PLANNED INSTRUCTION

A PLANNED COURSE FOR:

Introduction to Financial Literacy

Curriculum Writing Committee:

Audrey Dennis

Grade Level: 9

Date of Board Approval: _____

Course Weighting: Introduction to Financial Literacy

Unit Tests	50%
Unit Activities	20%
Projects	20%
Participation	10%

Curriculum Map

Overview:
This course introduces students to essential personal financial literacy skills needed for life after high school. Students explore how personal values and behavioral factors influence financial decisions while learning practical skills related to banking, budgeting, credit, investing, taxes, insurance, and paying for college. Emphasis is placed on real-world application, responsible decision-making, and long-term financial planning in alignment with PA's Personal Finance Academic Standards.

Goals:

- **Marking Period 1/3 (45 days) -** Students will be able to…
    - **Unit 1: Behavioral Economics - 5 Days**
        - Explore, explain, and apply what a cognitive bias is
        - Explain how one's values are tied to money
    - **Unit 2: Banking - 17 Days**
        - Explain what a checking account is and how to use one
        - Explain the variety of ways they can deposit and withdraw funds from their checking account
        - Explain what a savings account is and how to use one
        - Identify banking fees and learn how to avoid them
        - Learn strategies to save and identify savings challenges
        - Identify online banking and mobile banking and how to use them
    - **Unit 3: Investing - 17 Days**
        - Explain and apply why it is important to invest
        - Explain what the stock market, stocks, and bonds are and how to use them
        - Apply risk management strategies
        - Explain what a fund is and how to use one
        - Apply investing strategies for one’s retirement
    - **Unit 4: Credit - 6 Days**
        - Calculate their net worth, identify loans, and understand amortization

        - Explain the pros and cons of credit cards and apply how to read the schumer box

- **Marking Period 2/4 (45 days)** - Students will be able to…
    - **Unit 4: Credit - 5 Days**
        - Calculate auto loans and mortgages using an app
        - Analyze a credit report and credit score
    - **Unit 5: Budgeting - 10 Days**
        - Apply budgeting basics
        - Budget for housing
        - Create a salary based budget
    - **Unit 6: Taxes - 8 Days**
        - Identify taxes and paystubs
        - Complete job tax paperwork
        - Complete a 1040 tax form
    - **Unit 7: Insurance - 9 Days**
        - Identify insurance types
        - Select appropriate auto, renters, and homeowners insurance
        - Explain how health insurance works and access an appropriate healthcare plan
    - **Unit 8: Paying for College - 13 Days**
        - Identify scholarships, grants, and student loans
        - Apply for FASFA
        - Explain how student loan repayments work

Big Ideas:

- Money management includes setting goals and developing a plan for how to spend, save, and share financial resources.
- Earning capability over a lifetime is maximized by career planning, education, and job choices.
- Borrowing money has costs and benefits.
- Financial institutions offer services for people to secure, access, and transfer their money.
- Risk management strategies are used to protect against potential loss.
- Saving and investing habits influence lifelong opportunities for financial independence.

Textbook and Supplemental Resources:

- **Supplemental Resources:**
    - Next Generation Personal Finance
    - PBS: Two Cents
    - Finance Explained with Kal Penn
    - Investopedia: Banking
    - JumpStart

Curriculum Plan

Unit 1: Behavioral Economics: 5 days

- **PA Financial Literacy Standards:**
  - 17.1.9-12.D Evaluate strategies for dealing with behavioral biases (e.g., loss aversion, experiential bias, mental accounting) and other obstacles to managing personal finances.
  - 17.4.9-12.K Describe methods to avoid or counteract the potentially negative impacts of behavioral biases (e.g., loss aversion, herding, choice overload) on investment decisions.

- **PA Information Technology Standards:**
  - 15.6.12.A. Evaluate the impact of internal and external influences on financial decisions.

Objectives:

- Apply making financial decisions (DOK 4)
- Reflect on their personal values and how they can influence their financial decisions (DOK 3)
- Explore how values differ from person to person (DOK 1)
- Explain what a cognitive bias is and how it can cause someone to make irrational decisions, particularly around money (DOK 2)
- Explore and experience a variety of cognitive biases (DOK 1)

Core Activities and Corresponding Instructional Methods:

- Schoology Introduction to Financial Literacy Resources Google Drive Folder (Link)
- Day 1 Activities - Your Values and Money
- Day 2 Activities - Your Values and Money 2
- Day 3 Activities - Cognitive Biases
- Day 4 Activities - Review
- Day 5 - Assessment: Behavioral Economics Test

Assessments:

- **Diagnostic:**
  - Class discussions
  - Informal surveys/polls

- **Formative:**
  - Reviews
  - Think Pair Shares
  - Doodle It

- **Summative:**

- Unit Test

- **Correctives:**
  - Flashcards/Word banks
  - Group work

- **Extensions:**
  - Choice board (Unit topic poster, web quest, or presentation)

Unit 2: Banking: 17 days

- **PA Financial Literacy Standards:**
  - 17.1.9-12.F Compare various financial service providers (e.g., banks, credit unions, check cashers, brokerage firms) and the types of accounts and services each provides.
  - 17.1.9-12.G Communicate the process of opening financial accounts and the factors to consider when selecting financial institutions and professionals.
  - 17.1.9-12.C Analyze the impact of various factors on a person's financial mindset and decisions.
  - 17.1.9-12.F Compare various financial service providers (e.g., banks, credit unions, check cashers, brokerage firms) and the types of accounts and services each provides.
  - 17.1.9-12.G Communicate the process of opening financial accounts and the factors to consider when selecting financial institutions and professionals.
  - 17.1.9-12.H Evaluate the use of financial technology to access financial services and make financial decisions.
  - 17.1.9-12.I Develop a system for documenting and organizing personal financial records, both paper and electronic.
  - 17.3.9-12.C Develop a personal approach to keeping track of income and spending.
  - 17.3.9-12.D Evaluate various budgeting approaches (e.g., 50-30-20, zero-based) and methods (e.g., envelope system, spreadsheets, online tools).
  - 17.3.9-12.G Compare the effects of using various payment methods when making purchases.
  - 17.3.9-12.H Compare various approaches to paying bills, including making automated payments and ensuring bills are paid on time.
  - 17.3.9-12.I Describe the impact of technology on payment methods and how it influences spending.
  - 17.4.9-12.B Develop a savings plan for accomplishing personal short- and long-term financial goals.
  - 17.4.9-12.C Compare the features of various savings vehicles (e.g., savings accounts, certificates of deposit, money market accounts) and the interest rates offered by several institutions.

Objectives:
- Explain what a checking account is used for (DOK 3)

- Differentiate the variety of ways they can deposit and withdraw funds from their checking account (DOK 2)
- Explain the pros and cons of opening a checking account at a credit union (DOK 3)
- Recognize the purpose of FDIC insurance (DOK 1)
- Apply what the various components of a bank statement mean to interpret where their money goes (DOK 4)
- Explain the difference between a checking and savings account (DOK 3)
- Compare different savings vehicles such as a savings account, CD, and money market account (DOK 3)
- Identify important criteria to consider when selecting a savings account (DOK 1)
- Identify common checking and saving account fees and how to avoid them (DOK 1)
- Explain how overdraft protection works and the impact of overdraft fees (DOK 3)
- Compare overdraft policies at major US banks (DOK 3)
- Identify everyday obstacles Americans experience when trying to save money (DOK 1)
- Recognize the impact of inflation on savings (DOK 2)
- Experience simulated challenges of living paycheck to paycheck (DOK 4)
- List the advantages of online and mobile banking versus traditional banking (DOK 1)
- Explain what online bill pay is and how recurring payments work (DOK 3)
- Enumerate the benefits of direct deposit for their paychecks (DOK 3)
- Explain how to bank safely online (DOK 3)

Core Activities and Corresponding Instructional Methods:

- Schoology Introduction to Financial Literacy Resources Google Drive Folder (Link)
- Day 6 & 7 Activities - Checking Accounts
- Day 8 & 9 Activities - Saving Accounts
- Day 10 & 11 Activities - Banking Fees
- Day 12 & 13 Activities - Being Unbanked
- Day 14 Activities - Strategies to Save
- Day 15 Activities - Challenges to Saving
- Day 16 & 17 Activities - Digital Wallets & P2P
- Day 18, 19, 20 Activities - Online/Mobile Banking
- Day 21 Activities - Review
- Day 22 - Assessment: Banking Unit Test

Assessments:

- **Diagnostic:**
  - Class discussions
  - Informal surveys/polls

- **Formative:**
  - Reviews
  - Think Pair Shares
  - Doodle It

- **Summative:**

- Unit Test

- **Correctives:**
  - Flashcards/Word banks
  - Group work

- **Extensions:**
  - Choice board (Unit topic poster, web quest, or presentation)

Unit 3: Investing: 17 days

- **PA Financial Literacy Standards:**
  - 17.1.9-12.B Apply a systematic decision-making process, including opportunity costs, to setting and achieving financial goals.
  - 17.1.9-12.H Evaluate the use of financial technology to access financial services and make financial decisions.
  - 17.2.9-12.A Explain various types of income (e.g., earned, unearned, passive, active) and their sources (e.g., work, rentals, investments, government programs).
  - 17.2.9-12.B Describe sources of retirement income and how they relate to individual investment choices, employer-sponsored retirement plans, and government programs.
  - 17.2.9-12.F Explain the impact of employee benefits (e.g., health insurance, retirement savings plans, education reimbursement programs) on an individual's finances.
  - 17.4.9-12.B Develop a savings plan for accomplishing personal short- and long-term financial goals.
  - 17.4.9-12.D Explain factors that contribute to rates of return for various investments, including risk, inflation, and taxes.
  - 17.4.9-12.E Explain the similarities and differences between stocks, bonds, mutual funds, and exchange-traded funds and the factors that influence price fluctuations for each.
  - 17.4.9-12.F Describe factors to consider when selecting sources of investment advice and trading methods (e.g., online trading platforms, financial advisors, robo advisors).
  - 17.4.9-12.G Explain how popular benchmark indices are used.
  - 17.4.9-12.H Recommend an investment portfolio diversified to meet specific goals, including purpose, starting age, time horizon, and tolerance for risk.
  - 17.4.9-12.I Compare retirement-specific investment options, including employer-sponsored plans, Roth and traditional individual retirement accounts, and accounts available to people who are self-employed.
  - 17.4.9-12.J Analyze personal attitudes towards risk and how these might impact future investment decisions and outcomes.

Objectives:

- Define investing and distinguish it from saving and trading (DOK 1)

- Identify reasons for investing, including outpacing inflation (DOK 1)
- Analyze how compounding builds wealth over time (DOK 4)
- Experience making a variety of investment decisions through an interactive simulation (DOK 4)
- Explain what the stock market is and why companies and investors choose to participate in the stock market (DOK 3)
- Summarize long-term trends in the stock market (DOK 2)
- Explain what stocks are and how they can make money from investing in them (DOK 3)
- Identify ways to minimize risk when investing in stocks (DOK 1)
- Read a stock quote and evaluate a stock's performance over time (DOK 2)
- Understand what a stock split is and how it impacts investors who own that stock (DOK 3)
- Explain what a bond is and the pros and cons of investing in bonds (DOK 3)
- Differentiate the various factors that can influence bond prices such as interest rates (DOK 3)
- Identify the differences between an individual bond and a bond fund (DOK 1)
- Read a bond fund fact sheet (DOK 2)
- Differentiate what a fund is and how investing in one can create a more diversified investment portfolio (DOK 3)
- Explain the difference between active investing and passive investing (DOK 3)
- Identify strategies recommended for a beginner investor and explain why these strategies may be beneficial (DOK 1)
- Explore their own risk tolerance (DOK 2)
- Differentiate what a 401(k) plan is and its advantages (DOK 3)
- Explain the options available to them if an employer does not offer a 401(k) plan (DOK 3)
- Conduct research to compare different types of retirement accounts, including Roth IRAs, traditional IRAs, 401(k)s, and pension (DOK 4)
- Explain what retirement means through a financial lens (DOK 3)
- Investigate how investing can be a powerful tool to meet their retirement goals (DOK 3)
- Differentiate what Social Security is and why most Americans cannot rely on Social Security alone for retirement (DOK 3)
- Explore factors that can impact how much they might need in retirement and their ability to meet their retirement savings goal (DOK 2)

Core Activities and Corresponding Instructional Methods:

- Schoology Introduction to Financial Literacy Resources Google Drive Folder (Link)
- Day 23 & 24: Why Should I Invest
- Day 25, 26, & 27: The Stock Market
- Day 28, 29, & 30: Stocks & Bonds
- Day 31: Managing Risk
- Day 32: Investing in Funds
- Day 33 & 34: Investing for Retirement - Part 1
- Day 35, 36, & 37: Investing for Retirement - Part 2
- Day 38: Investing Review
- Day 39: Assessment - Unit Test Investing

Assessments:

- **Diagnostic:**
  - Class discussions
  - Informal surveys/polls

- **Formative:**
  - Reviews
  - Think Pair Shares
  - Doodle It

- **Summative:**
  - Unit Test

- **Correctives:**
  - Flashcards/Word banks
  - Group work

- **Extensions:**
  - Choice board (Unit topic poster, web quest, or presentation)

Unit 4: Credit: 11 days

- **PA Financial Literacy Standards:**
  - 17.3.9-12.G Compare the effects of using various payment methods when making purchases.
  - 17.3.9-12.J Analyze a housing decision, including comparing renting and buying, upfront and ongoing costs, and the process of obtaining a mortgage or a lease.
  - 17.4.9-12.A Calculate a person's net worth given their assets and liabilities.
  - 17.6.9-12.A Evaluate pathways to obtaining credit and what lenders look for in a borrower (e.g., character, capacity, capital, collateral).
  - 17.6.9-12.B Describe how credit reports and scores are determined, used, and improved.
  - 17.6.9-12.C Compare various forms of credit and how each is used (e.g., secured and unsecured loans, installment and revolving credit, service credit).
  - 17.6.9-12.E Calculate the total cost of credit given a variety of situations (e.g., making minimum payments, paying fees, using alternative financial service providers).
  - 17.6.9-12.F Describe the consequences of failing to repay debts and sources of debt management assistance.
  - 17.6.9-12.G Evaluate various rights and laws related to credit and their impact on consumers.

Objectives:

- Calculate net worth (DOK 2)

- Apply a Schumer Box (DOK 2)
- Interpret data to understand what types of debt the average American household has (DOK 3)
- Differentiate between amortized installment loans and revolving credit lines (DOK 3)
- Read an amortization table and understand how the payments are structured (DOK 2)
- Calculate how much an auto loan will cost given special offers as well as standard factors such as down payment, APR, and term (DOK 2)
- Compare auto loan offers and decide how they fit within your budget (DOK 3)
- Explain what a mortgage is and why most Americans require one to finance a home (DOK 3)
- Use a mortgage calculator to explore how down payment, credit score, interest rate, and term all impact the total cost of buying a home (DOK 2)
- Distinguish between fixed- and adjustable-rate mortgages (DOK 1)
- Analyze how often credit reports are used (DOK 4)
- Summarize the content and purpose of a credit report (DOK 2)
- Explain how to address errors on a credit report (DOK 3)
- Compare the percentage of people in different credit score bands (DOK 3)
- Explain what a credit score is and how one is calculated (DOK 3)
- Analyze the different methods available to view their credit score (DOK 4)
- Critique different credit score scenarios and formulate a plan on how to improve credit scores (DOK 4)

Core Activities and Corresponding Instructional Methods:

- Schoology Introduction to Financial Literacy Resources Google Drive Folder (Link)
- Days 40 & 41: Net Worth & Loans
- Day 42: Credit Cards
- Day 43 & 44: Auto Loans & Mortgages
- Day 45, 46, 47: Your Credit Report & Credit Score
- Day 48: Debt Management
- Day 49: Credit Review
- Day 50: Credit Unit Test

Assessments:

- **Diagnostic:**
  - Class discussions
  - Informal surveys/polls
- **Formative:**
  - Reviews
  - Think Pair Shares
  - Doodle It
- **Summative:**
  - Unit Test

- **Correctives:**
    - Flashcards/Word banks
    - Group work

- **Extensions:**
    - Choice board (Unit topic poster, web quest, or presentation)

Unit 5: Budgeting: 10 Days

- **PA Financial Literacy Standards:**
    - 17.1.9-12.A Determine the financial impact of various long-term goals (e.g., lifestyle, family, education).
    - 17.1.9-12.B Apply a systematic decision-making process, including opportunity costs, to setting and achieving financial goals.
    - 17.3.9-12.A Develop a process for making informed spending decisions, including factors to consider (e.g., product features, price, durability, environmental or societal impact, reliability of information).
    - 17.3.9-12.B Compare ways people can lower the price they pay for goods and services (e.g., online tools, discount retailers, negotiating, secondhand items).
    - 17.3.9-12.C Develop a personal approach to keeping track of income and spending.
    - 17.3.9-12.D Evaluate various budgeting approaches (e.g., 50-30-20, zero-based) and methods (e.g., envelope system, spreadsheets, online tools).
    - 17.3.9-12.E Create a personal budget to allocate current or future income, including estimates for fixed and variable expenses.
    - 17.3.9-12.F Identify methods for adjusting a budget for unexpected expenses or loss of income.
    - 17.3.9-12.J Analyze a housing decision, including comparing renting and buying, upfront and ongoing costs, and the process of obtaining a mortgage or a lease.
    - 17.4.9-12.B Develop a savings plan for accomplishing personal short- and long-term financial goals.

Objectives:
- Describe the purpose of a budget (DOK 2)
- Classify expenses as needs and wants (DOK 2)
- Explain the difference between gross pay and net pay (DOK 3)
- List the different categories of expenses (DOK 1)
- Explain how four different budgeting strategies work (DOK 3)
- Weigh the pros and cons of each budgeting strategy (DOK 3)
- Create a budget on a salaried adult's income and adjust it as required (DOK 4)
    - Choose a potential career path
    - Determine your take-home pay
    - Set aside money to pay yourself first
    - Try your hand at an independent adult's budget
    - Then reflect on the process of budgeting

- Research and choose appropriate budgeting apps to meet specific needs (DOK 4)
- Prioritize many factors when deciding where to live (DOK 2)
- List important considerations before signing a lease (DOK 1)
- Determine whether they are prepared to purchase a home (DOK 3)
- Factor in how utilities will affect their budget (DOK 3)

Core Activities and Corresponding Instructional Methods:

- Schoology Introduction to Financial Literacy Resources Google Drive Folder (Link)
- Day 51 & 52: Budgeting Basics
- Day 53 & 54: Budget for Housing
- Day 55: Budgeting for Transportation
- Days 56, 57, 58: Salary Based Budget Project
- Day 59: Budget Review
- Day 60: Budget Unit Test

Assessments:

- **Diagnostic:**
  - Class discussions
  - Informal surveys/polls
- **Formative:**
  - Reviews
  - Think Pair Shares
  - Doodle It
- **Summative:**
  - Unit Test
- **Correctives:**
  - Flashcards/Word banks
  - Group work
- **Extensions:**
  - Choice board (Unit topic poster, web quest, or presentation)

Unit 6: Taxes: 8 Days

- **PA Financial Literacy Standards:**
  - 17.2.9-12.H Calculate the impact of taxes and payroll deductions on income.
  - 17.2.9-12.I Complete various federal, state, and local tax forms.

Objectives:

- Read and understand a pay stub (DOK 3)
- Compare mandatory and discretionary government spending (DOK 3)
- Explain the difference between gross and net pay (DOK 3)

- Analyze the different categories of discretionary government spending (DOK 4)
- Identify important dates within the tax cycle (DOK 1)
- Compare tax forms and their purpose (DOK 3)
- Analyze a W-4 form (DOK 4)
- Identify the different forms needed to prepare their taxes (DOK 1)
- Compare different methods of preparing federal and state taxes (DOK 3)
- Analyze a W-2 form (DOK 4)
- Describe the difference between a flat and progressive tax rate (DOK 2)
- Complete a 1040 form to file their taxes (DOK 4)

Core Activities and Corresponding Instructional Methods:

- Schoology Introduction to Financial Literacy Resources Google Drive Folder (Link)
- Day 61 & 62: Taxes and Your Paystub
- Day 63 & 64: Job Paperwork & How to File Your Taxes
- Day 65 & 66: Time to File
- Day 67: Tax Review
- Day 68: Taxes Unit Test

Assessments:

- **Diagnostic:**
  - Class discussions
  - Informal surveys/polls
- **Formative:**
  - Reviews
  - Think Pair Shares
  - Doodle It
- **Summative:**
  - Unit Test
- **Correctives:**
  - Flashcards/Word banks
  - Group work
- **Extensions:**
  - Choice board (Unit topic poster, web quest, or presentation)

Unit 7: Insurance: 9 Days

- **PA Financial Literacy Standards:**
  - 17.2.9-12.F Explain the impact of employee benefits (e.g., health insurance, retirement savings plans, education reimbursement programs) on an individual's finances.

- 17.5.9-12.A Evaluate a person's potential for financial risk (e.g., loss of personal property, reduction in income, liability).
- 17.5.9-12.B Critique approaches to avoiding, reducing, retaining, and transferring risk given a particular scenario.
- 17.5.9-12.C Formulate insurance recommendations based on individual needs, situations, and preferences, including but not limited to automotive, homeowners, renters, health, life, and disability, as justified.
- 17.5.9-12.D Use information from various sources to compare insurance providers, plans, and prices.
- 17.5.9-12.E Formulate a process of comparing insurance products, determining out-of-pocket costs, and filing claims.
- 17.5.9-12.F Describe circumstances in which a person may be required to show proof of insurance or obtain a minimum amount of coverage.
- 17.5.9-12.G Evaluate the impact of public insurance programs for individuals facing financial hardship (e.g., Medicare, Medicaid, and unemployment).

Objectives:

- Illustrate how everyone risks financial loss and how insurance shares that risk (DOK 2)
- Identify factors that impact insurance premiums and the relationship between premiums, deductibles, and coverage limits (DOK 1)
- Explain how the insurance industry uses risk pooling and math to provide insurance coverage and make a profit (DOK 3)
- Explain a deductible, out-of-pocket expenses, and what insurance will pay for in different situations (DOK 3)
- List factors that determine auto insurance premiums (DOK 1)
- Describe the main types of auto insurance policies and compare state requirements (DOK 2)
- Choose an appropriate level of car insurance coverage (DOK 4)
- Distinguish the similarities and differences between renters and homeowners insurance (DOK 3)
- Read the fine print of a rental insurance agreement (DOK 1)
- Assess whether they will need renters insurance after high school (DOK 3)
- Explain why it is valuable to have insurance, regardless of whether you own or rent a home (DOK 3)
- Enumerate what types of perils are and are not covered by standard renters and homeowners insurance policies (DOK 1)
- Differentiate the importance of having health insurance (DOK 3)
- Identify the various costs affiliated with having health insurance (DOK 1)
- Explain how health insurance works and the different types of plans available to them (DOK 3)
- Explore steps they can take to lower their medical costs (DOK 2)
- Explain the pros and cons of enrolling in employer-sponsored health plans vs individual plans from the Marketplace (DOK 3)
- Explore the specific coverage areas and benefits of healthcare.gov Marketplace plans (DOK 2)
- Differentiate how government healthcare programs like Medicaid, CHIP, and Medicare

work and who qualifies for them (DOK 3)
- Investigate health insurance policies and eligibility in their states (DOK 3)

Core Activities and Corresponding Instructional Methods:
- Schoology Introduction to Financial Literacy Resources Google Drive Folder (Link)
- Day 69 & 70: Introduction to Insurance
- Day 71: Auto, Rent, Homeowner Insurance
- Day 72 & 73: How Health Insurance Works
- Day 74 & 75: How to Access Health Insurance
- Day 76: Review
- Day 77: Insurance Unit Test

Assessments:

- **Diagnostic:**
  - Class discussions
  - Informal surveys/polls

- **Formative:**
  - Reviews
  - Think Pair Shares
  - Doodle It

- **Summative:**
  - Unit Test

- **Correctives:**
  - Flashcards/Word banks
  - Group work

- **Extensions:**
  - Choice board (Unit topic poster, web quest, or presentation)

Unit 8: Paying for College: 13 Days

- **Standards:**
  - 17.6.9-12.D Analyze the use of loans to finance higher education and home purchases, how they are obtained, and options for paying them back.
  - 17.2.9-12.D Research options to pay for education and training, ways to reduce the total cost, and steps needed to obtain financial aid.
  - 17.2.9-12.C Use data to support an individual's decision to obtain or forgo post-secondary education based on the associated costs and anticipated future income.

Objectives:
- Analyze the opportunity cost of going to college when compared to entering the

workforce (DOK 4)
- Identify the most common costs associated with attending college (DOK 1)
- Explain the difference between a college's sticker price and net price (DOK 3)
- Compare the net price of different colleges (DOK 2)
- Explain why scholarships and grants should be prioritized when looking for and accepting financial aid (DOK 3)
- Explain the difference between scholarships and grants (DOK 3)
- Investigate scholarships and grants that they are eligible for (DOK 3)
- Explain what it means to be a responsible borrower (DOK 3)
- Analyze different types of federal student loans (DOK 3)
- Compare federal and private student loans (DOK 2)
- Analyze hypothetical and personal scenarios involving college and career decisions that impact their ability to pay for college (DOK 4)
- Identify common mistakes made in repaying student loans (DOK 1)
- Explain the difference between different types of repayment plans (DOK 3)
- Identify sources of assistance if they need help with student loan repayment (DOK 1)
- Analyze different scenarios and choose the best repayment option(DOK 4)
- Evaluate how the type of college you choose to attend might impact your college experience and post-college lifestyle (DOK 4)
- Evaluate how to make decisions during college to minimize debt while also maximizing your academic and social-emotional college experience (DOK 4)

Core Activities and Corresponding Instructional Methods:
- Schoology Introduction to Financial Literacy Resources & Google Drive Folder (Link)
- Days 78 & 79: Financial Aid Process & College Costs
- Days 80, 81, & 82: Scholarships, Grants, & Loans
- Days 83 & 84: Financial Aid Packages & Student Loan Repayment
- Day 85: Review
- Day 86: Unit Test: Paying for College
- Days 87-90: Simulation Final Project & Career Project

Assessments:

- **Diagnostic:**
  - Class discussions
  - Informal surveys/polls

- **Formative:**
  - Reviews
  - Think Pair Shares
  - Doodle It

- **Summative:**
  - Unit Test
  - Simulation Project

- **Correctives:**
    - Flashcards/Word banks
    - Group work

- **Extensions:**
    - Choice board (Unit topic poster, web quest, or presentation)