NFCSD PACING GUIDE

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| MAT421: Personal Finance Pacing Guide 2022-2023  |
| Quarter 1  | Lesson Title  | Learning Objectives   | Resources  |
| Week 1    | **UNIT 1: CHECKING*** 1. The Essential Checking Account

 * 1. Read the Fine Print
 | **1.1: Students will be able to:** * Explain what a checking account is used for and why it is important to have one
* Understand the variety of ways they can deposit and withdraw funds from their checking account
* Describe the consequences of not being in the banking system
* Understand various options for payment (cash, check, debit, person-to-person, prepaid card) and determine when to use each type

**1.2: Students will be able to:** * Learn tips for using their checking account effectively, including the use of mobile alerts
* Read a checking account agreement and identify the fees associated with a checking account
* Understand how overdraft protection works and how to avoid high fees attached to the service
* Read a bank statement to verify its accuracy and interpret how their money is being used
 | * [Lesson Guide](https://docs.google.com/document/d/19cPw6O33wj90Dsicb5VXLhVfcC2e92HmA0f9NvqHESw/edit?usp=sharing)
* [Student Activity](https://docs.google.com/document/d/1iE98iDTEwsKJ8-bt505Cg9pdK-nm-Zk_q2VlYsU26gw/edit?usp=sharing)
* [Video: Why use a bank?](https://www.youtube.com/watch?v=uPZXBln82pA&feature=youtu.be)
* [Article: Why you need a checking account](https://www.netcredit.com/blog/5-reasons-why-you-need-a-checking-account/)
* [Video: Looking for Change](https://youtu.be/YAxL4TB6pmQ?t=9m8s)
* [Reference: Make Deposits & Withdrawals](https://docs.google.com/presentation/d/1EVaBo_U40brDRd6e5PgE1V5uRCCdbLwNdy5JSqtaxxI/edit?usp=sharing)
* [How Does a Checking Account Work?](https://youtu.be/yL_qomP8xNQ)
* [Video: Prepaid Cards](https://youtu.be/U3DX0z-03l8)
* [Article: 9 Things about Prepaid Cards](https://www.creditcards.com/credit-card-news/help/9-things-you-need-to-know-about-prepaid-cards-6000.php)
* [Activity: Person to Person Payments](https://docs.google.com/document/d/121joaRdiRoxY6I_nFj7TncqGnbP6Mfs_kXee6IBuw1M/edit?usp=sharing)

1.2 * [Lesson Guide](https://docs.google.com/document/d/1qt8UukBXcvo_LCuLfpaTBzbf0Iy1uiayO1cTF8K8hGU/edit?usp=sharing)
* [Student Activity](https://docs.google.com/document/d/1ypBYFWV5ug-_X-so9a7N_RJhzeRl8_ZWHb3dg0KaRFE/edit?usp=sharing)
* [Question: Average ATM fee?](https://docs.google.com/presentation/d/18oaUqNr7ooKCrvsNjZx4M8WxTUtwqKZwCH7dQw-Q__Q/edit?usp=sharing)
* [Video: Using Your Checking Account Properly](https://youtu.be/Nd8ztl2uvzo?t=42s)
* [Activity: Checking Account Agreement](https://docs.google.com/document/d/1bg9S3bvhhZfB17JZEVjyWMWK3_-WZWQYqbOLeV6FFBE/edit)
* [Video: Bank Overdraft Fees](http://www.consumerreports.org/video/view/money/banking/1674383787001/bank-overdraft-fees/)
* [Article: Banking Alerts to Activate](http://www.bankrate.com/banking/checking/3-mobile-banking-alerts-everyone-should-activate/)
* [Video: Checking your Bank Statement](https://www.youtube.com/watch?v=JiZTrxRkvdY)
* [Activity: Checking Account Statements](https://docs.google.com/document/d/1ygKpjQWODokx4pY4OTvH4ewu3X3vhERVtOAaQYrWorg/edit)

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| Week 2    | * 1. Classic Checking Skills

 1.4 Online & Mobile Banking  | **1.3: Students will be able to:** * Practice writing a check
* Learn how to complete a check register and why it’s important for understanding your cash flows
* Understand how to balance and reconcile their checkbook and how doing so helps protect their money

**1.4: Students will be able to:** * Appreciate the range of online and mobile banking services available to help manage and fully utilize their checking account
* Explain what direct deposit is, how they sign up for it, and why it could be beneficial
* Use online bill pay
* Understand the advantages and disadvantages of digital wallet payments such as Apple and Google Pay
* Identify ways they can protect their checking account when using online and mobile banking
 |  1.3 * [Lesson Guide](https://docs.google.com/document/d/1aRdWDTlr1XLRf_vcvdWTW7HPIsJOrqdJI7az44noeEI/edit?usp=sharing)
* [Student Activity](https://docs.google.com/document/d/11pJsSxQmUg3_Oe9SQ8J1ngfPHz8YDAx45Y9u7txyg6M/edit?usp=sharing)
* [Interactive - Check Writing](https://www.foolproofme.org/studentpirgs/banking/check-writing.html)
* [Article: What's a Check Register?](https://www.thebalance.com/use-check-registers-315289)
* [Article: Why Balance Your Checking Account?](https://www.bankrate.com/banking/checking/why-balance-your-checking-account/)
* [Activity: Reconcile Your Checkbook](https://docs.google.com/document/d/1vmwQudhAQrvNQfnY8eIMn21UTHY3M8Xtxp1-0p8pLdw/edit?usp=sharing)
* [Question: % of Gen Z have payment apps?](https://docs.google.com/presentation/d/14OcLTQM7X3B2qoShCPbYSFMjCTwXnfq_qIkNtPHFqmI/edit?usp=sharing)
* [Data Crunch: Non-Cash Payments](https://docs.google.com/document/d/1-tnNxHGfzMWTtll2925YcYPOYwKGODCCjfLOUtoV2gk/edit?usp=sharing)

1.4 * [Lesson Guide](https://docs.google.com/document/d/1F_jafczStMSVQBonWnuN6ij7nxj7ylKUuoL7oWmELkc/edit?usp=sharing)
* [Student Activity](https://docs.google.com/document/d/1jNiLC89agOnfJaxV0FlwqpVspSrZl91aqKiQYhH4SjU/edit?usp=sharing)
* [Infographic: Evolution of Personal Banking](https://www.infographiclove.com/wp-content/uploads/2013/09/personal-banking-evolution.jpg)
* [Article: 8 Checking Account Tips](https://bettermoneyhabits.bankofamerica.com/en/personal-banking/checking-account-information)
* [Video: Direct Deposit](https://www.youtube.com/watch?v=hUiPSPgTjJs)
* [Article: Personal Internet Banking](https://mybank.com/the-advantages-of-personal-internet-banking/)
* [Article: Online Bill Pay](https://www.nerdwallet.com/blog/banking/online-bill-pay-what-it-is-why-you-should-use-it/)
* [Video: Using Apple Pay](https://youtu.be/sHLTzzZ38AA)
* [Article: 10 Online & Mobile Security Tips](https://bettermoneyhabits.bankofamerica.com/en/privacy-security/online-security-privacy-tips)
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| Week 3    | * 1. Select a Checking Account

Unit 1 Test Review Unit 1 Test**UNIT 2: SAVING**2.1 Saving Basics  | **1.5: Students will be able to:** * Compare and contrast banks and credit unions
* Consider different features, fees, and requirements of checking accounts at various banks and choose the options that are best for them, personally
* Understand the specific “perks” and requirements of a student checking account
* Conduct online research to select a checking account
* Enumerate what paperwork is required to open a checking account

**2.1: Students will be able to:** * Explain how saving is linked to overall wealth
* Describe how saving and investing are different
* Understand fundamentals of saving such as reasons for saving, how much to save, and strategies to enable saving
* Acknowledge the role of delayed gratification in saving
 |  1.5 * [Lesson Guide](https://docs.google.com/document/d/1i8nOBwYz3jysgQjPZrZToyT8IJnY71SyfB-cBhAvd5Y/edit?usp=sharing)
* [Student Activity](https://docs.google.com/document/d/1WsUklvqt9keEPsjFopxDu4qOWCSBkszEGRHkxOn0Jts/edit?usp=sharing)
* [Article: How to Open a Checking Account](https://wallethub.com/edu/how-to-open-a-checking-account/10299/#before-you-apply)
* [Article: What's the Difference Between Banks and Credit Unions?](https://www.gobankingrates.com/banking/credit-unions/credit-unions-vs-banks/)
* [Video: 5 Questions to Ask When Choosing a Bank](https://youtu.be/rPCM6JpwNSs)
* [Article: Best Banks for Students](https://www.thebalance.com/best-banks-for-students-4164051)
* [Activity: Compare - Selecting a Checking Account](https://docs.google.com/document/d/1r_stZ2OjkY5dvmOrPCR_T-4YIM3Yauo0xAL6bqKLS80/edit)
* [Article: How to Open a Checking Account](https://wallethub.com/edu/how-to-open-a-checking-account/10299/#step-by-step)
* [Video: Ally Bank Commercial](https://youtu.be/T5Lhjj3Bvpg)

2.1 * [Lesson Guide](https://drive.google.com/open?id=1nnEat9Rd9OsnsbhKIkIEHW57QNX0F5udnDFx4805ZfQ)
* [Student Activity](https://docs.google.com/document/d/19i8HraTacAlXgUpM6IeK0zdfG1HchN0pqwFTxJ2UkGY/edit?usp=sharing)
* [Video: What is Wealth?](https://drive.google.com/file/d/0Bwiv_vu1yOHcal9URlA3TDh4elU/view?usp=sharing)
* [Video: The Difference Between Saving and Investing](https://youtu.be/LsDKT7P_iws)
* [Article: Learn the Most Important Reasons to Save Money](https://www.thebalance.com/learn-the-most-important-reasons-to-save-money-2386123)
* [Video: How Much Should I Save?](https://youtu.be/u-gFLH3Epb0)
* [Data Crunch: How "Financially Prepared" are Americans?](https://drive.google.com/open?id=1HbmnZvRPdXkFqCT_1yh4oQfC4DzKo9ykQuUULojo-8Y)
* [Article: 5 Simple Saving Tips](https://www.themint.org/kids/saving-tricks.html)
* [Interactive: Savings Calculator](https://www.nerdwallet.com/article/banking/savings-calculator)
* [Video: Don't Eat the Marshmallow!](http://www.ted.com/talks/joachim_de_posada_says_don_t_eat_the_marshmallow_yet)

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| Week 4    | 2.2 Why We Save 2.3 How We Save  | **2.2: Students will be able to:** * Identify everyday obstacles Americans experience when trying to save money
* Understand why it is important to maintain an emergency fund
* Describe their own savings goals as well as big picture reasons to save, such as for college or retirement
* Estimate the cost of medium- and long-term goals and devise smaller, periodic savings goals to reach them

**2.3: Students will be able to:** * Identify various rules of thumb and strategies to save money
* Determine whether a direct deposit or manually saving is the best strategy for them
* Understand how compound interest works to increase savings
* Explain how to use the Rule of 72
* Recommend different mobile apps that can help them manage and increase their savings
 |  2.2 * [Lesson Guide](https://docs.google.com/document/d/1y8c_pi9eQiV49m79aLP_6PI_TMNy0vZnE8vzMbqWsUs/edit?usp=sharing)
* [Student Activity](https://docs.google.com/document/d/1au19aXVDmzdhxeG9-gifSa5tRs3fHQ7RshsPacW-_Cc/edit?usp=sharing)
* [Article: Five Reasons We Impulse Buy](https://www.psychologytoday.com/blog/consumer-behavior/201303/five-reasons-we-impulse-buy)
* [Article: Is Social Media Ruining Your Finances?](https://www.elfi.com/is-social-media-ruining-your-finances/)
* [Reference: Keeping Up with the Joneses](https://s-media-cache-ak0.pinimg.com/564x/a1/4f/b4/a14fb4c190cf115eebd09f0baf417f9a.jpg)
* [Video: Living Paycheck to Paycheck](https://www.youtube.com/watch?v=PrIZ0IlGdZ4)
* [Activity: ROLEPLAY - Living Paycheck to Paycheck](https://docs.google.com/document/d/1phvcH9Ln_UOPjX_W32gU6dfKxFfJVCxzvdsT_f7C_U0/edit?usp=sharing)
* [Video: 3 Things You Need to Know About an Emergency Fund](https://www.youtube.com/watch?v=tlE7Pwx5Ehg)
* [Video: Planning for Retirement in Your 20's](http://www.cbsnews.com/news/planning-for-retirement-in-your-20s/)
* [Article: Why Your Kid Needs a Roth IRA](https://www.nerdwallet.com/article/investing/why-your-kid-needs-a-roth-ira)
* [Activity: ANALYZE: Investing for Retirement](https://docs.google.com/document/d/1ak135LnFQ3NIjhHw8HLrgZxf5N6WYxiiZNB95Fq1_nc/edit?usp=sharing)
* [Article: How to Reduce Student Loan Debt While You’re in School](https://www.thesimpledollar.com/loans/student/15-ways-to-reduce-your-loans-while-youre-still-in-college/?utm_source=dlvr.it&utm_medium=twitter)
* [Activity: CREATE: Your Savings Goals](https://docs.google.com/document/d/1nMj-8C2htKIUCwLDRDB63msL3vi8kSpCx_57njE_9e0/edit?usp=sharing)
* [Video: Health Savings Account Overview](https://www.youtube.com/watch?v=NsPJ2Uase2w)
* [Article: Is Your Piggy Bank a Source of Happiness?](https://www.psychologytoday.com/blog/changepower/201406/is-your-piggy-bank-source-happiness)

2.3* [Lesson Guide](https://docs.google.com/document/d/1NXPO4XqRtwjIEDUmPfwqnPIf5l9Q4m6p7UnVVfs1ceY/edit)
* [Student Activity](https://drive.google.com/open?id=118yKerfnwT4z62awcIPaWPdUCzt8IfLYNH-alXTJHIg)
* [Article: New to Budgeting? Why You Should Try the 50-20-30 Rule](http://www.forbes.com/sites/trulia/2016/07/11/new-to-budgeting-why-you-should-try-the-50-20-30-rule/#85250ebe0638)
* [EDPUZZLE: Pay Yourself First](https://edpuzzle.com/media/614521a3e557e74131221054)
* [Article: How to Save for Multiple Goals at the Same Time](https://www.thesimpledollar.com/save-money/how-to-save-for-multiple-goals-at-the-same-time/?utm_source=feedburner&utm_medium=email&utm_campaign=Feed%3A+thesimpledollar+%28The+Simple+Dollar%29)
* [Video: How to Save Money Everyday](https://www.youtube.com/watch?v=GH_JLA-fkBY)
* [Data Crunch: Why are Young People Saving Less?](https://docs.google.com/document/d/1Tq5mzamNBZ5TqIaJhsivUsne-hBYeJscxpf7w-ai05I/edit)
* [Activity: CREATE: Your Savings Goals](https://docs.google.com/document/d/1nMj-8C2htKIUCwLDRDB63msL3vi8kSpCx_57njE_9e0/edit?usp=sharing)
* [Video: Compound Interest Explained](https://www.youtube.com/watch?v=wf91rEGw88Q)
* [Video: The Rule of 72](https://www.youtube.com/watch?v=12FsjiVzTMA)
* [Video: How to Counter the Effects of Inflation](https://www.youtube.com/watch?v=bXJQOKLqBEE)
* [Activity: RESEARCH: Online Tools and Apps](https://docs.google.com/document/d/1wY3zHYUQ2olUy89l1j0z9JAY6MY_jPrrLg9bD8-w9Rc/edit?usp=sharing)
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| Week 5    | 2.4 Selecting a Savings Account Unit 2 Test Review Unit 2 Test**UNIT 3: TYPES OF CREDIT**3.1 Credit Basics  |  **2.4: Students will be able to:** * Compare different savings vehicles such as a savings account, CD, and money market account
* Identify important criteria to consider when selecting a savings account
* Make a systematic and informed decision by gathering, evaluating, and comparing information

**3.1: Students will be able to:** * Correctly use fundamental vocabulary related to credit and lending
* Explain how loan amortization and payments work
* Understand how principal, interest rate, and term are critical components to evaluating credit options
 |  2.4 * [Lesson Guide](https://docs.google.com/document/d/1Jw1IAtcdaclHiAmDl22reIhL-MymV-S019UkkZgl3_I/edit?usp=sharing)
* [Student Activity](https://docs.google.com/document/d/1Zj9p6I__Is2CcoMZKfxDaZ2u607UZKzkQxheomKB9MM/edit?usp=sharing)
* [Video: What's the Difference Between Checking and Savings?](https://www.youtube.com/embed/7K8pDRX3oaM?start=0&end=169)
* [Activity: COMPARE: Types of Savings Accounts](https://docs.google.com/document/d/1DBjRGw0GweoH0X87JH6SY1L1xcCuc9DeqeQnxEIYSBg/edit?usp=sharing)
* [Video: Ally Bank Commercial - Would You Like a Pony?](https://www.youtube.com/watch?v=7GUPY4ZXZME&feature=youtube_gdata)
* [Article: Finances 101: Tips on Opening a Savings Account](https://www.quicken.com/finances-101-tips-opening-savings-account)
* [Activity: COMPARE: Select a Savings Account](https://docs.google.com/document/d/1r_stZ2OjkY5dvmOrPCR_T-4YIM3Yauo0xAL6bqKLS80/edit?usp=sharing)
* [Article: How to Open a Bank Account and What You'll Need](https://www.nerdwallet.com/blog/banking/how-to-open-a-bank-account-what-you-need/)

3.1 * [Lesson Guide](https://docs.google.com/document/d/10NjZNoLER_6JtG5oZg3-7fTZmz7zhmioin_EYqG5LDk/edit?usp=sharing)
* [Student Activity](https://docs.google.com/document/d/1Cf8Aqt4Yet7t95HI7fKEH7sUPFjiNSHp-Vt_oj527Kg/edit?usp=sharing)
* [Video: Banking Explained – Money and Credit](https://www.youtube.com/watch?v=fTTGALaRZoc&feature=share)
* [Video: What is Credit? Loans, Mortgages and Overdrafts Explained](https://www.youtube.com/watch?v=ZyZhcX0Fhh0)
* [Video: Loan Basics](https://www.youtube.com/watch?v=SiGMuM3E_YU)
* [Activity: ANALYZE: Categorizing Credit](https://docs.google.com/document/d/1najungSSd5kAJSoxz3mJ8uSvexiKw4OhKXo0FWwy6Tc/edit?usp=sharing)
* [Video: Understanding How Loan Payments Work](https://edpuzzle.com/media/5eb1aca48666583f089e783f)
* [Activity: ANALYZE: Understanding Amortization](https://docs.google.com/document/d/1DCerkouzVNqXPuuA7ZbFhX77i2-mYkxzzEYfuToQu3Q/edit?usp=sharing)
* [Video: Banking Explained – Money and Credit](https://www.youtube.com/watch?v=fTTGALaRZoc#t=282)
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| Week 6    | 3.2 Intro to Credit Cards3.3 Select a Credit Card  |  **3.2: Students will be able to:** * Explain how a credit card works in terms of making purchases and managing payments
* Read a Schumer box and identify how terms of the card impact total cost of purchases
* Understand how interest is charged and how to avoid or minimize it
* Read a credit card statement

 **3.3: Students will be able to:** * Establish criteria for choosing a credit card, based on the factors important to their needs
* Recognize and avoid marketing schemes that might lead to bad decisions
* Identify alternative routes to establishing credit, aside from opening their own credit card account
 |  3.2 * [Lesson Guide](https://docs.google.com/document/d/1dsKzQv8WkPyYTUC3hOc0Hk5nV8BpjH7wRfGQi0349FM/edit?usp=sharing)
* [Student Activity](https://docs.google.com/document/d/18dCANqr-I9YDSE-Nk354sUTjcd68ww7kCMXoASCA2uE/edit?usp=sharing)
* [Video: Students and Credit Cards](https://www.youtube.com/watch?v=NtXwlUDK2co)
* [Video: Credit Card Basics](https://www.youtube.com/watch?v=-OSc-Mm0tJo#t=44)
* [Interactive: It Costs What?! - Credit Card Primer](http://www.thirteen.org/finance/games/itcostswhat_creditcard.html)
* [Article: Decipher Credit Card Offers with the Schumer Box](http://www.wisebread.com/decipher-credit-card-offers-with-the-schumer-box)
* [Video: Credit Card Debt Explained](https://www.youtube.com/watch?v=L5qlbISOAGA)
* [Interactive: It Costs What?! - Case Files](http://www.thirteen.org/finance/games/itcostswhat_casefiles.html)
* [Activity: CALCULATE: Shopping with Interest](https://docs.google.com/document/d/1Mdx4T2PY-qLoiW_B_lq2KoKv39XwKDd7m0zOCsnA2gU/edit)
* [Article: Why We Spend More When We Pay with Credit Cards](http://www.wisebread.com/why-we-spend-more-when-we-pay-with-credit-cards)
* [Video: What Is a Balance Transfer?](http://www.creditcardfinder.com.au/what-is-a-balance-transfer.html)
* [Article: Personal Finance 101: What Is a Cash Advance?](http://www.thesimpledollar.com/what-is-a-cash-advance/)
* [Activity: RESEARCH: Credit Card Laws WebQuest](https://docs.google.com/document/d/1QRDvKns3jQzgd1BvQJu-n8wfB0QkCfxf9WCLbjfS-zQ/edit?usp=sharing)
* [Article: Understand Your Credit Card Statement](https://www.mycreditunion.gov/life-events/checking-credit-cards/credit-cards/statement)

3.3 * [Lesson Guide](https://drive.google.com/open?id=1VK629Z-XNleWII4sZuU8hyqzscIFSEbxh1W5sP-Zk2M)
* [Student Activity](https://docs.google.com/document/d/1YjQ1tiLveRNQOoDTg2cc5wyKqTkDQV4vQjV8nNRwvGY/edit?usp=sharing)
* [Video: Citi AAdvantage Platinum Select, 'Boat'](https://www.ispot.tv/ad/wZBO/citi-aadvantage-platinum-select-boat)
* [Video: Visa Rewards Credit Card Commercial](https://www.youtube.com/watch?v=mXEP_-ev0aY)
* [Video: Chase Freedom Unlimited with Kevin Hart](https://www.youtube.com/watch?v=pI_u7xwhKBQ)
* [Video: First Florida Bank - Credit Card Commercial](https://www.youtube.com/watch?v=vdSJwllqCLc)
* [Article: How to Choose a Credit Card](http://www.wisebread.com/how-to-choose-a-credit-card)
* [Article: Why 0% APR Might Not be Good for Your Credit](https://www.foxbusiness.com/features/why-0-apr-offers-might-not-be-good-for-your-credit)
* [Video: How to Maximize Your Credit Card Rewards](https://www.youtube.com/watch?v=ojgPjSzZmj0)
* [Activity: PLAY: Should They Open a Credit Card?](https://docs.google.com/presentation/d/11IQV1C8_9yvfidYS4wS4vEpnH7wuO53fasj2Xv_RkIE/edit)
* [Article: Mom, Can You Co-Sign My Credit Card?](http://www.cbsnews.com/news/mom-can-you-co-sign-my-credit-card)
* [Video: Secured Cards: Frequently Asked Questions](http://www.cardhub.com/edu/secured-cards/#build-credit)
* [Activity: COMPARE: Select a Credit Card](https://docs.google.com/document/d/1r_stZ2OjkY5dvmOrPCR_T-4YIM3Yauo0xAL6bqKLS80/edit)
* [Article: Credit Card Security Tips](https://www.primewayfcu.com/blog/9-credit-card-security-tips)
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| Week 7    | 3.4 Understanding Loans3.5 Auto Loans & Leases  |  **3.4: Students will be able to:** * Explain the fundamental features of a personal loan, including where to find one and how to apply
* Explore the peer-to-peer lending market as an alternative to traditional banks
* Understand the potential pitfalls of borrowing from family and friends, a personal 401(k), or a payday lender

 **3.5: Students will be able to:** * Utilize knowledge and strategies to get the best possible financing terms (that meet their individual needs and budget) for a new or used car
* Explain the difference between a car loan and lease as well as advantages and disadvantages of each
* Have a backup plan if they find themselves unable to afford their car payments
 |  3.4 * [Lesson Guide](https://docs.google.com/document/d/1dhJlZL4jiEZgCk_tyOE-q04TIuNYIjn9oEax43ptQiU/edit?usp=sharing)
* [Student Activity](https://docs.google.com/document/d/1csxwX6Y_5LffKVXR_Rl8AfM33FBTNkFgQyHMrRfGmMs/edit?usp=sharing)
* [Video: Understanding How Loan Payments Work](https://edpuzzle.com/media/5eb1aca48666583f089e783f)
* [Article: When is a Personal Loan Better than a Credit Card?](https://www.creditsesame.com/blog/loans/when-is-a-personal-loan-better-than-a-credit-card/)
* [Article: Where Can I Get a Personal Loan?](http://www.nerdwallet.com/blog/loans/personal-loan-bank-credit-union)
* [Article: Why I Took Out a Loan from My “Peers”](http://www.usnews.com/news/business/articles/2015/05/15/why-i-skipped-the-bank-and-took-out-a-loan-from-my-peers)
* [Article: 5 Perks of Peer-To-Peer Lending](http://www.huffingtonpost.com/gobankingrates/5-perks-of-peertopeer-len_b_6547848.html)
* [Article: A Guide to Small Business Loans](http://www.businessnewsdaily.com/7695-small-business-loan-guide.html)
* [Activity: ANALYZE: Alternative Lending](https://docs.google.com/document/d/1VyySzP4BwPc1sJfRsylyQgpc8pPDso61A54vz8vI4k0/edit?usp=sharing)
* [Article: 9 Tips for Lending Money to Family & Friends](http://www.moneycrashers.com/lending-money-family-friends)
* [Video: Payday Loans Explained](https://www.youtube.com/watch?v=3rOVmUnUM7A)
* [Video: Taking a Loan from Yourself](https://www.cnbc.com/video/2014/10/07/taking-a-loan-from-yourself.html)
* [Video: Tap Your 401(k)? No Way!](https://www.cnbc.com/video/2015/09/21/tap-your-401k-no-way.html)

3.5 * [Lesson Guide](https://docs.google.com/document/d/1oRIccw1ELuoVG3xsvo-q9GD4ETDlH170W_CQVt_iW-I/edit?usp=sharing)
* [Student Activity](https://docs.google.com/document/d/1_MD0Ds2RhrpqYBfuJRmdf5KT7F53ctofBl6dT9KYlAA/edit?usp=sharing)
* [Article: Financing or Leasing a Car](https://consumer.ftc.gov/articles/financing-or-leasing-car#Financing)
* [Video: How to Get the Best Auto Loan](https://vimeo.com/27781773)
* [Article: Understanding Auto Loan Basics](https://www.bankofamerica.com/auto-loans/how-car-loans-work.go)
* [Activity: COMPARE: Auto Loans](https://docs.google.com/document/d/1c2pvfI_ZkVVhjw0uVDjySWYxIVJ6eBuG5hFXNaUB5SI/edit?usp=sharing)
* [Video: Auto Loan vs. Lease](https://vimeo.com/16945480)
* [Video: Paying Your Car Loan](https://www.youtube.com/watch?v=mrZxw6YpWa0)
* [Article: Can't Afford Your Car Payment? Here's What to Do.](https://www.experian.com/blogs/ask-experian/what-to-do-if-you-cant-afford-your-car-payments/)
 |
| Week 8    | 3.6 Student Loans 3.7 MortgagesUnit 3 Test Review Unit 3 Test |  **3.6: Students will be able to:** * Make informed decisions about how much student loan debt to take on, based on college costs and projected salary upon graduation
* Explain the difference between private and Federal loans, and the various types of Federal loans, and when to use each
* Select the best repayment option to minimize total amount paid while also keeping monthly payments reasonable within a budget
* Learn strategies for avoiding default, including whether consolidation is an appropriate option

 **3.7: Students will be able to:** * Understand how down payment, interest rate, term, loan type, and amortization table work together to impact overall mortgage payments
* Recognize the pros and cons of fixed- and adjustable-rate mortgages
* Determine whether a home equity loan or line of credit is a viable loan option
* Decide whether renting or buying makes the most sense
 |  3.6 * [Lesson Guide](https://docs.google.com/document/d/13lF1DdX9LZyEhMFZwta_gRVZ71Irvn0wOHBYtUWRiTQ/edit?usp=sharing)
* [Student Activity](https://docs.google.com/document/d/1MYiiN8wZN5aWWhWHmMHOAQPdsTwuDm6rnGkAY2F7vII/edit?usp=sharing)
* [Interactive: Eight Questions to Answer Before Picking a College](http://graphics.wsj.com/saving-for-college-quiz)
* [Article: Determine How Much to Borrow for College](http://www.usnews.com/education/best-colleges/paying-for-college/articles/2012/08/13/6-steps-to-determine-how-much-to-borrow-for-college)
* [Activity: ANALYZE: College and Career Choices](https://docs.google.com/document/d/1Gaw3GKt7PLhCmTmOxd76x5NSC8cTbM1eWqJH8T9Yh4g/edit?usp=sharing)
* [Video: Federal vs. Private Student Loans](https://www.youtube.com/watch?v=ijaNC0B1Lh8)
* [Video: The Different Types of Federal Student Loans](https://www.youtube.com/watch?v=aMw3oLDqxHs)
* [Article: How to Reduce Student Loan Debt While You’re in School](https://www.thesimpledollar.com/loans/student/15-ways-to-reduce-your-loans-while-youre-still-in-college/?utm_source=dlvr.it&utm_medium=twitter)
* [Video: Repayment: What to Expect](https://www.youtube.com/watch?v=oJHySMdXjxE)
* [Activity: COMPARE: Which Repayment Option Is Best?](https://docs.google.com/document/d/1_fjx7rUaBYsVSL_bcRzpnAQ9IsH-2cbXf_Jopb1z4IM/edit?usp=sharing)
* [Video: Consolidating Student Loans](https://www.bettermoneyhabits.com/paying-for-college/paying-off-student-loans/consolidating-student-loans.html)
* [Graphic: 3 Year Default Rate on Student Loans](https://drive.google.com/file/d/1bJ8jkkyehk2a54TxmVlWG97f0YkmJ1cFzydCDOChDDZJLtudy2QzaNpLKzSue0YT_HoVDYhE7pcwlau9/view?usp=sharing)
* [Article: What Happens If I Ignore My Student Loans?](http://blog.credit.com/2015/06/what-happens-if-i-ignore-my-student-loans-84434)

3.7* [Lesson Guide](https://docs.google.com/document/d/1cWjF0EovzFafj4expILVEdvCj5ryTQkrvu6kT4G_eVw/edit?usp=sharing)
* [Student Activity](https://docs.google.com/document/d/1IH5d-_u-8g_am_tuilMsc-L_NYvRNT5Bb6fnEoNC2MY/edit?usp=sharing)
* [Article: 10 Steps to Buying a Home](https://www.discover.com/home-loans/articles/10-steps-to-buying-a-home)
* [Video: Mortgage Basics](http://www.investopedia.com/video/play/understanding-your-mortgage/)
* [Activity: CALCULATE: Using a Mortgage Calculator](https://docs.google.com/document/d/1QoyYSliexGQbCqCGzvzJiYs3NwFey2bZfdC4wMKGDG8/edit?usp=sharing)
* [Video: Mortgage Amortization Calculator](https://www.youtube.com/watch?v=EuG2BpyaoS0)
* [Video: Understanding Adjustable Rate Mortgages (ARMs)](https://www.youtube.com/watch?v=OfXTs-MztfA)
* [Reference: Which Type of Mortgage Is Right for You?](https://www.businessinsider.com/chart-fixed-rate-versus-adjustable-mortgages-2016-11)
* [Article: Is it Better to Buy or Rent a Home?](http://www.usatoday.com/story/money/personalfinance/2015/09/04/buy--rent--home-mortgage-hosuing/71723644)
* [Video: What is a Home Equity Loan?](https://www.youtube.com/watch?v=dBVbPrL8TfQ)
* [Article: What Happens If You Can't Pay Your Mortgage](https://www.thebalance.com/what-happens-if-i-can-t-pay-my-mortgage-anymore-2385726)
 |
| Week 9    | **UNIT 4: MANAGING CREDIT** 4.1 Basics of Managing Credit 4.2 Credit History & Reports  |  **4.1: Students will be able to:** * Explain how to make good choices regarding the use and management of credit and debt
* Understand how credit is typically used in the US
* Calculate net worth
* State the difference between a credit report and score and why each is important

 **4.2: Students will be able to:** * Enumerate the components of a credit report and how long each data type is retained
* Read a credit report
* Explain key components of the Fair Credit Reporting Act and how it impacts lenders and borrowers
* Understand the importance of reviewing one’s credit report and the steps to take to find and dispute errors
 |  4.1* [Lesson Guide](https://drive.google.com/open?id=1WwHpHW9muFbPHoGs5yCvz1DPrBbgClJMefsBGWaCp8I)
* [Student Activity](https://drive.google.com/open?id=1j3gXlaVrZvzvZCv58EOQXRD6EewRujXLti2H6hsJXDo)
* [Video: Prepare to Make Borrowing Decisions](https://www.bettermoneyhabits.com/teaching-kids-money/credit-basics-for-kids/preparing-your-child-to-make-borrowing-decisions.html)
* [Article: How to Build Good Credit in College](https://www.thesimpledollar.com/credit-cards/blog/how-to-build-good-credit-in-college/)
* [Activity: COMPARE: Making Credit Decisions](https://drive.google.com/open?id=1tEacuFGXpEMm1jeWrR5iNERKjc2EIptZFMVJ-UZASQM)
* [Interactive: Community Credit: Inclusion Map](https://www.newyorkfed.org/data-and-statistics/data-visualization/community-credit-profiles/index.html#inclusion)
* [Activity: ANALYZE: Household Debt and Credit Report](https://drive.google.com/open?id=1Fm-EwM9wijbleJ3pn6r7-EWJXoPezPhGn7bkv8APkbA)
* [Video: How to Calculate Your Net Worth](https://youtu.be/KhSnNtdYR9Y)
* [Video: Difference Between a Credit Report and Score](https://www.youtube.com/watch?v=YM95B_gnygw)
* [Article: 9 Benefits of Having Good Credit](https://www.thebalance.com/having-good-credit-score-960528)

4.2 * [Lesson Guide](https://drive.google.com/open?id=10vkezYGh172e5Bw2ohFI1N5HGTwujrGj74-ElWrTvBo)
* [Student Activity](https://docs.google.com/document/d/1BKtkPNdQOMJb1vOo668sPC3yx6NMWJjcTWktI24KWlI/edit?usp=sharing)
* [Video: Credit Scores and Credit Reports Explained in One Minute](https://www.youtube.com/watch?v=dwIGfhhgKOc)
* [Article: 5 Reasons to Check Your Credit Reports At least Once a Year](https://www.usatoday.com/story/money/personalfinance/2015/08/22/nerdwallet-check-your-credit-reports/32129411/)
* [Activity: FINE PRINT: Credit Report](https://docs.google.com/document/d/1riSX2d9vZTwRKmZC7VMK4imYQbY0qsI_fk-011AYzNw/edit?usp=sharing)
* [Article: The Seven Worst Things for Your Credit Report](http://credit.about.com/od/creditreportscoring/tp/badcrentries.htm)
* [Interactive: Community Credit: On-Time Payers Map](https://www.newyorkfed.org/data-and-statistics/data-visualization/community-credit-profiles/index.html#inclusion/credit_quality/pct_ce_curr4qtrs)
* [Activity: RESEARCH: Fair Credit Reporting Act Web Quest](https://docs.google.com/document/d/1rCX_PwUP9Wsxe1dk7Xe_DCE_UIf33abUwXAFlNeXUII/edit?usp=sharing)
* [Article: How to Dispute a Credit Report Error](https://creditcards.usnews.com/articles/how-to-dispute-a-credit-report-error)
* [Article: How to Scrub Your Credit Report Clean](http://www.forbes.com/sites/laurengensler/2014/08/22/how-to-scrub-your-credit-report-clean-of-costly-errors/#f0d23de39ba2)
 |
| Week 10    | 4.3 Credit Scores 4.4 Managing Debt Unit 4 Test Review Unit 4 Test |  **4.3: Students will be able to:** * Name the components of a credit score and how they’re calculated, with specific focus on credit utilization rate
* Describe how credit score impacts the ability to borrow money and at what rate
* Understand the implications of a thin file and how they can build credit and improve their score
* Summarize the rules contained in the Equal Credit Opportunity Act

 **4.4: Students will be able to:** * Generate a list of responsible strategies that can be used by an individual to pay down and eliminate their debts
* Explain the difference between High Rate and Debt Snowball repayment methods
* Decide whether credit counseling, the FTC, or the CFPB could help them manage debt
* Understand the consequences for not paying one’s debts and the choices of last resort for out-of-control debt
 |  4.3* [Lesson Guide](https://drive.google.com/open?id=1J48rIolDSOEoN7NRH958iaL-XnLQcwUe2ZqMcU8amEM)
* [Student Activity](https://drive.google.com/open?id=1EOfRXFT3BFy4xfDmVWmnRw5cOW95lDJZ09TmlOSmB8A)
* [Reference: All You Need to Know About Credit Scores](https://credit.org/blog/all-you-need-to-know-about-credit-scores-infographic/)
* [Video: What Is a Credit Score? Kal Penn Explains](https://youtu.be/f2ortkJfTKw)
* [Article: How Is My Credit Utilization Ratio Calculated?](https://www.nerdwallet.com/blog/finance/how-is-credit-utilization-ratio-calculated/)
* [Interactive: Community Credit: Utilization Map](https://www.newyorkfed.org/data-and-statistics/data-visualization/community-credit-profiles/index.html#inclusion/available_credit/Pct_Rev_CUless30)
* [Activity: INTERACTIVE: FICO Credit Scores](https://drive.google.com/open?id=1hkzZrcdoKIeubycSwxR-U965Q3GFjMHf8MnMRdAoI7A)
* [Article: There's a Man Who Has 1497 Credit Cards](http://www.newser.com/story/218527/theres-a-man-who-has-1497-credit-cards.html)
* [Article: What Does It Mean If I Have a Thin File?](https://www.creditkarma.com/article/what-does-it-mean-if-i-have-a-thin-file)
* [Activity: RESEARCH: How Can I Improve My Credit Score?](https://drive.google.com/open?id=1m6SGiJZTJa0dUSTPLnhUqVyL9tThh7uZDJu6AWfwHjA)
* [Video: Equal Credit Opportunity Act](https://www.youtube.com/watch?v=oCLd6sJDbFI)
* [Activity: CALCULATE: Impact of Credit Score on Loans](https://drive.google.com/open?id=1BIMclwi_3YN1xOH-6Uw8feJHBzCPsWVJBB4OqwgKKfI)

4.4 * [Lesson Guide](https://drive.google.com/open?id=1k-gvNUVZADK8YXLtNn1xigALkTi72rbif3mMiCW5zNg)
* [Student Activity](https://docs.google.com/document/d/1nlKYeI4u_5JU4jTLfdCXnjK_HiUhS8gU_SS6eCCb1TY/edit?usp=sharing)
* [Data Crunch: Visualizing US Household Debt](https://docs.google.com/document/d/1XW4z3TsIva1KB_mE1TFUW4cGui4pzDe1PoDzc3pACwU/edit)
* [Article: 8 Ways to Get Out of Debt](https://www.credit.com/debt/get-out-of-debt/)
* [Video: Strategies for Paying Down Debts](https://www.bettermoneyhabits.com/debt/getting-out-of-debt/strategies-for-paying-debts.html)
* [Activity: CALCULATE: Avalanche v. Debt Snowball](https://drive.google.com/open?id=1GjjL1jbZNFECygpQxYHIW-xiAFanB0dwClB9a7na7wQ)
* [Visual: Unpaid Debts & Consequences](https://drive.google.com/file/d/0B66-SB5gTbeqMzgyZXVQNWxDQUU/view?usp=sharing)
* [Interactive: Could a Credit Counselor Help Me?](https://www.bettermoneyhabits.com/debt/handling-overdue-debts/credit-counseling.html)
* [Article: 4 Ways to Find Debt Relief](https://www.nerdwallet.com/blog/finance/find-debt-relief/#XX)
* [Article: Juan Learns His Rights Regarding Debt Collectors](https://drive.google.com/file/d/1U-HfS1xtbBqLHiOfl8TAdxcGWLEIJdG7/view?usp=sharing)
* [Activity: RESEARCH: CFPB and FTC Web Quest](https://drive.google.com/open?id=1c6sd90wE10M1XJzE5xyJyt-tkS2A5A-WwFMxf-iHOoY)
* [Video: An Argument for Not Paying Your Debts](http://www.businessinsider.com/james-altucher-credit-card-debt-banks-collection-agencies-money-2016-3#ooid=BkcXMxMjE6Bup_Af4Q_V_Mw61FafoNfk)
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| MAT421: Personal Finance Pacing Guide 2022-2023  |
| Quarter 2 | Lesson Title  | Learning Objectives | Resources  |
| Week 11   | **UNIT 5: PAYING FOR COLLEGE**5.1 Paying for College Basics 5.2 FAFSA: Gateway to Financial Aid  |  **5.1: Students will be able to:** * Identify the quantitative and qualitative benefits of going to college
* Explain the importance of researching expected starting salaries when choosing a college and major
* Understand common costs associated with college
* Explain the difference between sticker price and net price
* Have a conversation with their parents or guardians about paying for college

 **5.2: Students will be able to:** * Explain the role the FAFSA plays in the financial aid process
* Understand the importance of submitting the FAFSA
* Apply for the FAFSA
* Identify misconceptions and challenges students have that prevent them from submitting the FAFSA
* Read a Student Aid Report (SAR) and understand the role of their Expected Family Contribution (EFC)
 |  5.1 * [Lesson Guide](https://docs.google.com/document/d/1IymhOdL_w4pI3OKaId_8AM-vrk37ukwE-P6GYec29m4/edit?usp=sharing)
* [Student Activity](https://docs.google.com/document/d/1wk6dBFxsvY0Uw4IqONHkvkJmOhp6CwS27Tj17ud41_Y/edit?usp=sharing)
* [Infographic: The Financial Aid Process](https://studentaid.ed.gov/sa/sites/default/files/financial-aid-process.png)
* [Data Crunch: What’s the Value of a College Degree?](https://drive.google.com/open?id=1-zUEiWH0A1VFH9c2qlePmPLU5RKeLX3Is1MrtI2XwyM)
* [Article: Why Go to College](http://www.commonapp.org/why-go-college)
* [Video: What I Learned from College: Reynaldo](https://www.youtube.com/watch?v=9x6yA3LJl6Q)
* [Article: Your Guide to Choosing a Major](https://www.bestcolleges.com/resources/choosing-a-major/)
* [Interactive: Understanding College Costs](https://bigfuture.collegeboard.org/pay-for-college/college-costs/quick-guide-college-costs)
* [Article: Understanding College Costs (Article)](https://bigfuture.collegeboard.org/pay-for-college/college-costs/understanding-college-costs)
* [Infographic: College Costs: Sticker Price vs. Net Price](https://drive.google.com/open?id=0B3oJ-jtJeEoYdkxVSDM5Z25hUVE)
* [Infographic: How America Pays for College](https://www.salliemae.com/assets/research/HAP/HAP-INFO-21.pdf)

  5.2* [Lesson Guide](https://docs.google.com/document/d/1lB4648qkhuorrjD9TtOVA2QWQKo3BfSJNJ-tSKfVqJg/edit?usp=sharing)
* [Student Activity](https://docs.google.com/document/d/1lmEKHDwQ4OEJfKzLOAtPfVjYivPPBDeXs8ZvTjjauqQ/edit?usp=sharing)
* [Infographic: The Financial Aid Process](https://studentaid.ed.gov/sa/sites/default/files/financial-aid-process.png)
* [Video: FAFSA Overview](https://edpuzzle.com/media/5f19db5fefda233f3b134e5b)
* [Video: Student Voices: How to Pay for College](https://www.youtube.com/watch?v=cUwLKvuANEk&feature=youtube_gdata)
* [Interactive: 7 Things You Need to Know About Financial Aid](https://bigfuture.collegeboard.org/pay-for-college/financial-aid-101/7-things-you-need-to-know-about-financial-aid)
* [Infographic: Prep Work for FAFSA](https://drive.google.com/file/d/1VxPBvofKTBPHjLeEf1J17sENqVU8OH5J/view?usp=sharing)
* [Question of the Day: What percent of high school seniors file the FAFSA?](https://docs.google.com/presentation/d/13ZqC7k9fURhC4gzlnaXzKJTFS8hSLxBmPmm0Iqm5yVc/edit#slide=id.ga7a679d610_0_88)
* [Article: Demystifying the FAFSA® Form and the Financial Aid Application Process](https://studentaid.gov/articles/breaking-down-fafsa-myths/)
* [Article: 15 Financial Aid Questions You Need to Ask](https://www.fastweb.com/financial-aid/articles/the-15-financial-aid-questions-you-need-to-ask)
* [Article: Understanding Your FAFSA Student Aid Report and EFC](https://www.nerdwallet.com/blog/loans/student-loans/fafsa-student-aid-report-efc/)
* [Activity: ANALYZE: A Student Aid Report](https://docs.google.com/document/d/1vZ_wLhk6d91G0dWjN1TxRIoiOxVg-4N5ETtPT69OrGw/edit)
* [Activity: RESEARCH: FAFSA Deadlines](https://docs.google.com/document/d/1sEWle9T_rp2ekumh_OUz6dFcvCtrVOmquyhkH8gEqiE/edit?usp=sharing)
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| Week 12    | 5.3 Scholarships & Grants: Free Money! 5.4 Student Loans: Friend or Foe?  |  **5.3: Students will be able to:*** Explain why scholarships and grants should be their 1st pick when looking for and accepting financial aid
* Understand the difference between scholarships and grants
* Find scholarships and grants that they are eligible for
* Identify signs of scholarship and grant scams and steps to take to protect themselves

 **5.4: Students will be able to:** * Understand the rising national trends in student debt
* Compare federal and private loans and explain what it means to take out each type of loan
* Identify various strategies they can use to be a responsible borrower
* Analyze three student profiles to determine the best course of action to take for their student loans
 |  5.3 * [Lesson Guide](https://docs.google.com/document/d/1MofUedD149501myzC0418iQw80mkf_RYQJOa7T703NY/edit?usp=sharing)
* [Student Activity](https://docs.google.com/document/d/1E4pc9wq5PKbV3u3BBkV0Y1dsC-9PDvQY0OXtXYa0Z6k/edit?usp=sharing)
* [Reference: Order of Aid](https://docs.google.com/presentation/d/1PiaGuFTOYIvy_WCl2nXGq0q6ShCkJxiFy_JOfsTWh4o/edit#slide=id.p)
* [Article: Grants vs. Loans vs. Scholarships](http://www.shmoop.com/college/grants-loans-scholarships.html)
* [Video: Student Stories - How to Pay: Sarah](https://www.youtube.com/watch?v=tH318XHJCag)
* [Video: Student Stories - How to Pay: Lorice](https://www.youtube.com/watch?v=PJhQWYUMpeM&feature=youtu.be)
* [Video: Student Stories - How to Pay: Salmaa](https://www.youtube.com/watch?v=LffYlyjujpc)
* [Video: Searching for Scholarships](https://www.youtube.com/watch?v=d7zqiCrfiUE)
* [Article: Explore 7 Common Types of Scholarships](https://www.usnews.com/education/scholarship-search-insider/articles/2018-03-15/7-types-of-scholarships-that-can-help-pay-for-college-graduate-school)
* [Article: 60 of the Weirdest College Scholarships](http://www.collegexpress.com/lists/list/45-of-the-weirdest-college-scholarships/1000)
* [Article: The 3 Types of college grants (and how to win them)](https://www.shreveporttimes.com/story/news/education/financial-aid/2014/10/03/three-types-of-college-grants-and-how-to-win-them/16662651/)
* [Activity: RESEARCH: Find Scholarships and Grants Web Quest](https://docs.google.com/document/d/1p3GtdozZnK1PqK7X5KW1ijammX8Et1qi4_KIaSO__Is/edit)

 5.4 * [Lesson Guide](https://docs.google.com/document/d/1oEv2jUadBjAy79xX0gqON71Nn8kmVxVcQmNZME1QFqI/edit?usp=sharing)
* [Student Activity](https://docs.google.com/document/d/1YxB6wot1IwpcmrrePJo_4IgfUwCQ3m3V8Qw9kSB2Oc0/edit?usp=sharing)
* [Reference: Order of Aid](https://docs.google.com/a/nextgenpersonalfinance.org/presentation/d/1PiaGuFTOYIvy_WCl2nXGq0q6ShCkJxiFy_JOfsTWh4o/edit?usp=sharing)
* [Article: US Student Loan Debt Statistics for 2022](https://studentloanhero.com/student-loan-debt-statistics/)
* [Video: After the FAFSA: What Happens Next](https://www.youtube.com/watch?list=PL23B9A23CD8DD82DD&v=1c1gNefSw78)
* [Video: The Different Types of Federal Student Loans](https://edpuzzle.com/media/5f15d67abcac813f2302e3ba)
* [Article: Federal Loan Limits, Interest Rates, & Fees](https://studentaid.gov/understand-aid/types/loans/subsidized-unsubsidized#how-much-can-i-borrow)
* [Article: What are the Interest Rates for Federal Student Loans?](https://studentaid.gov/understand-aid/types/loans/interest-rates#rates)
* [Video: Responsible Borrowing](https://www.youtube.com/watch?v=mTHtn0FRMWw)
* [Reference: Rule of Thumb for Student Loans](https://docs.google.com/presentation/d/1rtxwhthb2iXf0F2pR4bh_YK1wWZmLiVteswAK7jAJ6g/edit#slide=id.g1f819b82b9_0_0)
* [Article: Comparing Federal and Private Student Loans](https://studentaid.gov/understand-aid/types/loans/federal-vs-private)
* [Article: Best Private Student Loan Options](https://www.nerdwallet.com/blog/loans/student-loans/private-student-loans/)
* [Video: Private Student Loans: A Guide to Proper Use of Private College Loans](https://www.youtube.com/watch?v=Ez_y9LnS5Qg)
* [Activity: COMPARE: Understanding the Types of Student Loans](https://docs.google.com/document/d/1PqgEucbX0_Oc-J_8hJK2ioTzw1g92A1hv3J-x-ICJI4/edit?usp=sharing)
* [Article: How to Reduce Student Loan Debt While You’re in School](https://www.thesimpledollar.com/loans/student/15-ways-to-reduce-your-loans-while-youre-still-in-college/?utm_source=dlvr.it&utm_medium=twitter)
* [Activity: ANALYZE: College and Career Choices](https://docs.google.com/document/d/1Gaw3GKt7PLhCmTmOxd76x5NSC8cTbM1eWqJH8T9Yh4g/edit)
 |
| Week 13   | 5.5 Deciphering Your Financial Aid Package5.6 Budgeting in College  |  **5.5: Students will be able to:*** Understand what a financial aid package is and when they should expect to receive one from a college
* Read and compare different financial aid offer
* Explain the order in which they should accept different types of aid and when they will receive that aid
* Identify strategies and resources they can use if their financial aid is not sufficient to cover the cost of attendance

 **5.6: Students will be able to:** * Explain the importance of a budget
* Identify common challenges college students face when trying to stick to a budget
* Envision their college career and make choices that will impact their college budget
* Identify their needs and wants
* Create a monthly college budget
 |  5.5 * [Lesson Guide](https://drive.google.com/open?id=1f0_5KDwmxWGj8DwaG6JyUFN_vPuSd6-RuYDJwhoWe4c)
* [Student Activity](https://docs.google.com/document/d/1Vb3L_ogkIAc9CuHzvOcIhpBY_qtC1dr7YpfLX-_Ybk8/edit?usp=sharing)
* [Infographic: The Financial Aid Process](https://studentaid.gov/sa/sites/default/files/financial-aid-process.png)
* [Reference: Financial Aid Flow](https://docs.google.com/presentation/d/1Kf85lbuIGpSTQ1AwHJF5ULVHZMybf1l1uW7nmzHaS3Q/edit#slide=id.g1f819b82b9_0_0)
* [Video: How to Read Your Financial Aid Award Letter](https://www.youtube.com/watch?v=z50sQYvrCuk)
* [Activity: FINE PRINT: Financial Aid Package](https://docs.google.com/document/d/18_bHU1cxYLR-hM-zhl2bncuiUAHFvQg8qhYBX5BBfqc/edit)
* [Video: How to Read a College Financial Aid Statement](https://www.youtube.com/watch?v=r0SQ2MDQFno)
* [Article: Parents: Think Hard Before Borrowing for, With Your Student](https://www.usnews.com/education/blogs/student-loan-ranger/2014/08/20/parents-think-hard-before-borrowing-for-with-your-student)
* [Article: Accepting Aid](https://studentaid.gov/complete-aid-process/accept-aid)
* [Article: Financial Aid FAQ](https://studentaid.gov/apply-for-aid/fafsa/filling-out/help)
* [Article: Financial Aid Not Enough?](https://www.experian.com/blogs/ask-experian/how-to-pay-for-college-when-federal-student-loans-arent-enough/)

 5.6 * [Lesson Guide](https://drive.google.com/open?id=1o7cLCtGogQcQsRs4CawmKhZ10lyOf-SSFIUb5XFw7QQ)
* [Student Activity](https://docs.google.com/document/d/1zSK5D5Zj41_wr7k2NLQuK56jI04LEnQhPrL7HTQ01wk/edit?usp=sharing)
* [Infographic: The Financial Aid Process](https://studentaid.ed.gov/sa/sites/default/files/financial-aid-process.png)
* [Data Crunch: What’s the Average College Budget?](https://drive.google.com/open?id=1mhSo5GsCdcpGoEvdsNJ57lWBQyL5Cj1YAJaR9fx7CUI)
* [Video: College Students Struggle with Money Management](https://www.youtube.com/watch?v=JOt3Apl7qBA)
* [Activity: COMPARE: College Needs vs. Wants](https://docs.google.com/document/d/16UXg2qrTVv5qjR980qgpL0xyKF4330GP7NlotGN8Fvc/edit)
* [Activity: ROLEPLAY: Payba¢k](https://docs.google.com/document/d/16QmPb12BEeV8VrfDLwMMPsuJSehcpOqbcHj5PUaR9wc/edit)
* [Article: Budgeting Tips for College Students](https://www.cnbc.com/select/budgeting-tips-for-college-students/)
* [Activity: CREATE: A Monthly College Budget](https://docs.google.com/presentation/d/1710nGfB5OQVNIKF2vHdnULoszZ_SzH_45znw93rqKAI/edit#slide=id.p)
* [Article: 13 Ways College Students Waste Money and Opportunities](https://www.forbes.com/sites/nancyanderson/2013/08/21/13-ways-college-students-waste-money-and-opportunities/#44af616654d7)
 |
| Week 14    | 5.7 Repaying Your Student Loans Unit 5 Test Review Unit 5 Test**UNIT 6: BUDGETING** 6.1 Budgeting for Teens  |  **5.7: Students will be able to:** * Identify steps they can take to prepare for student loan repayment
* Understand the different loan repayment options available to them
* Explain how student loan payments work
* Identify the consequences of not making student loan payments
* Compare different loan repayment options such as deferment, forbearance, consolidation, and more

**6.1: Students will be able to:*** Differentiate between income and expenses
* Classify expenses into needs or wants
* Think critically about how daily choices impact a young person’s budget now and, in the future,
 |  5.7 * [Lesson Guide](https://drive.google.com/open?id=1pWMwklbHeD8aEwtXeaO8Ka0JEPoynkWN615MgU8ufK0)
* [Student Activity](https://docs.google.com/document/d/1-CPq2ZD9EJaIKY-a9Ep9kEIGZ5pW2gzquWA4lyeWxw8/edit?usp=sharing)
* [Reference: The Financial Aid Process](https://studentaid.ed.gov/sa/sites/default/files/financial-aid-process.png)
* [Data Crunch: Who Has the Most Trouble Paying Off Student Loans?](https://docs.google.com/document/d/1lKY2bTFv0NJKgZNPEmKLsYkyLIxybKimjykGOlOYJJ8/edit)
* [Article: Graduating? Here’s What to Know About Your Student Loans.](https://mobile.nytimes.com/2017/05/26/your-money/student-loan-repayments.html)
* [Reference: Student Loan Repayment Plans](https://drive.google.com/open?id=0B3oJ-jtJeEoYVF9ITVBuV1VIdkk)
* [Video: Student Loan Repayment Options](https://edpuzzle.com/media/5f205b7fa06b593f23dc2657)
* [Article: Is the 10-Year Standard Repayment Plan Right for You?](https://studentloanhero.com/featured/standard-repayment-plan-10-year/)
* [Article: The Ultimate Guide to Student Loan Interest Rates](https://www.collegeraptor.com/paying-for-college/articles/student-loans/the-ultimate-guide-to-student-loan-interest-rates/)
* [Activity: COMPARE: Which Repayment Option is Best?](https://docs.google.com/document/d/1_fjx7rUaBYsVSL_bcRzpnAQ9IsH-2cbXf_Jopb1z4IM/edit)
* [Article: Student Loan Delinquency and Default Consequences](https://www.usnews.com/education/blogs/student-loan-ranger/2015/07/22/a-timeline-of-federal-student-loan-delinquency-default-consequences)
* [Reference: Consolidating Your Federal Education Loans](https://drive.google.com/open?id=0B3oJ-jtJeEoYYllRZ1JuX3pLR00)
* [Article: What’s the Difference Between Student Loan Forbearance and Deferment?](http://www.nolo.com/legal-encyclopedia/whats-the-difference-between-student-loan-forbearance-deferment.html)

 6.1 * [Lesson Guide](https://docs.google.com/document/d/1BeHFyfh4otFlPNaLeLLh_7dSe2FWGAq-VYN504KHndc/edit)
* [Student Activity](https://docs.google.com/document/d/1CD-A1WVO2ZkURgVqq4yrH4-5NvMkqToAe38RUY5sznQ/edit)
* [Article: What Is a Budget?](https://www.consumer.gov/articles/1002-making-budget#!what-it-is)
* [Video: Needs vs. Wants](https://www.youtube.com/watch?v=QyuU4wFIz3o)
* [Activity: COMPARE: Needs vs. Wants](https://docs.google.com/document/d/1lJX7ofJgpxa9x9FAhGK6UgmxKUSxSqH511iiu2PKSAU/edit?usp=sharing)
* [Case Study: CASE STUDY: How Do I Budget?](https://docs.google.com/document/d/1MVu3jSbPKHwTzAFE_MZxQ4INGXp17YEU5_EoOdsPpiI/edit?usp=sharing)
* [Article: Eight Questions to Answer Before Picking a College](http://graphics.wsj.com/saving-for-college-quiz/)
 |
| Week 15    | 6.2 Budgeting Strategies6.3 Complete a Budget  |  **6.2: Students will be able to:*** How to define wealth and differentiate it from “having lots of fancy stuff”
* The importance of creating a budget and paying yourself first
* Key aspects of three popular budgeting strategies -- 50/30/20, Zero-based, and Cash Envelope

 **6.3: Students will be able to:*** Differentiate between gross and net pay
* Create a budget on a salaried adult’s income and adjust it as required
* Research and choose appropriate budgeting apps to meet specific needs
 |  6.2 * [Lesson Guide](https://docs.google.com/document/d/1OeUNRs1_m53vB36cf1oZe2oZG22ER9QoAVlMz3B8bXQ/edit?usp=sharing)
* [Student Activity](https://docs.google.com/document/d/1FuoEPFKe1XjS6YzYdG5k3oVhM0b4FjoTWbOeoSWbK08/edit)
* [Video: What is Wealth?](https://drive.google.com/file/d/0Bwiv_vu1yOHcal9URlA3TDh4elU/view?usp=sharing)
* [Article: Reasons Why You Should Budget Your Money](https://www.thebalance.com/reasons-to-budget-money-2385699)
* [Activity: MOVE: Organize Budget Expenses](https://docs.google.com/document/d/1JCzCnMp4WHdJMNyFYKZLT1SdrAe_H55wzBJDEpkNDbk/edit?usp=sharing)
* [Video: Building a Budget: It's a Money Thing](https://edpuzzle.com/media/5ff3b86c2128fc1412d451e8)
* [Interactive: The 50/30/20 Budget Calculator](https://www.nerdwallet.com/blog/finance/what-is-a-budget/)
* [Video: Zero-Based Budgeting, Where Every Dollar Counts](https://youtu.be/tvaFA9ij5Mw)
* [Video: What Is a Zero-Based Budget?](https://youtu.be/u02Hx3AUmqA?t=30)
* [Article: How to Use the Cash Envelope System to Master Your Finances](https://www.clevergirlfinance.com/blog/how-to-use-the-cash-envelope-system/)
* [Article: Pay Yourself First](https://www.personalfinancelab.com/finance-knowledge/personal-finance/pay-yourself-first/)

 6.3* [Lesson Guide](https://docs.google.com/document/d/1xrbIq2Y-gkE29LZ69hvrblMQpMBAGJb-MZ10wQgb2ro/edit)
* [Student Activity](https://docs.google.com/document/d/1ayjSpZ9_CqmvyLJDn9BZs6v4Y7lKvhwnyzAd2bfrguw/edit)
* [Data Crunch: What Does the Average Household Spend Money On?](https://docs.google.com/document/d/1b8X0QteKIt3ZtE76z6zI4Wb8tNJt4cLutGOmAIMm7xU/edit)
* [Article: What Is the Difference Between Wages and Salary?](https://www.accountingcoach.com/blog/wages-salaries)
* [Video: Gross Pay vs. Net Pay: What's the Difference?](https://youtu.be/2eHbkUQVisU)
* [Activity: CREATE: A Salary-Based Budget](https://docs.google.com/presentation/d/1BrZ6ymAb-2iNoG5dhKL_Aer9wLdyLKm2b4Z9QcNgHTU/edit?usp=sharing)
* [Article: The 7 Best Budget Apps for 2020](https://www.nerdwallet.com/blog/finance/budgeting-saving-tools/)
* [Article: 3 Reasons Why Your Budget Isn't Working and How to Fix It](https://www.clevergirlfinance.com/blog/3-reasons-why-your-budget-isnt-working/)
* [Article: Experts Agree: You Don't Need a Budget as Long as You Do One Thing](https://www.cnbc.com/2017/02/23/experts-agree-you-dont-need-to-budget-as-long-as-you-do-one-thing.html)

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| Week 16    | 6.4 Budgeting in the Gig Economy 6.5 Budgeting for Your Home  |  **6.4: Students will be able to:*** Define the gig economy and freelancing
* Understand the financial implications of working in the gig economy
* Acknowledge the special importance of saving if you work a gig job

 **6.5: Students will be able to:*** Factors to consider when deciding where to live, including the cost of living
* Benefits of having a roommate and how to set themselves up for success in living with others
* How to find and rent their first apartment
* How much they’ll need to budget for utilities and renter’s insurance
* How to decide whether to rent or buy a home
 |  6.4 * [Lesson Guide](https://docs.google.com/document/d/1vJtwTiqUYnIM9tIIEHgEL4AOR_0-BswC213CE3zQ-_s/edit)
* [Student Activity](https://docs.google.com/document/d/1Hx5oJbt43xhpG9xQokXprS7Uer5HcXOROJp7EUEopGw/edit)
* [Video: What Is the Gig Economy?](https://www.youtube.com/watch?v=oQfTJy0sRVs)
* [Article: The Difference Between Freelancing and Being an Employee](https://www.flexjobs.com/blog/post/difference-freelancing-employee/)
* [Video: The Keys to Finding Success as a Gig Worker](https://cheddar.com/media/the-keys-to-finding-success-as-a-gig-worker)
* [Infographic: Freelancing in America](https://upwork-usw2-prod-adquiro-content.s3-us-west-2.amazonaws.com/documents/19-0919_r3_Freelancing%2Bin%2BAmerica%2B2019%2BInfographic.pdf)
* [Activity: READ: Making It in the Gig Economy](https://docs.google.com/document/d/1LmimtFIHwjIk4lAX-8km8aaz8DKk4jV7b_AYL4bG8to/edit)
* [Interactive: INTERACTIVE: Can You Make It as An Uber Driver?](https://docs.google.com/document/d/1oj3rM1iEyKfB1uRP5jdIq2s9OIQ6XBEV79vxEGZADHg/edit)
* [Video: Here are 5 steps to build a budget if you don’t have a steady income](https://www.cnbc.com/2020/01/08/here-are-5-steps-to-build-a-budget-if-you-dont-have-a-steady-income.html)

 6.5 * [Lesson Guide](https://docs.google.com/document/d/17Q_o8USCxra7OEC4CGn3c-UfrcvPM9Dx4YCOgCvimew/edit)
* [Student Activity](https://docs.google.com/document/d/12592XdG58BPHCQp6SaLoMACmNLuxjW6re61llGHldCs/edit)
* [Question of the Day: What percent of 18-34 year olds are living with their parents?](https://docs.google.com/presentation/d/1RgiqeOwXdA6_HsyjhTyKhq1S51tB3GOj0kInQsItLh4/edit#slide=id.g99918596f_0_129)
* [Article: Where Should I Live? 14 Important Factors When Deciding the Best Place to Live](http://www.moneycrashers.com/where-should-i-live-decide-best-places/)
* [Article: What Is the 'Cost of Living'?](https://www.ecnmy.org/learn/your-home/consumption/cost-of-living/)
* [Interactive: NerdWallet's Cost of Living Calculator](https://www.nerdwallet.com/cost-of-living-calculator?trk=nw_gn2_4.0)
* [Article: The Pros and Cons of Having a Roommate](http://www.rent.com/blog/pros-and-cons-of-having-a-roommate/)
* [Activity: PROJECT: Budgeting with Roommates](https://docs.google.com/document/d/1zoJdK5AvfkBWsiLhnD-LLO8-acAQw8VkjpoZqho_MGA/edit?usp=sharing)
* [Activity: COMPARE: Find an Apartment](https://docs.google.com/document/d/1EBVRLaUykxJtAxLmNb53tVck5cm0YEdv0iJLj-xIc7o/edit)
* [Video: Do These 9 Things Before Signing a Lease](https://youtu.be/3MQgO9xTy80)
* [Activity: FINE PRINT: Residential Lease](https://docs.google.com/document/d/1tkRy4chPfh29gX9n6s-R2dRHhDczypZRacrAUCksny0/edit)
* [Activity: COMPARE: Select Your Utilities](https://docs.google.com/document/d/1PLyZS-GTqi1VICa0n1yvrngUAK0mfs5Eo_UxC74j8Xs/edit?usp=sharing)
* [Interactive: What’s Your Stuff Worth?](https://www.allstate.com/anon/whatsyourstuffworth/wysw/index.aspx#0)
* [Edpuzzle: Should You Buy a House?](https://edpuzzle.com/media/5e31f6e08ead1c414e04efdf)
 |
| Week 17    | 6.6 Budgeting for Transportation6.7 Budgeting for Food Unit 6 Test Review Unit 6 Test |  **6.6: Students will be able to:*** Identify different options for car ownership and the costs associated with these options
* Conduct online research regarding the true cost of car ownership
* Make decisions to budget effectively in order to meet your transportation needs

 **6.7: Students will be able to:*** Implement a variety of strategies to save money on groceries
* Calculate the unit price on common grocery items and use it as a part of your decision-making process
* Understand how dining out affects your financial goal
 |  6.6 * [Lesson Guide](https://docs.google.com/document/d/1iltbUDYLEX0Ib6u0SwK-0IuG3PWQACFqxq5ffeLlxwc/edit)
* [Student Activity](https://docs.google.com/document/d/1AYJm0QGjR5lZl6inxsypXsxqiwSuo6mkdWyz9VqE5_I/edit)
* [Infographic: Understanding the Basics of Transportation Choice](https://drive.google.com/file/d/10DAJ9x2EDSh5BUrXKEqI0mjcoQ3rzeWo/view?usp=sharing)
* [EdPuzzle: It’s a Money Thing: Leasing vs. Buying a New Car](https://edpuzzle.com/media/5e40041b08b88740b48da709)
* [Video: Buying New Cars vs. Choosing Used Vehicles](https://www.youtube.com/watch?v=HaSHU7AKMjo)
* [Activity: RESEARCH: Monthly Cost of Car Ownership](https://docs.google.com/document/d/1wQIhcmk9sWcSKATYhhVNcknYrGdh4I16ynDsxON_1kw/edit?usp=sharing)
* [Article: 3 Costs of Your Commute to Work](https://smartasset.com/auto/3-costs-of-your-commute-to-work)
* [Interactive: Cost of Commuting Calculator](https://omniride.com/service/rider-tools/commuting-calculator/)

 6.7 * [Lesson Guide](https://docs.google.com/document/d/1ta2D5n10YEKhu6heWtAz0Ix4CKiQyUHky7uWreuTuyc/edit)
* [Student Activity](https://docs.google.com/document/d/1MCYDL5s4LRaXhwa8gB17Kxso9VmTZ2sGg3b3F8pBw2Y/edit)
* [Article: How Much Should I Spend on Groceries](https://www.prioritizedliving.com/2019/05/how-much-should-i-spend-on-groceries/)
* [Video: How to Save Money on Grocery Shopping](https://www.youtube.com/watch?v=8-ZE87Uai8U)
* [Video: Unit Pricing Helps You Save](https://www.consumerreports.org/video/view/money/shopping/1630773192001/unit-pricing-helps-you-save/)
* [Video: Which Is the Better Buy?](https://www.youtube.com/watch?v=Zb6jRW9nHPc)
* [Activity: MATH: Unit Price](https://docs.google.com/document/d/1khdu4ZTwLf2kiSXKHLhPMXtrL_qKjYRUMguLheBswa8/edit)
* [Article: Paper Coupons Are Popular, But Digital Coupons Are Better](https://couponsinthenews.com/2017/03/20/paper-coupons-are-popular-but-digital-coupons-are-better/)
* [EdPuzzle: How Eating Out Keeps You Poor!](https://edpuzzle.com/media/5e31d5bc71dc374166f4ff1b)
* [Article: Gen Zers: Putting Their Money Where Their Mouths Are](https://www.marriner.com/people/viewpoints/gen-zers-putting-their-money-where-their-mouths-are/)
 |
| Week 18    | **UNIT 7: INVESTING**7.1 Why Should I Invest? 7.2 What is a Stock?  |  **7.1: Students will be able to:*** Define investing and distinguish it from saving and trading
* Identify reasons for investing, including outpacing inflation
* Analyze how compounding builds wealth over time.
* Reflect on how investing contributes to wealth inequality

 **7.2: Students will be able to:*** Describe what stocks are, how you can earn profit from stocks, and the risks of investing
* Summarize long-term trends in the stock market
* Analyze the performance of individual stocks over time
* Consider how personal values may influence investing decisions
 |  7.1 * [Lesson Guide](https://docs.google.com/document/d/1zyxKflfTJ3LfNwmz8DPhKgQIQgFwjDdfVZkanKUS1nc/edit#heading=h.h50u4i55ybig)
* [Student Activity](https://docs.google.com/document/d/1jma86mQASmkWDZllJkIXH4oVN7g_ecDqUA4y8Rykl8Q/edit)
* [Infographic: A Simple Introduction to Investing](https://wealth.visualcapitalist.com/simple-introduction-investing/)
* [Video: Investing vs Trading: What’s the Difference?](https://www.youtube.com/embed/rY_KGzQ5mvE?start=0&end=223)
* [Article: REFERENCE: Reasons to Invest](https://docs.google.com/presentation/d/1hQhODOaDU8sKYecXsgIzL6pjONxjlxYcQQb3J07qHoU/preview?slide=id.gaedc829171_88_7)
* [Video: Understanding Inflation](https://edpuzzle.com/media/6000b5f7046a55428d574275)
* [Video: Investing Basics: The Power of Compounding](https://www.youtube.com/watch?v=7zf7zob1Xdc)
* [Activity: INTERACTIVE: The Power of Compounding](https://docs.google.com/document/d/1hpwbsHvpAUgjrSouvDiIUDhR5FVBLfQR-GqDAHSaNeE/edit)
* [Activity: ANALYZE: Inequalities in Investing](https://docs.google.com/document/d/1Z8W7jqsRsbu-mRnrPwrcEzKG-laWV9u8M6kRVz4aOmI/edit)
* [Video: Wealth Distribution in the US](https://www.youtube.com/watch?v=aONigLMAk3w)

 7.2 * [Lesson Guide](https://docs.google.com/document/d/169vmFnS_P2pkoMSs9z9ie0VdP4mw09Nl83yONfj4VwM/edit#heading=h.h50u4i55ybig)
* [Student Activity](https://docs.google.com/document/d/1wi2gIBtDDPzK8uQXd5iZvw8IOL82cBnOPmFg1lXQVPs/edit)
* [Question of the Day: What percent of 18-34 year olds are investing in the stock market?](https://docs.google.com/presentation/d/1rmhc5oaiWqoAHM7MIa_5N_2kejtLeg03VK_fXoHuekw/edit#slide=id.g99918596f_0_129)
* [Video: The Stock Market Explained](https://www.youtube.com/embed/H4wefrUr1zk?showinfo=0&modestbranding=1&rel=0)
* [Infographic: The Stock Market - Explained](https://miro.medium.com/max/2778/0%2AlubTctDQw1cFDxzo)
* [Activity: READ: 25 Investing Basics](https://docs.google.com/document/d/1QVLxo3ozxHxQTXFswEd-BA_qvYPOX8KDluCZfdYZYrM/edit)
* [Video: Trends in the Stock Market](https://www.youtube.com/watch?v=X88BUkiQW8k)
* [Article: Can Anybody Beat the Market?](https://www.investopedia.com/ask/answers/12/beating-the-market.asp#:~:text=The%20phrase%20%22beating%20the%20market,overall%20U.S.%20stock%20market%20performance.)
* [Interactive: Playing the Long Game](http://www.learnplayinvest.org/introduction)
* [Infographic: S&P 500 Total Index Returns 1957 - March 2020](https://www.rbcgam.com/_assets/images/infographics/a-history-of-us-equity-of-bull-and-bear-markets.svg)
* [Article: How to Read a Stock Quote](https://medium.com/the-investors-handbook/how-to-read-a-stock-quote-with-cheat-sheet-fb2ca9ff5ac3)
* [Reference: Stock Performance - Nike](https://www.google.com/search?tbm=fin&ei=Md80XamoLvi_0PEP1JKIsAc&stick=H4sIAAAAAAAAAONgecRoyi3w8sc9YSmdSWtOXmNU4-IKzsgvd80rySypFJLgYoOy-KR4uLj0c_UNzKtyzPJyeQCpEogKOgAAAA&q=NYSE%3A+NKE&oq=NYSE%3Anik&gs_l=finance-immersive.1.0.81i8k1.11827.13295.0.14754.6.6.0.0.0.0.84.479.6.6.0....0...1c.1.64.finance-immersive..0.6.477...81j81i5k1.0.kR7oAkYU91Q#scso=_xd80XaiJIdPa9AOh0piIBw6:0)
* [Activity: PROJECT: 5 Stocks on Your Birthday](https://docs.google.com/document/d/1nGV13omwheWBvpaSnz_07Ye8g9s9IXdwJqkjYBH4r7U/edit?usp=sharing)
* [Article: As Investors Try to Be More Ethical, Some Find No Escape from Businesses They Detest](https://www.npr.org/2019/10/26/771323268/as-investors-try-to-be-more-ethical-some-find-no-escape-from-businesses-they-det)
 |
| Week 19    | 7.3 What is a Bond? 7.4 Managing Risk |  **7.3: Students will be able to:*** Explain what a bond is and the pros and cons of investing in bonds
* Understand the various factors that can influence bond prices such as interest rates
* Identify the difference between an individual bond and a bond fund
* Read a bond fund fact sheet

 **7.4: Students will be able to:*** Explain what risk is and its role in investing
* Analyze effective strategies to manage investment risk
* Identify which strategies you might use to manage risk when you start investing
 |  7.3* [Lesson Guide](https://docs.google.com/document/d/1Wto8TTNuMhmHR-mCdZWiciV3RZQtzZLqIac3HqTto6c/edit)
* [Student Activity](https://docs.google.com/document/d/14ygRy2msX085dpCNH4JFJGucSaUI5_87f4XjSWVzXdI/edit)
* [Video: Investing Basics: Bonds](https://www.youtube.com/watch?v=IuyejHOGCro)
* [Infographic: What Are the Main Types of Bonds?](https://www.financialpipeline.com/what-are-the-main-types-of-bonds/)
* [Mini-Activity: Bond Breakdown](https://docs.google.com/presentation/d/1Rku3TzZ-FTzQXs66jv31LwXzXEdM6E64JoTG3QuSmEU/edit?usp=sharing)
* [Infographic: The Bond See-Saw](https://drive.google.com/file/d/1uFXBw-oIyLaEkBIY0MCOYdyKllFueYbt/view?usp=sharing)
* [Video: Back to Basics: Understanding Yield and the Effects of Rising Rates](https://www.youtube.com/watch?v=sTaQk1U6CKg)
* [Video: Individual Bonds vs. Bond Funds: What’s the Difference?](https://www.youtube.com/watch?v=_tV9lQ8PF68)
* [Video: How to Read a Bond Fund Fact Sheet](https://www.youtube.com/watch?v=hb9xYQKrdvs)
* [Activity: FINE PRINT: Bond Mutual Fund Fact Sheet](https://docs.google.com/document/d/1pPOKNkiqPjg5CYwq5VbIYZQXBsqjFZl864KBwKa4puc/edit)

 7.4 * [Lesson Guide](https://docs.google.com/document/d/1UlkwaIMqT4tlg9Yg9T0I_wcabaB6eMAJiG04Gf7Qa08/edit)
* [Student Activity](https://docs.google.com/document/d/1qDDo68bD-ptfaK8pUr5vP1k9so-Pb51gGPQUspxqrlc/edit)
* [Video: What is Investment Risk?](https://www.youtube.com/watch?v=daj2zIIL-gY)
* [Review: The S&P 500](https://finance.yahoo.com/quote/%5EGSPC/chart/#eyJpbnRlcnZhbCI6ImRheSIsInBlcmlvZGljaXR5IjoxLCJ0aW1lVW5pdCI6bnVsbCwiY2FuZGxlV2lkdGgiOjgsImZsaXBwZWQiOmZhbHNlLCJ2b2x1bWVVbmRlcmxheSI6dHJ1ZSwiYWRqIjp0cnVlLCJjcm9zc2hhaXIiOnRydWUsImNoYXJ0VHlwZSI6ImxpbmUiLCJleHRlbmRlZCI6ZmFsc2UsIm1hcmtldFNlc3Npb25zIjp7fSwiYWdncmVnYXRpb25UeXBlIjoib2hsYyIsImNoYXJ0U2NhbGUiOiJsaW5lYXIiLCJzdHVkaWVzIjp7IuKAjHZvbCB1bmRy4oCMIjp7InR5cGUiOiJ2b2wgdW5kciIsImlucHV0cyI6eyJpZCI6IuKAjHZvbCB1bmRy4oCMIiwiZGlzcGxheSI6IuKAjHZvbCB1bmRy4oCMIn0sIm91dHB1dHMiOnsiVXAgVm9sdW1lIjoiIzAwYjA2MSIsIkRvd24gVm9sdW1lIjoiI2ZmMzMzYSJ9LCJwYW5lbCI6ImNoYXJ0IiwicGFyYW1ldGVycyI6eyJ3aWR0aEZhY3RvciI6MC40NSwiY2hhcnROYW1lIjoiY2hhcnQifX19LCJwYW5lbHMiOnsiY2hhcnQiOnsicGVyY2VudCI6MSwiZGlzcGxheSI6Il5HU1BDIiwiY2hhcnROYW1lIjoiY2hhcnQiLCJpbmRleCI6MCwieUF4aXMiOnsibmFtZSI6ImNoYXJ0IiwicG9zaXRpb24iOm51bGx9LCJ5YXhpc0xIUyI6W10sInlheGlzUkhTIjpbImNoYXJ0Iiwi4oCMdm9sIHVuZHLigIwiXX19LCJzZXRTcGFuIjp7fSwibGluZVdpZHRoIjoyLCJzdHJpcGVkQmFja2dyb3VuZCI6dHJ1ZSwiZXZlbnRzIjp0cnVlLCJjb2xvciI6IiMwMDgxZjIiLCJzdHJpcGVkQmFja2dyb3VkIjp0cnVlLCJldmVudE1hcCI6eyJjb3Jwb3JhdGUiOnsiZGl2cyI6dHJ1ZSwic3BsaXRzIjp0cnVlfSwic2lnRGV2Ijp7fX0sInN5bWJvbHMiOlt7InN5bWJvbCI6Il5HU1BDIiwic3ltYm9sT2JqZWN0Ijp7InN5bWJvbCI6Il5HU1BDIiwicXVvdGVUeXBlIjoiSU5ERVgiLCJleGNoYW5nZVRpbWVab25lIjoiQW1lcmljYS9OZXdfWW9yayJ9LCJwZXJpb2RpY2l0eSI6MSwiaW50ZXJ2YWwiOiJkYXkiLCJ0aW1lVW5pdCI6bnVsbCwic2V0U3BhbiI6e319XX0-)
* [Video: The Power of Diversification](https://www.youtube.com/embed/pNO3Rmmezc0?start=0&end=140)
* [Infographic: Diversification Can Be Simple or Complex](https://infogram.com/diversification-can-be-simple-or-complex-1gv02gxk51qlp1x)
* [Activity: DATA CRUNCH: How Does Your Asset Mix Impact Your Returns?](https://docs.google.com/document/d/1bmtuXjPisZyJTETc0bDOieVlAh9_vP1p3dhEF3aMnOs/edit?usp=sharing)
* [Video: Is Dollar-Cost Averaging Better Than Lump Sum Investing?](https://www.youtube.com/watch?v=nCp2bZbaBdw)
* [Activity: ANALYZE: Dollar-Cost Averaging in Action](https://docs.google.com/document/d/1ol4pS4Tqc7VgeSdm_DJ8X1EHyv4Si-76FaXHaiqHC6w/edit)
* [Reflection: The Day You Start Investing](https://docs.google.com/presentation/d/1ykB1iIhJuRDb0jCSTvCojx438yh7qKCf40ntsgi8ceg/edit?usp=sharing)
 |
| Week 20    | 7.5 Investing in Funds7.6 Deep Dive into Funds  |  **7.5: Students will be able to:*** Explain the difference between active investing and passive investing
* Identify a variety of popular investment funds including mutual funds, index funds, exchange traded funds, and target date funds
* Read a fund fact sheet for an index fund and a target date fund

 **7.6: Students will be able to:*** Arrange companies to create a diversified mutual fund or index fund
* Evaluate how the composition of a mutual fund or index fund is associated with risk and reward
* Analyze the composition of the S&P 500
 |  7.5 * [Lesson Guide](https://docs.google.com/document/d/196Sm4338Afe-5WnUiolZpBEXmu9uKM4RdCfOaxFcKKA/edit)
* [Student Activity](https://docs.google.com/document/d/1oNjHahUcyLOmPzdhfaWmMJammxzNOhRkS61ezkqGW3M/edit)
* [Article: What Is a Fund?](https://www.nerdwallet.com/article/investing/fund)
* [Video: What is Active and Passive Investing?](https://www.youtube.com/embed/Ab_9p0LPx3I?end=104)
* [Video: Investing Basics: Mutual Funds](https://www.youtube.com/embed/ngfKXvfzC74?end=262)
* [Article: What is An Index Fund?](https://napkinfinance.com/napkin/index-fund/)
* [Activity: FINE PRINT: Stock Index Fund Fact Sheet](https://docs.google.com/document/d/1280tiZFtVGpYT1DpwCWUFAx-_XI8sPmhGL6fR0u0vqI/edit)
* [Infographic: The Difference Between Mutual Funds and ETFs](https://wealth.visualcapitalist.com/mutual-funds-etfs/)
* [Video: Choosing the right Target Date Fund](https://www.youtube.com/watch?v=RLPKP0xjOeI)
* [Reference: Vanguard Target Retirement 2065 Fund](https://institutional.vanguard.com/web/c1/investments/product-details/fund/1791)
* [Activity: FINE PRINT: Target Date Fund Fact Sheet](https://docs.google.com/document/d/1mPqcPG86FdcrwLoRXJo1Q4axl3X_YDFub_TrxXR7UDI/edit)

 7.6 * [Lesson Guide](https://docs.google.com/document/d/1hBRGnZDRrSgIwc-GBX9tdjEER7HqjIeucJfeZPUkC8M/edit#heading=h.hdm0u8kfmsx)
* [Student Activity](https://docs.google.com/document/d/1Qw1Toh_Vk1i5NaZjUgxHM0j46KWYoxRD30NXz1vVhWs/edit)
* [Activity: MOVE: Let’s Make a Mutual Fund](https://docs.google.com/document/d/1R7Tkv-ytxuwgunxObV0Oty0PrhX9mWuMFxTIYB-ajHA/edit)
* [Activity: MOVE: Organize A Stock Market Index](https://docs.google.com/document/d/19zZdyfxG2j1s02bUxhn9auRskDbuvoj5fn0jir3S6Do/edit)
* [Activity: INTERACTIVE: What’s the S&P 500?](https://docs.google.com/document/d/17r7G2VTMLEtI0zjw111HMfiouL72kIiqSXzvEOlqh3k/edit)
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| MAT421: Personal Finance Pacing Guide 2022-2023  |
| Quarter 3  | Lesson Title | Learning Objectives | Resources  |
| Week 21    | 7.7 What’s Your Investment Strategy? 7.8 The Importance of Investing for Retirement |  **7.7: Students will be able to:*** Discuss best practices how to prepare for the psychological elements of investing
* Determine your investor profile based on time horizon and risk tolerance
* Discuss specific investing strategies
* Understand what a brokerage account is and how to open one
* Demonstrate your understanding of investing strategies by creating a simulated portfolio

 **7.8: Students will be able to:*** Investigate how investing can be a powerful tool to meet your retirement goals
* Explain why most Americans cannot rely on Social Security and pensions alone for retirement
* Explore factors that can impact how much you might need in retirement and your ability to meet your retirement savings goal
* Understand the growing popularity of the F.I.R.E. movement
 |  7.7 * [Lesson Guide](https://docs.google.com/document/d/10bn3dG-cKTOA3YZxZ1B-UaHthlwzbgTCFKe7zB-Vld0/edit#heading=h.3zxh82y5dlfl)
* [Student Activity](https://docs.google.com/document/d/1N5kV_vrs5HJUtUy6XkQzyYytw3QwELOvRa9z2jjxiP0/edit)
* [Question of the Day: What Percentage of Pros Beat the Market?](https://docs.google.com/presentation/d/1Mm779IR8Ak-nVnMaUhdmEyx-ijdqM39bAWnf2E7xI_o/edit?usp=sharing)
* [Video: 5 Questions to Ask Before Investing](https://edpuzzle.com/media/5eb0b4f2de78a63e832fc7f7)
* [Article: The Importance of Making an Annual Financial Plan](https://www.thebalance.com/how-will-a-financial-plan-help-me-2385556)
* [Infographic: Tips for Beginner Investors](https://wealth.visualcapitalist.com/tips-beginner-investors/)
* [Interactive: Investor Questionnaire](https://retirementplans.vanguard.com/VGApp/pe/PubQuizActivity?Step=start)
* [Article: Investment Strategies for New Investors](https://www.nerdwallet.com/article/investing/investment-strategies)
* [Activity: INTERACTIVE: Invest With STAX!](https://docs.google.com/document/d/1zwDZOsxepaRrszBiH7OZfG30PJ5JBIaExMES4GqS67Y/edit?usp=sharing)
* [Article: What Is a Brokerage Account and How Do I Open One?](https://www.nerdwallet.com/article/investing/what-is-how-to-open-brokerage-account)
* [Activity: PROJECT: Build Your Portfolio](https://docs.google.com/document/d/1Weq6hwwUCr20N0nsIMhVkBscH854OVeApHmVakluqjY/edit?usp=sharing)

 7.8 * [Lesson Guide](https://docs.google.com/document/d/1arPv-HkbuGTiNapz7D29ZBmtytkOqysnWOJi52p1bYQ/edit)
* [Student Activity](https://docs.google.com/document/d/1u0fk7NlQIgDe-7DLDYtzkxF5VO8XnEatpmmuRKUm71A/edit)
* [Question of the Day: What is the average amount of retirement savings for 20-29-year olds?](https://docs.google.com/presentation/d/14t9bOxKeZWy9KIiAwQeTo_GQ7LCTaycss_3a5pDtQxo/edit?usp=sharing)
* [Article: What Retirement Is and How to Get There](https://www.thebalance.com/what-is-retirement-2388822)
* [Infographic: What is Social Security?](https://www.ssa.gov/people/materials/pdfs/EN-05-10230.pdf)
* [Video: Will Social Security Be Around for Millennials?](https://www.youtube.com/watch?v=gttUS9tKOes)
* [Article: Pension Plan vs. 401(k): Types, Pros & Cons](https://www.nerdwallet.com/article/investing/pension-plan)
* [Reference: Defined-Benefit Pension Plans Are on the Wane](https://www.cbpp.org/defined-benefit-pension-plans-are-on-the-wane-2)
* [Reference: Retirement Benefit Access, Participation, and Take-Up Rates for Union and Nonunion Civilian Workers](https://www.bls.gov/opub/ted/2019/union-workers-more-likely-than-nonunion-workers-to-have-retirement-benefits-in-2019.htm?view_full)
* [Activity: ANALYZE: Investing for Retirement](https://docs.google.com/document/d/1ak135LnFQ3NIjhHw8HLrgZxf5N6WYxiiZNB95Fq1_nc/edit)
* [Video: How Much Savings Do You Need to Retire?](https://edpuzzle.com/media/60aed8e8ca8cf7412f03efd3)
* [Activity: CALCULATE: Retirement Savings Goals](https://docs.google.com/document/d/1aHceQH0xYH8xnJhkxjJ6uA7Kxv08bZ_CgQo7nNrmxys/edit)
* [Fincap Friday: Playing With F.I.R.E](https://docs.google.com/presentation/d/1YReYOKXtXmVxbTEMgxtsqyAVFTxMQtexzm9Gi3dNGlw/edit#slide=id.g4055e1ae37_7_15)
 |
| Week 22    | 7.9 How to Invest for Retirement7.10 Modern Investing Unit 7 Test Review Unit 7 Test |  **7.9: Students will be able to:*** Explain the advantages of a 401(k)
* Analyze who has access to 401(k) accounts
* Compare different types of retirement accounts, including Roth IRAs, traditional IRAs, 401(k)s, and pensions
* Simulate signing up for a 401(k) or IRA account

 **7.10: Students will be able to:*** Discuss the function and growth of robo-advising, along with its relationship with human investment managers
* Explain the function, pros, and cons of micro-investing
* Identify best practices to use when evaluating a mobile investing app
* Understand the capital gains tax and how it applies to gains realized through modern investing tools
* Compare modern investing tools
 |  7.9 * [Lesson Guide](https://docs.google.com/document/d/1VzhFHiM-JgeMsLT4PvGKch37lkIOtDYRmCefg1AqDKY/edit#heading=h.h50u4i55ybig)
* [Student Activity](https://docs.google.com/document/d/1J2_Fm4kYhFpsiaISnsBsQU-8Q5sE_dswezMD63uJgk0/edit)
* [Question of the Day: How much would I need to save monthly to have $1 million when I retire?](https://docs.google.com/presentation/d/1yHOP3ldFc2mFqxpFHxDgNJErixW2_OIJrJrEQ6tDQDU/edit?usp=sharing)
* [Video: Say “OK” to the 401k](https://www.youtube.com/watch?v=abi4qzAjf7A)
* [Graph: Example 401(k) Growth](https://drive.google.com/file/d/1_FTT8S4fM-eIJ1Fu2nzfcAwjPl_XCSLj/view?usp=sharing)
* [Article: Why the 401(k) Won’t Fix the U.S. Retirement Crisis](https://www.cnbc.com/2021/02/14/why-401k-wont-fix-us-retirement-crisis.html)
* [Video: IRA vs 401k](https://napkinfinance.com/napkin/401k/)
* [Activity: COMPARE: Types of Retirement Accounts](https://docs.google.com/document/d/1eXSot1d4y8JRDtUynkYQw01iyCb44DozxwE65uROEk0/edit)
* [Article: How and Where to Open an IRA](https://www.nerdwallet.com/article/investing/how-and-where-to-open-an-ira)
* [Activity: ROLEPLAY: Sign up for an IRA](https://docs.google.com/document/d/1O91RJ9hAqB-160KtHRB9x2XoQO1br4FIcHJH9ZAJkAk)
* [Activity: ROLEPLAY: Sign up for a 401(k)](https://docs.google.com/document/d/1863pafofcHHat53tySLi9HHzwR67ZWpzjDVcDJfhdrc/edit)

 7.10 * [Lesson Guide](https://docs.google.com/document/d/1dCqSpQ7_Oa5nkIvP1bLQUcgf_PX9tpfHNA62ribrtqM/edit#heading=h.hdm0u8kfmsx)
* [Student Activity](https://docs.google.com/document/d/1_lcz3iHB93AW1o8w3_wP3ZKsYZkCdyTHN358-yCv6Zw/edit)
* [Video: Will Robots Replace Human Financial Advisors?](https://www.youtube.com/watch?v=suUVjOi5tHA)
* [Infographic: How Micro-investing Works](https://research-assets.cbinsights.com/2017/11/22092024/how-does-acorns-round-up-work.png)
* [Article: Pros and Cons of Spare Change Investing Apps](https://www.moneyunder30.com/spare-change-investment-apps)
* [Article: Considering a budgeting and investing app? Here’s how to vet it before handing over your information.](https://www.cnbc.com/2021/06/08/considering-a-budgeting-and-investing-app-heres-how-to-vet-it-.html)
* [Video: Capital Gains Taxes Explained](https://www.youtube.com/watch?v=sKB_FYHB9CE)
* [Activity: RESEARCH: Online Tools and Apps](https://docs.google.com/document/d/1wY3zHYUQ2olUy89l1j0z9JAY6MY_jPrrLg9bD8-w9Rc/edit?usp=sharing)

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| Week 23    | **UNIT 8: Behavioral Economics** 8.1 Are you Really in Control of Your Decisions? 8.2 Sore Loser |  **8.1: Students will be able to:*** Experience cognitive biases through thought experiments
* Identify various cognitive biases
* Give examples of cognitive biases in your own life
* Explain what cognitive bias is and how it can impact our decision making

 **8.2: Students will be able to:*** Discuss the cognitive bias of loss aversion and how we feel the effect of losses more than gains
* Make decisions that involve risk and the possibility of loss
* Analyze loss aversion from the perspective of consumers and investors
* Choose strategies that will help overcome loss aversion
 |  8.1 * [Lesson Guide](https://docs.google.com/document/d/10_cgD87BpntfhLz16pyIey6OpCFkDXawK_BfbkHMPT8/edit)
* [Student Activity](https://docs.google.com/document/d/1Yd35LXUAcixo92onLmi-glM23gQ4XI-6ORMAC6XOv_k/edit)
* [Experiment: Experiment 1: Buy Now or Buy Later](https://docs.google.com/document/d/1qZ82RCkMW1SpS8cdjI8N3danAgdOofIKBVtXKJ020UQ/edit)
* [Experiment: Experiment 2: What’s it Worth?](https://docs.google.com/document/d/1qZ82RCkMW1SpS8cdjI8N3danAgdOofIKBVtXKJ020UQ/edit)
* [Experiment: Experiment 3: Find the Sequence Rule](https://docs.google.com/document/d/1qZ82RCkMW1SpS8cdjI8N3danAgdOofIKBVtXKJ020UQ/edit)
* [Experiment: Experiment 4: Investing](https://docs.google.com/document/d/1qZ82RCkMW1SpS8cdjI8N3danAgdOofIKBVtXKJ020UQ/edit)
* [Article: Cognitive Bias: Understanding How It Affects Your Decisions](https://drive.google.com/file/d/1DiqtUxrP5iFjfFzv9CVQUAsjwCK4rNOc/view?usp=sharing)
* [Video: 5 Ways People Are Dumb with Money](https://www.youtube.com/watch?v=n1b7piSmmME)

8.2* [Lesson Guide](https://docs.google.com/document/d/1mFDeB8r9BlkldzlPH_z25l9kkCK71y7PNDxRGbzxJe0/edit)
* [Student Activity](https://docs.google.com/document/d/1b9cDb3glJdK4qzB-Yux4-EuwVd-FI88d_x0c1Snn5qI/edit)
* [Video: The Psychology Behind Irrational Decisions](https://www.youtube.com/embed/V2EMuoM5IX4?start=0&end=94)
* [Graphic: What is Loss Aversion?](https://boycewire.com/wp-content/uploads/2020/05/Prospect-Theory-Graph-2-e1588516752449.png)
* [Activity: ECON: Risk and Loss Aversion](https://docs.google.com/document/d/1MJe9np369Lcv8K0IDqEHY9FK1B8MoAIUyIR2JchRDt4/edit?usp=sharing)
* [Reference: When Do Consumers Deal with Loss Aversion?](https://docs.google.com/presentation/d/1LsCWo9R80RBLsHo_MIeIXiIUzcfJ_oBknkwhAB-j01E/edit?usp=sharing)
* [Video: An Investor's Guide to Loss Aversion](https://www.franklintempleton.com/investor/tools-and-resources/investor-education/investor-behavior/what-is-loss-aversion)
* [Article: Overcoming an Aversion to Loss](https://drive.google.com/file/d/1qijdvx5Vn-Olse58aBz3yhDnDZ72VbR8/view?usp=sharing)

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| Week 24    | 8.3 Let it Go! 8.4 Everyone Else is Doing It! |  **8.3: Students will be able to:*** Identify how the endowment effect and sunk costs affect our decision making
* Discuss how the endowment effect and sunk costs are connected to our personal finances
* Demonstrate making decisions after you’ve already spent time, money, or effort
* Choose strategies that are helpful in combating the endowment effect and sunk costs

 **8.4: Students will be able to:*** Understand what herd mentality and FOMO are
* Explain how these two cognitive biases impact our personal finances
* Identify practical steps someone can take to combat the influence of herd mentality and FOMO
 |  8.3* [Lesson Guide](https://docs.google.com/document/d/1EigdSFdi2G91BKUfWwolK59q8oBg18iq5qlOOmplRjU/edit)
* [Student Activity](https://docs.google.com/document/d/1AZCTRJoSwME7LFYjFbIr9zDeodOTr1Y3zeBgxX90lkU/edit)
* [Video: Why Are We So Attached to Our Things?](https://edpuzzle.com/media/60ef71702fabad412c0ad0e6)
* [Article: Endowment Effect - What It Is and How It Can Sabotage Your Budget](https://www.moneycrashers.com/endowment-effect/)
* [Reference: Not Mine vs. Mine](https://drive.google.com/file/d/10XW23iuXHXKeVKykYefj0mhNViyjiN1G/view?usp=sharing)
* [Activity: PLAY: Dollar Auction Game](https://docs.google.com/document/d/1_joQ6M-xHpUtrNAFwzGoWULNcklW9N5JIr53Jv-pnlI/edit?usp=sharing)
* [Video: What Are Sunk Costs?](https://www.youtube.com/watch?v=AFPgxIJHxsE)
* [Interactive: How Susceptible Are You to Sunk Costs?](https://esmt.az1.qualtrics.com/jfe/form/SV_3dQHR5heIEH6sBw)

8.4 * [Lesson Guide](https://docs.google.com/document/d/1sF3SeuZdKoW0Zll-MBTtizgDZoJrzilNWsOdi0187ik/edit)
* [Student Activity](https://docs.google.com/document/d/1iyuBR9p6EZwk0vA8QtkrGKVg_9HHvOrd9oUBVMzDgas/edit)
* [Video: Question the Herd](https://www.youtube.com/watch?v=0IJCXXTMrv8)
* [Infographic: The Bandwagon Effect](https://sketchplanations.com/the-bandwagon-effect)
* [Video: FOMO: Our Relationship with Social Media](https://www.youtube.com/watch?v=q5zv9_ZgYoQ)
* [Question of the Day: What percentage of people make purchases due to FOMO?](https://docs.google.com/presentation/d/12Cx3AEv_4wVlNhvFVFyEXaTRMgcJtPAj0TNtBxIJycY/edit?usp=sharing)
* [Article: What Is FOMO and YOLO Teaching Us About Our Money?](https://www.forbes.com/sites/forbesmarketplace/2020/04/23/what-are-fomo-and-yolo-teaching-us-about-our-money/?sh=76a8267512dd)
* [Video: Panic Buying Leaves Empty Shelves at Supermarkets and Stores](https://www.youtube.com/watch?v=3AZBLfh6vwo)
* [FinCap Friday: Until the Game Stops](https://www.youtube.com/watch?v=k3vw7Q1uk0g)
* [Article: 'FOMO Took Over.' Some Buyers Who Caved to a Hot Housing Market Now Regret It](https://money.com/home-buyers-regret-buying-hot-market-tips/)
* [Activity: ANALYZE: FOMO & Herd Mentality in Advertisements](https://docs.google.com/document/d/1DhT1sH7Ys_TJUqLGLWTK8BaDX809lziTzccA6o0SnFs/edit)
 |
| Week 25    | 8.5 Arrogance and Echo Chambers 8.6 Enough is Enough  |  **8.5: Students will be able to:*** Understand what confirmation bias is and how it can influence your decision making
* Identify types of overconfidence and give examples that show up in everyday life
* Explore strategies to avoid confirmation bias and overconfidence

 **8.6: Students will be able to:*** Understand what hedonic adaptation is and how it influences our financial decisions
* Explain the connection between our happiness levels and how much we earn and spend
* Identify steps someone can take to counteract the impact of hedonic adaptation
 |  8.5* [Lesson Guide](https://docs.google.com/document/d/1p89acZGV4HCHUgJ04IBnsuPMv2Jw4HkD6m-0jk_ILWU/edit)
* [Student Activity](https://docs.google.com/document/d/1GaVe1xpx4VIOsZx1YXWSoOa_q4IhN1_9u2Bjo4CtsDA/edit#heading=h.h50u4i55ybig)
* [Video: Confirmation Bias Explained](https://www.youtube.com/watch?v=yxDDrEA497E)
* [Infographic: Types of Confirmation Bias](https://www.verywellmind.com/thmb/bZ_fFbbeXZESuvfywqYX5ke1PiA%3D/768x0/filters%3Ano_upscale%28%29%3Amax_bytes%28150000%29%3Astrip_icc%28%29%3Aformat%28webp%29/what-is-a-confirmation-bias-2795024_FINAL-7c3ed57bf47a4c7fa0cb98920fcd041c.png)
* [Edpuzzle: Overconfidence](https://edpuzzle.com/media/60f1913734e88c41576743cb)
* [Article: Types of Overconfidence](https://www.psychologytoday.com/us/blog/stretching-theory/201910/theres-more-one-kind-overconfidence)
* [Article: The Psychology Behind Your Worst Investment Decisions](https://www.kiplinger.com/investing/603153/the-psychology-behind-your-worst-investment-decisions)

8.6 * [Lesson Guide](https://docs.google.com/document/d/1WuIVOTh3G3wfUrp6jbOoQxmJDSOmm7BV1oQOSmGdZB0/edit)
* [Student Activity](https://docs.google.com/document/d/1ew9afI6GYECqZnYKgrHOClmXf_QvI8Ksp9rUAWvwgxE/edit)
* [Video: Would winning the lottery make you happier?](https://www.youtube.com/watch?v=juO4zxsjSjw)
* [Graphic: The Hedonic Treadmill](https://cdn.corporatefinanceinstitute.com/assets/hedonic-treadmill1.png)
* [Video: How Much Money Do You Need to Earn to Be Happy?](https://www.youtube.com/embed/Y-s0_yD3NOw?start=0&end=325)
* [Article: Want Stuff? Why We Are Driven to Buy More](https://www.psychologytoday.com/us/blog/the-psychological-pundit/201906/want-stuff-why-we-are-driven-buy-more)
* [Infographic: The Hedonic Adaptation Cycle](https://static.wixstatic.com/media/41d235_4fe339b526b94d1eabf04cc96174a657~mv2_d_1416_1416_s_2.jpg/v1/fit/w_1000%2Ch_1000%2Cal_c%2Cq_80/file.jpg)
* [Infographic: Spend Better](https://sketchplanations.com/spend-better)
* [Article: Scientific Proof That Buying Things Can Actually Lead to Happiness (Sometimes)](https://www.fastcompany.com/3061516/scientific-proof-that-buying-things-can-actually-buy-happiness-sometimes)
* [Activity: CREATE: A PSA on Why We Shop](https://docs.google.com/document/d/182S9XTCAcfavKA5H5ly9Hn9SPWRIb-GA7F_PHYyjwFM/edit)
 |
| Week 26    | 8.7 I Saw it on Social Media Unit 8 Test Review Unit 8 Test |  **8.7: Students will be able to:*** Reflect on the various cognitive biases you have learned about in this unit
* Identify the variety of ways social media marketers use cognitive biases to influence consumer behavior
* Work with your peers to create a social media marketing strategy for a specific product
 |  8.7 * [Lesson Guide](https://docs.google.com/document/d/1bTbtZfwPlwXiF4QXe_GgwY_uyUnppd6meo0DD8y0lv8/edit)
* [Student Activity](https://docs.google.com/document/d/1tthpiFbjqGqCicoFPOOOC59xcUoiVWo7teZwQlQ59ow/edit)
* [Video: How Social Media Keeps You Poor!](https://www.youtube.com/watch?v=avj9aHiU13g)
* [Activity: PROJECT: The Ultimate Social Media Strategy](https://docs.google.com/document/d/1VcYUdSNRvxVRQsZjf9slznZaQu44HB1kvjtcYY8-MGI/edit)
 |
| Week 27    | **UNIT 9: CAREER**9.1 Career Basics 9.2 Choosing a Career  |  **9.1: Students will be able to:*** Identify different available career pathways
* Analyze the relationship between education, pay, and unemployment
* Recognize how different careers can be connected by similar skill sets
* Contextualize the minimum and median wage in your state

 **9.2: Students will be able to:*** Analyze potential careers based on salary, stability, growth, training, and responsibilities
* Explore different career options based on your interests
* Understand how to use an informational interview to gather details on a target career
 |  9.1 * [Lesson Guide](https://docs.google.com/document/u/2/d/1mIYDhyHaqvBJ8jOrzEopvc4sdic3goXXcIBD55e3JXU/edit?usp=sharing)
* [Student Activity](https://docs.google.com/document/d/1X3Hul-hnGg6F-ehoBCczYXcE8ih46vEla4YbNwFSjgA/edit?usp=sharing)
* [Data Crunch: DATA CRUNCH: What Job Characteristics Matter Most to College Grads?](https://docs.google.com/document/d/15Pocmx14Wib4pM2Vc6k9FKNx05zzF3ix4FOdGz7hpW0/edit?usp=sharing)
* [Video: Work or College?](https://www.youtube.com/watch?v=HJ4d-KFa-bI&list=PLdwlJ03a2xLio_3gJQE0RoODOTyWZHekG&index=37)
* [Article: Alternatives to College: What Are My Options?](https://www.nerdwallet.com/article/loans/student-loans/alternatives-to-college)
* [Video: FinCap Friday: Education Saves Jobs](https://www.youtube.com/watch?v=JaUC5WFaGtU)
* [Activity: MOVE: Career Comparison](https://docs.google.com/document/d/1pxn-05cZbRC0cPYGggCElKrb6fxuSYY3pM7GeRa9o_s/edit)
* [Activity: INTERACTIVE: What is the Most Common Job in Each State?](https://docs.google.com/document/d/1EOolXBInNEW_KTHZTpZQSY_NqDrUbujFZlZu0q1WryE/edit)
* [Reference: A Wide Range of Minimum and Median Wages Across States](https://drive.google.com/file/d/1GZl4ULZ5hXF1_Nebod878Vtg01G2QNWK/view?usp=sharing)

 9.2* [Lesson Guide](https://docs.google.com/document/d/1vfD7jTgebI6oC_42oZMqzmFP1eS2ST3XQHSYoe4PzbU/edit?usp=sharing)
* [Activity Packet](https://docs.google.com/document/d/1UEeIHvohYX4N_7xUZWrL8Vq6PfoXv5QfXzrfdozKEJ8/edit?usp=sharing)
* [Data Crunch: DATA CRUNCH: Which Careers Are the Biggest Gamble?](https://docs.google.com/document/d/1a9FDiodu71meuXVG3QIenAnaxV9RXF_-AikCfns9XUI/edit?usp=sharing)
* [Article: Dig Deeper Into the 15 Jobs on the Rise](https://www.linkedin.com/pulse/dig-deeper-15-jobs-rise-andrew-seaman/)
* [Article: How to Choose a Career](https://tallo.com/blog/how-to-choose-career/)
* [Activity: INTERACTIVE: Which Jobs Align with My Interests?](https://docs.google.com/document/d/1dHJHHQ1dJY1-OIE9B7YEKszELE4PDrB1p56pB6J1DGQ/edit)
* [Infographic: Grace’s Path to Success](https://dataqualitycampaign.org/wp-content/uploads/2019/04/Graces-Path-to-Success-Infographic.pdf)
* [Video: What’s an Informational Interview?](https://www.youtube.com/watch?v=lkeWSDKocAg)
 |
| Week 28    | 9.3 Workplace Skills 9.4 Finding a Job  |  **9.3: Students will be able to:*** Differentiate between hard skills and soft skills
* Identify skills necessary for a range of jobs
* Analyze the skills you currently have and those you will need to gain for a specific career
* Demonstrate the use of soft skills in different roleplay scenarios

 **9.4: Students will be able to:*** Use online job boards to find and read job postings for open roles that meet your career. goals and qualifications
* Prepare for and navigate career fairs and other networking events
* Write an elevator pitch that will leave a positive first impression
* Overcome imposter syndrome when applying for jobs
 |  9.3 * [Lesson Guide](https://docs.google.com/document/d/1EzD4NJrZN6XypR9yhhEjDdrGWKe6SIRfj8ycZWR6ZiQ/edit?usp=sharing)
* [Activity Packet](https://docs.google.com/document/d/1X0CbzSivzW1En69AqCGFhZaRkDbVdQzijU-OdNw7Cw4/edit?usp=sharing)
* [EdPuzzle: Hard Skills vs. Soft Skills](https://edpuzzle.com/media/5d81493840985a4072143db2)
* [Reference: The Importance of Soft Skills](https://docs.google.com/presentation/d/1h6xYDR3X3lxLBkvA57tmUQrFyTgHC2pi6WoRdb50-sA/edit#slide=id.gaedc829171_88_0)
* [Article: The Top 25 Soft Skills and 3 Ways to Get Them](https://www.forbes.com/sites/markcperna/2021/01/12/the-top-25-soft-skills-remote-workers-need-in-2021-and-3-ways-to-get-them/?sh=41bdae6d78bf)
* [Article: Employment Skills Listed by Job](https://www.thebalancecareers.com/employment-skills-listed-by-job-2062389)
* [Interactive: Skills Matcher](https://www.careeronestop.org/toolkit/Skills/skills-matcher.aspx)
* [Activity: Demonstrating Soft Skills](https://docs.google.com/presentation/d/1lww0409ffJzEA3u91PICQOwYECngHV2SkXr9BsXrydY/edit?usp=sharing)

 9.4* [Lesson Guide](https://docs.google.com/document/d/1-N5QJ2ipAfZskAWagOmnqBj1jvCoIV26DZPODwydH-4/edit?usp=sharing)
* [Activity Packet](https://docs.google.com/document/d/15WZHDtAhsySFqFCP4cbC0dsxOVvz0pOseRYCXXGLbR4/edit?usp=sharing)
* [Video: How to Plan Your Job Search and Find a Job Faster](https://www.youtube.com/watch?v=C3K-F0EPYcM)
* [Article: 6 Smart Ways to Use Job Boards to Find Your Next Gig](https://www.cnbc.com/2017/07/10/6-ways-to-use-job-boards-to-land-a-gig-and-one-stupid-mistake-to-avoid.html)
* [Video: How to Read a Job Posting](https://www.youtube.com/watch?v=RSrS2V-HOPg)
* [Reference: Practice Reading a Job Post](https://docs.google.com/document/d/1sd0qishzy2ddGwY5W6TyYaDhLJFrbWfRE2YkHSu6ih4/edit)
* [Article: The 8 Best Entry-Level Job Sites for College Graduates and New Alumni](https://www.thebalancecareers.com/best-entry-level-job-sites-2058517)
* [Article: Types of Career Networking Events to Attend](https://www.thebalancecareers.com/types-of-career-networking-events-2059736)
* [Video: How to Navigate a Career Fair](https://www.youtube.com/watch?v=UTQhWtcMFtk)
* [Video: Impress for Success](https://youtu.be/HjherMqCsfE)
* [Video: Michelle Obama Explains Imposter Syndrome](https://www.youtube.com/embed/dumm_XfHkmY?start=000&end=280)

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| Week 29    | 9.5 Your LinkedIn Profile 9.6 Resumes and Cover Letters  |  **9.5: Students will be able to:*** Explain the benefits of having a LinkedIn profile as a professional
* Create a LinkedIn profile and use it to advance your career and grow your network.
* Understand the importance of having a professional online presence

 **9.6: Students will be able to:*** Explain what a resume and cover letter are and how they are used in the hiring process
* Identify how a resume differs from a LinkedIn profile
* Write a resume with little to no work experience
* Create a resume and cover letter for yourself
 |  9.5* [Lesson Guide](https://docs.google.com/document/d/1sV7veSpdxUbmDK9vrLWjrKT37mjX9FnYUgWkNO7o1DY/edit?usp=sharing)
* [Activity Packet](https://docs.google.com/document/d/1HUqQFPQRn-fpQvgEt4bL1y2_z1yLPVkfCJM3SXM2Lo8/edit?usp=sharing)
* [Question of the Day: What is the minimum age requirement to create a LinkedIn account?](https://docs.google.com/presentation/d/1xzMLsGzwbRRODoE7_qrMw5hxS0rNsQh0KPgVovktvpQ/edit#slide=id.gb87fa63907_0_87)
* [Video: 6 Reasons You Need a LinkedIn Profile](https://www.youtube.com/watch?v=4PFkM8aBWBI)
* [Article: How to Make a Better LinkedIn Profile](https://www.thebalancecareers.com/tips-to-make-a-better-linkedin-profile-2062332)
* [Activity: CREATE: A LinkedIn Profile](https://docs.google.com/document/d/1VmdNwdWMK-o4-BW_wdqlBtwTi4B2T_tScVYhAUEsQt0/edit)
* [Video: Searching for Jobs on LinkedIn](https://www.youtube.com/watch?v=dVSUVluKivk&list=PLpQQipWcxwt_lhv7UuN5VkVWPAeocWslF&index=11)
* [Article: LinkedIn Networking: How to Cultivate Meaningful Connections Online](https://www.topresume.com/career-advice/meaningful-linkedIn-network-connections)
* [Video: Teen Voices: Oversharing and Your Digital Footprint](https://www.youtube.com/watch?v=ottnH427Fr8)

 9.6* [Lesson Guide](https://docs.google.com/document/d/1BZwYcDF5MPWjIfOFRcbZlAUTvxxYtVTv1JT4WjiYi-k/edit?usp=sharing)
* [Activity Packet](https://docs.google.com/document/d/10Tf47kpcrtZFTrj716BS7NgfKJA7NpHuenfr5qb-XTw/edit?usp=sharing)
* [Infographic: Resume Format](https://d4y70tum9c2ak.cloudfront.net/contentImage/Y25SmamPM2CUlpIsG5pC3lxRGEEzbF84qV41s6NqVP4/resized.jpg)
* [Video: What Should You Include on a Resume?](https://www.youtube.com/watch?v=VjdlraonW2s)
* [Article: Resume and LinkedIn Profile Writing: How Different Should They Be?](https://www.topresume.com/career-advice/how-different-should-your-resume-and-linkedin-profile-be)
* [Article: How to Write a Resume with No Experience (Plus Examples)](https://resumegenius.com/blog/resume-help/resume-with-no-experience)
* [Infographic: Resume vs. Cover Letter: What's the Difference?](https://d4y70tum9c2ak.cloudfront.net/contentImage/GH8o8FQUcUhvLLJsVCQHvzyW_1QOFeGdbQ0B2RX7jPA/resized.png)
* [Infographic: The Anatomy of a Perfect Cover Letter](https://d3ibl6bxs79jg9.cloudfront.net/wp-content/uploads/2020/09/cover-letter-include-1-768x894.png)
* [Video: How to Write a Cover Letter](https://www.youtube.com/watch?v=hrZSfMly_Ck)
* [Activity: CREATE: A Resume and Cover Letter](https://docs.google.com/document/d/15sECz9LMKKC6mv_PV9BiZz1Puiwr4DkBLHxWCn5HsxA/edit)

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| Week 30    | 9.7 Interviewing for a Job 9.8 Outcomes of a Job Interview  |  **9.7: Students will be able to:*** Incorporate multiple strategies to potentially generate interview opportunities
* Prepare yourself physically and mentally for a job interview
* Practice answering common job interview questions
* Recognize behavioral interview questions and develop a strategy for answering those questions
* Review appropriate ways to follow-up after an interview

 **9.8: Students will be able to:*** Professionally negotiate your salary
* Describe key job benefits
* Compare multiple job offers based on a variety of criteria to determine the best fit
* How to react and next steps to follow if you do not get offered the job
 |  9.7* [Lesson Guide](https://docs.google.com/document/d/1sfCrztBbrOAEv6TwJyXH0aSoepGGcl-YVzMyhxNhP3A/edit?usp=sharing)
* [Activity Packet](https://docs.google.com/document/d/1-gm_ecxkQxqFuzziUZcwi48xFnkoPfeCaQE5ictoU8s/edit?usp=sharing)
* [Article: 5 Fixable Job Search Mistakes That Are Holding You Back from Interviews](https://www.themuse.com/advice/5-fixable-job-search-mistakes-that-are-holding-you-back-from-interviews)
* [Video: Top Interview Tips](https://www.youtube.com/watch?v=HG68Ymazo18)
* [Article: How to Dress for an Interview by Industry](http://career-advice.monster.com/job-interview/interview-appearance/dressing-for-interview-by-industry/article.aspx)
* [Article: Acing Your Virtual Job Interview](https://www.northeastern.edu/graduate/blog/virtual-interview-tips/)
* [Video: Popular Job Interview Questions](https://www.youtube.com/embed/5dQ6t7g5Vpo?end=197)
* [Infographic: The STAR Interview Method](https://pilbox.themuse.com/image.jpg?url=https%3A%2F%2Fassets.themuse.com%2Fuploaded%2Fattachments%2F39825%2F5e93d895-ede0-42e0-9c97-53cf6735c031.jpg%3Fv%3D273332a32dce235072579dc9ed686f9b29e66135c6f82fdc9495d4b774b0c19e&prog=1&w=780)
* [Video: How to Prepare for a Behavioral Interview](https://www.youtube.com/watch?v=2EbgsRHLF9Y)
* [Activity: PROJECT: Who Aced the Interview Challenge?](https://docs.google.com/document/d/1DmwH-9_x1s4GZaQmcOShjrudcIddttiI2xNqoBpXYp4/edit?usp=sharing)
* [Article: What to Do After an Interview](https://www.indeed.com/career-advice/interviewing/what-to-do-after-an-interview)

 9.8* [Lesson Guide](https://docs.google.com/document/d/1iN1qBOnNnJRyJZ_tc5X0glHU-Npvi0EVetJC3vlnDBE/edit?usp=sharing)
* [Activity Packet](https://docs.google.com/document/d/1XXiQYMURgECEMBrNcsqhX7ABQjHcl8iYCEJMqZw31kY/edit?usp=sharing)
* [Video: How to Negotiate Your Salary](https://www.youtube.com/watch?v=Xap454_Nq2g)
* [Article: Understanding Your Employee Benefits](https://www.thebalancecareers.com/understanding-your-employee-benefits-2386304)
* [Data Crunch: DATA CRUNCH: Which Benefits Are Most Valued by Job Seekers?](https://docs.google.com/document/d/1RmJqIsriMyqnowYpiM-s9I8ljovn4eQFq6twCsnD9s8/edit?usp=sharing)
* [Article: How to Decide Between Multiple Job Offers](https://www.thebalancecareers.com/how-to-decide-between-two-job-offers-4154614)
* [Activity: COMPARE: Choosing Between Job Offers](https://docs.google.com/document/d/1wI_AzCuGAUZnaw8QMMEdLka5dGB30Jnucj1QFdIdkXI/edit?usp=sharing)
* [Article: What to Do When You Don’t Get a Job Offer](https://www.thebalancecareers.com/what-to-do-when-you-dont-get-a-job-offer-2061405)
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| MAT421: Personal Finance Pacing Guide 2022-2023  |
| Quarter 4  | Lesson Title  | Learning Objectives | Resources  |
| Week 31    | 9.9 Starting a New Job9.10 Career Success Unit 9 Test Review Unit 9 Test |  **9.9: Students will be able to:*** Read a pay stub and understand how taxes and other deductions are withheld to calculate your net pay
* Complete employee paperwork to initiate tax withholdings, direct deposit, health insurance, and 401(k) contributions

 **9.10: Students will be able to:*** Identify important tasks you might not have thought to do prior to starting your new job
* Explain the benefits of joining a professional organization and identify professional organizations that could help you grow in your career
* Effectively ask for a raise
* Create a plan that shows the career path you can take to get to your dream job
 |  9.9* [Lesson Guide](https://docs.google.com/document/d/1kDLOyYN4Xz0hnDB0MvIKplE_GdYyS_m50f0vcNFwydM/edit?usp=sharing)
* [Activity Packet](https://docs.google.com/document/d/1BoMPxfnPM4eYThjs1SqlqsIBPpAicO-mgvaXy5pUI0k/edit?usp=sharing)
* [Question of the Day: What percent of Americans do not receive a steady paycheck?](https://docs.google.com/presentation/d/1Ueafd5cDQXmEqIRnFLGzQrMU8juyRbheHp6FxPHPY1o/edit#slide=id.g1822743e2d_0_0)
* [Video: How to Read a Pay Stub](https://edpuzzle.com/media/5c1838585c0e2640f16a13f0)
* [Video: Tax Withholding](https://youtu.be/VXl69AC91Ak)
* [Activity: FINE PRINT: Pay Stub](https://docs.google.com/document/d/1dBfOf7JXlyegs06cCr2hkxX2yHP67ly8qz2je9sNvys/edit)
* [Article: Your Guide to Direct Deposit: How to Get Paid in 2021](https://www.policygenius.com/banking/what-is-direct-deposit/#who-can-use-direct-deposit)
* [Infographic: Reasons to Make the Switch to Direct Deposit](https://www.thebalance.com/thmb/AMttVjNpRgANFm3Exz5dgBrzxe4%3D/950x0/filters%3Amax_bytes%28150000%29%3Astrip_icc%28%29%3Aformat%28webp%29/how-to-set-up-direct-deposit-315294-EN_FINAL-ebcc1d4e9b394ff8a995c3e0b314f701.png)
* [Reference: Employer Responsibilities](https://docs.google.com/presentation/u/0/d/1Iv4T94b3w8pcKMhBRgdRboanKQWqnnT6FRVQy1N1z3Q/edit)
* [Video: The US's History of Employer-Sponsored Health Insurance](https://www.youtube.com/embed/dF3Dcol5XLg?start=045&end=201)
* [Video: What is a 401(k)?](https://www.youtube.com/watch?v=tP4zWCS4dMM)
* [Activity: PROJECT: First Week on the Job Means Paperwork](https://docs.google.com/document/d/1gDOlvizLXd4i9R0nPuvDBG68b0kslNtPJXQbuW6h8nI/edit?usp=sharing)

 9.10 * [Lesson Guide](https://docs.google.com/document/d/1F-tT8--HujMDGIcObRgJmv9_0xncpZ6r1Tmp_DpNB7s/edit?usp=sharing)
* [Activity Packet](https://docs.google.com/document/d/1xNnqx2VCzB8adEX9T6BsUImOywgLeKm8CoO6nvRnltA/edit?usp=sharing)
* [Article: How to Prepare to Start a New Job](https://www.thebalancecareers.com/how-to-get-ready-to-start-a-new-job-2061561)
* [Question of the Day: What’s the #1 Predictor of Career Success?](https://docs.google.com/presentation/d/1Py7rUjo8mdqbwzmz_0S1eApci2gGTiUuHdERVKnCmis/edit#slide=id.g1822743e2d_0_0)
* [Article: Want to Grow? Join a Professional Organization](https://www.inc.com/rhett-power/want-to-grow-join-a-professional-organization.html)
* [Article: List of Professional Associations & Organizations by Industry](https://jobstars.com/professional-associations-organizations/)
* [Video: How to Ask for a Raise](https://edpuzzle.com/media/5d792596e7205940c43e1238)
* [Activity: PROJECT: How Can I Get to My Dream Job?](https://docs.google.com/document/d/1CRzIyO_4HVUOmauduK18cef4WMDatrpu3Sdzy2l5X7c/edit?usp=sharing)
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| Week 32    |  **UNIT 10: TAXES**10.1 The U.S. Tax System 10.2 Important Tax Forms  |  **10.1: Students will be able to:*** Explain where income taxes are collected from and how they provide revenue for public expenses
* Describe how the progressive tax code, current tax brackets, and different taxes between states lead to individuals paying varying amounts of taxes

 **10.2: Students will be able to:*** Distinguish between common IRS forms and determine when and how each form is used in the tax cycle
* Explain the purpose of a W-4 and how withholdings impact your paycheck
* Carefully read the details of a W-2 form
 |  10.1* [Lesson Guide](https://docs.google.com/document/d/1LUIFBxRw9bpKoWXZXbr3oIebX4McFuDiJXBqoGyxlaY/edit?usp=sharing)
* [Activity Packet](https://docs.google.com/document/d/1L4Yw6Ot_CP97yls4C_0trsvPKpUY2A3rmZ4xI5o077Q/edit?usp=sharing)
* [Article: How Are My State Taxes Spent?](https://turbotax.intuit.com/tax-tips/state-taxes/how-are-my-state-taxes-spent/L3QgHAO7H)
* [Article: Local Tax Definition](https://www.investopedia.com/terms/l/localtax.asp)
* [Video: If Paychecks Could Talk](https://edpuzzle.com/media/62014427f9d1e342980c4a58)
* [Article: Payroll Tax [vs. Income Tax]](https://www.investopedia.com/terms/p/payrolltax.asp)
* [Activity: MOVE: Your Tax Dollar in Action](https://docs.google.com/document/d/1jbWinG8OzhbeW0WVBojH30NOIJXAs8ZB8xHtNnw2Pmc/edit)
* [Reference: 9 Types of Taxes in the US](https://drive.google.com/file/d/1mhSd6LG4Z6Kyz6PzHEgrB6TqA4R9pqXa/view?usp=sharing)
* [Video: Three Types of Tax Systems](https://www.youtube.com/watch?v=4M_iVOjE5wk)
* [Video: How Tax Brackets Actually Work](https://edpuzzle.com/media/5e555f6ece5d0840c1f51a45)
* [Article: Best & Worst States to be a Taxpayer](http://wallethub.com/edu/best-worst-states-to-be-a-taxpayer/2416/#detailed)
* [Activity: CALCULATE: What Affects How Much We Pay in Taxes?](https://docs.google.com/document/d/1Jl4L9fs4_Az69bIEMwNK-ssEIRCl-UfCsLmNg6F-dXE/edit)

 10.2 * [Lesson Guide](https://docs.google.com/document/d/1kcWXHeYmt1nd7iL6qX-kN9PCNKpDZzfjAHh3SXBzqGo/edit?usp=sharing)
* [Activity Packet](https://docs.google.com/document/d/1Hp7CVmyxuHeGCy6vB-rRdQwV5Awu3YXoA0RIlXVEa9s/edit?usp=sharing)
* [Activity: COMPARE: Tax Forms and Their Purpose](https://docs.google.com/document/d/1Wk2pJYB0YlitqnNW_HVErAGmPK8g--Yswow6i8jh-R8/edit?usp=sharing)
* [Video: What You Need to Know About Form W-4](https://edpuzzle.com/media/5e13d304ed78fa6d6499cb1c)
* [Activity: FINE PRINT: W-4 Form](https://docs.google.com/document/d/1ghxZ4QVQwv90bx1X76mPEiFmQfrMhzUJj6o9M7uttpU/edit?usp=sharing)
* [Video: What's a W-2 Form?](https://edpuzzle.com/media/5c4775f70904aa40ab631f57)
* [Activity: FINE PRINT: W-2 Form](https://docs.google.com/document/d/1e-qkylp0fLSWiaECWU5oNUI5bNPGmm33KVQqqUVCCak/edit?usp=sharing)
* [Activity: RESEARCH: The Tax Cycle](https://docs.google.com/document/d/1zKRFAkkxRzN0g1qkUX6wOuaNKXZc242O9Dl3B0VmImI/edit?usp=sharing)
 |
| Week 33    | 10.3 Do I Need to File a Tax Return? 10.4 Filing Your Taxes  |  **10.3: Students will be able to:*** Understand the factors that determine whether or not someone has to file a tax return
* Explain what a dependent is and establish if they can be claimed as a dependent by someone else on their tax return
* Determine whether someone has to file a tax return based on their specific situation

 **10.4: Students will be able to:*** Identify what they need to file their tax returns
* Distinguish tax credits from tax deductions and understand how they can lower their overall tax burdens
* Complete a 1040 form to file their tax returns
* Explain how to pay back any taxes they owe or how to maximize a tax refund
* Identify fees and penalties they will incur if they fail to file a tax return or pay back taxes owed
 |  10.3* [Lesson Guide](https://docs.google.com/document/d/1Epdjyzjte7XyahApi5rAX0asyitTJJ9C5baCLahT-6Q/edit?usp=sharing)
* [Activity Packet](https://docs.google.com/document/d/1vTp7yMOfpGtvLUITrYjFFVIaUzzIuh2FkVKUSjp4P98/edit)
* [Video: 2 Reasons to File Taxes Even if You Don’t Have To](https://bettermoneyhabits.bankofamerica.com/en/taxes-income/do-i-have-to-file-taxes)
* [Article: Tax Guide: Dependents](https://www.1040.com/tax-guide/taxes-for-families/who-can-you-claim/)
* [Reference: Earned vs. Unearned Income](https://docs.google.com/presentation/d/1bkouzeUhiL4h4qYZYREZeAC_Ak6_LFTIFCd38rUfL_Y/edit?usp=sharing)
* [Interactive: Quizlet: Taxes - Earned vs. Unearned Income](https://quizlet.com/374421902/taxes-earned-vs-unearned-income-flash-cards/)
* [Reference: Updated Tax Figures](https://docs.google.com/presentation/d/1iSaeKMkaNqjkblx29eDKdQ2JxWaBobT7fbJfI8rGo9o/edit#slide=id.p)
* [Reference: Do I Need to File a Return?](https://docs.google.com/document/d/1_MhZLBCOgtHYLDc0m0lFrESIrVObdxc4WCFA7SjLzNs/edit?usp=sharing)
* [Activity: PLAY: Should They File a Tax Return?](https://docs.google.com/presentation/d/1G2NPel0z3d-mR48ziqMkzQtvxA6ih1CxOgdK0l7yvAU/edit?usp=sharing)

 10.4* [Lesson Guide](https://docs.google.com/document/d/1mAlksY0EYdC0S4cd8C0jL4-LFAW8bJ8rFF4u3oqSm1c/edit?usp=sharing)
* [Activity Packet](https://docs.google.com/document/d/1Q1V3F4_r9inaEHz7WYysq8iZIQqml3ecSbeokhc29w8/edit)
* [Video: Teens Help with Taxes](https://www.youtube.com/watch?v=A88FjrbXdk8)
* [Reference: Tax Preparation Checklist for Teens](https://docs.google.com/document/d/18reCbS0LvGBOZ0ffhl8LfNxb23hdW9kbeXpSusB_uwY/edit)
* [Reference: Tax Deductions vs. Credits](https://drive.google.com/file/d/1_6aSqVHqMn5dgfNVZDoHLvJ4wxVzGVdN/view)
* [Reference: Standard Deductions vs. Itemized Deductions](https://docs.google.com/presentation/d/1O4DsmnlSFF9zem42X5fyGrNSyl-VTrvc3iEXzYewG3E/edit#slide=id.p)
* [Activity: CALCULATE: Completing a 1040](https://docs.google.com/document/d/1IsoNCqUjD0VnlJuWC6FAeXt3jyS8lQVxrrFI7wPlDB0/edit)
* [Article: 5 Things You Should Know About Filing State Income Taxes](https://www.creditkarma.com/tax/i/filing-state-income-taxes/)
* [Video: Ways to File Your Taxes](https://www.youtube.com/watch?v=IdmRkK6luvE)
* [Article: What Happens if They Find Mistakes on Your Tax Return?](https://pocketsense.com/happens-mistakes-tax-return-19664.html)
* [Video: Why Do I Owe on My Tax Return?](https://edpuzzle.com/media/5e13a87a3f780646578ef0a9)
* [Article: What to Do with Your Tax Refund](https://blog.mint.com/tax-tips/4-ways-to-maximize-your-tax-refund-031417/?utm_campaign=blogroundup&utm_medium=email)
 |
| Week 34    | 10.5 Dive Deeper into Taxes Unit 10 Test Review Unit 10 Test**UNIT 11: INSURANCE** 11.1 Insurance Fundamentals  |  **10.5: Students will be able to:*** Decide when it is best to itemize their deductions and when to take the standard deduction
* Differentiate between employees, contractors, and freelancers, and how that status affects their taxes
* Understand the tax implications of taking on multiple revenue streams
* Choose which types of investment accounts are best for their current and future tax situations

 **11.1: Students will be able to:*** Explain the fundamental ways that insurance companies provide coverage but also make money as a business
* Recognize the relationship between insurance premiums, deductibles, and coverage limits
* Determine the role of states in providing, regulating, and enforcing insurance requirements
* Acknowledge the costs of insurance fraud
 |  10.5 * [Lesson Guide](https://docs.google.com/document/d/1D3u2tL6dY9ZbGksstfaJ0eC4LN0dCvVrdVT8Et6nhas/edit?usp=sharing)
* [Activity Packet](https://docs.google.com/document/d/1grK6xYhil2E8eLiPLWKxVySJTKbmeJimHEX2ac2PBgo/edit?usp=sharing)
* [Reference: Standard vs Itemized Deductions](https://www.1040.com/assets/PDF/Deductions-TY21.pdf)
* [Article: Tax Deductions Guide and 20 Popular Breaks for 2020 and 2021](https://www.nerdwallet.com/blog/taxes/tax-deductions-tax-breaks/)
* [Video: Tax Tips When Filing for Multiple Jobs](https://youtu.be/UkKGN-9hKFw)
* [Article: Independent Contractors](https://napkinfinance.com/napkin/independent-contractor/)
* [Article: Taxes for Contractors](https://napkinfinance.com/napkin/taxes-for-contractors/)
* [Article: Freelancer Taxes: A Guide for Filing with a Side Gig](https://www.nerdwallet.com/blog/taxes/side-gig-affect-your-taxes/)
* [Video: Never Pay Taxes on Investment Earnings with a ROTH IRA](https://www.youtube.com/watch?v=4oF3j_eDEPU)
* [Article: The 3 Types of Income and How They're Taxed](https://docs.google.com/document/d/1jWAzaTmMrBCr81AUGlp9cq2tO--K1_CBGFwHEzakk3E/edit)

 11.1* [Lesson Guide](https://docs.google.com/document/d/1XWs4scnu8m55Jy9CIXct5D1fHFOTibky-cof5KrPOmg/edit)
* [Activity Packet](https://docs.google.com/document/d/1VpfOhGiYWbfMvssWzL9eHrOL7olKuAnk_RGNuALxdN0/edit)
* [Video: Intro to Insurance](https://vimeo.com/162189638)
* [Infographic: Four Types of Insurance Everyone Should Have](http://savvyadvisor.com/insurance/four-types-insurance-everybody-needs/)
* [Infographic: Insurance Premiums, Deductibles, & Limits](https://www.allstate.com/resources/Allstate/images/tools-resources-articles/insurance-basics/premium-limits-deductibles-infographic-desktop.jpg?v=40eb2a5e-d4e5-12f0-d905-e3b2f172119f)
* [Infographic: Relationship Between Deductibles and Premiums](https://allnationinsurance.com/wp-content/uploads/2019/02/relationship-between-insurance-deductible-premium-2.jpg)
* [Activity: MOVE: What Determines Your Insurance Premium?](https://docs.google.com/document/d/1KzxVgn5O59elhsS3ssR10en706vcn8C1EoIyzEQCUJE/edit?usp=sharing)
* [Article: Who Oversees Auto Insurance Companies?](http://www.autoinsurance.org/who-oversees-auto-insurance-companies/)
* [Activity: RESEARCH: Insurance in Your State](https://docs.google.com/document/d/1Fqo1d1OXFrvIz3cZkmPjeEk3d4wOxTFw9fHxt_tGhqQ/edit?usp=sharing)
* [Video: Fake ‘Slip and Fall’ Insurance Claims Can Cost You](https://www.newschannel5.com/news/national/fake-slip-and-fall-insurance-claims-can-cost-you)
* [Article: 2017 Driving in America Report: The Costs and Risks](https://www.nerdwallet.com/blog/insurance/state-of-driving/)
 |
| Week 35    | 11.2 Health Insurance 101 11.3 Finding a Health Insurance Plan |  **11.2: Students will be able to:*** Understand the importance of having health insurance
* Identify the various costs affiliated with having health insurance
* Explain how health insurance works and the different types of plans available to them
* Understand how government healthcare programs like Medicaid and CHIP work and who qualifies for them
* Explore steps they can take to lower their medical costs

 **11.3: Students will be able to:*** Understand how millions of Americans get their health insurance
* Explain the pros and cons of opting into your employer health plan versus buying your own
* Read the fine print on a health benefits form and shop around for a health insurance plan that works for you
* Determine what steps you can take if you are faced with expensive medical bills
 |  11.2 * [Lesson Guide](https://docs.google.com/document/d/1MLBkzOVu-nMPluAEbhwzd1YHkd3T9fWjrGRtQbG1nls/edit)
* [Activity Packet](https://docs.google.com/document/d/1eoBqwYdQbNf7vsWUT57flAH6IH1kvtzgF9MalZqc_sA/edit)
* [Question of the Day: What percent of children under the age of 18 visit an emergency room annually?](https://docs.google.com/presentation/d/1yTDqBR7nc6gwhpmRX_LWugzYNqg9GmWbfFtIEs5UETI/edit#slide=id.g1822743e2d_0_0)
* [Article: Why Do I Need Health Insurance?](https://www.thebalance.com/why-do-i-need-health-insurance-2385890)
* [Article: How Much Does a Hospital Stay Cost?](https://www.peoplekeep.com/blog/bid/325996/healthcare-infographic-how-much-does-a-hospital-stay-cost)
* [Video: Health Insurance Explained – The YouToons Have It Covered](https://edpuzzle.com/media/5d1d164c5a3e20409caf2fd2)
* [Reference: Different Ways to Get Health Insurance](https://drive.google.com/file/d/1iZzTkkHbz7Ic1IvaNtcsAj9cVYjgHBNb/view)
* [Activity: COMPARE: Types of Health Insurance Plans](https://docs.google.com/document/d/125LHxCAXMvti3g1k8rSAFeG1YByIoWJ2X5w6rW8jXKA/edit)
* [Article: Benefits and Costs of Catastrophic Health Insurance](https://www.valuepenguin.com/catastrophic-health-insurance#best)
* [Video: HSA vs FSA](https://youtu.be/YklHR7OXjQk)
* [Article: How Insurance Companies Set Health Premiums](https://www.healthcare.gov/how-plans-set-your-premiums/)
* [Article: How Much Does Health Insurance Cost Without a Subsidy?](https://www.ehealthinsurance.com/resources/affordable-care-act/much-health-insurance-cost-without-subsidy)
* [Video: What Is Medicaid?](https://www.youtube.com/watch?v=N5EovSvIMfE)
* [Article: Medicaid & CHIP Coverage](https://www.healthcare.gov/medicaid-chip/childrens-health-insurance-program/)
* [Article: Money Saving Tips If You Can’t Afford Health Care](https://www.thebalance.com/what-if-i-can-t-afford-health-care-2385888)

 11.3 * [Lesson Guide](https://docs.google.com/document/d/10OxM0wkInD5b-5oceXFUTBmL8JRX0XQjqEc1fW9BOOA/edit)
* [Activity Packet](https://drive.google.com/open?id=1Tfuxoy0rXpiL1KI7IGZhXPoVgfbXlYrPbKT2RP--QNI)
* [Data Crunch: How Do Americans Get Health Insurance?](https://docs.google.com/document/d/1YDaQ6At3PZhR_jdkNgnN0nObPjcdaSEde3EFfMfzrf0/edit?usp=sharing)
* [Article: Employer Health Insurance Versus Individual Plans](https://www.medmutual.com/For-Individuals-and-Families/Health-Insurance-Education/Health-Insurance-Basics/Employer-vs-Individual-Health-Insurance.aspx)
* [Reference: What is a Healthcare Marketplace?](https://docs.google.com/document/d/1YUBRn3f32Ghld9n1b4hqMFVTpXrsD7yum3O3OpSMtBg/edit?usp=sharing)
* [Article: The Marketplace in Your State](https://www.healthcare.gov/marketplace-in-your-state/)
* [Question of the Day: Until what age can a child stay on their parents’ health insurance?](https://docs.google.com/presentation/d/1EPzrBCLe9cHBjUCkcZe7zIxchMv0kOPjqqbaf9mOITA/edit#slide=id.g18210699ce_1_0)
* [Activity: FINE PRINT: Health Benefits Form](https://docs.google.com/document/d/1Lo8IX6IyW1HDkYvDcNrloBrOs8M5qxW6oBFQfBAZotI/edit?usp=sharing)
* [Article: What is the Value of Dental and Vision Insurance?](https://www.pivothealth.com/what-is-the-value-of-dental-and-vision-insurance-133022)
* [Data Crunch: Are Americans Worried About Unexpected Medical Bills?](https://docs.google.com/document/d/13nobcYUKtXoDbyLdQF3Hjssdl0OJQ7j5Yki0_IfZ8qs/edit?usp=sharing)
* [Article: What to Do When You Get Medical Bills You Can’t Afford to Pay](https://www.moneyunder30.com/paying-medical-bills-you-cant-afford)
 |
| Week 36    | 11.4 Auto Insurance 11.5 Home & Renters Insurance  |  **11.4: Students will be able to:*** Describe the main types of auto insurance policies
* Explain the relationship between deductibles, coverage limits, and premiums for auto insurance
* List factors that determine auto insurance premiums
* Determine legally required and recommended coverage levels
* Read the fine print of an insurance policy and determine what coverage is provided
* Identify steps to take immediately after an auto accident and successfully file a claim

 **11.5: Students will be able to:*** Distinguish the similarities and differences between renters and homeowner’s insurance
* Read the fine print of a rental insurance agreement and a homeowner’s insurance declaration page
* Appreciate why it is valuable to have insurance for your dwelling, regardless of whether you own or rent a home
 |  11.4 * [Lesson Guide](https://docs.google.com/document/d/1QshoG_HvtceBey-p2nxNayXhXe5v05YPak9iZZk_dpM/edit)
* [Activity Packet](https://docs.google.com/document/d/1h5TWd5VFm2dPuRCZ6mSzieM95Dzy62psyGfuOB6nYKQ/edit?usp=sharing)
* [Video: Understanding 5 Types of Car Insurance Coverage](https://www.youtube.com/watch?v=hcqvONNyImQ)
* [Article: Minimum Car Insurance Requirements by State](https://www.nerdwallet.com/blog/insurance/car-insurance/)
* [Reference: Deductibles and Coverage Limits](https://drive.google.com/file/d/0By47Aoq6evb8V0hHaHNySF9kaWs/view?usp=sharing)
* [Data Crunch: How Much Do Auto Insurance Rates Vary by Age?](https://drive.google.com/open?id=1sgTUFbCvNyUbEyAiIiUNsXIAxX9PD4OSoACjt0xzczE)
* [Video: 5 Factors That Affect Your Auto Insurance Payment](https://edpuzzle.com/media/5c37bf1d0077cd40eb5c3e55)
* [Article: How to Read a Car Insurance Policy](https://www.lelandwest.com/how-to-read-your-policy-declarations.cfm)
* [Activity: FINE PRINT: Auto Insurance Declaration Page](https://docs.google.com/document/d/1ppXM5kOr8h5YyZs9ka2lyqDmvqVkQVF5bbDGg_nRDXQ/edit)
* [Case Study: Fender Bender Frenzy!](https://docs.google.com/document/d/1RbH6d8wJoGKLdgUVq8dvBo8jYbBF6jN3wSpk-FVhayY/edit)
* [Article: What are the Consequences of Driving Without Insurance?](https://www.thezebra.com/auto-insurance/consequences-of-driving-without-insurance/#active)
* [Article: What Happens If Someone Drives Your Car and They Get in An Accident?](https://www.esurance.com/info/car/car-insurance-follows-the-driver-myth)
* [Video: Should You Buy Extra Rental Car Insurance?](https://www.youtube.com/watch?v=G74a7765F8w&feature=emb_logo)

 11.5 * [Lesson Guide](https://docs.google.com/document/d/1xG2qlYU1275ZFQPcbS74nVQoPo37HcQ89n0g97MxSU8/edit#heading=h.h50u4i55ybig)
* [Activity Packet](https://docs.google.com/document/d/1tAQVmkeDD2DDq1mXypHmkfqT2ddwxMwSEeLQFphhWpc/edit)
* [Question of the Day: What percent of renters carry a renter’s insurance policy?](https://docs.google.com/presentation/d/17xOg-CJRsehaiyKBPd5nmczZnjL-z8LE4_A_aOV_jWw/edit?usp=sharing)
* [Video: Insurance 101 - Renters Insurance](https://www.youtube.com/watch?v=8y23U2VkYDA)
* [Video: How to Get Renters Insurance (Apartment Hunting 3/3)](https://www.youtube.com/watch?v=sz6hZp6Zk_I&feature=youtu.be)
* [Interactive: What’s Your Stuff Worth?](https://www.allstate.com/anon/whatsyourstuffworth/wysw/index.aspx#0)
* [Activity: FINE PRINT: Renters Insurance Agreement](https://docs.google.com/document/d/1M579dMbtQ-w3BKoe7q_47iVd_egQQ1kTGtif3oToWyw/edit?usp=sharing)
* [Data Crunch: How Do Renters and Homeowners Insurance Compare?](https://docs.google.com/document/d/16K0UCx4IbB2c_ypAs1cHy2CqXERe_96gtGKOwBKRTOU/edit?usp=sharing)
* [Video: Homeowners Insurance 101 (Home Shopping 4/6)](https://www.youtube.com/watch?v=u4mp79V2kRc&feature=youtu.be)
* [Video: Sample of Homeowners Declarations Page](https://texasautohome.com/denton-texas-home-auto-life-insurance-sample-declarations-page/)
* [Video: If a Tree Falls on Your House, Does Homeowners Insurance Cover It?](https://youtu.be/JRaU_MhdR84)
* [Article: What Does Home Insurance Cover In 2021? | 65 Things We Found!](https://www.simplyinsurance.com/what-does-homeowners-insurance-cover/)

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| Week 37    | 11.6 Other Types of Insurance Unit 11 Test Review Unit 11 Test**UNIT 12: Consumer Skills** 12.1 Social Media & Influencers  |  **11.6: Students will be able to:*** Investigate other types of insurance, such as life insurance, long term disability, travel, extended warranties, cell phone, and pet insurance, and determine if they are worthwhile expenses
* Describe the cost and impact of larger societal forms of insurance, like Social Security

**12.1: Students will be able to:*** Analyze current teen spending habits
* Examine their role as a consumer and their consumer decisions
* Explain how social media and influencers can impact a consumer’s spending decisions
* Identify steps a consumer can take to decrease the influence of social media on their spending decisions
 |  11.6 * [Lesson Guide](https://docs.google.com/document/d/1sLddhOkM4QlL6_46tfK0-0uJYjR4opBn0uZDLHOV-S0/edit)
* [Activity Packet](https://docs.google.com/document/d/1R7TNB9tjMmIh_JijVyHxGOZsSusFELsphhRj5RQ4y18/edit)
* [Reference: Life Insurance Napkin](https://napkinfinance.com/napkin/life-insurance-definition/)
* [Video: What’s the Difference Between Term and Permanent Life Insurance?](https://www.youtube.com/watch?v=d-3wG8-9NN4&feature=youtu.be)
* [Article: Do You Need Life Insurance for Teenagers?](https://www.healthmarkets.com/resources/life-insurance/life-insurance-for-teenagers/)
* [Video: Long Term Disability Insurance 101](https://www.youtube.com/watch?v=669qsOnerUg)
* [Article: Social Security Napkin](https://napkinfinance.com/napkin/social-security/)
* [Article: Extended Warranties](https://www.lendingtree.com/auto/extended-car-warranty/)
* [Article: Is Smartphone Insurance Worth Buying?](https://www.consumerreports.org/insurance/is-smartphone-insurance-worth-buying/)
* [Video: Travel Insurance: To Buy or Not to Buy?](https://www.nbcdfw.com/entertainment/the-scene/Travel-Insurance-To-Buy-Or-Not-To-Buy-475806443.html)
* [Video: Is Pet Insurance Worth It?](https://www.youtube.com/watch?v=rd5vOSMxowE)
* [Article: 9 Valuable Credit Card Benefits You Might Already Have](https://www.forbes.com/advisor/credit-cards/9-valuable-credit-card-benefits-you-might-already-have/)

12.1 * [Activity Packet](https://docs.google.com/document/d/1i2CO3P73FmYe9Y425XxgUszeVXDWw2876cD3fmlW1Us/edit?usp=sharing)
* [Teen Spending Habits in 2021](https://www.lexingtonlaw.com/blog/credit-cards/teen-spending-habits.html)
* [TikTok Made Me Buy It](https://www.youtube.com/watch?v=NRaJ98J7ctM)
* [REFERENCE: What Does Social Media Influence Us to Buy?](https://docs.google.com/presentation/d/1-HB9W9jpDpbYraJ1ZtPIC0H71dPEa6TBUvxH4ptrNEc/edit#slide=id.p)
* [When deciding whether to follow an influencer on social media, what trait did teens say was most important?](https://docs.google.com/presentation/d/1-bT_tfxDij8bsJXDaATahmBCKz7hi0jt3wnp_vVRbkA/edit#slide=id.gdcc9a05d21_0_90)
* [Influencing the Influencers](https://www.youtube.com/watch?v=4RksLFJ7A2M)
* [Overspending Because of Social Media? Here's How to Stop.](https://www.chime.com/blog/overspending-because-of-social-media-heres-how-to-stop/)
* [ANALYZE: What is My Role as a Consumer?](https://docs.google.com/document/d/19U3b4lYpqVIxZserK30ZbPACYxv8G1hpoD17ximIE-g/edit)
 |
| Week 38    | 12.2 Advertisements & Dark Patterns12.3 Comparison Shopping  |  **12.2: Students will be able to:*** Identify ways advertisements work on your psychology
* Identify dark patterns you regularly encounter
* Learn why companies use dark patterns

 **12.3: Students will be able to:*** Understand what comparison shopping is, how it can help consumers, and when it makes sense to comparison shop
* Identify a variety of factors to consider when comparison shopping
* Explain how using tools such as browser extensions and price matching can help them find the best deal
* Consider the impact a consumer decision may have on the environment
 |  12.2 * [Activity Packet](https://docs.google.com/document/d/1ELqXaYM-dA_pBvKCydjQJkK29DxylStzPNj877XQtV4/edit?usp=sharing)
* [Video: Toyota, Built for a Better World](https://www.youtube.com/watch?v=oZZgv6IMzhw)
* [The 6 Ways of Influence](https://ofdollarsanddata.com/the-6-ways-of-influence/)
* [3 Sneaky Tactics That Websites Use to Make You Spend](https://www.ted.com/talks/wendy_de_la_rosa_3_sneaky_tactics_that_websites_use_to_make_you_spend)
* [How Dark Patterns Trick You Online](https://www.youtube.com/embed/kxkrdLI6e6M?start=0&end=330)
* [MOVE: Identifying Dark Patterns](https://docs.google.com/document/d/1L-mrHkUK-ThysdMZ2bKx9Q26-fWjdOmQj7r_f_3N0L4/edit)
* [INTERACTIVE: Terms and Conditions Game](https://docs.google.com/document/d/1qLFx1yZm5OID3_tedjeoohVgnRKBPZHrFpFxYSUoZn4/edit)
* [Subscription Companies Rethink Irksome Cancelation Practices](https://www.wsj.com/articles/subscription-companies-rethink-irksome-cancelation-practices-11638370800)
* [How to Protect Yourself from Dark-Pattern Practices](https://www.nbcdfw.com/news/consumer-reports/how-to-protect-yourself-from-dark-pattern-practices/2683358/)

 12.3 * [Activity Packet](https://docs.google.com/document/d/1mmte8BUIeoGMWEtWDDMwLQXYywb_ZVpoHlS6J6yGtKM/edit?usp=sharing)
* [Shopping Online](https://www.consumer.ftc.gov/articles/0041-shopping-online-infographic)
* [Are You Getting the Best Deal? 5 Things to Consider When Comparison Shopping](https://www.goodfinancialcents.com/are-you-really-getting-the-best-deal-5-things-to-consider-when-comparison-shopping/)
* [Big Box Stores vs. Small Retailers](https://www.investopedia.com/financial-edge/0212/big-box-stores-vs.-small-retailers.aspx)
* [Best Browser Extensions for Online Shopping](https://www.nbc12.com/2021/06/28/best-browser-extensions-online-shopping/)
* [How to Price Match](https://edpuzzle.com/media/620c383c6fea7b42d2fc710c)
* [Best Buy Price Match Guarantee](https://www.bestbuy.com/site/customer-service/price-match-guarantee/pcmcat290300050002.c?id=pcmcat290300050002)
* [Target Price Match Guarantee](https://help.target.com/help/subcategoryarticle?childcat=Price+Match+Guarantee&parentcat=Policies+%26+Guidelines&searchQuery=search+help)
* [Walmart Price Match Policy](https://corporate.walmart.com/policies#price-match-policy)
* [The Truth About Online Shopping](https://www.youtube.com/embed/tDvjQp1BaWA?&end=286)
* [MOVE: What Will You Buy?](https://docs.google.com/document/d/1kJ9_nhV_fivjz9SPO7B3WMccS85gayynpJISoMnVRCs/edit)

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| Week 39    | 12.4 Being a Savvy Customer 12.5 Scams & Fraud  |  **12.4: Students will be able to:*** Weigh subscription options for products and services
* Learn about hidden fees and how to avoid them
* Consider the benefits of buying goods second hand
* Evaluate various online marketplace options
* Learn how to stay safe when using buy/sell/trade marketplaces

 **12.5: Students will be able to:*** Define scams and fraud
* Identify red flags to look for in different types of scams and fraud
* Examine current trends for scams and fraud
* Recommend what steps someone should take if they are scammed
 |  12.4 * [Activity Packet](https://docs.google.com/document/d/1cvaTMJLrWEv9Ws-HDBhPm0WDrnCsXyb_aA4DKSnrRnA/edit?usp=sharing)
* [How much does the average consumer spend per month on subscription services?](https://docs.google.com/presentation/d/1YMRCp_j7NmGFpUGs4AWsazkytz3qRHVt6hJiE54ubGI/edit#slide=id.g115e886dfc8_0_88)
* [Subscriptions Everywhere! Clean Up Those Forgotten Monthly Fees](https://www.youtube.com/embed/1nDzaO7Hsnk)
* [How to Avoid Hidden Fees!](https://edpuzzle.com/media/6204545fefca6743026e449f)
* [Why You Need to Add Thrifting to Your To-Do List](https://sequinsandsales.com/benefits-of-thrifting/)
* [The Best Online Thrift Stores](https://remake.world/stories/style/the-6-best-online-thrift-stores/)
* [The Rising Popularity of the "Buy Nothing Project"](https://www.youtube.com/watch?v=G_FQkTdBpzM&t=1s)
* [Ways to Stay Safe When Using Facebook Marketplace](https://www.rd.com/list/facebook-marketplace-safety/)
* [Omnichannel Shopping in 2030](https://www.mckinsey.com/business-functions/marketing-and-sales/our-insights/omnichannel-shopping-in-2030)

 12.5 * [Activity Packet](https://docs.google.com/document/d/1a9h8TGV1BYchBpwZbxsAh1FnDWUUbmdZJZlQJkO9TsQ/edit?usp=sharing)
* [Question of the Day: Who loses money to fraud more often - people ages 20-29 or 70-79?](https://docs.google.com/presentation/d/1Y5cZJMly0SAD_viBkfBKKx1nRjywe5-tNdib_TwQVyc/edit#slide=id.g18267160ff_0_0)
* [REFERENCE: What is a Scam?](https://docs.google.com/presentation/d/1OiL47Txod11Q22CLftA8QjtOYOl2Bg1T1Y3Sa2SXTjI/edit#slide=id.p)
* [Every Scam Has One of These Red Flags: Ex-Con Man Frank Abagnale](https://edpuzzle.com/media/620d57efb684cb42b9ee3800)
* [Trends in Fraud](https://drive.google.com/file/d/1LMcOeSEVjyJiMVyKeubh5JGFgEfg8m0T/view?usp=sharing)
* [Social Media a Gold Mine for Scammers](https://www.ftc.gov/system/files/attachments/blog_posts/Social%20media%20a%20gold%20mine%20for%20scammers%20in%202021/social_media_spotlight.pdf)
* [New Scam Alert](https://www.youtube.com/embed/02Ynh0tsW9c?&end=114)
* [Warning Issued Over New Amazon Phone Scam](https://www.youtube.com/watch?v=KWsLAn6m_04)
* [5 Biggest Financial Scams (And How to Avoid Them)](https://edpuzzle.com/media/5e8df25f77b5d33f2e9b15be)
* [PLAY: Spot the Scam Signs](https://docs.google.com/presentation/d/1LKK7mkp5eGvPkeeGldg6jSv9HNykEvktuAbqYQsk8qM/edit#slide=id.g1198b278f94_0_39)
* [What to Do if You Were Scammed](https://www.consumer.ftc.gov/articles/what-do-if-you-were-scammed)

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| Week 40    | 12.6 Identity Theft Unit 12 Test Review Unit 12 Test |  **12.6: Students will be able to:*** Identify different types of identity theft, how they can occur, and the impact they have on your life
* Understand current trends about identity theft
* Identify the dangers of ID theft of minors
* Protect personal information through a variety of preventative measures
* Outline what steps to take if you are a victim of identity theft
 |  12.6* [Activity Packet](https://docs.google.com/document/d/1P_WfnjIpJ4sLx7ML6kGjo4G9uLvMmigiIxVYGESwyVI/edit?usp=sharing)
* [Can You Really Protect Your Identity Online?](https://www.pbs.org/video/is-my-identity-safe-from-hackers-sjtcau/)
* [COMPARE: Types of Identity Theft Part I](https://docs.google.com/document/d/1Jqu-RlBnfXu3fiEO_2dKsspK50cFfV3GoNdB_1cNo-A/edit)
* [Trends in Identity Theft](https://drive.google.com/file/d/1ueGP-_H_xKAAhi28iQ_yDIhSSW2k30LU/view?usp=sharing)
* [5 Ways Your Credit Card Info Might Be Stolen and How to Prevent It](https://www.bankrate.com/finance/credit-cards/5-ways-theives-steal-credit-card-data/)
* [Child Identity Theft: How to Prevent Kids from Becoming Fraud Victims](https://www.nbcmiami.com/responds/child-identity-theft-how-to-prevent-kids-from-becoming-fraud-victims/2630380/)
* [Protecting Yourself from Identity Theft](https://edpuzzle.com/media/5e89d36567d4583f14378bd3)
* [How to Recognize Identity Theft and What to Do About it](https://www.youtube.com/watch?v=0GGDKL7TVPo)
* [10 Tips for Data Breach Victims](https://www.identityforce.com/wp-content/uploads/2020/01/10-Tips-for-Breach-Victims_IdentityForce_Jan2020.jpg)
* [PROJECT: Launch an ID Theft Awareness Campaign](https://docs.google.com/document/d/1L4xc31oM74_IrmotX9ugXspILLVSWlVzJZvVK1o_YDU/edit)
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