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

Unit #	Unit Title	Estimated Hours
1	Foundational Standards	10
2	Personal Decision-making	3
3	Academic Planning and Career Development	43
4	Digital Literacy	23
5	Financial Management and Budgeting	24
6	Banking and Financial Institutions	7
7	Credit and Debt	13
8	Saving and Investing	8
9	Risk Management and Insurance	9

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.

Unit Driving/Essential Question	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?
Exemplar High Quality Unit Task	Students could be given a more complicated and involved scenario. This process can be used throughout the course in a variety of content standards.

Map of Student Learning by Learning Objective

Unpacked Learning Objective SWBAT	Potential Subtasks for Assessments Formative/Summative	Potential Learning Activities Learning Activity Checklist Link to Differentiation Examples	Integrated and Related Academic Content: ELA, Math, Science, and/or Social Studies Concepts & Activities	Equipment, Technology & Materials Equipment List by CTE Cluster Link to Helpful Tech Tools
Students utilize a systematic decision-making process to consider opportunity costs and trade-offs to make academic, career, and financial decisions.	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.	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	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.	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! http://www.ted.com/talks/joachim_de_posada_says_don_t_eat_the_marshmallow_yet.html EconEdLink: http://www.econedlink.org/lessons/index.php?lid=1057&type=educator

		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		Foundation for Teaching Economics: http://www.fte.org/teacher-resources/lessonplans/edsulessons/lesson-1-opportunity-cost/ Reff Economics: http://www.reffonomics.com/TRB/chapter1/opportunitycost.swf

		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.		

Key Vocabulary

decision-making process, opportunity costs, trade-offs

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 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)

AL.CT21.WB.CP.6
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.
AL.CT21.WB.CP.6x
Examples: W-4, I-9
AL.CT21.WB.CP.6a
Gather and present information concerning online resources for finding employment, including professional networking.
AL.CT21.WB.CP.7
Generate an electronic portfolio using digital tools.
AL.CT21.WB.CP.7x
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

Unpacked Learning Objective SWBAT	Potential Subtasks for Assessments Formative/Summative	Potential Learning Activities Learning Activity Checklist Link to Differentiation Examples	Integrated and Related Academic Content: ELA, Math, Science, and/or Social Studies Concepts & Activities	Equipment, Technology & Materials Equipment List by CTE Cluster Link to Helpful Tech Tools
Students research and report on the positive and negative effects of various workplace 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	Watch the video clip http://www.youtube.com/watch?v=unHIRoVCv6w 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	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 YouTube Clip: http://www.youtube.com/watch?v=unHIRoVCv6w Word document quiz on appropriate workplace behaviors. Focal Point Training and Consultancy Ltd v1 Dec 2011 Copies of the article http://pattyinglishms.hubpa

		and answers can be found at http://focalpointtraining.com/managementdevelopment/Appropriate-Workplace-Behaviour-Quiz and are in word format. Students read the article on http://pattyinglishms.hubpages.com/hub/Top_5_Characteristic s dealing with five characteristics of the ideal employee. These include: 1-Dependability 2-Honesty & Integrity 3- Positive, Proactive Attitude 4-Willing to Work 5-Uses Down Time Productively		ges.com/hub/Top_5_Characteristics or access to the Internet. "Appearance Matters!" HE-768 and "Work Relationships" HE-775 brochures from Extension System, www.aces.edu
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 Copies of the article http://pattyinglishms.hubpages.com/hub/Top_5_Characteristics or access to the Internet. “Appearance Matters!” HE-768 and “Work Relationships” HE-775 brochures from Extension System, www.aces.edu Speakers – Men’s Warehouse Page 2 of 4 Extension System. 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 Adapt the presentation to your		Copies of the article http://pattyinglishms.hubpages.com/hub/Top_5_Characteristics

		class needs. These are the concepts it covers: Workplace Harassment Sexual Harassment Incivility / Bullying Workplace Violence Prejudices and Biases Ethics Violation. The presentation which is from Long Beach Job Corps is a training presentation which also includes activities. Using the quiz that was given at the beginning of the class, students discuss the correct answers and determine what new things they have learned. Students create a voicethread, PowerPoint, glogster, or poster presentation which can be used with their peers in a job readiness program.		
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

	discussions, quizzes, enter & exit slips, self-assessment			Access ACPS - Kuder through www.alacareerinfo.org
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 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.alcareerinfo.org Access ACPS - Kuder through 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. Formative: Observations of student progress- classwork rubric, class discussions, quizzes, enter & exit slips, self-assessment	CareerOneStop Pathways to Success site (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 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 , U. S. Department of Labor, American Job Center Network. Print the list of 5 job zones at www.mynextmnove.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/lmi and	ELA: Locate and use relevant and credible information through a	Smartboard Computer Projector

particular jobs.	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	http://www.bls.gov/ooh/ for research on job outlook. Students explore the Go Build Campaign about the value of learning a trade to esizesynthasize 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/lmi 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.
Students select a personal career goal based upon results of interest and aptitude assessments.	Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions.	Create interest in selecting careers by showing the movie trailer of, "The Pursuit of Happyness," a	ELA: Locate and use relevant and credible information through a variety of search tools and	Smartboard Computer Projector Student devices

	Unit project incorporating all learned skills and concepts. Formative: Observations of student progress- classwork rubric, class discussions, quizzes, enter & exit slips, self-assessment	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. Utilizing the Alabama Career Information Network - Kuder (ACPS) Interest Assessment results select a career pathway to pursue.	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.	Internet Presentation Software such as: Google Slides or PowerPoint LMS such as: Schoology, Google Classroom Movie Trailer: "The Pursuit of Happyness," You Tube, http://www.youtube.com/watch?v=_xcZTtlGweQ Career Pathway Portfolio Alabama Career Information Network, www.alcareerinfo.org
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. 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 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 enter the site again without being penalized, if the class period ends.	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 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 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 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	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	enter the site again without being penalized, if the class period ends.	writing, speaking, or creating a digital product. 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 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 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	Smartboard Computer Projector

optional deductions.	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	Your Paycheck software presentation. Complete the worksheet on how to read a paycheck stub. Activity: Paychecks Puzzle Utilize the website www.paycheckcity.com to compute federal, state, and FICA taxes for an authentic income based on your career choice to determine net income. Students take the Jump$tart "Reality Check Quiz" at the website http://www.jumpstart.org/. Results will indicate hourly salary required for the desired lifestyle. <u>Discuss the following points about the quiz:</u> • Were your lifestyle choices more expensive than you anticipated? • What choices could you have made that would have lowered your expenses? • Are the occupations listed for you compatible with your educational goals?	services; taxation; business organization.	Student devices Internet Presentation Software such as: Google Slides or PowerPoint LMS such as: Schoology, Google Classroom Family Economic & Financial Education, (www.fefe.arizona.edu/) Download the free software presentation program, Understanding Your Paycheck. Copy the note taking guide for the software presentation program. Copy the worksheet reading a paycheck stub. Copy the puzzle: Paychecks Instruct students how to use the website www.paycheckcity.com to calculate taxes in the (city, state) they choose to live based on the income of their career choice. Jump$tart Coalition for Personal Financial Literacy, http://www.jumpstart.org/

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.	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	Alabama Learning Exchange (http://alex.state.al.us/index.php), 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: http://spreadsheets.about.com/od/datamanagementinexcel/ss/excel_database.htm for online instructions on how to create a database document.	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.	Smartboard Computer Projector Student devices Internet Presentation Software such as: Google Slides or PowerPoint LMS such as: Schoology, Google Classroom http://alex.state.al.us/index.php - http://spreadsheets.about.com/od/datamanagement Use online instructions to create a database document: http://spreadsheets.about.com/od/datamanagementinexcel/ss/excel_database.htm
Students investigate and present information on the postsecondary admissions process, including means of paying for higher education.	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 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	Smartboard Computer Projector Student devices Internet Presentation Software such as: Google Slides or PowerPoint LMS such as: Schoology, Google Classroom www.alcareerinfo.org

	discussions, quizzes, enter & exit slips, self-assessment	www.alcareerinfo.org and ACPS- Kuder section.	writing, speaking, or creating a digital product.	College website links
Students investigate and present information on grants, loans, personal financing, and tuition reimbursement.	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 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.	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 Print versions of both state and national college catalogues Paper copy of the financial Aid estimator Paper copy of the FAFSA http://www.fafsa.ed.gov
Students complete admission, scholarship, and financial aid applications for postsecondary education.	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	Students complete admission, scholarship, and financial aid applications for a college of their choosing.	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.	Smartboard Computer Projector Student devices Internet Presentation Software such as: Google Slides or PowerPoint LMS such as: Schoology, Google Classroom College website links Kuder Lesson Plan: Postsecondary School Planning

	& exit slips, self-assessment			www.alcareerinfo.org Paper Admissions Applications from a local college Pens
Students complete the Free Application for Federal Student Aid (FAFSA).	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	Web site www.fafsa.ed.gov 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.		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 http://www.fafsa.ed.gov
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.	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	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: https://www.reachandteach.rocks/virtual-interview-series Students will learn work readiness skills and their importance to their careers. Students will learn	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	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:

		important aspects of effective job searches. Students will conduct mock job searches through various resources. Students will read and analyze an article about job applications. 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. 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. Students will complete a resume worksheet. Students will complete a personal resume. Students will discuss the importance of job interviews.	of living; goods and services; taxation; business organization.	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/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.ht ml Teacher Resource: http://jobsearch.about.com/cs/jobapplications/a/jobapplication.htm Sample Job Application: http://www.quintcareers.com/employment_application.pdf Teacher Resources: http://www.bc.edu/offices/c

				areers/skills/resumes/ whatisaresume.html Resume Mistakes: http://www.youtube.com/watch?v=FCIWySJ6Sxs Resume worksheet: http://www.ccd.me.edu/careerprep/CareerPrepCurriculum_LP-4.pdf Word processing software Lesson plan, talking points, and worksheets about interviewing. http://www.ccd.me.edu/careerprep/CareerPrepCurriculum_LP-6.pdf, http://www.aces.edu/pubs/docs/H/HE-0770/
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.	Smartboard Computer Projector Student devices Internet Presentation Software such as: Google Slides or PowerPoint LMS such as: Schoology, Google Classroom W-4 Form- https://www.irs.gov/pub/irs-pdf/fw4.pdf

				I-9 Form- http://www.uscis.gov/files/form/i-9.pdf A-4 Form http://www.revenue.alabama.gov/withholding/FA4(11_10).pdf
Students gather and present information concerning online resources for finding employment, including professional networking.	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 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.	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 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: http://www.ccd.me.edu/careerprep/CareerPrepCurriculum_LP-6.pdf
Students generate an electronic portfolio using digital tools.	Summative: Unit exam with multiple choice, fill-in-	Portfolio of Career research, selection and corresponding choice of	ELA: Locate and use relevant and credible information through a	Smartboard Computer Projector

	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	classes to prepare for the future whether it is an apprenticeship program, a 2 year program or college are uploaded to student's career portfolio in ACPS – Kuder.	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 Internet Presentation Software such as: Google Slides or PowerPoint LMS such as: Schoology, Google Classroom https://al.kuder.com
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. Unit project incorporating all learned skills and concepts. Formative: Observations of student progress- classwork rubric, class discussions, quizzes, enter & exit slips, self-assessment	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.	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

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

-Filter
-Formula
-Analyze
-Educational Achievement
-Attainment
-Postsecondary
-Admissions Process
-Higher Education
-Grant
-Loan
-Personal Financing
-Tuition Reimbursement
-Admission
-Scholarship
-Financial Aid
-Postsecondary Education
-Free Application for Federal Student Aid (FAFSA)
-Employment Process
-Job Application
-Resume
-Interview Skills
-Employment Forms
-W-4 Form
-I-9 Form
-Online Resources
-Professional Networking
-Electronic Portfolio
-Digital Tools
-Cover Letter
-Resume
-Job Application
-Curriculum Samples
-Four-Year High School Educational Plan
-Education/Career Checklist

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 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.
AL.CT21.WB.CP.8x
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.
AL.CT21.WB.CP.10x
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.
AL.CT21.WB.CP.12ax
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.
AL.CT21.WB.CP.12e
Examples: Modern Language Association (MLA), American Psychological Association (APA)
AL.CT21.WB.CP.13
Utilize an online learning-management system to engage in goal-oriented, focused, project-based, and inquiry-oriented collaborative learning projects, discussions, and online assessments beyond the traditional classroom.
AL.CT21.WB.CP.14
Explain specific steps that consumers can take to minimize online exposure to identity theft, fraudulent schemes, unethical sales practices, and exorbitant service fees.
AL.CT21.WB.CP.14a
Describe the uses and limitations of online safety precautions, including data-encryption, password strength, clearing browser cache, firewalls, and antivirus software.

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 yberbullying, plagiarism, phishing, hoaxes, impersonation, baiting, spoofing, and inappropriate sexual

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.

Unit Driving/Essential Question	What are the upsides and downsides of companies collecting your data online?
Exemplar High Quality Unit Task	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.

Map of Student Learning by Learning Objective

Unpacked Learning Objective SWBAT	Potential Subtasks for Assessments Formative/Summative	Potential Learning Activities [Learning Activity Checklist] [Link to Differentiation Examples]	Integrated and Related Academic Content: ELA, Math, Science, and/or Social Studies Concepts & Activities	Equipment, Technology & Materials [Equipment List by CTE Cluster] [Link to Helpful Tech Tools]
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/ 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/
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		Smartboard Computer Projector Student devices

connectivity, and firewalls.	Unit project incorporating all learned skills and concepts. Formative: Observations of student progress- classwork rubric, class discussions, quizzes, enter & exit slips, self-assessment	/basic-computer-skills/how-to-set-up-a-new-printer/1/ Students may try printing a test page. Review internal PC components https://edu.gcfglobal.org/en/computerbasics/inside-a-computer/1/. Review and practice using the Task Manager: https://edu.gcfglobal.org/en/basic-computer-skills/disable-applications-from-running-on-startup/1/ Review the Network Connectivity options: https://edu.gcfglobal.org/en/computerbasics/connecting-to-the-internet/1/ Review Firewall protection: https://edu.gcfglobal.org/en/internetsafety/wifi-security/1/		Internet Presentation Software such as: Google Slides or PowerPoint LMS such as: Schoology, Google Classroom Troubleshooting Printers https://edu.gcfglobal.org/en/basic-computer-skills/how-to-set-up-a-new-printer/1/ Test Page https://media.gcflearnfree.org/content/558d56a9607fc10e50038972_06_26_2015/test_page.pdf Power Supply https://edu.gcfglobal.org/en/computerbasics/inside-a-computer/1/ Task Manager: https://edu.gcfglobal.org/en/basic-computer-skills/disable-applications-from-running-on-startup/1/ Network Connectivity https://edu.gcfglobal.org/en/computerbasics/connecting-to-the-internet/1/ Firewall https://edu.gcfglobal.org/en

				/internetsafety/wifi-security/1/
Students use digital tools, including multimedia, to create, review, and revise authentic products.	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-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.	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 Digital tools (ex. Canva, Adobe Photoshop, Google Docs) Presentation Software such as: Google Slides or PowerPoint LMS such as: Schoology, Google Classroom www.canva.com Google Products www.Smore.com Adobe Products
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/ 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/

	& exit slips, self-assessment	Students take the Word 2019 Exam via Certiport.		Microsoft Word Computer Lab Gmetrix Certiport
Students utilize spreadsheet features, including formulas, functions, sorting, filtering, charts, and graphs.	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/ and practice the assignments and challenges. Students work on Gmetrix to practice for the Excel 2019 certification exam. Excel Bootcamp - test prep for the certification exam. Students take the Excel 2019 Exam via Certiport.	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 Microsoft Excel Computer Lab Gmetrix Certiport
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/ and practice the assignments and challenges. Students work on Gmetrix to practice for the PowerPoint 2019 certification exam. PowerPoint Bootcamp - test prep for the certification exam.	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 Microsoft PowerPoint Computer Lab Gmetrix Certiport

		Students take the PowerPoint 2019 Exam via 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		Windows Help - http://windows.microsoft.com/enus/windows/windows-help#windows=windows-8 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/; AVS4You – www.avs4you.com

		lost, damaged or destroyed. Converting and importing files can be taught and demonstrated as the need arises. For example: A Microsoft Word document can be saved as an Adobe PDF file for easy viewing and file sharing. An internet video can be downloaded and converted into a file compatible with presentation software so that the video is embedded in the presentation without the need for internet access. Import (bring in) graphics or video into a presentation software or a document.		
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

	& exit slips, self-assessment			
Students research and report on the functions and types of the most common computer and mobile device operating systems.	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 read page 1 of the "What is an Operating System" 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 onhttps://edu.gcfglobal.org/en/computerbasics/ Divide students into groups to explore the various operating systems and their functions and present research findings to 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.	Smartboard Computer Projector Student devices Internet Presentation Software such as: Google Slides or PowerPoint LMS such as: Schoology, Google Classroom Computers Internet http://www.gcflearnfree.org/computerbasics/2 If computers are not available, visit http://www.gcflearnfree.org/computerbasics/ for a printable version of the lesson. https://studylib.net/doc/8485561/computer-comparison-chart
Students research and report on the functions of Windows, Mac OS, Linux, Android, and iOS.	Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. Unit project incorporating all learned skills and concepts.	Students read and explore the Mac OS: https://edu.gcfglobal.org/en/macosbasics/ Students read and explore the Windows OS:	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;	Smartboard Computer Projector Student devices Internet Presentation Software such as: Google Slides or PowerPoint

	Formative: Observations of student progress-classwork rubric, class discussions, quizzes, enter & exit slips, self-assessment	https://edu.gcfglobal.org/en/topics/windows/ Students read and explore the Linux OS: https://edu.gcfglobal.org/en/topics/linux/	synthesize multiple sources of information when answering through writing, speaking, or creating a digital product.	LMS such as: Schoology, Google Classroom https://edu.gcfglobal.org/en/macosbasics/ https://edu.gcfglobal.org/en/topics/windows/ https://edu.gcfglobal.org/en/topics/linux/
Students analyze the effects of current technologies on culture, society, economy, environment, and politics, and predict possible future innovations.	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 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: https://edu.gcfglobal.org/en/topics/socialmedia/ Discuss the future of wearable technology: https://edu.gcfglobal.org/en/wearables/the-future-of-wearable-technology/1/ Students participate in a classroom-style 'Shark Tank' to share possible future ideas on ways technology could help us as a society. Partner with a local business to create an award for the best	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 Social Media: https://edu.gcfglobal.org/en/topics/socialmedia/ Wearables: https://edu.gcfglobal.org/en/wearables/the-future-of-wearable-technology/1/

		innovative idea and Student choice award. Use local business leaders as judges.		
Students demonstrate proficiency in the use of emerging technology resources, including electronic communications.	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	Read about new technology: https://edu.gcfglobal.org/en/thenow/ Students demonstrate their understanding by presenting their findings on a new technology to the class.	ELA: Digital Literacy skills.	Smartboard Computer Projector Student devices Internet Presentation Software such as: Google Slides or PowerPoint LMS such as: Schoology, Google Classroom New Technology https://edu.gcfglobal.org/en/thenow/
Students demonstrate appropriate digital citizenship through safe, ethical, and legal use of technology systems and digital content.	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	Refer to http://www.nisd.net/digitalcitizen/Site_Map.htm 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 http://digitalcitizenship.net/Nine_Elements.html	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 http://www.nisd.net/digitalcitizen/Site_Map.htm http://digitalcitizenship.net/Nine_Elements.html

		Have students Think, Pair, Share ideas that these nine elements can be taught to students at their school.		
Students explain consequences of inappropriate, illegal, and unethical use of technology systems and digital content.	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 join their www.EverFi.com 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.	Smartboard Computer Projector Student devices Internet Presentation Software such as: Google Slides or PowerPoint LMS such as: Schoology, Google Classroom www.EverFi.com Ignition Curriculum (Digital Wellness & Safety)
Students explain consequences of cyberbullying, plagiarism, phishing, hoaxes, impersonation, baiting, spoofing, and inappropriate sexual communications.	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 join their www.EverFi.com 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.	Smartboard Computer Projector Student devices Internet Presentation Software such as: Google Slides or PowerPoint LMS such as: Schoology, Google Classroom www.EverFi.com Ignition Curriculum (Digital Wellness & Safety)

Students gather, evaluate, and share information about copyright laws and policies regarding ownership and use of digital content.	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	Refer to http://www.nisd.net/digitalcitizen/Site_Map.htm a site dedicated to digital citizenship. Teachers may pull out activities and resources that fit into the timeframe and student population.	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 http://www.nisd.net/digitalcitizen/Site_Map.htm
Students explain the implications of creating and maintaining a positive footprint.	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 watch this Prezi presentation by Steve Johnson on 24 March 2012. It explains positive and negative aspects of a digital footprint.	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 https://prezi.com/kzhgcovsjeua/ascd-digital-footprints-your-students-new-first-impression/
Students critique internet and digital information for validity, reliability, accuracy, bias, and current relevance.	Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions.	Refer to http://www.nisd.net/digitalcitizen/Site_Map.htm a site dedicated to digital citizenship. Teacher may pull out activities and	ELA: Locate and use relevant and credible information through a variety of search tools and research strategies; present clear, coherent	Smartboard Computer Projector Student devices Internet

	Unit project incorporating all learned skills and concepts. Formative: Observations of student progress-classwork rubric, class discussions, quizzes, enter & exit slips, self-assessment	resources that fit into the timeframe and student population.	responses on intended audience and purpose; synthesize multiple sources of information when answering through writing, speaking, or creating a digital product; digital literacy skills.	Presentation Software such as: Google Slides or PowerPoint LMS such as: Schoology, Google Classroom http://www.nisd.net/digitalcitizen/Site_Map.htm
Students cite sources of digital content using a style manual.	Summative: 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 discusses how to cite sources. Students select the style manual given in their school and correctly cite digital sources. An English teacher may visit to answer questions.	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 APA and MLA websites
Students cite sources using MLA and APA.	Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. Unit project incorporating all learned skills and concepts.	Teacher discusses how to cite sources. Students select the style manual given in their school and correctly cite digital sources. An English teacher may visit to answer questions.	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 & exit slips, self-assessment	Students demonstrate citing sources as the end of the "Digital Citizenship" presentation project.	when answering through writing, speaking, or creating a digital product.	APA and MLA websites
Students utilize an online learning-management system (LMS) to engage in goal-oriented collaborative learning projects, discussions, and online assessments beyond the traditional classroom.	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 respond to a class discussion while also responding to at least 3 other students. Students use an LMS to take an assessment.	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
Students explain specific steps that consumers can take to minimize online exposure to identity theft, fraudulent schemes, unethical sales practices, and exorbitant service fees.	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 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;	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:

	& 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 https://financeintheclassroom.org/downloads/Payday_Loans.pdf
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 & 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.	

Key Vocabulary

Hardware Software Network systems Printer Projector Power Supply Task Manager Network Connectivity Firewall Digital Tools Authentic Products Word Processing Outline Form Hyperlink Mail Merge Spreadsheet Formula Function Sort Filter Chart Graph Presentation Communication Skills Multimedia Compress Convert Secure Import Export Transfer Virtual Meeting Virtual Conference Computer Operating System

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, payrolls 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

Map of Student Learning by Learning Objective

Unpacked Learning Objective SWBAT	Potential Subtasks for Assessments Formative/Summative	Potential Learning Activities Learning Activity Checklist Link to Differentiation Examples	Integrated and Related Academic Content: ELA, Math, Science, and/or Social Studies Concepts & Activities	Equipment, Technology & Materials Equipment List by CTE Cluster Link to Helpful Tech Tools
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. 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: • Purpose of a budget • Setting up a budget • Budgeting tools • Tracking projected vs. actual spending • Emergency expenses • Mini-game: Payday! Review Key Terms and Concepts using the Financial Football Teacher's Guide script on pages 7 - 9. 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/ Teacher's Guide for Financial Football Game: https://www.practicalmoneyskills.com/assets/pdfs/ff-modules/Pro/NFL_Module_Pro_TeachersGuide.pdf
Students identify types of income other than wages,	Summative: Unit exam with multiple choice, fill-in-	Continue EverFi - Financial Literacy Curriculum:	SS: Impact of labor market on the economy; standard	Smartboard Computer

including rental income, interest, and profit earned from various sources.	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.	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 The Uber Game https://ig.ft.com/uber-game/
Students investigate, evaluate, and share information about various methods for acquiring goods and making major purchases.	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 investigate borrowing, renting, leasing, and paying cash.	Summative: Unit exam with multiple choice, fill-in-	Continue EverFi - Financial Literacy Curriculum: •Product Research	ELA:	Smartboard Computer Projector

	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.	Student devices Internet 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.	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 Presentation Software such as: Google Slides or PowerPoint LMS such as: Schoology, Google Classroom www.EverFi.com Financial Literacy Curriculum
Students 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	Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. Unit project incorporating all learned skills and concepts.	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.	Smartboard Computer Projector Student devices Internet Presentation Software such as: Google Slides or PowerPoint

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 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.

Unit Driving/Essential Question	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?
Exemplar High Quality Unit Task	Posters, Blog, Presentation Slide Show, or Display Board

Map of Student Learning by Learning Objective

Unpacked Learning Objective SWBAT	Potential Subtasks for Assessments Formative/Summative	Potential Learning Activities Learning Activity Checklist Link to Differentiation Examples	Integrated and Related Academic Content: ELA, Math, Science, and/or Social Studies Concepts & Activities	Equipment, Technology & Materials Equipment List by CTE Cluster Link to Helpful Tech Tools
Students describe the functions, advantages, and disadvantages of various types of financial institutions.	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 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	ELA: 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 http://www.hsfpp.org "Key to Financial Success Theme 6" in the Federal Reserve Bank of Philadelphia, Delaware Council on Economic Education Scenarios NEFE High School Financial Planning

		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 1: Use the NEFE High School Financial Planning Program's Module 5: "Financial Services." Free instructor's manuals and workbooks can be ordered at www.hsfpp.org. 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		Program Module 5 www.hsfpp.org "Financial Literacy Glossary" in the "National Standards in K-12 Personal Finance Education Jump$tart Coalition for Personal Finance Literary" www.jumpstartcoalition.org "Practical Money Skills for Life" http://www.practicalmoneyskills.com/ "Consumer Financial Protection Bureau" http://www.consumerfinance.gov/ "Eight Great Ways to Avoid Bank Fees" http://www.bankrate.com/finance/savings/8-greatways-to-avoid-growing-bank-fees-1.aspx "American Bankers Association" – They have pages and pages on ways to avoid banking fees. www.aba.com - Search – "avoid bank fees"

		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/		
Students describe the functions, advantages, and disadvantages of central banks, retail and banks, and commercial banks, Internet banks, credit unions, savings and loan associations, investment banks and companies, brokerage firms, insurance companies.	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: •Researching Financial Institutions	ELA: SS: Impact of labor market on the economy; standard of living; goods and services; taxation; business organization; 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 Financial Literacy Curriculum
Students evaluate services and related costs associated with personal banking at various financial institutions.	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-	Continue EverFi - Financial Literacy Curriculum: •Comparing Accounts •Opening and Using Accounts	ELA: SS: Impact of labor market on the economy; standard of living; goods and services; taxation; 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

	classwork rubric, class discussions, quizzes, enter & exit slips, self-assessment			www.EverFi.com Financial Literacy Curriculum
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.	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: •Opening and Using Accounts •Monitoring and Reconciling Accounts	ELA: SS: Impact of labor market on the economy; standard of living; goods and services; taxation; 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 Financial Literacy Curriculum
Students manage checking and savings accounts, balance bank statements, and use online financial services.	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: •Introduction to Investing •Mini-game: Compound It!	ELA: SS: Impact of labor market on the economy; standard of living; goods and services; taxation; business organization; 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 Financial Literacy Curriculum

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.

Unit Driving/Essential Question	What does it mean to be creditworthy? How can consumers use credit wisely? How can consumers avoid bankruptcy?
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

Unpacked Learning Objective SWBAT	Potential Subtasks for Assessments Formative/Summative	Potential Learning Activities Learning Activity Checklist Link to Differentiation Examples	Integrated and Related Academic Content: ELA, Math, Science, and/or Social Studies Concepts & Activities	Equipment, Technology & Materials Equipment List by CTE Cluster Link to Helpful Tech Tools
Students explain advantages and disadvantages of using credit.	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 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.	ELA: Speaking and listening skills; research skills. 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.THEMint.org Web site: Advantages of Using Credit Cards Disadvantages of Using Credit Cards Brochure: https://www.practicalmoneyskills.com/assets/downloads/pdfs/WMS_brochure.pdf

		Students discuss recent purchases and explain how individuals should make decisions about when to use credit. 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? 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. Students discuss factors that lenders use to determine whether or not a person is "creditworthy" and eligible for a loan. Students Brochure: Take Control of My Credit Score Students break into groups of four and use the student activity sheet," Spot the		Spot the Credit Crisis: https://www.practicalmoneyskills.com/assets/pdfs/lessons/lev9-12/SA_Lesson6.pdf; Teacher Guide: https://www.practicalmoneyskills.com/assets/pdfs/lessons/lev9-12/TG_Lesson6.pdf

		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."		
Students assess ways that credit card terms affect the cost of using credit and the impact of those costs on personal finances.	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: • 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	ELA: Research skills; speaking and listening skills. 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
Students assess ways that credit card terms affect the cost of using credit including annual percentage rate (APR), grace period, fees, and	Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions.	Review Practical Money Skills - Lesson 5 "Credit Cards" with Students. Students play the Credit Card Simulator Game.	ELA: Research skills; speaking and listening skills. SS: Impact of labor market on the economy; standard	Smartboard Computer Projector Student devices Internet

methods of calculating interest.	Unit project incorporating all learned skills and concepts. Formative: Observations of student progress- classwork rubric, class discussions, quizzes, enter & exit slips, self-assessment	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 Practical Money Skills - Lesson 5 “Credit Cards”: https://www.practicalmoneyskills.com/assets/pdfs/lessons/lev_4/L4TeachersGuide5.pdf Lights, Camera, Budget! Simulation: https://www.gpb.org/education/lights-camera-budget Credit Card Simulator Game: https://www.igrad.com/AppReact/Components/Games/CreditCard.html
Students explain why credit ratings and credit reports are important to consumers.	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	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	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 and play the Credit Reports and Scores game to see the effects in Rounds 1 - 3.	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.practicalmoneyskills.com/learn/credit/credit_basics FDIC MoneySmart https://playmoneysmart.fdic.gov/game/credit-reports-and-scores
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 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.	Smartboard Computer Projector Student devices Internet Presentation Software such as: Google Slides or PowerPoint LMS such as: Schoology, Google Classroom Practical Money Skills - Credit Scores: https://www.practicalmoneyskills.com/learn/credit/credit_scores FDIC MoneySmart https://playmoneysmart.fdic.gov/game/credit-reports-and-scores Practical Money Skills - Building Credit: https://www.practicalmoney

				skills.com/learn/credit/building_credit
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." Reflection	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
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:

	& exit slips, self-assessment	Ask students if they've ever been rushed into signing something before. Students list the reasons why they should NEVER sign a contract or agreement without reading the fine print. Students will discuss common factors that can be confusing when it comes to credit cards, including laws to protect consumers, after reading, "It's More Than a Piece of Plastic." Students will work with a partner to research and define each factor using the information at www.practicalmoneyskills.com/HS18.	SS: Impact of labor market on the economy; standard of living; goods and services; taxation; business organization.	https://eventleadershipinstitute.com/teaching-contracts-experiential-learning-activity-collegiate/ Bogus Contract: https://eventleadershipinstitute.com/wp-content/uploads/2018/10/charlatan-fake-contract.pdf "It's More Than a Piece of Plastic" https://www.practicalmoneyskills.com/teach/lesson_plans
Students determine the implications of entering into cell phone contracts, rent-to-own agreements, subscription services, and automatic enrollments.	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-	Explain contracts and agreements. Review the list of subscription services: https://www.moneygeek.com/financial-planning/resources/best-streaming-services-on-a-budget/	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	Smartboard Computer Projector Student devices Internet Presentation Software such as: Google Slides or PowerPoint LMS such as: Schoology, Google Classroom

	classwork rubric, class discussions, quizzes, enter & exit slips, self-assessment	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.	writing, speaking, or creating a digital product. SS: Business organization; economic systems.	
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.	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 Financial Literacy Curriculum Next Gen Personal Finance: https://www.ngpf.org/curriculum/paying-for-college/activities/?id=349 NGPF Lesson Plan: https://docs.google.com/document/d/1xZzTOz5n0MnQqWoDCiU9uFSgbyqzELIY_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. 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: • 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. 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 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. Unit project incorporating all learned skills and concepts. Formative: Observations of student progress-classwork rubric, class discussions, quizzes, enter & exit slips, self-assessment	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	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.	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 - https://financeintheclassroom.org/downloads/Bankruptcy.pdf

		why you should only buy things you can pay off.	Federal Reserve System; inflation; unemployment.	
Students assess the effects of bankruptcy filings on the consumer, including Chapter 7, Chapter 11, and Chapter 13.	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 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$e Guessing Game" Activity. Follow with group discussion and explanation of answers and solutions. Students create a public service announcement for consumers about the wise use of credit. They will share their announcements with the class.	ELA: Locate and use relevant and credible information through a variety of search tools and research strategies; present clear, coherent responses on intended audience and purpose; synthesize multiple sources of information when answering through writing, speaking, or creating a digital product. SS: Business organization; economic systems; U.S. Federal Reserve System; inflation; unemployment.	Smartboard Computer Projector Student devices Internet Presentation Software such as: Google Slides or PowerPoint LMS such as: Schoology, Google Classroom -https://www.consumer-action.org/modules/module_personal_bankruptcy - http://www.consumeraction.org/modules/module_personal_bankruptcy - http://financeintheclassroom.org/downloads/Bankruptcy.pdf Credit Crossroads Activity Debt Snowball Activity Finance in the Classroom, page 21 The True Cost of Credit: A Money Wi$e Guessing Game

				Guidelines for Public Service Announcement

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

Unpacked Learning Objective SWBAT	Potential Subtasks for Assessments Formative/Summative	Potential Learning Activities Learning Activity Checklist Link to Differentiation Examples	Integrated and Related Academic Content: ELA, Math, Science, and/or Social Studies Concepts & Activities	Equipment, Technology & Materials Equipment List by CTE Cluster Link to Helpful Tech Tools
Students gather, evaluate, and share information about saving for short-term goals.	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.	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/177neqaZaYrCGKaCiNBfrExlxls-_03y_j5xmGVJpwsM/edit
Students gather, evaluate, and share information about holiday savings	Summative: Unit exam with multiple choice, fill-in-	Discuss: “What is a Savings Account?”	ELA: Locate and use relevant and credible information through a	Smartboard Computer Projector

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.	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.	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/177neqaZaYrCGKaCiNBfrExlxls-_03y_j5xmGVJpwsM/edit
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.	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/177neqaZaYrCGKaCiNBfrExlxls-_03y_j5xmGVJpwsM/edit

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/177neqaZaYrCGKaCiNBfrExlxls-_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

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.

Unit Driving/Essential Question	What can your family do to be better prepared for storage of financial records and personal documents in the event of a natural disaster?
Exemplar High Quality Unit Task	Your Disaster Preparedness Plan

Map of Student Learning by Learning Objective

Unpacked Learning Objective SWBAT	Potential Subtasks for Assessments Formative/Summative	Potential Learning Activities Learning Activity Checklist Link to Differentiation Examples	Integrated and Related Academic Content: ELA, Math, Science, and/or Social Studies Concepts & Activities	Equipment, Technology & Materials Equipment List by CTE Cluster Link to Helpful Tech Tools
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	Smartboard Computer Projector Student devices

	Unit project incorporating all learned skills and concepts. Formative: Observations of student progress-classwork rubric, class discussions, quizzes, enter & exit slips, self-assessment	• Auto insurance • Renters/Homeowner Insurance • Health Insurance • Disability and Life Insurance • Mini-Game: Insurance Match	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.	Internet Presentation Software such as: Google Slides or PowerPoint LMS such as: Schoology, Google Classroom www.EverFi.com Financial Literacy Curriculum
Students identify perils that are insurable.	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.	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 perils that are insurable including injury, loss, and destruction.	Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions.	Continue EverFi - Financial Literacy Curriculum: • Risk Management and Insurance • Auto insurance	ELA: Locate and use relevant and credible information through a variety of search tools and research strategies; present clear, coherent	Smartboard Computer Projector Student devices Internet

	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	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.	Presentation Software such as: Google Slides or PowerPoint LMS such as: Schoology, Google Classroom www.EverFi.com Financial Literacy Curriculum
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.	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=qxO2qgf51m8 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.	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=qxO2qgf51m8
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.	Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. Unit project incorporating all learned skills and concepts.	Complete portions of Katrina's Classroom: 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	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 & exit slips, self-assessment	Watch portions of NatGeo's Top 10 Natural Disasters. Students write a short paper on how the people in New Orleans could have been better prepared for this disaster. Students create a Disaster Preparedness Plan for their family. They are to share this information with their parents and other family members.	when answering through writing, speaking, or creating a digital product.	Hurricane Katrina Lesson Plans http://www.frbatlanta.org/education/katrinas Ready website: www.Ready.gov "Are you Red Cross Ready?" Click here to launch an interactive module with pictures, audio and video content. "Alabama's Family Emergency Plan" http://www.ready.gov/sites/default/files/FamEmePlan_2012.pdf "Alabama's Basic Disaster Supplies Kit" http://www.ready.gov/basic-disaster-supplies-kit

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