

Grade 9-12 Personal Finance: Quarter 2 Curriculum Map Scope and Sequence

Unit	Length	Anchor Text	Unit Focus	Content Connections	Unit Outcomes/Assessed Standards
Q2, Unit 1 Credit and Debit	3 weeks	<i>Pearson Personal Financial Literacy 2nd Edition</i> <i>Ever-Fi.com</i>	Students will be introduced to the advantages and disadvantages of having and using debit cards and credit cards. It will assist students in understanding the similarities and differences between the two cards. It will also help students use the appropriate card when making a purchase in order to avoid unwanted consequences.	This unit aligns with English Language Arts Standards in Writing, Reading Informational Text as well as Speaking and Listening.	PF.4
Q2, Unit 2 Risk Management	3 weeks	<i>Pearson Personal Financial Literacy 2nd Edition</i> <i>Ever-Fi.com</i>	Students will come to understand that risk management is the continuing process used to identify, analyze, evaluate, and treat loss exposures and monitor risk control and financial resources to mitigate the adverse effects of loss.	This unit aligns with English Language Arts Standards in Writing, Reading Informational Text as well as Speaking and Listening.	PF.5
Q2, Unit 3 Saving and Investing	3 weeks	<i>Pearson Personal Financial Literacy 2nd Edition</i> <i>Ever-Fi.com</i>	<p>Students will come to understand that their "savings" are usually put into the safest places or products that allow you access to your money at any time. Examples include savings accounts, checking accounts, and certificates of deposit. At some banks and savings and loan associations your deposits may be insured by the Federal Deposit Insurance Corporation (FDIC). There is a tradeoff for the security and ready availability of these savings methods: your money is paid a low wage as it works for you.</p> <p>Students will also come to learn that when you "invest," you have a greater chance of losing your money than when you "save." Unlike FDIC-insured deposits, the money you invest in securities, mutual funds, and other similar investments is not federally insured. You could lose your "principal," which is the amount you've invested. That's true even if you purchase your investments through a bank. But when you invest, you also have the opportunity to earn more money than when you save. There is a tradeoff between the higher risk of investing and the potential for greater rewards.</p>	This unit aligns with English Language Arts Standards in Writing, Reading Informational Text as well as Speaking and Listening.	PF.6

Grade 9-12 Personal Finance: Quarter 2 Map Instructional Framework

Planning With the Map

The curriculum map outlines the content and pacing for each grade and subject. For grades 6-8, Social Studies teachers must carefully balance attention between frequently detailed content standards while supporting inquiry, collaboration and high-impact writing.

To support this work, each unit contains a daily lesson framework and a sample daily lesson as guidance. However, please bear in mind that the map is meant to support effective planning and instruction; it is not meant to replace teacher planning or instructional practice. In fact, our goal is not to merely “cover the curriculum,” but rather to “uncover” it by developing students’ deep understanding of the content and mastery of the standards. While the curriculum map allows for flexibility and encourages each teacher and teacher teams to make thoughtful adjustments, our expectations for student learning are non-negotiable. We must ensure all our children have access to rigorous content and effective teaching practices.

Weekly Guidance

To help promote “backward design” in planning, each map begins with recommended essential texts for each week, along with some critical text dependent questions and a set of weekly assessments in the form of standards-aligned writing prompts.

In order to assist students with the organization of content, and to aid teachers in assessing this writing, these prompts often include explicit organizational language or recommendations for constructing paragraphs. In each case, care has been taken to ensure that students must produce the appropriate social studies content, while still producing grade appropriate written work.

Because of this, these writing prompts will be content oriented, frequently relying on student knowledge for evidence and examples instead of discrete texts. **However, practice with text dependent questions and text analysis should be part the daily routine of every class period.** Moreover, while teachers are encouraged to supplement these writing tasks with level appropriate multiple choice and short answer assessments as necessary to demonstrate content knowledge as well, writing should be the largest part of any social studies assessment.

Vocabulary Instruction

Strategies for building vocabulary may be found in Social Studies Appendix A. The tools in Appendix A are cross-disciplinary protocols directly from the new Expeditionary Learning curriculum. Students and teachers both will be able to use these increasingly familiar strategies as a common instructional language for approaching new and difficult academic and content area vocabulary. Teachers are encouraged to become familiar with all of these strategies to understand which ones best meet their instructional needs:

Contextual Redefinition.....	Appendix A, p.58
Frayer Model.....	Appendix A, p.59
List/Group/Label.....	Appendix A, p.60
Semantic Webbing.....	Appendix A, p.61
SVES (Elaboration).....	Appendix A, p.62
Vocabulary Squares.....	Appendix A, p.63
Word Sorts.....	Appendix A, p.58

Daily Strategies

The daily strategies provided in this map are taken from SCS Social Studies Curriculum Appendix B, the Facing History and Ourselves teaching strategy guide. These are high-yield classroom strategies to foster collaboration, careful reading and robust writing. Anchor topics are provided below as a starting point for the protocol, but the strategies can be used with any of the texts provided in the Anchor Text or supplemental texts. Teachers are encouraged to learn these protocols and use them with flexibility to plan strong, adaptable lessons. Separate protocols are called out specifically for use in analyzing texts through the course of the class. These include the following:

- 3,2,1p. 4
- Chunking.....p. 47
- Document Analysis Templatesp. 61
- Evaluating Arguments in a Resource Book p. 63
- Evidence Logsp. 66
- Read Aloudp. 130
- Reader's Theaterp. 132
- Save the Last Word for Mep. 136
- Text to Text, Text to Self, Text to Worldp. 148
- Two Column Note Takingp. 157
- Word Wallp. 165

Grade 9-12 Personal Finance: Quarter 2, Unit 1

Unit	Length	Anchor Text	Unit Focus	Content Connections	Unit Outcomes/Assessed Standards
Q2, Unit 1 Credit and Debit	3 weeks	<i>Pearson Personal Financial Literacy 2nd Edition</i> <i>Ever-Fi.com</i>	Students will be introduced to the advantages and disadvantages of having and using debit cards and credit cards. Students understand the similarities and the differences between the two cards. It will also help students learn to use the appropriate card when making a purchase in order to avoid unwanted consequences.	This unit aligns with English Language Arts Standards in Writing, Reading Informational Text as well as Speaking and Listening.	PF.4

	SAMPLE DAILY FRAMEWORK	Day 2	Day 3	Day 4	Day 5
Texts	<i>Pearson Personal Financial Literacy 2nd Edition and EverFi.com</i>				
Standards	Credit & Debit				
Bell Ringer <i>Examples: Identifications, Vocabulary, Map Skills (Suggest no more than 5 minutes.)</i>	Academic Vocabulary & Language - Credit				
Hook <i>Develop student interest and connect learning to daily standards. This can include whiteboard protocol, daily agenda, teacher modeling of the standards.</i>	<ul style="list-style-type: none"> • Statement of Standards • Daily Agenda • Essential Question – What is credit and why is it so important? 				
Inquiry <i>Teacher guided inquiry into content-rich texts, images or other content including.</i>	Jigsaw – Obtaining & Protecting Your Credit				
Application <i>Teacher facilitated small group or partner strategies to deepen student understanding and foster robust, collaborative discussion.</i>	Anticipation Guide – Identity Theft				
Closure <i>Individual students synthesize and/or summarize learning for the day.</i>	Harvard Visible Thinking Routine – Think Pair Share (credit vs. debit)				

Grade 9-12 Personal Finance: Quarter 2, Unit 1 Vocabulary/Identification

Vocabulary: credit, credit bureau, credit history, credit limit, credit report, credit score, creditor, Equal Credit Opportunity Act, Fair Credit Reporting Act, Fair Isaac Corporation, identity theft, installment credit, interest, non-installment credit, phishing, pretexting, principal, revolving open-end credit, shoulder surfing, skimming, adjustable rate mortgage, annual percentage rate, collateral, cosigner, default, down payment, Federal Perkins Loan, Federal Stafford Loan, fixed rate mortgage, home equity loan, lease, liability coverage, line of credit, maturity date, mortgage, personal loan, policy rider, secured loan, subprime mortgage, teaser rate, unsecured loan, annual fee, bankruptcy, cash advance, credit card, credit check, credit provider, debt consolidation, grace period, overdraft protection, pawnbroker, payday lending

Grade 9-12 Personal Finance: Quarter 2, Unit 1 - Week 1

Credit & Debit: Week 1	
Essential Question(s)	Why is it important to build and maintain healthy credit?
Student Outcomes	<p>Students can explain the concept of consumer credit, including the major types and their benefits and drawbacks.</p> <p>Students can describe the keys to building and maintaining healthy credit.</p> <p>Students can identify ways to protect their identity.</p> <p>Students can explain factors to consider when using credit or obtaining a loan.</p> <p>Students can determine the total cost of repaying credit and loans under various rates of interest and over different time periods.</p>
Texts	<p>Text Book: <i>Pearson Personal Financial Literacy 2nd Edition</i>, Chapters 10</p> <p>Recommended Protocol(s): Jigsaw, Annotating, and Paraphrasing Sources</p> <p>Supplemental Texts: Chapter 10, Personal Loans and Purchasing Power</p> <p>Required Texts from Q1 Text Packet:</p> <ul style="list-style-type: none"> • Article and Question Set: Personal Loans, pp.176-179 • Article and Question Set: Financing a Home, pp.179-184 • Article and Question Set: Financing an Education, pp.184-186 • <i>EverFi.com</i> - Module 4 Credit Scores
Text Specific and Text Dependent Questions	<ol style="list-style-type: none"> 1. What is the ideal number of credit cards to carry? 2. What is a credit card and how is it different from a debit card? 3. What do I need to apply for a credit card? 4. How do I get a credit card if I have no credit history? 5. What does it mean to be "pre-approved" for a credit card? 6. What are instant approval credit cards? 7. How old do you have to be to get a credit card?
Suggested Classroom Strategies	SPAR Debate: Home Ownership vs. Renting
Assessment(s)	<p><i>Note: For this assessment students may use their own content knowledge to answer the prompt and will require access to the textbook and weekly texts to effectively cite evidence. Please ensure that students are provided with these documents to best complete this task.</i></p> <p>Read the following passage and then address the task below:</p> <p>In teams, look up the four leading cell phone providers in your surrounding area. Create a chart that compares the costs, features, services available, call area, and any other pertinent facts. Present your information by creating a chart that can be displayed in the halls of your school to assist other students in making a decision about purchasing one cell phone plan over another.</p> <p>As you write, follow the directions below.</p> <ul style="list-style-type: none"> • Address all parts of the prompt. • Include information and examples from your own knowledge of social studies. • Use evidence from the sources to support your response.
Standards	PF.4

Grade 9-12 Personal Finance: Quarter 2, Unit 1 - Week 2

Credit & Debit: Week 2	
Essential Question(s)	What is credit and how can it be useful to consumers?
Student Outcomes	Students can explain how credit cards work. Students can describe different credit card features. Students can discuss how to use a credit card. Students can identify other risky credit arrangements .
Texts	Text Book: <i>Pearson Personal Financial Literacy 2nd Edition</i> , Chapters 11 Recommended Protocol(s): Jigsaw, Annotating, and Paraphrasing Sources Supplemental Texts: Chapter 11, Credit Cards and Other Forms of Credit Required Texts from Q1 Text Packet: <ul style="list-style-type: none"> • Article and Question Set: How Credit Cards Work, pp.200-204 • Article and Question Set: Credit Card Features, pp.204-207 • <i>EverFi.com</i> - Module 3 Payment Types
Text Specific and Text Dependent Questions	<ol style="list-style-type: none"> 1. What are a few ways to avoid some credit card fees once you have a credit card? 2. What features of a credit card do you need to research when considering a credit card? 3. How can people make sure they are using credit cards responsibly? 4. How do I lower my interest rates on credit cards? 5. If you are shopping online, is it better to pay by credit card or debit card?
Suggested Classroom Strategies	Semantic Webbing: <i>Pearson Personal Financial Literacy 2nd Edition</i> , Chapter 11, pp.200-204 - Identify the various aspects of “How Credit Works”
Assessment(s)	<p><i>Note: For this assessment students may use their own content knowledge to answer the prompt and will require access to the textbook and weekly texts to effectively cite evidence. Please ensure that students are provided with these documents to best complete this task.</i></p> <p>Read the following passage and then address the task below:</p> <p>In a team, develop an advertisement for a car of your team’s choice. Each advertisement must include the product name, a product motto, and a product jingle to coincide with the commercial advertisement. Be certain to present all of the features, consumer safety factors, incentives, and the financing options for your team’s selected vehicle. You must develop a full-page newspaper advertisement, a video commercial ,and a brochure about your team’s selected car.</p> <p>As you write, follow the directions below.</p> <ul style="list-style-type: none"> • Address all parts of the prompt. • Include information and examples from your own knowledge of social studies. • Use evidence from the sources to support your response.
Standards	PF.4

Grade 9-12 Personal Finance: Quarter 2, Unit 1 - Week 3

Credit & Debit: Week 3	
Essential Question(s)	What information goes into a credit score?
Student Outcomes	<p>Students can describe the key features and qualities of personal loans.</p> <p>Students can explain the unique issues and challenges of financing a home.</p> <p>Students can explain the unique issues and challenges of financing an education.</p> <p>Students can explain the unique issues and challenges of financing a car.</p> <p>Students can describe the information in a credit report and how long it is retained.</p> <p>Students can explain the value of a positive credit history and credit reports to consumers, borrowers, and lenders.</p>
Texts	<p>Text Book: <i>Pearson Personal Financial Literacy 2nd Edition</i>, Chapters 9</p> <p>Recommended Protocol(s): Jigsaw, Annotating, and Paraphrasing Sources</p> <p>Supplemental Texts: Chapter 9, Obtaining and Protecting Your Credit</p> <p>Required Texts from Q1 Text Packet:</p> <ul style="list-style-type: none"> • Article and Question Set: The Basics of Credit for Consumers, pp.156-159 • Article and Question Set: Building Good Credit, pp.159-163 • <i>EverFi.com</i> - Module 3 - Payment Types
Text Specific and Text Dependent Questions	<ol style="list-style-type: none"> 1. My spouse/parent died and I discovered a lot of debt. Do I have to pay it? 2. How do I know if I have bad credit? 3. Will checking my credit report hurt my credit score? 4. How many points does an inquiry take off your credit report? 5. Why would you want a good credit score? 6. How are credit scores used? 7. What can you do if you have a low credit score to help increase it?
Suggested Classroom Strategies	Accountable Talk: Good Credit vs. Bad Credit
Assessment(s)	<p><i>Note: For this assessment students may use their own content knowledge to answer the prompt and will require access to the textbook and weekly texts to effectively cite evidence. Please ensure that students are provided with these documents to best complete this task.</i></p> <p>Read the following passage and then address the task below:</p> <p>In teams, develop a public service announcement about identity theft. This should be a video that will be aired on the school's website, news network, or at a parent-teacher conference. You should also include a brief skit to perform for the assembly or for your class. Research material to be certain that you are providing the most up-to-date information on protecting your identity and identity theft.</p> <p>As you write, follow the directions below</p> <ul style="list-style-type: none"> • Address all parts of the prompt. • Include information and examples from your own knowledge of social studies. • Use evidence from the sources to support your response.
Standards	PF.4

Grade 9-12 Personal Finance: Quarter 2, Unit 2

Unit	Length	Anchor Text	Unit Focus	Content Connections	Unit Outcomes/Assessed Standards
Q2, Unit 2 Risk Management	3 weeks	<i>Pearson Personal Financial Literacy 2nd Edition</i> <i>Ever-Fi.com</i>	Students will come to understand that risk management is the continuing process to identify, analyze, evaluate, and treat loss exposures and monitor risk control and financial resources to mitigate the adverse effects of loss.	This unit aligns with English Language Arts Standards in Writing, Reading Informational Text as well as Speaking and Listening.	PF.5

	SAMPLE DAILY FRAMEWORK	Day 2	Day 3	Day 4	Day 5
Texts	<i>Pearson Personal Financial Literacy 2nd Edition</i> and <i>EverFi.com</i>				
Standards	PF.5				
Bell Ringer <i>Examples: Identifications, Vocabulary, Map Skills (Suggest no more than 5 minutes.)</i>	Academic Vocabulary and Language-Insurance				
Hook <i>Develop student interest and connect learning to daily standards. This can include whiteboard protocol, daily agenda, teacher modeling of the standards.</i>	<ul style="list-style-type: none"> • Statement of Standards • Daily Agenda • Essential Question – Why is insurance important? 				
Inquiry <i>Teacher guided inquiry into content-rich texts, images or other content including.</i>	Close Read – Standard Issue State Farm Car Insurance Policy				
Application <i>Teacher facilitated small group or partner strategies to deepen student understanding and foster robust, collaborative discussion.</i>	Anticipation Guide – What type of insurance does your family carry? Is there more than one type of insurance that your family carries?				
Closure <i>Individual students synthesize and/or summarize learning for the day.</i>	Harvard Visible Thinking Routine: I used to think...Now I think (Life Insurance)				

Grade 9-12 Personal Finance: Quarter 2, Unit 2 Vocabulary/Identification

Vocabulary: beneficiary, COBRA, co-insurance, deductible, disability insurance, fraud, group plan, health insurance, HIPAA, insurance, liability, life insurance, Medicaid, Medicare, policyholder, pre-existing condition, premium, term insurance, universal life insurance, whole life insurance

Grade 9-12 Personal Finance: Quarter 2, Unit 2 - Week 1

Risk Management: Week 1	
Essential Question(s)	Why is insurance an important part of a financial plan?
Student Outcomes	Students can explain why health insurance is important. Students can describe different features of health insurance. Students can understand the need for life insurance. Students can discuss the ways people obtain insurance.
Texts	Text Book: <i>Pearson Personal Financial Literacy 2nd Edition</i> , Chapter 7 Recommended Protocol(s): Jigsaw, Annotating, and Paraphrasing Sources Supplemental Texts: Chapter 7, Insuring Your Health and Your Life Required Texts from Q1 Text Packet: <ul style="list-style-type: none"> • Text Set: Chapter 7, The Importance of Health Insurance, pp.118-120 • Text Set: Chapter 7, Health Insurance Features and Terms, pp.121-124 • <i>EverFi.com</i> - Module 7
Text Specific and Text Dependent Questions	<ol style="list-style-type: none"> 1. What type of insurance does your family carry? 2. Is there more than one type of insurance that your family carries? 3. Why is health insurance important? 4. What types of insurance do people use and what are the benefits to having insurance?
Suggested Classroom Strategies	SPAR Debate: Obamacare
Assessment(s)	<p><i>Note: For this assessment students may use their own content knowledge to answer the prompt and will require access to the textbook and weekly texts to effectively cite evidence. Please ensure that students are provided with these documents to best complete this task.</i></p> <p>Read the following passage and then address the task below:</p> <p>Ethan is a 27-year-old recent college graduate. His part time employer through high school and college now wants him to work full time. Ethan really enjoys the work and decides to go for it. The only problem is that the job does not offer health insurance benefits. Ethan goes online to look for a health insurance company that he can afford. Many of the companies ask the same questions. As he is filling out the information for insurance quotes, he is uncertain how to respond to one of the questions. All of the companies want to know if he smokes. Ethan does not smoke every day, but he does like to have a cigarette or two on the weekends when he is out with his friends. Ethan is not sure why the insurance companies want to know this information. He thinks that smoking only one or two evenings a week is not bad. What could it hurt? Still, he is unclear what he should say when asked this question.</p> <p>Answer the following questions in a brief essay response format:</p> <ol style="list-style-type: none"> 1. What should Ethan do? Should he tell the companies that he smokes occasionally? Explain your answer. 2. Is someone who smokes only on weekends when out with friends a “smoker”? 3. Why do you think insurance companies want to know if a person smokes? 4. Is there an ethics issue if Ethan tells the companies he does not smoke? What does Ethan stand to lose if he tells the companies that he does not smoke? <p>As you write, follow the directions below.</p> <ul style="list-style-type: none"> • Address all parts of the prompt. • Include information and examples from your own knowledge of social studies. • Use evidence from the sources to support your response.
Standards	PF.5

Grade 9-12 Personal Finance: Quarter 2, Unit 2 - Week 2

Risk Management: Week 2	
Essential Question(s)	Why is insurance an important part of a financial plan?
Student Outcomes	<p>Students can recognize that the primary purpose of insurance is to mitigate risk.</p> <p>Students can describe the coverage provided by different insurance types i.e. auto, renters, health, etc.</p> <p>Students can define common terminology associated with insurance policies i.e. deductible, premium, copay, etc.</p> <p>Students can calculate the cost associated with different insurance policies based on the deductible and insurance premium amounts.</p> <p>Students can explain how insurance companies evaluate policies based on individual risk.</p>
Texts	<p>Text Book: <i>Pearson Personal Financial Literacy 2nd Edition</i>, Chapters 7</p> <p>Recommended Protocol(s): Jigsaw, Annotating, and Paraphrasing Sources</p> <p>Chapter 7, Insuring Your Health and Your Life</p> <p>Supplemental Texts:</p> <ul style="list-style-type: none"> • Article and Question Set: Text Set: Chapter 7, Life Insurance, pp.124-125 <p>Required Texts from Q1 Text Packet:</p> <ul style="list-style-type: none"> • <i>EverFi.com</i> - Module 7 cont'd.
Text Specific and Text Dependent Questions	<ol style="list-style-type: none"> 1. What is a co-pay? 2. What is a deductible? 3. How does one determine a deductible rate? 4. What is an insurance premium? 5. What is a policy holder? 6. What does beneficiary mean? 7. Why are there different types of insurance?
Suggested Classroom Strategies	List/Group/Label: Deductible – Copay - Premium
Assessment(s)	<p><i>Note: For this assessment students may use their own content knowledge to answer the prompt and will require access to the textbook and weekly texts to effectively cite evidence. Please ensure that students are provided with these documents to best complete this task.</i></p> <p>Read the following passage and then address the task below:</p> <p>Have each student use the internet to research health care insurance fraud. Develop a newsletter providing information about insurance fraud. Your newsletter might include information on the cost of insurance fraud to others, how insurance fraud makes health care costs rise, tips on reporting insurance fraud, and the consequences of being suspected of insurance fraud.</p> <p>As you write, follow the directions below.</p> <ul style="list-style-type: none"> • Address all parts of the prompt. • Include information and examples from your own knowledge of social studies. • Use evidence from the sources to support your response.
Standards	PF.5

Grade 9-12 Personal Finance: Quarter 2, Unit 2 - Week 3

Risk Management: Week 3	
Essential Question(s)	Why is insurance an important part of a financial plan?
Student Outcomes	<p>Students can explain the relationship between risk and insurance.</p> <p>Students can explain how insurance deductibles work.</p> <p>Students can analyze the need for and value of various types of insurance across the life cycle.</p> <p>Students can apply concepts related to financial risk, protection from loss, and financial planning.</p>
Texts	<p>Text Book: <i>Pearson Personal Financial Literacy 2nd Edition</i>, Chapters 7</p> <p>Recommended Protocol(s): Jigsaw, Annotating, and Paraphrasing Sources</p> <p>Chapter 7, Insuring Your Health and Your Life</p> <p>Supplemental Texts:</p> <ul style="list-style-type: none"> Article and Question Set: Text Set: Chapter 7, Getting Insurance, pp.126-127 <p>Required Texts from Q1 Text Packet:</p> <ul style="list-style-type: none"> Text Set: Chapter 7 <i>EverFi.com</i> - Module 8 - Consumer Protection
Text Specific and Text Dependent Questions	<ol style="list-style-type: none"> How are insurance needs determined? Does the policy provide for living benefits? What if my health changes? How does that affect my insurance policy? What is disability insurance? What happens to my insurance if I lose my job?
Suggested Classroom Strategies	<p>Character Charts: Health Insurance vs. Life Insurance</p> <p>Character Charts: Renters Insurance vs. Auto Insurance</p>
Assessment(s)	<p><i>Note: For this assessment students may use their own content knowledge to answer the prompt and will require access to the textbook and weekly texts to effectively cite evidence. Please ensure that students are provided with these documents to best complete this task.</i></p> <p>Read the following passage and then address the task below:</p> <p>Research the possible costs of health insurance. Use the internet to go to ehealthinsurance.com</p> <ol style="list-style-type: none"> Obtain health insurance estimates for yourself by providing your birthdate and other pieces of personal information. How do the resulting insurance plans offered to you differ? Which plan do you find to be the most attractive and why? Now obtain dental insurance estimates by providing some personal information. Which plan do you find to be the most attractive and why? Design a spreadsheet of all the data that you have collected regarding dental and health insurance. Prepare a presentation of your data to explain your decisions for health and dental insurance. <p>As you write, follow the directions below.</p> <ul style="list-style-type: none"> Address all parts of the prompt. Include information and examples from your own knowledge of social studies. Use evidence from the sources to support your response.
Standards	PF.5

Grade 9-12 Personal Finance: Quarter 2, Unit 3

Unit	Length	Anchor Text	Unit Focus	Content Connections	Unit Outcomes/Assessed Standards
Q2, Unit 3 Saving and Investing	3 weeks	<i>Pearson Personal Financial Literacy 2nd Edition</i> <i>Ever-Fi.com</i>	Students will come to understand that their "savings" are usually put into the safest places or products that allow you access to your money at any time. Examples include savings accounts, checking accounts, and certificates of deposit. Some banks and savings and loan associations may insure your deposits by the Federal Deposit Insurance Corporation (FDIC). There is a tradeoff for the security and ready availability of these savings methods: your money is paid a low wage as it works for you. Students will also come to learn that when you "invest," you have a greater chance of losing your money than when you "save." Unlike FDIC-insured deposits, the money you invest in securities, mutual funds, and other similar investments is not federally insured. You could lose your "principal," which is the amount you've invested. That's true even if you purchase your investments through a bank. But when you invest, you also have the opportunity to earn more money than when you save. There is a tradeoff between the higher risk of investing and the potential for greater rewards.	This unit aligns with English Language Arts Standards in Writing, Reading Informational Text as well as Speaking and Listening.	PF.6

	SAMPLE DAILY FRAMEWORK	Day 2	Day 3	Day 4	Day 5
Texts	<i>Pearson Personal Financial Literacy 2nd Edition</i> and <i>EverFi.com</i>				
Standards	PF.6				
Bell Ringer <i>Examples: Identifications, Vocabulary, Map Skills (Suggest no more than 5 minutes.)</i>	Academic Language & Vocabulary – Savings & Investments				
Hook <i>Develop student interest and connect learning to daily standards. This can include whiteboard protocol, daily agenda, teacher modeling of the standards.</i>	<ul style="list-style-type: none"> Statement of Standards Daily Agenda Essential Question – What challenges do you believe people face as they attempt to save money for the future? 				
Inquiry <i>Teacher guided inquiry into content-rich texts, images or other content including.</i>	Semantic Webbing – What do you know about savings and investments?				
Application <i>Teacher facilitated small group or partner strategies to deepen student understanding and foster robust, collaborative discussion.</i>	3-2-1 Investments				
Closure <i>Individual students synthesize and/or summarize learning for the day.</i>	Harvard Visible Thinking Routine: Explanation Game (Stocks, Bonds & Mutual Funds)				

Grade 9-12 Personal Finance: Quarter 2 Unit 3 Vocabulary/Identification

Vocabulary: bond, brokerage, commission, corporate bond, coupon payment, coupon rate, discount brokerage, diversification, dividend, face value, federal agency bond, full-service brokerage, initial public offering (IPO), institutional investor, investment, junk bond, maturity date, municipal bond, mutual fund, National Association of Security Dealers Automatic Quotations (NASDAQ), New York Stock Exchange (NYSE), primary market, publicly traded, secondary market, Securities and Exchange Commission (SEC), security, shareholder, stock, treasury bonds, liquidity, money market deposit account (MMDA), pension plan, Roth IRA, savings account, SEP-IRA, tax deductible, tax deferred, traditional IRA, variable annuity, vesting, 401(k)/403(b) plan, annual percentage yield (APY), annuity, certificate of deposit (CD), compound interest, defined-benefit plan, defined-contribution plan, demand deposit, employer-sponsored retirement plan, fixed annuity, individual retirement account (IRA)

Grade 9-12 Personal Finance: Quarter 2, Unit 3 - Week 1

Saving and Investing: Week 1	
Essential Question(s)	How can you begin saving now for the future?
Student Outcomes	<p>Students can explore the ways in which savings can earn interest.</p> <p>Students can examine the different types of bank accounts.</p> <p>Students can determine retirement savings options.</p> <p>Students can define simple and compound interest.</p> <p>Students can understand that compound interest leads to more interest over time than simple interest.</p>
Texts	<p>Text Book: <i>Pearson Personal Financial Literacy 2nd Edition</i>, Chapters 13</p> <p>Recommended Protocol(s): Jigsaw, Annotating, and Paraphrasing Sources</p> <p>Chapter 13, Methods of Saving</p> <p>Supplemental Texts:</p> <ul style="list-style-type: none"> Article and Question Set: Interest & Your Savings, pp.248-249 <p>Required Texts from Q1 Text Packet:</p> <ul style="list-style-type: none"> Text Set: Chapter 13, Retirement Savings Options, pp.252-256 <i>EverFi.com</i> – Module 1-Savings
Text Specific and Text Dependent Questions	<ol style="list-style-type: none"> Why should people save money? What is interest? How is interest different from compound interest? Why is it important for young people to begin saving as soon as possible? What is the purpose of a budget? How can people ensure that their budgets remain balanced? How does one go about selecting the appropriate savings plan to be utilized?
Suggested Classroom Strategies	<p>EverFi.com Life Game: Students will apply the financial skills and knowledge they have to real-world situations transcribed in three different phases: High School, College, and Post-College</p>

Assessment(s)	<p><i>Note: For this assessment students may use their own content knowledge to answer the prompt and will require access to the textbook and weekly texts to effectively cite evidence. Please ensure that students are provided with these documents to best complete this task.</i></p> <p>Read the following passage and then address the task below:</p> <p>Bart is a college student who has never invested his funds. He has saved \$1,000. Now he wants to invest this money, but he will need the \$1,000 to help get an apartment when he graduates next year. Please help Bart make a decision of where to put his money so that he will get the most return on his initial investment.</p> <p>Be certain to complete your response in the essay format:</p> <ol style="list-style-type: none">1. Make a chart of various types of investments Bart can make with \$1,000.2. Be sure to review any fees or penalties he may incur when he takes the money out in a year.3. Will he make enough to leave some in the account or investment at the end of the year?4. Write your decision on how Bart should invest his money. Use the information that you have gathered in your chart to prepare a presentation for Bart about your decision. <p>As you write, follow the directions below.</p> <ul style="list-style-type: none">• Address all parts of the prompt.• Include information and examples from your own knowledge of social studies.• Use evidence from the sources to support your response.
Standards	PF.6

Grade 9-12 Personal Finance: Quarter 2, Unit 3 - Week 2

Saving and Investing: Week 2	
Essential Question(s)	How can you begin saving now for the future?
Student Outcomes	Students can identify common savings vehicles such as savings account, CDs, MMAs, etc. Students can describe the common features of a savings vehicle such as liquidity, minimum balance, interest rate, etc. Students can describe the purpose of a budget and how it relates to savings. Students can describe the best practices to use when making a budget.
Texts	Text Book: <i>Pearson Personal Financial Literacy 2nd Edition</i> , Chapters 13 Recommended Protocol(s): Jigsaw, Annotating, and Paraphrasing Sources Chapter 13, Methods of Saving Supplemental Texts: <ul style="list-style-type: none"> • Article and Question Set: Types of Bank Accounts, pp.249-252 • Article and Question Set: Annuities, p.256 Required Texts from Q1 Text Packet: <ul style="list-style-type: none"> • <i>EverFi.com</i> – Module 1-Savings cont'd
Text Specific and Text Dependent Questions	<ol style="list-style-type: none"> 1. What is a CD? 2. What is a MMA? 3. What is an IRA? 4. Why should I start saving for retirement early? 5. What does it mean to be vested in a company? 6. What is a pension plan?
Suggested Classroom Strategies	EverFi.com Life Game: Students will apply the financial skills and knowledge they have to real-world situations transcribed in three different phases: High School, College, and Post-College
Assessment(s)	<p><i>Note: For this assessment students may use their own content knowledge to answer the prompt and will require access to the textbook and weekly texts to effectively cite evidence. Please ensure that students are provided with these documents to best complete this task.</i></p> <p>Read the following passage and then address the task below:</p> <p>Gather information from one banking or financial institution on the different savings options available. Collect information on rates for all kinds of savings products. Put this information in a written report for your fellow classmates that would help them to quickly analyze the information and make a decision about the type of savings plan that is best for them and their family. Be sure to list each type of account, how much it costs to open the account, the interest rate on the account, and any other pertinent information.</p> <p>As you write, follow the directions below.</p> <ul style="list-style-type: none"> • Address all parts of the prompt. • Include information and examples from your own knowledge of social studies. • Use evidence from the sources to support your response.
Standards	PF.6

Grade 9-12 Personal Finance: Quarter 2, Unit 3 - Week 3

Saving and Investing: Week 3	
Essential Question(s)	How can you begin saving now for the future?
Student Outcomes	<p>Students can compare and contrast different retirement plan options such as a 401k, 403b, IRAs, etc.</p> <p>Students can describe how starting to save early can impact retirement savings.</p> <p>Students can understand the reasons for investing.</p> <p>Students can describe the process of investing in stocks, bonds, and mutual funds.</p> <p>Students can describe the differences between key investing options such as stocks, bonds, mutual funds, etc.</p> <p>Students can examine the trade-off between risk and return with investments.</p> <p>Students can explain how diversifying your portfolio can help to mitigate risk.</p>
Texts	<p>Text Book: <i>Pearson Personal Financial Literacy 2nd Edition</i>, Chapter 14</p> <p>Recommended Protocol(s): Jigsaw, Annotating, and Paraphrasing Sources</p> <p>Chapter 14, Methods of Investing</p> <p>Supplemental Texts:</p> <ul style="list-style-type: none"> • Article and Question Set: Chapter 14, Why Invest, pp.268-269 • Article and Question Set: Chapter 14, Investing in Stocks, pp.269-274 <p>Required Texts from Q1 Text Packet:</p> <ul style="list-style-type: none"> • Text Set: Chapter 14, Investing in Bonds, pp.274-276 • <i>EverFi.com</i> – Module 9 - Investing
Text Specific and Text Dependent Questions	<ol style="list-style-type: none"> 1. Why do people take financial risks? 2. What is the difference between a 401k and 403b? 3. What is a stock? 4. What is a bond? 5. Why might stock or bonds be a good investment? 6. What is a mutual fund and how is it different than a stock? 7. How are bonds different from stocks? 8. How can you lower your risk when it comes to investing?
Suggested Classroom Strategies	<p>EverFi.com Life Game: Students will apply the financial skills and knowledge they have to real-world situations transcribed in three different phases: High School, College, and Post-College</p>
Assessment(s)	<p><i>Note: For this assessment students may use their own content knowledge to answer the prompt and will require access to the textbook and weekly texts to effectively cite evidence. Please ensure that students are provided with these documents to best complete this task.</i></p> <p>Read the following passage and then address the task below:</p> <p>Imagine that you have been given \$5,000 to invest. Select five stocks to watch for one week. Make a chart to collect data for each of the stocks. At the end of the week present your findings to the class. Please be certain to include the following information:</p> <ol style="list-style-type: none"> 1. Explain why you selected the stocks that you chose. 2. Show how much stock you purchased in each company that you selected. 3. Decide which stocks you will sell and which stocks you will continue to reinvest. 4. Be certain to explain your decisions to the class. 5. Be prepared to present all of your findings and pertinent information to the class through a detailed report or power point presentation. <p>As you write, follow the directions below.</p> <ul style="list-style-type: none"> • Address all parts of the prompt. • Include information and examples from your own knowledge of social studies. • Use evidence from the sources to support your response.
Standards	PF.6

