

CAREER PREPAREDNESS

Unit	Technology Skill Applications	Time on Task: 4 Hours/240 Minutes
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Course Content Standard(s)	<p>14. Explain specific steps that consumers can take to minimize exposure to identity theft, fraudulent schemes, unethical sales practices, and exorbitant service fees.</p> <p style="padding-left: 20px;">a. Identify online safety precautions, including data-encryption, password strength, clearing browser cache, firewalls, and antivirus software.</p>
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College and Career Readiness Standards

(Teachers should select the appropriate grade span standard(s) as it pertains to reading and writing.)

Reading Standards for Literacy in Science and Technical Subjects 6-12 or Reading Standards for Literacy in History/Social Studies 6-12	Writing Standards for Literacy in History/Social Studies, Science, and Technical Subjects 6-12	Standards for Mathematical Practice

Learning Objective(s)	<p>The student will:</p> <ol style="list-style-type: none"> 1. Understand how and why companies collect information about visitors to their websites. 2. Explore the concept of privacy in both a real-world setting and online. 3. Learn strategies for managing what happens with personal information shared online. 4. Analyze hypothetical scenarios to evaluate whether a business practice is fair or unfair 5. Understand basic economic principles and how they influence everyday life.
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21st Century Competencies	<input checked="" type="checkbox"/> Critical Thinking <input checked="" type="checkbox"/> Communication <input checked="" type="checkbox"/> Collaboration <input type="checkbox"/> Creativity	<small>Source: Partnership for 21st Century Skills (www.p21.org/)</small>
Essential Question(s)	What are the upsides and downsides of companies Collecting your data online?	

Content Knowledge	Suggested Instructional Activities	Suggested Materials, Equipment, and Technology Resources
<p>I. Identity theft</p> <ul style="list-style-type: none"> A. Online safety precautions B. Clearing browser cache C. Firewall D. Antivirus software E. Data-encryption F. Password strength <p>II. Fraudulent Schemes</p> <ul style="list-style-type: none"> A. Data-encryption B. Password strength 	<p>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.</p> <p>Read information from Treasury Direct site to learn about Examples of Fraudulent Schemes. Using one example from 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.</p> <p>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 target for scams and schemes.</p> <p>Divide students into groups of three to five students or have them work with one other student. Students should read the hypothetical situations from attached handout and decide whether they think the retailer’s actions were fair or unfair/deceptive.</p>	<p>Visit www.financeintheclassroom.org</p> <p>Washington Courts Website, http://www.courts.wa.gov/education/lessons/?fa=education_1_essons.dspPlan&plan=UnfairSalesPractices</p>

<p>C. Unethical Sales Practices</p>	<p>Record their responses on the board, using a chart. For example:</p> <table border="1" data-bbox="552 261 1190 527"> <thead> <tr> <th>Scenario</th> <th>Unfair/Deceptive</th> <th>Fair</th> <th>Reasons</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>5</td> <td>17</td> <td></td> </tr> </tbody> </table>	Scenario	Unfair/Deceptive	Fair	Reasons	1	5	17		<p>Sample newsletter from www.financeintheclassroom.org Website, Payday Loans.pdf</p>
Scenario	Unfair/Deceptive	Fair	Reasons							
1	5	17								
<p>D. Exorbitant Service Fees</p>	<p>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.</p>									

<p>Assessment of Learning</p>	<p>Formative Assessments (AQTS 2.8)</p> <ul style="list-style-type: none"> • Oral Presentation • Fair_Unfair Handout • Discussion • Class Participation 	<p>Summative Assessments (AQTS 2.9)</p> <ul style="list-style-type: none"> • Research Narrative • Slide Presentation • Published Newsletters
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<p>Sample Career Options</p>	
<p>Online Experience</p>	<p>Does this lesson address the required online experience? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If yes, please indicate length of time in minutes. Click here to enter text.</p>

Unit/Course CTSO Activity <i>(if applicable)</i>	Students prepare for competitive event. Students present ethical/unethical behaviors in lending practices using presentation software to another group Students present information through newsletters to inform others of the dangers of schemes and scams
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Culminating Product	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.
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Course/Program Credential(s): <input type="checkbox"/> Credential <input type="checkbox"/> Certificate <input type="checkbox"/> Other:

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