

Unit Title: Project Success Financial Literacy Certificate Program

Grade Level: 9-12

Subject Area: Personal Finance

Duration/Length/Number of class periods: 10 two-hour class periods over the span of 10 weeks (the first unit is 5 weeks long, described in detail below)

Description: Using distance learning techniques, students will learn how to manage a personal budget, pay for college, and manage investments so they can reach their long- and short-term goals.

Established Goals (National, State, Local):

All educational aims and related state standards are detailed in the document [New Finance Syllabus](#).

What Enduring Understandings are desired?

- Financial literacy is a tool that can be used to reach life goals.
- Some obstacles that people face as they pursue their goals are institutional rather than individual and cannot be fully overcome by employing financial literacy skills and knowledge.
- A critical view of financial institutions is essential for survival and for self- and community advocacy.

What Essential Questions will be considered?

See New Finance Syllabus.

Students will know / be able to:

See New Finance Syllabus.

Description	Formative	Summative	Introductory Activity	Learning Activity	Student Technology Used	Teacher Technology Used	ISTE Standards
<p>Units must include at least one of each formative, summative, introductory activity and learning activity. Check the appropriate box: one per row.</p> <p>Week 1: Dreams and Priorities Students will use Pinterest to create a vision board displaying their long-term goals regarding education, work, housing, family, and recreation. As a formative assessment, students will complete a virtual gallery walk using Padlet to make predictions about how much each of their long-term goals will cost. Using a webquest, students</p>	Yes	Yes	Yes (Welcome meeting)	Yes	Zoom, Chromebooks, Pinterest, Google Slides, Padlet	Same	

will research the average cost of each of their long-term goals. Students will share their research.	Yes	Yes	Yes (welcome meeting)	Yes	Zoom, Chromebooks, Google Slides, Padlet	YouTube, dice randomizer
<p>Week 2: Personal Budgeting 1</p> <p>Using a dice randomizer and Google Slides, students will share predictions about the expenses that adults in the United States pay if they have moved out of their family home. Using a digital voting platform, students will play “The Price Is Right” as they make predictions about the average cost of each of the most common monthly expenses. Students will use Mural or Google Slides to define the terms “Fixed Expenses” and “Variable Expenses”, and will use Padlet to answer an exit ticket question about whether common expenses are “variable” or fixed” and how much money they average per month. Students will watch a demo video for YNAB.</p>	Yes	Yes	Yes (welcome meeting)	Yes	Zoom, Chromebooks, YNAB	Same
<p>Week 3: Personal Budgeting 2</p> <p>Using Zoom breakout rooms, students will use an Interactive Engagement Strategy to brainstorm whether a list of goals fit the description of long-term or short-term. Students will experiment with YNAB, attempting to figure out how to break down long-term goals. Students will share what they have discovered, and the teacher will provide students with guidance and a chance to practice</p>	Yes	Yes	Yes (welcome meeting)	Yes	Zoom, Google Forms, Various	Same
<p>Week 4: Banking Basics</p> <p>Using Zoom breakout rooms, students will use the Circle the Sage Interactive Engagement strategy to share what they already know about credit unions, banks, checking accounts, and savings accounts. After definitions have been constructed, students will complete a Choose Your Own Adventure Google Forms activity based on the key steps to opening a bank account. Finally, students will choose from a series of learning products to demonstrate what they know about the process of opening a bank account.</p>	Yes	Yes	Yes (welcome meeting)	Yes	Zoom, YNAB, Padlet	Same
<p>Week 5: Personal Budgeting 3</p> <p>Students will answer the question, “How do we budget for variable expenses” by working with a sample bank account statement provided through Google Slides and YNAB. After 30 minutes of work, students share their discoveries. The teacher clarifies key concepts, allows students to finish their work, and finally share out. There is an exit ticket on Padlet that asks students to share advice on budgeting for variable expenses.</p>	Yes	Yes	Yes (welcome meeting)	Yes		

Materials, tools and resources:

See Student and Teacher Technology used.

Unit Plan Author (name, school and optional email address or hyperlink to teacher's web page): **James Rone, Project Success**

Additional credit given to: CFPB Developmental Model, Best Prep, and NGPF