

PERSONAL FINANCE SEMESTER SIMULATION

Date	Lesson	Activities & Notes
Need to Prepare/Have Available		
		<ul style="list-style-type: none"> Student profiles <ul style="list-style-type: none"> Make simulation names student names Students will research jobs based on their interests Spending plan worksheet (budget) Clock In/out – Clockify Banking – Fun Banking Paychecks – eSmartPaychecks Chance cards Credit card statements The Attention Economy – see personal email for password info <p>*Possible Collaboration Activities:</p> <ul style="list-style-type: none"> Budgeting with Roommates PROJECT: Create a Marketing Campaign PROJECT: Create a Savings Account Marketing Campaign PROJECT: Come to the Rescue: Help Graduating Seniors Manage Their Credit PROJECT: Create a Scam Guidebook and Answer Key PROJECT: Who Aced the Interview Challenge? PROJECT: Craft a Credit Score Game
GET A JOB		
	Entering the Workforce	MO Connections <ul style="list-style-type: none"> Career Cluster Inventory Job Choice Job wages (median for MO)
	Job Application	Paper/Online?
	Resume & Cover Letter	MU-1 & MO Connections
	Networking & LinkedIn	MU-1 & MO Connections
	Interviewing	MU-1 & MO Connections
	Interview Challenge	*MU-1 & MO Connections
	New Hire Paperwork	<ul style="list-style-type: none"> Create SS# for students Have students use school address & phone number for paperwork NGPF <ul style="list-style-type: none"> PROJECT: First Week on the Job Means Paperwork (all documents linked)
BANKING		
	Checking Accounts	<ul style="list-style-type: none"> NGPF <ul style="list-style-type: none"> EdPuzzle Video FinePrint: Checking Account Statement **Create a bank account for students**
	Beware of Banking Fees	<ul style="list-style-type: none"> NGPF <ul style="list-style-type: none"> QOD Article

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		<ul style="list-style-type: none"> ○ Video ○ Activity: Analyze Overdraft Fees
	Online and Mobile Banking	<ul style="list-style-type: none"> • NGPF <ul style="list-style-type: none"> ○ All articles ○ Video ○ Skip Interactive
	Savings Accounts	<ul style="list-style-type: none"> • NGPF <ul style="list-style-type: none"> ○ Data Crunch ○ Video – both ○ Article ○ Activity: Compare Types of Savings Accounts
	Strategies to Save	<ul style="list-style-type: none"> • NGPF <ul style="list-style-type: none"> ○ Entire Worksheet
	Challenges to Saving	<ul style="list-style-type: none"> • NGPF <ul style="list-style-type: none"> ○ Entire Worksheet
	Digital Wallets & P2P Apps	<ul style="list-style-type: none"> • NGPF <ul style="list-style-type: none"> ○ Entire Worksheet
	Simulation	<ul style="list-style-type: none"> • Use Banking handout (TECMC) • Students choose savings account and amount to save – this will be a withdrawal from bank noted with savings • Include direct deposit forms
EMPLOYMENT TAXES		
	Taxes and Your Paystub	<ul style="list-style-type: none"> • NGPF <ul style="list-style-type: none"> ○ Prompt ○ Video ○ MOVE: Your Tax Dollars in Action
	The Tax Cycle and Job Paperwork	<ul style="list-style-type: none"> • NGPF <ul style="list-style-type: none"> ○ Research the Tax Cycle ○ Compare Tax Forms and Their Purpose
	Simulation	<ul style="list-style-type: none"> • Have students complete Bio form before they receive their first check • Students receive 1st paycheck (paid per week) • Discuss paystub and parts <ul style="list-style-type: none"> ○ NGPF: Fine Print: Pay Stub
BUDGETING		
	Budgeting Basics Budgeting Strategies	<ul style="list-style-type: none"> • NGPF **Introduce Budgeting** • Zero Spending Plan • Salary Based Budget • Debt Snowball • Envelope System • Case Study: How Do I Budget? • The Best Budgeting Apps (9.7)

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		<p>**Introduce Budget spreadsheet Here and Create a Budget**</p> <p><i>This will change as the simulation goes on</i></p> <p>Include calendar for tracking due dates</p>
CREDIT		
	Loan Fundamentals	<ul style="list-style-type: none"> • NGPF <ul style="list-style-type: none"> ◦ Complete worksheet
TRANSPORTATION		
	Auto Loans	<ul style="list-style-type: none"> • NGPF <ul style="list-style-type: none"> ◦ Complete worksheet ◦ Decide on which <ul style="list-style-type: none"> ▪ Auto Loan Calculator ▪ Compare Auto Loans
	Buying a Car	<ul style="list-style-type: none"> • NGPF <ul style="list-style-type: none"> ◦ RESEARCH: Find Your Next Car
	Intro to Insurance	<ul style="list-style-type: none"> • NGPF <ul style="list-style-type: none"> ◦ Complete Worksheet
	Auto Insurance	<ul style="list-style-type: none"> • NGPF <ul style="list-style-type: none"> ◦ Complete worksheet
	Simulation	<ul style="list-style-type: none"> • Complete loan application & loan agreement • "Budget" for auto purchase for simulation • "Purchase" an automobile for simulation – ECMC • "Purchase" auto insurance for simulation – ECMC • Pay sales taxes and tags <ul style="list-style-type: none"> ◦ Fill out application for title and license • Complete Transportation form
HOUSING		
	Mortgages	<ul style="list-style-type: none"> • NGPF <ul style="list-style-type: none"> ◦ Complete worksheet
	Renters & Homeowner's Insurance	<ul style="list-style-type: none"> • NGPF <ul style="list-style-type: none"> ◦ Complete worksheet ◦ Use activity as an exit ticket or quiz
	Simulation	<ul style="list-style-type: none"> • Purchase a home or rent an apartment - ECMC • Purchase insurance - ECMC • Budget for home expenses - ECMC <ul style="list-style-type: none"> ◦ Utilities ◦ Furniture ◦ Communication ◦ Entertainment ◦ Personal Care ◦ Groceries ◦ Clothing • Complete Housing form • Complete Simulation Checkpoint

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HEALTH AND OTHER INSURANCE		
	How Health Insurance Works	<ul style="list-style-type: none"> • NGPF <ul style="list-style-type: none"> ◦ Complete worksheet
	How to Access Health Insurance	<ul style="list-style-type: none"> • NGPF <ul style="list-style-type: none"> ◦ Complete worksheet
	Other Types of Insurance	<ul style="list-style-type: none"> • NGPF <ul style="list-style-type: none"> ◦ Complete worksheet
	Simulation	Purchase other insurance
COLLEGE		
	Paying for College 101 **Applying for the FAFSA – will be updating!**	<ul style="list-style-type: none"> • NGPF <ul style="list-style-type: none"> ◦ Video ◦ QOD ◦ Article ◦ Activity: Interactive, How Much Will Your College Actually Cost? ◦
	Student Loans	<ul style="list-style-type: none"> • Responsible Borrowing • The Different Types of Federal Student Loans • Federal Loan Limits/What are the Interest Rates? • Analyze College and Career Choices
	Scholarships and Grants	<ul style="list-style-type: none"> • NGPF <ul style="list-style-type: none"> ◦ QOD ◦ Video ◦ Both Articles ◦ Activity • MoConnections: scholarship search
	Financial Aid Packages	<ul style="list-style-type: none"> • NGPF <ul style="list-style-type: none"> ◦ Fine Print: Financial Aid Package
	Student Loan Repayment & Time for Payback	<ul style="list-style-type: none"> • NGPF <ul style="list-style-type: none"> ◦ Interactive: Payback
	Simulation	Add student loan repayment into budget (ECMC)
CONSUMER SKILLS		
	Comparison Shopping	<ul style="list-style-type: none"> • NGPF
	The Attention Economy	<ul style="list-style-type: none"> • This is Not Financial Advice
CREDIT CARDS & CREDIT		
	Young People & Credit Cards	<ul style="list-style-type: none"> • NGPF <ul style="list-style-type: none"> ◦ Prompt ◦ Video – both ◦ Activity: Schumer Box
	Using Credit Cards Wisely	<ul style="list-style-type: none"> • NGPF <ul style="list-style-type: none"> ◦ EdPuzzle ◦ Activity: Calculate Shopping with Interest
	Simulation	<ul style="list-style-type: none"> • Add credit card usage to simulation
	Predatory Lending	<ul style="list-style-type: none"> • NGPF

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		<ul style="list-style-type: none"> ○ Complete worksheet
	Identity Theft Scams & Fraud Your Money & Social Media	<ul style="list-style-type: none"> • NGPF <ul style="list-style-type: none"> ○ COMPARE: Types of Identity Theft ○ PLAY: Spot the Scam Signs ○ ANALYZE: What is My Role as a Consumer?
	Your Credit Report	<ul style="list-style-type: none"> • NGPF <ul style="list-style-type: none"> ○ EdPuzzle ○ Article: both ○ Activity: Fine Print, Credit Report
	Your Credit Score	<ul style="list-style-type: none"> • NGPF <ul style="list-style-type: none"> ○ Video – both ○ Article ○ Activity: Interactive FICO Credit Scores
	Building Your Credit from Scratch	<ul style="list-style-type: none"> • NGPF <ul style="list-style-type: none"> ○ QOD ○ Article ○ Video ○ Activity: Calculate the Impact of Credit Score on Loans
	Simulation	<ul style="list-style-type: none"> • Pass out credit reports/scores
INVESTING		
	Why Should I Invest	<ul style="list-style-type: none"> • NGPF <ul style="list-style-type: none"> ○ Prompt ○ Infographic ○ Video 1 & 2 ○ Stax
	What is a Stock	<ul style="list-style-type: none"> • NGPF <ul style="list-style-type: none"> ○ QOD ○ Video 1 ○ Article & Reference ○ Activity • HTMW <ul style="list-style-type: none"> ○ What is a stock article & quiz
	What is a Bond	<ul style="list-style-type: none"> • NGPF <ul style="list-style-type: none"> ○ Nearpod
	What is the Stock Market	<ul style="list-style-type: none"> • NGPF <ul style="list-style-type: none"> ○ Learn It ○ Project: Joining the Market • HTMW <ul style="list-style-type: none"> ○ What is the NYSE article & quiz ○ Stock Market Crash article & quiz ○ What is the Federal Reserve article & quiz ○ What is a ticker symbol article & quiz
	Managing Risk	<ul style="list-style-type: none"> • NGPF <ul style="list-style-type: none"> ○ Prompt

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		<ul style="list-style-type: none"> ○ Video ○ ANALYZE: Dollar Cost Averaging in Action • HTMW <ul style="list-style-type: none"> ○ Building a Diversified Portfolio article & quiz
	Investing in Funds	<ul style="list-style-type: none"> • NGPF <ul style="list-style-type: none"> ○ Prompt ○ Article ○ MOVE: Let's Make a Mutual Fund
	The Importance of Investing for Retirement	<ul style="list-style-type: none"> • NGPF <ul style="list-style-type: none"> ○ Complete packet
	How to Invest for Retirement	<ul style="list-style-type: none"> • NGPF <ul style="list-style-type: none"> ○ Complete packet
	Modern Investing	<ul style="list-style-type: none"> • NGPF <ul style="list-style-type: none"> ○ Complete packet
	Simulation	<ul style="list-style-type: none"> • "Invest" for the simulation using HTMW • Add retirement options to simulation (ECMC) • Add Donations to simulation (ECMC)
TAXES		
	How to File Your Taxes	<ul style="list-style-type: none"> • NGPF <ul style="list-style-type: none"> ○ Complete worksheet • Will need W-2 for simulation use
	Completing the 1040	Complete a 1040 using information from simulation
END OF SEMESTER REFLECTION		