TAKE CHARGE OF YOUR FINANCES SEMESTER COURSE DESIGNED FOR 10TH -12TH GRADE STUDENTS CLASS PERIOD LENGTH -45 MINUTES

SCANS Skills: Basic Skills: reading, writing, mathematics, listening, speaking

Thinking Skills: creative thinking, decision making, problem solving

Personal Qualities: responsibility, self-management

Resources: time, money, material, facilities

Interpersonal: participates as a member of a team, teachers others new skills, works with diversity

Information: acquires and evaluates information, organizes and maintains information, interprets and communicates information

<u>Technology</u>: selects technology and uses it effectively

*Note – The following curriculum map includes lessons from the Take Charge of Your Finances curriculum and optional Active Learning Tools. Active Learning Tool codes begin with the number 5 and are used to supplement lesson plans by introducing or reviewing lesson plan content. They do not introduce new information or teach new skills. Although the curriculum map serves as a guide to plan daily instruction, the recommended days and time required to teach each lesson plan is flexible. FEFE encourages educators to make adaptations to the following curriculum map to meet specific student and classroom needs.

MONTH	Lesson Plan	SKILLS	ASSESSMENTS	SUPPLIES NEEDED	FCS
					STANDARDS
-Day 1	Pre-Test 1.0.0.M1			Copy pre-test	
	Semester			Projector	
-Day 2	Trivia 1.0.0.G1			Trivia Projector	
-Day 3	1.17.4 Values Auction 5.0.1 A Life Choice	 Define value and its connection with financial decisions Recognize different values held by classmates 	1, 2. Values Auction Reflection Essay	Copy Auction List Cut/Laminate Cards Copy Essay Rubric	2.1.2, 2.5.1, 3.3.2
-Day 4	1.17.2 Needs vs. Wants	 Identify the difference between a need and a want Understand how personal financial decisions are influenced by a person's interpretation of needs and wants. 	1. Needs vs. Wants Worksheet	Copy Worksheet	2.1.2, 2.5.1, 3.3.2

-Days 5 & 6	1.17.3 Setting Financial Goals	Explain the required elements of a well written financial goal	1, 2. Setting a Financial Goal Worksheet	Copy Worksheet SMART Overhead	1.1.5, 1.1.6, 2.1.2, 2.5.4, 2.6.1, 3.3.2
		2. Apply financial goal setting to personal life		What's Missing Overhead	
-Days 7-10	1.17.1 A Collage About Me 5.0.2 Attitudes About Money	Apply creative thinking skills to express values, needs, wants, and goals	1. A Collage About Me	Copy Rubric	1.1.4, 1.1.5, 2.1.2, 3.3.6, 3.5.7
-Day 11	1.11.2 Life Cycle of Financial Planning 5.0.4 Bumper Stickers	 Analyze lifestyle conditions which may affect one's financial situation throughout life Identify financial needs throughout the life cycle Apply life cycle planning when implementing a personal financial management plan 	1, 2, 3. Personal Life Cycle of Financial Planning Worksheet	Copy Worksheet Print/Laminate Lifestyle Conditions Charts Overheads Copy/Laminate Age Group Titles Butcher Paper Supplies for bumper stickers	1.1.1, 1.1.6, 2.1.2, 2.5.1, 2.5.4, 2.6.1, 3.3.6
-Days 12 &13	1.1.6 Interest Inventory	 Identify the steps of setting and achieving career goals Evaluate potential career areas 	1, 2. Personality Mosaic Test Reflection Worksheet	Copy Mosaic Test Copy Scoring Answer Copy Mosaic Options Copy Interpretations Copy Reflection Worksheet-2 each	1.1.3, 1.1.4, 1.1.5, 1.1.6, 1.2.1, 1.2.2, 2.1.7, 2.6.1
-Days 14-18	1.1.2 Career Research	 Evaluate careers Utilize technology to create a power point presentation Describe a variety of career options 	1, 2, 3. Career Research Worksheet 1, 2, 3. Career Research Power Point Rubric	Computer Lab Copy Research Worksheet Copy P. Point Rubric Copy Class Presentation Chart Copy Numerical Increases Ed. Level Overhead Growing Overhead Declining Overhead Copy Personality Quadrant	1.1.3, 1.1.4, 1.1.6, 1.2.1, 1.2.2, 1.2.8, 2.1.6, 3.5.7

-Day 19	1.1.9 Investment in Yourself	 Define human capital Identify the relationship between education level and income Evaluate the traits of successful workers Discover job search resources 	Job Announcement Worksheet Job Announcement Worksheet	Colored Squares Human Capital Sign % Breakdown Overhead Income vs. Education Overhead Copy Job Hunting	1.1.1, 1.1.2, 1.1.4, 1.1.6, 1.2.1, 1.2.2, 1.2.7, 1.2.8, 2.6.1
-Days 20 & 21	1.1.3 Comparing Job Offers	 Recognize the importance of career planning, salaries, and benefits to overall financial well-being Compare salaries in different cities using the cost of living equation 	1, 2. Job Offer Checklist 1, 2. Comparing Job Offers	Copy Job Offer Checklist Worksheet Job Offer Overhead Copy Cost of Living Worksheet Cost of Living Overhead Copy Comparing Job Offers	1.1.1, 1.1.2, 1.1.3, 1.1.4, 1.1.5, 1.1.6, 1.2.2, 2.1.7, 2.6.1, 2.6.3, 3.3.1
-Day 22	Career Development Guest Speaker			Guest Speaker	
-Day 23	Values, Needs vs. Wants, Goal Setting, Career Development & Life Cycle of Financial Planning Assessment 1.0.0M1		Assessment – Values, Needs vs. Wants, Goal Setting, Career Development & Life Cycle of Financial Planning	Copy of Values, Needs vs. Wants, Goal Setting, Career Development & Life Cycle of Financial Planning 1.0.0M1	
-Days 24 - 26	1.13.1 Understanding Your Paycheck 5.0.29 The History of Money	 Demonstrate paycheck terminology Recognize deductions from paycheck Complete standard tax forms 	1, 2. Understanding Your Paycheck Worksheet 1, 2. Paycheck Stub 1 3. Complete W-4, I-9	Projector Copy Understanding Your Paycheck Copy W-4 Copy Paycheck Sub Download/Copy W-4, I-9 Create Twister Game Review Copy History of Money	1.1.6, 1.2.2, 2.5.2, 2.6.1, 2.6.4, 3.3.1

-Days 27-31	1.15.2 Spending Plans	 Define financial planning. Describe the benefits of financial planning Understand the components of a spending plan Review how financial goals can be met by using a spending plan Analyze the spending plan process Create a spending plan 	1, 2. Gumball Analogy 3, 4, 6.The Carson Family worksheet 4, 5, 6.Where Does the Money Go worksheet	Spending Plan worksheet The Brown Family Scenario worksheet Spending Plans Mission Home Front worksheet Home Made Play Dough instructions Quiz Me Cards template Envelope System template Spending Plan Vocabulary List Quiz Me Cards answer key Brown Family answer key Brown Family answer key Spending Plan Information Sheet Spending Plan PowerPoint Chance Cards Spending Plan Activity Cards Spending Plan Note Taking Guide 3 different colored pencils or crayons per student Gumball machine with gumballs (optional)	1.1.6, 2.1.1, 2.1.2, 2.1.3, 2.1.4, 2.1.5, 2.1.6, 2.1.7, 2.1.8, 2.5.1, 2.5.4, 2.6.1, 2.6.2, 2.6.4, 3.3.2
-Day 32	Paychecks & Spending Plans Assessment 1.0.0.M1			Copy Assessment Paychecks and Spending Plans 1.0.0.M1	
-Day 33	1.14.1 Introduction to Saving 5.0.31 Pig Painting	 Differentiate between savings and investing Identify reasons to develop a savings plan Define the 70-20-10 rule 	1, 2, 3. Savings vs. Investing	Projector Copy Info Sheet Copy Savings vs. Investing Pig painting supplies	1.1.6, 2.1.1, 2.1.2, 2.5.4, 2.6.1, 2.6.2, 3.3.2, 3.3.4

-Days 34 & 35	1.14.5 Time Value of Money	 Estimate the time value of money Explore how interest works Define savings and investing terminology 	1. Internet Search	Play Money A Little Goes A Long Way Poster Copy Time Value of Money The Costs Add Up Overhead What Would You Do Overhead The Importance of Interest Overhead	1.1.6, 2.1.2, 2.4.2, 2.5.1, 2.5.4, 2.6.1, 2.6.2, 3.3.2, 3.3.4
-Day 36	1.14.3 Rule of 72	 Explore compounding interest Apply the Rule of 72 Discover the importance of investing early 	1, 2, 3. Rule of 72 Worksheet	Create Instruction Sheet Create grading rubric	1.1.6, 2.5.1, 2.5.4, 2.6.1, 2.6.2
-Days 37&38	1.14.2 Managing Your Cash	 Explain the importance of cash management Describe 5 tools used in cash management Categorize the characteristics of the cash management tools 	1. Managing Your Cash Worksheet	Projector Copy Managing Your Cash Worksheet Copy Cash Management Tools Create 4 of a Kind Game	1.1.6, 2.1.2, 2.5.1, 2.5.4, 2.6.1, 2.6.2, 3.3.1, 3.3.2, 3.3.5, 3.3.6
-Day 39	1.14.4 Savings Terminology	Identify common terminology associated with savings	Saving Word Search Saving Terminology Assessment	Projector Copy Rule of 72 Worksheet Savings Tower Cut/Laminate Savings Terms Bingo Zip Activity Cards	2.4.1, 2.5.4, 2.6.1

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-Day 40	Saving Assessment 1.0.0.M1			Copy of Saving Assessment	
-Days 41-44	1.12.2Language of the Stock Market 5.0.17 Pit	1. Define basic stock market terminology	Language of the Stock Market Worksheet	Copy Language of the Stock Market Copy Stock Market Terminology Investment Risk Pyramid Overhead Copy Info Sheet Pit Game	2.3.1, 2.4.3, 2.5.3, 2.6.1, 3.3.1, 3.3.2, 3.3.4, 3.3.5
-Day 45	Investing Assessment 1.0.0.M1			Copy of Investment Assessment	
-Day 46	1.9.3 Renting vs. Owning a Home 5.0.7 Four on the Floor	 Identify the factors involved with renting and home ownership Evaluate the advantages and disadvantages of renting and owning a home Compare the monthly expenses of renting and owning a home Identify reasons which influence the decision to rent or own a home 	1, 2, 3, 4. Renting vs. Owning Worksheet 2, 3, 4. Housing Comparison Worksheet	Get Classifieds Ads Newsprint paper Copy Renting vs. Owning Projector Copy Housing Comparison Copy Info Sheets Copy Four on the Floor	1.1.6, 2.1.1, 2.1.2, 2.1.5, 2.1.7, 2.3.1, 2.5.1, 2.6.1, 3.3.6, 3.3.7
-Day 47	1.9.5 Securing a Living Space	 Recognize the variety of forms for rental agreements Identify the components in a lease agreement 	1, 2. Securing a Living Space Worksheet 1, 2, 3, 4. Securing a Living Space Quiz	Cut/Laminate Cards Copy Rental Application Copy Living Space Worksheet and Quiz	2.1.2, 2.1.5

		3. Describe the purpose of security deposits4. Consider the importance of renters insurance			
Day 48	Guest Speaker on Housing			Guest Speaker	
-Day 49	Housing Assessment 1.0.0.M1			Copy of Housing Assessment	
-Days 50-53	1.16.2 Researching An Automobile	 Assess personal transportation needs Perform market research to determine which vehicle options are needs vs. wants Compare the different automobiles options that are available Estimate the total cost of owning a vehicle Define lemon law 	1, 2, 3, 4, 5. Researching an Automobile worksheet 1, 2, 3, 4. What Do I Want/Need In A Vehicle? Worksheet 1, 2, 3, 4. What Types of Vehicles Fit My Needs? Worksheet 1, 2, 3, 4. Comparison of Vehicles worksheet 1, 2, 3, 4. Making & Evaluating A Decision	Copy Info Sheet Projector Cut/Laminate Transportation Card Copy What Do I Need/Want in a Vehicle? Cut/Laminate Loan Variables Cards Copy What Types of Vehicles Fit My Needs Copy Comparison of Vehicles Copy Making & Evaluating a Decision Computer Lab	1.1.6, 1.2.8, 2.1.2, 2.1.8, 2.3.1, 2.4.1, 2.5.1, 2.5.2, 2.5.4, 2.6.1, 2.6.2, 3.3.2, 3.5.2, 3.5.3, 3.5.7
-Days 54 &55	1.16.1 Automobile Insurance	 Describe risk management Define basic automobile insurance terms and coverage Identify the factors affecting insurance rates Differentiate between the different types of coverage 	1, 2, 3, 4. Specifics of Auto Insurance worksheet 1, 2, 3, 4. Auto Insurance Review worksheet 1, 2, 3, 4. Crossword Puzzle	Copy Info Sheet Projector Copy Crossword Copy Auto Insurance Review worksheet Guest Speaker	1.1.6, 2.1.1, 2.1.2, 2.1.8, 2.5.1, 2.6.3, 3.3.2

-Days 56-58	1.16.3 Shopping For An Automobile Loan	 Compare different variables which affect the cost of a loan Calculate the cost of a loan using financial calculators Compare loan/finance agreements for automobiles 	 Automobile Loans – What Do I Need To Know? worksheet 3. Calculating The Cost Of A Loan worksheet 	Fin. Calculators Projector Copy Shopping for an Auto Loan Info Sheet Cut/Laminate Cards Copy Auto Loans – What Do I Need To Do? Copy Calculating the Cost	1.1.6, 2.1.1, 2.1.2, 2.1.8, 2.3.1, 2.5.1, 2.5.3, 2.5.4, 3.3.2, 3.5.3
D 50	Tananantai Casa			of A Loan Copy Shopping For An Auto Loan Guest Speaker	
-Days 60	Transportation Guest Speaker 1.8.1 An Evaluation of	Compare the value of time when using	2, 3. An Evaluation of Convenience	Unit Instruction Sheet	1.1.2, 1.1.4, 2.1.1,
&61	Convenience	 convenience foods versus making products from scratch. Evaluate the quality of a product presented in convenience form versus made from scratch. Explain the variety of preparation methods available for products. 	Worksheet 1. Time Management Worksheet Cost Analysis worksheets.	Kitchen 1 worksheet Unit Instruction Sheet Kitchen 2 worksheet Unit Instruction Sheet Kitchen 3 worksheet Time Management worksheet Cost Analysis worksheet An Evaluation of Convenience Class Activity worksheet An Evaluation of Convenience worksheet Optional: Make Me a Millionaire Cookie Recipe	2.1.2, 2.1.3, 3.5.3, 3.5.6, 3.5.7

				worksheet – 1.8.1.A5 Optional: An Evaluation of Convenience Word Search worksheet – 1.8.1.A6 Optional: An Evaluation of Brands Class Activity worksheet – 1.8.1.A7 Optional: An Evaluation of Brands worksheet – 1.8.1.A8	
-Day 62	Transportation and Food Assessment 1.0.0.M1			Copy of Transportation and Food Assessment	
-Days 63 & 64	1.7.3 Depository Institutions 5.0.8 Money World Squares	 Understand how personal financial decisions are influenced by a person's interpretation of needs and wants. Describe the different types of financial institutions Identify the benefits of different financial institutions Explain the services offered by financial institutions Compare financial institutions 	1, 2, 3, 4. Financial Institutions Review	Guest Speaker Copy Info Sheet Copy Financial Institutions Review Sheet	2.1.2, 2.3.1, 2.4.1, 2.5.4, 2.6.1, 3.3.1, 3.3.4, 3.5.3
-Days 65 &66	1.7.2 Electronic Banking	Describe electronic banking. Define the different types of electronic banking.	1, 2. Electronic Banking worksheet	Electronic Banking worksheet Scenario worksheet Electronic Banking Top 10	2.4.1, 2.4.2, 2.5.4, 2.6.1

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		3. Understand how to safely use an		Poster Grading Rubric	
		Automated Teller Machine and debit card		Electronic Banking	
				information sheet	
				Electronic Banking	
				PowerPoint presentation	
				Electronic Banking Trivia	
				PowerPoint presentation	
				Electronic Banking Trivia	
				Instructions	
				Scenario activity answer key	
				Electronic Banking note	
				taking guide	
				3 colored pencils per	
				participant	
				Pieces of scratch paper per	
				group or a white board and	
				dry erase marker per group	
-Day 67-69	1.7.6 Online Banking	1. Define online banking.	1, 2, 3. Online Banking	Online Banking worksheet	2.1.2, 2.3.1, 2.3.3,
		2. Recognize and apply federal regulations to	worksheet	Online Banking Interview	2.4.1, 2.5.3, 2.6.1,
		online banking.	1, 2, 3. Online Banking	worksheet	2.6.2, 2.6.4, 3.2.5,
		3. Identify the advantages and disadvantages	interview poster rubric	Online Banking Interview	3.2.6, 3.3.3
		to online banking.	-	Graph worksheet	
		 Identify and understand services 		Online Banking Interview	
		provided by online banking.		grading rubric	
		1		Online Banking Interview	
				Graph Example	
				Online Banking information	
				sheet	
				Online Banking PowerPoint	
				presentation	
				Online Banking activity	
				cards	
				Online Banking activity	
				instructions	
				Online Banking note taking	
				guide	
				4 different colored pencils	

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				per participant	
				Sand Timer	
-Day 70	Financial Institutions Assessment 1.0.0.M1			Copy of Financial Institutions Assessment	
-Days 71-73	1.4.1 Understanding a Credit Card	 Define credit card terminology. Understand the terms of a credit card in a Schumer Box. Compare benefits offered by credit card companies. Explain the credit card application and approval process. Analyze a credit card bill. Understand the impact credit has on an individual's credit score. Review safety tips when using credit cards. 	1,2,3,Comparison Shopping for a Credit Card worksheet 1,2,3,4,6,7. Comparison Shopping for a Credit Card Essay	Projector Understanding a Credit Card worksheet Understanding a Credit Card Bill worksheet Comparison Shopping for a Credit Card worksheet Comparison Shopping for a Credit Card Essay rubric Understanding a Credit Card information sheet Sample Credit Card Application 1 handout Sample Credit Card Application 2 handout Sample Credit Card Application 3 handout Understanding a Credit Card PowerPoint presentation	1.2.4, 2.1.1, 2.1.2, 2.3.1, 2.3.3, 2.4.3, 2.5.1, 2.5.3, 2.5.4, 2.6.1, 2.6.2, 3.2.5, 3.2.7, 3.3.2, 3.3.3, 3.5.2, 3.5.3, 3.5.6
				Credit Cards 101 Trivia Power Point presentation Credit Card Chaos activity pieces Credit Cards 101 instructions	

				Credit Cards 101 questions and answers Credit Card Chaos activity answers Computer with internet access	
-Days 74-76	1.4.2 Understanding Credit Reports	 Understand the components of a credit report. Distinguish between actions which create negative and positive credit history. Implement strategies to develop a positive credit report. Request a copy of a credit report. Describe steps to correct a mistake on a credit report. Understand the difference between a credit score and a credit report. Obtain a free credit report from the government sponsored Web site. 	1, 2, 3, 5, 6, 7. Credit Report Jingle or a Credit Report Comic 1, 2, 3, 4, 5, 6, 7. Credit Reports Scenario	Credit Report Scenario worksheet Credit Report Worksheet Understanding Credit Reports Jingle Understanding Credit Reports Comic Isabella Langley Story Isabella Langley Credit Report MoneyWorld Squares Directions Credit Report Comic example Understanding Credit Reports information sheet Understanding Credit Reports PowerPoint presentation Credit Scenario cards Positive/Negative Activity cards X and O activity cards MoneyWorld Squares Questions and Answers Credit Reports note taking guide	1.1.6, 2.1.2, 2.3.1, 2.3.3, 2.4.1, 2.5.4, 2.6.1, 2.6.2, 2.6.4, 3.2.5, 3.3.3, 3.5.2

-Day 77	Credit Assessment 1.0.0.M1			Copy of Credit Assessment	
-Days 78-80	1.3.1 Identity Theft 5.0.18 JumpStart Financial Stats	 Recognize ways in which identity theft occurs Examine costs to the consumer when identity theft occurs Produce a document that lists what the consumer can do to prevent identity theft Summarize what identity thieves can do with an individual's information. Formulate plans for minimizing the risk of loss in the event of an identity theft Select preventive measures and practices for safe on-line shopping 	1, 2, 3. Protecting Your Identify worksheet 1, 2, 3. Identity Theft Interview and essay	Copy Info Sheet Copy Protecting Your Identify worksheet Cut/Laminate Cards Copy Interview Questions and Essay Rubric Create Puzzles with JumpStart Stats	2.3.2, 2.3.3, 2.4.1, 3.2.5, 3.2.7
-Days 81&82	1.10.1 Types of Insurance	 Describe the relationship between risk and insurance Describe the different types of insurance 	1, 2. Insurance Investigation worksheet	KWL Chart Types of Insurance worksheet Insurance Terminology Scramble worksheet Insurance Investigation worksheet Insurance Investigation Rubric Types of Insurance information sheet Types of Insurance PowerPoint presentation Spoons activity cards Insurance Scenario activity cards Spoons Activity Instructions Spoons Activity Answer Key	1.1.6, 2.1.6, 2.5.4, 2.6.1, 2.6.3, 3.3.6

-Day 83	Consumer Protection and Insurance Assessment 1.0.0M1			Work? note taking guide Copy of Consumer Protection and Insurance Assessment 1.0.0M1	
-Days 84-88	3.18.4 Life InUS	 Create a spending plan Examine realistic insight into the costs of living associated with the spending plan process Incorporate the use of the decision making process into daily life Demonstrate the relationship between income and education 	1, 2, 3, 4. Spending Plan Worksheet 1, 2, 3, 4. Journal Entries 1, 2, 3, 4. Life InEssay	Life In Simulation Copy Essay rubric	1.1.3, 1.1.4, 1.1.5, 1.1.6, 1.2.4, 1.2.6, 1.2.8, 2.1.1, 2.1.2, 2.1.3, 2.1.4, 2.1.5, 2.1.6, 2.1.7, 2.1.8, 2.5.1, 2.5.2, 2.5.4, 2.6.1, 2.6.2, 2.6.3, 2.6.4, 3.3.2, 3.3.4, 3.3.6, 3.5.3, 13.1.1, 13.3.2, 13.3.5, 13.5.4, 13.5.5,
-Day 89 -Day 90	Review 1.0.0.M1 Final Exam		Review Final Exam 1.0.0.M1	Trivia 1.30.0.G1 Copy Exam	13.5.7