

FRANKLIN-SIMPSON HIGH SCHOOL

Course Name: Career Explorations

Unit Name: Financial Responsibilities

Objectives:

PL-HS-3.2.1 Students will apply financial management practices, including budgeting, banking, savings, and investments and credit, and explain their importance in achieving short and long term financial goals.

PL-HS-4.1.1 Students will analyze and evaluate why people need to work and how a persons career choice impacts life long earning potential, career opportunities, and job satisfaction.

Purpose of the Unit:

To give students a real world view of what to expect post high school when it comes to financial responsibility.

Prerequisites:

Knowledge of expenses, income, banking procedures.

Daily Lesson Guide

Day	Lesson Content and Objectives	Focus Questions	Critical Thinking (High Yield / Literacy /LTF/etc.)	Engagement	Assessment and/or Accommodations
1	PL-HS-3.2.1	Distinguish between using		Pre-assessment (answer questions on page. 170 in	Pre-assessment Accommodations-

		<p>cash and using credit cards.</p> <p>Identify situations when you should use cash and when you should not.</p> <p>Explain how to make change.</p>		<p>Lifeskills book).</p> <p>Introduction into lesson. Explain the goals for learning and upcoming project.</p> <p>Discussion over prior knowledge of banking and budgeting.</p>	<p>Reader Paraphrasing Prompting</p>
2	PL-HS-3.2.1	<p>Distinguish between using cash and using credit cards.</p> <p>Identify situations when you should use cash and when you should not.</p> <p>Explain how to make change.</p>		<p>Bellringer- Students name different things that can or have been used as money in the past. Wait time 3-4 minutes. Discussion over bellringer, interesting facts about what has been used.</p> <p>Direct Instruction- What are types of money, when cash/credit should and shouldn't be used.</p> <p>Making change (Rounding up/Next Dollar Strategy)</p> <p>Formative Assessment-making change</p>	<p>Formative assessment Accommodations Prompting Reader Paraphrasing Calculator</p>

				worksheet.	
3	PL-HS-3.2.1	Explain how to make change		<p>Bellringer – “Joe bought a pair of socks that cost \$6.38. He gave the sales clerk a \$10.00 bill. What was his change using next dollar strategy?”</p> <p>Review over Next Dollar Strategy</p> <p>Continued Guided Practice over money and how to use it.</p> <p>Real world examples.</p> <p>Formative Assessment/Exit slip</p>	<p>Formative assessment</p> <p>Using next dollar strategy</p> <p>Accommodations-</p> <p>Prompting</p> <p>Paraphrasing</p> <p>Calculator</p> <p>Reader</p>
4	PL-HS-3.2.1	<p>Explain why a budget is helpful.</p> <p>Identify the parts of a budget.</p> <p>List the steps in setting up a budget.</p>		<p>Bellringer- Teacher writes “Budget” on the board. Students are given 3-4 minute wait time to come up with words that are related to this word. Discussion.</p> <p>Direct Instruction over what a budget is, the parts of a budget, and initial set up.</p>	<p>Formative assessment</p> <p>Accommodations</p> <p>Prompting</p> <p>Paraphrasing</p> <p>Reader</p>

				<p>Guided Practice- Looking at the budget in the book students will use prior knowledge to access what they believe to be regular and new expenses.</p> <p>Formative Assessment/Independent Practice Worksheet 31.</p>	
5	<p>PL-HS-3.2.1 PL-HS-4.1.1</p>	<p>Use technology to find their career of interest.</p> <p>Collect information about income / expenses.</p> <p>Produce a powerpoint presentation.</p>		<p>Bellringer- What is a budget? What are the parts of a budget? Discussion</p> <p>Project- Direct Instruction Teacher will give instructions for project. Students will use the job that they choose for a career to produce a budget (living expenses, transportation, and recreational). Students will choose an area to live in and will produce a power point presentation to share with the class.</p>	<p>Accommodations- Prompting Paraphrasing Reader</p>

				Computer day.	
6	PL-HS-4.1.1 PL-HS-3.2.1	<p>Use technology to find their career of interest.</p> <p>Collect information about income / expenses.</p> <p>Produce a powerpoint presentation.</p>		<p>Project- Direct Instruction Teacher will give instructions for project. Students will use the job that they choose for a career to produce a budget (living expenses, transportation, and recreational). Students will choose an area to live in and will produce a power point presentation to share with the class.</p> <p>Computer Day</p>	<p>Accommodations- Prompting Paraphrasing Reader</p>
7	PL-HS-4.1.1 PL-HS-3.2.1	<p>Use technology to find their career of interest.</p> <p>Collect information about income / expenses.</p> <p>Produce a powerpoint presentation.</p>		<p>Project- Direct Instruction Teacher will re give instructions for project. Students will use the job that they choose for a career to produce a budget (living expenses, transportation, and recreational). Students will choose an area to live in and will produce a power point presentation to share with the class.</p> <p>Computer Day</p>	<p>Accommodations- Prompting Paraphrasing Reader</p>

8	PL-HS-4.1.1 PL-HS-3.2.1	Generate a thoughtful presentation over my career choice and monthly budget.		Presentations	
9	PL-HS-3.2.1	<p>Explain how to choose a bank.</p> <p>Describe a savings account and explain how to open and use a savings account.</p> <p>Describe a checking account and explain how to use a checking account.</p>		<p>Bellringer- Teacher writes Savings and Checking account on the board. Teacher gives 3-4 minutes to discuss how people use the services banks provide. Open discussion/ reflection.</p> <p>Direct Instruction over how to choose a bank. Differences between savings and checking accounts. Guided Practice – filling out withdrawl and deposit slips.</p> <p>Exit Slip- Given an amount students will fill out a withdrawl and deposit slip.</p>	Accommodations Prompting Paraphrasing
	PL-HS-3.2.1	Describe a savings account and explain how		Bellringer- List 2 reasons why you might choose one bank over another.	Prompting Paraphrasing Reader

10		<p>to open and use a savings account.</p> <p>Describe a checking account and explain how to use a checking account.</p>		<p>Direct Instruction over check writing and check registers.</p> <p>Guided Practice- Writing a check. Filling out a check register.</p> <p>Independent practice- Given an amount and person/place, students will write out a check and fill in on a check register.</p>	
11	PL-HS-3.2.1	<p>Illustrate how to fill out a check and check register.</p> <p>Calculate sales tax on given items.</p>		<p>Bellringer- Given a person/place, students will write out a check and fill in on their check register.</p> <p>Direct Instruction in Sales Tax for KY.</p> <p>Guided Practice on how to calculate sales tax.</p> <p>Independent practice – Sales tax .</p>	<p>Prompting Paraphrasing Calculator</p>
	PL-HS-3.2.1	<p>Illustrate how to fill out a check and check</p>		<p>Formative Assessment- Budgeting Paying with Cash/Credit</p>	<p>Prompting Paraphrasing Calculator</p>

12		<p>register.</p> <p>Calculate sales tax on given items.</p>		<p>Opening checking/savings accounts</p> <p>Writing checks/balancing</p> <p>Calculating sales tax.</p>	
13	PL-HS-3.2.1	<p>Describe a paycheck</p> <p>Describe a paycheck stub</p> <p>Explain how to use direct deposit.</p>		<p>Bell ringer- What information might be included on a paycheck stub? 3-4 minute wait time.</p> <p>Discussion.</p> <p>Direct Instruction- Handling a paycheck. Parts of a paycheck. Parts of a paycheck stub. Depositing your paycheck.</p> <p>Guided Practice- Looking at paycheck and stub pg. 187 and dissecting it for the parts.</p> <p>Independent practice- worksheet 34</p>	<p>Prompting</p> <p>Paraphrasing</p> <p>Reader</p>
14	PL-HS-3.2.1	<p>Summarize the unit. (cash/credit, budgeting, checks/savings,</p>		<p>Review for Summative Assessment</p>	<p>Reader</p> <p>Prompting</p> <p>Paraphrasing</p>

		tax, and paychecks)			
15	PL-HS-3.2.1	Summarize the unit. (cash/credit, budgeting, checks/savings, tax, and paychecks)		Summative Assessment	Reader Prompting Paraphrasing