

Strand	Unit 1: Income	
	<p style="text-align: center;"><u>Concept</u></p> <p>A. Analyze how career choice, education, skills, and economic conditions affect income and goal attainment</p>	<p style="text-align: center;"><u>Learning Targets</u></p> <p>1.</p> <ul style="list-style-type: none"> • Define income, goal attainment, and economic conditions • List and discuss how career choice affects income • Identify how career choice affects goal attainment • List and discuss how education affects income • Identify how education affects goal attainment • List and discuss how different skills affect income • Identify how different skills affect goal attainment • List and discuss how economic conditions affect income • Identify how economic conditions affect goal attainment
<p>Alignments: CCSS: 11-12.RST.2; 11-12.WHST.6 Performance: 1.2, 1.4, 1.5, 1.7, 2.6, 2.7, 3.3 Knowledge: (CA) 6 SSCLE: ECP.4.D,E,G; ECP.6.C NETS: 3c; 6a DOK: 4</p>		

Instructional Strategies

- Participate in an employment simulation
- Guided practice: The students will:
 - participate in job interview skills
 - complete a job application
- Shared reading and shared writing: The teacher will model how to fill out a job application
- Shared reading: The students will research 3 different careers and their requirements (skills/education) needed for each career
- Shared writing: The students will co-construct a list of how different types of economic conditions affect employment opportunities

Assessments/Evaluations

- Create and design a PowerPoint of at least one career choice and their requirements
- Career research – Missouri Connections Interest Profiler

Sample Assessment Questions

- How would being a farmer during a drought affect their income?

Instructional Resources/Tools

- Different local business job applications
- Internet research
- Interest Profiler – www.missouriconnections.org
- PowerPoint

Literacy Connections

- Determine the central ideas or conclusions of a text; summarize complex concepts, processes, or information presented in a text by paraphrasing them in simpler but still accurate terms
- Use technology, including the Internet, to produce, publish, and update individual or shared writing products in response to ongoing feedback, including new arguments or information

Cross Curricular Connections

- Independent Living Skills
- Career Connections
- Functional Math

Strand	Unit 1: Income	
<p align="center"><u>Concept</u></p> <p>B. Compare taxes, government transfer payments, and employee benefits to income</p>	<p align="center"><u>Learning Targets</u></p> <p>1.</p> <ul style="list-style-type: none"> • Compare and contrast: <ul style="list-style-type: none"> • taxes to income • government transfer payments to income • employee benefits to income 	
<p>Alignments: CCSS: 11-12.RST.2; 11-12.WHST.6; 7.RP.3 Performance: 1.2, 1.4, 1.5, 1.7, 2.7, 3.3 Knowledge: (CA) 6 NETS: 3c; 6a DOK: 3</p>		
<p align="center"><u>Instructional Strategies</u></p> <ul style="list-style-type: none"> • Guest speaker to discuss: <ul style="list-style-type: none"> • taxes • government transfer payments • employee benefits • Guided practice and shared reading: Internet research, in groups, of different types of: <ul style="list-style-type: none"> • taxes • government payments • employee benefits • Guided practice: Design a PowerPoint, in groups, of different types of: <ul style="list-style-type: none"> • taxes • government payments • employee benefits 		
<p align="center"><u>Assessments/Evaluations</u></p> <ul style="list-style-type: none"> • Observation of: <ul style="list-style-type: none"> • PowerPoint presentations • classroom discussion during the guest speaker's presentation 		

Sample Assessment Questions

- What are the different types of taxes?

Instructional Resources/Tools

- PowerPoint
- Internet research

Literacy Connections

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- Use technology, including the Internet, to produce, publish, and update individual or shared writing products in response to ongoing feedback, including new arguments or information
- Use proportional relationships to solve multistep ratio and percent problems. Examples: simple interest, tax, markups and markdowns, gratuities and commissions, fees, percent increase and decrease, percent error

Cross Curricular Connections

- Independent Living Skills
- Career Connections
- Functional Math

Strand	Unit 2: Money Management	
<u>Concept</u>	<u>Learning Targets</u>	
C. Design a financial plan (budget) for earning, spending, and saving	1. <ul style="list-style-type: none"> • Estimate a budget for: <ul style="list-style-type: none"> • monthly income • monthly spending • yearly savings 	
Alignments CCSS: 6.NS.5; 2.OA.4 Performance: 1.8, 3.4, 3.8 Knowledge: (MA) 1,5 SSCLE: ECP.4.D NETS: 4c DOK: 4		
<u>Instructional Strategies</u>		
<ul style="list-style-type: none"> • Participate in a budget simulation • Shared writing: The students will co-construct a: <ul style="list-style-type: none"> • list of the 4 different types of expenses • diagram to compare fixed expenses to living expenses 		
<u>Assessments/Evaluations</u>		
<ul style="list-style-type: none"> • Create a budget worksheet using the income and taxes that they have already researched 		
<u>Sample Assessment Questions</u>		
<ul style="list-style-type: none"> • What is a fixed expense? 		
<u>Instructional Resources/Tools</u>		
<ul style="list-style-type: none"> • Budget worksheets 		

Literacy Connections

- Understand that positive and negative numbers are used together to describe quantities having opposite directions or values (e.g., temperature above/below zero, elevation above/below sea level, credits/debits, positive/negative electric charge); use positive and negative numbers to represent quantities in real-world contexts, explaining the meaning of 0 in each situation
- Use addition to find the total number of objects arranged in rectangular arrays with up to 5 rows and up to 5 columns; write an equation to express the total as a sum of equal addends

Cross Curricular Connections

- Independent Living Skills
- Career Connections
- Functional Math

Strand	Unit 2: Money Management	
<p style="text-align: center;"><u>Concept</u></p> <p>D. Explain how limited personal financial resources affect the choices people make</p>	<p style="text-align: center;"><u>Learning Targets</u></p> <p>1.</p> <ul style="list-style-type: none"> • Define what a limited income is • Compare and contrast how limited income affects choices people make 	
<p>Alignments CCSS: 6.NS.1; 2.OA.4 Performance: 1.8, 3.4, 3.8 Knowledge: (MA) 1,5 SSCLE: ECP.4.B,D,E NETS: 1a,c,d; 4b DOK: 3</p>		
<p style="text-align: center;"><u>Instructional Strategies</u></p> <ul style="list-style-type: none"> • Guided writing: The students will co-construct a list, through classroom discussion, to explain how income influences lifestyle • Guided practice: The students will: <ul style="list-style-type: none"> • play the board game of “Life” • construct a budget worksheet based on a fixed income 		
<p style="text-align: center;"><u>Assessments/Evaluations</u></p> <ul style="list-style-type: none"> • Observation of the class discussion • Budget worksheet 		
<p style="text-align: center;"><u>Sample Assessment Questions</u></p> <ul style="list-style-type: none"> • If you only make \$28,000 a year, should you buy a house that is worth \$250,000? 		
<p style="text-align: center;"><u>Instructional Resources/Tools</u></p> <ul style="list-style-type: none"> • “Life” board game • Budget worksheets 		

Literacy Connections

- Interpret and compute quotients of fractions, and solve word problems involving division of fractions by fractions, e.g., by using visual fraction models and equations to represent the problem
- Use addition to find the total number of objects arranged in rectangular arrays with up to 5 rows and up to 5 columns; write an equation to express the total as a sum of equal addends

Cross Curricular Connections

- Independent Living Skills
- Career Connections
- Functional Math

Strand	Unit 3: Spending and Credit	
<p style="text-align: center;"><u>Concept</u></p> <p>E. Evaluate the terms and conditions of credit cards and consumer loans</p>	<p style="text-align: center;"><u>Learning Targets</u></p> <p>1.</p> <ul style="list-style-type: none"> • Define a credit card • Define a consumer loan • Compare and contrast the terms of credit cards • Identify conditions of a credit card • Compare and contrast the terms of consumer loans • Identify conditions of a consumer loan 	
<p>Alignments CCSS: 6.NS.1 Performance: 1.6, 1.8-1.10, 3.4 Knowledge: (CA) 5 SSCLE: ECP.4.D,E NETS: 1a DOK: 2</p>		
<p style="text-align: center;"><u>Instructional Strategies</u></p> <ul style="list-style-type: none"> • Shared reading: Compare and contrast a variety of: <ul style="list-style-type: none"> • credit card companies • consumer loans from different financial institutions • Shared writing: Fill out Venn diagrams together as a class • Guided practice: Students will write a paragraph on their choice of one credit card company and one consumer loan they would use and why 		

Assessments/Evaluations

- Student choices and explanations
- Teacher observations

Sample Assessment Questions

- Why would you use a bank instead of a pawnshop for a loan?

Instructional Resources/Tools

- Computer
- Projector

Literacy Connections

- Interpret and compute quotients of fractions, and solve word problems involving division of fractions by fractions, e.g., by using visual fraction models and equations to represent the problem

Cross Curricular Connections

- Independent Living Skills
- Career Connections
- Functional Math

Strand	Unit 3: Spending and Credit	
<p style="text-align: center;"><u>Concept</u></p> <p>F. Evaluate factors that affect creditworthiness</p>	<p style="text-align: center;"><u>Learning Targets</u></p> <p>1.</p> <ul style="list-style-type: none"> • Define creditworthiness • Compare and contrast factors that affect creditworthiness, such as: <ul style="list-style-type: none"> • credit score • credit debt • late payments • bounced checks • student loans • lack of credit history 	
<p>Alignments</p> <p>CCSS: 11-12.RST.2; 11-12.WHST.6</p> <p>Performance: 1.2, 1.4, 1.7, 2.7</p> <p>Knowledge: (CA) 6</p> <p>SSCLE: ECP.4.D,E</p> <p>NETS: 3c; 4c; 6a</p> <p>DOK: 2</p>		
<p><u>Instructional Strategies</u></p>		
<ul style="list-style-type: none"> • Guided practice: The students will: <ul style="list-style-type: none"> • research factors that will affect one’s credit • create a brochure over at least 3 factors that affect someone’s credit • Shared reading: The teacher will model how to create a brochure • Class discussion about : <ul style="list-style-type: none"> • what creditworthiness is • how the above factors affect one’s credit <p style="text-align: center;"><u>Assessments/Evaluations</u></p> <ul style="list-style-type: none"> • Student’s brochure 		

Sample Assessment Questions

- What are 5 factors that can affect your credit?

Instructional Resources/Tools

- Internet
- Microsoft Word for brochure

Literacy Connections

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- Use technology, including the Internet, to produce, publish, and update individual or shared writing products in response to ongoing feedback, including new arguments or information

Cross Curricular Connections

- Independent Living Skills
- Career Connections
- Functional Math

Strand	Unit 3: Spending and Credit	
<p style="text-align: center;"><u>Concept</u></p> <p>G. Demonstrate awareness of consumer protection and information, such as, identity theft</p>	<p style="text-align: center;"><u>Learning Targets</u></p> <p>1.</p> <ul style="list-style-type: none"> • Define identity theft • List information that one should keep protected • Identify awareness of consumer protection (identity theft) 	
<p>Alignments CCSS: 11-12.RST.7 Performance: 1.6, 3.2, 3.7 Knowledge: (CA) 5 SSCLE: ECP.4.E,G NETS: 1a DOK: 4</p>		
<p style="text-align: center;"><u>Instructional Strategies</u></p> <ul style="list-style-type: none"> • Watch a video/DVD on identify theft • Shared reading: class discussion about real-life situations – scams • Shared writing: The students will co-construct a list of what information you should keep to yourself • Guided practice: The students will role play different: <ul style="list-style-type: none"> • scam • real-life situations 		
<p style="text-align: center;"><u>Assessments/Evaluations</u></p> <ul style="list-style-type: none"> • Teacher observation • Teacher created quiz 		
<p style="text-align: center;"><u>Sample Assessment Questions</u></p> <ul style="list-style-type: none"> • What are the 5 items you should never give out over the phone? 		

Instructional Resources/Tools

- Computer to play video/DVD

Literacy Connections

- Integrate and evaluate multiple sources of information presented in diverse formats and media (e.g., quantitative data, video, multimedia) in order to address a question or solve a problem

Cross Curricular Connections

- Independent Living Skills
- Career Connections
- Functional Math

Strand	Unit 4: Saving	
<u>Concept</u>	<u>Learning Targets</u>	
<p>H. Investigate reasons for saving</p>	<p>1.</p> <ul style="list-style-type: none"> • Examine reasons for saving 	
<p>Alignments CCSS: 11-12.RST.2; 11-12.WHST.6; 6.NS.1 Performance: 1.2, 1.4, 1.5, 1.7, 2.3, 3.3 Knowledge: (CA) 6 SSCLE: ECP.4.D,E NETS: 3c; 6a DOK: 3</p>		
<u>Instructional Strategies</u>		
<ul style="list-style-type: none"> • Shared writing: The students will co-construct a list about why you should save money • Guided practice: The students will: <ul style="list-style-type: none"> • research different types of savings accounts • create a PowerPoint of at least 3 different types of savings accounts • Shared reading: Look at example savings accounts 		
<u>Assessments/Evaluations</u>		
<ul style="list-style-type: none"> • Teacher observation 		
<u>Sample Assessment Questions</u>		
<ul style="list-style-type: none"> • Why do people say, “Save your money for a rainy day?” 		
<u>Instructional Resources/Tools</u>		
<ul style="list-style-type: none"> • Internet • PowerPoint 		

Literacy Connections

- Determine the central ideas or conclusions of a text; summarize complex concepts, processes, or information presented in a text by paraphrasing them in simpler but still accurate terms
- Use technology, including the Internet, to produce, publish, and update individual or shared writing products in response to ongoing feedback, including new arguments or information
- Interpret and compute quotients of fractions, and solve word problems involving division of fractions by fractions, e.g., by using visual fraction models and equations to represent the problem

Cross Curricular Connections

- Independent Living Skills
- Career Connections
- Functional Math

Strand	Unit 4: Saving	
<u>Concept</u>	<u>Learning Targets</u>	
I. Investigate how insurance, such as auto, home, life, and medical protect against financial loss	1. <ul style="list-style-type: none"> • Define insurance and financial loss • Compare and contrast how insurance protects against financial loss • List different types of insurance 	
Alignments CCSS: 11-12.RST.2 Performance: 1.2, 1.4, 1.7, 2.4, 3.3 Knowledge: (CA) 6 SSCLE: ECP.4.A,B NETS: 3c DOK: 3		
<u>Instructional Strategies</u>		
<ul style="list-style-type: none"> • Guided practice: The students will: <ul style="list-style-type: none"> • research different types of insurance • construct a poster of the different types of insurance • Shared writing: The students will co-construct a list on how insurance can protect you from financial loss • Shared reading: Watch/read real-life situations in which insurance can protect you 		
<u>Assessments/Evaluations</u>		
<ul style="list-style-type: none"> • Student created poster • Teacher observation on how students participated in the real-life situations activity 		
<u>Sample Assessment Questions</u>		
<ul style="list-style-type: none"> • How can insurance protect you from losing money? 		

Instructional Resources/Tools

- Internet
- Videos – YouTube

Literacy Connections

- Determine the central ideas or conclusions of a text; summarize complex concepts, processes, or information presented in a text by paraphrasing them in simpler but still accurate terms

Cross Curricular Connections

- Independent Living Skills
- Career Connections
- Functional Math

Strand	Unit 5: Checking	
<p style="text-align: center;"><u>Concept</u></p> <p>J. Identify the functions of a checking account</p>	<p style="text-align: center;"><u>Learning Targets</u></p> <p>1.</p> <ul style="list-style-type: none"> • Define a checking account • List the functions of a checking account 	
<p>Alignments CCSS: 11-12.RST.2; 11-12.WHST.6; 6.NS.5; 2.OA.4 Performance: 1.2, 1.4, 1.5, 1.7, 3.3 Knowledge: (CA) 6 NETS: 3c; 6a DOK: 1</p>		
<p style="text-align: center;"><u>Instructional Strategies</u></p> <ul style="list-style-type: none"> • Shared reading: The teacher will model how to open a checking account • Shared writing: The teacher will model how to fill out: <ul style="list-style-type: none"> • the paperwork that is required to open a checking account – signature card • a deposit ticket for a checking account • Guided practice: The students will: <ul style="list-style-type: none"> • research different banks about which checking account they are more likely to use • construct a PowerPoint over a bank and checking account they have chosen 		
<p style="text-align: center;"><u>Assessments/Evaluations</u></p> <ul style="list-style-type: none"> • Teacher observation • Students will complete: <ul style="list-style-type: none"> • paperwork that is required to open a checking account – signature card • a deposit ticket • PowerPoint over the bank and the checking account they chose 		
<p style="text-align: center;"><u>Sample Assessment Questions</u></p> <ul style="list-style-type: none"> • How do you fill out a deposit ticket? • What is one thing you must have to open a checking account? 		

Instructional Resources/Tools

- Internet
- PowerPoint
- Sample deposit tickets
- Sample paperwork to open a checking account – signature card
- Examples of different banks and their checking account features

Literacy Connections

- Determine the central ideas or conclusions of a text; summarize complex concepts, processes, or information presented in a text by paraphrasing them in simpler but still accurate terms
- Use technology, including the Internet, to produce, publish, and update individual or shared writing products in response to ongoing feedback, including new arguments or information
- Understand that positive and negative numbers are used together to describe quantities having opposite directions or values (e.g., temperature above/below zero, elevation above/below sea level, credits/debits, positive/negative electric charge); use positive and negative numbers to represent quantities in real-world contexts, explaining the meaning of 0 in each situation
- Use addition to find the total number of objects arranged in rectangular arrays with up to 5 rows and up to 5 columns; write an equation to express the total as a sum of equal addends

Cross Curricular Connections

- Independent Living Skills
- Career Connections
- Functional Math

Strand	Unit 5: Checking	
<u>Concept</u>	<u>Learning Targets</u>	
K. Describe the procedure of using checks and a debit card	1. <ul style="list-style-type: none"> • List the procedures of using a: <ul style="list-style-type: none"> • checkbook • debit card • Demonstrate the procedures of using a: <ul style="list-style-type: none"> • checkbook • debit card 	
Alignments CCSS: 6.NS.5; 2.OA.4 Performance: 1.6, 1.8 Knowledge: (CA) 6 NETS: N/A DOK: 1		
<u>Instructional Strategies</u>		
<ul style="list-style-type: none"> • Shared writing: The teacher will model: <ul style="list-style-type: none"> • a variety of exemplar: <ul style="list-style-type: none"> • check writing skills and note • debit card uses and procedures and notes • how to fill out a check • Shared reading: The teacher will model how to use a debit card in a store and ATM • Guided practice: The students will complete a check and use a debit card 		
<u>Assessments/Evaluations</u>		
<ul style="list-style-type: none"> • Teacher observation • Write out checks • Demonstrate how to use a debit card in a store and ATM 		
<u>Sample Assessment Questions</u>		
<ul style="list-style-type: none"> • When would you use a check over a debit card? • When should you use a debit card over a check? 		

Instructional Resources/Tools

- Sample:
 - checks
 - debit cards
- Play “ATM” and “Debit Card Reader”

Literacy Connections

- Understand that positive and negative numbers are used together to describe quantities having opposite directions or values (e.g., temperature above/below zero, elevation above/below sea level, credits/debits, positive/negative electric charge); use positive and negative numbers to represent quantities in real-world contexts, explaining the meaning of 0 in each situation
- Use addition to find the total number of objects arranged in rectangular arrays with up to 5 rows and up to 5 columns; write an equation to express the total as a sum of equal addends

Cross Curricular Connections

- Independent Living Skills
- Career Connections
- Functional Math

Strand	Unit 5: Checking	
<u>Concept</u>	<u>Learning Targets</u>	
L. Demonstrate how to use all elements of a checking account	<p>1.</p> <ul style="list-style-type: none"> • List the procedures of writing a check and using a debit card • Model how to: <ul style="list-style-type: none"> • use a checking account • use a debit card within a checking account • write a check within a checking account 	
Alignments CCSS: 6.NS.5; 2.OA.4 Performance: 1.6, 1.8 Knowledge: (MA) 1,5 NETS: N/A DOK: 2		
<u>Instructional Strategies</u>		
<ul style="list-style-type: none"> • Shared reading: The teacher will model a variety of exemplar check writing skills and notes • Shared writing: The teacher will model how to: <ul style="list-style-type: none"> • write a check • fill out a check register • record expenditures and incomes in a check register • record debit card uses in a check register • Guided practice: Checking Account simulation 		
<u>Assessments/Evaluations</u>		
<ul style="list-style-type: none"> • Fill out a checking account simulation with: <ul style="list-style-type: none"> • incomes • expenditures • uses of a debit card • writing checks 		

Sample Assessment Questions

- Write out a check for \$15.25 to Pizza Hut for 2 pizzas and record it in your check register

Instructional Resources/Tools

- Sample checks
- Sample check register
- Checking account simulation

Literacy Connections

- Understand that positive and negative numbers are used together to describe quantities having opposite directions or values (e.g., temperature above/below zero, elevation above/below sea level, credits/debits, positive/negative electric charge); use positive and negative numbers to represent quantities in real-world contexts, explaining the meaning of 0 in each situation
- Use addition to find the total number of objects arranged in rectangular arrays with up to 5 rows and up to 5 columns; write an equation to express the total as a sum of equal addends

Cross Curricular Connections

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- Career Connections
- Functional Math