

Financial Literacy

Mrs. Maenner

Elk Mound High School

Week 1 - January 2-5, 2024

Tuesday, January 2, 2024

Objectives

- I can learn class procedures and expectations
- I can understand the course outline
- I can get to know my teacher and classmates
- I will get to know myself and my personal future goals

Activities

1. Introductions
2. Go over course syllabus and outline
3. Personality & Career Survey with Worksheet

Assessments

- Self-Survey Reflection Wkst

Homework

- None

Wednesday, January 3, 2024

Objectives

- I will get to know myself and my personal future goals
- I will assess my knowledge of financial terms

Activities

1. Play the Game of Life

Assessments

- Participation

Homework

- Life Goals Evaluation

Thursday, January 4, 2024

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Objectives

- I will evaluate all the considerations one must take when selecting a job
- I can determine if my top career selections align with the characteristics that are most important to me in a career
- I will get to understand job outlooks and the economy

Activities

1. Course Pre Assessment
2. LifeLong Employment PP
3. Class Poll- (Other Considerations)
4. Considering Career Possibilities Wkst Intro (Part 1)

Assessments

- Considering Careers (Top Section)

Homework

- None

Friday, January 5, 2024

Objectives

- I will get to know myself and my personal future goals
- I can evaluate the relationship between earning and education
- I can analyze the relationship between education and salary

Activities

1. My Career Hunt
2. Earning and Unemployment Discussion
3. Earning by Education Discussion
4. SPENT Online Game
5. Go over final project 'My Future Reality'

Assessments

- Earnings & Unemployment Notes

Homework

- None

Week 2 - January 8-12

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Monday, January 8, 2024

Objectives

- I can learn about financial aid options for college
- I can learn the reality of student loan payments
- I can learn about FAFSA and financial aid process

Activities

1. Paying for College PP
2. Completing the FAFSA
3. Understanding Student Loans

Assessments

- Class Discussions
- Note Guide

Homework

-

Tuesday, January 9, 2024

Objectives

- I can learn about financial aid options for college
- I can learn about FAFSA and financial aid process
- I can learn the reality of student loan payments

Activities

1. Kahoot Review
2. College Q & A
3. Student Loan Payback Game
4. My College Search

Assessments

- My College Search-Due Tuesday

Homework

- None

Wednesday, January 10, 2024

Objectives

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- I can develop an understanding of scholarships and how to apply for them
- I can write a scholarship essay

Activities

1. Student Loan Payback Game
2. Scholarship Essay Writing
3. Dos and Don'ts

Assessments

- Scholarship Assignment

Homework

- None

Thursday, January 11, 2024

Objectives

- I can develop an understanding of scholarships and how to apply for them
- I can research scholarships to apply for

Activities

1. Scholarship writing work
2. Peer Review
3. Scholarship Websearch
4. Student Loan Payback Calculation-Future Reality

Assessments

- Scholarship Assignment
- Student Loan Calculation-completed in class

Homework

- Scholarship Assignment

Friday, January 12, 2024

Objectives

- I can compare job offers to determine which is best
- I can use the Cost of Living Index to determine the cost of living in the city in which I hope to live.

Activities

1. Introduce the idea of cost of living PP

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2. Cost of living packet Model and Practice
3. Cost of Living Assignment

Assessments

- Scholarship Assignment due tonight

Homework

- none

Week 3 - January 15-19

Monday, January 15, 2024- No School, Teacher Inservice

Tuesday, January 16, 2024

Objectives

- I can compare job offers to determine which is best
- I can use the Cost of Living Index to determine the cost of living in the city in which I hope to live.

Activities

1. Cost of Living Assignment Work Time
2. Job Hunt Activity

Assessments

- Work time effort
- Job Hunt Activity

Homework

- Cost of Living Assignment due tonight
- Job Hunt Activity

Wednesday, January 17, 2024

Objectives

- I can compare job offers to determine which is best
- I can consider all the necessary factors in renting an apartment

Activities

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1. COL Presentations
2. Finish Considering Careers Wkst

Assessments

- Considering Careers Wkst

Homework

- Make a list of consumables you use weekly

Thursday, January 18, 2024

Objectives

- I can determine the pros and cons of renting and owning a home
- I can look for important information while researching housing options

Activities

- Job Decision for Future Reality
- Living On Your Own
- Living on Your Own Discussion
 - Roommates
 - Selecting an Apartment
 - Apartment Leases
- Price is Right Game

Assessments

- Discussions & Participation

Homework

- None

Friday, January 19, 2024

Objectives

- I can determine the pros and cons of renting and owning a home
- I can look for important information while researching housing options

Activities -

- Renting vs. Owning Discussion- PPT and notes
- Calculating Mortgage Activity

Assessments

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- Notes
- Mortgage Activity

Homework

- none

Week 4 - January 22-26, 2024

Monday, January 22, 2024

Objectives

- I can make a housing decision
- I can budget wisely

Activities

1. Finish Calculating Mortgage Activity
2. Introduce Housing Assignment
3. Housing Assignment Work Time

Assessments

- Calculating Mortgage
- Housing Assignment

Homework

- Housing Assignment if not completed in class

Tuesday, January 23, 2024

Objectives

- I can assess my housing vocabulary
- I can buy furniture on a budget

Activities

- Open House for Housing Assignment
- Study Guide for Housing Quiz
- Furnishings List in Future Reality Budget
- Future Reality Budget Update

Assessments

- Housing Assignment

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Homework

- Study for Quiz

Wednesday, January 24, 2024

Objectives

- I can explain the difference between savings accounts
- I can learn banking terms

Activities

- Housing Quiz
- Savings Tools PPT
- Introduce Banking Assignment

Assessments

- Class Participation
- Savings Tools Activity

Homework

- None

Thursday, January 25, 2024

Objectives

- I can use what I know about banking to determine what is the best bank for me

Activities

1. Banking Assignment Work Time
2. Credit Card Discussion

Assessments

- Banking Assignment
- My Future Reality

Homework

- Banking Assignment due tonight

Friday, January 26, 2024

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Objectives

- I can use what I know about banking to determine what is the best bank for me
- I can explain the importance of a credit score in our society
- I can use what I have learned about different types of savings accounts to make decisions

Activities

1. Savings Tools Review
2. Savings Tools Practice - Recommending Accounts
3. Calculating Interest

Assessments

- Class Participation
- Recommendation Activity

Homework

- None if completed in class

Week 5 - January 29- February 2, 2024

Monday, January 29, 2024

Objectives

- I can calculate my federal and state income taxes
- I understand the difference between gross pay, net pay, income and taxable income.
- Explain the economic role of federal and state governments play in a market economy
- List at least 5 ways that federal and state income tax revenues are distributed for the public good

Activities

1. Calculating Interest
2. Tax Lecture w/ notes
3. Tax Calculations

Assessments

- Tax Notes

Homework

- none

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Tuesday, January 30, 2024

Objectives

- I can explain the factors associated with purchasing and maintaining a car and apply that to making month to month vehicle budgeting decisions

Activities

1. Filing Taxes- Wrap up Activity
2. Taxes Crossword
3. Tax Calculations for those absent

Assessments

- Class Participation

Homework

- None

Wednesday, January 31, 2024

Objectives

- I can explain the factors associated with purchasing and maintaining a car and apply that to making month to month vehicle budgeting decisions

Activities

1. Buying a Car Discussion
2. Intro to Buying a Car Assignment
3. Car Assignment Work Time

Assessments

- Class Participation

Homework

- Buying a Car Assignment due Wednesday night

Thursday, February 1, 2024

Objectives

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- I can explain the factors associated with purchasing and maintaining a car and apply that to making month to month vehicle budgeting decisions

Activities

1. Worktime- Buying a new car assignment
2. Car Insurance Vocabulary Crossword

Assessments

- Buying a Car Assignment
- Insurance Vocab Crossword

Homework

- Buying a Car Assignment- Due Tonight
- Auto Insurance Quiz Monday **Study

Friday, February 2, 2024- No Classes (Winter Carnival Activity Day)

Week 6 - February 5-9, 2024

Monday, February 5, 2024

Objectives

- I can explain the factors associated with purchasing and maintaining a car and apply that to making month to month vehicle budgeting decisions

Activities

1. Insurance Vocab Review
2. Auto Insurance Quiz
3. My Future Reality Budget-Car Category & Updates
4. Debt- Circle Discussion

Assessments

- Quiz

Homework

- None

Tuesday, February 6, 2024

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Objectives

- I can learn about Dave Ramsey's Getting Out of Debt Advice
- I can explain the Fully Funded Emergency Savings Principle

Activities

1. Intro to Dave Ramsey KWL Worksheet on financial planning
2. Video & Packet

Assessments

- Intro to Dave Ramsey Note Packet

Homework

- none

Wednesday, February 7, 2024

Objectives

- I can use what I have learned and what I know about myself and my priorities to create a realistic budget for my future self
- I can learn how to maintain and get out of debt

Activities

1. Dave Ramsey Step 1 & 2 & Intro to Log
2. My Personal Pay Check Activity

Assessments

- Personal Pay Check

Homework

- If behind, get My Future Reality Budget updated

Thursday, February 8, 2024

Objectives

- I can use what I have learned and what I know about myself and my priorities to create a realistic budget for my future self
- I can explain the Fully Funded Emergency Savings Principle

Activities

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1. Finish My Personal Paycheck
2. Discuss Baby Step #3- The Fully Funded Emergency Savings - Reading & Discussion
3. Future Reality Budget Updates
 - a. Heath Insurance
 - b. Calculate Emergency Fund

Assessments

- Individual Check-Ins

Homework

- If behind, get My Future Reality Budge updated

Friday, February 9, 2024

Objectives

- I can calculate the amount that I should save each month to be prepared for my retirement

Activities

1. Discuss Baby Step 4- Retirement
2. Retirement Calculation
3. Types of Investing Activity
4. Discuss Baby Step 5 College Fund

Assessments

- Retirement Calculation
- Types of Investing Participation

Homework

- If behind, get My Future Reality Budget updated

Week 7 - February 12-16, 2024

Monday, February 12, 2024

Objectives

- I can evaluate my spending habits
- I can plan a future budget

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Activities

1. Discuss Baby Step 6-7
2. Turn in Dave Ramsey Reflection Log
3. Wealth building Activity
4. STAX

Assessments

- Wealth Building Activity

Homework

- Wealth Building Activity if not finished in class.

Tuesday, February 13, 2024

Objectives

- I can meal plan
- I can plan a month's worth of meals

Activities

1. Play STAX
2. Meal Plan Activity

Assessments

- STAX Participation
- Meal Plan

Homework

- None

Wednesday, February 14, 2024

Objectives

- I can practice the importance of getting out of debt
- I can make financial decisions

Activities

1. Finish Meal Plan

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2. Future Reality Budget Finalizations
3. Financial Decision Discussion

Assessments

- Student Check-ins

Homework

- None

Thursday, February 15, 2024

Objectives

- I can learn how to budget
- I can understand how easy it is to get in Debt
- I can evaluate life

Activities

1. Watch the 'Minimalist'
2. Class Discussion/ Zero Balance Budget

Assessments

- Student Check-ins

Homework

- Depends on progress of final

Friday, February 16, 2024- No School

Week 8 - February 19-23, 2024

Monday, February 19, 2024- No School, Teacher Inservice

Tuesday, February 20, 2024

Objectives

- I can learn the 7 types of Bankruptcy

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- I can learn how to budget
- I can make life decisions

Activities

3. Bankruptcy Research
4. Mid-life crisis budget activity
5. Budgeting Resources & Practice

Assessments

- Student Check-ins

Homework

- None

Wednesday, February 21, 2024

Objectives

- I can understand identity theft
- I can consider risks
- I can protect my finances

Activities

1. Identity Theft Research
2. Consumer Protection Assignment

Assessments

- Participation
- Assignment

Homework

- None

Thursday, February 22, 2024

Objectives

- I can assess my needs vs. wants
- I can learn the importance of a budget
- I can show my understanding of 'My Future Reality'

Activities

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1. Explain Final Presentation Expectations
2. My Future Reality Presentation Work Time

Assessments

- Participation

Homework

- None

Friday, February 23, 2024

Objectives

- I can reflect on the course as a whole
- I can draw conclusions

Activities

1. Future Reality Presentation Work Time

Assessments

- Work Ethic

Homework

- Presentations Due and Ready to present for class Monday

Week 9 - February 26-March 1, 2024

Monday, February 26, 2024

Objectives

- I can reflect on the course as a whole
- I can draw conclusions

Activities

1. Future Reality Presentations

Assessments

- Presentations

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Homework

- None

Tuesday, February 27, 2024

Objectives

- I can reflect on the course as a whole
- I can draw conclusions

Activities

2. Future Reality Presentations

Assessments

- Presentations

Homework

- None

Wednesday, February 28, 2024

Objectives

- I can reflect on the course as a whole
- I can draw conclusions

Activities

3. Finish Future Reality Presentations
4. Watch Extreme Couponing

Assessments

- Presentations

Homework

- None

Thursday, February 29, 2024

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Objectives

- I can learn to make smart financial decisions

Activities

1. Start the Money Pit

Assessments

- None

Homework

- None

Friday, March 1, 2024

Objectives

- I can learn to make smart financial decisions

Activities

1. Finish the Money Pit

Assessments

- Participation

Homework

- None

Week 10 - March 4-8, 2024

Monday, March 4, 2024

Objectives

- I can explore a College University
- I can see first hand the college experience

Activities

- UW-La Crosse Field Trip

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Assessments

- Participation

Homework

- None

Tuesday, March 5, 2024

Objectives

- I can reflect on future decisions
- I can be inspired
- I can evaluate my financial vocabulary

Activities

- Field Trip Reflection
- Course Assessment
- Rudy

Assessments

- Participation

Homework

- None

Wednesday, March 6, 2024

Objectives

- I can reflect on future decisions
- I can be inspired

Activities

- Rudy

Assessments

- Participation

Homework

- None

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Thursday, March 7, 2024

Friday, March 8, 2024