

Family and Consumer Sciences
Money Skills Snapshot

Mrs. Adams

Day	Date	M-F	Daily Learning Target	Agenda – Congruent Tasks	Formative Assessment
Unit 1 Consumerism					
1	2-25-13	M	<i>I can summarize topics studied in Money Skills.</i>	<ul style="list-style-type: none"> • Introduction to Course • Syllabus/Index Card/ RR Passes • Pre-Test • Getting To Know You • KOSSA Tracking 	BR: What do you hope to learn in Money Skills?
2	2-26-13	T	<i>I can identify the economic roles of consumers, their influence on the marketplace, and effective uses of consumer skills.</i>	<ul style="list-style-type: none"> • Cookie Business • Chapter 1.1 Notes • Collage About Me • SMART Goals • Chapter 1.1 Quiz Review 	BR: Does money tend to have a more positive or more negative impact on people's lives? Explain your answer.
3	2-27-13	W	<i>I can utilize the economic roles of consumers when creating SMART financial goals for myself.</i>	<ul style="list-style-type: none"> • Chapter 1.1 Quiz • Complete SMART Goals • High School Money Book Part 1 	BR: Name three characteristics of an effective consumer.
4	2-28-13	R	<i>I can explain consumer rights and responsibilities identify laws that protect consumers, and describe sources of information and protection for consumers.</i>	<ul style="list-style-type: none"> • Review 1.1 Quiz • Complete High School Money Book Part 1 • Chapter 1.2 Notes (1-5) • Rights and Responsibilities Jigsaw 	BR: Who is a consumer advocate and what is their purpose?
5	3-1-13	F	<i>I can identify at least three federal consumer protection laws and distinguish which federal agency enforces them and</i>	<ul style="list-style-type: none"> • Review 1.1 Quiz • KOSSA Tracking • Acts and Agencies Notes • Which Agency? 	BR: Name three consumer rights and their corresponding responsibilities.

			<i>why.</i>		
6	3-4-13	M	<i>I can create a thorough and effective letter of complaint.</i>	<ul style="list-style-type: none"> • 1.2 and Acts and Agencies Quiz Review • Complaint Letter <ul style="list-style-type: none"> ○ Info. ○ Brainstorm ○ Pre-Write 	BR: Name 3 federal agencies formed to help protect consumer rights.
7	3-5-13	T	<i>I can create a thorough and effective letter of complaint.</i>	<ul style="list-style-type: none"> • 1.2 and Acts and Agencies Quiz • Type Complaint Letter • FTC Cooling Off 	BR: Define the word “value” and briefly explain how your values influence your spending habits.
8	3-6-13	W	<i>I can describe ways to protect myself from identity theft.</i>	<ul style="list-style-type: none"> • 1.3 Notes • Avoid ID Theft • ID Theft Article 	BR: Why is it important to protect your personal information like social security number and bank account information.
9	3-7-13	R	<i>I can formulate an accurate report of deception or fraud to the appropriate agency.</i>	<ul style="list-style-type: none"> • 1.4 Notes • Avoiding Scams • 1.3 and 1.4 Quiz Review 	BR: Name one way you can avoid identity theft.
10	3-8-13	F	<i>I can formulate an accurate report of deception or fraud to the appropriate agency.</i>	<ul style="list-style-type: none"> ▪ 1.3 and 1.4 Quiz ▪ Avoiding Scams 	BR: What federal agency do you report identity theft to?
11	3-12-13	T	<i>I can thoroughly explain topics studied in Unit 1 of Money Skills.</i>	<ul style="list-style-type: none"> ▪ Unit 1 Test Review ▪ Test Talks and Grade Check 	BR: What information can a thief use to steal your identity?
12	3-13-13	W	<i>I can thoroughly explain topics studied in Unit 1 of Money Skills.</i>	<ul style="list-style-type: none"> ▪ Unit 1 Test ▪ Unit 1 Constructed Response 	BR: How do consumers impact the economy?
Unit 2: Careers					
13	3-14-13	R	<i>I can distinguish between different types of income</i>	<ul style="list-style-type: none"> ▪ 8.1 Notes ▪ Rich Kids Article and Reflection ▪ Review 	BR: How important is your pay in determining what career you decide to pursue?

			<i>and employee benefits.</i> <i>I can describe employment classifications and their affect on pay and benefits.</i>		
14	3-15-13	F	<i>I can compare and contrast different types of income and benefits, choose the best option for myself, and justify why that is the best choice.</i>	<ul style="list-style-type: none"> ▪ 8.2 Notes ▪ Paychecks and Deductions ▪ 8.1 and 8.2 Quiz Review 	BR: Name one pro and one con of having a job as a teen.
15	3-18-13	M	<i>I can explain the types of information included on a tax return and can demonstrate how to complete a tax return.</i>	<ul style="list-style-type: none"> • 8.1 and 8.2 Quiz • 8.3 Notes • Tax Time • Go Over 	BR: Name 3 different types of benefits.
16	3-19-13	T	<i>I can research three career options and defend my choice of career.</i>	<ul style="list-style-type: none"> • 8.3 Quiz Review • Career Search 	BR: Explain the difference between gross pay and net pay.
17	3-20-13	W	<i>I can thoroughly explain topics studied in Unit 2 of Money Skills.</i>	<ul style="list-style-type: none"> • 8.3 Quiz • Chapter 8 Test Review • Test Talks 	BR: Name 4 deductions that come out of a paycheck.
18	3-21-13	R	<i>I can thoroughly explain topics studied in Unit 2 of Money Skills.</i>	<ul style="list-style-type: none"> • Chapter 8 Test 	BR: Explain the difference between an itemized deduction and a standard deduction.
Unit 3: Budgeting					
19	3-22-13	F	<i>I can utilize the steps of financial planning to analyze a budget.</i>	<ul style="list-style-type: none"> ▪ 9.1 Notes ▪ High School Money Book Part 2 ▪ Budget Basics 	BR: Explain the difference between a W-2 & a W-4.
20	3-25-13	M	<i>I can examine how life stages and events can affect financial plans.</i>	<ul style="list-style-type: none"> ▪ 9.1 Notes ▪ How to Be Prepared for a Financial Emergency 	BR: How do you calculate net pay?

21	3-26-13	T	<i>I can examine our current society to find trends of overspending and fiscal irresponsibility.</i>	<ul style="list-style-type: none"> ▪ Keeping Up With The Joneses ▪ Read and Reflect ▪ 9.1 Quiz Review 	BR: The purpose of a balance sheet is to determine what?
22	3-27-13	W	<i>I can analyze a budget for strengths and areas of concern using the steps of financial planning.</i>	<ul style="list-style-type: none"> ▪ 9.2 and 9.3 Notes ▪ Creating a Budget ▪ 9.3 Quiz Review 	BR: What four things should you do when creating a budget?
23	3-28-13	R	<i>I can formulate a budget for my chosen career using the steps of financial planning.</i>	<ul style="list-style-type: none"> • Budget Worksheets ▪ Pie Charts 	BR: How do financial goals help you develop a workable financial plan?
24	3-29-13	F	<i>I can use a balance sheet to calculate a person's net worth.</i>	<ul style="list-style-type: none"> • 9.3 Quiz • Calculating Net Worth • High School Money Book Part 11 	BR: What is online bill presentment?
25	4-8-13	M	<i>I can thoroughly explain topics studied in Unit 3 of Money Skills.</i>	<ul style="list-style-type: none"> • Chapter 9 Test Review • Test Talks 	BR: Should you include savings in your budget? Why or why not?
26	4-9-13	T	<i>I can thoroughly explain topics studied in Unit 3 of Money Skills.</i>	<ul style="list-style-type: none"> • Chapter 9 Test 	BR: How does a balance sheet help you assess your current financial situation?
Unit 4: Transportation					
27	4-10-13	W	<i>I can compare and contrast leasing a vehicle versus using city transit.</i>	<ul style="list-style-type: none"> • 19.1 and 19.2 Notes • City Transit and Leasing a Vehicle • 19.1 and 19.2 Quiz Review 	BR: Name two stages of the family life cycle that would require changes in a family's financial planning.

28	4-11-13	R	<i>I can explain the process of purchasing a used car and summarize the fees involved with doing so.</i>	<ul style="list-style-type: none"> • 19.1 and 19.2 Quiz • 19.3 Notes • Buy a Used Car • 19.3 Quiz Review 	BR: How do financial goals help you develop a workable financial plan?
29	4-12-13	F	<i>I can explain the process of purchasing a new car and summarize the fees involved with doing so.</i>	<ul style="list-style-type: none"> • 19.3 Quiz • 19.4 Notes • New Car Shopping 	BR: What is the difference between buying and leasing a vehicle?
30	4-15-13	M	<i>I can use internet resources to research a car to purchase that fits into my planned budget.</i>	<ul style="list-style-type: none"> • Car Buying Worksheet Lab 	BR: Describe factors that can affect the size of the down payment on a vehicle.
31	4-16-13	T	<i>I can use internet resources to research a car to purchase that fits into my planned budget.</i>	<ul style="list-style-type: none"> • Car Buying Worksheet Lab 	BR: What three kinds of costs are involved in leasing a vehicle?
32	4-17-13	W	<i>I can accurately calculate the total cost of a vehicle.</i>	<ul style="list-style-type: none"> • 19.4 Quiz Review • Car Buying Practice Problems 	BR: What reasons do people give for owning their own vehicle, even if mass transit is available?
33	4-18-13	R	<i>I can accurately calculate the total cost of a vehicle.</i>	<ul style="list-style-type: none"> • Car Buying Practice Problems 	BR: Why is it important to follow a maintenance schedule?
34	4-19-13	F	<i>I can thoroughly explain topics studied in Unit 4 of Money Skills.</i>	<ul style="list-style-type: none"> • 19.4 Quiz • Car Buying Quiz 1 (Go Over) • Chapter 19 Test Review 	BR: Why should you get an estimate before getting a vehicle repaired or serviced?

35	4-22-13	M	<i>I can thoroughly explain topics studied in Unit 4 of Money Skills.</i>	<ul style="list-style-type: none"> Chapter 19 Test Car Buying Quiz 2 	BR: Give five guidelines for safe driving.
Unit 5: Housing					
36	4-23-13	T	<i>I can distinguish what my preferences for housing are.</i>	<ul style="list-style-type: none"> 23.1 Notes Home Values Preferences 23.1 Quiz Review 	BR: Why do different families have different housing requirements?
37	4-24-13	W	<i>I can identify abbreviations used to list rental properties.</i>	<ul style="list-style-type: none"> 23.1 Quiz 23.2 Notes Reading Rental Ads 	BR: How does a townhouse differ from a single-family detached home?
38	4-25-13	R	<i>I can summarize the information contained in a standard lease and rights and responsibilities of tenants and landlords.</i>	<ul style="list-style-type: none"> 23.2 Quiz Review Lease Agreement 	BR: Where can you find out about available rental units?
39	4-26-13	F	<i>I can compute the thirty year cost of a home.</i> <i>Club Day</i>	<ul style="list-style-type: none"> 23.2 Quiz 23.3 Notes Buying Their First Home Home Loan Study Questions 	BR: What is a lease and why is it an important document?
40	4-29-13	M	<i>I can compute the thirty year cost of a home and choose the best option for financing it.</i>	<ul style="list-style-type: none"> Home Loan Quiz 1 (Go Over) Mortgage Math 23.3 Quiz Review 	BR: Under what circumstances would a landlord be entitled to keep part of a tenant's security deposit?

41	4-30-13	T	<i>I can thoroughly explain topics studied in Unit 5 of Money Skills.</i>	<ul style="list-style-type: none"> • 23.3 Quiz • Home Loan Quiz 2 • Chapter 23 Test Review • Test Talks 	BR: What are the one-time costs of buying a home?
42	5-1-13	W	<i>I can thoroughly explain topics studied in Unit 5 of Money Skills.</i>	<ul style="list-style-type: none"> • Chapter 23 Test 	BR: Why might perspective home buyers want to work with a real estate agent?
43	5-2-13	R	<i>I can thoroughly explain topics studied in Unit 5 of Money Skills.</i>	<ul style="list-style-type: none"> ▪ How Much Is That House? 	BR: If you find a home you want to buy, what step comes next? Describe how it's done.
Unit 6: Credit					
44	5-3-13	F	<i>I can research several creditors and create a biography detailing their pros and cons.</i>	<ul style="list-style-type: none"> ▪ 11.1, 11.2, and 11.3 Notes ▪ Credit Card Bio ▪ 11.1,2,3 Quiz Review 	BR: How are duplexes, row houses, and townhouses similar and different?
45	5-6-13	M	<i>I can research multiple creditors and compare and contrast their services.</i>	<ul style="list-style-type: none"> ▪ 11.1,2,3 Quiz ▪ Credit Card Bio. 	BR: How is a credit score related to a credit rating?
46	5-7-13	T	<i>I can analyze different options for personal loans and compute the overall cost of each.</i>	<ul style="list-style-type: none"> ▪ 11.4 Notes ▪ Loan Math ▪ 11.4 Quiz Review 	BR: How does having a grace period benefit consumers?
47	5-8-13	W	<i>I can analyze different options for personal loans and compute the overall cost of each.</i>	<ul style="list-style-type: none"> ▪ 11.4 Quiz ▪ Loan Math 	BR: Identify the sequence of steps from the time you decide the type and source of loan you want.

48	5-9-13	R	<i>I can create a detailed plan for eliminating debt for a given scenario.</i>	<ul style="list-style-type: none"> ▪ 11.5 Notes ▪ Handling Debt Problems ▪ 11.5 Quiz Review 	BR: What is an add-on clause?
49	5-10-13	F	<i>I can create a detailed plan for eliminating debt for a given scenario.</i>	<ul style="list-style-type: none"> • 11.5 Quiz • Climbing Out of Debt • Debt Specialists 	BR: Which option should you first try to solve debt problems- debt consolidation or bankruptcy? Explain.
50	5-13-13	M	<i>I can analyze financial planning tips from debt specialists and apply them to my own personal spending habits.</i>	<ul style="list-style-type: none"> • Dave Ramsey 	BR: How does a lien work?
51	5-14-13	T	<i>I can thoroughly explain topics studied in Unit 6 of Money Skills.</i>	<ul style="list-style-type: none"> ▪ Chapter 11 Test Review ▪ Test Talks 	BR: What could I add or take away from Money Skills that would make the class better in some way?
52	5-15-13	W	<i>I can thoroughly explain topics studied in Unit 6 of Money Skills.</i>	<ul style="list-style-type: none"> ▪ Chapter 11 Test 	BR: What is one thing you learned in Money Skills that you will possibly use later in life?
53	5-16-13	R	<i>I can thoroughly explain topics studied in Money Skills.</i>	<ul style="list-style-type: none"> ▪ Final Review 	BR: What was your favorite thing we did in Money Skills and your least favorite? Explain.
54	5-17-13	F	<i>I can thoroughly explain topics studied in Money Skills.</i>	<ul style="list-style-type: none"> • Final Review 	
55	5-20-13	M	<i>I can thoroughly explain topics studied in Money Skills.</i>	<ul style="list-style-type: none"> • Final Review 	
56	5-21-13	T	<i>I can thoroughly explain topics studied</i>	<ul style="list-style-type: none"> • Finals 	

			<i>in Money Skills.</i>		
57	5-22-13	W	<i>I can thoroughly explain topics studied in Money Skills.</i>	<ul style="list-style-type: none">• Finals	