

**Family and Consumer Sciences**  
**Foundations in Personal Finance Snapshot**

**Mrs. Adams**

<b>Date</b>	<b>Daily Learning Target</b>	<b>Agenda – Congruent Tasks</b>	<b>Bell Ringer</b>
<b>11-9</b>	<i>I can summarize topics studied in Money Skills.</i>	<ul style="list-style-type: none"> <li>• Introduction to Course</li> <li>• Syllabus/Index Card/ RR Passes</li> <li>• Pre-Test</li> </ul>	BR: What do you hope to learn in Money Skills?
<b>11-10</b>	<i>I can positively self-represent myself in the workplace through demonstrating a strong work ethic and maintaining personal and professional integrity.</i>	<ul style="list-style-type: none"> <li>• Chapter 4.1 Notes</li> <li>• Quality Qualities</li> <li>• Self-Representation Activity</li> </ul>	BR: If you were hiring someone to work for you, what are the top three traits you would want them to have? Give an explanation for each trait you list.
<b>11-11</b>	<i>I can describe the process of obtaining a job, establishing a career, pursuing opportunities for advancement, and professional growth.</i>	<ul style="list-style-type: none"> <li>• Career Planning Activity</li> <li>• Career Search</li> </ul>	BR: What is your dream job? What steps are you currently taking to ensure you attain your dream job?
<b>11-14</b>	<i>Identify the value of new technologies and their impact on driving continuous change and the need for life-long learning, and research and identify emerging technologies for specific careers.</i>	<ul style="list-style-type: none"> <li>• Technology Article and Reading Assessment</li> <li>• Chapter 4.2 Notes</li> <li>• SMART Goals</li> </ul>	BR: Read the article entitled “How is Technology Impacting Changes in the 21 <sup>st</sup> Century Workplace” and complete the assessment of reading questions.
<b>11-15</b>	<i>I can demonstrate strategies to bridge differences among people and use differing perspectives to increase overall quality of work and client satisfaction.</i>	<ul style="list-style-type: none"> <li>• Mock Interviews</li> <li>• Career Interview and Timeline</li> </ul>	BR: What is a SMART goal and how can you use it to plan for your future success in the world of work?
<b>11-16</b>	<i>I can create a scenario related to my career of choice that would require me to communicate effectively in writing and do so.</i>	<ul style="list-style-type: none"> <li>• Career Portfolio Creation and Editing</li> <li>• Peer Reviews</li> </ul>	BR: What are the four basic employability skills that employers look for in potential employees?

<b>11-17</b>	<i>I can create a thorough and effective career portfolio.</i>	<ul style="list-style-type: none"> <li>Career Portfolio Creation and Editing</li> </ul>	BR: What are three things you might find in a company policy/workplace manual?
<b>11-18</b>	<i>I can create a thorough and effective career portfolio.</i>	<ul style="list-style-type: none"> <li>Career Portfolio Completion</li> </ul>	BR: List and describe three things you might find in a career portfolio.
<b>11-21</b>	<i>I can thoroughly explain topics studied in Unit 1.</i>	<ul style="list-style-type: none"> <li>Unit 1 Test Review</li> <li>Test Talks and Grade Check</li> </ul>	BR: When preparing a resume, which part of the resume should be at the top?
<b>11-22</b>	<i>I can thoroughly explain topics studied in Unit 1.</i>	<ul style="list-style-type: none"> <li>Unit 1 Test</li> </ul>	BR: What is the purpose of a cover letter?
<b>11-28</b>	<i>I can distinguish between different types of income and employee benefits.</i>	<ul style="list-style-type: none"> <li>8.1 Notes</li> <li>Rich Kids Article and Reflection</li> <li>Review</li> <li>Paid on Commission</li> </ul>	BR: What federal agency do you report identity theft to?
<b>11-29</b>	<i>I can describe employment classifications and their affect on pay and benefits.</i>	<ul style="list-style-type: none"> <li>8.2 Notes</li> <li>Paychecks and Deductions</li> <li>8.1 and 8.2 Quiz Review</li> </ul>	BR: What information can a thief use to steal your identity?
<b>11-30</b>	<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"> <li>8.1 and 8.2 Quiz</li> <li>8.3 Notes</li> <li>Tax Time</li> <li>Go Over</li> </ul>	BR: How do consumers impact the economy?
<b>12-1</b>	<i>I can research three career options and defend my choice of career.</i>	<ul style="list-style-type: none"> <li>Tax Time</li> <li>Ch. 8 Test Review</li> <li>Test Talks</li> </ul>	BR: How important is your pay in determining what career you decide to pursue?
<b>12-2</b>	<i>I can research career options that I may consider pursuing in the future.</i>	<ul style="list-style-type: none"> <li>Career Search</li> </ul>	<b>BR:</b> Name one pro and one con of having a job as a teen.
<b>12-5</b>	<i>I can thoroughly explain topics studied in Unit 2.</i>	<ul style="list-style-type: none"> <li>Chapter 8 Test Review</li> <li>Test Talks</li> </ul>	BR: Name 3 different types of benefits.
<b>12-6</b>	<i>I can thoroughly explain topics studied in Unit 2.</i>	<ul style="list-style-type: none"> <li>Chapter 8 Test</li> </ul>	BR: Explain the difference between gross pay and net pay.
<b>12-7</b>	<i>I can utilize the steps of financial planning to analyze a budget.</i>	<ul style="list-style-type: none"> <li>9.1 Notes</li> <li>High School Money Book Part 2</li> <li>Budget Basics</li> </ul>	BR: Name 4 deductions that come out of a paycheck.

<b>12-8</b>	<i>I can examine how life stages and events can affect financial plans.</i>	<ul style="list-style-type: none"> <li>• 9.1 Quiz Review</li> <li>• Long Term Budgets (p. 26 CMSK) <ul style="list-style-type: none"> <li>• Keeping Up With The Joneses</li> <li>• Read and Reflect</li> </ul> </li> </ul>	BR: Explain the difference between an itemized deduction and a standard deduction.
<b>12-9</b>	<i>I can examine our current society to find trends of overspending and fiscal irresponsibility.</i>	<ul style="list-style-type: none"> <li>• 9.1 Quiz</li> <li>• 9.2 and 9.3 Notes</li> <li>• Creating a Budget</li> <li>• 9.3 Quiz Review</li> <li>• Short Term Budgets (p. 28 CMSK)</li> </ul>	BR: Explain the difference between a W-2 & a W-4.
<b>12-12</b>	<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"> <li>• 9.3 Quiz</li> <li>• Short Term Budgets (p. 28 CMSK) <ul style="list-style-type: none"> <li>• Budget Worksheets</li> </ul> </li> </ul>	BR: How do you calculate net pay?
<b>12-13</b>	<i>I can formulate a budget for my chosen career using the steps of financial planning.</i>  <i>I can use a balance sheet to calculate a person's net worth.</i>	<ul style="list-style-type: none"> <li>• Budget Worksheets</li> <li>• Calculating Net Worth</li> <li>• High School Money Book Part 11</li> </ul>	BR: The purpose of a balance sheet is to determine what?
<b>12-14</b>	<i>I can thoroughly explain topics studied in Unit 3.</i>	<ul style="list-style-type: none"> <li>• Chapter 9 Test Review <ul style="list-style-type: none"> <li>• Test Talks</li> </ul> </li> </ul>	BR: What are four things should you do when creating a budget?
<b>12-15</b>	<i>I can thoroughly explain topics studied in Unit 3.</i>	<ul style="list-style-type: none"> <li>• Chapter 9 Test</li> </ul>	BR: How do financial goals help you develop a workable financial plan?
<b>12-16</b>	<i>I can compare and contrast leasing a vehicle versus using city transit.</i>	<ul style="list-style-type: none"> <li>• 19.1 and 19.2 Notes <ul style="list-style-type: none"> <li>• City Transit</li> </ul> </li> <li>• 19.1 and 19.2 Quiz Review</li> </ul>	BR: What is online bill presentment?
<b>1-3</b>	<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"> <li>• 19.1 and 19.2 Quiz</li> <li>• 19.3 Notes</li> <li>• Leasing A Vehicle</li> <li>• 19.3 Quiz Review</li> </ul>	BR: Should you include savings in your budget? Why or why not?
<b>1-4</b>	<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"> <li>• 19.3 Quiz</li> <li>• 19.4 Notes</li> <li>• Automobile Expenses (p.266 CMSK) <ul style="list-style-type: none"> <li>• 19.4 Quiz Review</li> </ul> </li> </ul>	BR: How does a balance sheet help you assess your current financial situation?
<b>1-5</b>	<i>I can utilize test taking strategies to prepare for becoming college ready.</i>	<ul style="list-style-type: none"> <li>• 19.4 Quiz</li> <li>• Car Buying Worksheet Lab</li> </ul>	BR: Name two stages of the family life cycle that would require changes in a family's financial planning.
<b>1-6</b>	<i>I can use internet resources to</i>	<ul style="list-style-type: none"> <li>• Car Buying Practice Problems</li> </ul>	BR: How do financial goals help you develop

	<i>research a car to purchase that fits into my planned budget.</i>		a workable financial plan?
<b>1-9</b>	<i>I can accurately calculate the total cost of a vehicle.</i>	<ul style="list-style-type: none"> <li>• Car Buying Practice Problems</li> </ul>	BR: What is the difference between buying and leasing a vehicle?
<b>1-10</b>	<i>I can accurately calculate the total cost of a vehicle.</i>	<ul style="list-style-type: none"> <li>• Car Buying Practice Problems</li> </ul>	BR: Describe factors that can affect the size of the down payment on a vehicle.
<b>1-11</b>	<i>I can thoroughly explain topics studied in Unit 4.</i>	<ul style="list-style-type: none"> <li>• Car Buying Quiz 1 (Go Over)</li> <li>• Chapter 19 Test Review</li> <li>• Test Talks</li> </ul>	BR: What three kinds of costs are involved in leasing a vehicle?
<b>1-12</b>	<i>I can thoroughly explain topics studied in Unit 4.</i>	<ul style="list-style-type: none"> <li>• Chapter 19 Test</li> <li>• Car Buying Quiz 2</li> </ul>	BR: What reasons do people give for owning their own vehicle, even if mass transit is available?
<b>1-13</b>	<i>I can distinguish what my preferences for housing are.</i>	<ul style="list-style-type: none"> <li>• 23.1 Notes</li> <li>• Housing (p. 121 CMSK)</li> <li>• Home Values Preference</li> <li>• 23.1 Quiz Review</li> </ul>	BR: Why should you get an estimate before getting a vehicle repaired or serviced?
<b>1-17</b>	<i>I can identify abbreviations used to list rental properties.</i>	<ul style="list-style-type: none"> <li>• 23.1 Quiz Review</li> <li>• 23.2 Notes</li> <li>• Reading Rental Ads</li> </ul>	BR: Give five guidelines for safe driving.
<b>1-18</b>	<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"> <li>• 23.1 Quiz</li> <li>• Lease Agreement</li> </ul>	BR: Why do different families have different housing requirements?
<b>1-19</b>	<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"> <li>• 23.2 Quiz</li> <li>• 23.3 Notes</li> <li>• Home Loan Study Questions Intro.</li> <li>• 23.3 Quiz Review</li> </ul>	BR: Where can you find out about available rental units?
<b>1-20</b>	<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"> <li>• Review Home Loan Study Questions</li> </ul>	BR: Under what circumstances would a landlord be entitled to keep part of a tenant's security deposit?
<b>1-23</b>	<i>I can thoroughly explain topics studied in Unit 5 of Money Skills.</i>	<ul style="list-style-type: none"> <li>• Home Loan Quiz 1 (Go Over)</li> <li>• Mortgage Math Wkst.</li> </ul>	BR: Why might perspective home buyers want to work with a real estate agent?

<b>1-24</b>	<i>I can thoroughly explain topics studied in Unit 5.</i>	<ul style="list-style-type: none"> <li>• Home Loan Quiz 2</li> <li>• Chapter 23 Test Review</li> <li>• Test Talks</li> </ul>	BR: If you find a home you want to buy, what step comes next? Describe how it's done.
<b>1-25</b>	<i>I can thoroughly explain topics studied in Unit 5.</i>	<ul style="list-style-type: none"> <li>• Chapter 23 Test</li> <li>• How Much Is That House?</li> </ul>	BR: How are duplexes, row houses, and townhouses similar and different?
<b>1-26</b>		<ul style="list-style-type: none"> <li>• Chapter 14</li> </ul>	BR: Which option should you first try to solve debt problems- debt consolidation or bankruptcy? Explain.
<b>1-27</b>		<ul style="list-style-type: none"> <li>• Chapter 14</li> </ul>	BR: How does a lien work?
<b>1-30</b>		<ul style="list-style-type: none"> <li>• Chapter 14</li> </ul>	BR: What could I add or take away from Money Skills that would make the class better in some way?
<b>1-31</b>		<ul style="list-style-type: none"> <li>• Chapter 11</li> </ul>	
<b>2-1</b>		<ul style="list-style-type: none"> <li>• Chapter 11</li> </ul>	
<b>2-2</b>		<ul style="list-style-type: none"> <li>• Chapter 11</li> </ul>	
<b>2-3</b>		<ul style="list-style-type: none"> <li>• Chapter 16</li> </ul>	
<b>2-6</b>		<ul style="list-style-type: none"> <li>• Chapter 16</li> </ul>	
<b>2-7</b>		<ul style="list-style-type: none"> <li>• Chapter 16</li> </ul>	
<b>2-8</b>		<ul style="list-style-type: none"> <li>• Final Review</li> </ul>	
<b>2-9</b>		<ul style="list-style-type: none"> <li>• Final Review</li> </ul>	
<b>2-10</b>		<ul style="list-style-type: none"> <li>• Final Review</li> </ul>	
<b>2-13</b>		<ul style="list-style-type: none"> <li>• Final Review</li> </ul>	
<b>2-14</b>		<ul style="list-style-type: none"> <li>• Rewind</li> </ul>	
<b>2-15</b>		<ul style="list-style-type: none"> <li>• Rewind</li> </ul>	
<b>2-16</b>		<ul style="list-style-type: none"> <li>• Finals</li> </ul>	
<b>2-17</b>		<ul style="list-style-type: none"> <li>• Finals</li> </ul>	