

**Financial Literacy Unit:**

**You and Your Money – Securing A Financial Future**

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**School Information:**

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# Great Ideas Lesson Planner

Lesson Title: You and Your Money – Securing A Financial Future

Subject: Business & Information Technology Time Duration: 3 Days

Teacher: Ms. Deborah Marshall, Instructional Technology Resource Teacher;  
Mrs. Jennifer Lanz, Career & Technical Education Teacher

School: Granby High School

\*\*\*\*The unit was designed for an Office Specialist class.\*\*\*\*

## Content Standards/Competencies:

1. Students read, discuss, & write about why being financially literate is important.
2. Students develop a sense of themselves as literate citizen-participants, fostering their desire to read, learn, & take responsibility for their finances.
3. Students review a variety of media about financial literacy.
4. Students reflect on the role of reading in financial literacy.
5. Students develop the ability to present a topic in a positive manner.
6. Students demonstrate knowledge of the nature and operation of technology systems.
7. Students demonstrate knowledge of technologies that support collaboration, personal pursuits, and productivity.
8. Students use technology to locate, evaluate, and collect information from a variety of sources.
9. Students use technology resources for solving problems and making informed decisions.
10. Students use a variety of media and formats to communicate information and ideas effectively to multiple audiences.

## Related SOL Objectives:

(include all applicable, example English 10.7)

### English SOL:

**Oral Language 9.2:** The student will make planned oral presentations.

- a. Include definitions to increase clarity.
- b. Use relevant details to support main ideas.
- c. Illustrate main ideas through anecdotes and examples.
- d. Cite information sources.
- e. Make impromptu responses to questions about presentation.
- f. Use grammatically correct language, including vocabulary appropriate to the topic, audience, and purpose.

**Reading Analysis 9.4:** The student will read and analyze a variety of informational materials (manuals, textbooks, business letters, newspapers, brochures, reports, catalogs) and nonfiction materials, including journals, essays, speeches, biographies, and autobiographies.

- a. Evaluate clarity and accuracy of information.
- b. Synthesize information from sources and apply it in written and oral presentations.
- c. Identify questions not answered by a selected text.
- d. Extend general and specialized vocabulary through speaking, reading, and writing.
- e. Read and follow instructions to complete an assigned project or task.

**Reading Analysis 10.4** The student will read and interpret informational materials.

a. Analyze and apply the information contained in warranties, contracts, job descriptions, technical descriptions, and other informational sources, including labels, warnings, manuals, directions, applications, and forms, to complete specific tasks.

### Technology:

**C/T9-12.4: (Social & Ethical Issues):** The student will practice responsible use of technology systems, information, and software.

- Adhere to fair use and copyright guidelines.
- Adhere to the school division's Acceptable Use Policy as well as other state and federal laws.

**C/T9-12.5: (Social & Ethical Issues):** The student will demonstrate knowledge of technologies that support collaboration, personal pursuits, and productivity.

	<ul style="list-style-type: none"> <li>Model responsible use and respect for equipment, resources, and facilities</li> </ul> <p><b>C/T9-12.6: (Technology Research Tools):</b> The student will use technology to locate, evaluate, and collect information from a variety of sources.</p> <ul style="list-style-type: none"> <li>Use available technological tools to expand and enhance understanding of ideas and concepts.</li> </ul> <p><b>C/T9-12.8: (Problem Solving &amp; Decision Making Tools):</b> The student will use technology resources for solving problems and making informed decisions.</p> <ul style="list-style-type: none"> <li>Use technology resources such as educational software, simulations, and models for problem-solving, and independent learning.</li> <li>Produce and disseminate information through collaborative problem-solving activities.</li> </ul>
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## 1. DESIRED RESULTS

<i>Essential Questions</i>	<i>Knowledge and Skills</i>
<p><b>Unit:</b> Who am I as a reader of financial information? <b>Throughout unit, reflect on essential questions through class discussion and e-mails to Mrs. Lanz or Ms. Marshall.</b></p> <p>Why be able to understand your finances? <b>To learn how much money you have, what you owe, or how your money is doing.</b></p> <p>What are some examples of financial literature? <b>Examples: checkbook, savings account, Certificates of Deposit (CDs), budget, Individual Retirement Accounts (IRAs)</b></p> <p>What are some expenses you would put in a budget? <b>This list will be generated by the students. After the students complete a budget, the list will be revisited.</b></p> <p>How does not knowing your finances hurt you? <b>Students will answer this based on their knowledge up to this point. At the end of the unit, this question will be revisited to determine if the answer has changed or can be enhanced.</b></p> <p><b>Technology:</b> What is the sequence for inserting a table in a Word document? <b>Table menu to Insert to Table</b></p> <p>What is the sequence for saving a file to a storage device? <b>File menu to Save As, Find the storage device to be used (3 ½ floppy, Removable disk, CD), Name file, and Click the Save button</b></p> <p>What is the sequence for copying information and pasting it somewhere else? <b>Highlight information, right click mouse and click copy or hold down the control key and press C, click where information is to be pasted, right click mouse and click paste or hold down the control key and press V</b></p>	<p><b>Students will know:</b></p> <ol style="list-style-type: none"> <li>What financial literacy is</li> <li>Why being financially literate is important</li> <li>What identify that is and how to avoid it</li> <li>What a budget is</li> <li>How to create a budget</li> <li>How to write a check</li> <li>How to keep a check register</li> <li>How to write a deposit slip</li> <li>How to review the classified section of a newspaper</li> <li>How to use e-mail as a communication tool</li> <li>Why the Internet is a privilege and should not be abused</li> <li>What happens when a person abuses their Internet privileges</li> </ol> <p><b>Students will do:</b></p> <ol style="list-style-type: none"> <li>Explore experiences as readers &amp; learners of financial literature</li> <li>Explore connections between different types of financial literature</li> <li>Complete a variety of banking forms</li> <li>Review the classified section of a newspaper</li> <li>Explore how to stay within a budget in order to build their motivation to read financial statements</li> <li>Reflect on essential questions through class discussion, in personal dictionary, and through e-mail communication with teacher</li> <li>Create presentations, using Word, PowerPoint, Posters that will explain a section of finances (i.e.: checkbook, savings account, Certificates of Deposit (CDs), budget, Individual Retirement Accounts (IRAs)</li> <li>Analyze different types of financial literature</li> <li>Demonstrate understanding, by presenting their final project in class</li> <li>Assess growth through vocabulary in personal dictionary or e-mailing the teacher on what they have learned as a result of this unit</li> </ol>

<p>What does AUP stand for? <b>Authorized User Policy</b></p> <p>Do you have to sign one before you are allowed on the Internet in a school, or place of employment? <b>Yes</b></p> <p>What does it say? <b>When you go on the Internet you will not go to any bad sites.</b></p> <p>What will happen if you go to bad sites? <b>You may have your Internet privileges taken away from you.</b></p> <p>Can your home Internet provider take away your Internet privileges? <b>Yes,</b></p> <p>What does E-mail stand for? <b>Electronic Mail</b></p> <p>Do you think E-mail is private? <b>The correct answer is no</b></p>	<p><b><u>(Subject) Vocabulary:</u></b></p> <p><b>Financial:</b>  Budget  Checking Account  Savings Account  Certificate of Deposit  Checkbook Register  Dividends  Expenses  Individual Retirement Account  Interest  Invest  Marketable Product</p> <p><b>Technology:</b>  AUP: Authorized User Policy  E-Mail: Electronic Mail  Excel  Word  Presentation Software</p>
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## 2. STUDENT ASSESSMENT

Prior knowledge	Ongoing throughout lesson	By the end of the lesson the student will have. . . .
<p>Use Question &amp; Answers to find out what students know about:</p> <ol style="list-style-type: none"> <li>1. Financial Literature</li> <li>2. What items need to be in a budget</li> <li>3. Where to invest money</li> <li>4. Ways to invest money</li> <li>5. How to use Microsoft Word to create tables, save, and copy and paste information</li> <li>6. Presentation software</li> </ol>	<p><b>By the classroom teacher:</b>  Lead discussion on -</p> <ol style="list-style-type: none"> <li>1. Types of Investments</li> <li>2. Creating and keeping goals</li> <li>3. Taking responsibility with your money</li> <li>4. Creating a budget</li> </ol> <p><b>By the Instructional Technology Resource Specialist:</b></p> <ol style="list-style-type: none"> <li>1. Showed video from the <a href="http://www.powellcenter.org/publications.asp">http://www.powellcenter.org/publications.asp</a></li> <li>2. Assisted students with using Microsoft Word software</li> <li>3. Assisted students with using Photo Story software</li> </ol>	<ol style="list-style-type: none"> <li>1. Reviewed classified section of newspapers for jobs and apartments</li> <li>2. Completed a personal dictionary</li> <li>3. Created a budget</li> <li>4. Sent an E-mail to the teacher stating 3 things they learned from the financial literacy unit</li> <li>5. Created a presentation explaining a section of finances</li> <li>6. Demonstrated understanding of checking accounts, different types of savings accounts, and different types of retirement accounts</li> </ol>

## 3. LEARNING ACTIVITIES/INSTRUCTION

Introduction (hook)	What students are doing	Conclusion
<p><b>Video:</b> Ump's Fwat</p> <p><b>Q &amp; A as a class:</b></p> <ol style="list-style-type: none"> <li>1. What did Ump have? <b>A marketable product</b></li> <li>2. Who helped him become successful? <b>Investors</b></li> <li>4. What did he give his investors back? <b>Dividends</b></li> <li>5. What did he give his employees? <b>Checks</b></li> <li>6. Where do you think Ump's employees could put their checks? <b>Checking or Savings Account, CD (Certificate of Deposit, Bought Stock, and IRA (Individual Retirement Account)</b></li> </ol>	<ol style="list-style-type: none"> <li>1. Using the Newspapers to locate</li> <li>2. Reflecting, through class discussion and e-mail, on "Who am I as a reader of financial literature?", "Why do you think understanding bank statements are important in today's society?", "Why is it important to have a monthly budget?", and "Why is important to have financial goals?"</li> <li>3. Keeping a personal dictionary</li> <li>4. Completing a personal budget</li> <li>5. E-mailing the teacher</li> <li>6. Presentation to the class</li> </ol>	<p>Through reading, small &amp; large (class) group discussion, Q &amp; A, and preparing a presentation; students will learn:</p> <ol style="list-style-type: none"> <li>1. The importance of understanding financial literature</li> <li>2. How to create a budget and its importance</li> <li>3. Why, understanding the services offered by banks and other financial institutions are important throughout their life</li> </ol>

<b>Accommodations</b>	<b>Required or Supplemental Materials and Resources</b>
<p><b>Extra support:</b> Collaborating with the ITRT</p> <p><b>Enrichment or early finishers:</b> Create a poster about financial literature</p> <p><b>Various learning styles:</b> Visual, Auditory, and One-on-One</p> <p><b>Limited English proficiency:</b></p>	<p><b>Video and book website:</b>  <a href="http://www.powellcenter.org/publications.asp">http://www.powellcenter.org/publications.asp</a></p> <p><b>Financial booklet website:</b>  <a href="http://www.ftc.gov/bcp/online/pubs/young/realdeal.pdf">http://www.ftc.gov/bcp/online/pubs/young/realdeal.pdf</a></p> <p><b>Bank of America's Student Financial Handbook:</b>  An easy-to-use guide to managing your money</p>
<b>Related Technology</b>	<b>Research/Best Practices/Strategy</b>
<p>Computer lab  Digital Camera  E-Mail  Video from Internet  Multimedia Projector  PhotoStory</p>	<p><b>Teacher</b></p> <ol style="list-style-type: none"> <li>1. Review why they are to keep a Personal Dictionary</li> <li>2. Review/ Teach how to review the classifieds in a newspaper</li> <li>3. Review/ Teach how to create a table</li> <li>4. Review/ Teach how to save to a storage device</li> <li>5. Using higher order Q &amp; A (Bloom's taxonomy), assist students with generating a list of expenses</li> <li>6. Using higher order Q &amp; A (Bloom's taxonomy), assist students with creating their personal budget</li> <li>7. Assist students with creating their personal dictionary</li> </ol> <p><b>Instructional Technology Resource Specialist</b></p> <ol style="list-style-type: none"> <li>1. Using higher order Q &amp; A (Bloom's taxonomy), Review/ Teach vocabulary used in the video</li> <li>2. Using a Computer &amp; Multimedia Projector show Ump's Fwat video</li> <li>3. Using higher order Q &amp; A (Bloom's taxonomy) assist students with creating their personal budget</li> <li>4. Assist students with creating their personal dictionary</li> </ol>
<b>4. WRAP-UP (5-10 min)</b>	
<b>Evidence of student learning/understanding</b>	<b>Homework</b>
<ol style="list-style-type: none"> <li>1. Newspaper ads for apartments and jobs</li> <li>2. Completed E-mail to teacher stating 3 things the student learned</li> <li>3. Completed the following banking forms: Check, Deposit Slip, and Checkbook register</li> <li>4. Completed budget for one month</li> <li>5. Personal Dictionary with at least 7 new words and definitions</li> <li>6. Presentations that explain a section of finances</li> </ol>	
<b>5. Other Resources Needed/Comments (optional)</b>	