

DELAWARE VALLEY SCHOOL DISTRICT

PLANNED INSTRUCTION

A PLANNED COURSE FOR:

Personal Budgeting & Finance

Grade Level: 9-12

Date of Board Approval: _____ 2013 _____

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Planned Instruction

Title of Planned Instruction: Personal Budgeting & Finance

Subject Area: Business

Grade(s): 9-12

Course Description:

Personal Budgeting & Finance is designed for the student who has an interest in obtaining an understanding and awareness of the personal finances that occur in our everyday environment after high school. Students will compete and play in Virtual Business-Finance, E-Bucks, The Stock Market Game, InvestWrite Essay Contest, and The Financial Literacy Challenge. Due to the regional, state, and national competitions within the course various prizes and scholarships may be won. Topics within the course include but are not limited to personal money management, retirement, taxes, credit and insurance.

Time/Credit for the Course: 1 Semester, ½ Credit

Curriculum Writing Committee: Audrey Josephite

Curriculum Map

1. Marking Period One - Overview with time range in days:

Money management and financial security. 45 days

Marking Period One -Goals:

Understanding of:

- Understanding pay and benefits
- Work schedules and unions
- Our tax system
- Filing tax returns
- Budgeting and planning
- Legal agreements and record keeping
- Checking accounts
- Banking services and fees
- Growing money: why, where, and how
- Savings options, features, and plans
- Basic investing concepts
- Making investment choices
- Evaluating stocks
- Buying and selling stocks
- Evaluating bonds
- Buying and selling bonds
- Investing in Mutual funds
- Investing in Real estate and other choices
- Planning for retirement
- Saving for retirement

2. Marking Period Two - Overview with time range in days:

Credit management and resource management. 45 days

Marking Period Two -Goals:

Understanding of:

- Credit: What and Why
- Types of sources of credit
- Establishing good credit
- Evaluating credit laws
- Using credit wisely

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- Costs of credit
- Solving credit problems
- Bankruptcy as an option
- Making better decisions
- Spending habits
- Housing choices
- The renting process
- Why buy a home
- The home buying process
- Buying a vehicle
- Maintaining a vehicle
- Life's Uncertainties
- Understanding risk
- Property insurance
- Automobile and umbrella insurance
- Health insurance
- Disability and life insurance

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UNIT: 1, 2, 3 & 4

Big Idea # 1: Business Finance and Economics:

- Finance and Economics is managing personal and business assets to make informed decisions about the acquisition, production, and consumption of goods and services.

Essential Questions:

- How does a citizen evaluate information to make responsible financial decisions?
- What is financial citizenship?
- How do economic systems and conditions impact individuals, business, and society?

Concepts:

- Money management
- Law & Ethics

Competencies:

- Identify relevant information needed to make sound financial decisions.
- Apply the steps in a rational decision-making process to a situation involving an economic choice and/or goal.
- Examine the role of saving and investing in creating a financial plan.
- Explain how a savings and investment plan evolves throughout life.
- Determine consumer law that drives personal financial decisions.

Big Idea # 2:

- Responsible consumers use effective resource management to accomplish individual, family and community goals.

Essential Questions:

- How and why do resources need to be managed?
- What are the benefits of planning purchases and researching products before you buy?
- What are the short term and long term consequences of living beyond your means?
- How can the use of the practical reasoning process aid the consumer in seeking redress in solving consumer challenges?
- How do individual and family financial needs change throughout the life span?
- How does having a spending plan help you manage money?

Concepts:

- Financially responsible individuals are accountable for their financial well-being across the life span.
- Personal resource management impacts the global community.
- The practical reasoning process is a useful tool when resolving consumer problems
- Wise consumers apply effective strategies when selecting goods and services.
- Workers need to understand the tax code and its impact on their personal finances.

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Competencies:

- Demonstrate components of a financial planning process that reflect the differences between needs, wants, values, goals, and economic resources.
- Create a chart to show how money saved today creates financial resources for retirement.
- Demonstrate the process involved in resolving consumer problems.
- Identify deductions that are subtracted from gross pay.
- Identify taxable income.
- Complete sample tax forms and explain why the forms need to be completed
- Compare savings, investment and retirement alternatives.
- Create a file of personal & legal documents related to managing individual & family finances.

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Curriculum Plan

Unit: 1

Time Range in Days: 25

Standard(s): PA Academic Standards

Standards Addressed:

PA Academic Standards

15.6.12.A, 15.6.12.B, 15.6.12.D, 15.6.12.E, 15.6.12.F, 15.6.12.G, 15.6.12.H, 15.6.12.I, 15.6.12.J,
15.6.12.P, 15.6.12.Q, 15.6.12.R,15.6.12.S

Common Core Standards

CC.3.6.11-12.B., CC.3.6.11-12.C., CC.3.6.11-12.E., CC.3.6.11-12.F., CC.3.6.11-12.G., CC.3.6.11-12.H.,
CC.3.5.11-12.B., CC.3.5.11-12.G.

Anchor(s):

R11.B.3, R11.A.2, R11.B.3

Overview:

Money management and financial security

Focus Question(s):

What does one do to manage money in regards to pay, working conditions, income tax, budgets, financial records, and banking.

Goals:

- Understanding pay and benefits
- Work schedules and unions
- Our tax system
- Filing tax returns
- Budgeting and planning
- Legal agreements and record keeping
- Checking accounts
- Banking services and fees

Objectives:

- Compute payroll deductions, and net pay. (DOK 1)
- Identify optional and required employee benefits. (DOK 1)
- Describe flexible work arrangements for employees. (DOK 2)
- Describe the role of unions and professional organizations. (DOK 2)
- Explain the purpose of taxes and describe the different types of taxes. (DOK 3, 4)
- Describe the US tax system and illustrate how it works. (DOK 3,4)

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- Define basic tax terminology (DOK 1)
- Prepare tax forms 1040EZ and 1040A. (DOK 2)
- Explain the purpose of financial planning and prepare a personal budget.(DOK 1, 2, 3)
- Explain the need for and create a net worth statement and a personal property inventory (DOK 1, 2)
- List the elements of a legally binding agreement. (DOK 1)
- Design an effective filing system for your personal records. (DOK 4)
- Describe the purpose of a checking account and compare the forms associated with it. (DOK 1, 2)
- Use a checking account. (DOK 1)
- Identify the types of checking accounts. (DOK 1)
- Describe banking services available at most financial institutions. (DOK 1, 2)
- List and explain fees charged by financial institutions for their services. (DOK 1, 2)

Core Activities and Corresponding Instructional Methods:

- Identify terminology related to money management.
- Students will perform student activities for chapters 6, 7, 8, 9 at www.cengage.com/school/pfinance/mypf which include chapter vocabulary and web activities.
- Apply the decision making step process to a real part-time job process. Create a chart with the steps.
- Students will complete the key terms, check your understanding, apply your knowledge, and think critically problems for each chapter.
- Students will make academic connections by use of research on current events in the area of money management.
- Students will complete a Unit Case Study on money management.
- Students will complete interactive lessons and simulations on vb.knowledgematters.com.

Instructional Methods: Direct instruction, Demonstration, Discussion, Questioning, Cooperative learning

Assessments:

Diagnostic:

Discussion of student's prior knowledge
Terminology preview
Oral responses during class discussion
Responses to questions from Consider This at the beginning of the chapter
Responses from the Occupations article in the chapter

Formative:

Checkpoint exercises throughout the chapter
NETBookmark exercises throughout the chapter
Global View exercises in the chapter
Successful completion of homework/class work assignments:
Apply What You Know at the end of the chapter

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Make Academic Connections questions at the end of the chapter
Solve Problems & Explore Issues questions at the end of the chapter
Participation in classroom discussions and activities

Summative:

Graded audit checks on homework
Objective test covering theory and terminology
Graded Virtual Business lessons and simulations.

Extensions:

Peer tutoring
Have students work with a partner to develop their own lesson on decision making with scenarios.
Students should create a visual aid to assist them in teaching their lesson.
Have students work with a partner to develop their own lesson on results of interest survey and life roles.

Correctives:

Individual tutoring
Provide students with note cards that they can use to create vocabulary flash cards.
Allow time for students to review their correct flash cards independently or with a partner before any chapter assessment.

Materials and Resources:

Textbook and corresponding workbook papers:

Managing Your Personal Finances 6th Edition. Joan S. Ryan. Thomson South-Western Publishing Co., 2010

<http://www.cengage.com/school/pfinance/mypf>
vb.knowledgematters.com

Math for Financial Literacy. Todd Knowlton Goodheart-Wilcox Publisher, 2013.

<http://www.irs.gov/>

http://en.wikipedia.org/wiki/Banking_in_the_United_States

<http://www.factmonster.com/ipka/A0801059.html>

Teacher-prepared handouts

Guest speakers

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Unit: 2

Time Range in Days: 20

Standard(s): PA Academic Standards

Standards Addressed:

PA Academic Standards

15.6.12.A, 15.6.12.B, 15.6.12.D, 15.6.12.E, 15.6.12.F, 15.6.12.G, 15.6.12.H, 15.6.12.I, 15.6.12.J,
15.6.12.P, 15.6.12.Q, 15.6.12.R,15.6.12.S

Common Core Standards

CC.3.6.11-12.B., CC.3.6.11-12.C., CC.3.6.11-12.E., CC.3.6.11-12.F., CC.3.6.11-12.G., CC.3.6.11-12.H.,
CC.3.5.11-12.B., CC.3.5.11-12.G.

Anchor(s):

R11.B.3, R11.A.2, R11.B.3

Overview:

Financial Security

Focus Question(s):

What does one do to manage money in regards to investing for the future.

Goals:

- Saving for the future
- Investing for the future
- Investing in Stocks
- Investing in bonds
- Investing in mutual funds, real estate, and other choices
- Retirement and state planning

Objectives:

- Describe the purpose of saving
- Explain how money grows through compounding
- List and describe financial institutions where you can save
- Explain the features and purposes of different savings options
- Discuss factors that influence selection of a savings plan
- Describe the ways to save regularly
- Explain why you should consider investing
- Discuss the stages of investing
- Explain the concept of risk
- Describe investment strategies and options
- List and describe sources of investment information

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- Describe basic investment choices and rate them by risk
- Describe features of stock and types of stocks
- Explain how to value a stock and decide a fair price to pay for a stock purchase
- Describe the process of buying and selling stocks
- Describe short and long term investment strategies when buying and selling stocks
- Explain how to read the stock listings and stock indexes
- Discuss the features, types, and earnings on corporate bonds
- Describe the different types of government bonds
- Explain how to buy and sell bonds, considering both risk and return
- Explain how to read the bond listings of financial pages
- Discuss mutual funds as an investment strategy
- Explain how to buy and sell mutual funds
- Explain real estate investing, both direct and indirect
- Describe other investments, including metals, gems, collections, and financial instruments
- Describe retirement needs for most individuals and families
- Discuss estate planning documents and methods to minimize taxes on estates
- Discuss features and types of personal retirement plans
- Discuss features and types of employer sponsored retirement plans
- Explain basic benefits available through government sponsored plans

Core Activities and Corresponding Instructional Methods:

- Identify terminology related to financial security.
- Students will perform student activities for chapters 10, 11, 12, 13, 14, 15 at www.cengage.com/school/pfinance/mypf which include chapter vocabulary and web activities.
- Students will complete the key terms, check your understanding, apply your knowledge, and think critically problems for each chapter.
- Students will make academic connections by use of research on current events in the area of financial security.
- Students will complete a Unit Case Study on financial security.
- Students will complete interactive lessons and simulations on vb.knowledgematters.com.

Instructional Methods: Direct instruction, Demonstration, Discussion, Questioning, Cooperative learning

Assessments:

Diagnostic:

Discussion of student's prior knowledge
Terminology preview
Oral responses during class discussion
Responses to questions from Consider This at the beginning of the chapter
Responses from the Occupations article in the chapter

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Formative:

- Checkpoint exercises throughout the chapter
- NETBookmark exercises throughout the chapter
- Global View exercises in the chapter
- Successful completion of homework/class work assignments:
 - Apply What You Know at the end of the chapter
 - Make Academic Connections questions at the end of the chapter
 - Solve Problems & Explore Issues questions at the end of the chapter
 - Participation in classroom discussions and activities

Summative:

- Graded audit checks on homework
- Objective test covering theory and terminology
- Graded Virtual Business lessons and simulations.

Extensions:

- Peer tutoring
- Have students work with a partner to develop their own lesson on financial security scenarios. Students should create a visual aid to assist them in teaching their lesson.

Correctives:

- Individual tutoring
- Provide students with note cards that they can use to create vocabulary flash cards.
- Allow time for students to review their correct flash cards independently or with a partner before any chapter assessment.

Materials and Resources:

Textbook and corresponding workbook papers:

Managing Your Personal Finances 6th Edition. Joan S. Ryan. Thomson South-Western Publishing Co., 2010

<http://www.cengage.com/school/pfinance/mypf>
vb.knowledgematters.com

Investing in Your Future 2E. National Association of Investors Corporation, 2007.

Math for Financial Literacy. Todd Knowlton Goodheart-Wilcox Publisher, 2013.

Teacher-prepared handouts

Guest speakers

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Unit: 3

Time Range in Days: 20

Standard(s): PA Academic Standards

Standards Addressed:

PA Academic Standards

15.6.12.A, 15.6.12.B, 15.6.12.D, 15.6.12.E, 15.6.12.F, 15.6.12.G, 15.6.12.H, 15.6.12.I, 15.6.12.J,
15.6.12.P, 15.6.12.Q, 15.6.12.R,15.6.12.S

Common Core Standards

CC.3.6.11-12.B., CC.3.6.11-12.C., CC.3.6.11-12.E., CC.3.6.11-12.F., CC.3.6.11-12.G., CC.3.6.11-12.H.,
CC.3.5.11-12.B., CC.3.5.11-12.G.

Anchor(s):

R11.B.3, R11.A.2, R11.B.3

Overview:

Credit Management

Focus Question(s):

What does one do to manage money in regards to personal credit management.

Goals:

- Credit in America
- Credit records and laws
- Responsibilities and costs of credit
- Problems with credit

Objectives:

- Discuss the history of credit and the role of credit today
- Explain the advantages and disadvantages of using credit
- List and describe the types of credit available to consumers
- Describe and compare sources of credit
- Discuss the purpose of credit records
- Describe the concept of creditworthiness
- Explain how to get started using credit
- Describe credit ratings and a point system used for evaluating credit
- Outline the contents of a credit report
- Discuss major credit laws and explain how they protect consumers
- Describe the responsibilities of consumer credit
- Discuss how to protect your credit accounts from fraud
- Explain how you can reduce or avoid credit costs
- Explain why credit costs vary

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- Compute and explain simple interest and APR
- Compare methods of computing finance charges on revolving credit
- Discuss good credit management rules and warning signs that you are overextended
- List sources of credit advice
- Explain how to avoid credit scams
- List and describe they types of bankruptcy
- Discuss the major causes of bankruptcy
- Explain the advantages and disadvantages of declaring bankruptcy

Core Activities and Corresponding Instructional Methods:

- Identify terminology related to credit management.
- Students will perform student activities for chapters 16, 17, 18, 19 at www.cengage.com/school/pfinance/mypf which include chapter vocabulary and web activities.
- Students will complete the key terms, check your understanding, apply your knowledge, and think critically problems for each chapter.
- Students will make academic connections by use of research on current events in the area of credit management.
- Students will complete a Unit Case Study on credit management.
- Students will complete interactive lessons and simulations on vb.knowledgematters.com.

Instructional Methods: Direct instruction, Demonstration, Discussion, Questioning, Cooperative learning

Assessments:

Diagnostic:

Discussion of student's prior knowledge
Terminology preview
Oral responses during class discussion
Responses to questions from Consider This at the beginning of the chapter
Responses from the Occupations article in the chapter

Formative:

Checkpoint exercises throughout the chapter
NETBookmark exercises throughout the chapter
Global View exercises in the chapter
Successful completion of homework/class work assignments:
Apply What You Know at the end of the chapter
Make Academic Connections questions at the end of the chapter
Solve Problems & Explore Issues questions at the end of the chapter
Participation in classroom discussions and activities

Summative:

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Graded audit checks on homework
Objective test covering theory and terminology
Graded Virtual Business lessons and simulations.

Extensions:

Peer tutoring
Students should create a visual aid to assist them in teaching their lesson.
Have students work with a partner to develop their own lesson on results of credit worthiness.

Correctives:

Individual tutoring
Provide students with note cards that they can use to create vocabulary flash cards.
Allow time for students to review their correct flash cards independently or with a partner before any chapter assessment.

Materials and Resources:

Textbook and corresponding workbook papers:

Managing Your Personal Finances 6th Edition. Joan S. Ryan. Thomson South-Western Publishing Co., 2010

<http://www.cengage.com/school/pfinance/mypf>
vb.knowledgematters.com

Math for Financial Literacy. Todd Knowlton Goodheart-Wilcox Publisher, 2013.
Teacher-prepared handouts
Guest speakers

Unit: 4

Time Range in Days: 25

Standard(s): PA Academic Standards

Standards Addressed:

PA Academic Standards

15.6.12.A, 15.6.12.B, 15.6.12.D, 15.6.12.E, 15.6.12.F, 15.6.12.G, 15.6.12.H, 15.6.12.I, 15.6.12.J,
15.6.12.P, 15.6.12.Q, 15.6.12.R, 15.6.12.S

Common Core Standards

CC.3.6.11-12.B., CC.3.6.11-12.C., CC.3.6.11-12.E., CC.3.6.11-12.F., CC.3.6.11-12.G., CC.3.6.11-12.H.,
CC.3.5.11-12.B., CC.3.5.11-12.G.

Anchor(s):

R11.B.3, R11.A.2, R11.B.3

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Overview:

Resource management and insurance.

Focus Question(s):

What does one do to manage money in regards to renting and buying a home, renting and buying a vehicle, and insurance.

Goals:

- Personal decision making
- Renting a residence
- Buying a home
- Buying and owning a vehicle
- Family decisions
- Introduction to risk management
- Property and liability insurance
- Health and life insurance

Objectives:

- Apply the decision-making process to solve consumer problems
- Explain economic needs and wants that influence consumer decision making
- List and describe factors that influence spending decisions
- Explain how to plan for major purchases
- Analyze marketing strategies that influence spending decisions
- List and describe several rental housing alternatives
- Discuss potential living arrangements
- Explain how to plan a successful move into a rental property
- List the advantages and disadvantages of renting a place to live
- Describe the elements of the rental application, rental inventory, and lease forms
- Discuss landlord and tenant responsibilities
- Discuss the advantages of home ownership
- Describe the costs and responsibilities of buying and owning a home
- Describe the steps in the home buying process
- Discuss how to qualify for real estate loans and how to take title to property
- List and explain the steps of the car buying process
- Explain vehicle financing choices, including leasing
- Discuss consumer protection laws for new and used car buyers
- Identify the costs of owning and operating a car
- Describe methods for extending the life of your car and maintaining its resale value
- Describe the steps, costs, and planning involved in getting married
- Discuss important family living decisions
- Outline the steps needed to plan a successful vacation
- Describe the costs and steps involved in a divorce
- Explain what to do when a major illness or injury interrupts life unexpectedly
- Discuss preparations for death, life's final plans
- Explain risk and the different types of risk

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- Explain the concept of insurance and how risks are spread
- Explain the purpose and provisions of renter's insurance
- Describe the need for and coverage provided by homeowner's insurance
- Discuss common types of automobile insurance coverage
- Explain the concept of umbrella liability insurance
- Describe the group and individual health insurance choices
- Discuss common types of health insurance coverage
- Discuss common types of health insurance plans
- Explain Medicare and Medicaid coverage
- Discuss different types of disability insurance
- Describe the characteristics of different life insurance plans

Core Activities and Corresponding Instructional Methods:

- Identify terminology related to resource management and insurance.
- Students will perform student activities for chapters 20-27 at www.cengage.com/school/pfinance/mypf which include chapter vocabulary and web activities.
- Students will complete the key terms, check your understanding, apply your knowledge, and think critically problems for each chapter.
- Students will make academic connections by use of research on current events in the area of resource management and insurance.
- Students will complete a Unit Case Study on resource management and insurance.
- Students will complete interactive lessons and simulations on vb.knowledgematters.com.

Instructional Methods: Direct instruction, Demonstration, Discussion, Questioning, Cooperative learning

Assessments:

Diagnostic:

Discussion of student's prior knowledge
Terminology preview
Oral responses during class discussion
Responses to questions from Consider This at the beginning of the chapter
Responses from the Occupations article in the chapter

Formative:

Checkpoint exercises throughout the chapter
NET Bookmark exercises throughout the chapter
Global View exercises in the chapter
Successful completion of homework/class work assignments:
Apply What You Know at the end of the chapter
Make Academic Connections questions at the end of the chapter
Solve Problems & Explore Issues questions at the end of the chapter

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Participation in classroom discussions and activities

Summative:

Graded audit checks on homework
Objective test covering theory and terminology
Graded Virtual Business lessons and simulations.

Extensions:

Peer tutoring
Have students work with a partner to develop their own lesson on resource management and insurance scenarios.
Students should create a visual aid to assist them in teaching their lesson.

Correctives:

Individual tutoring
Provide students with note cards that they can use to create vocabulary flash cards.
Allow time for students to review their correct flash cards independently or with a partner before any chapter assessment.

Materials and Resources:

Textbook and corresponding workbook papers:

Managing Your Personal Finances 6th Edition. Joan S. Ryan. Thomson South-Western Publishing Co., 2010

<http://www.cengage.com/school/pfinance/mypf>
vb.knowledgematters.com

Math for Financial Literacy. Todd Knowlton Goodheart-Wilcox Publisher, 2013.

Teacher-prepared handouts

Guest speakers

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Appendix

Subject Area – 15: Business, Computer Information Technology

Standard Area – 15.6 Finance & Economics

- 15.6.12.A:** Evaluate the impact of internal and external influences on financial decisions.
- 15.6.12.B:** Analyze financial decisions for major purchasing events occurring at different stages in life, systematically considering alternatives and consequences.
- 15.6.12.C:** Reference Career Education and Work 13.3.11.D
- 15.6.12.D:** Develop criteria to evaluate employment options.
- 15.6.12.E:** Assess the purpose, source, and impact of various taxes.
- 15.6.12.F:** Evaluate criteria for personal spending in relation to the economic climate.
- 15.6.12.G:** Identify strategies for personal financial management.
- 15.6.12.H:** Evaluate payment methods for major purchases.
- 15.6.12.I:** Analyze the functions of the Federal Reserve and other financial institutions.
- 15.6.12.J:** Analyze the total cost of a major purchase loan agreement using fixed and variable interest rates, calculated over time.
- 15.6.12.K:** Analyze the impact of a positive or negative credit history.
- 15.6.12.L:** Research major consumer credit laws and their impact on individuals in debt.
- 15.6.12.M:** Assess the impact of identity theft; develop a plan for correcting a negative credit report.
- 15.6.12.N:** Compare and contrast various suppliers of insurance products and develop criteria to evaluate individual insurance needs.
- 15.6.12.O:** Develop criteria for a disaster management plan that includes provisions for secure storage of digital and paper documents, inventory of household items, cash reserves, and medical records.
- 15.6.12.P:** Develop financial investment plans to accommodate various economic and personal scenarios.
- 15.6.12.Q:** Apply the “Rule of 72” to estimate the number of periods required to double an investment.
- 15.6.12.R:** Compare and contrast various investment plans to achieve goals of liquidity, income, and growth.
- 15.6.12.S:** Analyze the role of government in investment planning and retirement planning.

Subject Area – 11: Family & Consumer Sciences

Standard Area – 11.1 Financial and Resource Management

- 11.1.9.B:** Explain the responsibilities associated with managing personal finances (e.g., savings, checking, credit, non- cash systems, investments, insurance).
- 11.1.9.E:** Compare the influences of income and fringe benefits to make decisions about work.
- 11.1.12.A:** Evaluate the impact of family resource management on the global community.
- 11.1.12.B:** Analyze the management of financial resources across the lifespan.
- 11.1.12.E:** Compare and contrast factors affecting annual gross and taxable income and reporting requirements (e.g., W-2 form, Income tax form).

Anchors

- R11.B.3 Understand concepts and organization of nonfictional text.
- R11.A.2 Understand nonfiction appropriate to grade level.
- R11.B.3 Understand concepts and organization of nonfictional text.

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Common Core

CC.3.6.11-12.B.

- Write informative/explanatory texts, including the narration of historical events, scientific procedures/experiments, or technical processes.
- Introduce a topic and organize complex ideas, concepts, and information so that each new element builds on that which precedes it to create a unified whole; include formatting
- (e.g., headings), graphics (e.g., figures, tables), and multimedia when useful to
- aiding comprehension.
- Develop the topic thoroughly by selecting the most significant and relevant facts,
- extended definitions, concrete details, quotations, or other information and examples appropriate to the audience's knowledge of the topic.
- Use varied transitions and sentence structures to link the major sections of the text, create cohesion, and clarify the relationships among complex ideas and concepts.
- Use precise language, domain-specific vocabulary and techniques such as metaphor, simile, and analogy to manage the complexity of the topic; convey a knowledgeable stance in a style that responds to the discipline and context as well as to the expertise of likely readers.
- Provide a concluding statement or section that follows from and supports the information or explanation provided (e.g., articulating implications or the significance of the topic).

CC.3.6.11-12.C.

- Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.

CC.3.6.11-12.E.

- Use technology, including the Internet, to produce, publish, and update individual or shared writing products in response to ongoing feedback, including new arguments or information.

CC.3.6.11-12.F.

- Conduct short as well as more sustained research projects to answer a question (including a self-generated question) or solve a problem; narrow or broaden the inquiry when appropriate; synthesize multiple sources on the subject, demonstrating understanding of the subject under investigation.

CC.3.6.11-12.G.

- Gather relevant information from multiple authoritative print and digital sources, using advanced searches effectively; assess the strengths and limitations of each source in terms of the specific task, purpose, and audience; integrate information into the text selectively to maintain the flow of ideas, avoiding plagiarism and overreliance on any one source and following a standard format for citation.

CC.3.6.11-12.H.

- Draw evidence from informational texts to support analysis, reflection, and research.

CC.3.5.11-12.B.

- Determine the central ideas or conclusions of a text; summarize complex concepts, processes, or information presented in a text by paraphrasing them in simpler but still accurate terms.

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CC.3.5.11-12.G.

- Integrate and evaluate multiple sources of information presented in diverse formats and media (e.g., quantitative data, video, multimedia) in order to address a question or solve a problem.