



Course: Personal Financial Literacy
Teacher: Varies
Year: IB MYP Year 4 and 5 (Grade 9-10)

Course Description: Personal Financial Literacy / MYP Technology Component

The OSDE Personal Financial Literacy aims are to enable students to:

- Implement personal financial decision-making skills
- Become wise, successful, and knowledgeable consumers, savers, investors, users of credit, money managers
- Be participating members of a global workforce and society

The MYP Technology aims are to encourage and enable students to:

- Develop an appreciation of the significance of technology for life, society and the environment
- Use knowledge, skills and techniques to create products/solutions of appropriate quality
- Develop problem-solving, critical- and creative-thinking skills through the application of the design cycle
- Develop respect for others' viewpoints and appreciate alternative solutions to problems
- Use and apply information and communication technology (ICT) effectively as a means to access, process and communicate information, and to solve problems

You will begin to embody the IB Learner Profile as you display the following qualities:

inquirer, knowledgeable, thinker, communicator, principled, open-minded, caring, risk-taker, balanced and reflective.

At the core of the MYP program is the unit/ guiding question and the areas of interaction (AOI's):

There are five AOI's: approaches to learning, community and service, health and social education, human ingenuity, and environments. For every unit, there will be a guiding/unit question and an area of interaction that will provide a framework and give our classroom a context. The areas of interaction are the fuel that fires our intellectual pursuit. The following are our units:

Title	AOI	Question	Topic	Assessment
Savings and Investing	Human ingenuity, Environments	How do I become a skillful financial manager?	Stock Market	Successful creation of a financial portfolio following the MYP Technology Design Cycle

At the end of the semester, the following IB MYP specific objectives will be covered:

- **Investigate**
 - Identify the problem to be solved
 - Develop the design brief
 - Formulate a design specification
- **Plan**
 - Design the product/solution
 - Plan the product/solution
- **Create**
 - Use appropriate techniques and equipment
 - Follow the plan
 - Create the product/solution
- **Evaluate**
 - Evaluate the product/solution
 - Evaluate their use of the design cycle
- **Attitudes in Technology**
 - Develop as caring and responsible individuals and members of society

Tulsa Public Schools follows the Oklahoma PASS Objectives in Personal Financial Literacy. These include the following standards:

- Standard 1 – Earning An Income
- Standard 2 - Taxes
- Standard 3 – Financial Service Providers
- Standard 4 – Managing a Bank Account
- Standard 5 – Saving and Investing
- Standard 6 – Retirement Planning
- Standard 7 – Borrowing Money
- Standard 8 – Credit Cards and Online Shopping
- Standard 9 – Fraud and Identity Theft
- Standard 10 – Renting vs. Buying
- Standard 11 – Risk Management and Insurance
- Standard 12 – Gambling
- Standard 13 - Bankruptcy
- Standard 14 – Charitable Contributions

The methodology or the “how” we will learn:

Students will learn through a variety of research-based instructional methods including: participating in classroom discussions and activities focusing on financial current events, participating in cooperative group investment teams, following examples, taking notes, and understanding how to read and evaluate real-time data relating to the Stock Market . The project will end with each group presenting their financial portfolio to the class in the form of a Power Point presentation.

Assessment is the term used to measure the students’ demonstrations of learning:

For the MYP Technology Component, there will be a summative project. All work will be compiled in a portfolio. This project will be assessed using the IB MYP criteria:

Criterion A:	Investigate	Maximum 6
Criterion B:	Design	Maximum 6
Criterion C:	Plan	Maximum 6
Criterion D:	Create	Maximum 6

Criterion E: Evaluate Maximum 6
Criterion F: Attitudes in Technology Maximum 6

For each assessment criterion, a number of band descriptors are defined. These describe a range of achievement levels with the lowest represented as 0.

The descriptors concentrate on positive achievement, although failure to achieve may be included in the description for the lower levels.

Resources and materials:

<http://www.sde.state.ok.us/Curriculum/PFLP/default.html> Oklahoma State Department of Education online modules

http://occ.ibo.org/ibis/documents/myp/mgrp8/technology/m_8_tech_n_guu_0808_1_e.pdf IBO MYP Technology Component