presents essential knowledge and skills to help students make informed decisions about real world financial issues. Students will learn to make educated spending, saving, and credit decisions and to make effective use of income to achieve personal financial success.

**Scope and Sequence:**

<table>
<thead>
<tr>
<th>Timeframe</th>
<th>Unit</th>
<th>Instructional Topics</th>
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<tbody>
<tr>
<td>3 Weeks</td>
<td>Careers and Money Management</td>
<td>Topic 1: Careers and Income&lt;br&gt;Topic 2: Taxes and Market Forces&lt;br&gt;Topic 3: Budget and Spending&lt;br&gt;Topic 4: Banking</td>
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Board Approved—April 23, 2015
Unit 1: Careers and Money Management

Subject: Personal Finance
Grade: 10-12
Name of Unit: Careers and Money Management
Length of Unit: 3 weeks

Overview of Unit: This unit combines various topics sequentially, beginning with students looking at career choices and what prospective income that will entail. Then, we move into taxes and items like market forces that will affect income amounts. Next, students will learn budgeting and how to spending wisely. Finally, the unit ends with the topic of banking - looking at the services financial institutions can offer and how this can help financially.

Priority Standards for unit:
- Analyze how career choices, education, skills and economic conditions affect income and goal attainment.
- Relate taxes, government transfer payments, and employee benefits to disposable income.
- Design a financial plan (budget) for earning, spending, saving, and investing.
- Interpret the opportunity costs of financial decisions.
- Evaluate the consequences of personal financial decisions.
- Summarize how inflation affects spending and saving decisions.
- Demonstrate how to use the services available from financial institutions.

Supporting Standards for unit:
- Identify components and sources of income.
- Explain how limited personal financial resources affect the choices people make.
- Apply a decision-making process to personal financial choices.
- Analyze the role of the Federal Reserve in controlling the money supply.
- Compare the benefits and costs of alternatives in spending decisions.
- Evaluate information about products and services.
Unwrapped Concepts (Students need to know) | Unwrapped Skills (Students need to be able to do) | Bloom’s Taxonomy Levels | Webb's DOK
---|---|---|---
How career choices, education, skills, and economic conditions affect income and goal attainment | Analyze | Analysis | 3
Taxes, government transfer payments, and employee benefits to disposable income | Relate | Analysis | 2
Financial plan (budget) for earning, spending, saving, and investing | Design | Create | 3
Opportunity costs of financial decisions | Interpret | Application | 3
Consequences of personal financial decisions | Evaluate | Evaluation | 4
How inflation affects spending and saving decisions | Summarize | Understand | 2
How to use the services available from financial institutions | Demonstrate | Application | 1

**Essential Questions:**
1. How does your career choice affect your income?
2. How do taxes and market forces affect income?
3. How do I prepare a budget to make wise spending decisions?
4. How does maintaining an account with a financial institution contribute to my future financial success?

**Enduring Understanding/Big Ideas:**
1. Your career choice will involve education, training, cost of living, salary, and benefits—all of which can increase or decrease your income. If your career requires additional education, it will be more expensive but will pay more over time.
2. Payroll taxes affect take home pay (gross pay vs. net pay). Inflation affects the cost of goods and services. Supply and demand affects the availability of goods and services. Sales taxes increases the cost of goods and services.
3. When preparing a budget, include all forms of income, all expenses (fixed and variable), savings as one of your expenses, and when determining discretionary income, make wise spending decisions.
4. Maintaining an account with a financial institution will allow you to keep up-to-date on your finances and let you know where you stand financially

Board Approved—April 23, 2015
### Unit Vocabulary:

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<tr>
<th>Academic Cross-Curricular Words</th>
<th>Content/Domain Specific</th>
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<tr>
<td>Compare</td>
<td>RESUMES</td>
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<td>Evaluate</td>
<td>CAREER</td>
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<td>Analyze</td>
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<td>Define</td>
<td>INCOME</td>
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<td>Describe</td>
<td>GROSS PAY</td>
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<td>Consequences</td>
<td>BANK RECONCILIATION</td>
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<td>FED</td>
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<td>INCOME TAXES</td>
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<td>SALES TAXES</td>
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<td>PAYROLL TAXES</td>
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<td>SUPPLY AND DEMAND</td>
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<td>OPPORTUNITY COST</td>
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<td>FIXED EXPENSES</td>
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<td>INFLATION</td>
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<td>DISCRETIONARY/DISPOSABLE INCOME</td>
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<td>VARIABLE EXPENSES</td>
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<td>SERVICES</td>
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<td>GOODS</td>
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<td>CHECKING ACCOUNT</td>
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<td>SAVINGS ACCOUNT</td>
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<td>FINANCIAL INSTITUTION</td>
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<td>CERTIFICATE OF DEPOSIT</td>
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<td>MONEY MARKET</td>
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<td>CASH FLOW</td>
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<td>ASSETS</td>
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<td>LIABILITIES</td>
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<td>BALANCE SHEET</td>
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<td>NET WORTH</td>
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### Resources for Vocabulary Development:

Vocabulary banks
(Shared Google docs, Quizlet sets, use of google dictionary extension)
Engaging Experience 1  
**Title:** Using Naviance to explore career options  
**Suggested Length of Time:** 45 min  
**Standards Addressed:**  
*Priority:* Analyze how career choices, education, skills, and economic conditions affect income and goal attainment.  
*Supporting:* N/A  
**Detailed Description/Instructions:** Students will log into a program called Naviance (used through Counseling departments) to analyze different career choices, the education needed for those choices and income associated with prospective careers. The income amounts are particularly important as these will be used for future activities.  
**Bloom’s Levels:** Understand  
**Webb’s DOK:** 2  
**Resources for Development:**  
Naviance-student link for each school (students login with s# for both username and password, if it doesn’t work, have student choose forgot password the first time and they will be given a temporary password)  
South: [www.connection.naviance.com/phshs](http://www.connection.naviance.com/phshs)  
Park Hill: [www.connection.naviance.com/parkhhs](http://www.connection.naviance.com/parkhhs)  
**Rubric:** To be created

Engaging Experience 2  
**Title:** Analyze career options  
**Suggested Length of Time:** 45 min  
**Standards Addressed:**  
*Priority:* Analyze how career choices, education, skills, and economic conditions affect income and goal attainment.  
*Supporting:* N/A  
**Detailed Description/Instructions:** Once students go through the Naviance program and develop an idea of their chosen career, they will be asked to compare 3 similar choices and the income and educations associated with each. This activity will give students more of an idea of what career choices are available.  
**Bloom’s Levels:** Understand  
**Webb’s DOK:** 3  
**Rubric:** To be created

Engaging Experience 3  
**Title:** Gross vs. Net Pay  
**Suggested Length of Time:** 10-20 min  
**Standards Addressed:**  
*Priority:* Analyze how career choices, education, skills, and economic conditions affect income and goal attainment.  

Board Approved—April 23, 2015
Supporting: Identify components and sources of income

Detailed Description/Instructions: Students will be given various careers and amounts of pay. They will then have to determine if the amounts are net pay or gross pay amounts by researching those careers are the typical pay for each. This activity could be given as an individual assignment, group assignment, or done as a whole class.

Bloom’s Levels: Analyze
Webb’s DOK: 1
Rubric: To be created
Topic 2: Taxes and Market Forces

**Engaging Experience 1**

**Title:** Research Taxes  
**Suggested Length of Time:** 45 minutes  
**Standards Addressed:**  
  
  **Priority:** Relate taxes, government transfer payments, and employee benefits to disposable income.  
  **Supporting:** N/A  

**Detailed Description/Instructions:** Students will research different types of taxes. They will pay close attention to those not only from the federal level, but also from the state of Missouri and county as well.

**Bloom’s Levels:** Remember  
**Webb’s DOK:** 1  
**Rubric:** To be created

**Engaging Experience 2**

**Title:** Figuring net pay  
**Suggested Length of Time:** 30 minutes  
**Standards Addressed:**  
  
  **Priority:** Relate taxes, government transfer payments, and employee benefits to disposable income.  
  **Supporting:** Identify components and sources of income.  

**Detailed Description/Instructions:** Students will be given their income (gross pay) and asked to figure their net pay for monthly paycheck.

**Bloom’s Levels:** Apply  
**Webb’s DOK:** 2  
**Rubric:** To be created

**Engaging Experience 3**

**Title:** Calculating real amounts  
**Suggested Length of Time:** 30 minutes  
**Standards Addressed:**  
  
  **Priority:** Relate taxes, government transfer payments, and employee benefits to disposable income.  
  **Supporting:** N/A  

**Detailed Description/Instructions:** Students will be given a list of items from a shopping list and asked to find the "real" amounts, figuring in sales tax for those items.

**Bloom’s Levels:** Apply  
**Webb’s DOK:** 2  
**Rubric:** To be created
**Engaging Experience 4**
Title: Examining Inflation
Suggested Length of Time: 30 minutes
Standards Addressed:

*Priority:* Summarize how inflation affects spending and saving decisions.

*Supporting:* N/A

Detailed Description/Instructions: Students will examine supply, demand, and inflation. They will then research prices of items now and what these same items cost in the past, looking at how the rate of inflation has changed.

Bloom’s Levels: Remember

Webb’s DOK: 1

Rubric: To be created

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**Engaging Experience 5**
Title: Learning about the Fed
Suggested Length of Time: 30 min
Standards Addressed:

*Priority:* Summarize how inflation affects spending and saving decisions.

*Supporting:* Analyze the role of the Federal Reserve in controlling the money.

Detailed Description/Instructions: Students will learn about and take a virtual tour of the Federal Reserve System, specifically the Federal Reserve Bank in Kansas City.

Bloom’s Levels: Remember

Webb’s DOK: 1

Rubric: To be created
Engaging Experience 1
Title: Fixed vs Variable expenses
Suggested Length of Time: 1 day
Standards Addressed:
    Priority: Design a financial plan (budget) for earning, spending, saving, and investing.
    Supporting: Explain how limited personal financial resources affect the choices people make.
Detailed Description/Instructions: Students will differentiate between fixed expenses and variable expenses.
Bloom’s Levels: Define
Webb’s DOK: 1
Rubric: To be created

Engaging Experience 2
Title: Buying strategies
Suggested Length of Time: 30 minutes
Standards Addressed:
    Priority: Interpret the opportunity costs of financial decisions.
    Supporting: Apply a decision-making process to personal financial choices.
Detailed Description/Instructions: Students will examine whether different times of the year when there are sales events going on (Black Friday, Back to School, Memorial Day weekend, etc.) are really good times to buy items and what items to buy at these times. Is this a good buying strategy?
Bloom’s Levels: Analyze
Webb’s DOK: 3
Rubric: To be created

Engaging Experience 3
Title: Design a budget
Suggested Length of Time: 30 minutes
Standards Addressed:
    Priority: Design a financial plan (budget) for earning, spending, saving, and investing.
    Supporting:
        • Apply a decision-making process to personal financial choices.
        • Compare the benefits and costs of alternatives in spending decisions.
Detailed Description/Instructions: Students will prepare a budget based on the career they have chosen (see Naviance activities in topic 1)
Bloom’s Levels: Create
Webb’s DOK: 3
Rubric: To be created
Engaging Experience 4
Title: Making financial decisions
Suggested Length of Time: 35 minutes
Standards Addressed:

  Priority: Evaluate the consequences of personal financial decisions.
  Supporting: Compare the benefits and costs of alternatives in spending decisions.

Detailed Description/Instructions: Students will be given a situation they have a budget for (move into a new apartment, going on a trip, etc.) and they must purchase items within this budget. They will have to find cheap sales on items to stay within their budget.

Bloom’s Levels: Evaluate
Webb’s DOK: 3
Rubric: To be created

Board Approved—April 23, 2015
Topic 4: Banking

Engaging Experience 1
Title: Financial institutions
Suggested Length of Time: 20 min
Standards Addressed:

Priority: Demonstrate how to use the services available from financial institutions.
Supporting: Evaluate information about products and services.

Detailed Description/Instructions: Students will identify different types of financial institutions.
Bloom’s Levels: Define
Webb’s DOK: 1
Rubric: To be created

Engaging Experience 2
Title: Bank accounts
Suggested Length of Time: 20 minutes
Standards Addressed:

Priority: Demonstrate how to use the services available from financial institutions.
Supporting: Evaluate information about products and services.

Detailed Description/Instructions: Students will demonstrate knowledge of different types of bank accounts.
Bloom’s Levels: Define
Webb’s DOK: 1
Rubric: To be created

Engaging Experience 3
Title: Banking forms
Suggested Length of Time: 20 minutes
Standards Addressed:

Priority: Demonstrate how to use the services available from financial institutions.
Supporting: Evaluate information about products and services.

Detailed Description/Instructions: Students will identify the different banking forms.
Bloom’s Levels: Define
Webb’s DOK: 1
Rubric: To be created

Engaging Experience 4
Title: E-banking
Suggested Length of Time: 1 day
Standards Addressed:

Priority: Demonstrate how to use the services available from financial institutions.
Supporting: Evaluate information about products and services.

Detailed Description/Instructions: Students will maintain an electronic bank account.
Bloom’s Levels: Create

Board Approved—April 23, 2015
Engaging Experience 5
Title: Federal Reserve System
Suggested Length of Time: 20 minutes

Standards Addressed:

Priority: Demonstrate how to use the services available from financial institutions.
Supporting: Evaluate information about products and services

Detailed Description/Instructions: Students will explain the role of the Federal Reserve System

Bloom’s Levels: Define

Webb’s DOK: 1
Rubric: To be created
Engaging Scenario

You will participate in the Park Hill Game of Life. Before entering the game, you will have selected a career, prepared a budget, and opened a bank account. In the Park Hill “Game of Life”, you will be given life challenges that may affect your career, income, and/or budget. Your challenge will be to determine the manner in which you will handle each “Game of Life” event you face. We will be joined by members of the business community as we encounter these challenges, and your responses will be evaluated by these folks as well as by your teacher. Upon completion of the “Game of Life”, you will make a presentation that contains the following information: Your career, income, challenges you faced in the Park Hill “Game of Life”, if your challenges were positive or negative, and what decisions you made when faced with each challenge.

Rubric for Engaging Scenario: To be created

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<table>
<thead>
<tr>
<th>Topic</th>
<th>Engaging Experience Title</th>
<th>Description</th>
<th>Suggested Length of Time</th>
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<tbody>
<tr>
<td>1</td>
<td>Using Naviance to explore career options</td>
<td>Students will log into a program called Naviance (used through Counseling departments) to analyze different career choices, the education needed for those choices and income associated with prospective careers. The income amounts are particularly important as these will be used for future activities.</td>
<td>45 minutes</td>
</tr>
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<td>1</td>
<td>Analyze career options</td>
<td>Once students go through the Naviance program and develop an idea of their chosen career, they will be asked to compare 3 similar choices and the income and educations associated with each. This activity will give students more of an idea of what career choices are available.</td>
<td>45 minutes</td>
</tr>
<tr>
<td>1</td>
<td>Gross vs Net Pay</td>
<td>Students will be given various careers and amounts of pay. They will then have to determine if the amounts are net pay or gross pay amounts by researching those careers are the typical pay for each. This activity could be given as an individual assignment, group assignment, or done as a whole class.</td>
<td>10-20 minutes</td>
</tr>
<tr>
<td>2</td>
<td>Research Taxes</td>
<td>Students will research different types of taxes. They will pay close attention to those not only from the federal level, but also from the state of Missouri and county as well.</td>
<td>45 minutes</td>
</tr>
<tr>
<td>2</td>
<td>Figuring Net pay</td>
<td>Students will be given their income (gross pay) and asked to figure their net pay for monthly paycheck.</td>
<td>30 minutes</td>
</tr>
<tr>
<td>2</td>
<td>Calculating real amounts</td>
<td>Students will be given a list of items from a shopping list and asked to find the &quot;real&quot; amounts, figuring in sales tax for those items.</td>
<td>30 minutes</td>
</tr>
<tr>
<td>2</td>
<td>Examining Inflation</td>
<td>Students will examine supply, demand, and inflation. They will then research prices of items now and what these same items cost in the past, looking at how the rate of inflation has changed.</td>
<td>30 minutes</td>
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<table>
<thead>
<tr>
<th>Topic</th>
<th>Description</th>
<th>Duration</th>
</tr>
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<tr>
<td>2</td>
<td>Learning about the Fed</td>
<td>Students will learn about and take a virtual tour of the Federal Reserve System, specifically the Federal Reserve Bank in Kansas City.</td>
</tr>
<tr>
<td>3</td>
<td>Fixed vs. Variable expenses</td>
<td>Students will differentiate between fixed expenses and variable expenses.</td>
</tr>
<tr>
<td>3</td>
<td>Buying Strategies</td>
<td>Students will examine whether different times of the year when there are sales events going on (Black Friday, Back to School, Memorial Day weekend, etc.) are really good times to buy items and what items to buy at these times. Is this a good buying strategy?</td>
</tr>
<tr>
<td>3</td>
<td>Design a budget</td>
<td>Students will prepare a budget based on the career they have chosen (see Naviance activities in topic 1)</td>
</tr>
<tr>
<td>3</td>
<td>Making Financial Decisions</td>
<td>Students will be given a situation they have a budget for (move into a new apartment, going on a trip, etc.) and they must purchase items within this budget. They will have to find cheap sales on items to stay within their budget.</td>
</tr>
<tr>
<td>4</td>
<td>Financial Institutions</td>
<td>Students will identify different types of financial institutions.</td>
</tr>
<tr>
<td>4</td>
<td>Bank accounts</td>
<td>Students will demonstrate knowledge of different types of bank accounts</td>
</tr>
<tr>
<td>4</td>
<td>Banking forms</td>
<td>Students will identify the different banking forms.</td>
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<tr>
<td>4</td>
<td>E-banking</td>
<td>Students will maintain an electronic bank account.</td>
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<td>4</td>
<td>Federal Reserve System</td>
<td>Students will explain the role of the Federal Reserve System</td>
</tr>
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Unit 2: Consumer Credit and Financial Protection

Subject: Personal Finance
Grade: 10-12
Name of Unit: Consumer Credit and Financial Protection
Length of Unit: 3 weeks

Overview of Unit: In this unit, students will learn about the use of credit, the cost of credit, laws that protect consumers, and how insurance can protect their financial future.

Priority Standards for unit:
- Compare sources of consumer credit (credit cards, consumer loans, auto loans, student loans).
- Evaluate factors that affect credit worthiness.
- Analyze benefits and costs of consumer credit.
- Demonstrate awareness of consumer protection and information (identity theft, phishing, scams, fraud)
- Describe the rights and responsibilities of buyers and sellers under consumer protection laws.
- Evaluate how insurance (auto, home, life, medical, and long-term health) and other risk management strategies protect against financial loss.

Supporting Standards for unit:
- Propose ways to avoid or correct credit problems.
- Compare advantages and disadvantages of different payment methods.
- Evaluate the terms and conditions of credit cards and consumer loans.
- Explain the purpose and components of credit records.

<table>
<thead>
<tr>
<th>Unwrapped Concepts (Students need to know)</th>
<th>Unwrapped Skills (Students need to be able to do)</th>
<th>Bloom’s Taxonomy Levels</th>
<th>Webb's DOK</th>
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<tbody>
<tr>
<td>Sources of credit</td>
<td>Compare</td>
<td>Understand</td>
<td>2</td>
</tr>
<tr>
<td>5 C’s of credit</td>
<td>Evaluate</td>
<td>Evaluate</td>
<td>3</td>
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<tr>
<td>Cost of credit</td>
<td>Analyze</td>
<td>Analyze</td>
<td>3</td>
</tr>
<tr>
<td>Identity Theft</td>
<td>Define</td>
<td>Remember</td>
<td>1</td>
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<tr>
<td>Phishing</td>
<td>Define</td>
<td>Remember</td>
<td>1</td>
</tr>
<tr>
<td>Scams and Fraud</td>
<td>Define</td>
<td>Remember</td>
<td>1</td>
</tr>
<tr>
<td>Consumer Protection Laws</td>
<td>Describe</td>
<td>Understand</td>
<td>2</td>
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<tr>
<td>Types of Insurance</td>
<td>Evaluate</td>
<td>Evaluate</td>
<td>3</td>
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</tbody>
</table>

Essential Questions:
1. How does the use of credit affect my financial future?
2. What are the rights of consumers using credit?
3. How can you protect yourself from Identity Theft?
4. How does insurance protect me financially?

Board Approved—April 23, 2015
Enduring Understanding/Big Ideas:
1. Using credit impacts my financial future through bankruptcy, interest rates when applying for credit, the ability to obtain loans, rent an apartment, buy a car, etc.
2. There are several rights of consumers using credit: They cannot be discriminated against based on gender, religion, age, or race; Billing errors must be corrected; No one can view your credit records without your permission; you cannot be harassed or threatened by creditors.
3. To protect against identity theft, you should safeguard personal information (SSN, birthday), safeguard financial information (bank statements, credit card statements), check credit reports, and safeguard PINs.
4. Insurance protects against loss of property, protects against loss due to injury, and protects against loss of income.

Unit Vocabulary:

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<thead>
<tr>
<th>Academic Cross-Curricular Words</th>
<th>Content/Domain Specific</th>
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<tbody>
<tr>
<td>Compare</td>
<td>Chapter 7 bankruptcy</td>
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<td>Evaluate</td>
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<td>Analyze</td>
<td>Phishing</td>
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<td>Define</td>
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<td>Describe</td>
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<td>Auto Insurance</td>
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<td>Physical Damages</td>
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<td>Auto Insurance</td>
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<td>Liability Insurance</td>
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<td>Principle</td>
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<td>Interest</td>
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<td>Finance Charge</td>
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Resources for Vocabulary Development:
Vocabulary banks
Engaging Experience 1

Title: What is Credit?

Suggested Length of Time: 1 day

Standards Addressed:

Priority: Compare sources of consumer credit.
Supporting: Compare advantages and disadvantages of different payment methods

Detailed Description/Instructions: WHAT IS CREDIT? Students will explore the different sources of consumer credit and determine which type of credit would be best for different situations.

Bloom’s Levels: Understand
Webb’s DOK: 2
Rubric: To be created
Engaging Experience 1
Title: 5 C’s of Credit--part 1
Suggested Length of Time: 1 day
Standards Addressed:
  Priority: Evaluate factors of creditworthiness
  Supporting: Explain the purpose and components of credit cards
Detailed Description/Instructions: Students will identify the 5 C’s of credit and describe the characteristics of each C.
Bloom’s Levels: Identify
Webb’s DOK: 1
Rubric: To be created

Engaging Experience 2
Title: 5 C’s of Credit--part 2
Suggested Length of Time: 1 day
Standards Addressed:
  Priority: Evaluate factors of creditworthiness
  Supporting: Explain the purpose and components of credit cards
Detailed Description/Instructions: Students will be given a list of characteristics and will determine which of the 5 C’s would apply to each characteristic.
Bloom’s Levels: Analyze
Webb’s DOK: 3
Rubric: To be created

Engaging Experience 3
Title: 5 C’s of Credit--part 3
Suggested Length of Time: 1 day
Standards Addressed:
  Priority: Evaluate factors of creditworthiness
  Supporting: Propose ways to avoid or correct credit problems
Detailed Description/Instructions: Students will contract and compare credit applicants and determine, based on the 5 C’s, if each applicant would be a candidate for credit approval.
Bloom’s Levels: Analyze
Webb’s DOK: 3
Rubric: To be created

Engaging Experience 4
Title: Credit reports
Suggested Length of Time: 1 day
Standards Addressed:
  Priority: Evaluate factors of creditworthiness
  Support: Explain the purpose and components of credit records.

Board Approved—April 23, 2015
**Detailed Description/Instructions:** Students will identify information that can be found on a credit report.

**Bloom’s Levels:** Remember

**Webb’s DOK:** 1

**Rubric:** To be created

**Engaging Experience 5**

**Title:** Credit scores--Everfi

**Suggested Length of Time:** 35 min

**Standards Addressed:**

*Priority:* Evaluate factors of creditworthiness

*Supporting:* Compare advantages and disadvantages of different payment methods.

**Detailed Description/Instructions:** Students will complete the Everfi module for Credit Score.

**Bloom’s Levels:** Evaluate

**Webb’s DOK:** 3

**Rubric:** To be created
Topic 3: Cost of Using Credit

**Engaging Experience 1**
Title: Cost of Using Credit
Suggested Length of Time: 1 day
Standards Addressed:

*Priority:* Analyze benefits and cost of using credit  
*Supporting:* Propose ways to avoid or correct credit problems

Detailed Description/Instructions: Students will go to [www.practicalmoneyskills.com](http://www.practicalmoneyskills.com) and use the Credit Calculator to determine the cost of using credit in given scenarios.

**Bloom’s Levels:** Analyze  
**Webb’s DOK:** 3  
**Rubric:** To be created

**Engaging Experience 2**
Title: Cost of Using Credit--payment methods
Suggested Length of Time: 45 minutes
Standards Addressed:

*Priority:* Analyze benefits and cost of using credit
*Supporting:* Propose ways to avoid or correct credit problems

Detailed Description/Instructions: After determining the cost of using credit in given scenarios, students will analyze different payment methods to reduce the cost of using credit.

**Bloom’s Levels:** Analyze  
**Webb’s DOK:** 3  
**Rubric:** To be created

**Engaging Experience 3**
Title: Cost of Using Credit--Using Credit
Suggested Length of Time: 30 minutes
Standards Addressed:

*Priority:* Analyze benefits and cost of using credit
*Supporting:* Propose ways to avoid or correct credit problems

Detailed Description/Instructions: Students will discuss advantages and disadvantages of using credit

**Bloom’s Levels:** Understand  
**Webb’s DOK:** 2  
**Rubric:** To be created

**Engaging Experience 4**
Title: Cost of Using Credit--Payment Types
Suggested Length of Time: 35 minutes
Standards Addressed:

*Priority:* Analyze benefits and cost of using credit
*Supporting:* Propose ways to avoid or correct credit problems

Board Approved—April 23, 2015
**Detailed Description/Instructions:** Students will complete the Everfi Module for Payment Types  
**Bloom’s Levels:** Analyze  
**Webb’s DOK:** 3  
**Rubric:** To be created

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Board Approved—April 23, 2015
Engaging Experience 1
Title: Consumer Credit Protection Act
Suggested Length of Time: 1 day
Standards Addressed:

Priority: Demonstrate awareness of consumer protection and information.
Supporting: Explain the purpose and components of credit records

Detailed Description/Instructions: Students will identify the main components of the Consumer Credit Protection Act (AKA Truth-in-Lending), Fair Debt Collections Practices Act, Fair Credit Billing Act, and Fair Credit Reporting Act.

Bloom’s Levels: Define
Webb’s DOK: 1
Rubric: To be created

Engaging Experience 2
Title: Credit Law Scenarios
Suggested Length of Time: 1 day
Standards Addressed:

Priority: Demonstrate awareness of consumer protection and information.
Supporting: Propose ways to avoid or correct credit problems.

Detailed Description/Instructions: Students will be given scenarios and will determine which credit law applies to the scenario.

Bloom’s Levels: Analyze
Webb’s DOK: 3
Rubric: To be created

Engaging Experience 3
Title: Identity theft/fraud
Suggested Length of Time: 1 day
Standards Addressed:

Priority: Demonstrate awareness of consumer protection and information
Supporting: Explain the purpose and components of credit records.

Detailed Description/Instructions: Students will determine ways to protect their identity from fraud, phishing, and scams by identifying steps needed to protect personal information.

Bloom’s Levels: Understand
Webb’s DOK: 2
Rubric: To be created

Engaging Experience 4
Title: Better Business Bureau
Suggested Length of Time: 20 minutes
Standards Addressed:

Priority: Demonstrate awareness of consumer protection and information

Board Approved—April 23, 2015
Supporting: Propose ways to avoid or correct credit problems.

Detailed Description/Instructions: Students will explain the role of the Better Business Bureau

Bloom’s Levels: Understand

Webb’s DOK: 2

Rubric: To be created

Engaging Experience 5

Title: Consumer Protection—Everfi

Suggested Length of Time: 35 minutes

Standards Addressed:

Priority: Demonstrate awareness of consumer protection and information

Supporting: Propose ways to avoid or correct credit problems.

Detailed Description/Instructions: Students will complete the Everfi Module for Consumer Protection

Bloom’s Levels: Apply

Webb’s DOK: 3

Rubric: To be created

Board Approved—April 23, 2015
Engaging Experience 1
Title: Auto Insurance
Suggested Length of Time: 1 day
Standards Addressed:
  
  **Priority:** Evaluate how insurance and other risk management strategies protect against financial loss
  
  **Supporting:** Compare advantages and disadvantages of different payment methods

Detailed Description/Instructions: Students will identify the different components of auto insurance.

Bloom’s Levels: Evaluate
Webb’s DOK: 3
Rubric: To be created

Engaging Experience 2
Title: Types of insurance
Suggested Length of Time: 1 day
Standards Addressed:

  **Priority:** Evaluate how insurance and other risk management strategies protect against financial loss
  
  **Supporting:** Compare advantages and disadvantages of different payment methods.

Detailed Description/Instructions: Students will identify the differences between Medicare, Medicaid, HMO, and PPO

Bloom’s Levels: Evaluate
Webb’s DOK: 3
Rubric: To be created

Engaging Experience 3
Title: Renter’s Insurance
Suggested Length of Time: 45 minutes
Standards Addressed:

  **Priority:** Evaluate how insurance and other risk management strategies protect against financial loss
  
  **Supporting:** Compare advantages and disadvantages of different payment methods

Detailed Description/Instructions: Students will understand the need for renter’s insurance

Bloom’s Levels: Understand
Webb’s DOK: 2
Rubric: To be created

Engaging Experience 4
Title: Insurance Case Studies
Suggested Length of Time: 45 minutes

Board Approved—April 23, 2015
Standards Addressed:

Priority: Evaluate how insurance and other risk management strategies protect against financial loss

Supporting: Compare advantages and disadvantages of different payment methods

Detailed Description/Instructions: Students will be given case studies and analyze which type of insurance would apply to each case.

Bloom’s Levels: Analyze
Webb’s DOK: 3
Rubric: To be created

Engaging Experience 5
Title: Insurance--Everfi
Suggested Length of Time: 35 minutes
Standards Addressed:

Priority: Evaluate how insurance and other risk management strategies protect against financial loss.

Supporting: Propose ways to avoid or correct credit problems

Detailed Description/Instructions: Students will complete the Everfi Module for Insurance

Bloom’s Levels: Evaluate
Webb’s DOK: 3
Rubric: To be created
Congratulations! You are ready to purchase your first vehicle on credit and obtain automobile insurance for it. You will “draw” for your scenario information which will include your monthly net income, your credit score, a budgeted range for a car payment, and a budgeted range for automobile insurance premiums. Your challenge is to apply for/obtain a loan to purchase a vehicle and obtain insurance using this information to guide your decision. Your loan application will be reviewed and approved/declined by a Loan Officer from Platte Valley Bank. You will also prepare a presentation that contains the following information:

- Your name
- Scenario information
  - Information about the car you selected to purchase (make, model, year, features, mileage)
- Information about the loan you applied for (price of vehicle, amount of down payment, amount of principle, interest rate, length of loan, amount of monthly payments, total cost of the loan)
- Information about the insurance you selected (types and amount of coverage, amount of premium payments)
- If your loan application was selected or denied.
- If your loan was denied, why? (Income? One of the 5 C’s? Amount of payment? Credit worthiness?)
- If creditworthiness was an issue, what can you do to improve it?

**Rubric for Engaging Scenario:** To be created
<table>
<thead>
<tr>
<th>Topic</th>
<th>Engaging Experience Title</th>
<th>Description</th>
<th>Suggested Length of Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>What is Credit?</td>
<td>WHAT IS CREDIT? Students will explore the different sources of consumer credit and determine which type of credit would be best for different situations.</td>
<td>1 day</td>
</tr>
<tr>
<td>2</td>
<td>5 C’s of Credit--Part 1</td>
<td>Students will identify the 5 C’s of credit and describe the characteristics of each C.</td>
<td>1 day</td>
</tr>
<tr>
<td>2</td>
<td>5 C’s of Credit--Part 2</td>
<td>Students will be given a list of characteristics and will determine which of the 5 C’s would apply to each characteristic.</td>
<td>1 day</td>
</tr>
<tr>
<td>2</td>
<td>5 C’s of Credit--Part 3</td>
<td>Students will contract and compare credit applicants and determine, based on the 5 C’s, if each applicant would be a candidate for credit approval.</td>
<td>1 day</td>
</tr>
<tr>
<td>2</td>
<td>Credit reports</td>
<td>Students will identify information that can be found on a credit report.</td>
<td>1 day</td>
</tr>
<tr>
<td>2</td>
<td>Credit scores--Everfi</td>
<td>Students will complete the Everfi module for Credit Score.</td>
<td>35 min</td>
</tr>
<tr>
<td>3</td>
<td>Cost of Using Credit</td>
<td>Students will go to <a href="http://www.practicalmoneyskills.com">www.practicalmoneyskills.com</a> and use the Credit Calculator to determine the cost of using credit in given scenarios.</td>
<td>1 day</td>
</tr>
<tr>
<td>3</td>
<td>Cost of Using Credit--Payment Methods</td>
<td>After determining the cost of using credit in given scenarios, students will analyze different payment methods to reduce the cost of using credit.</td>
<td>45 minutes</td>
</tr>
<tr>
<td>3</td>
<td>Cost of Using Credit--Using Credit</td>
<td>Students will discuss advantages and disadvantages of using credit</td>
<td>30 minutes</td>
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</tr>
<tr>
<td>3</td>
<td>Payment Types--Everfi</td>
<td>Students will complete the Everfi Module for Payment Types</td>
<td>35 minutes</td>
</tr>
<tr>
<td>4</td>
<td>Consumer Credit Protection Act</td>
<td>Students will identify the main components of the Consumer Credit Protection Act (AKA Truth-in-Lending), Fair Debt Collections Practices Act, Fair Credit Billing Act, and Fair Credit Reporting Act.</td>
<td>1 day</td>
</tr>
<tr>
<td>4</td>
<td>Credit Law Scenarios</td>
<td>Students will be given scenarios and will determine which credit law applies to the scenario.</td>
<td>1 day</td>
</tr>
<tr>
<td>4</td>
<td>Identity theft/fraud</td>
<td>Students will determine ways to protect their identity from fraud, phishing, and scams by identifying steps needed to protect personal information.</td>
<td>1 day</td>
</tr>
<tr>
<td>4</td>
<td>Better Business Bureau</td>
<td>Students will explain the role of the Better Business Bureau</td>
<td>20 minutes</td>
</tr>
<tr>
<td>4</td>
<td>Consumer Protection--Everfi</td>
<td>Students will complete the Everfi Module for Consumer Protection</td>
<td>35 minutes</td>
</tr>
<tr>
<td>5</td>
<td>Auto Insurance</td>
<td>Students will identify the different components of auto insurance</td>
<td>1 day</td>
</tr>
<tr>
<td>5</td>
<td>Types of insurance</td>
<td>Students will identify the differences between Medicare, Medicaid, HMO, and PPO</td>
<td>1 day</td>
</tr>
<tr>
<td>5</td>
<td>Renter’s Insurance</td>
<td>Students will understand the need for renter’s insurance</td>
<td>45 minutes</td>
</tr>
<tr>
<td>5</td>
<td>Insurance Case Studies</td>
<td>Students will be given case studies and analyze which type of insurance would apply to each case</td>
<td>45 minutes</td>
</tr>
<tr>
<td>5</td>
<td>Insurance--Everfi</td>
<td>Students will complete the Everfi Module for Insurance</td>
<td>35 minutes</td>
</tr>
</tbody>
</table>

Board Approved—April 23, 2015
Unit 3: Future Financial Planning

Subject: Personal Finance
Grade: 10-12
Name of Unit: Future Financial Planning
Length of Unit: 2 weeks

Overview of Unit: In this unit, students will look at the way our financial markets perform and the correlation between risk and return. They will also look at ways to save and invest for the future.

Priority Standards for unit:
- Compare consumer choices for saving and investing.
- Examine reasons for saving and investing, e.g., time value of money.
- Compare the risk, return, liquidity, manageability, and tax aspects of investment alternatives.
- Analyze factors affecting the rate of return on investments (e.g., Rule of 72, simple interest, compound interest).

Supporting Standards for unit:
- Explain the relationship between saving and investing.
- Demonstrate how to buy and sell investments.
- Evaluate sources of investment information.
- Examine how agencies that regulate financial markets protect investors.
- Demonstrate how to evaluate advisors' credentials and how to select professional advisors and their services.

<table>
<thead>
<tr>
<th>Unwrapped Concepts (Students need to know)</th>
<th>Unwrapped Skills (Students need to be able to do)</th>
<th>Bloom's Taxonomy Levels</th>
<th>Webb's DOK</th>
</tr>
</thead>
<tbody>
<tr>
<td>Consumer choices for saving and investing</td>
<td>Compare</td>
<td>Understand</td>
<td>2</td>
</tr>
<tr>
<td>Reasons for saving and investing</td>
<td>Examine</td>
<td>Analyze</td>
<td>3</td>
</tr>
<tr>
<td>Investment alternatives</td>
<td>Compare</td>
<td>Understand</td>
<td>2</td>
</tr>
<tr>
<td>Rate of Return</td>
<td>Analyze</td>
<td>Analyze</td>
<td>3</td>
</tr>
</tbody>
</table>

Essential Questions:
- What is the correlation between risk and return?
- How do long-term savings accounts benefit me?
- How are investments beneficial to me?
- How do investments make me money?

Enduring Understanding/Big Ideas:
- The higher the risk, the greater potential return.
- Long-term savings accounts help save for later in life expenses.
- Investments provide additional income, range from low to high risk and have low to high returns, provide diversification, and help build wealth.

Board Approved—April 23, 2015
• Over time, the value of your investments can grow and provide you more money when you sell.

**Unit Vocabulary:**

<table>
<thead>
<tr>
<th>Academic Cross-Curricular Words</th>
<th>Content/Domain Specific</th>
</tr>
</thead>
<tbody>
<tr>
<td>Compare</td>
<td>Saving</td>
</tr>
<tr>
<td>Explain</td>
<td>Investing</td>
</tr>
<tr>
<td>Examine</td>
<td>Risk</td>
</tr>
<tr>
<td>Evaluate</td>
<td>Return</td>
</tr>
<tr>
<td>Demonstrate</td>
<td>Liquidity</td>
</tr>
<tr>
<td>Analyze</td>
<td>Manageability</td>
</tr>
<tr>
<td>Factors</td>
<td>Investment alternatives</td>
</tr>
<tr>
<td>Sources of Information</td>
<td>Tax aspects</td>
</tr>
<tr>
<td></td>
<td>Rate of Return</td>
</tr>
<tr>
<td></td>
<td>Financial markets</td>
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<td></td>
<td>Investors</td>
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<td></td>
<td>Advisor</td>
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<td></td>
<td>Long-term</td>
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<tr>
<td></td>
<td>Savings account</td>
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<tr>
<td></td>
<td>Interest Rate</td>
</tr>
<tr>
<td></td>
<td>Primary/Secondary markets</td>
</tr>
<tr>
<td></td>
<td>Stocks and stock market</td>
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<tr>
<td></td>
<td>Bonds</td>
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<tr>
<td></td>
<td>Mutual funds</td>
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<tr>
<td></td>
<td>Real Estate</td>
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<tr>
<td></td>
<td>Residential Property</td>
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<tr>
<td></td>
<td>Commercial Property</td>
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<tr>
<td></td>
<td>401(k)</td>
</tr>
<tr>
<td></td>
<td>403(b)</td>
</tr>
<tr>
<td></td>
<td>IRA and Roth IRA</td>
</tr>
</tbody>
</table>

**Resources for Vocabulary Development:** Lotus diagram
Engaging Experience 1
Title: Risk vs. Return
Suggested Length of Time: 1 day
Standards Addressed:

*Priority:* Compare the risk, return, liquidity, manageability, and tax aspects of investment alternatives.

*Supporting:* Evaluate sources of investment information.

Detailed Description/Instructions: Students will develop visual representation of the risk and return associated with each type of investment based on current market conditions. Teachers may use a chosen quality tool to do this as a class activity or have students develop a chart or other visual aid based on these parameters. Students will be able to see each type of investment's risk and return and how risk and return are connected.

Bloom’s Levels: Understand
Webb’s DOK: 2
Rubric: To be created
Topic 2: Long-Term Savings Accounts

Engaging Experience 1  
**Title:** Savings Search  
**Suggested Length of Time:** 1-2 days  
**Standards Addressed:**  
  *Priority:* Compare consumer choices for saving and investing  
  *Supporting:* N/A  
**Detailed Description/Instructions:** Students will look at different long-term saving options and decide which may be best suited for them based on their predicted future. These saving options may include 401(k), 403(b), IRA, Roth IRA plans among others. Students will look at the similarities and differences of these plans to determine which a best fit is for them.  
**Bloom’s Levels:** Understand  
**Webb’s DOK:** 2  
**Rubric:** To be created

Engaging Experience 2  
**Title:** Interest Project  
**Suggested Length of Time:** 1 day  
**Standards Addressed:**  
  *Priority:*  
    - Examine reasons for saving and investing, e.g., time value of money.  
    - Analyze factors affecting the rate of return on investments (e.g., Rule of 72, simple interest, compound interest).  
  *Supporting:* N/A  
**Detailed Description/Instructions:** Students will calculate simple and compound interest using different long-term saving/investing scenarios. These scenarios will contain different interest rates, will compare simple and compound interest, and will begin at different times based on a person's life starting at age 18 and looking at retirement age of 65. Using their calculations, students will determine which scenario had the better return while determining the reasons for saving and the choices they have in their saving options.  
**Bloom’s Levels:** Analyze  
**Webb’s DOK:** 3  
**Rubric:** To be created

Engaging Experience 3  
**Title:** Who gets my money? Project  
**Suggested Length of Time:** 1-2 days  
**Standards Addressed:**  
  *Priority:* Compare consumer choices for saving and investing.  
  *Supporting:*  
    - Evaluate sources of investment information.  
    - Examine how agencies that regulate financial markets protect investors.

Board Approved—April 23, 2015
Demonstrate how to evaluate advisors' credentials and how to select professional advisors and their services.

**Detailed Description/Instructions:** Students will research different financial institutions and agencies that offer long-term saving/investing options. They will review and compare what features are offered. Students will also discuss what features to look for in these professionals before selecting them.

**Bloom's Levels:** Understand

**Webb’s DOK:** 2

**Rubric:** To be created
**Engaging Experience 1**

**Title:** Virtual Stock Market Game  
**Suggested Length of Time:** 8-10 days (approximately 20 min per day)  
**Standards Addressed:**

*Priority:* Compare the risk, return, liquidity, manageability, and tax aspects of investment alternatives.  
*Supporting:*  
- Demonstrate how to buy and sell investments  
- Evaluate sources of investment information

**Detailed Description/Instructions:** Students will enroll and be an active participant in a virtual stock market game. They will be given a sum of pretend money to invest in stocks, bonds or mutual funds within the financial market and compete with each other using real-time prices. They will use buying and selling strategies to earn more money on their investments throughout the game.

**Bloom’s Levels:** Evaluate  
**Webb’s DOK:** 4  
**Rubric:** To be created

**Engaging Experience 2**

**Title:** EverFi Investing Module  
**Suggested Length of Time:** 1-2 days  
**Standards Addressed:**

*Priority:*  
- Examine reasons for savings and investing, e.g., time value of money.  
- Compare the risk, return, liquidity, manageability, and tax aspects of investment alternatives.  

*Supporting:*  
- Analyze factors affecting the rate of return on investments (e.g. Rule of 72, simple interest, compound interest).

**Detailed Description/Instructions:** Students will go through an interactive module simulation over the topic of investing. This module covers topics associated with investing like return on investment, retirement plans, saving early, stocks, bonds, risk vs. return, time value of money, diversification, etc.

**Bloom’s Levels:** Apply  
**Webb’s DOK:** 2  
**Rubric:** To be created

**Engaging Experience 3**

**Title:** Investment Knowledge  
**Suggested Length of Time:** 1-2 days  
**Standards Addressed:**

*Priority:*  
- Compare consumer choices for saving and investing.

Board Approved—April 23, 2015
Supporting:

- Analyze factors affecting the rate of return on investments (e.g. Rule of 72, simple interest, compound interest).

Detailed Description/Instructions: Students will examine and look at examples of different investment options such as stocks, bonds, mutual funds, real estate, and property.

Bloom’s Levels: Understand

Webb’s DOK: 2

Rubric: To be created
Engaging Scenario

You have just finished the first year in your dream career and you are looking to start investing in your future. You are earning the base salary of your chosen career and are spending approximately 60% of your monthly income for all your expenses. You will develop an investment plan based on how you want to invest your potential income given your career. You have a meeting with a professional financial advisor about your plan, but your plan must be complete and ready for review--this advisor doesn’t have a lot of free time. Your task is to develop an investing plan for your future. Use today’s invest prices and markets to develop a plan of action when it comes to your future investments. Research the investments you are interested in and how they have performed in the past. Be sure to include as part of your investment plan where you project your income to be in 10, 15, and 20 years given your potential investments. Your overall goal is to gain as much potential income as possible. A professional financial advisor will review your investment plan and give you feedback on whether your plan is ready to proceed.

Rubric for Engaging Scenario: To be created
<table>
<thead>
<tr>
<th>Topic</th>
<th>Engaging Experience Title</th>
<th>Description</th>
<th>Suggested Length of Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Risk vs. Return</td>
<td>Students will develop visual representation of the risk and return associated with each type of investment based on current market conditions. Teachers may use a chosen quality tool to do this as a class activity or have students develop a chart or other visual aid based on these parameters. Students will be able to see each type of investment's risk and return and how risk and return are connected.</td>
<td>1 day</td>
</tr>
<tr>
<td>2</td>
<td>Savings Search</td>
<td>Students will look at different long-term saving options and decide which may be best suited for them based on their predicted future. These saving options may include 401(k), 403(b), IRA, Roth IRA plans among others. Students will look at the similarities and differences of these plans to determine which a best fit is for them.</td>
<td>1-2 days</td>
</tr>
<tr>
<td>2</td>
<td>Interest Project</td>
<td>Students will calculate simple and compound interest using different long-term saving/investing scenarios. These scenarios will contain different interest rates, will compare simple and compound interest, and will begin at different times based on a person's life starting at age 18 and looking at retirement age of 65. Using their calculations, students will determine which scenario had the better return while determining the reasons for saving and the choices they have in their saving options.</td>
<td>1 day</td>
</tr>
<tr>
<td>2</td>
<td>Who gets my money? Project</td>
<td>Students will research different financial institutions and agencies that offer long-term saving/investing options. They will review and compare what features are offered. Students will also discuss what features to look for in these professionals before selecting them.</td>
<td>1-2 days</td>
</tr>
<tr>
<td></td>
<td>Activity</td>
<td>Description</td>
<td>Duration</td>
</tr>
<tr>
<td>---</td>
<td>--------------------------------------</td>
<td>-----------------------------------------------------------------------------</td>
<td>----------------</td>
</tr>
<tr>
<td>3</td>
<td>Virtual Stock Market Game</td>
<td>Students are put into the role of investor. They have a chance to experience the stock market first-hand and compete amongst their peers.</td>
<td>8-10 days (approximately 20 min per day)</td>
</tr>
<tr>
<td>3</td>
<td>Everfi Investing Module</td>
<td>Students participate in an interactive module simulation over topics such as return on investment, retirement plans, saving early, stocks, bonds, risk vs. return, time value of money, diversification, etc.</td>
<td>1-2 days</td>
</tr>
<tr>
<td>3</td>
<td>Investment knowledge</td>
<td>Students will examine and look at examples of different investment options such as stocks, bonds, mutual funds, real estate, and property.</td>
<td>1-2 days</td>
</tr>
</tbody>
</table>
Unit of Study Terminology

**Unit of Study:** Series of learning experiences/related assessments based on designated priority standards and related supporting standards.

**Priority Standards:** What every student should know and be able to do. These were chosen because of their necessity for success in the next course, the state assessment, and life.

**Supporting Standards:** Additional standards that support the learning within the unit.

**Essential Questions:** Engaging, open-ended questions that teachers can use to engage students in the learning.

**Big Ideas/Enduring Understandings:** Foundational understandings teachers want students to be able to discover and state in their own words by the end of the unit of study. These are answers to the essential questions.

**Unit Vocabulary:** Words students will encounter within the unit that are essential to understanding. Academic Cross-Curricular words (also called Tier 2 words) are those that can be found in multiple content areas, not just this one. Content/Domain Specific vocabulary words are those found specifically within the content.

**Engaging Scenario:** This is a culminating activity in which students are given a role, situation, challenge, audience, and a product or performance is specified. Each unit contains an example of an engaging scenario, but a teacher has the ability to substitute with the same intent in mind.

**Topic:** These are the main teaching points for the unit. Units can have anywhere from one topic to many, depending on the depth of the unit.

**Engaging Experience:** Each topic is broken into a list of engaging experiences for students. These experiences are aligned to priority and supporting standards, thus stating what students should be able to do. An example of an engaging experience is provided in the description, but a teacher has the autonomy to substitute one of their own that aligns to the level of rigor stated in the standards.

Board Approved—April 23, 2015