DE FINANCIAL MANAGEMENT & INVESTING	
CURRICULUM/CONTENT AREA	**COURSE LENGTH**
Business	*1 Term*
GRADE LEVEL	**DATE LAST REVIEWED**
11-12	*2022*
PREREQUISITE(s) ***if applicable***	**BOARD APPROVAL DATE**
None	*11/15/2022*
PRIMARY RESOURCE ***if applicable***	
Kapoor, Jack R., et al. Personal Finance. McGraw-Hill Education, 2019	

DESIRED RESULTS

COURSE DESCRIPTION AND PURPOSE

A study of the major financial decisions encountered by individuals. Topics include: budgeting, use of credit, automobile and consumer durables, insurance, the housing decision, taxes, retirement planning, estate transfer and investments. Each subject is analyzed within the context of a comprehensive framework of personal financial planning. This course can be taken for dual credit with UW-Oshkosh as a general business elective.

ENDURING UNDERSTANDINGS *Students will understand that...*	**ESSENTIAL QUESTIONS** *Students will keep considering...*
Creativity, innovation, and critical thinking are essential for success in a technologically advanced world.	Why is creativity and innovation important? How is creativity and innovation used in Business & Management and Finance Career Pathways?
	How do teams efficiently and effectively solve problems in an increasingly complex world?
	What strategies and processes can I use to become a more effective creator, thinker and problem solver?
The ability to communicate and collaborate with people with diverse backgrounds and perspectives is key to participation in a global economic society.	Why is communication and collaboration important? How do positive work behaviors and personal qualities impact communication and collaboration?
	What is effective teamwork? What strategies can I use/teams use to work better together? How can perspectives and experiences of a diverse group develop innovative solutions to a given problem?
Career and technical education provides pathways to high-demand, high-wage career opportunities, and personal fulfillment.	Why is career and life readiness important? What jobs and careers are available to meet individual and societal needs locally, regionally, and nationally?
	How might technical knowledge and skills influence one's employability and advancement opportunities within various work settings?
	What are employability skills? How do I prepare myself for a career that is in demand now and in 5, 10, or 20 years from now?

PRIORITY CAREER & TECHNICAL STANDARDS
Students will be skilled at...

Creativity, Critical Thinking, Communication and Collaboration
4C2: Students will formulate and defend judgments and decisions by employing critical thinking skills.
a: I develop effective resolutions for a given problem, decision or opportunity using available information.
b: I develop and implement a resolution for a new situation using personal knowledge and experience.

Career Development
CD4: Students will identify and apply employability skills.
a: I identify and demonstrate positive work behaviors and personal qualities needed to be employable.
b: I demonstrate skills related to seeking and applying for employment to find and obtain a desired job.
c: I identify and exhibit traits for retaining employment.
d: I develop positive relationships with others.

Information, Media, Technology **IMT1: Students will access, interpret and evaluate information from a variety of sources in order to inform and support premises, arguments, decisions, ideas and initiatives.** a: I choose appropriate sources of data and information for a given purpose. b: I determine the relevance, validity and timeliness of data and information. c: I select relevant information necessary for making decisions and solving problems d: I apply data and information to communicate ideas and create new opportunities.
PRIORITY CONTENT STANDARDS *Students will know...*
BIT.PF2: Students will manage money effectively by developing financial goals and budgets.
BIT.PF3: Students will evaluate savings and investment options and implement a diversified investing strategy that is compatible with personal goals.
BIT.AF3: Students will apply payroll and tax theories and procedures.
BIT.PF4: Students will examine factors that affect incurring debt, cost of credit and legal aspects of credit in order to remain both creditworthy and financially secure.
BIT.PF5: Students will explain the features and roles of insurance when making choices available to consumers for protection against risk and financial loss.

Potential DUAL CREDIT Opportunities associated with the course	
This course can be taken for dual credit with UW-Oshkosh as a general business elective.	

FINANCIAL PLANNING		
STAGE 1: Desired Unit Results **Students will be able define financial planning, explain the six steps of financial planning, understand risk tolerance & identify factors that affect personal financial decisions.**		**STAGE 2: Assessment Evidence**
ESSENTIAL QUESTION (s) What thought-provoking questions will foster inquiry, understanding, and transfer of learning?		**Success Criteria with Standards** The criteria for evaluating performance on standards is constant.
Why is creativity and innovation important? How is creativity and innovation used in Business & Management and Finance Career Pathways?		CTE standards-based Rubric: Throughout course, students and teachers use the rubric for communication of success criteria, reflection, goal setting, and feedback.
What strategies and processes can I use to become a more effective creator, thinker and problem solver?		
PRIORITY CAREER & TECHNICAL STANDARDS & Learning Targets		**Performance Tasks Options/ Assessment Strategies by Standard** Students may be given options to show their learning in varied ways.
Creativity, Critical Thinking, Communication and Collaboration **4C2: Students will formulate and defend judgments and decisions by employing critical thinking skills.**		
a: I develop effective resolutions for a given problem, decision or opportunity using available information.	4C2.a.11.h: I can determine the information needed to address an identified problem.	**Bean Game Activity** In this activity students will create a budget and will discover which items are important to them to spend on and how their personal experiences and values affect their money management decisions.
	4C2.a.12.h: I can contrast the benefits and drawbacks of various proposed resolutions to a given situation.	**'Living Debt Free' Reflection** Students will analyze a video explaining the importance of living debt free. They will then complete a written reflection on the piece which will be shared out and followed by class discussion
	4C2.a.13.h: I can predict how an action could result in unintended consequences, both positive and negative.	**Risk Tolerance Survey** This survey and written reflection gives students idea of their risk tolerance; one of the fundamental issues to consider when planning their financial future
	4C2.a.14.h: I can analyze the impact of a decision using a systems thinking model.	**Zero-Based Budgeting Activity** Students will complete a monthly budget where their income is realistically distributed over investments, fixed and variable expense. They will then present it to the class.
Career Development **CD4: Students will identify and apply employability skills.**		
c: I identify and exhibit traits for retaining employment.	CD4.c.4.h: I can model behaviors that demonstrate reliability and dependability.	**Zero-Based Budgeting Activity** Students will complete a monthly budget where their income is realistically distributed over investments, fixed and variable expense. They will then present it to the class.
Information, Media, Technology **IMT1: Students will access, interpret and evaluate information from a variety of sources in order to inform and support premises, arguments, decisions, ideas and initiatives.**		
a: I choose appropriate sources of data and information for a given purpose.	IMT1.a.8.h: I can model how raw data can be applied differently to support opposing arguments or premises.	**Time Value of Money Calculations** Students will complete real-life examples where they calculate how much their money grows over specific periods of time, given specific interest rates.
b: I determine the relevance, validity and timeliness of data and information.	IMT1.b.9.h: I can defend a position or decision using relevant, valid and timely data and information.	**Time Value of Money Calculations** Students will complete real-life examples where they calculate how much their money grows over specific periods of time, given specific interest rates.
d: I apply data and information to communicate ideas and create new opportunities.	IMT1.d.8.h: I can manage and share stored data and information for a specific purpose.	**Financial Planning Study Guide:** Students write, reflect on and complete guided notes to aid them in completing unit work, while enforcing concepts discussed in class.
PRIORITY CONTENT STANDARDS & Learning Targets		**Performance Tasks Options/ Assessment Strategies by Standard** Students may be given options to show their learning in varied ways.
BIT.PF2: Students will manage money effectively by developing financial goals and budgets.		Zero-Based Budgeting Activity (see above)
SUPPORTING STANDARDS AND LEARNING TARGETS		**Performance Tasks Options/ Assessment Strategies by Standard** Students may be given options to show their learning in varied ways.
PF3.a: Apply strategies and evaluate financial information when creating wealth/building assets.	PF3.a.4.e: I can list examples of financial decisions and their possible consequences. PF3.a.6.m: I can explain the concept of "time value" of money. PF3.a.14.h: I can assess factors that influence financial planning. PF3.a.15.h: I can compare and contrast a plan which demonstrates responsibility for financial well-being over a lifetime.	Financial Planning Study Guide (see above) Time Value of Money Calculations (see above) Risk Tolerance Survey 'Living Debt Free' Reflection Bean Game Activity
Stage 3: Learning Activities A brief summary of the key learning activities- How will students build knowledge & develop skills? How will learning be relevant, accessible, and engaging? How will the learning unfold in a natural flow?		
GUIDING UNIT QUESTIONS Using Costa's Level of Thinking, what questions will hook and hold students so that they develop a deep understanding of the desired results? The guiding questions are more topic-specific to the particular unit. They guide the exploration of the essential questions and rigor of the standards. This may include questions that guide project based/ problem based learning	**STRATEGIES/ACTIVITIES** What learning strategies and experiences will authentically engage students so that they gain understanding the desired results? This includes strategies and activities that help learners acquire targeted knowledge and skills, make meaning of important ideas, and transfer their learning to new situations. Consider how the learning will be tailored and flexible to address the interests and learning styles of all students.	**RESOURCES/MATERIALS** This includes an applicable textbooks, software, industry recognized certification software/tools, subscriptions (such asPLTW), etc.
What is the personal financial decision-making process?	Quickwrite	Microsoft Office Suite
How is your financial planning strategy based on personal behavior and choices?	CSG's (Collaborative Study Groups)	Google Tools
What is the influence of personal/external factors on financial decisions?	Pair-Share	Study Guide
How do you prioritize goals and values when faced with spending decisions?	Graphic organizers: Elaboration/Description Cause/Effect Compare/Contrast Sequence	Class Notes

How do we assess emotional and financial trade offs when planning for the future?	GIST summarizing	Class PowerPoint Slides
What is time value of money and how does it play a role in our financial decision making process?	Marking the Text	Stock Market Simulator

INVESTING		
STAGE 1: Desired Unit Results **In this unit, students discuss how a person's risk tolerance influences their investment decisions, discuss the advantages and disadvantages of investing in riskier assets & investigate the long-run average rates of returns on small-company stocks, large-company stocks, mutual funds corporate bonds, and Treasury bonds.**		**STAGE 2: Assessment Evidence**
ESSENTIAL QUESTION (s) What thought-provoking questions will foster inquiry, understanding, and transfer of learning?		**Success Criteria with Standards** The criteria for evaluating performance on standards is constant.
How do teams efficiently and effectively solve problems in an increasingly complex world?		CTE standards-based Rubric: Throughout course, students and teachers use the rubric for communication of success criteria, reflection, goal setting, and feedback.
Why is communication and collaboration important? How do positive work behaviors and personal qualities impact communication and collaboration?		
PRIORITY CAREER & TECHNICAL STANDARDS & Learning Targets		**Performance Tasks Options/ Assessment Strategies by Standard** Students may be given options to show their learning in varied ways.
Creativity, Critical Thinking, Communication and Collaboration **4C2: Students will formulate and defend judgments and decisions by employing critical thinking skills.**		
a: I develop effective resolutions for a given problem, decision or opportunity using available information.	4C2.a.11.h: I can determine the information needed to address an identified problem.	**Diversification Data Dive** Students will analyze the returns of portfolios which are diversified vs. those that are not. They will demonstrate their understanding the importance of diversification through a quick write activity.
	4C2.a.12.h: I can contrast the benefits and drawbacks of various proposed resolutions to a given situation.	**Famous Investor Presentation:** Students will research one of 12 pioneer investors, understand their investment strategy and theory, gains and losses. The will then present to class and lead discussion.
b: I develop and implement a resolution for a new situation using personal knowledge and experience.	4C2.b.5.h: I can apply past experience to develop a course of action for a new situation.	**S&P Market Simulation:** Students will select certain industries, sectors and companies in the S&P 500. They will record historical returns of each to understand how stocks can fluctuate depending on industry trends.
Career Development **CD4: Students will identify and apply employability skills.**		
a: I identify and demonstrate positive work behaviors and personal qualities needed to be employable.	CD4.a.8.h: I can apply communication strategies when adapting to a culturally diverse environment.	**Stock Market Portfolio Project:** Students will invest $100,000 over the course of the term. They will track, revise and share their investments. They will present their portfolio performance and reflection to the class.
Information, Media, Technology **IMT1: Students will access, interpret and evaluate information from a variety of sources in order to inform and support premises, arguments, decisions, ideas and initiatives.**		
a: I choose appropriate sources of data and information for a given purpose.	IMT1.a.6.h: I can justify the selection of various information sources for a given purpose.	**Stock Market Portfolio Project:** Students will invest $100,000 over the course of the term. They will track, revise and share their investments. They will present their portfolio performance and reflection to the class.
	IMT1.a.8.h: I can model how raw data can be applied differently to support opposing arguments or premises.	**Build A Mutual Fund:** Students will use various equities to create a mutual fund and compare the performance of their fund to the return of the S&P 500.
b: I determine the relevance, validity and timeliness of data and information.	IMT1.b.7.h: I can use raw data and information appropriately to support an argument, idea or initiative.	**Diversification Data Dive** Students will analyze the returns of portfolios which are diversified vs. those that are not. They will demonstrate their understanding the importance of diversification through a quick write activity.
	IMT1.b.9.h: I can defend a position or decision using relevant, valid and timely data and information.	**Stock Market Portfolio Project:** Students will invest $100,000 over the course of the term. They will track, revise and share their investments. They will present their portfolio performance and reflection to the class.
c: I select relevant information necessary for making decisions and solving problems	IMT1.c.5.h: I can defend a solution or conclusion using appropriate data and information.	**Build A Mutual Fund:** Students will use various equities to create a mutual fund and compare the performance of their fund to the return of the S&P 500.
d: I apply data and information to communicate ideas and create new opportunities.	IMT1.d.8.h: I can manage and share stored data and information for a specific purpose.	**Investing Unit Study Guide:** Students write, reflect on and complete guided notes to aid them in completing unit work, while enforcing concepts discussed in class.
PRIORITY CONTENT STANDARDS & Learning Targets		**Performance Tasks Options/ Assessment Strategies by Standard** Students may be given options to show their learning in varied ways.
BIT.PF3: Students will evaluate savings and investment options and implement a diversified investing strategy that is compatible with personal goals.		Stock Market Portfolio Project (se above)
SUPPORTING STANDARDS AND LEARNING TARGETS		**Performance Tasks Options/ Assessment Strategies by Standard** Students may be given options to show their learning in varied ways.
PF3.b: Describe the relationship between saving and investing.	PF3.b.5.m: I can describe reasons for saving and investing. PF3.b.6.m: I can differentiate between various savings/investing options. PF3.b.9.h: I can compare and contrast the risk, return and liquidity of various savings and investment alternatives.	Famous Investor Presentation (see above) Build a Mutual Fund (see above) Diversification Data Dive (see above) S&P Market Simulation (see above) Investing Unit Study Guide (see above)
PF3.c: Demonstrate ability to use decision-making processes in making financial decisions related to planning, saving and investing.	PF3.b.6.m: I can differentiate between various savings/investing options. PF3.b.9.h: I can compare and contrast the risk, return and liquidity of various savings and investment alternatives. PF3.c.4.h: I can develop and justify the best investment and/or savings options to achieve particular goals. PF3.c.5.h: I can identify the purpose of retirement planning through various retirement options. PF3.c.6.h: I can assess the advantages of employer-sponsored and other retirement savings plans.	

Stage 3: Learning Activities A brief summary of the key learning activities- How will students build knowledge & develop skills? How will learning be relevant, accessible, and engaging? How will the learning unfold in a natural flow?		
GUIDING UNIT QUESTIONS Using Costas Level of Thinking, what questions will hook and hold students so that they develop a deep understanding of the desired results? The guiding questions are more topic-specific to the particular unit. They guide the exploration of the essential questions and rigor of the standards. This may include questions that guide project based/ problem based learning	**STRATEGIES/ACTIVITIES** What learning strategies and experiences will authentically engage students so that they gain understanding the desired results? This includes strategies and activities that help learners acquire targeted knowledge and skills, make meaning of important ideas, and transfer their learning to new situations. Consider how the learning will be tailored and flexible to address the interests and learning styles of all students.	**RESOURCES/MATERIALS** This includes an applicable textbooks, software, industry recognized certification software/tools, subscriptions (such asPLTW), etc.
How does compounding builds wealth over time?	Quickwrite	Microsoft Office Suite
How does investing contributes to wealth inequality?	CSG's (Collaborative Study Groups)	Google Tools
How do one's personal values affect investing decisions?	Pair-Share	Study Guide
What is a stock? How you can earn profit from stocks? What are the risks of investing?	Graphic organizers: Elaboration/Description Cause/Effect Compare/Contrast Sequence	Class Notes
What is a bond and what are the pros and cons of investing in bonds?	GIST summarizing	Class PowerPoint Slides
Which strategies might students use to manage risk when they start investing?	Marking the Text	Stock Market Simulator
Why cannot most Americans rely on Social Security and pensions alone for retirement		
What are the similarities and differences between mutual funds, index funds, exchange traded funds, and target date funds?		

TAXES		
STAGE 1: Desired Unit Results **Students will investigate the federal and state tax rates applicable to different sources of income; explain the difference between earned and unearned income & identify several examples of tax credits, determining whether they are refundable or non-refundable, and the groups of people who benefit most from each type.**		**STAGE 2: Assessment Evidence**
ESSENTIAL QUESTION (s) What thought-provoking questions will foster inquiry, understanding, and transfer of learning?		**Success Criteria with Standards** The criteria for evaluating performance on standards is constant.
Why is career and life readiness important? What jobs and careers are available to meet individual and societal needs locally, regionally, and nationally?		CTE standards-based Rubric: Throughout course, students and teachers use the rubric for communication of success criteria, reflection, goal setting, and feedback.
PRIORITY CAREER & TECHNICAL STANDARDS & Learning Targets		**Performance Tasks Options/ Assessment Strategies by Standard** Students may be given options to show their learning in varied ways.
Creativity, Critical Thinking, Communication and Collaboration **4C2: Students will formulate and defend judgments and decisions by employing critical thinking skills.**		
a: I develop effective resolutions for a given problem, decision or opportunity using available information.	4C2.a.11.h: I can determine the information needed to address an identified problem.	**Your Tax Dollar In Action:** Students will access the 'National Priorities Project' to analyze which government programs each cent of their tax dollar goes to. They will complete related writing prompts and share with the class.
	4C2.a.12.h: I can contrast the benefits and drawbacks of various proposed resolutions to a given situation.	**What Is Owed?** Students will review the income of a simulated individual. They will look at their various income and liabilities. They will then use the current tax bracket to calculate the individual's tax liability.
	4C2.a.13.h: I can predict how an action could result in unintended consequences, both positive and negative.	**What Is Legal?** Students will analyze and write opinions on real-life situations which are examples of tax evasion, tax aversion or legal tax reporting.
	4C2.a.15.h: I can determine the best resolution for a problem, decision or opportunity based on given criteria.	**What Is Legal?** Students will analyze and write opinions on real-life situations which are examples of tax evasion, tax aversion or legal tax reporting.
b: I develop and implement a resolution for a new situation using personal knowledge and experience.	4C2.b.5.h: I can apply past experience to develop a course of action for a new situation.	**Online Tax Submission Simulation** Students go through the process of receiving a W-2 and filling out a turbo tax return for a simulated individual income.
	4C2.b.6.h: I can use existing knowledge to develop a resolution for a new situation, problem or opportunity.	**Online Tax Submission Simulation** Students go through the process of receiving a W-2 and filling out a turbo tax return for a simulated individual income.
Career Development **CD4: Students will identify and apply employability skills.**		
c: I identify and exhibit traits for retaining employment.	CD4.c.4.h: I can model behaviors that demonstrate reliability and dependability.	**Online Tax Submission Simulation** Students go through the process of receiving a W-2 and filling out a turbo tax return for a simulated individual income.
Information, Media, Technology **IMT1: Students will access, interpret and evaluate information from a variety of sources in order to inform and support premises, arguments, decisions, ideas and initiatives.**		
a: I choose appropriate sources of data and information for a given purpose.	IMT1.a.8.h: I can model how raw data can be applied differently to support opposing arguments or premises.	**What Is Owed?** Students will review the income of a simulated individual. They will look at their various income and liabilities. They will then use the current tax bracket to calculate the individual's tax liability.
b: I determine the relevance, validity and timeliness of data and information.	IMT1.b.7.h: I can use raw data and information appropriately to support an argument, idea or initiative.	**What Is Legal?** Students will analyze and write opinions on real-life situations which are examples of tax evasion, tax aversion or legal tax reporting.
c: I select relevant information necessary for making decisions and solving problems	IMT1.c.6.h: I can interpret and select appropriate information to develop a resolution for a given situation.	**Your Tax Dollar In Action:** Students will access the 'National Priorities Project' to analyze which government programs each cent of their tax dollar goes to. They will complete related writing prompts and share with the class.
d: I apply data and information to communicate ideas and create new opportunities.	IMT1.d.7.h: I can synthesize data and information from multiple sources to identify new trends.	**Your Tax Dollar In Action:** Students will access the 'National Priorities Project' to analyze which government programs each cent of their tax dollar goes to. They will complete related writing prompts and share with the class.
	IMT1.d.8.h: I can manage and share stored data and information for a specific purpose.	**Tax Unit Study Guide:** Students write, reflect on and complete guided notes to aid them in completing unit work, while enforcing concepts discussed in class.
PRIORITY CONTENT STANDARDS & Learning Targets		**Performance Tasks Options/ Assessment Strategies by Standard** Students may be given options to show their learning in varied ways.
BIT.AF3: Students will apply payroll and tax theories and procedures.		Online Tax Submission Simulation (see above)
SUPPORTING STANDARDS AND LEARNING TARGETS		**Performance Tasks Options/ Assessment Strategies by Standard** Students may be given options to show their learning in varied ways.
PF2.e: I can describe the role of taxes.	PF2.e.1.e: I can explain the meaning and purpose of taxes. PF2.e.3.m: I can discuss the ethics of paying taxes. PF2.e.5.h: I can analyze the different types of taxes. PF2.e.6.h: I can evaluate how taxes can affect personal/business financial planning. PF2.f.4.h: I can evaluate how income and employee benefits affect taxes.	Your Tax Dollar In Action (see above) What is Owed? (see above) What is Legal? (see above) Tax Unit Study Guide (see above)
Stage 3: Learning Activities A brief summary of the key learning activities- How will students build knowledge & develop skills? How will learning be relevant, accessible, and engaging? How will the learning unfold in a natural flow?		

GUIDING UNIT QUESTIONS Using Costa's Level of Thinking, what questions will hook and hold students so that they develop a deep understanding of the desired results? The guiding questions are more topic-specific to the particular unit. They guide the exploration of the essential questions and rigor of the standards. This may include questions that guide project based/ problem based learning	**STRATEGIES/ACTIVITIES** What learning strategies and experiences will authentically engage students so that they gain understanding the desired results? This includes strategies and activities that help learners acquire targeted knowledge and skills, make meaning of important ideas, and transfer their learning to new situations. Consider how the learning will be tailored and flexible to address the interests and learning styles of all students.	**RESOURCES/MATERIALS** This includes an applicable textbooks, software, industry recognized certification software/tools, subscriptions (such asPLTW), etc.
Where do income taxes are collected from and how do they provide revenue for public expenses ?	Quickwrite	Microsoft Office Suite
How do the progressive tax code, current tax brackets, and different taxes between states lead to individuals paying varying amounts of taxes?	CSG's (Collaborative Study Groups)	Google Tools
What is the purpose of a W-4 and how withholdings impact your paycheck?	Pair-Share	Study Guide
What are the factors that determine whether or not someone has to file a tax return?	Graphic organizers: Elaboration/Description Cause/Effect Compare/Contrast Sequence	Class Notes
How do we pay back any taxes they owe or how to maximize a tax refund?	GIST summarizing	Class PowerPoint Slides
What are the fees and penalties people incur if they fail to file a tax return or pay back taxes owed?	Marking the Text	Stock Market Simulator

CREDIT & PURCHASING		
STAGE 1: Desired Unit Results **In this unit, students will identify the major types of credit and their characteristics , understand the three basic components of lines of credit: principal, interest rate, and term & explain why a person may need or want to use credit.**		**STAGE 2: Assessment Evidence**
ESSENTIAL QUESTION (s) What thought-provoking questions will foster inquiry, understanding, and transfer of learning?		**Success Criteria with Standards** The criteria for evaluating performance on standards is constant.
What strategies and processes can I use to become a more effective creator, thinker and problem solver?		CTE standards-based Rubric: Throughout course, students and teachers use the rubric for communication of success criteria, reflection, goal setting, and feedback.
PRIORITY CAREER & TECHNICAL STANDARDS & Learning Targets		**Performance Tasks Options/ Assessment Strategies by Standard** Students may be given options to show their learning in varied ways.
Creativity, Critical Thinking, Communication and Collaboration **4C2: Students will formulate and defend judgments and decisions by employing critical thinking skills.**		
a: I develop effective resolutions for a given problem, decision or opportunity using available information.	4C2.a.11.h: I can determine the information needed to address an identified problem.	**Credit Card Statement Analysis:** Students explore a credit card statement in detail to understand its various components. They then answer written prompts using a sample credit card statement.
	4C2.a.12.h: I can contrast the benefits and drawbacks of various proposed resolutions to a given situation.	**Which Repayment Option Is Best?** Students role play, present and analyze real-life situations to decide the best course of action when repaying a loan.
	4C2.a.13.h: I can predict how an action could result in unintended consequences, both positive and negative.	**Unpaid Debts and Consequences:** After learning the types of debt common with Millennials, students will analyze the consequences of delinquent payments of those debts. They will then share these consequences with their peers in the form of a presentation.
	4C2.a.14.h: I can analyze the impact of a decision using a systems thinking model.	**How Easy Is It To Get A Loan?** Students will study historical interest and loan rejection rates for auto loans, credit cards, and mortgages. They will then reply to written prompts to enhance their understanding of factors that affect obtaining credit.
	4C2.a.15.h: I can determine the best resolution for a problem, decision or opportunity based on given criteria.	**Unpaid Debts and Consequences:** After learning the types of debt common with Millennials, students will analyze the consequences of delinquent payments of those debts. They will then share these consequences with their peers in the form of a presentation.
b: I develop and implement a resolution for a new situation using personal knowledge and experience.	4C2.b.5.h: I can apply past experience to develop a course of action for a new situation.	**How Easy Is It To Get A Loan?** Students will study historical interest and loan rejection rates for auto loans, credit cards, and mortgages. They will then reply to written prompts to enhance their understanding of factors that affect obtaining credit.
Career Development **CD4: Students will identify and apply employability skills.**		
c: I identify and exhibit traits for retaining employment.	CD4.c.4.h: I can model behaviors that demonstrate reliability and dependability.	**How Easy Is It To Get A Loan?** Students will study historical interest and loan rejection rates for auto loans, credit cards, and mortgages. They will then reply to written prompts to enhance their understanding of factors that affect obtaining credit.
Information, Media, Technology **IMT1: Students will access, interpret and evaluate information from a variety of sources in order to inform and support premises, arguments, decisions, ideas and initiatives.**		
b: I determine the relevance, validity and timeliness of data and information.	IMT1.b.7.h: I can use raw data and information appropriately to support an argument, idea or initiative.	**Fair Credit Reporting Webquest:** To further their understanding of credit score and reports, students will answer written prompts related to how to obtain a credit report, analyzing the data provided and choosing a course of action to change their credit score. They will then present their findings while citing their research sources.
	IMT1.b.9.h: I can defend a position or decision using relevant, valid and timely data and information.	**Which Repayment Option Is Best?** Students role play, present and analyze real-life situations to decide the best course of action when repaying a loan.
d: I apply data and information to communicate ideas and create new opportunities.	IMT1.d.8.h: I can manage and share stored data and information for a specific purpose.	**Credit & Purchasing Study Guide:** Students write, reflect on and complete guided notes to aid them in completing unit work, while enforcing concepts discussed in class.
PRIORITY CONTENT STANDARDS & Learning Targets		**Performance Tasks Options/ Assessment Strategies by Standard** Students may be given options to show their learning in varied ways.
BIT.PF4: Students will examine factors that affect incurring debt, cost of credit and legal aspects of credit in order to remain both creditworthy and financially secure.		Unpaid Debt & Consequences (see above)
SUPPORTING STANDARDS AND LEARNING TARGETS		**Performance Tasks Options/ Assessment Strategies by Standard** Students may be given options to show their learning in varied ways.
PF4.a: Identify the costs and benefits of various types of credit.	PF4.a.3.m: I can describe the advantages and disadvantages of using credit. PF4.a.5.h: I can explain all credit card disclosure terms. PF4.a.6.h: I can compare and contrast the cost of various types of credit. PF4.a.7.h: I can analyze sources of consumer credit.	Which Repayment Option Is Best? (see above) Fair Credit Reporting Webquest (see above) How Easy is it to get a loan (see above) Credit Card Statement Analysis (see above) Credit & Purchasing Study Guide (see above)

PF4.b: Explain the purpose of a credit record and identify borrowers' credit report rights.	PF4.b.3.m: I can explain why it is important to establish positive credit history. PF4.b.4.m: I can identify credit report organizations and explain the value of credit reports to borrowers and to lenders. PF4.b.7.h: I can explain how a credit score and credit reports affect creditworthiness and the cost of credit.	
Stage 3: Learning Activities A brief summary of the key learning activities- How will students build knowledge & develop skills? How will learning be relevant, accessible, and engaging? How will the learning unfold in a natural flow?		
GUIDING UNIT QUESTIONS Using Costa's Level of Thinking, what questions will hook and hold students so that they develop a deep understanding of the desired results? The guiding questions are more topic-specific to the particular unit. They guide the exploration of the essential questions and rigor of the standards. This may include questions that guide project based/ problem based learning	**STRATEGIES/ACTIVITIES** What learning strategies and experiences will authentically engage students so that they gain understanding the desired results? This includes strategies and activities that help learners acquire targeted knowledge and skills, make meaning of important ideas, and transfer their learning to new situations. Consider how the learning will be tailored and flexible to address the interests and learning styles of all students.	**RESOURCES/MATERIALS** This includes an applicable textbooks, software, industry recognized certification software/tools, subscriptions (such as PLTW), etc.
What is Credit?	Quickwrite	Microsoft Office Suite
What are the challenges of using credit wisely and how credit impacts their overall financial situation?	CSG's (Collaborative Study Groups)	Google Tools
What is a Credit History? Can It Impact More Than Ability to Borrow?	Pair-Share	Study Guide
How can students protect their Credit Score so it has a positive impact on them in the future?	Graphic organizers: Elaboration/Description Cause/Effect Compare/Contrast Sequence	Class Notes
	GIST summarizing	Class PowerPoint Slides
	Marking the Text	Stock Market Simulator

INSURANCE		
STAGE 1: Desired Unit Results **Students will be able to explain the fundamental ways that insurance companies provide coverage but also make money as a business; recognize the relationship between insurance premiums, deductibles, and coverage limits & determine the role of states in providing, regulating, and enforcing insurance requirements**		**STAGE 2: Assessment Evidence**
ESSENTIAL QUESTION (s) What thought-provoking questions will foster inquiry, understanding, and transfer of learning?		**Success Criteria with Standards** The criteria for evaluating performance on standards is constant.
How do teams efficiently and effectively solve problems in an increasingly complex world?		CTE standards-based Rubric: Throughout course, students and teachers use the rubric for communication of success criteria, reflection, goal setting, and feedback.
PRIORITY CAREER & TECHNICAL STANDARDS & Learning Targets		**Performance Tasks Options/ Assessment Strategies by Standard** Students may be given options to show their learning in varied ways.
Creativity, Critical Thinking, Communication and Collaboration **4C2: Students will formulate and defend judgments and decisions by employing critical thinking skills.**		
a: I develop effective resolutions for a given problem, decision or opportunity using available information.	4C2.a.11.h: I can determine the information needed to address an identified problem.	**Health Benefits Form Analysis:** Students will answer written prompts related to a mock Health Insurance Explanation of Benefits. Analyzing this form with enhance their understanding of what costs they are responsible for and how much they cost.
	4C2.a.12.h: I can contrast the benefits and drawbacks of various proposed resolutions to a given situation.	**How Much Do Insurance Rates Vary?** Students will analyze historical insurance rates for Auto, health, life and property insurance. They will then answer written prompts to enhance their understanding of how and why these rates change over time.
	4C2.a.13.h: I can predict how an action could result in unintended consequences, both positive and negative.	**What Determines Your Insurance Premium?** Students will work in groups to study 5 different types of insurance they will likely need in their lives and the various factors that determine how much they will pay for each premium. They will then interact with other groups and present information to the whole class.
b: I develop and implement a resolution for a new situation using personal knowledge and experience.	4C2.b.5.h: I can apply past experience to develop a course of action for a new situation.	**How Much Do Insurance Rates Vary?** Students will analyze historical insurance rates for Auto, health, life and property insurance. They will then answer written prompts to enhance their understanding of how and why these rates change over time.
Career Development **CD4: Students will identify and apply employability skills.**		
a: I identify and demonstrate positive work behaviors and personal qualities needed to be employable.	CD4.a.8.h: I can apply communication strategies when adapting to a culturally diverse environment.	**What Determines Your Insurance Premium?** Students will work in groups to study 5 different types of insurance they will likely need in their lives and the various factors that determine how much they will pay for each premium. They will then interact with other groups and present information to the whole class.
Information, Media, Technology **IMT1: Students will access, interpret and evaluate information from a variety of sources in order to inform and support premises, arguments, decisions, ideas and initiatives.**		
a: I choose appropriate sources of data and information for a given purpose.	IMT1.a.6.h: I can justify the selection of various information sources for a given purpose.	**Cost of Health Insurance Activity:** Student will complete an activity to increase their knowledge about the various types of health insurance plans available and how they vary in cost. They will then "select" the health insurance plan that best suits their needs.
	IMT1.a.8.h: I can model how raw data can be applied differently to support opposing arguments or premises.	**How Much Do Insurance Rates Vary?** Students will analyze historical insurance rates for Auto, health, life and property insurance. They will then answer written prompts to enhance their understanding of how and why these rates change over time.
c: I select relevant information necessary for making decisions and solving problems	IMT1.c.5.h: I can defend a solution or conclusion using appropriate data and information.	**Cost of Health Insurance Activity:** Student will complete an activity to increase their knowledge about the various types of health insurance plans available and how they vary in cost. They will then "select" the health insurance plan that best suits their needs.
d: I apply data and information to communicate ideas and create new opportunities.	IMT1.d.6.h: I can defend a proposal for a new product or service based on data and information analysis.	**Health Benefits Form Analysis:** Students will answer written prompts related to a mock Health Insurance Explanation of Benefits. Analyzing this form with enhance their understanding of what costs they are responsible for and how much they cost.
	IMT1.d.8.h: I can manage and share stored data and information for a specific purpose.	**Insurance Unit Study Guide:** Students write, reflect on and complete guided notes to aid them in completing unit work, while enforcing concepts discussed in class.
PRIORITY CONTENT STANDARDS & Learning Targets		**Performance Tasks Options/ Assessment Strategies by Standard** Students may be given options to show their learning in varied ways.
BIT.PF5: Students will explain the features and roles of insurance when making choices available to consumers for protection against risk and financial loss.	enter learning targets associated with the standard, add more rows as needed.	What Determines Your Insurance Premium (see above) How Much Do Insurance Rates Vary (see above)
SUPPORTING STANDARDS AND LEARNING TARGETS		**Performance Tasks Options/ Assessment Strategies by Standard** Students may be given options to show their learning in varied ways.
PF5.a: Identify common types of risks and basic risk management.	PF5.a.3.m: I can discuss the relationship between risk and insurance. PF5.a.6.h: I can evaluate insurance needs based on the types of risks.	Cost of Health Insurance Activity (see above) Health Benefits Form Analysis (see above) Insurance Unit Study Guide (see above)

PF5.b: Integrate and apply concepts related to personal financial risk, protection from loss and financial planning.	PF5.b.3.e: I can define insurance and explain the basic premise behind insurance. PF5.b.4.m:I can describe the need for and value of different types of insurance. PF5.b.5.m: I can define basic insurance terminology. PF5.b.6.h: I can investigate and apply different types of insurance coverage to selected situations.	
Stage 3: Learning Activities A brief summary of the key learning activities- How will students build knowledge & develop skills? How will learning be relevant, accessible, and engaging? How will the learning unfold in a natural flow?		
GUIDING UNIT QUESTIONS Using Costa's Level of Thinking, what questions will hook and hold students so that they develop a deep understanding of the desired results? The guiding questions are more topic-specific to the particular unit. They guide the exploration of the essential questions and rigor of the standards. This may include questions that guide project based/ problem based learning	**STRATEGIES/ACTIVITIES** What learning strategies and experiences will authentically engage students so that they gain understanding the desired results? This includes strategies and activities that help learners acquire targeted knowledge and skills, make meaning of important ideas, and transfer their learning to new situations. Consider how the learning will be tailored and flexible to address the interests and learning styles of all students.	**RESOURCES/MATERIALS** This includes an applicable textbooks, software, industry recognized certification software/tools, subscriptions (such as PLTW), etc.
What is Liability Coverage & why is it important?	Quickwrite	Microsoft Office Suite
What is the Difference Between Uninsured Motorists and Underinsured Motorists Coverage?	CSG's (Collaborative Study Groups)	Google Tools
What Are Some Other Factors That Affect the Cost of Home, Auto & Life Insurance?	Pair-Share	Study Guide
What is the importance of having and understanding an appropriate deductible?	Graphic organizers: Elaboration/Description Cause/Effect Compare/Contrast Sequence	Class Notes
What Are the Two Options of Coverage Available on a Home Insurance Policy?	GIST summarizing	Class PowerPoint Slides
How Much Life Insurance Is Enough?	Marking the Text	Stock Market Simulator