

Planned Course: Creating Living	Course Number: F720	Department: Family and Consumer Sciences	
Unit: Financial and Resource Management	Grade Level 9-12		
Estimated Time: 4 weeks	Level/Track: Elective	Date Approved: August 10, 2010	
PA Academic Standards	▶ Core Concepts (in question format) ● Skills/Knowledge	Activities/Strategies/Study Skills (identify some activities as remedial or enrichment activities)	Assessments (include types and topics)

<p>11.1.12 Financial and Resource Management</p> <p>B. Analyze the management of financial resources across the lifespan.</p> <p>C. Analyze the relationship among factors affecting consumer housing decisions (e.g., human needs, financial resources, location, legal agreements, maintenance responsibilities).</p> <p>D. Evaluate the role of consumer rights and responsibilities in the resolution of a consumer problem through the practical reasoning process.</p> <p>E. Compare and contrast factors affecting annual gross and taxable income and reporting requirements (e.g., W-2 form,</p>	<p>▶* Why is it important to learn about managing finances?</p> <p>- The student will identify his or her attitudes and observations about money.</p> <p>- The student will identify significant ways financial decisions impact daily life.</p> <p>- The student will examine the influence of needs versus wants on decisions about financial management.</p>	<p>Students will brainstorm about the importance of learning about financial management</p> <p>Worksheets: e.g. “Your Financial Tendencies,” “Personal Priorities Ranking”</p> <p>Students will complete a gallery walk to complete sentence starters related to attitudes about money</p> <p>Financial Decisions Activities based on Ch. 14, “Manage Your Finances,” <u>Managing Life Skills</u>, Everyday Financial Management and related worksheets</p> <p>Students categorize their expenditures as wants or needs and evaluate, and then compare their decisions to those</p>	<p>Teacher observation of student participation in brainstorming activity, gallery walk, and activity comparing personal decisions regarding needs vs. wants</p> <p>Graded worksheets</p> <p>Teacher assessment of class assignments on everyday financial management</p> <p>Teacher observation of student participation in wants vs. needs assessment and discussion</p>
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<p>Income tax form).</p> <p>F. Compare and contrast the selection of goods and services by applying effective consumer strategies.</p> <p>G. Compare the availability, costs and benefits of accessing public, nonpublic and for-profit services to assist the family.</p> <p>11.2.12 Balancing Family, Work and Community Responsibility</p> <p>A. Justify solutions developed by using practical reasoning skills.</p> <p>B. Evaluate the effectiveness of action plans that integrate personal, work, family and community responsibilities.</p> <p>C. Analyze teamwork and</p>	<p>- The student will be able to determine how differently people view needs and wants.</p> <p>- The student will recognize and define terms related to financial management.</p> <p>- The student will be able to define his or her future expectations and recognize the associated costs.</p> <p>▶ How does having a spending plan help a person manage money?</p> <p>- The student will be able to</p>	<p>discussed/shared by other students</p> <p>Based on Ch. 10, “Manage Time and Money,” <u>Managing Life Skills</u>: Students define terms, and consider and describe costs, both personal and financial, associated with financial decisions</p> <p>Computer research, e.g. www.jumpstart.org or other specified financial education Web site: Students do a “reality check” and develop a realistic awareness to determine the cost of their future expectations</p> <p>Worksheet: e.g. “Manage Time and Money”</p>	<p>Teacher evaluation of student cost assessment associated with financial decisions</p> <p>Teacher observation of computer research at www.jumpstart.org or other specified Web site</p> <p>Graded worksheet: e.g. “Manage Time and Money”</p> <p>Teacher assessment of personal</p>
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<p>leadership skills and their application in various family and work situations.</p> <p>D. Based on efficiency, aesthetics and psychology, evaluate space plans (e.g., home, office, work areas) for their ability to meet a variety of needs including those of individuals with special needs.</p> <p>E. Assess the availability of emerging technology that is designed to do the work of the family and evaluate the impact of its use on individuals, families and communities.</p> <p>11.4.12 Child Development</p> <p>D. Analyze plans and methods to blend work and family responsibilities to meet the needs of children.</p>	<p>examine what it means to “live within your means” as he or she develops a spending plan for independent living.</p> <p>- The student will be able to demonstrate checking and savings account management skills.</p>	<p>Following specified criteria, the student will use the Internet to research and complete a personal spending plan Web quest based on starting income earned from career chosen during interest inventory and personality testing</p> <p>Students will practice various checking and savings account management skills by writing sample checks and using an online bill pay simulation, completing deposit tickets, balancing the account using a register and online simulated bank account management system, and demonstrating the use of debit and ATM cards; financial education Web sites e.g.</p>	<p>spending plan benchmark calculations:</p> <ol style="list-style-type: none"> 1. Housing 2. Automobile 3. Utilities 4. Taxes 5. Food 6. Savings 7. Entertainment 8. Miscellaneous/Other <p>Teacher and student assessment of personal spending plan and presentation of spending plan</p> <p>Teacher assessment of student completed checking and savings account management skill samples and records</p>
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		www.practicalmoneyskills.com and www.jumpstart.org may be used	
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<p>11.1.12 Financial and Resource Management</p> <p>A. Evaluate the impact of family resource management on the global community.</p> <p>B. Analyze the management of financial resources across the lifespan.</p> <p>C. Analyze the relationship among factors affecting consumer housing decisions (e.g., human needs, financial</p>	<p>- The student will be able to examine the influence of goals and values on decisions about financial management.</p> <p>- The student will be able to identify the privileges and responsibilities of using credit cards.</p>	<p>The student will itemize and add up the cost of all items he or she is currently wearing or has with them, and reflect on comparisons to the number of work hours in various jobs that might be needed to purchase those items, and categorize them as needs or wants</p> <p>Class discussion based on Ch. 14, "Manage Your Finances," <u>Managing Life Skills</u>, Use Credit Wisely and related worksheets</p>	<p>Teacher observation of student participation in personal assessment of wearable assets and other items</p> <p>Student self-assessment of the global impact of personal resources and poverty</p> <p>Teacher assessment of completed guided</p>
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<p>resources, location, legal agreements, maintenance responsibilities).</p> <p>D. Evaluate the role of consumer rights and responsibilities in the resolution of a consumer problem through the practical reasoning process.</p> <p>F. Compare and contrast the selection of goods and services by applying effective consumer strategies.</p> <p>G. Compare the availability, costs and benefits of accessing public, nonpublic and for-profit services to assist the family.</p> <p>11.2.12 Balancing Family, Work and Community Responsibility</p> <p>A. Justify solutions developed by using practical reasoning</p>	<p>- The student will be able to recognize financial choices made based on his or her personal value system.</p> <p>▶ What are the short-term and long-term consequences of living beyond your means?</p> <p>- The student will be able to understand vocabulary and language frequently used in credit card offers, agreements, and statements.</p>	<p>Consumer Jungle: “Guided Interview About Credit Cards”- the student will interview an adult or do a case study regarding how adults may use credit cards</p> <p>The student will complete a self-study of financial choices, e.g. Consumer Jungle: “Economic Values Survey”</p> <p>The student will read a case study or view teacher selected video clip about a young adult who has misused credit, and identify the effects of this misuse and its impact on that individual and others, and ways to improve money management</p> <p>Credit related terms in worksheet: e.g. “Manage Your Finances, Content and Academic Vocabulary” and class discussion</p>	<p>interview/case study</p> <p>Teacher assessment of completed survey of economic values</p> <p>Teacher assessment of student reflection identifying the causes and results of financial mismanagement, and general advice for wise money management</p> <p>Teacher assessment of completed worksheet and student participation in discussion of terms</p>
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skills. B. Evaluate the effectiveness of action plans that integrate personal, work, family and community responsibilities. C. Analyze teamwork and leadership skills and their application in various family and work situations.	<ul style="list-style-type: none"> - The student will be able to analyze the pros and cons of credit card use. - The student will be able to describe how finance charges affect the purchase price of items. - The student will become aware of the high cost of credit if misused. 	<p>The student will interpret and analyze terms of credit card agreements</p> <p>The student will compare characteristics of various credit card offers using a specified financial education Web site, e.g. Consumer Jungle: “Shopping For a Credit Card”</p> <p>Video/DVD – e.g. “Careful with Credit”</p> <p>Students will list and discuss important facts from the video that a person should know before considering the use of credit</p> <p>Personal Resources Self-Assessment reflection: Students do a self-analysis of the variety of resources, both economic and non-economic, available to them</p>	<p>Teacher assessment of completed credit card agreement analysis</p> <p>Teacher assessment of completed assignment – “Shopping For a Credit Card”</p> <p>Teacher assessment – listing of video facts to know before considering the use of credit, and participation in discussion</p> <p>Teacher evaluation of Personal Resources Self-Assessment</p>
11.1.12 Financial and Resource Management B. Analyze the management of financial resources across the lifespan.	<ul style="list-style-type: none"> -The student will be able to demonstrate components of a financial planning process that reflect the differences between needs, wants, values, goals, and economic resources. 		

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		<p>Financial management knowledge review and informational game, e.g. "Financial Football"</p> <p>Review study guide on financial management (remedial)</p> <p>Test on financial management including bank accounts and use of credit</p>	<p>Graded test on financial management including bank accounts and use of credit</p>
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