



Marietta City Schools
2025-2026 District Unit Planner

Unit title	<i>Unit 12: Personal Finance</i>	MYP year	3	Unit duration (hrs)	3.75 hrs
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Mastering Content and Skills through INQUIRY (Establishing the purpose of the Unit): *What will students learn?*

GSE Standards

Standards

SSE3 Explain the principles of effective personal money management.

- a. Explain that income is the starting point for personal financial management.
- b. Describe the reasons for and the benefits of a household budget.
- c. Describe the reasons for and the benefits of savings.
- d. Describe the uses of debt and associated risks.

Concepts/Skills to be Mastered by Students

Information Processing Skills:

- 1. compare similarities and differences
- 3. identify issues and/or problems and alternative solutions
- 11. draw conclusions and make generalizations

Literacy Skills:

L6-8RHSS3: Identify key steps in a text's description of a process related to history/social studies (e.g., how a bill becomes law, how interest rates are raised or lowered).

L6-8RHSS5: Describe how a text presents information (e.g., sequentially, comparatively, causally).

L6-8WHST4: Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.

L6-8WHST9: Draw evidence from informational texts to support analysis reflection, and research.

MCS Gifted Standards

MCS.Gifted.S1C: Gather, organize, analyze, evaluate, and synthesize data from multiple sources for research applications.

MCS.Gifted.S5D: Develop a shift in actions, feelings and thoughts.

MCS.Gifted.S6E: Seek opportunities to be productive and proactive in various situations.

Key concept	Related concept(s)	Global context
<p>Systems are sets of interacting or interdependent components. Systems provide structure and order in human, natural and built environments. Systems can be static or dynamic, simple or complex.</p>	<p>Resources Consumption</p>	<p>Globalization and Sustainability - How is everything connected? Students will explore the interconnectedness of human-made systems and communities; the relationship between local and global processes; how local experiences mediate the global; the opportunities and tensions provided by world-interconnectedness; the impact of decision-making on humankind and the environment.</p>
Statement of inquiry		
<p>The production, distribution, and consumption of goods/services produced by the society are affected by the location, customs, beliefs, and laws of the society.</p>		
Inquiry questions		
<p>Factual What is income, and why is it the starting point for managing personal finances? What are the main purposes of a household budget, savings, and debt?</p> <p>Conceptual How do budgeting, saving, and debt work together to affect a person’s financial stability over time? Why does the way people manage income influence their future opportunities and choices?</p> <p>Debatable Is it better to avoid debt altogether, or can debt be a useful tool for personal financial success? Should saving money be a higher priority than spending money to enjoy life in the present? Why or why not?</p>		
MYP Objectives	Assessment Tasks	
<p><i>What specific MYP objectives will be addressed during this unit?</i></p>	<p><i>Relationship between summative assessment task(s) and statement of inquiry:</i></p>	<p><i>List of common formative and summative assessments.</i></p>

Criterion A: Knowing and understanding	Performance Task: What's my budget?	<u>Formative Assessment(s):</u> CFA: Personal Finance <u>Summative Assessment(s):</u> Performance Task CSA: Personal Finance
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Approaches to learning (ATL)

Category: Self-management
Cluster: Affective Skills
Skill Indicator: Students will demonstrate their knowing and understanding of the importance of a household budget by creating one.

Learning Experiences
Add additional rows below as needed

Objective or Content	Learning Experiences	Personalized Learning and Differentiation All information included by PLC in the differentiation box is the responsibility and ownership of the local school to review and approve per Board Policy IKB.
SSE3 Explain the principles of effective personal money management. a. Explain that income is the starting point for personal financial management. b. Describe the reasons for and the benefits of a household budget. c. Describe the reasons for and the benefits of savings.	Students will be assigned a career and an annual income, and they must develop a monthly budget that includes savings, expenditures (utilities, rent/mortgage, transportation...), and disposable income allotment. They will choose where they live in the country and then research all of the costs of living factors for that area to create their budget.	Students will have the choice of where they live and as to how they choose to divide their income.

Content Resources

Support Resources:
Rosen Learning Online Textbook (<https://rosenlearningcenter.com>)
<https://georgiastudies.gpb.org>

