

Grade 8 Consumer Education: Financial Literacy

Stage 1 Desired Results		
<p>ESTABLISHED GOALS:</p> <p><u>Competencies:</u></p> <ul style="list-style-type: none"> Students will demonstrate the ability to manage resource in order to meet the intended goal. Students will demonstrate the ability to develop a long-term management plan in order to be a financially responsible citizen. Students will demonstrate the ability to analyze and summarize text and integrate knowledge to make meaning of discipline-specific materials. Students will demonstrate the ability to produce coherent and supported writing in order to communicate effectively for a range of discipline-specific tasks, purposes, and audiences. Students will demonstrate the ability to speak purposefully and effectively by strategically making decisions about content, language use, and discourse style <p><u>Content Standards:</u></p> <p>NASAFACS - National Association of State Administrators for Family and Consumer Sciences</p> <ul style="list-style-type: none"> <u>NASAFACS 2.6</u> - Demonstrate management of financial resources to meet the goals of individuals and families across the lifespan. <u>NASAFACS 3.3</u> - Analyze factors in developing a long-term financial management plan. 	Transfer	
	<i>Students will be able to independently use their learning to be financially responsible citizens.</i>	
	Meaning	
	<p>ENDURING UNDERSTANDINGS</p> <p><i>Students will understand that...</i></p> <ul style="list-style-type: none"> creating a budget for monthly expenses is the best way not to overspend. when using debit cards you are taking money out of your own checking account where using credit cards is like borrowing money and having to pay it back. 	<p>ESSENTIAL QUESTION</p> <ul style="list-style-type: none"> Do you think America should do away with paper money and just use credit/debit cards?
Acquisition		
<p><i>Students will know...</i></p> <ul style="list-style-type: none"> that there pros and cons of credit cards. that debit cards are not the same as credit cards. the components of a checking account. the importance of a monthly budget. the basics of electronic banking. <p><u>vocabulary:</u> budget, PIN, check, ATM, credit, debit, overdrawn, endorse</p>	<p><i>Students will be skilled at...</i></p> <ul style="list-style-type: none"> analyzing the differences between a credit card and a debit card. evaluating the need for personal and family financial planning applying management principles to individual and family practices. demonstrating components of a of a financial planning process that reflect the distinction between needs, wants, and goals. analyzing the effect of consumer credit in long-term financial planning. 	
Content Area Literacy Standards	21st Century Skills	
<p>RST.6-8.7 Integrate quantitative or technical information expressed in words in a text with a version of that information expressed visually.</p> <p>RST.6-8.3 Follow precisely a multistep procedure when carrying out experiments, taking measurements, or performing technical tasks.</p> <p>WHST.6-8.4 Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.</p>	<ul style="list-style-type: none"> Apply technology effectively Use systems thinking Communicate clearly 	

WHST.6-8.6 Use technology, including the Internet, to produce and publish writing and present the relationships between information and ideas clearly and efficiently

Stage 2 - Evidence

<i>Evaluative Criteria</i>	<i>Assessment Evidence</i>
	PERFORMANCE TASK(S):
	OTHER EVIDENCE:

Stage 3 – Learning Plan

Summary of Key Learning Events and Instruction

<i>Language Arts Integration</i>	<i>Mathematics Integration</i>
<ul style="list-style-type: none">• 1.OA.1 Use	<ul style="list-style-type: none">• 1.OA.1 Use
<i>Technology Integration</i>	<i>District Materials</i>
<ul style="list-style-type: none">• 1.OA.1 Use	