

Wilson Area School District Planned Course Guide

Title of Course: Personal Finance: Money Management

Subject Area: Business

Grade Level: 9-12

Course Description: Students will learn a variety of money management skills they can use now and throughout their lives. They will develop strategies for managing savings and investments, using credit wisely, purchasing a car and insurance as well as buying a house or renting a property.

Time/Credit for this Course: Half Year / 0.5 Credit

Curriculum Writing Committee: Kari Maskalis

Curriculum Map

<u>August / January</u>	Saving for the Future
<u>September / February</u>	Saving for the Future Investing for the Future The Stock Market
<u>October / March</u>	The Stock Market Introduction to Credit Credit Records and Responsibilities
<u>November / April</u>	Credit Records and Responsibilities Renting a Home Buying a Home
<u>December / May</u>	Renting a Home Buying a Home Buying a Car Family Decisions
<u>January / June</u>	Family Decisions

Wilson Area School District Planned Course Materials

- Course Title:** Personal Finance
- Textbook:** Managing Your Personal Finances 6e
South-Western/Cengage Learning
2009
www.cengage.com
- Supplemental Books:** Supplementary materials based on individual lesson plans
- Teacher Resources:** Marketwatch.com
EdPuzzle.com

Curriculum Scope and Sequence

Planned Course: Personal Finance

Unit: Saving for the Future

Time Frame: 1-2 weeks

State Standards: 13.1.11 A-H; 13.2.11 A-D; 13.2.8 E; 13.3.8 A; 13.3.11 F-G; 1.4.8 C; 1.4.11 E; 1.2.8 A; 1.4.3 B; 1.5.8 A-D, G; 1.5.11 E-F; 1.6.11 A-E; 1.8.5 A-C

Essential Content/Objectives: At the end of the unit, students will be able to:

- Define and identify terms, concepts, and practices related to saving for the future
- Determine the difference between various types of financial needs
- Differentiate where one can save money
- Understand various types of savings accounts
- Develop techniques for savings money regularly

Core Activities: Students will complete/participate in the following:

- Notes/discussion of related terms and concepts
 - Key Terms: short-term needs, long-term needs, principal, interest, annual percentage yield, liquidity, certificate of deposit, money market account, safety of principal, direct deposit, automatic deductions, payroll savings plan
 - Chapter 10 Vocabulary Crossword
- Describe the differences between monthly obligations, short-term needs, and long-term needs
 - Importance of Short Term Finance (Article and Question)
 - <https://pocketsense.com/importance-short-terms-fiancne-2496.html>
- List examples of monthly obligations, short-term needs, and long-term needs
- List and describe various types of financial institutions used for saving money
 - EdPuzzle: Financial Institutions
- List advantages and disadvantages of various types of savings accounts
 - EdPuzzle: Savings Accounts
- Discuss the factors that determine the amount of money a person will save
- Create a savings plan for the future with techniques on how to save money regularly
 - Calculating Interest Worksheet (compare savings vis varying rates of interest)

Remediation:

- Utilization of notes and vocab for test study
- Modified extensions and tests based on IEP
- Review exercises at end of section/chapter
- Homework
- Notes
- Review of chapter terms
- Application of principles through case studies
- Project/activity assistance

Instructional Methods:

- Higher order questioning
- Internet research webbing
- Direct instruction
- Teacher modeling and visual aids
- Referencing through current events and news
- Project related to content

Materials & Resources

- Library sources from district library site
- Online sources
- Newspapers
- Nightly newscasts
- Textbook
- Student/teacher experiences
- Guest speakers
- Field trips

Assessments:

- Objective/subjective testing
- Rubric guided projects
- Homework
- Essays

Curriculum Scope and Sequence

Planned Course: Personal Finance

Unit: Investing for the Future

Time Frame: 1-2 weeks

State Standards: 13.1.11 A-H; 13.2.11 A-D; 13.2.8 E; 13.3.8 A; 13.3.11 F-G; 1.4.8 C; 1.4.11 E; 1.2.8 A; 1.4.3 B; 1.5.8 A-D, G; 1.5.11 E-F; 1.6.11 A-E; 1.8.5 A-C

Essential Content/Objectives: At the end of the unit, students will be able to:

- Define and identify terms, concepts, and practices related to investing for the future
- Describe the importance of investing over saving for the future
- Determine the logical process of becoming an investor
- Describe and explain how to be prepared for the pitfalls involved with investing
- Determine various types of investments

Core Activities: Students will complete/participate in the following:

- Notes/discussion of related terms and concepts
 - Key terms: investing, inflation, Rule of 72, portfolio, investing risk, diversification, temporary investments, permanent investments, bonds, discount bond, stock, mutual fund, annuity, futures, option, penny stock
 - Chapter 11 Vocabulary Crossword
- Describe the importance of investing in making your money grow
 - EdPuzzle: MOD 14 Compound Interest & the Rule of 72
 - EdPuzzle: investment calculation (calculation-based assignment)
- List the stages of investing and strategies at each stage
 - EdPuzzle: Investing
 - EdPuzzle: Investing for Teenagers
- Describe and provide examples of various types of risk
 - EdPuzzle: Finance Lesson 1 | Risk/Return Tradeoff
- Create a wise investor guide
 - EdPuzzle: Investing Strategies
- Discuss pros and cons of various types of investments
 - EdPuzzle: Penny Stocks, Micro Caps, and OTC Stocks Explained
 - EdPuzzle: MOD 15 Short v Long Term Investing
- Describe and calculate return on money through investments
 - EdPuzzle: MOD 14 Compound Interest & the Rule of 72
- Discuss investment choice criteria
 - Invest with Stax (Google Doc)
 - Build Your Stax (buildyourstax.com)

Remediation:

- Utilization of notes and vocab for test study
- Modified extensions and tests based on IEP
- Review exercises at end of section/chapter
- Homework
- Notes
- Review of chapter terms
- Application of principles through case studies
- Project/activity assistance

Instructional Methods:

- Higher order questioning
- Internet research webbing
- Direct instruction
- Teacher modeling and visual aids
- Referencing through current events and news
- Project related to content

Materials & Resources

- Library sources from district library site
- Online sources
- Newspapers
- Nightly newscasts
- Textbook
- Student/teacher experiences
- Guest speakers
- Field trips

Assessments:

- Objective/subjective testing
- Rubric guided projects
- Homework
- Essays

Curriculum Scope and Sequence

Planned Course: Personal Finance

Unit: The Stock Market

Time Frame: 2-3 weeks

State Standards: 13.1.11 A-H; 13.2.11 A-D; 13.2.8 E; 13.3.8 A; 13.3.11 F-G; 1.4.8 C; 1.4.11 E; 1.2.8 A; 1.4.3 B; 1.5.8 A-D, G; 1.5.11 E-F; 1.6.11 A-E; 1.8.5 A-C

Essential Content/Objectives: At the end of the unit, students will be able to:

- Define and identify terms, concepts, and practices related to the stock market
- Explain the Stock Market and how it works
- Determine various types of stocks available for purchase
- Develop strategies for investing stock market based on desired risk and return
- Explain how to read the market and the listings

Core Activities: Students will complete/participate in the following:

- Notes/discussion of related terms and concepts
 - Key terms: stockholders, dividends, common stock, proxy, preferred stock, income stocks, growth stocks, emerging stocks, blue chip stocks, par value, market value, securities exchange, bull market, bear market, leverage, short selling, direct investment, dividend reinvestment
 - Chapter 12 Vocabulary Crossword
 - EdPuzzle: Investopedia: What is a Dividend
 - EdPuzzle: Buying on Margin Basics
 - EdPuzzle: Understanding Short Selling
 - EdPuzzle: What are Stock Market Bulls vs. Bears
- Discuss the stock exchange and how it facilitates trade
 - EdPuzzle: How The Stock Exchange Works
- Describe the process of purchasing stock and the financial trail
 - EdPuzzle: Stock Market- Buying Stocks 4
- Explain the difference between common and preferred stock
 - EdPuzzle: Stocks 101 The 7 Types of Stocks
- Label and describe various stock investment strategies
 - EdPuzzle: (1) Saving and Investment Strategies pt.1
 - EdPuzzle: (2) Saving and Investment Strategies pt.2
 - EdPuzzle: (3) Saving and Investment Strategies pt.3
 - EdPuzzle: (4) Saving and Investment Strategies pt.4
- Provide examples of various types of risk to investing in the stock market
 - EdPuzzle: What types of risk will affect my investments?
- Calculate return on investment in the stock market
 - EdPuzzle: MATH: Return on Investment (calculation-based assignment)
- Label the parts of a stock listing and describe how they can be used for decisions
 - EdPuzzle: How to Read a Stock Table
- Research stocks and explain past and present performance
 - Marketwatch.com

Remediation:

- Utilization of notes and vocab for test study
- Modified extensions and tests based on IEP
- Review exercises at end of section/chapter
- Homework
- Notes
- Review of chapter terms
- Application of principles through case studies
- Project/activity assistance

Instructional Methods:

- Higher order questioning
- Internet research webbing
- Direct instruction
- Teacher modeling and visual aids
- Referencing through current events and news
- Project related to content

Materials & Resources

- Library sources from district library site
- Online sources
- Newspapers
- Nightly newscasts
- Textbook
- Student/teacher experiences
- Guest speakers
- Field trips

Assessments:

- Objective/subjective testing
- Rubric guided projects
- Homework
- Essays

Curriculum Scope and Sequence

Planned Course: Personal Finance

Unit: Introduction to Credit

Time Frame: 1-2 weeks

State Standards: 13.1.11 A-H; 13.2.11 A-D; 13.2.8 E; 13.3.8 A; 13.3.11 F-G; 1.4.8 C; 1.4.11 E; 1.2.8 A; 1.4.3 B; 1.5.8 A-D, G; 1.5.11 E-F; 1.6.11 A-E; 1.8.5 A-C

Essential Content/Objectives: At the end of the unit, students will be able to:

- Define and identify terms, concepts, and practices related to credit
- Discuss the history of credit in America
- Describe credit and various types
- Determine various sources of credit

Core Activities: Students will complete/participate in the following:

- Notes/discussion of related terms and concepts
 - Key terms: credit, debtor, creditor, capital, collateral, finance charge, open-end credit, annual percentage rate, grace period, closed-end credit, service credit, finance company, loan sharks, usury law, pawnbroker
 - Chapter 16 Vocabulary Crossword
- Describe the history of credit from early colonial days to the industrial revolution to today
 - EdPuzzle: The History of Credit
- Differentiate between debtor and creditor
- Explain the relationship between credit and debt
 - EdPuzzle: Debit & Credit
- List advantages and disadvantages of credit
 - EdPuzzle: Understanding Credit
- Explain and provide examples of open-end, closed-end, and service credit
 - EdPuzzle: Types of Credit
- Read and explain important concepts of credit card agreements
 - EdPuzzle: Financial Math: Average Daily Balance Method (calculation-based assignment)
- Analyze a credit card statement
 - EdPuzzle: Credit Cards 101
- Explain the relationship of credit and interest
 - EdPuzzle: CREDIT Understanding Credit- What is Credit?
- Research current interest rates on various types of credit/loans
 - Student-produced Google Slides of research
 - Includes the advantages and disadvantages of the various sources of credit
 - Identify which type of credit/loan has the most advantages based on their own personal views

Remediation:

- Utilization of notes and vocab for test study
- Modified extensions and tests based on IEP
- Review exercises at end of section/chapter
- Homework
- Notes
- Review of chapter terms
- Application of principles through case studies
- Project/activity assistance

Instructional Methods:

- Higher order questioning
- Internet research webbing
- Direct instruction
- Teacher modeling and visual aids
- Referencing through current events and news
- Project related to content

Materials & Resources

- Library sources from district library site
- Online sources
- Newspapers
- Nightly newscasts
- Textbook
- Student/teacher experiences
- Guest speakers
- Field trips

Assessments:

- Objective/subjective testing
- Rubric guided projects
- Homework
- Essays

Curriculum Scope and Sequence

Planned Course: Personal Finance

Unit: Credit Responsibilities

Time Frame: 2-3 weeks

State Standards: 13.1.11 A-H; 13.2.11 A-D; 13.2.8 E; 13.3.8 A; 13.3.11 F-G; 1.4.8 C; 1.4.11 E; 1.2.8 A; 1.4.3 B; 1.5.8 A-D, G; 1.5.11 E-F; 1.6.11 A-E; 1.8.5 A-C

Essential Content/Objectives: At the end of the unit, students will be able to:

- Define and identify terms, concepts, and practices related to credit responsibilities
- Describe the importance of accurate credit records
- Determine the qualities necessary for receiving credit
- Determine how to establish credit
- Explain the relationship between credit reports, credit scores, and credit qualification

Core Activities: Students will complete/participate in the following:

- Notes/discussion of related terms and concepts
 - Key Terms: credit history, credit bureau, credit report, subscribers, character, capacity, cosigner, credit rating, point system, credit score, discrimination, debt collector
 - Chapter 17 Vocabulary Crossword
- Describe the existence of your credit history
 - EdPuzzle: Credit History
- List information included on a credit report
 - EdPuzzle: CREDIT Credit Reports and Credit Scores
- Visit the major credit bureau websites and describe their role in your credit history
 - EdPuzzle: What is a Credit Bureau
- Label the major parts included in your credit score
 - EdPuzzle: Credit Score
- Create a guide on ways to increase and decrease your credit score
 - EdPuzzle: Credit Scores & Credit History
- Discuss how your credit score has an affect on your financial life
 - EdPuzzle: Credit Score and Credit Cards
- List the steps one should take in establishing credit
 - EdPuzzle: 3.9 How to establish and build good credit
- Describe the 5 Cs of creditworthiness
 - EdPuzzle: The 5 C's of Credit
- Discuss the importance of checking your credit report once a year
 - CreditKarma.com
 - FICO Credit Score
 - EdPuzzle: Managing Your FICO Scores
- Watch videos of real people describing credit problems
 - EdPuzzle: Equal Credit Opportunity Act
- Create a campaign for utilizing credit wisely
 - Create a Google Slides that shows the steps to take while navigating credit
 - Google Docs (Who's Breaking the Bank, Budgets 101)
 - CreditClash.com

Remediation:

- Utilization of notes and vocab for test study
- Modified extensions and tests based on IEP
- Review exercises at end of section/chapter
- Homework
- Notes
- Review of chapter terms
- Application of principles through case studies
- Project/activity assistance

Instructional Methods:

- Higher order questioning
- Internet research webbing
- Direct instruction
- Teacher modeling and visual aids
- Referencing through current events and news
- Project related to content

Materials & Resources

- Library sources from district library site
- Online sources
- Newspapers
- Nightly newscasts
- Textbook
- Student/teacher experiences
- Guest speakers
- Field trips

Assessments:

- Objective/subjective testing
- Rubric guided projects
- Homework
- Essays

Curriculum Scope and Sequence

Planned Course: Personal Finance

Unit: Renting a Home

Time Frame: 1-2 weeks

State Standards: 13.1.11 A-H; 13.2.11 A-D; 13.2.8 E; 13.3.8 A; 13.3.11 F-G; 1.4.8 C; 1.4.11 E; 1.2.8 A; 1.4.3 B; 1.5.8 A-D, G; 1.5.11 E-F; 1.6.11 A-E; 1.8.5 A-C

Essential Content/Objectives: At the end of the unit, students will be able to:

- Define and identify terms, concepts, and practices related to renting a home
- Determine different types of rental alternatives
- Explain costs and considerations involved with different alternatives
- Discuss the rental process
- Describe various renter documents and responsibilities

Core Activities: Students will complete/participate in the following:

- Notes/discussion of related terms and concepts
 - Key terms: dormitory, co-op, studio apartment, townhouse, duplex, condo, security deposit, unfurnished rental, furnished rental, rent-to-own option, bundling, renting, landlord, tenant, lease, rental agreement, rental inventory, eviction
 - Chapter 21 Vocabulary Crossword
- List and describe various rental alternatives
 - EdPuzzle: Types of Housing
- Discuss the decision process for choosing a place to rent
 - EdPuzzle: My First Time Renting an Apartment
- Given a rental situation, list the elements of a pre-rental inventory and items necessary to move in
 - EdPuzzle: Personal Finance Renting
- Describe costs in addition to monthly rent
 - EdPuzzle: Renting an apartment edpuzzle (calculation-based assignment)
- Create a roommate application for a rental
 - Google Doc (Roommate Wanted Activity)
- List the advantages and disadvantages to renting a place to live (as opposed to buying)
 - EdPuzzle: Renting an Apartment
- Analyze various housing agreements
 - Google Doc (Reading a Lease Agreement)
- Discuss responsibilities of landlords and tenants
 - EdPuzzle: Responsible Renting
 - EdPuzzle: Renting a Home
- Locate a rental unit on the Internet and describe the process of applying
 - Google Doc (Finding an Apartment Activity)

Remediation:

- Utilization of notes and vocab for test study
- Modified extensions and tests based on IEP
- Review exercises at end of section/chapter
- Homework
- Notes
- Review of chapter terms
- Application of principles through case studies
- Project/activity assistance

Instructional Methods:

- Higher order questioning
- Internet research webbing
- Direct instruction
- Teacher modeling and visual aids
- Referencing through current events and news
- Project related to content

Materials & Resources

- Library sources from district library site
- Online sources
- Newspapers
- Nightly newscasts
- Textbook
- Student/teacher experiences
- Guest speakers
- Field trips

Assessments:

- Objective/subjective testing
- Rubric guided projects
- Homework
- Essays

Curriculum Scope and Sequence

Planned Course: Personal Finance

Unit: Buying a Home

Time Frame: 1-2 weeks

State Standards: 13.1.11 A-H; 13.2.11 A-D; 13.2.8 E; 13.3.8 A; 13.3.11 F-G; 1.4.8 C; 1.4.11 E; 1.2.8 A; 1.4.3 B; 1.5.8 A-D, G; 1.5.11 E-F; 1.6.11 A-E; 1.8.5 A-C

Essential Content/Objectives: At the end of the unit, students will be able to:

- Define and identify terms, concepts, and practices related to buying a home
- Differentiate between the ideas of renting and buying a home
- Describe the costs involved in a mortgage
- Explain the basic process of finding and purchasing a home

Core Activities: Students will complete/participate in the following:

- Notes/discussion of related terms and concepts
 - Key terms:
- List advantages and disadvantages of buying a home as opposed to renting
 - EdPuzzle: Renting vs. Buying
- Differentiate between the terms market value, appraised value, and assessed value
 - EdPuzzle: Market Value vs. Appraised Value
 - EdPuzzle: Assessed Value: Tax Rate
- List examples of other costs/responsibilities involved in home ownership
 - EdPuzzle: Home Ownership
- Discuss the importance of and coverages for homeowners insurance
 - EdPuzzle: Homeowner's Insurance
- Discuss and calculate the parts of a mortgage
 - Google Doc (CALCULATE: Impact of Credit Scores on loans)
- Determine the maximum budget for a home
 - Google Doc (Interactive: FICO Credit Scores)
 - myFICO_Credit_Score_Estimator
- Using the Internet, find a desired home within a given maximum budget
 - Google Doc (CALCULATE: Impact of Credit Scores on loans)
 - Google Doc (Mortgage Loan Calculation Introduction)
- Discuss the process of making an offer and completing home inspections
 - EdPuzzle: Buying a Home
- Estimate monthly mortgage payments for a desired house
 - EdPuzzle: Fixed vs. Adjustable Rate Mortgages

Remediation:

- Utilization of notes and vocab for test study
- Modified extensions and tests based on IEP
- Review exercises at end of section/chapter
- Homework
- Notes
- Review of chapter terms
- Application of principles through case studies
- Project/activity assistance

Instructional Methods:

- Higher order questioning
- Internet research webbing
- Direct instruction
- Teacher modeling and visual aids
- Referencing through current events and news
- Project related to content

Materials & Resources

- Library sources from district library site
- Online sources
- Newspapers
- Nightly newscasts
- Textbook
- Student/teacher experiences
- Guest speakers
- Field trips

Assessments:

- Objective/subjective testing
- Rubric guided projects
- Homework
- Essays

Curriculum Scope and Sequence

Planned Course: Personal Finance

Unit: Owning a Vehicle

Time Frame: 1-2 weeks

State Standards: 13.1.11 A-H; 13.2.11 A-D; 13.2.8 E; 13.3.8 A; 13.3.11 F-G; 1.4.8 C; 1.4.11 E; 1.2.8 A; 1.4.3 B; 1.5.8 A-D, G; 1.5.11 E-F; 1.6.11 A-E; 1.8.5 A-C

Essential Content/Objectives: At the end of the unit, students will be able to:

- Define and identify terms, concepts, and practices related to owning a vehicle
- Describe the car-buying process
- Determine options for financing a car
- Discuss continuing costs/responsibilities of owning a vehicle
- Explain the concept of car insurance

Core Activities: Students will complete/participate in the following:

- Notes/discussion of related terms and concepts
 - Key terms: preapproval, vehicle identification number, vehicle emissions test, sticker price, invoice price, car-buying service, sealer add-ons, lemon laws, lemon, FTC Rule, hybrid, classic cars, car title, car registration, oxidize, polishing compound, car detail, upholstery
 - Chapter 23 Vocabulary Crossword
- List wants and needs in a car (now and future)
 - EdPuzzle: How to Buy a Vehicle Part 1 : Choosing a Vehicle
- Calculate budget based on expert recommendations
 - EdPuzzle: Money Math 4.2.C Vehicle Purchases
 - EdPuzzle: Vehicles Lesson 3 Finance New Vehicle
 - EdPuzzle: Vehicles 3: Financing a New Vehicle
- Listing pros and cons of buying vs leasing
 - EdPuzzle: Buying a Car vs. Leasing
- Listing pros and cons of new vs used
 - EdPuzzle: Car Buying
 - EdPuzzle: Buying a Car
- Create a guide for buying a vehicle (pre buying responsibilities)
- Research used vehicles and check history report
 - EdPuzzle: Ownership Vehicle
- Research warranties and services offered by car dealerships
 - EdPuzzle: Are extended car warranties worth it?
- Label different coverages for car insurance and their purpose
 - EdPuzzle: Car Insurance
 - EdPuzzle: Car Insurance Explained
- Develop a how-to-guide for negotiating
 - EdPuzzle: Buying a Car- Negotiation
- List ongoing costs to owning a vehicle
 - Google Doc (Costs of Buying a Car)
 - EdPuzzle: Vehicle Maintenance Costs
- Describe ways to extend the life of your vehicle
 - EdPuzzle: Vehicle Safety Inspection

Remediation:

- Utilization of notes and vocab for test study
- Modified extensions and tests based on IEP
- Review exercises at end of section/chapter
- Homework
- Notes
- Review of chapter terms
- Application of principles through case studies
- Project/activity assistance

Instructional Methods:

- Higher order questioning
- Internet research webbing
- Direct instruction
- Teacher modeling and visual aids
- Referencing through current events and news
- Project related to content

Materials & Resources

- Library sources from district library site
- Online sources
- Newspapers
- Nightly newscasts
- Textbook
- Student/teacher experiences
- Guest speakers
- Field trips

Assessments:

- Objective/subjective testing
- Rubric guided projects
- Homework
- Essays

Curriculum Scope and Sequence

Planned Course: Personal Finance

Unit: Family Decisions

Time Frame: 1-2 weeks

State Standards: 13.1.11 A-H; 13.2.11 A-D; 13.2.8 E; 13.3.8 A; 13.3.11 F-G; 1.4.8 C; 1.4.11 E; 1.2.8 A; 1.4.3 B; 1.5.8 A-D, G; 1.5.11 E-F; 1.6.11 A-E; 1.8.5 A-C

Essential Content/Objectives: At the end of the unit, students will be able to:

- Define and identify terms, concepts, and practices related to buying a home
- Describe the costs/responsibilities associated with family decisions
- Determine the detriments associated with life's uncertainties
- Explain the concepts and costs of health and life insurance

Core Activities: Students will complete/participate in the following:

- Notes/discussion of related terms and concepts
 - Key terms: wedding party, engaged, formal wedding, semiformal wedding, informal wedding, civil ceremony, itinerary, reservation, travel agency, overbook, dissolution of marriage, property settlement agreement, child support, spousal support, divorce decree, adult foster care facility, hospice, employee assistance plan, cremation
 - Chapter 24 Vocabulary Crossword
- Research and determine the costs associated with various types of weddings
 - EdPuzzle: Why Weddings Cost More Than You Think
- Research and determine the costs associated with various types of vacations
- Create a plan for your wedding or for a family/friend vacation
 - Google Doc & Google Sheet (Personal Budget Activity)
- Discuss the detriments caused by uncertainties such as divorce, major illness, and death
 - EdPuzzle: Divorce
 - EdPuzzle: How To Get Divorced - Steps to Getting a Divoce (1)
- Define the purpose of health and life insurance
 - EdPuzzle: Health Insurance Explained
 - EdPuzzle: Pros & Cons of Universal Health Insurance
 - EdPuzzle: Life Insurance 101
- Research costs of health and life insurance
 - EdPuzzle: Life Insurance Types
 - EdPuzzle: Life Insurance
- List the criteria used to determine qualification of life insurance
 - EdPuzzle: Life Insurance Basics
 - EdPuzzle: Life Insurance Calculations (calculation-based assignment)

Remediation:

- Utilization of notes and vocab for test study
- Modified extensions and tests based on IEP
- Review exercises at end of section/chapter
- Homework
- Notes
- Review of chapter terms
- Application of principles through case studies
- Project/activity assistance

Instructional Methods:

- Higher order questioning
- Internet research webbing
- Direct instruction
- Teacher modeling and visual aids
- Referencing through current events and news
- Project related to content

Materials & Resources

- Library sources from district library site
- Online sources
- Newspapers
- Nightly newscasts
- Textbook
- Student/teacher experiences
- Guest speakers
- Field trips

Assessments:

- Objective/subjective testing
- Rubric guided projects
- Homework
- Essays