

Wallenpaupack Area School District

Planned Course Curriculum Guide

Department

Senior Seminar

Course Description: This course is designed to provide hands and minds on experiences in financial literacy for all students. Areas of study in Senior Seminar include Financing Post-secondary Education, Income, Employment, and Taxation, Budgeting and Banking, Credit Cards vs Debit Cards, Insurance, Making Large Purchases, Financing Housing, and Investing for the Future. In addition to the Financial Literacy aspect of Senior Seminar, each senior will also present a culminating project that reflects progress and any changes in the plan they have developed along with faculty and career counselors in the Junior Seminar. This plan includes a reflection on their High School career, a summary of intentionally planned career exploration experiences, and an outline of post-high school career/education plans

Revision Date: May 16, 2022

Wallenpaupack Area School District Curriculum	
COURSE: Senior Seminar	GRADE/S:12
UNIT 1: Banking	TIMEFRAME: 2 blocks
PA COMMON CORE/NATIONAL STANDARDS: • 15.6.12.G • 6.3.(9,12)B • 6.5.(9,12)G • 6.5.(9,12)H • 11.1.(9,12)B • 15.6.12.P • 15.6.12.Q • 15.6.12.R	
UNIT OBJECTIVES (SWBATS): • Examine the functions, services and products offered at various financial institutions • Compare the costs and benefits of selecting banking products • Demonstrate how to open and effectively use a checking and savings account • Monitor and reconcile bank statements to their personal records • Explain how investing can be used as part of a long-term financial strategy	
INSTRUCTIONAL STRATEGIES/ACTIVITIES: • Discussion • Instructional Videos • Gallery Walks • Think-Pair-Share around the Room (about money received) • Board Rotation and Summary	
ANCHOR VOCABULARY:	
ASSESSMENTS (Diagnostic/Benchmark/Formative/Summative): • Exit Question • Online quiz	
EVIDENCE OF MASTERY • Board Rotation and Summary • Online quiz (70% or better)	
DIFFERENTIATED INSTRUCTION (Remediation/Extension) (Process, Product or Content)	

RESOURCES (Websites, Blogs, Videos, Whiteboard Resources, etc.):

- Everfi.com
- Video: Money Market vs CD
<https://www.youtube.com/watch?v=pgGP6bb0T3E>
- Online articles on Savings VS Investing: What's More Important and Why, High Interest Savings Accounts, Certificates of Deposit, Money Market Accounts
<https://www.youtube.com/watch?v=pgGP6bb0T3E>
<https://www.fool.com/the-ascent/banks/best-savings-accounts/>
[https://www.investor.gov/introduction-investing/investing-basics/investment-products/certificates-deposit-cds#:~:text=A%20certificate%20of%20deposit%20\(CD,originally%20invested%20plus%20any%20interest.](https://www.investor.gov/introduction-investing/investing-basics/investment-products/certificates-deposit-cds#:~:text=A%20certificate%20of%20deposit%20(CD,originally%20invested%20plus%20any%20interest.)
<https://www.investopedia.com/terms/m/moneymarketaccount.asp>

RESOURCE SPECIFIC VOCABULARY:

- Money Market Accounts
- Certificate of Deposits
- Savings & Checking Accounts
- Investing
- Short- and Long-Term Goals

Wallenpaupack Area School District Curriculum	
COURSE: Senior Seminar	GRADE/S:12
UNIT 2: Income and Employment	TIMEFRAME: 2 blocks
PA COMMON CORE/NATIONAL STANDARDS: • 15.6.12.G • 6.3.(9,12)B • 11.1.12.E • 13.1.8.11.F • 15.6.12.D • 15.6.12.E	
UNIT OBJECTIVES (SWBATS): • Analyze relationship between education, training, and earnings • Examine the different deductions that come out of a paycheck that determines net pay • Explain the content and purpose of stand tax forms • Identify other types of income that can supplement wages or a salary • Investigate benefits such as health insurance contributions, retirement benefits, leave, life insurance, and disability	
INSTRUCTIONAL STRATEGIES/ACTIVITIES: • Discussion • Instructional Videos • Pitch Presentation (Job interviewing) • Think-Pair-Share around the Room • Stop and Jot (careers vs income & taxes) • Board Rotation and Summary	
ANCHOR VOCABULARY:	
ASSESSMENTS (Diagnostic/Benchmark/Formative/Summative): • Exit Question • Online quiz	
EVIDENCE OF MASTERY/Cut Score (Keystone Exam): • Board Rotation and Summary • Online quiz (70% or better)	
DIFFERENTIATED INSTRUCTION (Remediation/Extension) (Process, Product or Content)	

RESOURCES (Websites, Blogs, Videos, Whiteboard Resources, etc.):

- www.everfi.com
Instructional video
<https://www.youtube.com/watch?v=uaUbupH9Xh0>
- Articles
<https://www.ramseysolutions.com/taxes/cant-afford-to-pay-taxes>
<https://money.com/expat-expatriate-taxes-us-myths/>
<https://www.thebalance.com/self-employment-income-3193070>
<https://immigrationimpact.com/2018/04/16/undocumented-immigrants-pay-taxes/>

RESOURCE SPECIFIC VOCABULARY:

- Associate degree
- Bachelor's Degree
- Net Pay/Gross Pay
- Deductions
- State/Federal tax
- Overtime Pay
- W-2/W-4/1040
- Gig economy

Wallenpaupack Area School District Curriculum	
COURSE: Senior Seminar	GRADE/S:12
UNIT 3: Budgeting	TIMEFRAME: 2 blocks

PA COMMON CORE/NATIONAL STANDARDS:

- 15.6.12.G
- 15.6.12.B
- 15.9.8.E
- 6.3.(9,12).B
- 15.1.12.M
- 15.6.12.F

UNIT OBJECTIVES (SWBATS):

- Discover money personality, including spending and saving propensity
- Describe the reasons for maintaining a budget
- Build a budget by prioritizing needs and wants
- Develop a system for tracking income, spending and savings
- Devise a contingency plan for covering unexpected expenses

INSTRUCTIONAL STRATEGIES/ACTIVITIES:

- Discussion
- Instructional Videos
- Anchor Chart (budgets and spending habits)
- Prioritization Exercise – spending (needs vs wants)
- Board Rotation and Summary

ANCHOR VOCABULARY:

ASSESSMENTS (Diagnostic/Benchmark/Formative/Summative):

- Online quiz

EVIDENCE OF MASTERY/Cut Score (Keystone Exam):

- Online quiz (70% or better)

DIFFERENTIATED INSTRUCTION (Remediation/Extension) (Process, Product or Content)

RESOURCES (Websites, Blogs, Videos, Whiteboard Resources, etc.):

- www.everfi.com
- Instructional video clip about Charities
<https://consumer.ftc.gov/features/how-donate-wisely-and-avoid-charity-scams>

<https://www.charitynavigator.org/>
<https://give.org/>
<https://www.charitywatch.org/>
<https://www.guidestar.org/NonprofitDirectory.aspx>

RESOURCE SPECIFIC VOCABULARY:

- Budgets
- Needs/Wants
- Income
- Savings
- Bank Statements
- Recurring Expenses
- Emergency Fund
- Unexpected expenses

Wallenpaupack Area School District Curriculum	
COURSE: Senior Seminar	GRADE/S:12
UNIT 4: Consumer Skills	TIMEFRAME: 2 blocks
PA COMMON CORE/NATIONAL STANDARDS: • 15.6.12.G • 6.3.(9,12).B • 11.1.(9,12).C • 15.1.12.H	
UNIT OBJECTIVES (SWBATS): • Recognize the responsibilities associated with personal finance decisions • Assess the quality of sources when researching products to buy • Analyze the costs and benefits of renting vs owning • Apply strategies for making informed decisions when purchasing consumer goods • Describe when and how to use different payment methods • Recognize common consumer scams and how to avoid them	
INSTRUCTIONAL STRATEGIES/ACTIVITIES: • Discussion • Instructional Videos • Think-Pair-Share (purchases and scams) • Prioritization Exercise – buying vs renting	
ANCHOR VOCABULARY:	
ASSESSMENTS (Diagnostic/Benchmark/Formative/Summative): • Online quiz	
EVIDENCE OF MASTERY/Cut Score (Keystone Exam): • Online quiz (70% or better)	
DIFFERENTIATED INSTRUCTION (Remediation/Extension) (Process, Product or Content)	
RESOURCES (Websites, Blogs, Videos, Whiteboard Resources, etc.): • www.everfi.com • Instructional video https://www.youtube.com/watch?v=R_mKgtNeG7A • Articles https://money.howstuffworks.com/personal-finance/budgeting/rent-to-own1.htm https://www.consumerreports.org/buying-a-car/leasing-vs-buying-a-new-car-a9135602164/ https://www.moneycrashers.com/rent-or-buy-a-house/	

RESOURCE SPECIFIC VOCABULARY:

- Renting
- Buying
- Leasing
- Scams

Wallenpaupack Area School District Curriculum	
COURSE: Senior Seminar	GRADE/S:12
UNIT 5: Credit and Debt	TIMEFRAME: 2 blocks

PA COMMON CORE/NATIONAL STANDARDS:

- 15.6.12.G
- 6.3.(9,12)B
- 15.6.12.H
- 15.6.12.K
- 15.6.12.L
- 15.6.12.M

UNIT OBJECTIVES (SWBATS):

- Understand the reason for using debt to finance purchases
- Compare and select credit cards based on features and impact to personal financial plan
- Describe how credit repayment affects the cost of borrowing
- Explain how the terms of a loan can affect the cost of credit
- Develop strategies to manage debt and understanding the consequences of not managing debt wisely
- Recognize and avoid identity theft and fraud

INSTRUCTIONAL STRATEGIES/ACTIVITIES:

- Discussion
- Instructional Videos
- Prioritization Exercise (credit vs debit, purchases and paying off debt)

ANCHOR VOCABULARY:

ASSESSMENTS (Diagnostic/Benchmark/Formative/Summative):

- Online quiz

EVIDENCE OF MASTERY/Cut Score (Keystone Exam):

- Online quiz (70% or better)

DIFFERENTIATED INSTRUCTION (Remediation/Extension) (Process, Product or Content)

RESOURCES (Websites, Blogs, Videos, Whiteboard Resources, etc.):

- www.everfi.com
- Instructional video
<https://www.cbsnews.com/news/why-credit-card-agreements-are-so-hard-to-understand/>
- Articles
<https://www.nerdwallet.com/article/credit-cards/how-to-read-the-fine-print-of-credit-card-offers>

RESOURCE SPECIFIC VOCABULARY:

- Credit Cards
- APR
- Identity Theft
- Debt Management

Wallenpaupack Area School District Curriculum	
COURSE: Senior Seminar	GRADE/S:12
UNIT 6: Financing Higher Education	TIMEFRAME: 2 blocks
PA COMMON CORE/NATIONAL STANDARDS: • 15.6.12.G • 6.3.(9,12)B • 15.2.12.A • 15.2.12.B • 15.2.12.E • 15.2.12.F • 15.2.12.J	
UNIT OBJECTIVES (SWBATS): • Analyze the relationship between cost of education versus return on investment • Compare costs of various higher education options • Analyze costs beyond tuition associated with postsecondary education and training institutions • Understand the costs and benefits of funding options • Discuss the purpose and components of the FAFSA	
INSTRUCTIONAL STRATEGIES/ACTIVITIES: • Discussion • Instructional Videos • Graffiti Wall (careers/education) • Board Rotation and Summary (4-year, 2-year, Vocational School) • Outside Presentations	
ANCHOR VOCABULARY:	
ASSESSMENTS (Diagnostic/Benchmark/Formative/Summative): • Online quiz	
EVIDENCE OF MASTERY/Cut Score (Keystone Exam): • Online quiz (70% or better)	
DIFFERENTIATED INSTRUCTION (Remediation/Extension) (Process, Product or Content)	
RESOURCES (Websites, Blogs, Videos, Whiteboard Resources, etc.): • www.everfi.com • Instructional video https://www.cnbc.com/2018/04/20/5-tricks-for-paying-for-college.html • https://www.youtube.com/watch?v=rOW5nn4f40c&feature=youtu.be • Career Counselors	

RESOURCE SPECIFIC VOCABULARY:

- Return on Investment
- Tuition
- FAFSA
- Scholarships
- Grants
- Financial Aid
- Loans

Wallenpaupack Area School District Curriculum	
COURSE: Senior Seminar	GRADE/S:12
UNIT 7: Insurance	TIMEFRAME: 2 blocks
PA COMMON CORE/NATIONAL STANDARDS: • 15.6.12.G • 6.3.(9,12)B • 15.6.12.N • 15.6.12.O	
UNIT OBJECTIVES (SWBATS): • Identify common types of risks and basic risk management methods • Explain the role insurance can play in a risk management strategy • Define insurance terminology • Distinguish among the types, costs, and benefits of insurance coverage	
INSTRUCTIONAL STRATEGIES/ACTIVITIES: • Discussion • Instructional Videos • Think-Pair-Share (insurance) • Pitch Presentation (types of insurance)	
ANCHOR VOCABULARY:	
ASSESSMENTS (Diagnostic/Benchmark/Formative/Summative): • Online quiz	
EVIDENCE OF MASTERY/Cut Score (Keystone Exam): • Online quiz (70% or better)	
DIFFERENTIATED INSTRUCTION (Remediation/Extension) (Process, Product or Content)	
RESOURCES (Websites, Blogs, Videos, Whiteboard Resources, etc.): • www.everfi.com • Instructional video https://www.youtube.com/watch?v=45W9o6lxjwo • Articles https://www.verywellfamily.com/teaching-your-teen-to-drive-1270091 https://www.healthmarkets.com/resources/life-insurance/life-insurance-for-teenagers/ https://www.themuse.com/advice/do-you-really-need-renters-insurance https://www.thebalance.com/save-money-health-care-insurance-4124456	

RESOURCE SPECIFIC VOCABULARY:

- Risk Management Methods
- Risk Management Strategies
- Auto Insurance
- Homeowners/Renters Insurance
- Health Insurance
- Disability Insurance

Wallenpaupack Area School District Curriculum	
COURSE: Senior Seminar	GRADE:12
UNIT 8: Capstone Presentation	TIMEFRAME: 30 blocks
PA COMMON CORE/NATIONAL STANDARDS: • 13.1.8.11A • 13.1.8.11B • 13.1.8.11C • 13.1.8.11D • 13.1.8.11E • 13.1.8.11F • 13.1.8.11G • 13.1.8.11H • 15.2.12.A • 15.2.12.B • 15.2.12.E • 15.2.12.F • 15.2.12.J • 15.3.12.H	
UNIT OBJECTIVES (SWBATS): • The purpose of the Senior Seminar Presentation is to help students focus and plan for education and work force after high school. It will continue with the component of future planning (with emphasis on College/Career, Employment/Employee, Military/Branch) that was started in Junior Seminar.	
INSTRUCTIONAL STRATEGIES/ACTIVITIES: • Meetings with career counselors • Outside speakers • Job shadows • College applications • Scholarship essays • Presentation Skills • Virtual Presentations	
ANCHOR VOCABULARY:	
ASSESSMENTS (Diagnostic/Benchmark/Formative/Summative): • Capstone Presentation during class with Career Counselor and Administrator • Rubric	
EVIDENCE OF MASTERY/Cut Score: • Capstone Presentation	
DIFFERENTIATED INSTRUCTION (Remediation/Extension) (Process, Product or Content)	

RESOURCES (Websites, Blogs, Videos, Whiteboard Resources, etc.):

- Career Counselors
- Outside speakers
- iPads, Laptops, Computers
- Microsoft office
- Handout of guidelines (See Below)

RESOURCE SPECIFIC VOCABULARY:

Senior Seminar Presentation

Objective—

The purpose of the Senior Seminar Presentation is to help students focus and plan for education and work force after high school. It will continue with the component of future planning (with emphasis on College/Career, Employment/Employee, Military/Branch) that was started in Junior Seminar.

Project Plan—

Students in Senior Seminar will complete this project as part of their course work. Presentations will be given throughout the school year. Students will present in front of their peers, senior seminar teacher, their career counselor and administrator. Other participants that may join are parents and members of the community.

Presentation—

Students will prepare a **5-10 minute** presentation in which you answer the following questions regarding your educational and career future:

Who am I?

Where am I going?

How do I know I want to go there? What have I done to be sure?

How will I get there?

The presentation must be accompanied by a **visual aid** but not limited to PowerPoint. The visual aid should supply highlights while your speech provides the specific details. **DO NOT** read each slide to the

audience. **DO NOT** use these questions as the title of your slides! **You must have a conclusion!!!**

Presentations dates and times will be set by the Senior Seminar Teacher and student.

The student will send an email inviting their career counselor (Mrs. Monte, Mrs. McGinnis, or Mrs. Sullum) and an administrator (Mr. Gunuskey, Dr. Starnes, Dr. LaCoe, Dr. Carrelle, Mr. Bronson, Dr. Caruso, Mr. Ey, Mrs. Peppiatt, Mrs. Ussia, or Mr. Nalesnik). Students may also invite any other participants to their presentation.

The student is then responsible to setting up a ZOOM or meeting in TEAMS for their presentation if needed.

Students can expect to be asked questions by the audience members. Finally, you are expected to dress business casual and to write a thank you note after presentation.

Oral Presentation—

I. Introduction

Greet the audience and introduce yourself.

II. Who am I?

Tell what kind of person, student, and employee you are. Explain how your characteristics and experiences qualify you for future success in the field you have chosen.

Ideas to include—

- Provide examples of situations in your life where those characteristics were evident.
- What extracurricular activities have you been involved in (both in and out of school)? How have these experiences influenced your decisions?
- What volunteer or employment experiences have you had? How have these experiences influenced your decisions?

III. Where am I going? How do I know I want to go there? What have you done to be sure?

What career are you planning to pursue in college/workforce/military? And why? What do you expect to have accomplished after your high school graduation regarding your education, training, and employment within in the field you have chosen?

Ideas to include:

Direct and Virtual experiences

- Job shadows
- College Tours
- Interviews with industry professionals
- Conversations with industry professionals

III. How will I get there?

What have you done in the past to prepare you? What are you doing presently that is contributing to your growth as a person/employee? What specific plans do you have for achieving your goals? What experiences have been most valuable to you? What would you change or do differently if you could?

Ideas to consider:

- Classes taken
- Activities involved in
- Career Planning and preparation
 - Resume
 - SAT or ASVAB
 - Completion of FAFSA
 - Scholarship applications
- Accomplishments within an academy

IV Conclusion

Provide your audience with a concluding thought or reflection that will leave them feeling that you satisfied the expectations for this presentation. Reflect on your personal and educational preparation

for the future. Invite questions from the judges and audience members. Thank judges and audience members.

V Thank you note

Write a professional thank you note to each administrator, teacher, and guidance counselor that attended your presentation. When writing the thank you notes, make sure to personalize them for each person. Not only should this letter express thanks for them for their time to come see your project but also it should include reflection on advice, feedback, or something else that was stated during your presentation.

	Exceeds Expectations	Meets Expectations	Nearly Meets Expectations	Does Not Meet Expectations Project needs to be Presented Again
Content	Clearly defines the topic and its significance to them Supports with key points that are exceptionally developed Provides evidence of exceptional research completed in junior and senior years Clearly explains and reflects on prior years of high school and how it has influenced them	Clearly defines the topic and somewhat explains significance to them Supports with key points that are adequately developed Provides evidence of adequate research completed in junior and senior years Adequately explains and reflects on prior years of high school and how it has influenced them	Defines the topic and vaguely explains significance to them Supports with key points that are somewhat developed Provides evidence of some research completed from a few sources completed in junior and senior years Somewhat explains and reflects on prior years of high school and how it has influenced them	Does not define topic and significance to them Does not support with key points. No Evidence of research Does not reflect on previous years of high school
Organization & Preparedness	Introduces themselves and topic clearly and creatively Maintains a strong focus Includes smooth transitions between slides/key points Conclusion is creative and does not leave the audience "hanging"	Introduces themselves and topic but avoids "Hello, my name is...." Maintains adequate focus Includes smooth transitions between slides/key points Conclusion is good but avoids "I'm done or that's all"	Introduces themselves and topic Maintains some focus Transitions between slides/key points are rocky Conclusion is adequate.	No real introduction or begins with "This is me or this is my senior project...." Focus is all over No transitions between slides/key points No conclusion. Ends with "That's it"

Visuals	Uses well-crafted audio/visual supports to enhance audience understanding Reflects high degree of planning, design, and creativity Includes appropriate use of graphics/visuals Visual has no misspellings or grammatical errors	Uses audio/visual supports to convey desired information Reflects adequate planning, design, and creativity Includes some use of graphics/visuals Presentation has no more than two misspellings and/or grammatical errors	Ineffectively uses audio/visual supports to convey desired information Reflects some degree of planning, design, and creativity, but appears to be put together hastily Includes a few graphics/visuals Presentation has three misspellings and/or grammatical errors	Does not use audio/visual supports to convey desired information Reflects no planning, design, and creativity and appears to be put together hastily Graphics/visuals are not present Presentation has four or more spelling and/or grammatical errors
Delivery & Language	Maintains meaningful & consistent eye contact with audienceSpeaks clearly, effectively, and confidently (volume, pace & articulations) Creatively engages the audience Appears calm and confident throughout the presentation (speaks clearly and uses body language effectively) Dressed professionally for presentation	Maintains eye contact with audienceSpeaks clearly, effectively, and confidently (volume, pace & articulations) Engages the audience Appears calm and confident throughout most of the presentation (speaks clearly and uses body language effectively) Dressed business casual for presentation	Maintains some eye contact with audienceSpeaks clearly, effectively, and somewhat confidently (volume, pace & articulations) Attempts to engages the audience Appears calm and confident during some the presentation (speaks clearly and uses body language effectively) Dress is not different from any other day of school	Avoids eye contact with audience Neglects to speak clearly at times without confidence (volume, pace & articulations) Does not engage the audience Demonstrates lack of confidence throughout most of the presentation (may lack clear speech and/or effective body language effectively) Dress is not different from any other day of school
Questions & Answers	Demonstrates extensive knowledge of the topic by responding to each question coherently and confidently	Demonstrates adequate knowledge of the topic by responding to each question fairly coherently and confidently	Demonstrates some knowledge of the topic when responding to each question	Demonstrates no or incorrect knowledge of the topic when responding to each question