COURSE TITLE: Career Preparedness

Course Description:
Career Preparedness focuses on three integrated areas of instruction: academic planning and career development, financial literacy, and technology. Course content includes college and career preparation, computer literacy skills, and personal finance. Technology topics are interwoven throughout course instruction. These standards are designed to provide a strong foundation for student acquisition of the skills, attitudes, and knowledge that enable them to achieve success in school, at work, and across the life span.

Potential Certifications/Credentials:
- Microsoft Word, Excel, and/or PowerPoint
- KnowledgeMatters.com - Personal Finance Certificate
- FDIC MoneySmart Certificates
## Course Scope and Sequence

<table>
<thead>
<tr>
<th>Unit #</th>
<th>Unit Title</th>
<th>Estimated Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Foundational Standards</td>
<td>10</td>
</tr>
<tr>
<td>2</td>
<td>Personal Decision-making</td>
<td>3</td>
</tr>
<tr>
<td>3</td>
<td>Academic Planning and Career Development</td>
<td>43</td>
</tr>
<tr>
<td>4</td>
<td>Digital Literacy</td>
<td>23</td>
</tr>
<tr>
<td>5</td>
<td>Financial Management and Budgeting</td>
<td>24</td>
</tr>
<tr>
<td>6</td>
<td>Banking and Financial Institutions</td>
<td>7</td>
</tr>
<tr>
<td>7</td>
<td>Credit and Debt</td>
<td>13</td>
</tr>
<tr>
<td>8</td>
<td>Saving and Investing</td>
<td>8</td>
</tr>
<tr>
<td>9</td>
<td>Risk Management and Insurance</td>
<td>9</td>
</tr>
</tbody>
</table>
Unit Plans of Instruction

Unit 2 Title: Personal Decision-making

Content Standards
AL.CT21.WB.CP.1
Utilize a systematic decision-making process which considers opportunity costs and trade-offs to make academic, career, and financial decisions.

Unpacked Learning Objectives

Students know:
- The process for utilizing a systematic decision-making process which considers opportunity cost and trade-offs to make academic, career, and financial decisions.

Students are able to:
- Describe a systematic decision-making process to consider opportunity costs and trade-offs to make academic, career, and financial decisions.

Students understand that:
- Utilizing a systematic decision-making process to consider opportunity costs and trade-offs is necessary in making academic career and financial decisions.

<table>
<thead>
<tr>
<th>Unit Driving/Essential Question</th>
<th>How can you determine the opportunity costs of a decision? How can you determine the trade-offs of a decision? What is the best way to solve a problem that doesn't have an obvious answer?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exemplar High Quality Unit Task</td>
<td>Students could be given a more complicated and involved scenario. This process can be used throughout the course in a variety of content standards.</td>
</tr>
</tbody>
</table>
### Map of Student Learning by Learning Objective

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Students utilize a systematic decision-making process to consider opportunity costs and trade-offs to make academic, career, and financial decisions.</td>
<td>Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. Unit project incorporating all learned skills and concepts. Formative: Observations of student progress-classwork rubric, class discussions, quizzes, enter &amp; exit slips, self-assessment.</td>
<td>Engage the students in the concepts being discussed. Watch the six minute video “Ted Talk: Joachim de Posada: Don't Eat the Marshmallow!” Point out the Marshmallow Study and define instant and delayed gratification. Class discussion: Discuss what obstacles people face when they make choices. You could either use examples related to spending money, or career and academic planning. Introduce the concept of opportunity cost to students by developing the following example in a</td>
<td>ELA: Locate and use relevant and credible information through a variety of search tools and research strategies; present clear, coherent responses on intended audience and purpose; synthesize multiple sources of information when answering through writing, speaking, or creating a digital product. SS: Impact of labor market on the economy; taxation; business organization.</td>
<td>Smartboard Computer Projector Student devices Internet Presentation Software such as: Google Slides or PowerPoint LMS such as: Schoology, Google Classroom Ted Talk: Joachim de Posada: Don't eat the marshmallow! <a href="http://www.ted.com/talks/joachim_de_posada_says_don_t_eat_the_marshmallow_yet.html">http://www.ted.com/talks/joachim_de_posada_says_don_t_eat_the_marshmallow_yet.html</a> EconEdLink: <a href="http://www.econedlink.org/lessons/index.php?lid=1057&amp;type=educator">http://www.econedlink.org/lessons/index.php?lid=1057&amp;type=educator</a></td>
</tr>
</tbody>
</table>

---

Alabama State Department of Education, Career and Technical Education/Workforce Development, Plans of Instruction Updated as of Jan 8, 2022
large-group, interactive lecture-discussion: When your alarm went off, or your mother called you, what choice did you face this morning? Accept a variety of answers and list them on the board. Then, ask students to reduce the choice to the two best alternatives. Essentially, these are: to get up or not get up. What are the opportunity costs of the choice you did not make?

Determining the difference between opportunity cost and trade-offs: (Class discussion) Have students brainstorm possible activities for Friday night and place the answers on the board. Accept a wide variety of answers. (Going on a date, reading a novel, dinner with your family, watch TV, playing video games, hanging out with friends, etc.)

When deciding what to do, students may only choose one activity. For example, if a student chooses to go on a date, then all the other possible choices are trade-offs. To determine the

opportunity cost, eliminate all other options except the top two choices (going on a date and ???). The choice not chosen is the opportunity cost. Allow students to develop a chart that depicts their options after graduating high school. The chart ideally will have 4 columns and 4 rows, although it could have additional rows for additional choices. (This can either be created on paper or by using Word Processing software). Across row 1 will be column headers (choice, benefits, trade-offs, opportunity cost). In column 1, students will list their choices: (College, Work, Travel, Military, etc.). Each choice will be on a separate row. Once the choices have been made, students will fill in the table with benefits and trade-offs of each choice. Keep in mind that there can only be one opportunity cost for each choice, but there will be many trade-offs and benefits.

<table>
<thead>
<tr>
<th>choice</th>
<th>benefits</th>
<th>trade-offs</th>
<th>opportunity cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>College</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Work</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Travel</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Military</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Alabama State Department of Education, Career and Technical Education/Workforce Development, Plans of Instruction
Updated as of Jan 8, 2022
### Key Vocabulary

<table>
<thead>
<tr>
<th>Vocabulary</th>
</tr>
</thead>
<tbody>
<tr>
<td>decision-making process, opportunity costs, trade-offs</td>
</tr>
</tbody>
</table>

### Work-Based Learning, Simulated Work Experiences, and Experiential Learning:

<table>
<thead>
<tr>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Virtual or In-Person opportunities: Job Shadowing, Interview, Industry Tour Field Trip</td>
</tr>
<tr>
<td>Employability Skill Training - show up to work on time, put away cell phones, get along with others, etc.</td>
</tr>
<tr>
<td>Simulated Workplace - classroom is structured like a company with student applications, realistic company environment</td>
</tr>
<tr>
<td>Career Expo/ Career Day (ex. World of Works (WOW), College Skills Chapters, Career Day/Week)</td>
</tr>
<tr>
<td>Internship</td>
</tr>
</tbody>
</table>

### CTSO Connection:

<table>
<thead>
<tr>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Students prepare for CTSO competitive event(s).</td>
</tr>
<tr>
<td>Students present CTSO presentation(s) to another group (i.e. peers, faculty meeting, civic organization, etc.)</td>
</tr>
</tbody>
</table>

### Certification/Credential Connection:

<table>
<thead>
<tr>
<th>Certification/Credential</th>
</tr>
</thead>
<tbody>
<tr>
<td>Microsoft Word, Excel, and/or PowerPoint</td>
</tr>
</tbody>
</table>
Unit 3 Title: Academic Planning and Career Development

Content Standards

AL.CT21.WB.CP.2
Research and report on the positive and negative effects of various workplace behaviors.

AL.CT21.WB.CP.2a
Identify inappropriate workplace behaviors, including violence and harassment, and procedures for reporting and addressing such behaviors.

AL.CT21.WB.CP.3
Analyze personal skills, interests, and abilities and relate them to career opportunities.

AL.CT21.WB.CP.3a
Participate in assessments that identify personal areas of interest and aptitude, and utilize results to develop a high school educational plan.

AL.CT21.WB.CP.3b
Research and share information about individual career options from the 16 National Career Clusters, including specific job descriptions, requirements, salaries, and employment outlooks.

AL.CT21.WB.CP.4
Match personal preference, education, and training to demands of particular jobs.

AL.CT21.WB.CP.4a
Select a personal career goal based upon results of interest and aptitude assessments.

AL.CT21.WB.CP.4b
Investigate employee benefits and incentives related to identified career choices.

AL.CT21.WB.CP.4bx
Examples: retirement benefits; options for medical, life, and disability insurance; profit-sharing

AL.CT21.WB.CP.4c
Calculate net pay from a given gross salary by subtracting required and optional deductions.

AL.CT21.WB.CP.4d
Utilize database features including merging, sorting, filtering, and formulas to analyze data regarding the effects of career choice on lifestyle, including how interests, ability, and educational achievement relate to the attainment of personal, social, educational, and career goals.

AL.CT21.WB.CP.5
Investigate and present information on the postsecondary admissions process, including means of paying for higher education.

AL.CT21.WB.CP.5x
Examples: grants, loans, personal financing, tuition reimbursement

AL.CT21.WB.CP.5a
a. Complete admission, scholarship, and financial aid applications for postsecondary education.

AL.CT21.WB.CP.5ax
Example: Free Application for Federal Student Aid (FAFSA)
Complete steps of the employment process, including searching for a job, filling out a job application, writing a resume, demonstrating interview skills, and completing required employment forms.

Examples: W-4, I-9

Gather and present information concerning online resources for finding employment, including professional networking.

Generate an electronic portfolio using digital tools.

Examples: cover letter; current resume; completed job application; interest, aptitude, and achievement assessment results; curriculum samples (academic research, educational projects); four-year high school educational plan; education/career preparedness checklist; examples of academic and career preparedness achievements (student organizations, club memberships, honors, credentials, certificates, awards, community service experiences, recommendations)

Unpacked Learning Objectives

Students know:
- The process to research and report on the positive and negative effects of various workplace behaviors.
- The process for identifying inappropriate workplace behaviors, including violence and harassment.
- The process of procedures for reporting and addressing such behaviors.
- The process to analyze personal skills, interests, and abilities.
- The process to relate personal skills, interests, and abilities to career opportunities.
- The process to participate in assessments that identify personal areas of interest and aptitude, and utilize results to develop a high school educational plan.
- The process to research and share information about individual career options from the 16 National Career Clusters, including specific job descriptions, requirements, salaries, and employment outlooks.
- The process to match personal preference, education, and training to demands of particular jobs.
- The process to select a personal career goal based upon results of interest and aptitude assessments.
- The process of investigating employee benefits and incentives related to identified career choices.
- The process of investigating retirement benefits; options for medical life, and disability insurance; profit sharing.
- The steps to calculate net pay from a given gross salary by subtracting required and optional deductions.
- The process of utilizing database features including merging, sorting, filtering, and formulas to analyze data.
- The process to investigate and present information on the postsecondary admissions process, including means of paying for higher education.
- The process to investigate and present information on grants, loans, personal financing, tuition reimbursement.
- The process to complete admission, scholarship, and financial aid applications for postsecondary education.
- The process for completing the FAFSA.
● The process to complete steps of the employment process, including searching for a job, filling out a job application, writing a resume, demonstrating interview skills, and completing required employment forms.
● The process to complete sample W-4 and I-9 forms.
● The process to gather and present information concerning online resources for finding employment, including professional networking.
● The process to generate an electronic portfolio using digital tools.
● The process to generate a cover letter; current resume; completed job application; interest, aptitude, and achievement assessment results; curriculum samples (academic research, educational projects); four-year high school educational plan; education/career preparedness checklist; examples of academic and career preparedness achievements (student organizations, club memberships, honors, credentials, certificates, awards, community service experiences, recommendations).

Students are able to:
● Explain the positive and negative effects of various workplace behaviors.
● Identify inappropriate workplace behaviors.
● Identify the procedures for reporting and addressing such behaviors.
● Analyze their personal skills, interests, and abilities.
● Compare personal skills, interests, and abilities to career opportunities.
● Participate in assessments to identify personal areas of interest and aptitude.
● Create a high school educational plan.
● Explain information about individual career options from the 16 National Career Clusters including job descriptions, requirements, salaries, and employment outlooks.
● Compare personal preference, education, and training to demands of particular jobs.
● Create a personal career goal based upon results of interest and aptitude assessments.
● Explain employee benefits and incentives related to identified career choices.
● Explain retirement benefits.
● Explain options for medical, life and disability insurance.
● Explain profit-sharing.
● Calculate net pay from a given gross salary by subtracting required and optional deductions.
● Demonstrate database features including merging, sorting, filtering, and formulas to analyze data regarding effects of career choice.
● Assess data regarding the effects of career choice on lifestyle, including how interests, abilities, and educational achievement relate to the attainment of personal, social, educational, and career goals.
● Explain the postsecondary admissions process, including means of paying for higher education.
● Explain the difference in a grant, loan, personal financing, and tuition reimbursement options for postsecondary education.
● Explain the process for completing admission, scholarship, and financial aid applications for postsecondary education.
● Complete the FAFSA.
● Explain the stops of the employment process, including search for a job.
● Explain how to fill out a job application.
● Demonstrate how to write a resume.
● Demonstrate interview skills.
● Explain how to complete required employment forms.
● Explain how to complete a W-4 Form.
● Explain how to complete an I-9 Form.
● Explain information concerning online resources for finding employment, including professional networking.
● Generate an electronic portfolio using digital tools.
● Generate a cover letter.
● Generate a resume.
● Complete a job application.
● Complete interest, aptitude, and achievement assessments.
● Provide curriculum samples (academic research educational projects).
● Create a four-year high school educational plan.
● Create an education/career preparedness checklist.
● Explain examples of academic and career preparedness achievements.

Students understand that:
● Positive and negative effects exist of various workplace behaviors.
● Inappropriate workplace behavior will not be tolerated and should follow the procedures for reporting and addressing such behaviors.
● They must be able to compare their personal skills, interests, and abilities to career opportunities.
● Participating in assessments to help identify personal areas of interest and aptitude will be implemented into creating a high school educational plan.
● Individual career information from the 16 National Career Clusters is available including job descriptions, requirements, salaries, and employment outlooks.
● Matching personal preference, education, and training to demands of particular jobs is important in deciding on a future career.
● Interest and aptitude assessments can help determine a personal career goal based upon the results.
● Future employee benefits and incentives will be determined based on the career chosen.
● Retirement benefits, medical insurance, life insurance, disability insurance, and profit-sharing are all possible employee incentives to a career but not for all careers so research to determine what is specifically available for the career chosen.
● Calculating net pay from a gross salary is important to ensure the payment is correct.
● Database features allow one to merge, sort, filter and use formulas to analyze data. The data analyzing the effects of a career choice are essential to determine the impact of one's lifestyle.
● Postsecondary education is expensive and must have a plan for paying for those costs.
● A difference exists between grants, loans, personal financing, and tuition reimbursement as options for postsecondary education.
● Applications for admission, scholarship, and financial aid are a requirement for postsecondary education.
● Completing the FAFSA is required for all those planning to attend college in the future.
● The employment process includes many steps in searching for a job including, filling out a job application, writing a resume, interviewing, and completing the required employment forms.
● W-4 and I-9 Forms are required in order to obtain employment.
● Online resources exist to assist job seekers in finding employment.
- An electronic portfolio is an excellent option for applying to jobs online.
- A cover letter, resume, and job application are documents that are all a part of the job search. A four-year high school education plan can help one to reach future career goals if also following an educational/career preparedness checklist.

| Unit Driving/Essential Question | What are my personal areas of interest and aptitudes? How do I complete a four-year high school education plan? What are my individual career options from the 16 National Career Clusters based on my interest and aptitude assessments? What are specific job descriptions, requirements, salaries, and employment outlooks for individual career options? What are the safety and health standards in the workplace for daily procedures, emergency procedures, equipment/tools, dress, and use of technology and work area maintenance? |
| Exemplar High Quality Unit Task | 4-Year Plan  
Career Research Presentation |
## Map of Student Learning by Learning Objective

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Students research and report on the positive and negative effects of various workplace behaviors.</td>
<td>Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. Unit project incorporating all learned skills and concepts. Formative: Observations of student progress-classwork rubric, class discussions, quizzes, enter &amp; exit slips, self-assessment</td>
<td>Watch the video clip <a href="http://www.youtube.com/watch?v=unHiRoVCv6w">http://www.youtube.com/watch?v=unHiRoVCv6w</a> This short three minute clip shows four children in a business office, one acting like a child and what happens. Ask students to identify the different ways that were childish. (Calling the boss names, putting another worker in an awkward relationship situation, directly interfering with a worker’s ability to do their work, etc.). Have students take a pre-quiz on workplace behaviors. Both the quiz</td>
<td>ELA: Locate and use relevant and credible information through a variety of search tools and research strategies; present clear, coherent responses on intended audience and purpose; synthesize multiple sources of information when answering through writing, speaking, or creating a digital product.</td>
<td>Smartboard Computer Projector Student devices Internet Presentation Software such as: Google Slides or PowerPoint LMS such as: Schoology, Google Classroom YouTube Clip: <a href="http://www.youtube.com/watch?v=unHiRoVCv6w">http://www.youtube.com/watch?v=unHiRoVCv6w</a> Word document quiz on appropriate workplace behaviors. Focal Point Training and Consultancy Ltd v1 Dec 2011 Copies of the article <a href="http://pattyinglishms.hubpa">http://pattyinglishms.hubpa</a></td>
</tr>
</tbody>
</table>

**Learning Activity Checklist**

**Link to Differentiation Examples**

**Equipment List by CTE Cluster**

**Link to Helpful Tech Tools**
Students identify inappropriate workplace behaviors, including violence and harassment, and procedures for reporting and addressing such behaviors.

Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions.

Unit project incorporating all learned skills and concepts.

Formative: Observations of student progress-classwork rubric, class discussions, quizzes, enter & exit slips, self-assessment

Divide students in five teams, give each team a characteristic, and have each team develop a short skit on their characteristic.

Then have students perform skits for the class. Have students read “Appearance Matters!” and “Work Relationships” both brochures from Alabama Cooperative Internet access to show video clips from youtube clip Word document quiz on

ELA: Locate and use relevant and credible information through a variety of search tools and research strategies; present clear, coherent responses on intended audience and purpose; synthesize multiple sources of information when answering through writing, speaking, or creating a digital product.

Smartboard
Computer
Projector
Student devices
Internet
Presentation Software such as: Google Slides or PowerPoint
LMS such as: Schoology, Google Classroom
Speakers – Men’s Warehouse
Presentation Supplies for Presentation
appropriate workplace behaviors. Focal Point Training and Consultancy Ltd v1 Dec 2011


Speaker – Invite a representative from Men’s Warehouse to come and give their “Dress For Success” presentation.

Students write a letter to a friend explaining to them what they have learned about appropriate behaviors at work. Students view portions of the PowerPoint “Ethics, Code of Conduct, Performance Expectations, EPAs, and Staff Political Activity.” This presentation can be found [HERE](http://pattyinglishms.hubpages.com/hub/Top_5_Characteristics) Adapt the presentation to your
| Students analyze personal skills, interests, and abilities, and relate them to career opportunities. | Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. Unit project incorporating all learned skills and concepts. Formative: Observations of student progress-classwork rubric, class | Students complete the aptitude assessment on their ACPS - Kuder account | ELA: Locate and use relevant and credible information through a variety of search tools and research strategies. SS: Impact of labor market on the economy; standard of living; goods and services. | Smartboard Computer Projector Student devices Internet Presentation Software such as: Google Slides or PowerPoint LMS such as: Schoology, Google Classroom |
| Students participate in assessments that identify personal areas of interest and aptitude, and utilize results to develop a high school educational plan. | Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. Unit project incorporating all learned skills and concepts. Formative: Observations of student progress-classwork rubric, class discussions, quizzes, enter & exit slips, self-assessment | Students will view the video of JK Rowling’s Commencement Speech at Harvard University, and complete a worksheet that ensures students are listening. Guide students through the registration/login instructions for Alabama Career Planning System - Kuder. Students complete the interest assessment on their ACPS - Kuder account. | ELA: Locate and use relevant and credible information through a variety of search tools and research strategies; present clear, coherent responses on intended audience and purpose; synthesize multiple sources of information when answering through writing, speaking, or creating a digital product. SS: Impact of labor market on the economy; standard of living; goods and services. | Smartboard Computer Projector Student devices Internet Presentation Software such as: Google Slides or PowerPoint LMS such as: Schoology, Google Classroom JK Rowlig’s Commencement Speech at Harvard University. [http://www.youtube.com/watch?v=wHGqp8lz36c](http://www.youtube.com/watch?v=wHGqp8lz36c) To access Kuder visit Alabama Career Planning System (ACPS) and log in to your account through counselors and educator link then follow the instructions on the Quick Guide: [www.alacareerinfo.org](http://www.alacareerinfo.org) Access ACPS - Kuder through [www.alacareerinfo.org](http://www.alacareerinfo.org) |
| Students research and share information about individual career options from the 16 National | Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. | On the Alabama Career Information Network, use the tab labeled career planning, access the | ELA: Locate and use relevant and credible information through a variety of search tools and | Smartboard Computer Projector Student devices |
| Career Clusters, including specific job descriptions, requirements, salaries, and employment outlooks. | Unit project incorporating all learned skills and concepts. | CareerOneStop Pathways to Success site [www.careeronestop.org](http://www.careeronestop.org), What’s My Next Move. Guide to exploring careers online. Students complete the online activities: • What are my career interests? (Page 2) • Which careers do I want to explore? (Page 3) • Who’s doing what I want to do? (Page 4) Explore educational requirements for jobs at the [www.careeronestop.org](http://www.careeronestop.org) What’s My Next Move, Education and Training section. Short Term Training Certification Apprenticeship Community Colleges Programs of Study College This site emphasizes the importance of credentialing in your prospective career, continuing to update with professional development in this ever-changing world of work. | research strategies; present clear, coherent responses on intended audience and purpose; synthesize multiple sources of information when answering through writing, speaking, or creating a digital product. SS: Impact of labor market on the economy; standard of living; goods and services; taxation; business organization. | Internet Presentation Software such as: Google Slides or PowerPoint LMS such as: Schoology, Google Classroom CareerOneStop Pathways to Success, [www.careeronestop.org](http://www.careeronestop.org), U. S. Department of Labor, American Job Center Network. Print the list of 5 job zones at [www.mynextmove.org/explore/jobzones](http://www.mynextmove.org/explore/jobzones) for students to complete. |
| Students match personal preference, education, and training to demands of | Summative: Unit exam with multiple choice, fill-in- | Check the sites [www.labor.alabama.gov/lm](http://www.labor.alabama.gov/lm) and [www.labor.alabama.gov/lmi](http://www.labor.alabama.gov/lmi) | ELA: Locate and use relevant and credible information through a | Smartboard Computer Projector |
| Students select a personal career goal based upon results of interest and aptitude assessments. | blank, and/or short answer questions. | http://www.bls.gov/ooh/ for research on job outlook. Students explore the Go Build Campaign about the value of learning a trade to dispel misconceptions about skilled labor. Assign groups to investigate the skilled labor market in Alabama based on jobs outlook, earnings potential, and apprenticeship programs available. Share out. Students use the website www.offtocollege.com to explore the cost of attending college, whether it is a 2-year or 8-year program of study. Complete the worksheet underneath the tab Tools, College Cost Comparison Worksheet. | variety of search tools and research strategies; present clear, coherent responses on intended audience and purpose; synthesize multiple sources of information when answering through writing, speaking, or creating a digital product. SS: Impact of labor market on the economy; standard of living; goods and services; taxation; business organization. | Student devices: Internet, Presentation Software such as: Google Slides or PowerPoint, LMS such as: Schoology, Google Classroom. Alabama’s Hot 40 Jobs, Alabama Department of Labor, www.labor.alabama.gov/lm Occupational Outlook Handbook http://www.bls.gov/ooh/ Alabama Career Network, www.alcareerinfo.org -Off to College is an all-encompassing website that allows students to make a career selection, then with ease move through the site for access to all Alabama (or state of their choice) college programs. Print copies of College Cost Comparison Worksheet. |
| Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. | Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. | ELA: Locate and use relevant and credible information through a variety of search tools and strategies; present clear, coherent responses on intended audience and purpose; synthesize multiple sources of information when answering through writing, speaking, or creating a digital product. | Student devices: LMS such as: Schoology, Google Classroom. Computer, Projector. | Smartboard, Computer, Projector. |
| Students investigate employee benefits and incentives related to identified career choices. | Unit project incorporating all learned skills and concepts. | true story of a person who did not give up on their dreams. Students respond to these short movie excerpts by writing an essay about their career dreams. | research strategies; present clear, coherent responses on intended audience and purpose; synthesize multiple sources of information when answering through writing, speaking, or creating a digital product. | Internet Presentation Software such as: Google Slides or PowerPoint | Students will research possible benefits available with the career pathway they have selected. | ELA: Locate and use relevant and credible information through a variety of search tools and research strategies; present clear, coherent responses on intended audience and purpose; synthesize multiple sources of information when answering through writing, speaking, or creating a digital product. | Internet Presentation Software such as: Google Slides or PowerPoint | Students complete online Geni-Revolution Mission 2 and 3. The mission can be repeated if you choose but your score will not be improved. Save where you get to in the mission to enter the site again without being penalized, if the class period ends. | LMS such as: Schoology, Google Classroom | SS: Impact of labor market on the economy; standard of living; goods and services. | Internet Presentation Software such as: Google Slides or PowerPoint | Students investigate employee benefits and incentives related to identified career choices. | Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. | Cop y handout: Exercise 7.1 “What Ar e All These
| Students investigate retirement benefits; options for medical, life, and disability insurance; profit-sharing. | Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. Unit project incorporating all learned skills and concepts. Formative: Observations of student progress-classwork rubric, class | Students will research possible benefits available with the career pathway they have selected. Students complete online Geni-Revolution Mission 2 and 3. The mission can be repeated if you choose but your score will not be improved. Save where you get to in the mission to | ELA: Locate and use relevant and credible information through a variety of search tools and research strategies; present clear, coherent responses on intended audience and purpose; synthesize multiple sources of information when answering through | Deductions from My Paycheck?  
Calculators for each student Invite a Human Resources director of a major business in your community to speak to the class about the employee benefits and incentives their agency provides.  
Register each student in the Geni-Revolution site [www.genirevolution.org](http://www.genirevolution.org) Information necessary is their age, and a password, you will not need their email address. This site will maintain student scores in the teacher folder that can be utilized for grading purposes.  
Students will research possible benefits available with the career pathway they have selected. Students complete online Geni-Revolution Mission 2 and 3. The mission can be repeated if you choose but your score will not be improved. Save where you get to in the mission to | Smartboard Computer Projector Student devices Internet Presentation Software such as: Google Slides or PowerPoint LMS such as: Schoology, Google Classroom |
<p>| Students calculate net pay from a given gross salary by subtracting required and | Summative: Unit exam with multiple choice, fill-in- | Complete the note taking guide for Understanding | SS: Impact of labor market on the economy; standard of living; goods and services; taxation; business organization. | Keys to Financial Success, Federal Reserve Banks of Philadelphia and Delaware Council on Economic Education. Lesson 3.3 “Uncle Sam Takes a Bite: Forms, Forms, Forms.” Copy handout: Exercise 7.1 “What Are All These Deductions from My Paycheck?” Calculators for each student Invite a Human Resources director of a major business in your community to speak to the class about the employee benefits and incentives their agency provides. Register each student in the Geni-Revolution site <a href="http://www.genirevolution.org">www.genirevolution.org</a> Information necessary is their age, and a password, you will not need their email address. This site will maintain student scores in the teacher folder that can be utilized for grading purposes. |
| optional deductions. | blank, and/or short answer questions. | Your Paycheck software presentation. Complete the worksheet on how to read a paycheck stub. Activity: Paychecks Puzzle Utilize the website <a href="http://www.paycheckcity.com">www.paycheckcity.com</a> to compute federal, state, and FICA taxes for an authentic income based on your career choice to determine net income. Students take the Jump$tart “Reality Check Quiz” at the website <a href="http://www.jumpstart.org/">http://www.jumpstart.org/</a>. Results will indicate hourly salary required for the desired lifestyle. Discuss the following points about the quiz: • Were your lifestyle choices more expensive than you anticipated? • What choices could you have made that would have lowered your expenses? • Are the occupations listed for you compatible with your educational goals? | services; taxation; business organization. | Student devices Internet Presentation Software such as: Google Slides or PowerPoint LMS such as: Schoology, Google Classroom Family Economic &amp; Financial Education, (<a href="http://www.fefe.arizona.edu/">www.fefe.arizona.edu/</a>) Download the free software presentation program, Understanding Your Paycheck. Copy the note taking guide for the software presentation program. Copy the worksheet reading a paycheck stub. Copy the puzzle: Paychecks Instruct students how to use the website <a href="http://www.paycheckcity.com">www.paycheckcity.com</a> to calculate taxes in the (city, state) they choose to live based on the income of their career choice. Jump$tart Coalition for Personal Financial Literacy, <a href="http://www.jumpstart.org/">http://www.jumpstart.org/</a> |</p>
<table>
<thead>
<tr>
<th>Students utilize database features, including merging, sorting, filtering, and formulas to analyze data regarding the effects of career choice on lifestyle, including how interests, ability, and educational achievement relate to the attainment of personal, social, educational, and career goals.</th>
<th>Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. Unit project incorporating all learned skills and concepts. Formative: Observations of student progress-classwork rubric, class discussions, quizzes, enter &amp; exit slips, self-assessment</th>
<th>Alabama Learning Exchange (<a href="http://alex.state.al.us/index.php">http://alex.state.al.us/index.php</a>), lesson “My Future Life: Let’s Get Real”, Worksheet to Compute Net Income can be used as an example of the type of information needed on the document to be created using database or it can be used as is by teachers who have limited computer use by students. Instruct students to the website About.com, spreadsheets: <a href="http://spreadsheets.about.com/od/datamanagementinexcel/ss/excel_database.htm">http://spreadsheets.about.com/od/datamanagementinexcel/ss/excel_database.htm</a> for online instructions on how to create a database document.</th>
<th>ELA: Digital literacy - using a spreadsheet to organize data. SS: Changes in workforce over time; historical aspects of the creation and use of machinery; cultural and societal changes over time due to use of electricity/machinery; historical aspects of the creation and use of machinery.</th>
<th>Smartboard Computer Projector Student devices Internet Presentation Software such as: Google Slides or PowerPoint LMS such as: Schoology, Google Classroom <a href="http://alex.state.al.us/index.php">http://alex.state.al.us/index.php</a> - <a href="http://spreadsheets.about.com/od/datamanagementinexcel/ss/excel_database.htm">http://spreadsheets.about.com/od/datamanagementinexcel/ss/excel_database.htm</a> Use online instructions to create a database document: <a href="http://spreadsheets.about.com/od/datamanagementinexcel/ss/excel_database.htm">http://spreadsheets.about.com/od/datamanagementinexcel/ss/excel_database.htm</a></th>
</tr>
</thead>
<tbody>
<tr>
<td>Students investigate and present information on the postsecondary admissions process, including means of paying for higher education.</td>
<td>Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. Unit project incorporating all learned skills and concepts. Formative: Observations of student progress-classwork rubric, class discussions</td>
<td>Students complete paper applications for admission to a local college. Students search college web sites for admission requirements and an electronic application for admission to a 2 year college and 4 year college or university – ELA: Locate and use relevant and credible information through a variety of search tools and research strategies; present clear, coherent responses on intended audience and purpose; synthesize multiple sources of information when answering through</td>
<td>Smartboard Computer Projector Student devices Internet Presentation Software such as: Google Slides or PowerPoint LMS such as: Schoology, Google Classroom <a href="http://www.alcareerinfo.org">www.alcareerinfo.org</a></td>
<td></td>
</tr>
<tr>
<td>Students investigate and present information on grants, loans, personal financing, and tuition reimbursement.</td>
<td>Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions.</td>
<td>Students will research how much their postsecondary education will cost depending on career choice, college choice, and financial situation. College websites for tuition, educational degree requirements, and other cost factors. College catalogues may also be used if provided by the college.</td>
<td>ELA: Locate and use relevant and credible information through a variety of search tools and research strategies; present clear, coherent responses on intended audience and purpose; synthesize multiple sources of information when answering through writing, speaking, or creating a digital product.</td>
<td>College website links</td>
</tr>
<tr>
<td>Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions.</td>
<td>Unit project incorporating all learned skills and concepts.</td>
<td>Students will research how much their postsecondary education will cost depending on career choice, college choice, and financial situation. College websites for tuition, educational degree requirements, and other cost factors. College catalogues may also be used if provided by the college.</td>
<td>ELA: Locate and use relevant and credible information through a variety of search tools and research strategies; present clear, coherent responses on intended audience and purpose; synthesize multiple sources of information when answering through writing, speaking, or creating a digital product.</td>
<td>College website links</td>
</tr>
<tr>
<td>Students complete admission, scholarship, and financial aid applications for postsecondary education.</td>
<td>Summative Assessments (AQTS 2.9) • Post-Secondary Educational Plan • Credential or certification for career</td>
<td>Students complete admission, scholarship, and financial aid applications for a college of their choosing.</td>
<td>ELA: Locate and use relevant and credible information through a variety of search tools and research strategies; present clear, coherent responses on intended audience and purpose.</td>
<td>College website links</td>
</tr>
</tbody>
</table>

**Notes:**
- **Discussions, quizzes, enter & exit slips, self-assessment:**
- **www.alcareerinfo.org and ACPS-Kuder section:**
- **Writing, speaking, or creating a digital product:**
- **College website links:**

**Materials:**
- Smartboard
- Computer
- Projector
- Student devices
- Internet
- Presentation Software such as: Google Slides or PowerPoint
- LMS such as: Schoology, Google Classroom
- Print versions of both state and national college catalogues
- Paper copy of the financial Aid estimator
- Paper copy of the FAFSA

**Advanced Placement:**
- AP Calculus
- AP Chemistry
- AP Physics

**URLs:**

**Assessments:**
- **Summative Assessments (AQTS 2.9):**
- **Post-Secondary Educational Plan**
- **Credential or certification for career**
- **Unit project incorporating all learned skills and concepts.**

**Formative:**
- **Observations of student progress-classwork rubric, class discussions, quizzes, enter & exit slips, self-assessment**
- **Writing, speaking, or creating a digital product**
<table>
<thead>
<tr>
<th>Students complete the Free Application for Federal Student Aid (FAFSA).</th>
<th>Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions.</th>
<th>Web site <a href="http://www.fafsa.ed.gov">www.fafsa.ed.gov</a> link to investigate: “How to Complete the FAFSA?” Federal Student Aid Guide Students will create PowerPoint Presentations demonstrating knowledge of different methods of paying for college.</th>
<th>Smartboard Computer Projector Student devices Internet Presentation Software such as: Google Slides or PowerPoint LMS such as: Schoology, Google Classroom Paper copy of the FAFSA <a href="http://www.fafsa.ed.gov">http://www.fafsa.ed.gov</a></th>
</tr>
</thead>
<tbody>
<tr>
<td>Students complete steps of the employment process, including searching for a job, filling out a job application, writing a resume, demonstrating interview skills, and completing required employment forms.</td>
<td>Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions.</td>
<td>A guest speaker from a local business or industry will inform students of their employment process. For example, students could view the Reach and Teach Interviews with Industry Professionals: <a href="https://www.reachandteach.rocks/virtual-interview-series">https://www.reachandteach.rocks/virtual-interview-series</a> Students will learn work readiness skills and their importance to their careers. Students will learn</td>
<td>Smartboard Computer Projector Student devices Internet Presentation Software such as: Google Slides or PowerPoint LMS such as: Schoology, Google Classroom Local business or industry professional. Reach and Teach Interview Series:</td>
</tr>
<tr>
<td>important aspects of effective job searches.</td>
<td>Students will conduct mock job searches through various resources.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Students will read and analyze an article about job applications.</td>
<td>Students will learn the importance of filling out a job application correctly, and vocabulary that is on an application will be explained. Students will fill out a sample job application.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Students will be introduced to the concept of a resume as a part of the employment process. Students will watch a video on resume mistakes, one mistake will make you lose a job.</td>
<td>Students will complete a resume worksheet. Students will complete a personal resume. Students will discuss the importance of job interviews.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Use various internet search options, local websites, staffing agencies, newspapers, cold calling, etc.

**Article on Job Applications:**
[http://www.quintcareers.com/job_applications.html](http://www.quintcareers.com/job_applications.html)

**Teacher Resource:**
[http://jobsearch.about.com/cs/jobapplications/a/jobapplication.htm](http://jobsearch.about.com/cs/jobapplications/a/jobapplication.htm)

**Sample Job Application:**

**Teacher Resources:**
[http://www.bc.edu/offices/c](http://www.bc.edu/offices/c)

[https://www.reachandteach.rocks/virtual-interview-series](https://www.reachandteach.rocks/virtual-interview-series)

Junior Achievement Success Skills- Session One “It’s My Life”

Teacher resource:
[http://content.moneyinstructor.com/1047/jobsearching-begin.html](http://content.moneyinstructor.com/1047/jobsearching-begin.html),
[http://content.moneyinstructor.com/1109/careernetworking.html](http://content.moneyinstructor.com/1109/careernetworking.html)

Use various internet search options, local websites, staffing agencies, newspapers, cold calling, etc.

**Article on Job Applications:**
[http://www.quintcareers.com/job_applications.html](http://www.quintcareers.com/job_applications.html)

**Teacher Resource:**
[http://jobsearch.about.com/cs/jobapplications/a/jobapplication.htm](http://jobsearch.about.com/cs/jobapplications/a/jobapplication.htm)

**Sample Job Application:**

**Teacher Resources:**
[http://www.bc.edu/offices/c](http://www.bc.edu/offices/c)
| Students complete sample W-4 and I-9 forms. | Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. 
Unit project incorporating all learned skills and concepts. 
Formative: Observations of student progress-classwork rubric, class discussions, quizzes, enter & exit slips, self-assessment | Teacher will discuss the various employment forms including W-4, I-9, A-4, etc. 
Students will correctly complete all the employment forms. | SS: Impact of labor market on the economy; standard of living; goods and services; taxation; business organization. | areers/skills/resumes/whatisaresume.html  
Resume Mistakes: http://www.youtube.com/watch?v=FClWySJ6Sxs  
Resume worksheet: http://www.ccd.me.edu/careerprep/CareerPrepCurriculum_LP-4.pdf  
Smartboard Computer Projector Student devices Internet Presentation Software such as: Google Slides or PowerPoint LMS such as: Schoology, Google Classroom  
<table>
<thead>
<tr>
<th>Students gather and present information concerning online resources for finding employment, including professional networking.</th>
<th>Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. Unit project incorporating all learned skills and concepts. Formative: Observations of student progress-classwork rubric, class discussions, quizzes, enter &amp; exit slips, self-assessment.</th>
<th>Students will research and find twenty important interview skills, and then find ten things to never do on an interview. Have the students post their findings on the online discussion board in their learning community, and then participate in a discussion with their peers. Students will learn the importance of an interview through discussions with a professional in business and industry. Students will participate in a mock interview with both peers and adults.</th>
<th>ELA: Locate and use relevant and credible information through a variety of search tools and research strategies; present clear, coherent responses on intended audience and purpose; synthesize multiple sources of information when answering through writing, speaking, or creating a digital product. SS: Impact of labor market on the economy; standard of living; goods and services; taxation; business organization.</th>
<th>Smartboard Computer Projector Student devices Internet Presentation Software such as: Google Slides or PowerPoint LMS such as: Schoology, Google Classroom Students will use an internet search engine. The online communities include: Moodle, Edmodo, Blackboard, Canvas Junior Achievement Success Skills- Session Seven “It’s My Future” Sample questions and an evaluation: <a href="http://www.ccd.me.edu/careerprep/CareerPrepCurriculum_LP-6.pdf">http://www.ccd.me.edu/careerprep/CareerPrepCurriculum_LP-6.pdf</a></th>
</tr>
</thead>
<tbody>
<tr>
<td>Students generate an electronic portfolio using digital tools.</td>
<td>Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions.</td>
<td>Portfolio of Career research, selection and corresponding choice of</td>
<td>ELA: Locate and use relevant and credible information through a</td>
<td>Smartboard Computer Projector</td>
</tr>
</tbody>
</table>

Alabama State Department of Education, Career and Technical Education/Workforce Development, Plans of Instruction Updated as of Jan 8, 2022
### Students generate a cover letter; current resume; completed job application; interest, aptitude, and achievement assessment results; curriculum samples (academic research, educational projects); four-year high school educational plan; education/career preparedness checklist; examples of academic and career preparedness achievements (student organizations, club memberships, honors, credentials, certificates, awards, community service experiences, recommendations).

### Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions.

### Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions.

### Students create a cover letter and resume to upload to their Kuder ePortfolio.

### Students upload their 4-year plan into their Kuder e-Portfolio.

### Students upload their education/career preparedness checklist into their Kuder ePortfolio.

### Students add information about their achievements to their current resume.

### ELA: Locate and use relevant and credible information through a variety of search tools and research strategies; present clear, coherent responses on intended audience and purpose; synthesize multiple sources of information when answering through writing, speaking, or creating a digital product.

### ELA: Locate and use relevant and credible information through a variety of search tools and research strategies; present clear, coherent responses on intended audience and purpose; synthesize multiple sources of information when answering through writing, speaking, or creating a digital product.

### Student devices

<table>
<thead>
<tr>
<th>Internet</th>
<th>Presentation Software such as: Google Slides or PowerPoint</th>
</tr>
</thead>
<tbody>
<tr>
<td>LMS such as: Schoology, Google Classroom</td>
<td></td>
</tr>
</tbody>
</table>

### https://al.kuder.com

### Student devices

<table>
<thead>
<tr>
<th>Internet</th>
<th>Presentation Software such as: Google Slides or PowerPoint</th>
</tr>
</thead>
<tbody>
<tr>
<td>LMS such as: Schoology, Google Classroom</td>
<td></td>
</tr>
</tbody>
</table>

### Smartboard

<table>
<thead>
<tr>
<th>Computer</th>
<th>Projector</th>
</tr>
</thead>
</table>

### Student devices

<table>
<thead>
<tr>
<th>Internet</th>
<th>Presentation Software such as: Google Slides or PowerPoint</th>
</tr>
</thead>
<tbody>
<tr>
<td>LMS such as: Schoology, Google Classroom</td>
<td></td>
</tr>
</tbody>
</table>

### Students create a cover letter and resume to upload to their Kuder ePortfolio.

### Students complete all Kuder assessments.

### Students upload their 4-year plan into their Kuder e-Portfolio.

### Students upload their education/career preparedness checklist into their Kuder ePortfolio.

### Students add information about their achievements to their current resume.
Key Vocabulary

- Workplace Behaviors
- Violence
- Harassment
- Workplace Behaviors
- Procedures
- Personal Skills
- Interests
- Abilities
- Career Opportunities
- Personal Interests
- Aptitude
- Education Plan
- 16 National Career Clusters
- Job Description
- Job Requirements
- Salary
- Employment Outlook
- Personal Preference
- Education
- Training
- Personal Career Goal
- Interest Assessment
- Aptitude Assessment
- Employee Benefits
- Employee Incentives
- Retirement Benefits
- Medical Insurance
- Life Insurance
- Disability Insurance
- Profit-Sharing
- Net Pay
- Gross Salary
- Deductions
- Database
- Merge
- Sort
Work-Based Learning, Simulated Work Experiences, and Experiential Learning:

<table>
<thead>
<tr>
<th>Virtual or In-Person opportunities:</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Job Shadowing</td>
</tr>
<tr>
<td>- Interview</td>
</tr>
<tr>
<td>- Industry Tour Field Trip</td>
</tr>
</tbody>
</table>

Employability Skill Training - show up to work on time, put away cell phones, get along with others, etc.

Simulated Workplace - classroom is structured like a company with student applications, realistic company environment

Career Expo/ Career Day (ex. World of Works (WOW), College Skills Chapters, Career Day/Week)

Internship

CTSO Connection:

Students prepare for CTSO competitive event(s).

Students present CTSO presentation(s) to another group (i.e. peers, faculty meeting, civic organization, etc.)

Certification/Credential Connection:

Microsoft Word, Excel, and/or PowerPoint
Unit 4 Title: Digital Literacy

Content Standards

AL.CT21.WB.CP.8
Diagnose problems for hardware, software, and advanced network systems and identify possible solutions for common technology issues.

Examples: printer, projector, power supply, task manager, network connectivity, firewalls

AL.CT21.WB.CP.9
Use digital tools, including multimedia, to create, review, and revise authentic products.

AL.CT21.WB.CP.9a
Utilize advanced features of word processing, including outlining, developing forms, tracking changes, hyperlinking, and mail merging.

AL.CT21.WB.CP.9b
Utilize spreadsheet features, including formulas, functions, sorting, filtering, charts, and graphs

AL.CT21.WB.CP.9c
Create presentations using effective communication skills and advanced features of multimedia, including photo, video, and audio editing.

AL.CT21.WB.CP.9d
 Demonstrate how to compress, convert, secure, import, export, share, and back up files and transfer data among applications.

AL.CT21.WB.CP.9e
 Demonstrate how to set up, conduct, attend, and participate in virtual meetings and conferences.

AL.CT21.WB.CP.10
Research and report on the functions and types of the most common computer and mobile device operating systems.

Examples: Windows, Mac OS, Linux, Android, iOS

AL.CT21.WB.CP.11
Analyze the effects of current technologies on culture, society, economy, environment, and politics and predict possible future innovations.

AL.CT21.WB.CP.11a
Demonstrate proficiency in the use of emerging technology resources, including electronic communications.

AL.CT21.WB.CP.12
Demonstrate appropriate digital citizenship through safe, ethical, and legal use of technology systems and digital content.

AL.CT21.WB.CP.12a
Explain consequences of inappropriate, illegal, and unethical use of technology systems and digital content.

Examples: cyberbullying, plagiarism, phishing, hoaxes, impersonation, baiting, spoofing, inappropriate sexual communications

AL.CT21.WB.CP.12b
Gather, evaluate, and share information about copyright laws and policies regarding ownership and use of digital content.
AL.CT21.WB.CP.12c
Explain the implications of creating and maintaining a positive digital footprint.

AL.CT21.WB.CP.12d
Critique Internet and digital information for validity, reliability, accuracy, bias, and current relevance.

AL.CT21.WB.CP.12e
Cite sources of digital content using a style manual.

Examples: Modern Language Association (MLA), American Psychological Association (APA)

Unpacked Learning Objectives

Students know:

● The process to diagnose problems for hardware, software, and advanced network systems and identify possible solutions for common technology issues.
● The process to diagnose problems with printer, projector, power supply, task manager, network connectivity, and firewalls.
● The process of using digital tools, including multimedia, to create, review, and revise authentic products.
● The process to utilize advanced features of word processing, including outlining, developing forms, tracking changes, hyperlinking, and mail merging.
● The process to utilize spreadsheet features, including formulas, functions, sorting, filtering, charts, and graphs.
● The process to create presentations using effective communication skills and advanced features of multimedia, including photo, video, and audio editing.
● The process to demonstrate how to compress, convert, secure, import, export, share, and back up files and transfer data among applications.
● The process to demonstrate how to set up, conduct, attend, and participate in virtual meetings and conferences.
● The process to research and report on the functions and types of the most common computer and mobile device operating systems.
● The process to research and report on the functions of Windows, Mac OS, Linux, Android, and iOS.
● The process to analyze the effects of current technologies on culture, society, economy, environment, and politics and predict possible future innovations.
• The process to demonstrate proficiency in the use of emerging technology resources, including electronic communications.
• The process to demonstrate appropriate digital citizenship through safe, ethical, and legal use of technology systems and digital content.
• The process to explain consequences of inappropriate, illegal, and unethical use of technology systems and digital content.
• The process to explain consequences of cyberbullying, plagiarism, phishing, hoaxes, impersonation, baiting, spoofing, and inappropriate sexual communications.
• The process to gather, evaluate, and share information about copyright laws and policies regarding ownership and use of digital content.
• The process to explain the implications of creating and maintaining a positive footprint.
• The process to critique internet and digital information for validity, reliability, accuracy, bias, and current relevance.
• The process to cite sources of digital content using a style manual.
• The process to cite sources using MLA and APA.
• The process to utilize an online learning-management system (LMS) to engage in goal-oriented collaborative learning projects, discussions, and online assessments beyond the traditional classroom.
• The process to explain specific steps that consumers can take to minimize online exposure to identity theft, fraudulent schemes, unethical sales practices, and exorbitant service fees.
• The process to describe the uses and limitations of online safety precautions, including data-encryption, password strength, clearing browser cache, firewalls, and antivirus software.

Students are able to:
• Diagnose problems for hardware, software, and advanced network systems.
• Identify possible solutions for common technology issues.
• Diagnose problems with printer, projector, power supply, task manager, network connectivity, and firewalls.
• Create, review, and review authentic products.
• Demonstrate proficiency in advanced features of word processing, including outlining, developing forms, tracking changes, hyperlinking, and mail merging.
• Demonstrate proficiency in utilizing spreadsheet features, including formulas, functions, sorting, filtering, charts, and graphs.
• Create a presentation using effective communication skills.
• Demonstrate proficiency in advanced features of multimedia, including photo, video, and audio editing.
• Demonstrate how to compress, convert, secure, import, export, share, and back up files.
• Demonstrate how to transfer data among applications.
• Demonstrate how to set up, conduct, attend, and participate in virtual meetings and conferences.
• Explain the functions and types of the most common computer and mobile device operating systems.
• Explain the functions of Windows, Mac OS, Linux, Android, and iOS.
• Assess the effects of current technologies on culture, society, economy, environment, and politics.
• Predict possible future innovations.
• Demonstrate proficiency in the use of emerging technology resources, including electronic communications.
• Demonstrate appropriate digital citizenship through safe, ethical, and legal use of technology systems and digital content.
• Explain consequences of inappropriate, illegal, and unethical use of technology systems and digital content.
• Explain consequences of cyberbullying, plagiarism, phishing, hoaxes, impersonation, baiting, spoofing, and inappropriate sexual communications.
communications.

- Evaluate and share information about copyright laws.
- Evaluate and share information about policies regarding ownership and use of digital content.
- Explain the implications of creating and maintaining a positive footprint.
- Critique internet and digital information for validity, reliability, accuracy, bias, and current relevance.
- Create cited sources of digital content using a style manual.
- Create cited sources using MLA or APA.
- Participate in goal-oriented collaborative learning projects, discussions, and online assessments using an online learning-management system (LMS).
- Explain specific steps consumers can take to minimize online exposure to identity theft, fraudulent schemes, unethical sales practices, and exorbitant service fees.
- Explain the uses and limitations of online safety precautions, including data-encryption, password strength, clearing browser cache, firewalls, and antivirus software.

Students understand that:

- Diagnosing hardware problems is helpful to any job in order to continue with a productive work day.
- Diagnosing problems with a printer, projector, power supply, task manager, network connectivity, and firewalls will exist in a vast number of occupations and it is more productive to solve them rather than wait on someone else to do those tasks.
- Creating authentic products using digital tools is something every occupation and company needs.
- Advanced features of word processing will allow for outlining, developing forms, tracking changes, hyperlinking, and mail merging. These features are very beneficial when working as a team.
- Spreadsheet features will allow for formulas, functions, sorting, filtering, charts, and graphs to display in a presentation of stakeholders.
- Creating a presentation using effective communication skills results in the correct message being conveyed to the audience.
- Manipulating files and transferring data is important when sharing with others in a team or company.
- Virtual meetings are essential in conducting business remotely for team meetings, conferences, and more.
- The functions and types of the most common computer and mobile device operating systems because different companies use different types.
- There are differences between Windows, Mac OS, Linux, Android, and iOS.
- Possible future innovations are impacted by effects of our culture, society, economy, environment, and politics.
- A proficient level of emerging technology resources are necessary for employment.
- To be a good, digital citizen is one who demonstrates safe, ethical, and legal use of technology systems and digital content.
- Negative consequences exist for those who participate in cyberbullying, plagiarism, phishing, hoaxes, impersonation, baiting, spoofing, and inappropriate sexual communications.
- Laws and policies are in place to protect the ownership and use of digital content.
- We all leave behind a digital footprint that cannot be erased so it is important to maintain a positive image online.
- Internet and digital information should be checked for validity, reliability, accuracy, bias, and current relevance when using it.
- Citing sources of digital content is important when using it to prevent plagiarism.
- Cited sources should be done using MLA or APA.
A learning-management system is a digital tool that allows students to collaborate on projects, participate in discussions, and complete online assessments.

The more steps consumers can take to minimize online exposure the better protected they will be from identity theft, fraudulent schemes, unethical sales practices, and exorbitant service fees.

Online safety precautions are necessary for data-encryption, password strength, clearing browser cache, firewalls, and antivirus software but they also have their limitations.

<table>
<thead>
<tr>
<th>Unit Driving/Essential Question</th>
<th>What are the upsides and downsides of companies collecting your data online?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exemplar High Quality Unit Task</td>
<td>Publish a digital product that communicates curriculum concepts. Create a newsletter that includes real life examples of identity theft, fraudulent schemes, unethical sales practices, and exorbitant service fees.</td>
</tr>
</tbody>
</table>
### Map of Student Learning by Learning Objective

|----------------------------------|------------------------------------------------------|-----------------------------|-------------------------------------------------------------------------------------------------|----------------------------------|
| Students diagnose problems for hardware, software, and advanced network systems and identify possible solutions for common technology issues. | Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions.  
Unit project incorporating all learned skills and concepts.  
Formative: Observations of student progress-classwork rubric, class discussions, quizzes, enter & exit slips, self-assessment | Review ‘Troubleshooting Basics’ at [https://edu.gcfglobal.org/en/computerbasics/basic-troubleshooting-techniques/1/](https://edu.gcfglobal.org/en/computerbasics/basic-troubleshooting-techniques/1/) and have students explain how to resolve common technology issues. | | Smartboard  
Computer  
Projector  
Student devices  
Internet  
Presentation Software such as: Google Slides or PowerPoint  
LMS such as: Schoology, Google Classroom  
GCFGlobal ‘Troubleshooting Basics’ [https://edu.gcfglobal.org/en/computerbasics/basic-troubleshooting-techniques/1/](https://edu.gcfglobal.org/en/computerbasics/basic-troubleshooting-techniques/1/) |
| Students diagnose problems with printer, projector, power supply, task manager, network | Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. | Review “Basic Computer Skills” [https://edu.gcfglobal.org/en](https://edu.gcfglobal.org/en) | | Smartboard  
Computer  
Projector  
Student devices |
| connectivity, and firewalls. | Unit project incorporating all learned skills and concepts. | ![Image](https://edu.gcfglobal.org/en/basic-computer-skills/how-to-set-up-a-new-printer/1/)
Students may try printing a test page. |
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Internet Presentation Software such as: Google Slides or PowerPoint</td>
<td>Network Connectivity <a href="https://edu.gcfglobal.org/en/computerbasics/connecting-to-the-internet/1/">https://edu.gcfglobal.org/en/computerbasics/connecting-to-the-internet/1/</a>.</td>
</tr>
<tr>
<td></td>
<td>LMS such as: Schoology, Google Classroom</td>
<td>Firewall <a href="https://edu.gcfglobal.org/en">https://edu.gcfglobal.org/en</a>.</td>
</tr>
<tr>
<td>Students use digital tools, including multimedia, to create, review, and revise authentic products.</td>
<td>Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. Unit project incorporating all learned skills and concepts.</td>
<td>Teacher-led demonstration using products such as Canva, Google Docs, Word, Adobe Photoshop, etc. to create, review, and revise authentic products. Students create flyers, posters, and more for their local CTSO’s upcoming events and conferences. Formative: Observations of student progress-classwork rubric, class discussions, quizzes, enter &amp; exit slips, self-assessment</td>
</tr>
</tbody>
</table>

| Students utilize advanced features of word processing, including outlining, developing forms, tracking changes, hyperlinking, and mail merging. | Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. Unit project incorporating all learned skills and concepts. Formative: Observations of student progress-classwork rubric, class discussions, quizzes, enter | Review GCFGlobal’s curriculum on Word: [https://edu.gcfglobal.org/en/topics/word/](https://edu.gcfglobal.org/en/topics/word/) and practice the assignments and challenges. Students work on Gmetrix to practice for the Word 2019 certification exam. Word Bootcamp - test prep for the certification exam. | Review GCFGlobal’s curriculum on Word: [https://edu.gcfglobal.org/en/topics/word/](https://edu.gcfglobal.org/en/topics/word/) and practice the assignments and challenges. Students work on Gmetrix to practice for the Word 2019 certification exam. Word Bootcamp - test prep for the certification exam. ELA: Research - locate and use relevant and credible information through a variety of search tools and research strategies; digital literacy skills. | Smartboard Computer Projector Student devices Internet Presentation Software such as: Google Slides or PowerPoint LMS such as: Schoology, Google Classroom [Word on GCFGlobal](https://edu.gcfglobal.org/en/topics/word/) |
| --- | --- | --- | --- |
| Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. Unit project incorporating all learned skills and concepts. Formative: Observations of student progress-classwork rubric, class discussions, quizzes, enter & exit slips, self-assessment | Review GCFGlobal's curriculum on Excel: [https://edu.gcfglobal.org/en/topics/excel/](https://edu.gcfglobal.org/en/topics/excel/) and practice the assignments and challenges. ELA: Research - locate and use relevant and credible information through a variety of search tools and research strategies; digital literacy skills. | ELA: ELA: Locate and use relevant and credible information through a variety of search tools and research strategies; present clear, coherent responses on intended audience and purpose; synthesize multiple sources of information when answering through writing, speaking, or creating a digital product. |
| Students create presentations using effective communication skills and advanced features of multimedia, including photo, video, and audio editing. | Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. Unit project incorporating all learned skills and concepts. Formative: Observations of student progress-classwork rubric, class discussions, quizzes, enter & exit slips, self-assessment | Review GCFGlobal’s curriculum on PowerPoint: [https://edu.gcfglobal.org/en/topics/powerpoint/](https://edu.gcfglobal.org/en/topics/powerpoint/) and practice the assignments and challenges. PowerPoint Bootcamp - test prep for the certification exam. Smartboard Computer Projector LMS such as: Schoology, Google Classroom Microsoft PowerPoint Computer Lab Gmetrix Certiport | ELA: Locate and use relevant and credible information through a variety of search tools and research strategies; present clear, coherent responses on intended audience and purpose; synthesize multiple sources of information when answering through writing, speaking, or creating a digital product. Smartboard Computer Projector LMS such as: Schoology, Google Classroom Microsoft PowerPoint Computer Lab Gmetrix Certiport |
| Students demonstrate how to compress, convert, secure, import, export, share, and back up files and transfer data among applications. | Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. Unit project incorporating all learned skills and concepts. Formative: Observations of student progress-classwork rubric, class discussions, quizzes, enter & exit slips, self-assessment | Teacher will introduce Utility Programs as a type of system software that allows a user to perform maintenance type tasks, usually related to managing a computer, its devices or its programs. These programs may include: a. File Manager b. Search Utility c. Uninstaller d. Disk Defragment e. Backup and Restore Utilities f. Screen Saver g. Personal Firewall h. Antivirus Programs i. Spyware and Adware Removers j. Internet Filters k. File Compression l. Media Player m. Disc Burning n. Personal Computer Maintenance Notes: These concepts can be taught in a two to three day period but they will be more effective if taught throughout the year as the need arises. Teacher will demonstrate and guide the class in | ELA: Digital literacy skills. Smartboard Computer Projector Student devices Internet Presentation Software such as: Google Slides or PowerPoint LMS such as: Schoology, Google Classroom Any textbook which has a unit on Operating System and Utility Programs. If you've never done any of these before, it is highly recommended that a one-on-one tutorial session with a technology coach will help a lot. This will save you a lot of trouble in classroom management if you are very familiar with the whole process. There are many YouTube videos demonstrating these tasks. For example, File Management Tutorial from Windows Help Desk - http://www.youtube.com/watch?v=jffJ6WyEJwM |
managing their files and storage medium using a computer system’s file manager to: a. Display a list of files and storage available. For example on desktop computers running on Windows 7 this will be done through the Start Button – computers b. Creating Folders and organize files in folders using common methods such as drag and drop method, cut/paste or copy/paste. c. Copy, rename, delete, move, and sort files or folders. d. Create shortcuts.

Teacher will lead students in a guided practice to compress files. Compressed files are also known as zipped files.

These files can then be e-mailed to teachers, shared on the “cloud” or online through learning management systems such as Google Classroom and Schoology. Demonstrate how to back up files. Creating backup files should be done regularly in the event your originals are missing.


Windows comes with compression and uncompressing capabilities. Two popular standalone file compression utilities are PKZIP and WinZip

Use the Backup feature of Windows OS

Many converter freeware are available online such as: Any Video Converter [http://www.any-videoconverter.com/](http://www.any-videoconverter.com/); AVS4You – [www.avs4you.com](http://www.avs4you.com)
| Students demonstrate how to set up, conduct, attend, and participate in virtual meetings and conferences. | Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions.  
Unit project incorporating all learned skills and concepts.  
Formative: Observations of student progress-classwork rubric, class discussions, quizzes, enter | Students participate in a Google Meet for virtual class days (if applicable).  
Students attend a virtual Mock Interview.  
Students attend a virtual CTSO meeting/conference.  
ELA: Speaking and listening - present clear, coherent responses for intended audience and purpose; synthesize multiple sources of information when answering through writing, speaking, or creating a digital product.  
Smartboard  
Computer  
Projector  
Student devices  
Internet  
Presentation Software such as: Google Slides or PowerPoint  
LMS such as: Schoology, Google Classroom |
<table>
<thead>
<tr>
<th>Students research and report on the functions and types of the most common computer and mobile device operating systems.</th>
<th>Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. Unit project incorporating all learned skills and concepts. Formative: Observations of student progress-classwork rubric, class discussions, quizzes, enter &amp; exit slips, self-assessment</th>
<th>Students read page 1 of the &quot;What is an Operating System&quot; lesson and watch the video (2 min 13 sec) provided. Discuss: Roles and functions of an operating system. Students read and explore the different operating systems on <a href="https://edu.gcfglobal.org/en/computerbasics/">https://edu.gcfglobal.org/en/computerbasics/</a> Divide students into groups to explore the various operating systems and their functions and present research findings to class.</th>
<th>ELA: Locate and use relevant and credible information through a variety of search tools and research strategies; present clear, coherent responses on intended audience and purpose; synthesize multiple sources of information when answering through writing, speaking, or creating a digital product.</th>
<th>Smartboard Computer Projector Student devices Internet Presentation Software such as: Google Slides or PowerPoint LMS such as: Schoology, Google Classroom Computers Internet <a href="http://www.gcflearnfree.org/computerbasics/2">http://www.gcflearnfree.org/computerbasics/2</a> If computers are not available, visit <a href="http://www.gcflearnfree.org/computerbasics/">http://www.gcflearnfree.org/computerbasics/</a> for a printable version of the lesson. <a href="https://studylib.net/doc/8485561/computer-comparison-chart">https://studylib.net/doc/8485561/computer-comparison-chart</a></th>
</tr>
</thead>
<tbody>
<tr>
<td>Students research and report on the functions of Windows, Mac OS, Linux, Android, and iOS.</td>
<td>Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. Unit project incorporating all learned skills and concepts.</td>
<td>Students read and explore the Mac OS: <a href="https://edu.gcfglobal.org/en/macosbasics/">https://edu.gcfglobal.org/en/macosbasics/</a> Students read and explore the Windows OS:</td>
<td>ELA: Locate and use relevant and credible information through a variety of search tools and research strategies; present clear, coherent responses on intended audience and purpose; synthesize multiple sources of information when answering through writing, speaking, or creating a digital product.</td>
<td>Smartboard Computer Projector Student devices Internet Presentation Software such as: Google Slides or PowerPoint</td>
</tr>
<tr>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td>Students analyze the effects of current technologies on culture, society, economy, environment, and politics, and predict possible future innovations.</td>
<td>Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. Unit project incorporating all learned skills and concepts.</td>
<td>Students explain how to use social media in the workplace and how professional use differs from the way we use technology to communicate with friends. Review different forms of Social Media: <a href="https://edu.gcfglobal.org/en/topics/socialmedia/">https://edu.gcfglobal.org/en/topics/socialmedia/</a> Discuss the future of wearable technology: <a href="https://edu.gcfglobal.org/en/wearables/the-future-of-wearable-technology/1/">https://edu.gcfglobal.org/en/wearables/the-future-of-wearable-technology/1/</a></td>
<td>ELA: Locate and use relevant and credible information through a variety of search tools and research strategies; present clear, coherent responses on intended audience and purpose; synthesize multiple sources of information when answering through writing, speaking, or creating a digital product. SS: Impact of labor market on the economy; standard of living; goods and services; taxation; business organization.</td>
<td>Smartboard Computer Projector Student devices Internet Presentation Software such as: Google Slides or PowerPoint LMS such as: Schoology, Google Classroom Social Media: <a href="https://edu.gcfglobal.org/en/topics/socialmedia/">https://edu.gcfglobal.org/en/topics/socialmedia/</a> Wearables: <a href="https://edu.gcfglobal.org/en/wearables/the-future-of-wearable-technology/1/">https://edu.gcfglobal.org/en/wearables/the-future-of-wearable-technology/1/</a></td>
</tr>
<tr>
<td>Formative: Observations of student progress-classwork rubric, class discussions, quizzes, enter &amp; exit slips, self-assessment</td>
<td><a href="https://edu.gcfglobal.org/en/topics/windows/">https://edu.gcfglobal.org/en/topics/windows/</a></td>
<td>Students analyze the effects of current technologies on culture, society, economy, environment, and politics, and predict possible future innovations.</td>
<td>Students explain how to use social media in the workplace and how professional use differs from the way we use technology to communicate with friends. Review different forms of Social Media: <a href="https://edu.gcfglobal.org/en/topics/socialmedia/">https://edu.gcfglobal.org/en/topics/socialmedia/</a> Discuss the future of wearable technology: <a href="https://edu.gcfglobal.org/en/wearables/the-future-of-wearable-technology/1/">https://edu.gcfglobal.org/en/wearables/the-future-of-wearable-technology/1/</a></td>
<td>ELA: Locate and use relevant and credible information through a variety of search tools and research strategies; present clear, coherent responses on intended audience and purpose; synthesize multiple sources of information when answering through writing, speaking, or creating a digital product. SS: Impact of labor market on the economy; standard of living; goods and services; taxation; business organization.</td>
</tr>
<tr>
<td>Students demonstrate proficiency in the use of emerging technology resources, including electronic communications.</td>
<td>Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. Unit project incorporating all learned skills and concepts. Formative: Observations of student progress-classwork rubric, class discussions, quizzes, enter &amp; exit slips, self-assessment</td>
<td>Read about new technology: <a href="https://edu.gcfglobal.org/en/thenow/">https://edu.gcfglobal.org/en/thenow/</a> Students demonstrate their understanding by presenting their findings on a new technology to the class.</td>
<td>ELA: Digital Literacy skills.</td>
<td>Smartboard Computer Projector Student devices Internet Presentation Software such as: Google Slides or PowerPoint LMS such as: Schoology, Google Classroom New Technology <a href="https://edu.gcfglobal.org/en/thenow/">https://edu.gcfglobal.org/en/thenow/</a></td>
</tr>
<tr>
<td>Students demonstrate appropriate digital citizenship through safe, ethical, and legal use of technology systems and digital content.</td>
<td>Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. Unit project incorporating all learned skills and concepts. Formative: Observations of student progress-classwork rubric, class discussions, quizzes, enter &amp; exit slips, self-assessment</td>
<td>Refer to <a href="http://www.nisd.net/digitalcitizen/Site_Map.htm">http://www.nisd.net/digitalcitizen/Site_Map.htm</a> a site dedicated to digital citizenship. Teacher may pull out activities and resources that fit into the timeframe and student population. Students read the Nine Elements of Digital Citizenship <a href="http://digitalcitizenship.net/Nine_Elements.html">http://digitalcitizenship.net/Nine_Elements.html</a></td>
<td>ELA: Locate and use relevant and credible information through a variety of search tools and research strategies; present clear, coherent responses on intended audience and purpose; synthesize multiple sources of information when answering through writing, speaking, or creating a digital product.</td>
<td>Smartboard Computer Projector Student devices Internet Presentation Software such as: Google Slides or PowerPoint LMS such as: Schoology, Google Classroom <a href="http://www.nisd.net/digitalcitizen/Site_Map.htm">http://www.nisd.net/digitalcitizen/Site_Map.htm</a> <a href="http://digitalcitizenship.net/Nine_Elements.html">http://digitalcitizenship.net/Nine_Elements.html</a></td>
</tr>
<tr>
<td>Students explain consequences of inappropriate, illegal, and unethical use of technology systems and digital content.</td>
<td>Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. Unit project incorporating all learned skills and concepts. Formative: Observations of student progress-classwork rubric, class discussions, quizzes, enter &amp; exit slips, self-assessment</td>
<td>Have students Think, Pair, Share ideas that these nine elements can be taught to students at their school. Students join their <a href="http://www.EverFi.com">www.EverFi.com</a> class account using the access code the Teacher provides. Students complete the EverFi Ignition curriculum for Lessons 1-6 on Digital Wellness and Safety. Class discussion after completing all Ignition lessons to discuss the consequences of living online. ELA: Locate and use relevant and credible information through a variety of search tools and research strategies; present clear, coherent responses on intended audience and purpose; synthesize multiple sources of information when answering through writing, speaking, or creating a digital product; digital literacy skills.</td>
<td>Smartboard Computer Projector Student devices Internet Presentation Software such as: Google Slides or PowerPoint LMS such as: Schoology, Google Classroom <a href="http://www.EverFi.com">www.EverFi.com</a> Ignition Curriculum (Digital Wellness &amp; Safety)</td>
<td></td>
</tr>
<tr>
<td>Students explain consequences of cyberbullying, plagiarism, phishing, hoaxes, impersonation, baiting, spoofing, and inappropriate sexual communications.</td>
<td>Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. Unit project incorporating all learned skills and concepts. Formative: Observations of student progress-classwork rubric, class discussions, quizzes, enter &amp; exit slips, self-assessment</td>
<td>Students join their <a href="http://www.EverFi.com">www.EverFi.com</a> class account using the access code the Teacher provides. Students complete the EverFi Ignition curriculum for Lessons 1-6 on Digital Wellness and Safety. ELA: Locate and use relevant and credible information through a variety of search tools and research strategies; present clear, coherent responses on intended audience and purpose; synthesize multiple sources of information when answering through writing, speaking, or creating a digital product; digital literacy skills.</td>
<td>Smartboard Computer Projector Student devices Internet Presentation Software such as: Google Slides or PowerPoint LMS such as: Schoology, Google Classroom <a href="http://www.EverFi.com">www.EverFi.com</a> Ignition Curriculum (Digital Wellness &amp; Safety)</td>
<td></td>
</tr>
<tr>
<td>Activity Description</td>
<td>Assessment</td>
<td>Additional Information</td>
<td>Technology Tools</td>
<td></td>
</tr>
<tr>
<td>-------------------------------------------------------------------------------------</td>
<td>-----------------------------------------------------------------------------</td>
<td>----------------------------------------------------------------------------------------</td>
<td>----------------------------------------------------------------------------------</td>
<td></td>
</tr>
<tr>
<td>Students gather, evaluate, and share information about copyright laws and policies</td>
<td>Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. Unit project incorporating all learned skills and concepts. Formative: Observations of student progress-classwork rubric, class discussions, quizzes, enter &amp; exit slips, self-assessment</td>
<td>Refer to <a href="http://www.nisd.net/digitalcitizen/Site_Map.htm">http://www.nisd.net/digitalcitizen/Site_Map.htm</a> a site dedicated to digital citizenship. Teachers may pull out activities and resources that fit into the timeframe and student population.</td>
<td>Smartboard Computer Projector Student devices Internet Presentation Software such as: Google Slides or PowerPoint LMS such as: Schoology, Google Classroom <a href="http://www.nisd.net/digitalcitizen/Site_Map.htm">http://www.nisd.net/digitalcitizen/Site_Map.htm</a></td>
<td></td>
</tr>
<tr>
<td>Students explain the implications of creating and maintaining a positive footprint.</td>
<td>Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. Unit project incorporating all learned skills and concepts. Formative: Observations of student progress-classwork rubric, class discussions, quizzes, enter &amp; exit slips, self-assessment</td>
<td>Students watch this Prezi presentation by Steve Johnson on 24 March 2012. It explains positive and negative aspects of a digital footprint.</td>
<td>ELA: Locate and use relevant and credible information through a variety of search tools and research strategies; present clear, coherent responses on intended audience and purpose; synthesize multiple sources of information when answering through writing, speaking, or creating a digital product; digital literacy skills. Smartboard Computer Projector Student devices Internet Presentation Software such as: Google Slides or PowerPoint LMS such as: Schoology, Google Classroom <a href="https://prezi.com/kzhgcovsjeua/ascd-digital-footprints-your-students-new-first-impression/">https://prezi.com/kzhgcovsjeua/ascd-digital-footprints-your-students-new-first-impression/</a></td>
<td></td>
</tr>
<tr>
<td>Students critique internet and digital information for validity, reliability, accuracy, bias, and current relevance.</td>
<td>Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions.</td>
<td>Refer to <a href="http://www.nisd.net/digitalcitizen/Site_Map.htm">http://www.nisd.net/digitalcitizen/Site_Map.htm</a> a site dedicated to digital citizenship. Teacher may pull out activities and</td>
<td>ELA: Locate and use relevant and credible information through a variety of search tools and research strategies; present clear, coherent</td>
<td></td>
</tr>
<tr>
<td>Students cite sources of digital content using a style manual.</td>
<td>Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions.</td>
<td>Unit project incorporating all learned skills and concepts.</td>
<td>Formative: Observations of student progress-classwork rubric, class discussions, quizzes, enter &amp; exit slips, self-assessment</td>
<td>Teacher discusses how to cite sources.</td>
</tr>
<tr>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td>Students cite sources using MLA and APA.</td>
<td>Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions.</td>
<td>Unit project incorporating all learned skills and concepts.</td>
<td>Formative: Observations of student progress-classwork rubric, class discussions, quizzes, enter &amp; exit slips, self-assessment</td>
<td>Teacher discusses how to cite sources.</td>
</tr>
</tbody>
</table>

Alabama State Department of Education, Career and Technical Education/Workforce Development, Plans of Instruction Updated as of Jan 8, 2022
<table>
<thead>
<tr>
<th>Students utilize an online learning-management system (LMS) to engage in goal-oriented collaborative learning projects, discussions, and online assessments beyond the traditional classroom.</th>
<th>Formative: Observations of student progress-classwork rubric, class discussions, quizzes, enter &amp; exit slips, self-assessment</th>
<th>Students demonstrate citing sources as the end of the “Digital Citizenship” presentation project.</th>
<th>when answering through writing, speaking, or creating a digital product.</th>
<th>APA and MLA websites</th>
</tr>
</thead>
<tbody>
<tr>
<td>Students respond to a class discussion while also responding to at least 3 other students.</td>
<td>Students use an LMS to take an assessment.</td>
<td>ELA: Locate and use relevant and credible information through a variety of search tools and research strategies; present clear, coherent responses on intended audience and purpose; synthesize multiple sources of information when answering through writing, speaking, or creating a digital product; work collaboratively with a team; Digital Literacy Skills.</td>
<td>Smartboard Computer Projector Student devices Internet Presentation Software such as: Google Slides or PowerPoint LMS such as: Schoology, Google Classroom</td>
<td></td>
</tr>
</tbody>
</table>
| Students examine a scenario in which a research company collects information about them. They share their concerns with the class about the kinds of information websites collect. | Read information from the Treasury Direct site to learn about Examples of Fraudulent Schemes. Using one example from | ELA: Locate and use relevant and credible information through a variety of search tools and research strategies; present clear, coherent responses on intended audience and purpose; synthesize multiple sources of information when answering through writing, speaking, or creating a digital product; work collaboratively with a team; Digital Literacy Skills. | Smartboard Computer Projector Student devices Internet Presentation Software such as: Google Slides or PowerPoint LMS such as: Schoology, Google Classroom Common Sense Media - Unit 3 for grades 9-12:
<p>| Students describe the uses and limitations of online safety precautions, including data-encryption, password strength, clearing browser cache, firewalls, and antivirus software. | &amp; exit slips, self-assessment | Word file provided by the U.S. Securities and Exchange Commission, students write a research paper describing a fraudulent scheme that has occurred in recent years and explain how consumers can avoid falling victim. Record their responses on the board, using a chart. For example: Scenario Unfair/Deceptive Fair Reasons 1 5 17 Divide students into groups of 2 or 3 to create a newsletter intended for Alabama residents. Sample newsletter attached which can be used to explain exorbitant fees charged by predatory lenders. | work collaboratively with a team; Digital Literacy Skills. | What's the Big Deal About Internet Privacy Teachers will need to create an account to access all of the free materials. Sample newsletter from <a href="https://financeintheclassroom.org/downloads/Payday_Loans.pdf">https://financeintheclassroom.org/downloads/Payday_Loans.pdf</a> | Students describe the uses and limitations of online safety precautions, including data-encryption, password strength, clearing browser cache, firewalls, and antivirus software. | Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. Unit project incorporating all learned skills and concepts. | View PowerPoint presentation on Scams and Schemes. Students discuss how to avoid being scammed and work individually to complete a PowerPoint presentation illustrating how thieves work and how to avoid becoming easy targets for | ELA: Locate and use relevant and credible information through a variety of search tools and research strategies; present clear, coherent responses on intended audience and purpose; synthesize multiple sources of information | Smartboard Computer Projector Student devices Internet Presentation Software such as: Google Slides or PowerPoint LMS such as: Schoology, Google Classroom |
| Formative: Observations of student progress-classwork rubric, class discussions, quizzes, enter &amp; exit slips, self-assessment | scams and schemes. Divide students into groups of three to five students or have them work with one other student. Students should read the hypothetical situations from the attached handout and decide whether they think the retailer’s actions were fair or unfair/deceptive. | when answering through writing, speaking, or creating a digital product; work collaboratively with a team; Digital Literacy Skills. |</p>
<table>
<thead>
<tr>
<th>Key Vocabulary</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hardware</td>
</tr>
<tr>
<td>Software</td>
</tr>
<tr>
<td>Network systems</td>
</tr>
<tr>
<td>Printer</td>
</tr>
<tr>
<td>Projector</td>
</tr>
<tr>
<td>Power Supply</td>
</tr>
<tr>
<td>Task Manager</td>
</tr>
<tr>
<td>Network Connectivity</td>
</tr>
<tr>
<td>Firewall</td>
</tr>
<tr>
<td>Digital Tools</td>
</tr>
<tr>
<td>Authentic Products</td>
</tr>
<tr>
<td>Word Processing</td>
</tr>
<tr>
<td>Outline</td>
</tr>
<tr>
<td>Form</td>
</tr>
<tr>
<td>Hyperlink</td>
</tr>
<tr>
<td>Mail Merge</td>
</tr>
<tr>
<td>Spreadsheet</td>
</tr>
<tr>
<td>Formula</td>
</tr>
<tr>
<td>Function</td>
</tr>
<tr>
<td>Sort</td>
</tr>
<tr>
<td>Filter</td>
</tr>
<tr>
<td>Chart</td>
</tr>
<tr>
<td>Graph</td>
</tr>
<tr>
<td>Presentation</td>
</tr>
<tr>
<td>Communication Skills</td>
</tr>
<tr>
<td>Multimedia</td>
</tr>
<tr>
<td>Compress</td>
</tr>
<tr>
<td>Convert</td>
</tr>
<tr>
<td>Secure</td>
</tr>
<tr>
<td>Import</td>
</tr>
<tr>
<td>Export</td>
</tr>
<tr>
<td>Transfer</td>
</tr>
<tr>
<td>Virtual Meeting</td>
</tr>
<tr>
<td>Virtual Conference</td>
</tr>
<tr>
<td>Computer Operating System</td>
</tr>
</tbody>
</table>
Mobile Operating System
Windows
MAC OS
Linux
Android
IOS
Culture
Society
Economy
Environment
Politics
Innovations
Emerging Technology Resources
Electronic Communication
Digital Citizenship
Technology Systems
Digital Content
Cyberbullying
Plagiarism
Phishing
Hoax
Impersonation
Bait
Spoof
Inappropriate Sexual Communication
Copyright Laws
Copyright Policies
Digital Footprint
Validity
Reliability
Accuracy
Bias
Relevance
Style Manual
Modern Language Association (MLA)
American Psychological Association (APA)
Learning-Management System (LMS)
Online Exposure
Identity Theft
Fraudulent Schemes
Unethical Sales Practices
Exorbitant Service Fees
Online Safety Precautions
Data-Encryption
Password Strength
Browser Cache
Firewalls
Antivirus Software

Work-Based Learning, Simulated Work Experiences, and Experiential Learning:
- Virtual or In-Person opportunities: Job Shadowing, Interview, Industry Tour Field Trip
- Employability Skill Training - show up to work on time, put away cell phones, get along with others, etc.
- Simulated Workplace - classroom is structured like a company with student applications, realistic company environment
- Career Expo/ Career Day (ex. World of Works (WOW), College Skills Chapters, Career Day/Week)
- Internship

CTSO Connection:
- Students prepare for CTSO competitive event(s).
- Students present CTSO presentation(s) to another group (i.e. peers, faculty meeting, civic organization, etc.)

Certification/Credential Connection:
- Microsoft Word, Excel, and/or PowerPoint
Unit 5 Title: Financial Management and Budgeting

Content Standards
AL.CT21.WB.CP.15
Develop a personal plan for managing income, expenses, savings, and charitable contributions, using spreadsheets, online resources, or commercial software.

AL.CT21.WB.CP.15a
Create and adjust budgets, net worth statements, and income/expense statements using a spreadsheet or other financial planning tool.

AL.CT21.WB.CP.15b
Identify types of income other than wages, including rental income, interest, and profit earned from various sources.

AL.CT21.WB.CP.15c
Investigate, evaluate, and share information about various methods for acquiring goods and making major purchases.

AL.CT21.WB.CP.15cx
Examples: borrowing, renting, leasing, paying cash

AL.CT21.WB.CP.15d
Compare costs of goods and services to determine best value, including sales tax, tips, coupons, discounts, product quality, and unit pricing.

AL.CT21.WB.CP.15e
Explain how to use different payment methods, including cash, debit card, credit card, electronic payments via mobile devices or online, checks, payroll cards, layaway plans, and automatic bank deductions.

Unpacked Learning Objectives

Students know:
- The process to develop a personal plan for managing income, expenses, savings, and charitable contributions, using spreadsheets, online resources, or commercial software.
- The process to create and adjust budgets, net worth statements, and income/expense statements using a spreadsheet or other financial planning tool.
- The process to identify types of income other than wages, including rental income, interest, and profit earned from various sources.
- The process to investigate, evaluate, and share information about various methods for acquiring goods and making major purchases.
- The process to investigate borrowing, renting, leasing, and paying cash.
- The process to compare costs of goods and services to determine best value, including sales tax, tips, coupons, discounts, product quality, and unit pricing.
- The process to explain how to use different payment methods, including cash, debit card, credit card, electronic payments via mobile devices or online, checks, payroll cards, layaway plans, and automatic bank deductions.
Students are able to:
- Create a personal plan for managing income, expenses, savings, and charitable contributions, using spreadsheets, online resources, or commercial software.
- Create and adjust budgets, net worth statements, and income/expense statements using a spreadsheet or other financial planning tool.
- Describe types of income other than wages, including rental income, interest, and profit earned from various sources.
- Evaluate and share information about various methods for acquiring goods and making major purchases.
- Explain the differences in borrowing, renting, leasing, and paying cash for goods and major purchases.
- Compare costs of goods and services to determine the best value.
- Assess the sales tax, tips, coupons, discounts, product quality and unit prices of goods and major purchases.
- Explain how to use different payment methods, including cash, debit card, credit card, electronic payments via mobile devices or online, checks, payrolls cards, layaway plans, and automatic bank deductions.

Students understand that:
- Having a personal plan for managing income, expenses, savings, and charitable contributions is important in growing income. The use of spreadsheets, online resources, or commercial software is a great way to manage this information.
- A personal plan includes creating and adjusting budgets, net worth statements, and income/expense statements using a spreadsheet or other financial planning tool.
- There are other ways to earn income which include rental income, interest, and profit earned from various sources.
- To acquire goods and make major purchases, there are various methods that could be sued.
- To purchase goods and major purchases one can choose to borrow, rent, lease, and pay chase.
- Comparing the costs of goods and services is important when deciding what and when to purchase.
- There are many different ways to pay for goods and services but should evaluate all options with the most advantages.

| Unit Driving/Essential Question | How do we use online learning environments for personal and group learning?  
|                               | What are the cultural norms for online personal and community learning?  
|                               | What is a personal learning environment and why do we need one?  
|                               | What is the relationship of technology to cultural, social, economic, environmental, and political factors?  
|                               | What is my relationship with technology?  
|                               | In what ways will technology become increasingly more important in my life?  

| Exemplar High Quality Unit Task | Personal Learning Portfolio |
|---------------------------------|--------------------------------------------------------|-------------------------------|-----------------------------------------------------------------|-------------------------------|
| Students develop a personal plan for managing income, expenses, savings, and charitable contributions, using spreadsheets, online resources, or commercial software. | Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. Unit project incorporating all learned skills and concepts. Formative: Observations of student progress-classwork rubric, class discussions, quizzes, enter & exit slips, self-assessment | EVERFI: Financial Literacy for High School is an interactive digital financial education program that teaches students actionable strategies for managing their finances. Students will understand how to develop a savings plan, manage financial accounts, earn income, file their taxes through a real-world simulation, use a budget, make informed purchases, and protect their money. These lessons will lead students to make wise financial decisions to promote financial well-being over their lifetime. | ELA: Locate and use relevant and credible information through a variety of search tools and research strategies; present clear, coherent responses on intended audience and purpose; synthesize multiple sources of information when answering through writing, speaking, or creating a digital product; work collaboratively with a team. SS: Impact of labor market on the economy; standard of living; goods and services; taxation; business organization. | Smartboard Computer Projector Student devices Internet Presentation Software such as: Google Slides or PowerPoint LMS such as: Schoology, Google Classroom www.EverFi.com Financial Literacy Curriculum |
| Students create and adjust budgets, net worth statements, and income/expense statements using a spreadsheet or other financial planning tool. | Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. | Continue EverFi - Financial Literacy Curriculum:  
- Purpose of a budget  
- Setting up a budget  
- Budgeting tools  
- Tracking projected vs. actual spending  
- Emergency expenses  
- Mini-game: Payday!  
Discuss: If your goal is to build wealth (have more assets than liabilities), where should you budget your money to be spent? What items should you avoid? At your age, what can you do to begin building wealth now?  
Budget Pre- and Post-Test is included in the Teacher’s Guide for Financial Football Game.  
Complete a Budget Worksheet (in Teacher’s Guide). | SS: Impact of labor market on the economy; standard of living; goods and services; taxation; business organization. | Smartboard  
Computer  
Projector  
Student devices  
Internet  
Presentation Software such as: Google Slides or PowerPoint  
LMS such as: Schoology, Google Classroom  
www.EverFi.com Financial Literacy Curriculum  
Visa’s Financial Football Game: https://www.financialfootball.com/  
| Students identify types of income other than wages, | Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. | Continue EverFi - Financial Literacy Curriculum: | SS: Impact of labor market on the economy; standard of living; goods and services; taxation; business organization. | Smartboard  
Computer  
Projector  
Student devices  
Internet  
Presentation Software such as: Google Slides or PowerPoint  
LMS such as: Schoology, Google Classroom  
www.EverFi.com Financial Literacy Curriculum  
Visa’s Financial Football Game: https://www.financialfootball.com/  
| Students investigate, evaluate, and share information about various methods for acquiring goods and making major purchases. | blank, and/or short answer questions. Unit project incorporating all learned skills and concepts. Formative: Observations of student progress-classwork rubric, class discussions, quizzes, enter & exit slips, self-assessment | • Impact of Education and Training • Tax Withholding • Analyzing a Paycheck • Gig Economy • Filing Taxes • Comparing Benefits • Mini-Game: A Balanced Life Discuss: A Gig Opportunity (ex. Uber Drivers) Play the Uber Game [https://ig.ft.com/uber-game/] to see if you are able to survive living life off a Gig job. | Impact of Education and Training • Tax Withholding • Analyzing a Paycheck • Gig Economy • Filing Taxes • Comparing Benefits • Mini-Game: A Balanced Life of living; goods and services; taxation; business organization. | Projector Student devices Internet Presentation Software such as: Google Slides or PowerPoint LMS such as: Schoology, Google Classroom \[www.EverFi.com\] Financial Literacy Curriculum | Students investigate borrowing, renting, leasing, and paying cash. | Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. Unit project incorporating all learned skills and concepts. Formative: Observations of student progress-classwork rubric, class discussions, quizzes, enter & exit slips, self-assessment | Continue EverFi - Financial Literacy Curriculum: • Product Research • Comparison Shopping • Renting vs. Leasing vs. Owning • Payment Methods • Mini-Game: You’ve Got a Deal! | ELA: SS: Impact of labor market on the economy; standard of living; goods and services; taxation; business organization. | Smartboard Computer Projector Student devices Internet \[www.EverFi.com\] Financial Literacy Curriculum Presentation Software such as: Google Slides or PowerPoint LMS such as: Schoology, Google Classroom \[www.EverFi.com\] Financial Literacy Curriculum |
| Students compare costs of goods and services to determine best value, including sales tax, tips, coupons, discounts, product quality, and unit pricing. | blank, and/or short answer questions.  
Unit project incorporating all learned skills and concepts.  
Formative: Observations of student progress-classwork rubric, class discussions, quizzes, enter & exit slips, self-assessment | •Comparison Shopping  
•Renting vs. Leasing vs. Owning  
•Payment Methods  
•Mini-Game: You’ve Got a Deal! | SS: Impact of labor market on the economy; standard of living; goods and services; taxation; business organization.  
Continue EverFi - Financial Literacy Curriculum:  
• Product Research  
• Comparison Shopping  
• Renting vs. Leasing vs. Owning  
• Payment Methods  
• Mini-Game: You’ve Got a Deal!  
ELA:  
SS: Impact of labor market on the economy; standard of living; goods and services; taxation; business organization.  
Continue EverFi - Financial Literacy Curriculum:  
•Credit and Debit Overview  
•Comparing Credit Cards  
•Using a Credit Card  
•Credit Card Statements and Credit Score  
ELA:  
SS: Impact of labor market on the economy; standard of living; goods and services; taxation; business organization.  
Continue EverFi - Financial Literacy Curriculum:  
•Credit and Debit Overview  
•Comparing Credit Cards  
•Using a Credit Card  
•Credit Card Statements and Credit Score | Student devices  
Internet  
Presentation Software such as: Google Slides or PowerPoint  
LMS such as: Schoology, Google Classroom  
www.EverFi.com Financial Literacy Curriculum |
| automatic bank deductions. | Formative: Observations of student progress-classwork rubric, class discussions, quizzes, enter & exit slips, self-assessment | •Debt Financing and Loans •Mini-Game: Loan Sharks for Lunch | LMS such as: Schoology, Google Classroom [www.EverFi.com](http://www.EverFi.com) Financial Literacy Curriculum |
Key Vocabulary

income, expenses, savings, charitable contributions, spreadsheets, budget, net worth statement, income statement, expense statement, spreadsheet, financial planning tool, rental income, interest, profit, goods, major purchases, borrow, rent, lease, cash, services, sales tax, tip, coupons, discounts, product quality, unit price, payment methods, debit card, credit card, cash, electronic payments, check, payroll card, layaway plan, automatic bank deduction

Work-Based Learning, Simulated Work Experiences, and Experiential Learning:

Virtual or In-Person opportunities: Job Shadowing, Interview, Industry Tour Field Trip
Employability Skill Training - show up to work on time, put away cell phones, get along with others, etc.
Simulated Workplace - classroom is structured like a company with student applications, realistic company environment
Career Expo/ Career Day (ex. World of Works (WOW), College Skills Chapters, Career Day/Week)
Internship

CTSO Connection:

Students prepare for CTSO competitive event(s).
Students present CTSO presentation(s) to another group (i.e. peers, faculty meeting, civic organization, etc.)

Certification/Credential Connection:

KnowledgeMatters.com - Personal Finance Certificate
FDIC MoneySmart Certificates
Unit 6 Title: Banking and Financial Institutions

Content Standards
AL.CT21.WB.CP.16
Describe the functions, advantages, and disadvantages of various types of financial institutions.
AL.CT21.WB.CP.16x
Examples: central banks, retail and commercial banks, Internet banks, credit unions, savings and loan associations, investment banks and companies, brokerage firms, insurance companies.
AL.CT21.WB.CP.16a
Evaluate services and related costs associated with personal banking at various financial institutions.
AL.CT21.WB.CP.16ax
Examples: checking and savings accounts, personal checks, cashier’s checks, overdraft fees, online banking
AL.CT21.WB.CP.17
Manage checking and savings accounts, balance bank statements, and use online financial services.

Unpacked Learning Objectives

Students know:
● The process to describe the functions, advantages, and disadvantages of various types of financial institutions.
● The process to describe the functions, advantages, and disadvantages of central banks, retail and commercial banks, Internet banks, credit unions, savings and loan associations, investment banks and companies, brokerage firms, insurance companies.
● The process to evaluate services and related costs associated with personal banking at various financial institutions.
● The process to evaluate services and related costs associated with personal banking including checking and savings accounts, personal checks, cashier’s checks, overdraft fees, and online banking.
● The process to manage checking and savings accounts, balance bank statements, and use online financial services.

Students are able to:
● Explain the functions, advantages, and disadvantages of various types of financial institutions.
Students are able to:
● Explain the functions, advantages, and disadvantages of central banks, retail and commercial banks, Internet banks, credit unions, savings and loan associations, investment banks and companies, brokerage firms, insurance companies.
● Explain services and related costs associated with personal banking at various institutions.
● Explain services and related costs associated with personal banking including checking and savings accounts, personal checks, cashier’s
● Explain how to manage check and savings accounts.
- Explain the steps to balance bank statements.
- Explain the steps to use online financial services.

**Students understand that:**
- Each financial institution has different functions, advantages, and disadvantages so it is important to understand the differences and similarities of each.
- The functions, advantages, and disadvantages vary from different types of financial institutions including central banks, retail and commercial banks, internet banks, credit unions, savings and loan associations, investment banks and companies, brokerage firms, insurance companies.
- Each financial institution varies in their services and related costs.
- Services and related costs are associated with personal banking.
- Maintaining a balance in all checking and savings accounts is necessary at all times in order to pay bills on time and make minor and major purchases.

<table>
<thead>
<tr>
<th>Unit Driving/Essential Question</th>
<th>What can financial institutions do for you? What are the costs associated with services provided by financial institutions? What are the ways to avoid fees associated with financial services such as overdraft fees and ATM fees? What is the difference between checking and savings accounts?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exemplar High Quality Unit Task</td>
<td>Posters, Blog, Presentation Slide Show, or Display Board</td>
</tr>
</tbody>
</table>
## Map of Student Learning by Learning Objective

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Students describe the functions, advantages, and disadvantages of various types of financial institutions.</td>
<td>Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. Unit project incorporating all learned skills and concepts. Formative: Observations of student progress-classwork rubric, class discussions, quizzes, enter &amp; exit slips, self-assessment</td>
<td>Discuss: What financial institutions can do for you? Scenario: Students form groups of three or four. They decide on which financial intermediary would best meet the needs presented in each scenario. Graffiti Brainstorm: This “graffiti” brainstorming exercise helps support students’ learning not only by allowing students to build on what they already know but also by giving students a purpose for learning by having them realize how much more</td>
<td>ELA: SS: Impact of labor market on the economy; standard of living; goods and services; taxation; business organization.</td>
<td>Equipment List by CTE Cluster</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Link to Helpful Tech Tools</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Smartboard</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Computer</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Projector</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Student devices</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Internet</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Presentation Software</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>such as: Google Slides or PowerPoint</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>LMS such as: Schoology, Google Classroom</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td><a href="http://www.hsfpp.org">http://www.hsfpp.org</a></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>“Key to Financial Success Theme 6” in the Federal Reserve Bank of Philadelphia, Delaware Council on Economic Education</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Scenarios</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>NEFE High School Financial Planning</td>
</tr>
</tbody>
</table>
they can learn about various financial institutions.

Divide class into teams, give each team a financial institution and have them write or draw words that they think describe or are associated with their institution. Then as a team they will circle three words that best describe their institution.

Leave the charts or graffiti on the wall as you focus on the discussion about each of these institutions.


Option 2: Individual or Group Research:
“Comparing the Cost of Bank Services”

Students will choose a bank to study and research the services that are

---

<table>
<thead>
<tr>
<th>Program Module 5</th>
<th><a href="http://www.hsfpp.org">www.hsfpp.org</a></th>
</tr>
</thead>
</table>
offered and the cost of those services. Students or groups will then compare and contrast their findings with other groups. They can use a blog, presentation software or display board to present their findings. They may even submit work through learning management systems such as Edmodo or Moodle and have class comments or discussions online during school or after school hours.

Be sure that students address or describe at least the following terms: Annual Percentage Yield (APY)  Annual Percentage Rate (APR)  Automated Teller Machine (ATM)  Electronic Funds Transfer (EFT)  Online Banking and Mobile Apps  Overdraft Fees  ATM Fees

Explain to students that although many banks may look alike, there are actually a variety of different types of banks. Point out to students that most banks can be placed
into the following categories:
--Commercial banks were originally created to meet the needs of businesses. Today, most banks are commercial banks. Commercial banks offer a variety of services including checking accounts, savings accounts, and loans.
--Savings banks are similar to commercial banks except that they mostly offer savings accounts and loans so people can buy homes. The most important purpose of these institutions is to make mortgage loans on residential property.
--Credit unions were started to help people borrow money. Credit unions are cooperative financial institutions that are privately owned and controlled by their members who generally share a common bond (for example, postal workers or teachers). Credit unions offer many of the same services as commercial banks.
Option 3: Use Lesson 12: “Bank or Bust of Practical Money Skills for Life,” It’s free to register and you will have access to lesson plans from K-12. There are 22 lesson plans for grades 9-12 on Personal Finance. [http://www.practicalmoneyskills.com/](http://www.practicalmoneyskills.com/)

<table>
<thead>
<tr>
<th>Students describe the functions, advantages, and disadvantages of central banks, retail and commercial banks, Internet banks, credit unions, savings and loan associations, investment banks and companies, brokerage firms, insurance companies.</th>
<th>Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. Unit project incorporating all learned skills and concepts. Formative: Observations of student progress-classwork rubric, class discussions, quizzes, enter &amp; exit slips, self-assessment</th>
<th>Continue EverFi - Financial Literacy Curriculum: •Researching Financial Institutions</th>
<th>ELA: SS: Impact of labor market on the economy; standard of living; goods and services; taxation; business organization; U.S. Federal Reserve System.</th>
<th>Smartboard Computer Projector Student devices Internet Presentation Software such as: Google Slides or PowerPoint LMS such as: Schoology, Google Classroom <a href="http://www.EverFi.com">www.EverFi.com</a> Financial Literacy Curriculum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Students evaluate services and related costs associated with personal banking at various financial institutions.</td>
<td>Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. Unit project incorporating all learned skills and concepts. Formative: Observations of student progress-classwork rubric, class discussions, quizzes, enter &amp; exit slips, self-assessment</td>
<td>Continue EverFi - Financial Literacy Curriculum: •Comparing Accounts •Opening and Using Accounts</td>
<td>ELA: SS: Impact of labor market on the economy; standard of living; goods and services; taxation; U.S. Federal Reserve System.</td>
<td>Smartboard Computer Projector Student devices Internet Presentation Software such as: Google Slides or PowerPoint LMS such as: Schoology, Google Classroom <a href="http://www.EverFi.com">www.EverFi.com</a> Financial Literacy Curriculum</td>
</tr>
<tr>
<td>Students evaluate services and related costs associated with personal banking including checking and savings accounts, personal checks, cashier’s checks, overdraft fees, and online banking.</td>
<td>Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. Unit project incorporating all learned skills and concepts. Formative: Observations of student progress-classwork rubric, class discussions, quizzes, enter &amp; exit slips, self-assessment</td>
<td>Continue EverFi - Financial Literacy Curriculum: •Opening and Using Accounts •Monitoring and Reconciling Accounts</td>
<td>ELA: SS: Impact of labor market on the economy; standard of living; goods and services; taxation; U.S. Federal Reserve System.</td>
<td>Smartboard Computer Projector Student devices Internet Presentation Software such as: Google Slides or PowerPoint LMS such as: Schoology, Google Classroom</td>
</tr>
<tr>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td>Students manage checking and savings accounts, balance bank statements, and use online financial services.</td>
<td>Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. Unit project incorporating all learned skills and concepts. Formative: Observations of student progress-classwork rubric, class discussions, quizzes, enter &amp; exit slips, self-assessment</td>
<td>Continue EverFi - Financial Literacy Curriculum: •Introduction to Investing •Mini-game: Compound It!</td>
<td>ELA: SS: Impact of labor market on the economy; standard of living; goods and services; taxation; business organization; U.S. Federal Reserve System.</td>
<td>Smartboard Computer Projector Student devices Internet Presentation Software such as: Google Slides or PowerPoint LMS such as: Schoology, Google Classroom</td>
</tr>
</tbody>
</table>
Key Vocabulary

financial institution, central bank, retail bank, commercial bank, credit union, savings and loan associations, investment banks, brokerage firms, insurance company, personal banking, financial institutions, check account, savings account, personal checks, cashier’s checks, overdraft fees, online banking, checking account, savings account, bank statement, online financial services

Work-Based Learning, Simulated Work Experiences, and Experiential Learning:

Virtual or In-Person opportunities: Job Shadowing, Interview, Industry Tour Field Trip
Employability Skill Training - show up to work on time, put away cell phones, get along with others, etc.
Simulated Workplace - classroom is structured like a company with student applications, realistic company environment
Career Expo/ Career Day (ex. World of Works (WOW), College Skills Chapters, Career Day/Week)
Internship

CTSO Connection:

Students prepare for CTSO competitive event(s).
Students present CTSO presentation(s) to another group (i.e. peers, faculty meeting, civic organization, etc.)

Certification/Credential Connection:

KnowledgeMatters.com - Personal Finance Certificate
FDIC MoneySmart Certificates
Unit 7 Title: Credit and Debit

Content Standards
AL.CT21.WB.CP.18
Explain advantages and disadvantages of using credit.
AL.CT21.WB.CP.18a
Assess ways that credit card terms affect the cost of using credit and the impact of those costs on personal finances.
AL.CT21.WB.CP.18ax
Examples: annual percentage rate (APR), grace period, fees, methods of calculating interest
AL.CT21.WB.CP.19
Explain why credit ratings and credit reports are important to consumers.
AL.CT21.WB.CP.19a
List ways of building and maintaining a good credit score
AL.CT21.WB.CP.19ax
Examples: credit card utilization, closing credit accounts, quantity of credit cards
AL.CT21.WB.CP.19b
Determine the implications of entering into contracts and binding agreements.
AL.CT21.WB.CP.19bx
Examples: cell phone contracts, rent-to-own agreements, subscription services, automatic enrollments
AL.CT21.WB.CP.19c
Compare different types of loans and their advantages and disadvantages, including college loans, payday loans, personal and/or signature loans, vehicle loans, collateral loans, passbook loans, and home mortgages.
AL.CT21.WB.CP.19d
Describe legal and illegal types of credit that carry high interest rates, including payday loans, rent-to-buy agreements, and loan-sharking.
AL.CT21.WB.CP.19e
Gather and share information about requirements and eligibility for filing bankruptcy, including means tests and credit counseling.
AL.CT21.WB.CP.19f
Assess the effects of bankruptcy filings on the consumer, including Chapter 7, Chapter 11, and Chapter 13.

Unpacked Learning Objectives

Students know:
- The process to explain advantages of using credit.
- The process to explain disadvantages of using credit.
- The process to assess ways that credit card terms affect the cost.
● The process to assess ways that credit card terms affect the cost of using credit including annual percentage rate (APR), grace period, fees, and methods of calculating interest.
● The process to explain why credit ratings and credit reports are important to consumers.
● The process to list ways of building and maintaining a good credit score.
● The process to list ways of building and maintaining a good credit score by credit card utilization, closing credit accounts, and quantity of credit cards.
● The process to determine the implications of entering into contracts and binding agreements.
● The process to determine the implications of entering into cell phone contracts, rent-to-own agreements, subscription services, and automatic enrollments.
● The process to compare different types of loans and their advantages and disadvantages, including college loans, payday loans, personal and/or signature loans, vehicle loans, collateral loans, passbook loans, and home mortgages.
● The process to describe legal and illegal types of credit that carry high interest rates, including payday loans, rent-to-buy agreements, and loan-sharking.
● The process to gather and share information about requirements and eligibility for filing bankruptcy, including means tests and credit counseling.

Students know:
● The process to assess the effects of bankruptcy filings on the consumer, including Chapter 7, Chapter 11, and Chapter 13.

Students are able to:
● Explain advantages of using credit.
● Explain disadvantages of using credit.
● Evaluate ways that credit card terms affect the cost.
● Assess ways that credit card terms affect the cost of using credit.
● Calculate annual percentage rate (APR).
● Explain grace period, fees, and methods of calculating interest.
● Explain why credit ratings are important to consumers.
● Explain why credit reports are important to consumers.
● List ways of building and maintaining a good credit score.
● List ways of building and maintaining a good credit score by using a credit card, closing credit accounts, and quantity of credit cards.
● Explain implications of entering into contracts and binding agreements.
● Explain implications of entering into cell phone contracts, rent-to-own agreements, subscription services, and automatic enrollments.
● Explain different types of loans and their advantages.
● Explain different types of loans and their disadvantages.
● Explain legal types of credit.
● Explain illegal types of credit.
● Explain high interest rates, payday loans, rent-to-buy agreements, and loan-sharking.
● Explain the requirements and eligibility for filing bankruptcy, including means tests and credit counseling.
● Explain the effects of bankruptcy filings on the consumer for Chapters 7, 11, and 13.
Students understand that:

- One’s credit and the ability to use it is important when making a major purchase like buying a home or vehicle that will be financed.
- Credit card terms affect the cost of its use.
- Credit card terms that affect the cost include the annual percentage rate (APR), grace period, fees, and methods of calculating interest.
- Having good credit ratings and credit reports provide consumers with access to lower interest rates among other benefits.
- Earning and maintaining a good credit score allows access to lower interest rates.
- To maintain a good credit score includes using a credit card, closing credit accounts, and quantity of credit cards.
- There are implications when entering into any contract or binding agreement.
- Implications exist when entering into cell phone contracts, rent-to-own agreements, subscription services, and automatic enrollments.
- Students understand the advantages and disadvantages of using various types of loans ranging from college loans to home mortgages.
- There is a difference between legal and illegal types of loans that carry high interest rates so it is important to determine which legal loans provide the biggest benefit from a consumer’s perspective.
- There are requirements and eligibility that must be met before filing bankruptcy.
- There are different effects between the different types of bankruptcy filings on the consumer so it is important to know the difference before filing a Chapter 7, 11, or 13.

<table>
<thead>
<tr>
<th>Unit Driving/Essential Question</th>
<th>What does it mean to be creditworthy?</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>How can consumers use credit wisely?</td>
</tr>
<tr>
<td></td>
<td>How can consumers avoid bankruptcy?</td>
</tr>
</tbody>
</table>

| Exemplar High Quality Unit Task | Create a public service announcement for consumers about the wise use of credit. |
## Map of Student Learning by Learning Objective

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Students explain advantages and disadvantages of using credit.</td>
<td>Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. Unit project incorporating all learned skills and concepts. Formative: Observations of student progress-classwork rubric, class discussions, quizzes, enter &amp; exit slips, self-assessment</td>
<td>Students discuss “What is Credit?” Students will discuss the differences between paying with cash, debit, credit, and checks; how does one get credit; and who provides credit? The teacher asks students if they have ever loaned money, clothes or even their car to a friend, and whether or not they expected to get the item back. The teacher will explain that loaning out money, clothes and cars are all examples of lending credit.</td>
<td>ELA: Speaking and listening skills; research skills. SS: Impact of labor market on the economy; standard of living; goods and services; taxation; business organization.</td>
<td>Equipment List by CTE Cluster Link to Helpful Tech Tools</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Link to Differentiation Examples</th>
<th>Learning Activity Checklist</th>
</tr>
</thead>
</table>

Equipment List by CTE Cluster

- Smartboard
- Computer
- Projector
- Student devices
- Internet
- Presentation Software such as: Google Slides or PowerPoint
- LMS such as: Schoology, Google Classroom

Website: Advantages of Using Credit Cards
Disadvantages of Using Credit Cards

<table>
<thead>
<tr>
<th>Students discuss recent purchases and explain how individuals should make decisions about when to use credit.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Students imagine that they are going to loan their brand new car to a stranger. What factors would they consider before letting someone borrow their car? Would they consider age, gender, and religion, work history, driving record, language, education or income?</td>
</tr>
<tr>
<td>On the board students write a list of potential factors they identified in the activity above. They vote on whether each factor would affect their decision. Tally votes on the board.</td>
</tr>
<tr>
<td>Students discuss factors that lenders use to determine whether or not a person is “creditworthy” and eligible for a loan.</td>
</tr>
<tr>
<td>Students Brochure: Take Control of My Credit Score</td>
</tr>
<tr>
<td>Students break into groups of four and use the student activity sheet,” Spot the Credit Crisis:</td>
</tr>
<tr>
<td>Spot the Credit Crisis: <a href="https://www.practicalmoneyskills.com/">https://www.practicalmoneyskills.com/</a></td>
</tr>
<tr>
<td>Teacher Guide: <a href="https://www.practicalmoneyskills.com/">https://www.practicalmoneyskills.com/</a></td>
</tr>
</tbody>
</table>

---

Alabama State Department of Education, Career and Technical Education/Workforce Development, Plans of Instruction Updated as of Jan 8, 2022
<table>
<thead>
<tr>
<th>Students assess ways that credit card terms affect the cost of using credit and the impact of those costs on personal finances.</th>
<th>Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. Unit project incorporating all learned skills and concepts. Formative: Observations of student progress - classwork rubric, class discussions, quizzes, enter &amp; exit slips, self-assessment</th>
<th>Credit Crisis” to discuss the scenarios on the activity sheet and determine how and why each scenario would impact their credit. Students should be prepared to justify their answers to the class. A volunteer from each group will share one scenario with the class and explain the impact that the scenario has on credit and “creditworthiness.” Continue EverFi - Financial Literacy Curriculum: • Credit and Debt Overview • Comparing Credit Cards • Using a Credit Card • Credit Card Statements and Credit Score • Debt Financing and Loans • Mini-Game : Loan Sharks for Lunch</th>
<th>ELA: Research skills; speaking and listening skills. SS: Impact of labor market on the economy; standard of living; goods and services; taxation; business organization.</th>
<th>Smartboard Computer Projector Student devices Internet <a href="http://www.EverFi.com">www.EverFi.com</a> Financial Literacy Curriculum Presentation Software such as: Google Slides or PowerPoint LMS such as: Schoology, Google Classroom</th>
</tr>
</thead>
<tbody>
<tr>
<td>Students assess ways that credit card terms affect the cost of using credit including annual percentage rate (APR), grace period, fees, and</td>
<td>Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. Students play the Credit Card Simulator Game.</td>
<td>Review Practical Money Skills - Lesson 5 “Credit Cards” with Students.</td>
<td>ELA: Research skills; speaking and listening skills. SS: Impact of labor market on the economy; standard</td>
<td>Smartboard Computer Projector Student devices Internet</td>
</tr>
</tbody>
</table>
| methods of calculating interest. | Unit project incorporating all learned skills and concepts. | Students complete the Lights, Camera, Budget! Simulation designed to teach and review financial literacy concepts. Students are positioned as movie producers who have been given $100 million to produce a movie. They must keep their budget on track. | of living; goods and services; taxation; business organization. | Presentation Software such as: Google Slides or PowerPoint 
LMS such as: Schoology, Google Classroom 
Lights, Camera, Budget! Simulation: [https://www.gpb.org/education/lights-camera-budget](https://www.gpb.org/education/lights-camera-budget) 
Credit Card Simulator Game: [https://www.igrad.com/AppReact/Components/Games/CreditCard.html](https://www.igrad.com/AppReact/Components/Games/CreditCard.html) |
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Students explain why credit ratings and credit reports are important to consumers.</td>
<td>Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. Unit project incorporating all learned skills and concepts. Formative: Observations of student progress-classwork rubric, class discussions, quizzes, enter &amp; exit slips, self-assessment</td>
<td>Discuss: The importance of credit ratings for the consumer. Your credit history can affect your access to credit, loans, jobs, housing, insurance, and other important services. Understanding your rights helps you know how to protect your credit history. Review “Credit ELA: Locate and use relevant and credible information through a variety of search tools and research strategies; present clear, coherent responses on intended audience and purpose; synthesize multiple sources of information when answering through</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
| | | | | Smartboard Computer Projector 
Student devices Internet 
Presentation Software such as: Google Slides or PowerPoint 
LMS such as: Schoology, Google Classroom |
| Discussions, quizzes, enter & exit slips, self-assessment | Basics” from Practical Money Skills. Go to [https://playmoneysmart.fdic.gov/game/credit-reports-and-scores](https://playmoneysmart.fdic.gov/game/credit-reports-and-scores) and play the Credit Reports and Scores game to see the effects in Rounds 1 - 3. | Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. Unit project incorporating all learned skills and concepts. Formative: Observations of student progress-classwork rubric, class discussions, quizzes, enter & exit slips, self-assessment | Students list ways of building and maintaining a good credit score. Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. Unit project incorporating all learned skills and concepts. Formative: Observations of student progress-classwork rubric, class discussions, quizzes, enter & exit slips, self-assessment. | Explain credit scores using Practical Money Skills curriculum (link). Go to [https://playmoneysmart.fdic.gov/game/credit-reports-and-scores](https://playmoneysmart.fdic.gov/game/credit-reports-and-scores) and play the Credit Reports and Scores game Rounds 4 and 5. Review Practical Money Skills - Building Credit. Students create a list of at least five reasons to build and maintain a good credit score. ELA: Locate and use relevant and credible information through a variety of search tools and research strategies; present clear, coherent responses on intended audience and purpose; synthesize multiple sources of information when answering through writing, speaking, or creating a digital product. SS: Impact of labor market on the economy; standard of living; goods and services; taxation; business organization. | Practical Money Skills - Credit Basics: [https://www.practicalmoney skills.com/learn/credit/credit_basics](https://www.practicalmoney skills.com/learn/credit/credit_basics) FDIC MoneySmart [https://playmoneysmart.fdic.gov/game/credit-reports-and-scores](https://playmoneysmart.fdic.gov/game/credit-reports-and-scores) Practical Money Skills - Credit Scores: [https://www.practicalmoney skills.com/learn/credit/credit_scores](https://www.practicalmoney skills.com/learn/credit/credit_scores) FDIC MoneySmart [https://playmoneysmart.fdic.gov/game/credit-reports-and-scores](https://playmoneysmart.fdic.gov/game/credit-reports-and-scores) Practical Money Skills - Building Credit: [https://www.practicalmoney](https://www.practicalmoney)
| Students list ways of building and maintaining a good credit score by credit card utilization, closing credit accounts, and quantity of credit cards. | Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. Unit project incorporating all learned skills and concepts. Formative: Observations of student progress-classwork rubric, class discussions, quizzes, enter & exit slips, self-assessment | Ask students “How can you use credit wisely?” Investigate: What is credit? Ask students to create a simple chart to compare debit and credit cards. Verbally share answers as a class discussion. Discuss: creditworthiness Challenge: Consumer Credit Laws Students develop a brochure on the “Cost of Credit.” | ELA: Locate and use relevant and credible information through a variety of search tools and research strategies; present clear, coherent responses on intended audience and purpose; synthesize multiple sources of information when answering through writing, speaking, or creating a digital product. SS: Impact of labor market on the economy; standard of living; goods and services; taxation; business organization. | Smartboard Computer Projector Student devices Internet Presentation Software such as: Google Slides or PowerPoint LMS such as: Schoology, Google Classroom "Using Credit Wisely” Lesson Plan: [https://www.practicalmoneyskills.com/assets/pdfs/lessons/lev9-12/TG_Lesson14.pdf](https://www.practicalmoneyskills.com/assets/pdfs/lessons/lev9-12/TG_Lesson14.pdf) |

<p>| Students determine the implications of entering into contracts and binding agreements. | Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. Unit project incorporating all learned skills and concepts. Formative: Observations of student progress-classwork rubric, class discussions, quizzes, enter | Use a bogus contract and give each student a copy. Update it with your school’s logo/information. See if they will read, sign and return it. Discuss: “Did you read the fine print? What exactly did you just sign?” | ELA: Locate and use relevant and credible information through a variety of search tools and research strategies; present clear, coherent responses on intended audience and purpose; synthesize multiple sources of information when answering through writing, speaking, or creating a digital product. | Smartboard Computer Projector Student devices Internet Presentation Software such as: Google Slides or PowerPoint LMS such as: Schoology, Google Classroom Contract Lesson Explanation: |</p>
<table>
<thead>
<tr>
<th>Students determine the implications of entering into cell phone contracts, rent-to-own agreements, subscription services, and automatic enrollments.</th>
<th>Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions.</th>
<th>Explain contracts and agreements.</th>
<th>ELA: Locate and use relevant and credible information through a variety of search tools and research strategies; present clear, coherent responses on intended audience and purpose; synthesize multiple sources of information when answering through</th>
</tr>
</thead>
<tbody>
<tr>
<td>Students determine the implications of entering into cell phone contracts, rent-to-own agreements, subscription services, and automatic enrollments.</td>
<td>Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions.</td>
<td>Explain contracts and agreements.</td>
<td>ELA: Locate and use relevant and credible information through a variety of search tools and research strategies; present clear, coherent responses on intended audience and purpose; synthesize multiple sources of information when answering through</td>
</tr>
<tr>
<td>Students determine the implications of entering into cell phone contracts, rent-to-own agreements, subscription services, and automatic enrollments.</td>
<td>Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions.</td>
<td>Explain contracts and agreements.</td>
<td>ELA: Locate and use relevant and credible information through a variety of search tools and research strategies; present clear, coherent responses on intended audience and purpose; synthesize multiple sources of information when answering through</td>
</tr>
<tr>
<td>Students compare different types of loans and their advantages and disadvantages, including college loans, payday loans, personal and/or signature loans, vehicle loans, collateral loans, passbook loans, and home mortgages.</td>
<td>classwork rubric, class discussions, quizzes, enter &amp; exit slips, self-assessment</td>
<td>Have students select no more than $79 in subscription services they need each month. Discuss why sticking to a budget is important and how easy those fees add up. Also, review auto enrollment features for each.</td>
<td>writing, speaking, or creating a digital product. SS: Business organization; economic systems.</td>
</tr>
</tbody>
</table>
| Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. Unit project incorporating all learned skills and concepts. Formative: Observations of student progress-classwork rubric, class discussions, quizzes, enter & exit slips, self-assessment | Review Next Gen Personal Finance “Loan Fundamentals”, “Understanding Auto Loans”, “Student Loan Repayment”, and “Understanding Mortgages.” Complete NearPod or Slides Lesson. Continue EverFi - Financial Literacy Curriculum:  •Evaluating the ROI of Higher Education •Higher Education Costs •How to Finance Higher Education •Additional Financing Tips •Applying for Federal Aid •Mini-Game: Education for Everyone | ELA: Locate and use relevant and credible information through a variety of search tools and research strategies; present clear, coherent responses on intended audience and purpose; synthesize multiple sources of information when answering through writing, speaking, or creating a digital product. SS: Business organization; economic systems; U.S. Federal Reserve System. | Smartboard Computer Projector Student devices Internet Presentation Software such as: Google Slides or PowerPoint LMS such as: Schoology, Google Classroom [www.EverFi.com](http://www.everfi.com) Financial Literacy Curriculum Next Gen Personal Finance: [https://www.ngpf.org/curriculum/paying-for-college/activities/?id=349](https://www.ngpf.org/curriculum/paying-for-college/activities/?id=349) NGPF Lesson Plan: [https://docs.google.com/document/d/1xZzTOz5n0MnQqWODClU9uFSgbyqzELIY_Jm3zbVpx-Q/edit](https://docs.google.com/document/d/1xZzTOz5n0MnQqWODClU9uFSgbyqzELIY_Jm3zbVpx-Q/edit)
| Students describe legal and illegal types of credit that carry high interest rates, including payday loans, rent-to-buy agreements, and loan-sharking. | Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. | Continue EverFi - Financial Literacy Curriculum:  
- Credit and Debt Overview  
- Comparing Credit Cards  
- Using a Credit Card  
- Credit Card Statements and Credit Score  
- Debt Financing and Loans  
- Mini-Game: Loan Sharks for Lunch  
Students play online credit games. | ELA: Locate and use relevant and credible information through a variety of search tools and research strategies; present clear, coherent responses on intended audience and purpose; synthesize multiple sources of information when answering through writing, speaking, or creating a digital product. | Smartboard  
Computer  
Projector  
Student devices  
Internet  
Presentation Software such as: Google Slides or PowerPoint  
LMS such as: Schoology, Google Classroom  
www.EverFi.com Financial Literacy Curriculum  
Next Gen Personal Finance - Credit Games: https://www.ngpf.org/blog/interactive/my-9-favorite-interactives-to-teach-credit/ |
|---|---|---|---|---|
| Students gather and share information about requirements and eligibility for filing bankruptcy, including means tests and credit counseling. | Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. | Discuss: Types of bankruptcy and causes using presentation software.  
Discuss the “Money Signs of Debt Trouble” questionnaire.  
Students complete the “Credit Crossroads” Activity.  
Students play the game at www.celebritycalamity.com as a lesson to demonstrate | SS: Business organization; economic systems; U.S. Federal Reserve System; inflation; unemployment. | Smartboard  
Computer  
Projector  
Student devices  
Internet  
Presentation Software such as: Google Slides or PowerPoint  
LMS such as: Schoology, Google Classroom  
https://financialentertainment.org/no-flash  
| Students assess the effects of bankruptcy filings on the consumer, including Chapter 7, Chapter 11, and Chapter 13. | why you should only buy things you can pay off. | Federal Reserve System; inflation; unemployment. | Discuss effects of credit on long term and short term goals.  
Students complete the “Debt Snowball” Activity. Explain scenarios and discuss.  
Students complete the “Debt Payment” Activity  
Pair students to complete “The True Cost of Credit: A Money Wi$e Guessing Game” Activity. Follow with group discussion and explanation of answers and solutions.  
Students create a public service announcement for consumers about the wise use of credit. They will share their announcements with the class. | ELA: Locate and use relevant and credible information through a variety of search tools and research strategies; present clear, coherent responses on intended audience and purpose; synthesize multiple sources of information when answering through writing, speaking, or creating a digital product.  
SS: Business organization; economic systems; U.S. Federal Reserve System; inflation; unemployment. | Smartboard  
Computer  
Projector  
Student devices  
Internet  
Presentation Software such as: Google Slides or PowerPoint  
LMS such as: Schoology, Google Classroom  
-https://www.consumer-action.org/modules/module_personal_bankruptcy  
-http://www.consumeraction.org/modules/module_person_bankruptcy  
Credit Crossroads Activity  
Debt Snowball Activity  
Finance in the Classroom, page 21  
The True Cost of Credit: A Money Wi$e Guessing Game |
Key Vocabulary
credit, credit card terms, personal finances, annual percentage rate (APR), grace period, fees, calculating interest, credit ratings, credit reports, credit score, credit card, credit accounts, contract, binding agreement, contract, rent-to-own agreement, subscription service, automatic enrollment, loans, college loan, payday loan, personal loan, signature loan, vehicle loan, collateral loan, passbook loan, home mortgage, interest rate, payday loan, rent-to-buy agreement, loan sharking, bankruptcy, means test, credit counseling, bankruptcy, Chapter 7 bankruptcy, Chapter 11 bankruptcy, Chapter 13 bankruptcy

Work-Based Learning, Simulated Work Experiences, and Experiential Learning:
Virtual or In-Person opportunities: Job Shadowing, Interview, Industry Tour Field Trip
Employability Skill Training - show up to work on time, put away cell phones, get along with others, etc.
Simulated Workplace - classroom is structured like a company with student applications, realistic company environment
Career Expo/ Career Day (ex. World of Works (WOW), College Skills Chapters, Career Day/Week)
Internship

CTSO Connection:
Students prepare for CTSO competitive event(s).
Students present CTSO presentation(s) to another group (i.e. peers, faculty meeting, civic organization, etc.)

Certification/Credential Connection:
KnowledgeMatters.com - Personal Finance Certificate
FDIC MoneySmart Certificates
Unit 8 Title: Saving and Investing

Content Standards
AL.CT21.WB.CP.20
Gather, evaluate, and share information about saving for short-term goals.
AL.CT21.WB.CP.20x
Examples: holiday savings accounts, “rainy day” or emergency funds, passbook savings accounts
AL.CT21.WB.CP.21
Gather, evaluate, and share information about investing for income, retirement, and other long-term goals, indicating advantages and disadvantages of various forms of investment.
AL.CT21.WB.CP.21x
Examples: mutual funds, exchange-traded funds (ETFs), stocks, bonds, certificates of deposit (CDs), real estate, commodities; compound interest, Rule of 72

Unpacked Learning Objectives

Students know:
- The process to gather, evaluate, and share information about saving for short-term goals.
- The process to gather, evaluate, and share information about holiday savings accounts, “rainy day” or emergency funds, and passbook savings accounts.
- The process to gather, evaluate, and share information about investing for income, retirement, and other long-term goals, indicating advantages and disadvantages of various forms of investment.
- The process to gather, evaluate, and share information about mutual funds, exchange-traded funds (ETFs), stocks, bonds, certificates of deposit (CDs), real estate, commodities; compound interest, and Rule of 72.

Students are able to:
- Explain how to save for short-term goals.
- Explain the difference between holiday savings accounts, “rainy day” or emergency funds, and passbook savings accounts.
- Explain the difference between investing for income, retirement, and other long-term goals.
- Explain the advantages of various forms of investment.
- Explain the disadvantages of various forms of investment.
- Explain information about mutual funds, exchange-traded funds (ETFs), stocks, bonds, certificates of deposit (CDs), real estate, and commodities.
- Explain compound interest.
- Explain the Rule of 72.
Students understand that:
- Creating a savings for short-term goals helps when setting up an emergency ‘rainy day’ fund.
- There are different types of savings accounts that serve different purposes.
- Investing is a great way to provide an income during retirement or to meet long-term goals but there are advantages and disadvantages to any investment.
- Investments may take the form of ETFs, stocks, bonds, CDs, real estate, commodities, compound interest or the Rule of 72.

| Unit Driving/Essential Question | Why is it important to begin saving now? How can you determine how long it will take to double your money at a certain interest rate?  
|                               | What strategies should you use to save and invest your money?  
|                               | How do you determine the most appropriate investment tools?  |
| Exemplar High Quality Unit Task | (Group, partner, or individual activity) Research an investment option (stocks, bonds, ETFs, mutual funds, real estate, commodities, and CDs) and create a product (poster, written report, Interactive Web 2.0 tool, etc.) that highlights its specific characteristics. When designing the product keep in mind the purpose of the assignment to educate fellow classmates on the most important aspects of your particular investment option. Each product is presented to the class. |
### Map of Student Learning by Learning Objective

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Students gather, evaluate, and share information about saving for short-term goals.</td>
<td>Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. Unit project incorporating all learned skills and concepts. Formative: Observations of student progress-classwork rubric, class discussions, quizzes, enter &amp; exit slips, self-assessment.</td>
<td>Discuss: “What is a Savings Account?” Complete “Save Early and Often”, “The Challenges to Saving”, “Strategies to Saving”, and “Where to Save.” <strong>Student Activity Packet</strong> - create your own savings goals.</td>
<td>ELA: Locate and use relevant and credible information through a variety of search tools and research strategies; present clear, coherent responses on intended audience and purpose; synthesize multiple sources of information when answering through writing, speaking, or creating a digital product. SS: Business organization; economic systems; U.S. Federal Reserve System.</td>
<td>Equipment List by CTE Cluster <strong>Link to Helpful Tech Tools</strong></td>
</tr>
<tr>
<td>Students gather, evaluate, and share information about holiday savings</td>
<td>Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions.</td>
<td>Discuss: “What is a Savings Account?”</td>
<td>ELA: Locate and use relevant and credible information through a variety of search tools and research strategies; present clear, coherent responses on intended audience and purpose; synthesize multiple sources of information when answering through writing, speaking, or creating a digital product.</td>
<td>Smartboard Computer Projector Student devices Internet Presentation Software such as: Google Slides or PowerPoint LMS such as: Schoology, Google Classroom Next Gen Personal Finance - Savings: <a href="https://www.ngpf.org/curriculum/saving/">https://www.ngpf.org/curriculum/saving/</a>; Lesson Plan: <a href="https://docs.google.com/document/d/177negaZaYrCGKaCiNBfrExxIs-._03y_j5xmGVJpwsM/edit">https://docs.google.com/document/d/177negaZaYrCGKaCiNBfrExxIs-._03y_j5xmGVJpwsM/edit</a></td>
</tr>
<tr>
<td>Student devices</td>
<td>ELA: Locate and use relevant and credible information through a variety of search tools and research strategies; present clear, coherent responses on intended audience and purpose; synthesize multiple sources of information when answering through writing, speaking, or creating a digital product.</td>
<td>Students gather, evaluate, and share information about investing for income, retirement, and other long-term goals, indicating advantages and disadvantages of various forms of investment.</td>
<td>Internet</td>
<td>Next Gen Personal Finance - Savings: <a href="https://www.ngpf.org/curriculum/saving/">https://www.ngpf.org/curriculum/saving/</a>; Lesson Plan: <a href="https://docs.google.com/document/d/177neqaZaYrCGKaCiNBfrExlxIs-03y_j5xmGVJpwsM/edit">https://docs.google.com/document/d/177neqaZaYrCGKaCiNBfrExlxIs-03y_j5xmGVJpwsM/edit</a></td>
</tr>
<tr>
<td>Student devices</td>
<td>SS: Business organization; economic systems; U.S. Federal Reserve System; investments; banks.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Student devices</td>
<td>Smartboard Computer Projector</td>
<td>Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions.</td>
<td>Next Gen Personal Finance - Savings: <a href="https://www.ngpf.org/curriculum/saving/">https://www.ngpf.org/curriculum/saving/</a>; Lesson Plan: <a href="https://docs.google.com/document/d/177neqaZaYrCGKaCiNBfrExlxIs-03y_j5xmGVJpwsM/edit">https://docs.google.com/document/d/177neqaZaYrCGKaCiNBfrExlxIs-03y_j5xmGVJpwsM/edit</a></td>
<td></td>
</tr>
<tr>
<td>Student devices</td>
<td></td>
<td>Students gather, evaluate, and share information about investing for income, retirement, and other long-term goals, indicating advantages and disadvantages of various forms of investment.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Student devices</td>
<td></td>
<td></td>
<td>Internet</td>
<td>Next Gen Personal Finance - Savings: <a href="https://www.ngpf.org/curriculum/saving/">https://www.ngpf.org/curriculum/saving/</a>; Lesson Plan: <a href="https://docs.google.com/document/d/177neqaZaYrCGKaCiNBfrExlxIs-03y_j5xmGVJpwsM/edit">https://docs.google.com/document/d/177neqaZaYrCGKaCiNBfrExlxIs-03y_j5xmGVJpwsM/edit</a></td>
</tr>
<tr>
<td>Student devices</td>
<td></td>
<td></td>
<td>Presentation Software such as: Google Slides or PowerPoint</td>
<td></td>
</tr>
<tr>
<td>Student devices</td>
<td></td>
<td></td>
<td>LMS such as: Schoology, Google Classroom</td>
<td></td>
</tr>
<tr>
<td>Smartboard Computer Projector</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Student devices</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Smartboard Computer Projector</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Student devices</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Smartboard Computer Projector</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Student devices</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Accounts, “Rainy Day” or Emergency Funds, and Passbook Savings Accounts.**

- blank, and/or short answer questions.
- Unit project incorporating all learned skills and concepts.
- Formative: Observations of student progress-classwork rubric, class discussions, quizzes, enter & exit slips, self-assessment

**Complete “Save Early and Often”, “The Challenges to Saving”, “Strategies to Saving”, and “Where to Save.”**

**Student Activity Packet**
Create your own savings goals.

**SS: Business organization; economic systems; U.S. Federal Reserve System; investments; banks.**

**Formative: Observations of student progress-classwork rubric, class discussions, quizzes, enter & exit slips, self-assessment**

**Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions.**

- Students gather, evaluate, and share information about investing for income, retirement, and other long-term goals, indicating advantages and disadvantages of various forms of investment.

**Discuss: “What Is a Savings Account?”**

**Complete “Save Early and Often”, “The Challenges to Saving”, “Strategies to Saving”, and “Where to Save.”**

**Student Activity Packet**
Create your own savings goals.

**ELA: Locate and use relevant and credible information through a variety of search tools and research strategies; present clear, coherent responses on intended audience and purpose; synthesize multiple sources of information when answering through writing, speaking, or creating a digital product.**

**SS: Business organization; economic systems; U.S. Federal Reserve System; investments; banks.**
| Students gather, evaluate, and share information about mutual funds, exchange-traded funds (ETFs), stocks, bonds, certificates of deposit (CDs), real estate, commodities; compound interest, and Rule of 72. | Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. Unit project incorporating all learned skills and concepts. Formative: Observations of student progress-classwork rubric, class discussions, quizzes, enter & exit slips, self-assessment | Discuss: “What is a Savings Account?” Complete “Save Early and Often”, “The Challenges to Saving”, “Strategies to Saving”, and “Where to Save.” Student Activity Packet Create your own savings goals. ELA: Locate and use relevant and credible information through a variety of search tools and research strategies; present clear, coherent responses on intended audience and purpose; synthesize multiple sources of information when answering through writing, speaking, or creating a digital product. SS: Business organization; economic systems; U.S. Federal Reserve System; investments; banks. | Smartboard Computer Projector Student devices Internet Presentation Software such as: Google Slides or PowerPoint LMS such as: Schoology, Google Classroom Next Gen Personal Finance - Savings: https://www.ngpf.org/curriculum/saving/; Lesson Plan: https://docs.google.com/document/d/177negaZaYrCGKaCiNBfrExxIš-03y_j5xmGVJpwsM/edit |
Key Vocabulary

saving, short-term goals, holiday savings account, “rainy day” or emergency funds, passbook savings accounts, investing, income, retirement, long-term goals, mutual funds, exchange-traded funds (ETFs), stocks, bonds, certificates of deposit (CDs), real estate, commodities, compound interest, Rule of 72

Work-Based Learning, Simulated Work Experiences, and Experiential Learning:

Virtual or In-Person opportunities: Job Shadowing, Interview, Industry Tour Field Trip
Employability Skill Training - show up to work on time, put away cell phones, get along with others, etc.
Simulated Workplace - classroom is structured like a company with student applications, realistic company environment
Career Expo/ Career Day (ex. World of Works (WOW), College Skills Chapters, Career Day/Week)
Internship

CTSO Connection:

Students prepare for CTSO competitive event(s).
Students present CTSO presentation(s) to another group (i.e. peers, faculty meeting, civic organization, etc.)

Certification/Credential Connection:

KnowledgeMatters.com - Personal Finance Certificate
FDIC MoneySmart Certificates
Unit 9 Title: Risk Management and Insurance

Content Standards
AL.CT21.WB.CP.22
Determine the types of insurance available to deal with different risks, including automobile, personal and professional liability, homeowner’s, renter’s, property, health, life, long-term care, and disability.
AL.CT21.WB.CP.22a
Identify factors that affect the cost of insurance.
AL.CT21.WB.CP.22b
Identify perils that are insurable.
AL.CT21.WB.CP.22bx
Examples: injury, loss, destruction
AL.CT21.WB.CP.23
Summarize safety and health standards in the workplace for daily procedures, emergency procedures, equipment and tools, dress, use of technology, and work area maintenance.
AL.CT21.WB.CP.24
Develop a plan for financial and personal security in the event of disaster, including secure storage of financial records and personal documents, available cash reserve, household inventory, medical records retention, wills, and living wills.

Unpacked Learning Objectives

Students know:
- The process to determine the types of insurance available to deal with different risks, including automobile, personal and professional liability, homeowner’s, renter’s, property, health, life, long-term care, and disability.
- The process to identify factors that affect the cost of insurance.
- The process to identify perils that are insurable.
- The process to identify perils that are insurable including injury, loss, and destruction.
- The process to summarize safety and health standards in the workplace for daily procedures, emergency procedures, equipment and tools, dress, use of technology, and work area maintenance.
- The process to develop a plan for financial and personal security in the event of disaster, including secure storage of financial records and personal documents, available cash reserve, household inventory, medical records retention, wills, and living wills.

Students are able to:
- Explain the types of insurance available to deal with different risks including automobile, personal and professional liability, homeowner’s, renter’s, property, health, life, long-term care, and disability.
- Explain factors that affect the cost of insurance.
- Define perils.
- Explain perils that are insurable.
- Explain perils.
- Explain perils that are insurable including injury, loss, and destruction.
- Explain safety and health standards in the workplace for daily procedures.
- Explain safety and health standards in the workplace for emergency procedures.
- Explain safety and health standards in the workplace for equipment and tools, dress, use of technology, and work area maintenance.
- Create a plan for financial and personal security to include securing storage of financial records and personal documents, available cash reserve, household inventory, and medical records.

**Students understand that:**

- The type of insurance will depend upon the need and could cover automobile, personal and professional liability, homeowner’s, renter’s, health, life, long-term care, and disability.
- The cost of insurance is affected by many different factors.
- Insurable perils are covered items in the event of loss.
- Perils may be covered or uncovered depending on the type of insurance and the coverage provided.
- Safety and health standards in the workplace exist to prevent accidents and increase safety awareness to all employees.
- Having a financial and personal plan in the event of disaster is important in order to continue meeting one’s daily needs from having food to eat and a place to stay while waiting for the disaster to pass.

<table>
<thead>
<tr>
<th>Unit Driving/Essential Question</th>
<th>What can your family do to be better prepared for storage of financial records and personal documents in the event of a natural disaster?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exemplar High Quality Unit Task</td>
<td>Your Disaster Preparedness Plan</td>
</tr>
<tr>
<td>----------------------------------</td>
<td>------------------------------------</td>
</tr>
</tbody>
</table>
| Students determine the types of insurance available to deal with different risks, including automobile, personal and professional liability, homeowner’s, renter’s, property, health, life, long-term care, and disability. | Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. Unit project incorporating all learned skills and concepts. Formative: Observations of student progress-classwork rubric, class discussions, quizzes, enter & exit slips, self-assessment. | Continue EverFi - Financial Literacy Curriculum:  
  - Risk Management and Insurance  
  - Auto insurance  
  - Renters/Homeowner Insurance  
  - Health Insurance  
  - Disability and Life Insurance  
  - Mini-Game: Insurance Match | ELA: Locate and use relevant and credible information through a variety of search tools and research strategies; present clear, coherent responses on intended audience and purpose; synthesize multiple sources of information when answering through writing, speaking, or creating a digital product.  
  SS: Business organization; economic systems; U.S. Federal Reserve System; investments; banks. | Smartboard  
  Computer  
  Projector  
  Student devices  
  Internet  
  Presentation Software such as: Google Slides or PowerPoint  
  LMS such as: Schoology, Google Classroom  
  www.EverFi.com Financial Literacy Curriculum |
| Students identify factors that affect the cost of insurance. | Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. | Continue EverFi - Financial Literacy Curriculum:  
  - Risk Management and Insurance | ELA: Locate and use relevant and credible information through a variety of search tools and research strategies | Smartboard  
  Computer  
  Projector  
  Student devices |
<table>
<thead>
<tr>
<th>Students identify perils that are insurable</th>
<th>Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions.</th>
<th>Continue EverFi - Financial Literacy Curriculum: • Risk Management and Insurance • Auto insurance • Renters/Homeowner Insurance • Health Insurance • Disability and Life Insurance • Mini-Game: Insurance Match</th>
<th>ELA: Locate and use relevant and credible information through a variety of search tools and research strategies; present clear, coherent responses on intended audience and purpose; synthesize multiple sources of information when answering through writing, speaking, or creating a digital product. SS: Business organization; economic systems; U.S. Federal Reserve System.</th>
<th>Internet Presentation Software such as: Google Slides or PowerPoint LMS such as: Schoology, Google Classroom <a href="http://www.EverFi.com">www.EverFi.com</a> Financial Literacy Curriculum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Students identify perils that are insurable including injury, loss, and destruction.</td>
<td>Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions.</td>
<td>Continue EverFi - Financial Literacy Curriculum: • Risk Management and Insurance • Auto insurance</td>
<td>ELA: Locate and use relevant and credible information through a variety of search tools and research strategies; present clear, coherent responses on intended audience and purpose; synthesize multiple sources of information when answering through writing, speaking, or creating a digital product.</td>
<td>Smartboard Computer Projector Student devices Internet Presentation Software such as: Google Slides or PowerPoint LMS such as: Schoology, Google Classroom <a href="http://www.EverFi.com">www.EverFi.com</a> Financial Literacy Curriculum</td>
</tr>
</tbody>
</table>
| Students summarize safety and health standards in the workplace for daily procedures, emergency procedures, equipment and tools, dress, use of technology, and work area maintenance. | Unit project incorporating all learned skills and concepts.  
Formative: Observations of student progress-classwork rubric, class discussions, quizzes, enter & exit slips, self-assessment | • Renters/Homeowner Insurance  
• Health Insurance  
• Disability and Life Insurance  
• Mini-Game: Insurance Match | Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions.  
Unit project incorporating all learned skills and concepts.  
Formative: Observations of student progress-classwork rubric, class discussions, quizzes, enter & exit slips, self-assessment | Watch OSHA - Safety in the Workplace Video [https://www.youtube.com/watch?v=qxO2qqf51m8](https://www.youtube.com/watch?v=qxO2qqf51m8)  
Students take the Safety Test.  
Students demonstrate safety at work by following Classroom/Lab Rules and Procedures.  
Discuss workplace attire and PPE. | ELA: Locate and use relevant and credible information through a variety of search tools and research strategies; present clear, coherent responses on intended audience and purpose; synthesize multiple sources of information when answering through writing, speaking, or creating a digital product. | Presentation Software such as: Google Slides or PowerPoint  
LMS such as: Schoology, Google Classroom  
www.EverFi.com Financial Literacy Curriculum |}

| Students develop a plan for financial and personal security in the event of disaster, including secure storage of financial records and personal documents, available cash reserve, household inventory, medical records retention, wills, and living wills. | Unit project incorporating all learned skills and concepts.  
Formative: Observations of student progress-classwork rubric, class discussions, quizzes, enter & exit slips, self-assessment | Complete portions of Katrina’s Classroom: [https://www.frbatlanta.org/education/katrinas-classroom.aspx](https://www.frbatlanta.org/education/katrinas-classroom.aspx)  
Assignment: Create a digital emergency kit using graphic images. | Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions.  
Unit project incorporating all learned skills and concepts.  
Formative: Observations of student progress-classwork rubric, class discussions, quizzes, enter & exit slips, self-assessment | [https://www.youtube.com/watch?v=qxO2qqf51m8](https://www.youtube.com/watch?v=qxO2qqf51m8)  
Complete portions of Katrina’s Classroom: [https://www.frbatlanta.org/education/katrinas-classroom.aspx](https://www.frbatlanta.org/education/katrinas-classroom.aspx)  
Assignment: Create a digital emergency kit using graphic images. | ELA: Locate and use relevant and credible information through a variety of search tools and research strategies; present clear, coherent responses on intended audience and purpose; synthesize multiple sources of information when answering through writing, speaking, or creating a digital product. | Smartboard  
Computer  
Projector  
Student devices  
Internet  
Presentation Software such as: Google Slides or PowerPoint  
LMS such as: Schoology, Google Classroom  
OSHA Safety Video [https://www.youtube.com/watch?v=qxO2qqf51m8](https://www.youtube.com/watch?v=qxO2qqf51m8)
Key Vocabulary

automobile insurance, personal and professional liability insurance, homeowner’s insurance, renter’s insurance, property insurance, health insurance, life insurance, long-term care insurance, disability insurance, insurance factors, insurance cost, perils, insurable, injury, loss, destruction, safety and health standards, daily procedures, emergency procedures, equipment and tools, dress, technology, work area, maintenance, financial security, personal security, disaster, cash reserve, household inventory, medical records, wills, living wills

Work-Based Learning, Simulated Work Experiences, and Experiential Learning:

Virtual or In-Person opportunities: Job Shadowing, Interview, Industry Tour Field Trip
Employability Skill Training - show up to work on time, put away cell phones, get along with others, etc.
Simulated Workplace - classroom is structured like a company with student applications, realistic company environment
Career Expo/ Career Day (ex. World of Works (WOW), College Skills Chapters, Career Day/Week)
Internship

CTSO Connection:

Students prepare for CTSO competitive event(s).
Students present CTSO presentation(s) to another group (i.e. peers, faculty meeting, civic organization, etc.)

Certification/Credential Connection:

KnowledgeMatters.com - Personal Finance Certificate
FDIC MoneySmart Certificates