

Curriculum Map: Financial Literacy and Planning

Course: FINANCIAL LITERACY AND PLANNING Sub-topic: General

Grade(s): 11

Course Description: This is a mandatory capstone course for all students. This course will set students up for success once they graduate. Students will explore and thoroughly plan and prepare for life after high school. The law portion of the course will provide an in-depth and extensive study in consumer law, civil law, criminal law, and court structure, rights/duties of minors and parents, explore real world court cases and attend the Lycoming County Courthouse to see a trial. The investment portion of the course will emphasize financial planning, as well as developing an understanding of retirement accounts, stocks, bonds, mutual funds, investment terminology and provide students with an attainable understanding of how they can invest. The financial portion of the course will cover financial responsibility, budgets, loans, credit, insurance, and provides students with the knowledge needed for financial success in their future. In the education section, students will participate in college preparation, such as researching appropriate colleges and majors, creating a Common Application, exploring the FAFSA, applying for scholarships, finalizing resumes, and participating in the mock interview process. Students whose goals do not include a university pathway will conduct similar work in exploring branches of the military or career fields not requiring postsecondary education. This course is designed to provide the student with practical knowledge which will not only benefit them in everyday life situations, but will also provide a valuable foundation for their future. This course is required for graduation.

Course Textbooks, Workbooks, Materials Citations: Moodle
South-Western: Law for Business, 14th Edition

Course Notes: All of our resources for this course can be found in our Moodle course Template and Google Drive folders.

Unit: Future Planning

Timeline: Week 1 to 4

Unit Description: In this unit students will explore possible paths to pursue in their future, educational expenses and financial aid, how to communicate professionally, and how to create professional documents they will need when applying for jobs.

Topic: Future Plans

Core Lesson Description: In this section the students will explore plans for their future after high school. They will research different paths available to them. We will take a deeper dive into both college and the military, the requirements needed for both and what to expect from each of option.

Core Lesson Student Learning Objectives: Describe the difference a college and a university
Describe the steps you need to take to obtain a masters degree
Describe the difference between a professional and research doctorate degree
Name some extracurricular activities colleges offer.
Know how many credits you need to earn to graduate.
Describe a few general education courses
Understanding preparation needed for an application packet
Know the different branches of the military.
Understand how the ROTC program works.

Core Lesson Essential Questions: What are your plans for your future?
Do you picture yourself pursuing college, the workforce, or the military?
What are the different levels of degrees you can earn in college?
What are some considerations to think about when choosing a college?
What are some requirements a college can make you meet?
What are the requirements to join the military?
What should you consider when choosing a career?

**Core Lesson
Materials:**

Personal Goals
Students will come up with five goals they want to accomplish between now and graduation.
They will make an infographic of it--Using Canva??

Google Form Survey Future Plans

Who am I on paper?

Job Search

College

Colleges, Universities, and Degrees Gallery Walk
Students will answer the question in Moodle while they read the posters in the hallway
Go over it after they are finished.

Degree Levels

Colleges Within

Considerations When Choosing a College
Students will complete a the Google Slide Deck
Go over it when they are finished

Extracurricular

Cost

Comparing College Towns

Majors, Minors, Credits Slide Deck
Present this, not much info, use Nearpod question if you want

Minors

Major Research

Application Process
Students will use the slide deck to answer the questions
Go over it when they are done

Admission Requirements

Admission Deadline

Military

Military Requirements
Students will answer the prompt
Then open the Military Requirements pdf and have them read through it with a partner and
discuss what they got right or wrong

Military Considerations
Go over this when they are done

Enlisting in the Military - You can show the video too.
Go over this when they are done

ROTC Programs - Probably show the video
Go over this when done

Topic: Financial Aid

**Core Lesson
Description:**

In this section, students will learn what is needed to fill out the FAFSA and how to fill it out to
apply for student aid. They will also learn what they are financially responsible for in the
future once they take out student loans.

**Core Lesson
Student
Learning
Objectives:**

Know the information needed to fill out the FAFSA.

Understand how you will have to pay back any students loans you take out.

Learn how to read a student aid award letter.

Understand the difference between a grant, scholarship, and a loan.

**Core Lesson
Essential
Questions:**

What is the FAFSA?
What does FAFSA stand for?
Why do I need to fill out the FAFSA?

**Core Lesson
Materials:**

Students will look at the Financial Aid Quizlet

FAFSA Video
Watch the FAFSA Video with the students
Have them fill out the questions
Go over it when Finished

FAFSA PowerPoint
Go over FAFSA PowerPoint with the students

Look at FAFSA Application with students
This is not to overwhelm them, but so they understand that they need information they don't usually know off hand, especially their parents' info.

Student Aid WebQuest
Go over when they are done

Award Letters
Students will review the example award letters to answer the questions
If students seem confused you might need to do this together
If not done together, go over it when they are done

Financial Aid Tips and Extra Info Gallery Walk
Students will answer the questions while they look at the slides hanging on the wall
Go over this when done
Open slide deck in Moodle so they have the resource

College Money Payback
Might need to do at least the first one together
Teacher Key

Topic: Communication

**Core Lesson
Description:**

In this section, students will learn valuable skills for professional communications. They will discover the ways to utilize email, telephone, and thank you letters in a professional setting. They will practice these skills to prepare them for the many times throughout their life that they will need to know them.

**Core Lesson
Student
Learning
Objectives:**

Know the necessary parts of a professional email.

Understand the proper way to make a professional phone call.

Practice making a professional phone call.

Describe what should be included in a thank you note.

Write a thank you note.

**Core Lesson
Essential
Questions:**

How do I write a professional email?

What are the differences between a professional email and a message to a friend?

When might I need to talk on the phone in a professional manner?

In what situation should I send a thank you card?

**Core Lesson
Materials:**

Email
Go over Email PowerPoint
Parts of an Email
Email Scenarios
Lost in Translation

Phone

Phone Call Padlet
Phone Calls
Go Over Phone Call Tips
Telephone Skills
There is a key within a bigger document called Telephone Skills Teacher Only
Let kids get together with partners and practice making phone calls

Thank Yous
Have you Written One?
Go over it when done
Go over the Thank You Notes Slide Deck
Thank You to a Teacher
Buy Thank You Notes for this activity

Topic: Professional Documents

Core Lesson Description: In this section students will discover how to create and format professional documents. They will learn a professional way to ask for a letter of recommendation. Students will write and format a resume and a cover letter.

Core Lesson Student Learning Objectives:

- Understand how to professionally ask for a letter of recommendation.
- Learn how to decide what information needs to be included in a resume.
- Understand how to format a resume.
- Know the proper format to write a cover letter in.

Core Lesson Essential Questions:

- What information do I need to give someone when asking for a letter of recommendation?
- Who should I ask for a letter of recommendation from?
- What is included in a resume?
- How do I write a cover letter?

Core Lesson Materials:

- Letter of Recommendation Info Sheet
Students will fill it out in Goodnotes
They can keep it generic and then edit it in the future when actually asking for a letter of recommendation
- Resume Writing Practice
- Fictional Character Practice - If you have time
- Student Resume
Students will create or update their resume
I would recommend they use Google Docs so they can edit it anywhere
I would also recommend they create it or save a copy of it in their personal Google Account so they have access to it after high school
They will have another student proof read it before handing it in
- Cover Letter Packet
Do this together, let them just bullet point stuff to write in a cover letter
- Cover letter
Students will write a cover letter according to the prompt
They will have another student proof read it for them before handing it in

Unit: Finance

Timeline: Week 4 to 10

Unit Description: In this unit, students will be introduced to Financial Planning and Responsibilities; Savings, Spending, and Budgets; Financial Institutions and Checking Accounts; Loans, Credit and Interest; Insurance and Taxes

Topic: Financial Planning and Responsibilities

Core Lesson Description: Within this topic we will explore the importance and responsibilities of successful financial planning for your future. We will also take a look at how to write SMART goals and how potential impact SMART Goals can have on your financial future.

**Core Lesson
Student
Learning
Objectives:**

- Explore personal financial choices.
- Learn to make informed financial decisions.
- Consider what it means to be financially responsible.
- Discover the role of decision-making in achieving goals

**Core Lesson
Essential
Questions:**

- What does it mean to be financially responsible?
- What are my financial goals and how can I achieve them?

**Core Lesson
Materials:**

All Course Lesson Materials can be found out on Moodle.

- Diagnostic Test
- Candy Bar Madness
- Personal Finance - Adult Interview
- Financial Capabilities Vocabulary
- Financial Scenarios
- Goals
- SMART Goal Makeover
- Money Habits
- Reaching Your Goals
- Financial Levels
- Unit Quiz

**Core Lesson
Key
Terminology &
Definitions:**

<https://quizlet.com/718382529/unit-1-financial-planning-and-responsibility-vocabulary-flash-cards/?x=1jqd>

**Core Lesson
Notes:**

Google Lesson Slides Notes --> https://docs.google.com/presentation/d/10UuUGNE09Rg6nMv3lsdec2K5ov8YF3j-NXcd_4rmS9I/edit?usp=sharing

Topic: Saving, Spending, and Budgeting

**Core Lesson
Description:**

In this lesson students will take a look at various saving and spending strategies. We will also review budgeting techniques as well as ways to create, track and edit both income and expenses. Students will put together concepts from the Financial Planning and Responsibilities topic and this topic to complete a summative project to plan a vacation.

**Core Lesson
Student
Learning
Objectives:**

- Identify Financial Institutions
- Define and explain checking and savings accounts
- Create a budget.
- Describe fixed expense versus variable expense
- Demonstrate steps to maximize savings over time.
- What's the difference between checking and savings account?
- How do I create accounts with a bank?
- How can I keep track of my cash flow?
- What is categorized under income versus expense?
- How do I maximize my savings?

**Core Lesson
Essential
Questions:**

**Core Lesson
Materials:**

See Moodle for Resources and Materials for these activities:

- Spent - Making Change Video and Reflection
- High Yield Savings Account Research
- Sinking Fund Approach
- Who's Breaking the Bank
- How to Curb Emotional Spending
- Three Value Categories
- The Bean Game
- Zero Based Budget
- Money Magic Game
- Envelope System
- Constructing a Budget
- Spent Budgeting Game
- Vocab Quiz
- Unit Assessment - Vacation Destination Project

**Core Lesson
Key
Terminology &
Definitions:**

<https://quizlet.com/724315902/unit-2-savings-spending-budgeting-flash-cards/?x=1jqd>

**Core Lesson
Notes:**

Google Slides Lessons Notes --> https://docs.google.com/presentation/d/1Zw1xewU1taRC7mGIGl0cK_RuXAAfvc0gMzmET0Lr50/edit?usp=sharing

Topic: Financial Institutions and Checking Accounts

Core Lesson Description: Within this topic, we will discuss and review various types of financial institutions and the available services they offer. We will take a look at checking account requirements and also dive into the process of correctly writing checks and keeping a checkbook register.

Core Lesson Student Learning Objectives:

- Identify local banks and credit unions
- Describe various types of accounts within financial institutions
- List the parts of a check
- Write out a check
- Record your monthly transactions

Core Lesson Essential Questions:

- What is the difference between a bank and a credit union?
- How do you open a bank account?
- What is a minimum balance?

Core Lesson Materials: All Course Lesson Materials can be found out on Moodle.

- Financial Institutions Doc
- Banks vs. Credit Unions
- Types of Credit
- Financial Institutions Google Slides
- Check FlipGrid
- Parts of a Check
- Quiz - Parts of a Check
- Quiz - Financial Institutions Quiz

Core Lesson Key Terminology & Definitions: <https://quizlet.com/214329940/financial-institutions-flash-cards/>

Core Lesson Notes: Google Slides Lesson Notes --> <https://docs.google.com/presentation/d/1qZ4fEnBOACjDM4MaPTTCMRwfMN6Z8y8L2MAVDWCWKn0/edit?usp=sharing>

Topic: Loans, Credit, Interest

Core Lesson Description: Within this topic, we will take a look at credit vs. debit cards, credit scores, credit mistakes and ways to manage your credit. We will dive into ways to purchase cars - including car loans and dangers of leasing cars. We will also take a look at home loans/mortgages and interest.

Core Lesson Student Learning Objectives:

- Describe difference between credit vs debit cards
- Identify credit, creditworthy, credit scores
- Compare purchasing car with cash, car loans or leasing
- Calculate interest rates.
- Calculate monthly payments.

Core Lesson Essential Questions:

- What does creditworthiness mean?
- What does APR mean?

Core Lesson Materials: All Course Lesson Materials can be found out on Moodle.

- Creditworthy
- Credit Card Commercials
- Debit is Everywhere
- Truth About Car Payments
- Car Buying Simulation
- Leasing Cars
- Buying a House
- Credit Scenarios
- Credit Score Reflection
- Interest Calculator
- Credit Mistakes
- Getting Rid of Debt Quiz
- Credit Quiz

Core Lesson Key Terminology & Definitions: <https://quizlet.com/214316199/credit-flash-cards/>

Core Lesson Notes: Google Slides Lesson Notes --> <https://docs.google.com/presentation/d/110RuilkZUuz4MsvsuRvQPKIW-oLQbCtc7ptM-JAoduM/edit?usp=sharing>

Topic: Insurance

Core Lesson Description: In this unit, students will take a look at various types of insurance including health, auto, renters/home insurance and life insurance. Students will review various aspects and have a better understanding of the types of coverage, premiums, and deductibles

Core Lesson Student Learning Objectives:

- Explain the fundamental ways that insurance companies provide coverage
- Recognize the relationship between insurance premiums, deductibles, and coverage limits
- Understand the importance of having health insurance

Core Lesson Essential Questions:

- What are the four types of insurance everyone should have?
- What is the relationship between premiums and deductibles?
- Why is it important for you to have health insurance even if you are young and healthy?

Core Lesson Materials: All Course Lesson Materials can be found out on Moodle.

- Insurance Fundamentals
- Factors that Affect Premiums
- Health Insurance Comparison
- Health Insurance Explained
- Deductibles, Premiums
- Health Insurance Review Questions
- Understanding 5 Types of Car Insurance
- Auto Insurance Scenarios
- Deductibles and Coverage Limits
- 5 Factors that Determine Auto Insurance Rates
- Case Study Fender Bender Frenzy
- Insurance Questions
- Renters and Home Insurance
- Quiz

Core Lesson Key Terminology & Definitions: See Quizlet --> <https://quizlet.com/743380895/fin-lit-unit-5-insurance-flash-cards/?x=1jqt>

Core Lesson Notes: Google Slides Lesson Notes Material --> <https://docs.google.com/presentation/d/1xx1jbmTCJsjd8zCh-GNdmol2hC5BnweWMz4mQfa553A/edit?usp=sharing>

Topic: Taxes

Core Lesson Description: Within this topic, we will take a look at the various aspects of taxes. We will take a look at the taxes deducted from our pay, the various tax forms, how taxes affect teenagers and the steps to take to prepare for tax return and how to complete a 1040 form to file taxes.

Core Lesson Student Learning Objectives:

- Read and understand a pay stub
- Explain the difference between gross and net pay
- Compare tax forms and their purpose
- Analyze a W-4 form
- Identify key facts about taxes and the tax cycle
- Explain who qualifies to be claimed as a dependent for tax purposes
- Determine whether or not a person is required to file taxes
- Identify the different forms needed to prepare their taxes
- Compare different methods of preparing federal and state taxes
- Analyze a W-2 form
- Complete a 1040 form to file their taxes
- Determine whether or not a person is required to file taxes
- Identify the different forms needed to prepare their taxes
- Compare different methods of preparing federal and state taxes
- Complete a 1040 form to file their taxes

Core Lesson Essential Questions:

- What information can be found on your pay stub?
- What is the difference between a W-2 and W-4 form?
- Who qualifies to be claimed as a dependent for tax purpose?
- Who is required to file taxes and what forms are needed?
- What are the different methods for preparing federal and state tax returns?
- Who is required to file taxes and what forms are needed?
- What are the different methods for preparing federal and state tax returns?

Core Lesson Materials: All Course Lesson Materials can be found out on Moodle.

- Pay Stub Analysis
- Pay Stub Review
- W-4 Form Analysis
- Identifying Tax Forms
- W-2 Analysis

- Claiming Dependents
- Should I File a Tax Return
- Tax Bracket Information
- Completing 1040
- Employment and Taxes
- Tax Simulation
- Quiz
- Test

Core Lesson

Key

Quizlet - <https://quizlet.com/782708467/fin-lit-unit-10-filing-taxes-flash-cards/?x=1jqt>

Terminology & Definitions:

Quizlet - <https://quizlet.com/753789044/fin-lit-unit-6-taxes-flash-cards/?x=1qqt>

Core Lesson

Notes:

Google Lessons Slide Notes --> <https://docs.google.com/presentation/d/14xnJP97BiEY7q305AidWg2CtAbipGIKNMJ29ZdJo51Q/edit?usp=sharing>

Topic: Investments

Core Lesson

Description:

Within this topic we will take a look at a variety of investment options and in particular spend some time understanding the stock market, how it works and where to begin. We will discuss why you should be investing, benefits and risks of investing as well as how to in funds and for retirement.

Core Lesson

Student

Learning

Objectives:

- Define investing and distinguish it from saving and trading
- Identify reasons for investing, including outpacing inflation
- Analyze how compounding builds wealth over time
- Experience making a variety of investment decisions through an interactive simulation
- Explain what the stock market is and why companies and investors choose to participate in the stock market
- Summarize long-term trends in the stock market
- Experience why it can be difficult to predict trends in the stock market
- Explain what stocks are and how they can make money from investing in them
- Identify ways to minimize risk when investing in stocks
- Read a stock quote and evaluate a stock's performance over time
- How is investing different from saving and trading?
- Why do you want to start investing early?
- What is the stock market?
- What are stocks and how can you make money by investing in them?

Core Lesson

Essential

Questions:

Core Lesson

Materials:

All Course Lesson Materials can be found out on Moodle.

- Why Should I Invest
- Build Your Stax
- What is the Stock Market
- Beat the Market
- Joining the Market
- Investing Basics - Stocks Video Review
- Personal Finance Lab
- Stock Wish List
- Investing Tips
- Quiz

Core Lesson

Key

Terminology & Definitions:

Quizlet --> <https://quizlet.com/760198074/unit-7-investments-flash-cards/?x=1jqt>

Core Lesson

Notes:

Google Slides Notes --> https://docs.google.com/presentation/d/1XD3VqKwDUzCn120f5tK4w_90KaXZ8QvBnlzi_U80j0/edit?usp=sharing

Topic: Career and Future Planning

Core Lesson

Description:

Within this topic we will take a look at several focus points. First we will explore career basics, choosing a career, and workplace skills to be successful. Then we will take a look at paths after high school including the workforce, colleges and universities, and military. We will also take a look at the process for paying for college including understanding net price vs. sticker price, completing the FAFSA and analyzing award letters.

Core Lesson

Student

Learning

Objectives:

- Identify different available career pathways
- Analyze the relationship between education, pay, and unemployment
- 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
- 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.

Unit: Investment

Timeline: Week 12 to 13

Unit Description: Students will learn how to invest responsibly and smart. They will explore compound interest, inflation, begin to understand their risk tolerance, discover the basics of how the stock market functions, and the importance and resources for investing for retirement.

Topic: Inflation and Risk

Core Lesson Description: Students will learn how inflation decreases the value of their money overtime and how investing is needed to help combat that. They also start to discover their risk tolerance when it comes to investing.

Core Lesson Student Learning Objectives:

- Students will be able to calculate the rate of inflation compared to their earnings.
- Students will be able to define the time value of money.
- Students will be able to describe their risk tolerance.

Core Lesson Essential Questions:

- How much am I willing to risk when investing?
- Are there ways to reduce the possibility that I'll lose money?
- How much is the rate of inflation?

Core Lesson Materials:

Inflation and Risk Lesson

1. Students will review Inflation and Risk Quizlet
2. Inflation and Risk PowerPoint and [Nearpod](#)
 - a. Nearpod slide 1, PowerPoint slide 1
 - b. Nearpod slide 2, PowerPoint slide 2
 - c. Nearpod slide 3, PowerPoint slide 3
 - d. PowerPoint slide 4, Nearpod slide 4
3. Inflation Video
 - a. They can do this separately or together as a class
4. PowerPoint slide 5
5. Time Value of Money Video
6. Pay Raises Moodle Assignment
7. Pay Raises Slides in PowerPoint to explain
8. Reasons to invest PowerPoint Slide with Nearpod slides 5-9
9. The Language of Investing PowerPoint Slide with Nearpod 10-11
10. Nearpod slide 13
11. Take the Risk Moodle Assignment
 - a. Discuss when students are finished
12. Wealth Distribution Video
13. Inflation and Risk Quiz

Core Lesson Key Terminology & Definitions:

<https://quizlet.com/215872186/inflation-and-risk-flash-cards/>

Topic: Stock Market

Core Lesson Description: Students will learn the basics of investing in the market, explore various stock market terms, discover the importance of diversification, and how to be responsible in investments.

Core Lesson Materials: Stock Market Quizlet
Own a Piece of the Business
Go over Why Stocks
Ticker Symbol Nearpod
Stocks, Prices, Highs, and Lows - Show kids how to find it first
Diversification - Talk about it, watch video if you want
Understanding the Dow Jones
Investing Rule of Two Gallery Walk - Print from Moodle if you haven't already
Robo Investor Research
Asset Mix
I talk about the S&P 500
It tracks the 500 biggest companies in the stock market
An S&P index fund is a great long term investment, because it is basically just the market
Even professional investors historically cannot do better than the market as a whole
Stock Market Quiz?

Topic: Investing for Retirement

Topic: Cryptocurrency

Topic: Investing with Compound Interest

Core Lesson Description: Students will learn the importance of investing and how it will earn more money than just keeping money in a savings account.

Core Lesson Student Learning Objectives: Calculate simple interest
Calculate compound interest
Explain the difference between simple and compound interest

Core Lesson Essential Questions: How does interest and investing affect my money?
How can investments lead to increased wealth
Why is it important to pay yourself first?

Core Lesson Materials: Investing with Compound Interest Quizlet

Padlet – Pay Yourself First

Investing with Compound Interest PowerPoint

Pay Yourself First
-Save before you spend
-Why do people save?
-Achieve a goal
-Large purchase
-College
-Emergencies
-Enjoy seeing money grow

Americans Save Too Little
-US Bureau of Labor Statistics reports that we spend on average 97% of our disposable income.
-What is disposable income?
-It is after-tax income. What we actually bring home as a paycheck.
-For teens
-Allowance and gifts
-In other words we only save 3.%

If you could have \$100 now or \$150 later, which would you choose? (Nearpod)
-In finance, waiting often means the opportunity to earn more money

Millionaires – True or False? (Nearpod)
Millionaires usually work in sports, entertainment or lead gigantic Fortune 500 companies.
Athletes and entertainers are notorious for squandering their money until they're broke.
Actually, half of all millionaires are self-employed or own a business.

What does wealth mean to you? (Moodle Assignment)
-Share out

Read Wealth PDF

Earn Money With Savings and Investing Google Slides

Saving and Investing Can Earn Money

- Principle – Initial amount invested
- Interest- Percentage of money earned on top of money invested
- Paid as an incentive to keep your money somewhere
- Banks
- Use your money to provide loans to other people
- Rate of Return- Amount gained or lost on an investment over time

Saving and Investing Can Earn Money

- Liquidity – The ease with which savings or investments can be turned into cash
- Risk - The chance of losing some or all of the money invested
- Young vs. Retirement age
- Answer- Young, you have time to earn the money back if you lose it

Back into Power Point for the compound interest slides

Calculating Simple Interest

- Interest = $P \times R \times T$
- Interest = Principle (amount of initial saving) x Rate (of interest being paid on savings) x Time (in years)
- Example:
 - Simple Interest – if you invest \$100 at 8% for 3 years
 - Interest = $(\$100) \times (.08) \times (3) = \24.00
 - Total \$124.00 in 3 years
 - Complete some on your own

Calculating Simple Interest assignment in Moodle

Compound Interest

- Compounding- A process whereby the value of an investment increases exponentially over time due to compound interest
- Compound interest- Interest which is calculated not only on the initial principal but also the accumulated interest of prior periods

Calculating Compound Interest

- F= Final Amount including the principal
- P= the principal amount
- i= Interest Rate Per Year
- n= the number of years invested
- F= $P(1+i)^n$

Calculating Simple and Compound Interest Moodle assignment

- Will probably have to do the first one with them

The Power of Compound Interest

The Rule of 72 - PDF go over it with the class

The number of years it will take for savings to double with compound interest

- 72 divided by the interest rate= the number of years it will take for savings to double with compound interest
- Compound interest at 8% for 9 years
- 72 divided by 8 = 9 years
- At the end of nine years, \$100 will increase to \$200

Save vs. Invest assignment in Moodle

Savings Options assignment in Moodle

Windfall PowerPoint then Moodle Assignment

- Unexpected increase in cash to save and invest

Inequalities of Investing

Investing with Compound Interest Quiz

Core Lesson

Key Terminology & Definitions:

<https://quizlet.com/215636869/savings-with-compound-interest-flash-cards/>

Unit: Law

Timeline: Week 14 to 18

Unit

In this unit students will learn about the origins of the laws in America, the kinds of laws we

Description: have at each level of government, the laws that affect parents and minors, and how various crimes are classified.

Topic: Kinds of Law

Topic: Laws for Minors

Topic: Crimes

Topic: You Be the Judge