

Middle-level CTE Learning Experience Title: Personal Finance Fair Educator: Erica McGowan, North Colonie CSD Length of Lesson: 18 days (40 minute periods) Grade Level: 6-8	CTE Area: Family and Consumer Sciences CTE Theme: Financial and Consumer Literacy CTE Content: Individual Growth and Life Readiness Date Created: April 3, 2019
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PLANNING	
Curriculum Goal	Students plan and conduct a service learning (or FCCLA) project to provide a Personal Finance Fair for school families. Participants who attend the fair will gain information from the student presenters to help prepare them for their financial future. Service Learning Projects will develop by researching and collecting information from high school students, parents, faculty members, and local representatives from financial institutions and community agencies.
Essential Question(s)	What knowledge and skills are necessary to demonstrate an introductory understanding of how money can be managed and how individuals can create and achieve financial goals while managing financial challenges? What knowledge and skills are necessary to demonstrate introductory understanding of self, interests, aptitudes, and abilities as they relate to personal development, employability, and financial readiness?
National Standards	Common Career Technical Core Standards https://www.careertech.org/career-ready-practices Career Ready Practices <ol style="list-style-type: none"> 1. Act as a responsible and contributing citizen and employee 2. Apply appropriate and academic and technical skills 3. Attend to personal health and financial well-being 5. Consider environmental, social, and economic impacts of decisions 7. Employ valid and reliable research strategies 8. Utilize critical thinking to make sense of problems and persevere in solving them 9. Model integrity, ethical leadership, and effective management 10. Plan education and career paths aligned to personal goals 11. Use technology to enhance productivity National Family and Consumer Sciences Standards https://www.nasafacs.org/national-standards-and-competencies.html 2.0 Consumer and Family Resources <ol style="list-style-type: none"> Evaluate management practices related to the human economic and environmental resources 2.3 Analyze policies that support consumer rights and responsibilities 2.5 Analyze relationships between the economic system and consumer actions 2.6 Demonstrate management of financial resources to meet the goals of individuals and families across the lifespan

	<p>3.0 Consumer Services</p> <p>Integrate knowledge, skills, and practices needed for a career in the consumer services</p> <p>3.1 Analyze career paths within the consumer services industries</p> <p>3.2 Analyze factors that affect consumer advocacy</p> <p>3.3 Analyze factors in developing a long-term financial management plan</p>
<p>NYS Standards</p>	<p>New York State Career Development and Occupational Studies (CDOS) Standards Intermediate Level http://www.p12.nysed.gov/cte/</p> <p>Standard 1: Career Development Students will be knowledgeable about the world of work, explore career options, and relate personal skills, aptitudes, and abilities to future career decisions</p> <p>Standard 2: Integrated Learning Students will demonstrate how academic knowledge and skills are applied in the workplace and other settings</p> <p>Standard 3a: Universal Foundation Skills Students will demonstrate mastery of the foundation skills and competencies essential for success in the workplace</p> <p>NYS Learning Standards for Family and Consumer Sciences Intermediate Level http://www.p12.nysed.gov/cte/</p> <p>Standard 3: Resource Management Students will understand and be able to manage their personal and community resources</p>
<p>Learning Objectives</p>	<p>Financial and Consumer Literacy</p> <p>1. Earning Income Students will: b) Compare the income potential of jobs included in their career plans c) Analyze factors that affect gross and net income f) Understand that national and global economic factors that may impact personal income</p> <p>2. Saving, Investing, and Sharing Students will: a) Describe the purpose of saving money as it applies to their future goals e) Investigate opportunities for sharing money through donations to charities f) Apply decision-making skills to saving, investing, and donating decisions</p> <p>3. Protecting and Insuring Students will:</p>

- a) Identify various types of financial risk
- d) Demonstrate personal development of basic financial planning skills through practice of these skills in a variety of classroom applications

4. Buying Goods and Services

Students will:

- a) Define the term "consumer" and describe the role of the consumer in the economy
- b) Distinguish between needs, wants, values, and goals and tell how each impacts spending and savings decisions
- c) Develop a spending and savings plan (budget) based on income and expenses
- d) Explain the features of checking accounts and the roles of checking accounts in budgeting and consumer purchasing
- e) Explain the influence of peers, advertising, technology, and the economy on consumer decisions
- i) Demonstrate personal development of consumer skills through practice of these skills in a variety of classroom applications

5. Payment Options and Credit

Students will:

- a) Explore and compare various payment options
- b) Define the terms "credit" and "debt"
- c) Examine factors that affect the choice to use credit, the costs and benefits of using credit, and the personal and legal responsibilities of using credit
- d) Compare the credit options available from different types of lending institutions
- e) Examine the components of a credit report and summarize a borrower's rights and responsibilities related to credit reports
- f) Understand and explain the basics of the "credit score" and the effects of consumer behaviors on their personal credit scores
- g) Describe strategies for avoiding and for correcting debt management problems

6. Careers in Financial and Consumer Services

Students will:

- a) Investigate knowledge, skills, and practices needed for a career in the financial and/or consumer services fields
- b) Analyze career paths within the financial and/or consumer services industries
- c) Evaluate personal skills, abilities, and interests for employment in the financial and/or consumer sciences fields

Individual Growth and Life Readiness

4. Financial Readiness

Students will

- a) Identify sources of income
- b) Create and follow a budget

	<ul style="list-style-type: none"> c) Explore options for money transfers d) Examine how to balance a bank account e) Determine ways for saving money f) Compare and contrast different types of credit and loans g) Evaluate the impact of various family transitions on personal finance 	
Vocabulary	<p>Academic: Values, Needs, Wants, Career Path, College, Survey, Questionnaire, Authentic Audience, Learning Fair</p>	<p>Content: Assets, Bankruptcy, Bank, Boom, Broker, Capital, Cash Basis, Credit, Deposit, Debt, Entrepreneur, Fund, Finance, Invest, Interest, Invoice, Liability, Real estate, Revenue, Savings, Compensation, Paycheck, Earnings, Balance, Wage, Salary, Tuition, Fees, Rent, Mortgage, Financial Aid, Scholarships, Loans, Grants, Lifecycle stages</p>
Materials and Resources	<p>National Debt Quiz (Preassessment) https://americansforprosperity.org/national-debt-quiz/ Cash, Credit, and Your Future - DVD (Day 2) https://www.learningzonexpress.com/cash-credit-and-your-future-dvd.html Project-based Learning (Day 3) https://www.edutopia.org/project-based-learning</p> <p>Student Research/PBL Project Resources (Day 4-15) What is Financial Literacy? http://www.pbs.org/your-life-your-money/more/what-is-financial-literacy.php Federal Deposit Insurance Corporation Learning Bank https://www.fdic.gov/about/learn/learning/index.html Federal Reserve Classroom Resources https://www.federalreserveeducation.org/resources/classroom/ Council for Economic Education National Standards for Financial literacy https://www.councilforeconed.org/resource/national-standards-for-financial-literacy/#sthash.uuu4YXzg.dpbs Survey Monkey https://www.surveymonkey.com/ Free Website Builder https://www.sitebuilderreport.com/free-website-builders Personal Finance Articles https://www.investopedia.com/articles/personal-finance/100516/setting-financial-goals/</p>	

	Personal Finance Fair Presentation Materials, including: Tri fold board/poster paper Glue Scissors Paper Binders Computers Presentation software (e.g., WeVideo, Imovie, Prezi) Booklets , Pamphlets		
INSTRUCTION	What will the teacher do?	What will the students do?	How much time for each activity?
Pre-assessment	Day 1- Teacher introduces the financial management unit with an online quiz.	Day 1- Students take the quiz linked below to determine how much they know about national debt. https://americansforprosperity.org/national-debt-quiz/	40 min 15 min
Do-now/Hook	Day 1 (cont.)- Teacher leads a class discussion to review the quiz results with the class. Teacher make a list of student concerns relating to national debt on the white board. Discuss the key points of the quiz. Key points: *One of the most significant ways that national debt affects the economy is that it sacrifices the financial well-being of future generations. *The only pro-growth solution to America’s massive debt crisis is to make spending cuts and conduct responsible budgeting.	Day 1 (cont.)- Students decide what they are most concerned about, relating to the national debt, after taking the quiz. Students share concerns and teacher records them on the white board.	25min
Procedure for Instruction/ Learning Activities	Day 2- Teacher shows "Cash, Credit, and	Day 2- Students view the video.	40 min 25 minutes

	<p>Your Future" DVD.</p> <p>Teacher provides the students with a worksheet to accompany the video.</p> <p>Teacher reviews the terms and questions on the worksheet.</p> <p>Day 3- Teacher provides students with a PBL packet. For ideas, see: Project-based Learning https://www.edutopia.org/project-based-learning</p> <p>Teacher introduces the concept of PBL and outlines the Personal Finance Fair project concept.</p> <p>Discuss essential questions and how students will use these questions to develop their Personal Finance Fair project. Essential Questions:</p> <ul style="list-style-type: none"> ▪ What financial information is essential to people who plan to live on their own? ▪ What are the top expenses for people over the age of 18? ▪ How can money be managed? ▪ How can individuals create and achieve financial goals while managing financial challenges? <p>Day 4- Teacher assigns students to groups of 4 students per group.</p>	<p>Students note vocabulary terms and basic facts about finance, employment, credit and debit on the worksheet provided by the teacher</p> <p>Students revise their worksheet responses based on the teacher review.</p> <p>Day 3- Students follow along with PBL packet and directions.</p> <p>Students ask questions relating to the project requirements.</p> <p>Students note the main ideas in their PBL packets</p> <p>Day 4- Students assemble into their PBL groups and brainstorm as a group.</p>	<p>15 min</p> <p>40 min</p> <p>40 min</p>
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	<p>Teacher calls attention to the student leadership roles, conduct, and participation requirements, which are found in the students' PBL packets.</p> <p>Day 5-14 Teacher facilitates PBL experience for student groups: timelines; checkpoints; progress reports; group and whole class questions; refocusing; formative assessments; etc.</p> <p>Teacher makes necessary arrangements (e.g., space, audience and school leader invitations, press release, etc.) to hold the Personal Finance Fair.</p>	<p>Students develop group leadership roles. Students sign off on conduct and participation requirements for the project.</p> <p>Day 5-14 Student groups accomplish the tasks of the PBL, such as:</p> <ul style="list-style-type: none">Research (based on the essential questions)Develop questionnaire/survey (to ascertain community needs)Administer survey (to potential audience)Compile survey resultsUse survey results to continue researchDevelop finance fair ideas based off of resultsComplete finance fair piece (poster, tri fold, book, pamphlets, web site, visuals, movie, etc.)	40 min x 10 days
	<p>Day 15-17 Teacher facilitates student presentation of the Personal Finance Fair</p>	<p>Day 15-17 Students present PBL finance fair to three different audiences:</p> <p>Day 15- Mock presentation to classmates to gather feedback and tips through peer comments</p> <p>Day 16-Presentation of the Personal Finance Fair to parents and community members</p> <p>Day 17- Presentation of the Personal Finance Fair high school students.</p> <p>Students hand out comment cards to the people who stop by their station/booth/table. Comment cards are collected as participants exit the fair.</p>	40 min x 3 days
	<p>Day 18- Teacher provides student groups with the Comment Cards and</p>	<p>Day 18- Students review their comment cards. Students complete a self-scoring rubric.</p>	40 min

	Teacher evaluations related to their group's work.	Groups will meet with teacher to review their PBL evaluation.	
Differentiation	Students will be grouped by varying degrees of ability. Teacher will provide support where necessary. Students who need extra support will be provided supports and accommodations. Students who are meeting all expectations will be challenged to go above and beyond.		
Closure	Presenters will hand out comment cards to the people that stop by their station/booth/table. Comment cards will be collected as participants exit the fair. Students will review their comment cards to complete their self-evaluation and project reflections.		
ASSESSMENT			
College, Career, and Life Readiness Skills	See below Based on Middle-level Life/Career Rubrics available at https://nyctecenter.org/middle-level-life-career-rubric-database/rubrics PBL Checklist See below and at http://learningnetwork.setbc.org/pblresource/2017/01/20/pbl-rubrics-and-templates/		




Performance Measure	Exemplary	Proficient	Developing	Beginning
Manages Time to Complete Tasks by Deadline Sets and Meets Goals	Completes work ahead of schedule by creating a plan to finish early. Sets measurable goals and action steps to accomplish them.	Completes work on time by using time management skills. Defines and meets goals using the strategies.	Completes work on time with reminders and supervision. Defines goals and strategies but has not met goals.	Rarely completes work on time; fails to use time management skills. Has goals but no strategies to achieve them.
Listens and Cooperates With Team Members	Consistently listens to others and their ideas; helps the team reach its full potential.	Listens to others' points of view and makes a definite effort to understand their ideas.	Sometimes listens to others, but often assumes others' ideas will not work. Tries to work well with the team.	Does not listen to group's opinions and ideas; wants things done own way.
Listens and Speaks when Appropriate	Engages in conversations/discussions and consistently understands when it is appropriate to speak and when it is appropriate to listen.	Engages in conversations/discussions and understands when it is appropriate to speak and when it is appropriate to listen.	At times, speaks when it is not appropriate and does not listen when it is appropriate.	Often needs to be reminded of appropriate times to speak and appropriate times to listen.

Middle-level CTE
 Learning Experience Template
 March 2019

Shares Responsibility	Motivates members to share contributions equally by valuing all member's ideas and contributions.	Participates in and contributes to group's work. Values all member's ideas and contributions.	Attempts to share responsibility of group's work, but ends up completing little of the work by disregarding the input of others.	Does very little of the group's work; does not share ideas or respect others' ideas.
Uses Technology to Locate and Evaluate Information	Effectively and consistently uses multiple technology tools to collect, organize, evaluate, and/or communicate information.	Uses technology effectively as a tool to collect, organize, evaluate, and/or communicate information.	Uses popular technology tools to collect and/or communicate information.	Attempts to use technology to collect and/or communicate information are ineffective.
Works Effectively with Diverse Teams	Always listens to, shares with, and supports the efforts of others. Uses respectful and appropriate statements, responses, and body language.	Listens to, shares with, and supports others. Statements and responses are respectful, and appropriate body language is exhibited.	Most statements, responses, and body language are respectful, with only an occasional negative tone. Does not always listen to, share with, or support the efforts of others.	Statements, responses, and/or body language are not respectful. Rarely listens to, shares with, and supports the efforts of others.
Interprets Information and Draws Conclusions	Is able to look at complex information and successfully draw conclusions and apply them to consumer situations.	Is able to look at information and successfully draw conclusions in consumer situations.	Looks at information and sometimes draws conclusions in consumer situations.	Looks at information but rarely draws a conclusion in consumer situations.
Contributes New Ideas	Appropriately contributes new and innovative ideas based on reliable resources.	Often contributes new and innovative ideas based on known and reliable resources and skills.	Contributes some new and innovative ideas based on known resources and skills.	Rarely contributes new ideas as skills and resources are not developed enough.
Maintains Focus to Completion of the Project	Stays focused consistently, prioritizes tasks, recognizes time constraints of projects, and avoids distractions while meeting deadlines.	Develops a timeline for the work to be completed and stays focused throughout the project.	Is occasionally off task in regards to accomplishing the project, thus only a portion of it is completed.	Is often off task and does not complete the project.
Resolves Problems that Arise in Completing Tasks	Easily and quickly identifies resources that may help solve a specific problem and applies critical thinking to using those resources effectively.	Identifies resources that may help solve a specific problem and applies critical thinking to using that resources correctly.	Sometimes identifies resources that may help solve a specific problem but does not apply critical thinking to using that resources.	Neither identifies resources that may help solve a specific problem nor applies critical thinking to aid in problem-solving.
Contributes to Well-being of Community	Is a strong advocate for the community and always acts in a manner that benefits the community.	Understands responsibility of the individual to the community and acts in a manner that benefits the community.	Usually considers the well-being of the community even if occasionally acts in self-interest.	Favors self-interest over the well-being of the community.

Essential Project Design Elements Checklist

Whatever form a project takes, it must meet these criteria to be Gold Standard PBL.

Does the Project Meet These Criteria?			
KEY KNOWLEDGE, UNDERSTANDING, AND SUCCESS SKILLS The project is focused on teaching students key knowledge and understanding derived from standards, and success skills including critical thinking/problem solving, collaboration, and self-management.			
CHALLENGING PROBLEM OR QUESTION The project is based on a meaningful problem to solve or a question to answer, at the appropriate level of challenge for students, which is operationalized by an open-ended, engaging driving question.			
SUSTAINED INQUIRY The project involves an active, in-depth process over time, in which students generate questions, find and use resources, ask further questions, and develop their own answers.			
AUTHENTICITY The project has a real-world context, uses real-world processes, tools, and quality standards, makes a real impact, and/or is connected to students' own concerns, interests, and identities.			
STUDENT VOICE & CHOICE The project allows students to make some choices about the products they create, how they work, and how they use their time, guided by the teacher and depending on their age and PBL experience.			
REFLECTION The project provides opportunities for students to reflect on what and how they are learning, and on the project's design and implementation.			
CRITIQUE & REVISION The project includes processes for students to give and receive feedback on their work, in order to revise their ideas and products or conduct further inquiry.			
PUBLIC PRODUCT The project requires students to demonstrate what they learn by creating a product that is presented or offered to people beyond the classroom.			