



J.L. Mann High School
Spring 2026 Lesson Plans
Teacher: [Jocelyn Slaughter](#)
Subject: Personal Finance Honors

Second Semester | Third Quarter

[Week 1: January 5-9](#)

[Week 2: January 12-16](#)

[Week 3: January 19-23](#)

[Week 4: January 26-30](#)

[Week 5: February 2-6](#)

[Week 6: February 9-13](#)

[Week 7: February 16-20](#)

[Week 8: February 23-27](#)

[Week 9: March 2-6](#)

Week 10: March 9-13

Week 11: March 16-20 (spring break)

Teacher's Name: Slaughter Course: Personal Finance Honors Dates: January 5-9

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
STANDARDS	STANDARDS	STANDARDS	STANDARDS	STANDARDS
No school	A1 I will understand the importance of learning about personal finance and taking responsibility for personal financial decisions. A2 I can learn the difference between needs versus wants and the importance of savings.	A1 I will understand the importance of learning about personal finance and taking responsibility for personal financial decisions. A2 I can learn the difference between needs versus wants and the importance of savings.	A2 I can learn the difference between needs versus wants and the importance of savings.	A6 I will learn how to safeguard financial information. (Standard A) -move to Monday

LEARNING TARGET	LEARNING TARGET	LEARNING TARGET	LEARNING TARGET	LEARNING TARGET
	<p>I can communicate with my peers and teacher by growing my understanding of classroom procedures/expectations and sharing about myself.</p> <p>I will understand the importance of learning about personal finance. (Standard A)</p> <p>See 10.15</p>	<p>I can communicate with my peers and teacher by growing my understanding of classroom procedures/expectations and sharing about myself.</p> <p>I will understand the importance of learning about personal finance. (Standard A)</p> <p>See 10.15</p>	<p>I will analyze how human behaviors impact financial decisions. (Standard A)</p> <p>See 10.16</p>	<p>I will analyze how human behaviors impact financial decisions. (Standard A)</p> <p>See 10.17</p>
ACTIVATING STRATEGY	ACTIVATING STRATEGY	ACTIVATING STRATEGY	ACTIVATING STRATEGY	ACTIVATING STRATEGY
	-Existing knowledge		<p>“Present statements about needs and wants (e.g., "A new phone is a need for everyone.") for students to agree/disagree with before and after the lesson, allowing them to reflect on their evolving understanding.”</p>	
LESSON ACTIVITIES	LESSON ACTIVITIES	LESSON ACTIVITIES	LESSON ACTIVITIES	LESSON ACTIVITIES
	<p>-QOTD: handout</p> <p>-Expectations/procedures</p> <p>-Syllabus</p>	<p>-QOTD: What are you grateful for today?</p> <p>-Needs vs wants - REVIEW</p> <p>-Safety - REVIEW</p>	<p>-QOTD: current event;</p> <p>-discuss “What percent of people make purchases due to FOMO?”</p> <p>-Video: To Buy or not to buy:</p>	<p>-QOTD: Happy Friday! On a scale of 1-10 with 10 being the highest, how are you doing today? Is there anything that I can do to help?</p>

	<ul style="list-style-type: none"> -Introduce with adjective/get to know you activity -Needs vs wants -Safety -Classwork: Spent game / reflection -Video: Money Master Intro https://classlink.discoveryeducation.com/learn/videos/b479ed22-923a-4d5f-846f-52947ca44aab/?embed=false&embed_origin=false -This or that get to know you activity 	<p>See 10.16 -Get to know you activity with rotating stations including "If I had \$1000..."</p> <p>See 10.14.25 Classwork Assignment (Saving Case Study: Save Me!)</p>	<p>https://classlink.discoveryeducation.com/learn/videos/3727e794-6fe2-4aef-80dc-1bf8ffa79e25</p> <ul style="list-style-type: none"> -Your values assignment Needs vs Wants assignment -pretest -Bingo #1 	<p>-ACTIVITY: MOVE: Your Money Values part 1 (slides 1-5)</p> <p>-Needs vs. Wants case study assignment (on paper DUE MONDAY)</p> <p>The Bean Game w/pencil</p> <p>Stukent 1-2 Money Personality video (played in class), exit ticket (due today), review questions DUE MONDAY</p>
CLOSURE	CLOSURE	CLOSURE	CLOSURE	CLOSURE
		Thumbs up / down / middle on understanding the importance of learning about personal finance.		Stukent Exit ticket

Important Due Dates:

How are you utilizing UDL learning guidelines and strategies within your weekly lessons? Check the boxes or highlight :)

REPRESENTATION options for presenting content	ENGAGEMENT options for engaging student interest	EXPRESSION options for students to demonstrate learning	CULTURAL CONSIDERATIONS	ASSESSMENTS
<input checked="" type="checkbox"/> Artifacts <input type="checkbox"/> Pictures <input type="checkbox"/> Graphic Organizers <input checked="" type="checkbox"/> Video Clips	<input type="checkbox"/> Cooperative Work <input type="checkbox"/> Partner Work <input type="checkbox"/> Manipulatives <input checked="" type="checkbox"/> Movement	<input checked="" type="checkbox"/> Written Response <input type="checkbox"/> Illustrated Response <input checked="" type="checkbox"/> Oral Response <input type="checkbox"/> Model Creation	<input type="checkbox"/> Nature of content & ethnicity and/or culture of students	<input checked="" type="checkbox"/> Class Work <input type="checkbox"/> Journals <input checked="" type="checkbox"/> Group Discussion <input checked="" type="checkbox"/> Individual Participation

<input type="checkbox"/> Audio Recordings <input type="checkbox"/> Lab <input type="checkbox"/> Lecture <input type="checkbox"/> Other:	<input type="checkbox"/> Debates <input type="checkbox"/> Role Plays or Simulations <input type="checkbox"/> Other:	<input type="checkbox"/> Construction <input type="checkbox"/> Other:	<input type="checkbox"/> Other: low income simulation	<input type="checkbox"/> Quiz / Test <input type="checkbox"/> Project <input type="checkbox"/> Conference <input type="checkbox"/> Essay <input type="checkbox"/> Other:
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Instructional Materials:

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*All adjustments to the teacher's lesson plans will be communicated to the students.

Teacher's Name: Slaughter Course: Personal Finance Honors Dates: January 12-16

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
STANDARDS	STANDARDS	STANDARDS	STANDARDS	STANDARDS
A2 The student will analyze how human behaviors impact financial decisions.	Sophomore Class Meeting A2 The student will analyze how human behaviors impact financial decisions.	A2 The student will analyze how human behaviors impact financial decisions.	A2 The student will analyze how human behaviors impact financial decisions.	A2 The student will analyze how human behaviors impact financial decisions.
LEARNING TARGET	LEARNING TARGET	LEARNING TARGET	LEARNING TARGET	LEARNING TARGET
I can learn about ethics and how to safeguard financial information. (Standard A) I will learn how to set SMART financial goals and budgeting basics. (Standard A) See 10.20/21	I will learn how to set SMART financial goals and budgeting basics. (Standard A) See 10.21/22	I will learn how to set SMART financial goals and budgeting basics. (Standard A) See 10.22	I will learn how to set SMART financial goals and budgeting basics. (Standard A) See 10.23	I will learn how to set SMART financial goals and budgeting basics. (Standard A) See 10.24
ACTIVATING STRATEGY	ACTIVATING STRATEGY	ACTIVATING STRATEGY	ACTIVATING STRATEGY	ACTIVATING STRATEGY

LESSON ACTIVITIES	LESSON ACTIVITIES	LESSON ACTIVITIES	LESSON ACTIVITIES	LESSON ACTIVITIES
<p>-QOTD: What does it mean to be ethical?</p> <p>-Safeguarding information</p> <p>-DE Docs: Money Mastery Video https://classlink.discovereducation.com/learn/videos/fbe16ea0-a79b-4522-9cbd-757daab2000a/?embed=false&embed_origin=false&w/snowball fight (vid=20 min.)</p> <p>-Examine ethical scenarios classwork assignment</p> <p>-Madoff video: https://www.youtube.com/watch?v=3wUJesUik5A</p>	<p>-QOTD: Where do you see yourself in 5 years?</p> <p>-Set SMART financial goals - moved to Tuesday https://drive.google.com/file/d/1Bnpqb_ck8-A3VsOel_sHP930r-nBI7iot/view?usp=sharing</p> <p>-Intro to budgeting slides and guided notes CKM</p> <p>-Importance of budgeting</p> <p>-Video: It's a Money Thing: Building a budget (50/30/20) https://www.youtube.com/watch?v=T5b7Bkt335o</p> <p>-Stations</p>	<p>-QOTD: 50/30/20 calculation Rachel makes \$3000/month in her new job. Use the 50/30/20 rule and show how much she should budget for: A. NEEDS? B. WANTS? C. SAVINGS?</p> <p>-Dream vacation budget (Major due Tuesday 1/20) CKM and CE</p> <p>-Video: Pay Yourself First https://www.youtube.com/watch?v=kINhaTG2EiU</p> <p>-Stations completion</p>	<p>-QOTD: current event</p> <p>-fixed vs variable expenses</p> <p>Video: <u>Creating a Budget</u></p> <p>-Dream vacation budget (Major due Wednesday, presentations Thursday) CKM and CE</p>	<p>-QOTD: If you had an unlimited budget to go anywhere in the world where would you go? Why?</p> <p>-Comparing budgeting strategies worksheet CKM start</p> <p>-Dream vacation budget (Major due Wednesday, presentations Thursday) CKM and CE</p> <p>Video: <u>Fincap Friday Scary Spending</u></p> <p>Video: <u>Finance career cluster</u></p>
CLOSURE	CLOSURE	CLOSURE	CLOSURE	CLOSURE
		<p>Exit Ticket: What does it mean to pay yourself first?</p>	<p>Exit Ticket: What do you think is the most important thing to remember about budgeting?</p>	
Important Due Dates:				

How are you utilizing UDL learning guidelines and strategies within your weekly lessons? Check the boxes or highlight :)

REPRESENTATION options for presenting content	ENGAGEMENT options for engaging student interest	EXPRESSION options for students to demonstrate learning	CULTURAL CONSIDERATIONS	ASSESSMENTS
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<input type="checkbox"/> Artifacts <input type="checkbox"/> Pictures <input type="checkbox"/> Graphic Organizers <input type="checkbox"/> Video Clips <input type="checkbox"/> Audio Recordings <input type="checkbox"/> Lab <input type="checkbox"/> Lecture <input type="checkbox"/> Other:	<input type="checkbox"/> Cooperative Work <input type="checkbox"/> Partner Work <input type="checkbox"/> Manipulatives <input type="checkbox"/> Movement <input type="checkbox"/> Debates <input type="checkbox"/> Role Plays or Simulations <input type="checkbox"/> Other: interactive game	<input type="checkbox"/> Written Response <input type="checkbox"/> Illustrated Response <input type="checkbox"/> Oral Response <input type="checkbox"/> Model Creation <input type="checkbox"/> Construction <input type="checkbox"/> Other:	<input type="checkbox"/> Nature of content & ethnicity and/or culture of students <input type="checkbox"/> Other:	<input type="checkbox"/> Class Work <input type="checkbox"/> Journals <input type="checkbox"/> Group Discussion <input type="checkbox"/> Individual Participation <input type="checkbox"/> Quiz / Test <input type="checkbox"/> Project <input type="checkbox"/> Conference <input type="checkbox"/> Essay <input type="checkbox"/> Other:
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Instructional Materials:

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*All adjustments to the teacher's lesson plans will be communicated to the students.

Teacher's Name: Slaughter Course: Personal Finance Honors Dates: January 19-23

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
STANDARDS	STANDARDS	STANDARDS	STANDARDS	STANDARDS
MLK Holiday	C2 I can explain methods used for opening and managing checking and savings accounts.	C3, C4 I can identify the components of a bank statement and reconcile a checking account	Dual Enrollment Meeting C3, C4 I can identify the components of a bank statement and reconcile a checking account	C3, C4 I can identify the components of a bank statement and reconcile a checking account
LEARNING TARGET	LEARNING TARGET	LEARNING TARGET	LEARNING TARGET	LEARNING TARGET
	I will learn how to set SMART financial goals and budgeting basics. (Standard A) See 10.27/10.28	I can demonstrate knowledge of banking services and procedures. (Standard C) See 10.29	I can demonstrate knowledge of banking services and procedures. (Standard C) See 10.30	I can demonstrate knowledge of banking services and procedures. (Standard C) See 10.31
ACTIVATING STRATEGY	ACTIVATING STRATEGY	ACTIVATING STRATEGY	ACTIVATING STRATEGY	ACTIVATING STRATEGY

LESSON ACTIVITIES	LESSON ACTIVITIES	LESSON ACTIVITIES	LESSON ACTIVITIES	LESSON ACTIVITIES
	<p>-QOTD: If your grandparent gave you \$100 today what would you do with the money? Why?</p> <p><u>What percent of Americans earning over \$150,000 live paycheck to paycheck?</u></p> <p>Bingo #3</p> <p>-Video: How much should I save? https://www.youtube.com/embed/u-gFLH3Epb0</p> <p>-Comparing budgeting strategies worksheet CKM completion</p> <p>-Dream vacation budget (Major due Wednesday, presentations Thursday) CKM and CE</p> <p>01.20.26 Everfi - Financial Literacy® for High School Budgeting and Beginning Employment sections ONLY due Fri</p>	<p>-QOTD: What is the average restaurant tip for full-service and quick-service meals?</p> <p>-Savings vs Checking</p> <p>-Intro to banks slides CKM w/guided notes</p> <p>-Bank ad design</p> <p>-Dream vacation budget (Major due Today, presentations Thursday) CKM and CE</p> <p>-Comparing budgeting strategies worksheet CKM DUE</p>	<p>-QOTD: current event</p> <p>-Bank ad design</p> <p>-Guided notes part 1: Understanding checking account CKM - move to next week</p> <p>-Check writing</p> <p>-Spent: Looking for Change Documentary Video & Questions - Part 1</p> <p>-Dream vacation budget (Major - presentations Today) CKM and CE</p>	<p>-QOTD: What is the coolest thing you've ever done?</p> <p>-Spent: Looking for Change Documentary Video & Questions - Part 2</p> <p>-Guided notes part 2: Understanding checking account CKM; account reconciliation - move to next week</p> <p>-Bank ad gallery walk</p> <p>-Dream vacation budget (Major - additional presentations Today) CKM and CE</p>
CLOSURE	CLOSURE	CLOSURE	CLOSURE	CLOSURE
Important Due Dates:				

How are you utilizing UDL learning guidelines and strategies within your weekly lessons? Check the boxes or highlight :)

REPRESENTATION options for presenting content	ENGAGEMENT options for engaging student interest	EXPRESSION options for students to demonstrate learning	CULTURAL CONSIDERATIONS	ASSESSMENTS
<input type="checkbox"/> Artifacts <input type="checkbox"/> Pictures <input type="checkbox"/> Graphic Organizers <input type="checkbox"/> Video Clips <input type="checkbox"/> Audio Recordings <input type="checkbox"/> Lab <input type="checkbox"/> Lecture <input type="checkbox"/> Other:	<input type="checkbox"/> Cooperative Work <input type="checkbox"/> Partner Work <input type="checkbox"/> Manipulatives <input type="checkbox"/> Movement <input type="checkbox"/> Debates <input type="checkbox"/> Role Plays or Simulations <input type="checkbox"/> Other: Everfi, gallery walk	<input type="checkbox"/> Written Response <input type="checkbox"/> Illustrated Response <input type="checkbox"/> Oral Response <input type="checkbox"/> Model Creation <input type="checkbox"/> Construction <input type="checkbox"/> Other:	<input type="checkbox"/> Nature of content & ethnicity and/or culture of students <input type="checkbox"/> Other:	<input type="checkbox"/> Class Work <input type="checkbox"/> Journals <input type="checkbox"/> Group Discussion <input type="checkbox"/> Individual Participation <input type="checkbox"/> Quiz / Test <input type="checkbox"/> Project <input type="checkbox"/> Conference <input type="checkbox"/> Essay <input type="checkbox"/> Other:

Instructional Materials:

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*All adjustments to the teacher's lesson plans will be communicated to the students.

Teacher's Name: Slaughter Course: Personal Finance Honors Dates: January 26-30

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
STANDARDS	STANDARDS	STANDARDS	STANDARDS	STANDARDS
e-Learning C3, C4 I can identify the components of a bank statement and reconcile a checking account	e-Learning D1 Identify types and sources of credit/debt (e.g., credit card, auto loans/leases, mortgages, student loans).	e-Learning D1 Identify types and sources of credit/debt (e.g., credit card, auto loans/leases, mortgages, student loans).	Delayed start (3 hrs) D1 Identify types and sources of credit/debt (e.g., credit card, auto loans/leases, mortgages, student loans).	Delayed start (2 hrs) D1 Identify types and sources of credit/debt (e.g., credit card, auto loans/leases, mortgages, student loans).
LEARNING TARGET	LEARNING TARGET	LEARNING TARGET	LEARNING TARGET	LEARNING TARGET
I can demonstrate knowledge of banking services and procedures. (Standard C)	I can demonstrate knowledge of banking services and procedures. (Standard C)	I can demonstrate knowledge of banking services and procedures. (Standard C)	I can demonstrate knowledge of banking services and procedures. (Standard C)	I can demonstrate knowledge of banking services and procedures. (Standard C)

See 11.03	I can demonstrate an understanding of the various types of debt and methods of managing personal credit. (Standard D) See 11.04	I can demonstrate an understanding of the various types of debt and methods of managing personal credit. (Standard D) See 11.05/11.04	I can demonstrate an understanding of the various types of debt and methods of managing personal credit. (Standard D) See 11.05/11.06	I can demonstrate an understanding of the various types of debt and methods of managing personal credit. (Standard D) See 11.07
ACTIVATING STRATEGY	ACTIVATING STRATEGY	ACTIVATING STRATEGY	ACTIVATING STRATEGY	ACTIVATING STRATEGY
			What are different types of consumer debt? Lending favorite jersey	What are the top 3 reasons people decide to rent (rather than buy) a home?
LESSON ACTIVITIES	LESSON ACTIVITIES	LESSON ACTIVITIES	LESSON ACTIVITIES	LESSON ACTIVITIES
-QOTD: What are some ways a savings account could benefit you now? -Would you rather: financial edition ngpf (part 1; 1-5 -Understanding savings accounts and understanding checking account CKM slides w/guided notes; account reconciliation (Leah's register) -01.26.26 Everfi - Financial Literacy® for High School Checking Accounts AND Savings Accounts sections ONLY	-QOTD: <u>What is the lifetime value of a high school student getting financial education (in \$)?</u> Blooket Personal Finance_edited Personal Finance Review -01.27.26 Everfi - Financial Literacy® for High School Education ROI AND Education & Financial Aid sections ONLY Access Everfi in your Education Apps; This will	-QOTD: What percentage of people get financial advice from social media? -Guided notes part 2: Understanding checking account CKM SLIDES; but NGPF checking account reconciliation assignment VIDEO: Know your checking account https://www.youtube.com/watch?v=ohOtZDD0yMw 01.28.26 eLearning Classwork Assignment (CALCULATE: Reconcile Your Checkbook)	-QOTD : current event Write checks in person -Intro to Credit Card slides CKM w/guided notes -Types of consumer debt -Intro credit card discussion -Classwork Assignment (ANALYZE: Should They Open a Credit Card Account?)_edited ngpf completion then DISCUSS -Credit card stations 1-5 CKM -see WSJ Credit Score Game - Monday	-QOTD: <u>Would you rather have \$1,000,000 or start with a penny and double your money every day for 30 days?</u> -Would you rather: financial edition ngpf (part 2; 6-10 - to next week Credit card video -"Renting vs Owning" and "Buying a House" slides CKM (no guided notes) -Debate prep -rent vs own -FinLit Bingo #2 (2 rounds)-next week

Access Everfi in your Education Apps; This will be graded. Due Friday.	be graded. Due Friday.	-Would you rather: financial edition ngpf (part 2; 6-10		-Everfi - Financial Literacy® for High School Credit and Debt Basics ONLY - to next week
CLOSURE	CLOSURE	CLOSURE	CLOSURE	CLOSURE

Important Due Dates:

How are you utilizing UDL learning guidelines and strategies within your weekly lessons? Check the boxes or highlight :)

REPRESENTATION options for presenting content	ENGAGEMENT options for engaging student interest	EXPRESSION options for students to demonstrate learning	CULTURAL CONSIDERATIONS	ASSESSMENTS
<input type="checkbox"/> Artifacts <input type="checkbox"/> Pictures <input type="checkbox"/> Graphic Organizers <input type="checkbox"/> Video Clips <input type="checkbox"/> Audio Recordings <input type="checkbox"/> Lab <input type="checkbox"/> Lecture <input type="checkbox"/> Other:	<input type="checkbox"/> Cooperative Work <input type="checkbox"/> Partner Work <input type="checkbox"/> Manipulatives <input type="checkbox"/> Movement: bingo, would you rather <input type="checkbox"/> Debates <input type="checkbox"/> Role Plays or Simulations <input type="checkbox"/> Other: Everfi	<input type="checkbox"/> Written Response <input type="checkbox"/> Illustrated Response <input type="checkbox"/> Oral Response <input type="checkbox"/> Model Creation <input type="checkbox"/> Construction <input type="checkbox"/> Other:	<input type="checkbox"/> Nature of content & ethnicity and/or culture of students <input type="checkbox"/> Other:	<input type="checkbox"/> Class Work <input type="checkbox"/> Journals <input type="checkbox"/> Group Discussion <input type="checkbox"/> Individual Participation <input type="checkbox"/> Quiz / Test <input type="checkbox"/> Project <input type="checkbox"/> Conference <input type="checkbox"/> Essay <input type="checkbox"/> Other:

Instructional Materials:

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*All adjustments to the teacher's lesson plans will be communicated to the students.

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
STANDARDS	STANDARDS	STANDARDS	STANDARDS	STANDARDS
e-Learning D1 Identify types and sources of credit/debt (e.g., credit card, auto loans/leases, mortgages, student loans).	e-Learning D1 Identify types and sources of credit/debt (e.g., credit card, auto loans/leases, mortgages, student loans).	D1 Identify types and sources of credit/debt (e.g., credit card, auto loans/leases, mortgages, student loans).	D1 Identify types and sources of credit/debt (e.g., credit card, auto loans/leases, mortgages, student loans).	D1 Identify types and sources of credit/debt (e.g., credit card, auto loans/leases, mortgages, student loans).
LEARNING TARGET	LEARNING TARGET	LEARNING TARGET	LEARNING TARGET	LEARNING TARGET
I can demonstrate knowledge of banking services and procedures. (Standard C) I can demonstrate an understanding of the various types of debt and methods of managing personal credit. (Standard D) See 11.10	I can demonstrate knowledge of banking services and procedures. (Standard C) I can demonstrate an understanding of the various types of debt and methods of managing personal credit. (Standard D) See 11.11/11.07	I can demonstrate knowledge of banking services and procedures. (Standard C) I can demonstrate an understanding of the various types of debt and methods of managing personal credit. (Standard D) See 11.12	I can demonstrate an understanding of the various types of debt and methods of managing personal credit. (Standard D) See 11.13	I can demonstrate an understanding of the various types of debt and methods of managing personal credit. (Standard D) See 11.14
ACTIVATING STRATEGY	ACTIVATING STRATEGY	ACTIVATING STRATEGY	ACTIVATING STRATEGY	ACTIVATING STRATEGY
		Do you want to be a homeowner one day? Why or why not? If so, how will you know you are ready to make the purchase?		
LESSON ACTIVITIES	LESSON ACTIVITIES	LESSON ACTIVITIES	LESSON ACTIVITIES	LESSON ACTIVITIES
-QOTD: Perseverance means not giving up. When have you shown perseverance? How did not giving up make you feel?	-QOTD: <u>What is the average credit card debt among those carrying a balance?</u> Ngpf	-QOTD: Current Event	-QOTD: <u>Excluding home loans, what are the three largest debts for American consumers?</u>	-QOTD: Happy Friday! Just checking in...on a scale of 1-10 with 10 being the

<p>Video: What is a credit score? https://www.youtube.com/watch?v=f2ortkJfTKw</p> <p>Video: Credit Utilization https://www.youtube.com/watch?v=1QkpdgOBI-Q</p> <p>REVIEW-consumer debt/5 credit score elements</p> <p>02.02.26 Classwork Assignment (ANALYZE: Should They Open a Credit Card Account?) due 2/4 (est. of when in person)</p> <p>02.02.26 WSJ Credit Score Game due 2/3; Choose your credit score starting point, make decisions, and track progress so that you can share insights that you learned. (Please do not subscribe, just play the game.)</p> <p>Answer: Which credit score did you choose as a starting point and why? What was your ending credit score? What did you learn?</p> <p>02.02.26 -Everfi - Financial Literacy® for High School </p>	<p>-“Renting vs Owning” and “Buying a House” slides CKM (no guided notes)-see 11.07</p> <p>-Debate prep -rent vs own</p>	<p>-Video: Using your credit card https://www.youtube.com/watch?v=MswDrhLtU_8</p> <p>-Debate prep -rent vs own</p> <p>See Monday for other work to be completed</p>	<p>-Classwork Assignment (ANALYZE: Should They Open a Credit Card Account?)_edited ngpf completion then DISCUSS</p> <p>-Credit card stations 1-5 CKM</p>	<p>highest, how are you doing today?</p> <p>Some people say they value complete honesty in a relationship. Do you think honesty is always the best policy? Explain, using examples from your own experience.</p> <p>DEBATE - rent vs own file due (updated); debate on Mon</p> <p>-Major-PROJECT: Buying Your First Home due Fri 2/13</p>
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Credit and Debt Basics ONLY due Friday				
CLOSURE	CLOSURE	CLOSURE	CLOSURE	CLOSURE
				<p>Exit Ticket: When sending a payment using a P2P payment account, which information is typically required for the transaction?</p> <p>a. Social security number b. Home address c. Email address or phone number d. Passport number</p> <p>Exit Reflection (Complete After Debate next week)</p> <ol style="list-style-type: none"> 1. One strong argument from the other side: 2. One thing your team did well: 3. Has your opinion changed? Why or why not?
Important Due Dates:				

How are you utilizing UDL learning guidelines and strategies within your weekly lessons? Check the boxes or highlight :)

REPRESENTATION options for presenting content	ENGAGEMENT options for engaging student interest	EXPRESSION options for students to demonstrate learning	CULTURAL CONSIDERATIONS	ASSESSMENTS
<input type="checkbox"/> Artifacts <input type="checkbox"/> Pictures <input type="checkbox"/> Graphic Organizers <input type="checkbox"/> Video Clips	<input type="checkbox"/> Cooperative Work <input type="checkbox"/> Partner Work <input type="checkbox"/> Manipulatives	<input type="checkbox"/> Written Response <input type="checkbox"/> Illustrated Response <input type="checkbox"/> Oral Response <input type="checkbox"/> Model Creation	<input type="checkbox"/> Nature of content & ethnicity and/or culture of students <input type="checkbox"/> Other:	<input type="checkbox"/> Class Work <input type="checkbox"/> Journals <input type="checkbox"/> Group Discussion <input type="checkbox"/> Individual Participation

<input type="checkbox"/> Audio Recordings <input type="checkbox"/> Lab <input type="checkbox"/> Lecture <input type="checkbox"/> Other:	<input type="checkbox"/> Movement: would you rather part 2 <input type="checkbox"/> Debates <input type="checkbox"/> Role Plays or Simulations <input type="checkbox"/> Other: Everfi	<input type="checkbox"/> Construction <input type="checkbox"/> Other:		<input type="checkbox"/> Quiz / Test <input type="checkbox"/> Project <input type="checkbox"/> Conference <input type="checkbox"/> Essay <input type="checkbox"/> Other:
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Instructional Materials: <ul style="list-style-type: none"> •

*All adjustments to the teacher's lesson plans will be communicated to the students.

Teacher's Name: Slaughter Course: Personal Finance Honors Dates: February 9-13

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
STANDARDS	STANDARDS	STANDARDS	STANDARDS	STANDARDS
C8 Compare modern payment services between parties.	C8 Compare modern payment services between parties.	Sub C8 Compare modern payment services between parties.	F1-7 Students will examine the impact of taxes on personal finances.	F1-7 Students will examine the impact of taxes on personal finances.
LEARNING TARGET	LEARNING TARGET	LEARNING TARGET	LEARNING TARGET	LEARNING TARGET
I can demonstrate knowledge of banking services and procedures. (Standard C) I can demonstrate an understanding of the various types of debt and methods of managing personal credit. (Standard D)	I can demonstrate knowledge of banking services and procedures. (Standard C) I can demonstrate an understanding of the various types of debt and methods of managing personal credit. (Standard D) See 11.13	I can demonstrate knowledge of banking services and procedures. (Standard C) I can demonstrate an understanding of the various types of debt and methods of managing personal credit. (Standard D)	I can demonstrate an understanding of the various types of debt and methods of managing personal credit. (Standard D) I will examine the impact of taxes on personal finances. (Standard F) See 11.17	I can demonstrate an understanding of the various types of debt and methods of managing personal credit. (Standard D) I will examine the impact of taxes on personal finances. (Standard F) See 11.20

ACTIVATING STRATEGY	ACTIVATING STRATEGY	ACTIVATING STRATEGY	ACTIVATING STRATEGY	ACTIVATING STRATEGY
LESSON ACTIVITIES	LESSON ACTIVITIES	LESSON ACTIVITIES	LESSON ACTIVITIES	LESSON ACTIVITIES
<p>-QOTD: "When the character of a man is not clear to you, look at his friends" ~ Japanese proverb</p> <p>What does this proverb say about the friends a person chooses? What do your current friends say about you?</p> <p>DEBATE (rent vs own) today</p> <p>-Major-PROJECT: Buying Your First Home due Fri 2/13</p> <p>Stukent Credit → Loan Basics - Mortgages & Auto Loans 7-4 Lesson Video</p>	<p>-QOTD: A prominent quote by Dr. Martin Luther King Jr. on helping others is, "Life's most persistent and urgent question is: 'What are you doing for others?'".</p> <p>What are you doing to help others? (e.g. volunteer)</p> <p>-Major-PROJECT: Buying Your First Home due Fri 2/13</p> <p>-Digital wallet -video: credit card vs mobile payment (digital wallet) https://www.youtube.com/watch?v=2sU2uhjoex4</p> <p>Cover basics of P2P as well and provide assignment 02.10.26 Classwork Assignment (RESEARCH: Person-to-Person Payments)</p>	<p>-QOTD: "It is that fundamental belief - I am my brother's keeper, I am my sister's keeper - that makes this country work." — Former President Barack Obama</p> <p>What does this quote mean to you? How can you be your brother's/sister's keeper?</p> <p>02.11.26 Everfi - Financial Literacy® for High School Filing Your Taxes ONLY due Fri</p> <p>-Major-PROJECT: Buying Your First Home due Fri 2/13</p> <p>02.10.26 Classwork Assignment (RESEARCH: Person-to-Person Payments) complete from Tues</p>	<p>-QOTD: Current Event</p> <p>Understanding your pay stub notes and assignment (questions); CKM</p> <p>Wages Bingo CKM</p> <p>-Major-PROJECT: Buying Your First Home due Fri 2/13</p>	<p>-QOTD: Name two types of possible withholdings/deductions that might come out of your paycheck.</p> <p>What is bringing you joy today?</p> <p>-Major-PROJECT: Buying Your First Home due TODAY</p> <p>More Wages Bingo CKM</p> <p>W-4 definition, W-2 definition; tax day 4/15</p>
CLOSURE	CLOSURE	CLOSURE	CLOSURE	CLOSURE
<p>Exit Reflection (Complete After Debate)</p> <p>1. One strong argument from the other side:</p>				

<p>2. One thing your team did well:</p> <p>3. Has your opinion changed? Why or why not?</p>				
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Important Due Dates:

How are you utilizing UDL learning guidelines and strategies within your weekly lessons? Check the boxes or highlight :)

REPRESENTATION options for presenting content	ENGAGEMENT options for engaging student interest	EXPRESSION options for students to demonstrate learning	CULTURAL CONSIDERATIONS	ASSESSMENTS
<input type="checkbox"/> Artifacts <input type="checkbox"/> Pictures <input type="checkbox"/> Graphic Organizers <input type="checkbox"/> Video Clips <input type="checkbox"/> Audio Recordings <input type="checkbox"/> Lab <input type="checkbox"/> Lecture <input type="checkbox"/> Other:	<input type="checkbox"/> Cooperative Work <input type="checkbox"/> Partner Work <input type="checkbox"/> Manipulatives <input type="checkbox"/> Movement: <input type="checkbox"/> Debates <input type="checkbox"/> Role Plays or Simulations <input type="checkbox"/> Other: Everfi	<input type="checkbox"/> Written Response <input type="checkbox"/> Illustrated Response <input type="checkbox"/> Oral Response <input type="checkbox"/> Model Creation <input type="checkbox"/> Construction <input type="checkbox"/> Other:	<input type="checkbox"/> Nature of content & ethnicity and/or culture of students <input type="checkbox"/> Other:	<input type="checkbox"/> Class Work <input type="checkbox"/> Journals <input type="checkbox"/> Group Discussion <input type="checkbox"/> Individual Participation <input type="checkbox"/> Quiz / Test <input type="checkbox"/> Project <input type="checkbox"/> Conference <input type="checkbox"/> Essay <input type="checkbox"/> Other:

Instructional Materials:

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*All adjustments to the teacher's lesson plans will be communicated to the students.

Teacher's Name: Slaughter Course: Personal Finance Honors Dates: February 16-20

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
STANDARDS	STANDARDS	STANDARDS	STANDARDS	STANDARDS
Holiday	8th grade day F1-7 Students will examine the impact of taxes on personal finances.	F1-7 Students will examine the impact of taxes on personal finances.	8th grade day F1-7 Students will examine the impact of taxes on personal finances.	F1-7 Students will examine the impact of taxes on personal finances.
LEARNING TARGET	LEARNING TARGET	LEARNING TARGET	LEARNING TARGET	LEARNING TARGET

	I will examine the impact of taxes on personal finances. (Standard F) See 11.14	I will examine the impact of taxes on personal finances. (Standard F) See 11.20	I will examine the impact of taxes on personal finances. (Standard F) See 11.21	I will examine the impact of taxes on personal finances. (Standard F)
ACTIVATING STRATEGY	ACTIVATING STRATEGY	ACTIVATING STRATEGY	ACTIVATING STRATEGY	ACTIVATING STRATEGY
LESSON ACTIVITIES	LESSON ACTIVITIES	LESSON ACTIVITIES	LESSON ACTIVITIES	LESSON ACTIVITIES
	<p>-QOTD: The word <i>care</i> appears in many phrases. List 2 things that you care about. List 2 things you care for. List 2 things that must be handled with care.</p> <p>W-4 definition, W-2 definition; tax day 4/15 - review</p> <p>W-2 guided notes/questions CKM</p> <p>Watch: Stukent PF 2-2 Lesson Video (currency)</p> <p>Stukent 2-2 Design Your Own Currency due Tues</p>	<p>-QOTD: <u>How many millionaires are there in the United States?</u></p> <p>Completing the Form 1040 (as class); CKM</p> <p>Discuss standard vs. itemized deductions plus tax tables; Show snippet of tax table</p> <p>Complete at least these 2 tax simulations (see 09.22.25):</p> <ul style="list-style-type: none"> • Lawrence Red Owl: Simulation 1: Completing Form W-4 • Cicely King: Simulation 2: Using Your W-2 to File Your 1040 <p>For each simulation, record 2+ insights learned. Use the Google Doc. Screenshot anything relevant and put in the Google Doc.</p>	<p>-QOTD: Current event</p> <p><i>Currency sharing</i></p> <p>Play Stukent Video: 4 - Income → Understanding Taxes 4-2 Lesson Video</p> <p>Complete 1040 individually for Diego incl. Schedule A and 2023 IRS Tax Table - print necessary page</p> <p>Assign 4 - Income → Preparing and Filing Tax Forms 4-4 Tax Talk Taxes Student Instructions; Watch this At the Bell episode and respond to the questions and prompts.</p>	<p>-QOTD: <i>Riddle</i>: I reduce what you owe without making a fuss. If you take me instead, itemizing is a bust. I'm a set amount, no need to guess, subtract me now to owe the IRS less. What am I?</p> <p>Stukent 4-4 Lesson Video - Parts I, II on Taxes; 4-4 Quick Review Questions</p>
CLOSURE	CLOSURE	CLOSURE	CLOSURE	CLOSURE

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Important Due Dates:

How are you utilizing UDL learning guidelines and strategies within your weekly lessons? Check the boxes or highlight :)

REPRESENTATION options for presenting content	ENGAGEMENT options for engaging student interest	EXPRESSION options for students to demonstrate learning	CULTURAL CONSIDERATIONS	ASSESSMENTS
<input type="checkbox"/> Artifacts <input type="checkbox"/> Pictures <input type="checkbox"/> Graphic Organizers <input type="checkbox"/> Video Clips <input type="checkbox"/> Audio Recordings <input type="checkbox"/> Lab <input type="checkbox"/> Lecture <input type="checkbox"/> Other:	<input type="checkbox"/> Cooperative Work <input type="checkbox"/> Partner Work <input type="checkbox"/> Manipulatives <input type="checkbox"/> Movement: <input type="checkbox"/> Debates <input type="checkbox"/> Role Plays or Simulations <input type="checkbox"/> Other: Everfi	<input type="checkbox"/> Written Response <input type="checkbox"/> Illustrated Response <input type="checkbox"/> Oral Response <input type="checkbox"/> Model Creation <input type="checkbox"/> Construction <input type="checkbox"/> Other:	<input type="checkbox"/> Nature of content & ethnicity and/or culture of students <input type="checkbox"/> Other:	<input type="checkbox"/> Class Work <input type="checkbox"/> Journals <input type="checkbox"/> Group Discussion <input type="checkbox"/> Individual Participation <input type="checkbox"/> Quiz / Test <input type="checkbox"/> Project <input type="checkbox"/> Conference <input type="checkbox"/> Essay <input type="checkbox"/> Other:

Instructional Materials: <ul style="list-style-type: none"> •

*All adjustments to the teacher's lesson plans will be communicated to the students.

Teacher's Name: Slaughter Course: Personal Finance Honors Dates: February 23-27

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
STANDARDS	STANDARDS	STANDARDS	STANDARDS	STANDARDS
B. Understanding insurance and risk	B. Understanding insurance and risk	G. Students will develop skills to build financial security. E. Students will demonstrate knowledge of	G. Students will develop skills to build financial security. E. Students will demonstrate knowledge of	G. Students will develop skills to build financial security. E. Students will demonstrate knowledge of

		how to financially prepare for post-secondary education and training.	how to financially prepare for post-secondary education and training.	how to financially prepare for post-secondary education and training.
LEARNING TARGET	LEARNING TARGET	LEARNING TARGET	LEARNING TARGET	LEARNING TARGET
<p>I will examine the impact of insurance on personal finances. (Standard B)</p> <p>See 12.01</p>	<p>I will examine the impact of insurance on personal finances. (Standard B2.)</p> <p>See 12.02</p>	<p>I will examine the impact of investing on personal finances. (Standard F)</p> <p>See 12.03</p>	<p>I will examine the impact of investing on personal finances. (Standard F)</p> <p>I will demonstrate knowledge of how to financially prepare for post-secondary education and training. (Standard E)</p> <p>See 12.04</p>	<p>I will examine the impact of investing on personal finances. (Standard F)</p> <p>I will demonstrate knowledge of how to financially prepare for post-secondary education and training. (Standard E)</p> <p>See 12.05</p>
ACTIVATING STRATEGY	ACTIVATING STRATEGY	ACTIVATING STRATEGY	ACTIVATING STRATEGY	ACTIVATING STRATEGY
<p>What are different types of insurance that you can name?</p>				
LESSON ACTIVITIES	LESSON ACTIVITIES	LESSON ACTIVITIES	LESSON ACTIVITIES	LESSON ACTIVITIES
<p>-QOTD: How much does a texting while driving ticket increase auto insurance premiums?</p> <p>Stukent How Insurance Works; 9-1 Lesson Video & Quick Review Questions; see 09.29.25</p> <p>Build Insurance packages / presentations at end of class → Tues</p>	<p>-QOTD: <u>What percent of people age 75 and older are still working?</u></p> <p>Build Insurance packages / presentations at end of class → Tues (pushed to Wed)</p> <p>Bummer - Insurance Interactive - solo or small groups; https://thebummergea.me.com/</p> <p>Video: Intro to Insurance Non-Edpuzzle version https://www.youtube.com/watch?v=aHMyCqBpoaY</p>	<p>-QOTD: What is the average amount of student debt for college graduates? What factors would a person have to consider when deciding if it's worth it to graduate with tens of thousands of dollars in debt? ngpf https://www.ngpf.org/blog/question-of-the-day/question-of-the-day-what-was-the-average-amount-of-student-debt-for-2020-college-graduates/</p>	<p>-QOTD: Current Event; In your own words, what is inflation? (It's okay to look it up first.)</p> <p>Stukent 6-1 Type of Risk (group activity) / presentations on Friday</p> <p>VIDEO - Discovery Education: Stock Exchange: https://google.discoveryeducation.com/learn/videos/6f8185c3-7d15-4519-bec0-2e189524d506/?utm_source=6f8185c3-7d15-4519-bec0-2e189524d506&utm_</p>	<p>-QOTD: Look up McDonald's closing stock price for yesterday. Check yahoo finance or another source.</p> <p>Investigating Investing</p> <p>VIDEO - It's a Money Thing: Trends in the Stock Market (bull vs bear market): https://www.youtube.com/watch?v=X88BUkiQW8k</p> <p>Stukent 6-1 Meme Stock Craze + Investing video/questions</p>

		<p>Complete 6-1 Student Risk profile; PF 6-1 Lesson Student Risk vs. Reward video/questions</p> <p>Student 6-1 Type of Risk (group activity) / presentations on Friday</p>	<p>medium=mycontent&utm_campaign=hublinks&embed=false&embed_origin=false</p> <p><i>Provide Vocabulary - for test on Thursday</i></p>	<p>6 - Investing → Types of Investments 6-2 Lesson Video</p> <p>Push out Major-Investment Strategy & Personal Education Planning FINAL Project & Presentations due on Mon 3/9; presentations Tues 3/10</p> <p>Student 6-1 Type of Risk (group activity) / presentations Today and Monday</p> <p>Blooket on vocabulary - Monday</p>
CLOSURE	CLOSURE	CLOSURE	CLOSURE	CLOSURE
Important Due Dates:				

How are you utilizing UDL learning guidelines and strategies within your weekly lessons? Check the boxes or highlight :)

REPRESENTATION options for presenting content	ENGAGEMENT options for engaging student interest	EXPRESSION options for students to demonstrate learning	CULTURAL CONSIDERATIONS	ASSESSMENTS
<input type="checkbox"/> Artifacts <input type="checkbox"/> Pictures <input type="checkbox"/> Graphic Organizers <input type="checkbox"/> Video Clips <input type="checkbox"/> Audio Recordings <input type="checkbox"/> Lab <input type="checkbox"/> Lecture <input type="checkbox"/> Other:	<input type="checkbox"/> Cooperative Work <input type="checkbox"/> Partner Work <input type="checkbox"/> Manipulatives <input type="checkbox"/> Movement: <input type="checkbox"/> Debates <input type="checkbox"/> Role Plays or Simulations <input type="checkbox"/> Other: Everfi	<input type="checkbox"/> Written Response <input type="checkbox"/> Illustrated Response <input type="checkbox"/> Oral Response <input type="checkbox"/> Model Creation <input type="checkbox"/> Construction <input type="checkbox"/> Other:	<input type="checkbox"/> Nature of content & ethnicity and/or culture of students <input type="checkbox"/> Other:	<input type="checkbox"/> Class Work <input type="checkbox"/> Journals <input type="checkbox"/> Group Discussion <input type="checkbox"/> Individual Participation <input type="checkbox"/> Quiz / Test <input type="checkbox"/> Project <input type="checkbox"/> Conference <input type="checkbox"/> Essay <input type="checkbox"/> Other:

Instructional Materials:

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Teacher’s Name: Slaughter Course: Personal Finance Honors Dates: March 2-6

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
STANDARDS	STANDARDS	STANDARDS	STANDARDS	STANDARDS
<p>G. Students will develop skills to build financial security.</p> <p>E. Students will demonstrate knowledge of how to financially prepare for post-secondary education and training.</p>	<p>ACT</p> <p>G. Students will develop skills to build financial security.</p> <p>E. Students will demonstrate knowledge of how to financially prepare for post-secondary education and training.</p>	<p>G. Students will develop skills to build financial security.</p> <p>E. Students will demonstrate knowledge of how to financially prepare for post-secondary education and training.</p>	<p>G. Students will develop skills to build financial security.</p> <p>E. Students will demonstrate knowledge of how to financially prepare for post-secondary education and training.</p>	<p>G. Students will develop skills to build financial security.</p> <p>E. Students will demonstrate knowledge of how to financially prepare for post-secondary education and training.</p>
LEARNING TARGET	LEARNING TARGET	LEARNING TARGET	LEARNING TARGET	LEARNING TARGET
<p>I will examine the impact of investing on personal finances. (Standard F)</p> <p>I will demonstrate knowledge of how to financially prepare for post-secondary education and training. (Standard E)</p>	<p>I will examine the impact of investing on personal finances. (Standard F)</p> <p>I will demonstrate knowledge of how to financially prepare for post-secondary education and training. (Standard E)</p>	<p>I will examine the impact of investing on personal finances. (Standard F)</p> <p>I will demonstrate knowledge of how to financially prepare for post-secondary education and training. (Standard E)</p>	<p>I will examine the impact of investing on personal finances. (Standard F)</p> <p>I will demonstrate knowledge of how to financially prepare for post-secondary education and training. (Standard E)</p>	<p>I will examine the impact of investing on personal finances. (Standard F)</p> <p>I will demonstrate knowledge of how to financially prepare for post-secondary education and training. (Standard E)</p>
ACTIVATING STRATEGY	ACTIVATING STRATEGY	ACTIVATING STRATEGY	ACTIVATING STRATEGY	ACTIVATING STRATEGY
LESSON ACTIVITIES	LESSON ACTIVITIES	LESSON ACTIVITIES	LESSON ACTIVITIES	LESSON ACTIVITIES

<p>-QOTD: What is another name for credit risk?</p> <ul style="list-style-type: none"> a. concentration risk b. default risk c. market risk d. inflation risk <p>See 12.11</p> <p>College terms</p> <p>Risk Presentations</p> <p>Video: Explained The Stock Market FULL EPISODE Netflix: https://www.youtube.com/watch?v=ZCFkWDdmXG8</p> <p>Post ARTICLE: 9 Asset Classes for Protection Against Inflation; share when giving out vocabulary</p> <p>Study vocabulary</p> <p>Investigating Investing completion</p> <p>Major-Investment Strategy & Personal Education Planning FINAL Project & Presentations due on Mon 3/9; presentations Tues 3/10</p>	<p>-QOTD: Using rule 72, if you earn 9% how long will it take for your investment to double?...and Financial instrument / asset to help combat inflation:</p> <ul style="list-style-type: none"> A. TIPS (Treasury Inflation-Protected Securities) Bonds B. Real estate C. Stock D. All of the above <p>Study vocabulary</p> <p>Risk Presentations (the rest were done on Wed due to oversight)</p> <p>Video Investing in Stock Student 6-3 Lesson</p> <p>Video Investing in Funds Student 6-5 Lesson</p> <p>Major-Investment Strategy & Personal Education Planning FINAL Project & Presentations due on Mon 3/9; presentations Tues 3/10</p>	<p>-QOTD: How did the Dow Jones Industrial Average (DJIA) perform yesterday?</p> <p>Study vocabulary</p> <p>Video 8 - Career Planning → Applying & Paying for College 8-1 Lesson Video</p> <p>Major-Investment Strategy & Personal Education Planning FINAL Project & Presentations due on Mon 3/9; presentations Tues 3/10</p>	<p>-QOTD: Current Event</p> <p>Major-Investment Strategy & Personal Education Planning FINAL Project & Presentations due on Mon 3/9; presentations Tues 3/10</p> <p>Study vocabulary</p>	<p>-QOTD: As we wrap up this quarter, how will you plan to finish strong in this class? Others?</p> <p>VOCABULARY TEST - revised date</p> <p>Major-Investment Strategy & Personal Education Planning FINAL Project & Presentations due on Mon 3/9; presentations Tues 3/10</p>
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CLOSURE	CLOSURE	CLOSURE	CLOSURE	CLOSURE
Important Due Dates:				

How are you utilizing UDL learning guidelines and strategies within your weekly lessons? Check the boxes or highlight :)

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Instructional Materials:

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