



Marietta City Schools

District Unit Planner

2024–2025

*Personal Finance Economics*

<b>Unit title</b>	<i>Unit 6- The Risks of Financial Decisions</i>	<b>MYP year</b>	4	<b>Unit duration (hrs)</b>	7.5 Hours
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**Mastering Content and Skills through INQUIRY (Establishing the purpose of the Unit):** *What will students learn?*

### GSE Standards

#### Standards

**SSEPF7 Analyze how insurance and other risk-management strategies protect against financial loss.**

- Explain why people buy insurance.
- Describe various types of insurance such as automobile, health, life (whole and term), disability, renters, flood and property.
- Explain the costs and benefits associated with different types of insurance, including deductibles, premiums, coverage limits, shared liability, and asset protection.
- Define insurability and explain why insurance rates can vary

**SSEPF9 Explain ways consumers are protected by rules and regulations.**

- Describe how government agencies offer protection in banking, investments, borrowing, and buying goods and services.
- Compare different methods for lodging consumer complaints (e.g., Better Business Bureau, online methods, and direct contact with business).
- Explain the primary purpose of important consumer legislation (i.e., the Truth in Lending Act, Fair Debt Collection Practices Act, Fair Credit Reporting Act, the Equal Housing Act, and the Dodd-Frank Act).

**SSEPF10 Explain sources of and protection against identity theft.**

- Describe common ways identity theft happens including dumpster diving, skimming, phishing, stealing, and data breaches.
- Describe ways to protect yourself from identity theft including shredding important documents, not opening attachments to unknown emails, not revealing personal information over the phone or email, using secure networks, regularly monitoring your credit report, changing passwords on accounts, and carefully managing social media.
- Describe steps that should be taken if a person is the victim of identity theft including getting replacement credit cards, freezing credit histories, alerting appropriate officials, and changing passwords.
- Describe the basic characteristics of investment scams such as Ponzi schemes, pump and dumps, and “advance fee” scams and how to avoid them.

**Concepts/Skills to be Mastered by Students**

**Information Processing Skills:**

- 3. identify issues and/or problems and alternative solutions
- 4. distinguish between fact and opinion
- 5. identify main idea, detail, sequence of events, and cause and effect in a social studies context
- 6. identify and use primary and secondary sources
- 7. interpret timelines, charts, and tables
- 8. identify social studies reference resources to use for a specific purpose
- 10. analyze artifacts
- 11. draw conclusions and make generalizations
- 12. analyze graphs and diagrams
- 15. determine adequacy and/or relevancy of information

**SS Reading Standards 9-10:**

**L9-10RHSS1:** Cite specific textual evidence to support analysis of primary and secondary sources, attending to such features as the date and origin of the information.

**L9-10RHSS2:** Determine the central ideas or information of a primary or secondary source; provide an accurate summary of how key events or ideas develop over the course of the text.

**L9-10RHSS3:** Analyze in detail a series of events described in a text; determine whether earlier events caused later ones or simply preceded them

**L9-10RHSS4:** Determine the meaning of words and phrases as they are used in a text, including vocabulary describing political, social, or economic aspects of history/social science.

**L9-10RHSS6:** Compare the point of view of two or more authors for how they treat the same or similar topics, including which details they include and emphasize in their respective accounts.

**SS Writing Standards 9-10:**

**L9-10WHST1:** Cite specific textual evidence to support analysis of primary and secondary sources, attending to such features as the date and origin of the information

**L9-10WHST2:** Write informative/explanatory texts, including the narration of historical events, scientific procedures/ experiments, or technical processes.

**L9-10WHST5:** Develop and strengthen writing as needed by planning, revising, editing, rewriting, or trying a new approach, focusing on addressing what is most significant for a specific purpose and audience

Key concept	Related concept(s)	Global context
<b>Fairness and Development</b> What are the consequences of our common humanity? Students will explore rights and responsibilities; the relationship between communities; sharing finite resources with other people and with other living things; access to equal opportunities; peace and conflict resolution.	Perspective Choice Sustainability	<b>Fairness and Development</b> What are the consequences of our common humanity? Students will explore rights and responsibilities; the relationship between communities; sharing finite resources with other people and with other living things; access to equal opportunities; peace and conflict resolution.

Statement of inquiry		
The need for protections and regulations positively correlate with risks.		
Inquiry questions		
<p><b>Factual—</b></p> <p>What is insurance?          What are the types of insurances available to consumers?          What are the basic components of an insurance policy?          What is identity theft?          What policies exist to protect consumers?</p> <p><b>Conceptual—</b></p> <p>What do all insurances have in common?          Why is it important to analyze risks?          How do people obtain health insurance?          What are the major differences between types of health insurance options?          How is insurability determined?          How does identity theft happen?          What do you do if you are a victim of identity theft?          What is similar among the various consumer protections?</p> <p><b>Debatable-</b></p> <p>How do you evaluate risk?          Should people purchase optional insurance?          What are the costs and benefits of having insurance          How can you best protect your identity from identity theft?</p>		
MYP Objectives	Assessment Tasks	
<i>What specific MYP <b>objectives</b> will be addressed during this unit?</i>	<i><b>Relationship</b> between summative assessment task(s) and statement of inquiry:</i>	<i>List of common formative and summative assessments.</i>

<p>Criterion B: Investigating Criterion C: Communicating</p>	<p><b><u>Consumer Protection Project</u></b> Students will investigate consumer credit protections and create a project outlining the protections consumers have available to them.</p>	<p><b><u>Formative Assessment(s):</u></b> <a href="#">Imagining Your Financial Future DE Investigation</a>  <a href="#">Using Credit Wisely DE Investigation</a>  <a href="#">Understanding Your Consumer Rights DE Investigation</a>  Everfi - Quiz on Insurance</p> <p><b><u>Summative Assessment(s):</u></b> Student will complete a Budget project which will count as a summative grade. This will cover this units curriculum.</p>
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**Approaches to learning (ATL)**

**Category:** Collaboration skills  
**Cluster:** Collaboration skills  
**Skills:** Students will investigate and exchange ideas on the various types of consumer protection and demonstrate how individuals and businesses are affected.

**Learning Experiences**  
Add additional rows below as needed.

Objective or Content	Learning Experiences	Personalized Learning and Differentiation
<p><b>SSEPF7 Analyze how insurance and other risk-management strategies protect against financial loss.</b></p> <p>a. Explain why people buy insurance. b. Describe various types of insurance such as automobile, health, life (whole and term), disability, renters, flood and property. c. Explain the costs and benefits associated with different types of insurance, including deductibles, premiums, coverage limits, shared liability, and asset protection.</p>	<p><a href="#">What kind of Insurance do You Need?</a> Students investigate the different types of insurance available to consumers and the protections various types of insurance policies provide individuals.</p>	<p>NPGF Web site <a href="https://www.ngpf.org/">https://www.ngpf.org/</a> Students will play “Bummer” and complete the Student reflection sheet.</p> <p>IEP and 504 will receive additional time to complete items.</p>

<p>d. Define insurability and explain why insurance rates can vary</p>		
<p><b>SSEPF7 Analyze how insurance and other risk-management strategies protect against financial loss.</b>  a. Explain why people buy insurance.  b. Describe various types of insurance such as automobile, health, life (whole and term), disability, renters, flood and property.</p>	<p><a href="#">Everfi: Insurance</a></p>	<p>Students will complete the module and then participate in a class discussion on their findings</p> <p>IEP and 504 will receive additional time to complete items.</p>
<p><b>SSEPF7 Analyze how insurance and other risk-management strategies protect against financial loss.</b>  a. Explain why people buy insurance.  b. Describe various types of insurance such as automobile, health, life (whole and term), disability, renters, flood and property.  c. Explain the costs and benefits associated with different types of insurance, including deductibles, premiums, coverage limits, shared liability, and asset protection.  d. Define insurability and explain why insurance rates can vary</p>	<p><a href="#">Insurance 101</a></p>	<p>Students will complete the Insurance worksheet using their learned knowledge on Insurance from the previous activities.</p> <p>IEP and 504 will receive additional time to complete items.</p>
<p><b>SSEPF10 Explain sources of and protection against identity theft.</b>  b. Describe ways to protect yourself from identity theft including shredding important documents, not opening attachments to unknown emails, not revealing personal information over the phone or email, using secure networks, regularly monitoring your credit report, changing passwords on accounts, and carefully managing social media.  c. Describe steps that should be taken if a person is the victim of identity theft including getting replacement credit cards, freezing</p>	<p><a href="#">Protecting your identity</a>  On any given day, students might swipe their debit cards, purchase and download a movie to their cell phones, or order a new product online. While they may do these things without a second thought, identity thieves know just the right moves to capitalize on their everyday actions. This lesson helps students understand the ways they are susceptible to identity theft by evaluating ramifications and assessing courses of action.</p>	<p>IEP and 504 will receive additional time to complete items.</p> <p>Putting students in groups, they will read through the material and discuss the questions together. There will then be a class discussion on their learnings.</p>

<p>credit histories, alerting appropriate officials, and changing passwords.</p>		
<p><b>SSEPF10 Explain sources of and protection against identity theft.</b>  a. Describe common ways identity theft happens including dumpster diving, skimming, phishing, stealing, and data breaches.  b. Describe ways to protect yourself from identity theft including shredding important documents, not opening attachments to unknown emails, not revealing personal information over the phone or email, using secure networks, regularly monitoring your credit report, changing passwords on accounts, and carefully managing social media.</p>	<p><a href="#">Privacy and Security resource</a>  Privacy is important, especially when it comes to your finances. Get an understanding of identity theft, online and data security and how to stay safe.</p>	<p>IEP and 504 will receive additional time to complete items.</p> <p>Putting students in groups, they will collaborate and build Google presentations and share with the class.</p>
<p><b>SSEPF10 Explain sources of and protection against identity theft.</b>  a. Describe common ways identity theft happens including dumpster diving, skimming, phishing, stealing, and data breaches.  b. Describe ways to protect yourself from identity theft including shredding important documents, not opening attachments to unknown emails, not revealing personal information over the phone or email, using secure networks, regularly monitoring your credit report, changing passwords on accounts, and carefully managing social media.</p>	<p><a href="#">Avoiding Identity Theft</a></p>	<p>Applies to previous activity.</p> <p>IEP and 504 will receive additional time to complete items.</p> <p>Putting students in groups, they will collaborate and build Google presentations and share with the class.</p>
<b>Content Resources</b>		
<p>Virtual Economics  <a href="https://www.councilforeconed.org/">https://www.councilforeconed.org/</a></p>		

