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| **P R O J E C T O V E R V I E W** | | | | | |
| **Name of Project:** Show me the Money! | | **Duration (days):** 19 | | | **Written For:**  Period Schedule Trimester  Block Schedule Semester |
| **Subject/Course:** JAG | **Teacher(s):** Jones | | **State:** SC | | **Grade Level(s):**  7/8 Alternative Ed.  9/10 Out of School  11/12 Any |
| **Other Subject Areas to be Included:** math | | | | | |
| **Project Summary**  What will the students be doing? What challenges will they face? What is the purpose? | In small groups, students will construct a project that demonstrates their ability to create a financial plan that will set them up for future success, examining the various components of financial literacy along the way. | | | | |
| **Driving Question**  What problems/questions will students be learning about? | How can I achieve financial success? | | | | |
| **Entry Event**  How will you introduce the topic in an engaging way? | Video: <https://bethkobliner.com/video/snls-kate-mckinnon-and-beth-kobliner-talk-money-with-kids-fun-with-financial-literacy/>  Reality check quiz:  <https://www.jumpstart.org/what-we-do/support-financial-education/reality-check/> | | | | |
| **Public Product**  How will students be able to demonstrate what they have learned? | **Team:** Project | | | **Presentation Audience**  Class  School  Community  Experts  Web  Other: Click here to enter text. | |
| **Individual:** Self-reflection on project work | | |

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| **P R O J E C T O V E R V I E W** | | | |
| **Competency Attainment**  What competencies should students understand, know, and be able to do as a result of this PBL? | **What competencies will you introduce in this project?** (Level 1):  L11 J102 Participate in assessments and utilize results.  J103 Articulate personal values  K107 Differentiate between opinion and fact  K108 Identify and demonstrate key communication skills  K109 Express needs and wants  K110 Listen and contribute appropriately in a group situation  L111 Use a method of time management  L112 Establish long-and short-term goals  L113 Demonstrate organizational skills  N117 Demonstrate an understanding of decision making  Q129 Describe the future, including personal and career potential  Q130 Demonstrate understanding of social and cultural diversity  Q131 Apply concepts related to living on their own in the ‘real world”  R132 Access key local resources  R133 Demonstrate understanding of earning, spending and saving  R134 Develop a budget  **What competencies will be in progress during this project?** (Level 2):  K10J102 Participate in assessments and utilize results.  K107 Differentiate between opinion and fact  K109 Express needs and wants  K11K110 Listen and contribute appropriately in a group situation  L11L112 Establish long-and short-term goals  L11L113 Demonstrate organizational skills  N117 Demonstrate an understanding of decision making  Q129 Describe the future, including personal and career potential  Q131 Apply concepts related to living on their own in the ‘real world”  R132 Access key local resources  R133 Demonstrate understanding of earning, spending and saving  R134 Develop a budget  **What competencies will students be able to demonstrate mastery by the end of the project?** (Level 3):  K10 K107 Differentiate between opinion and fact  K109 Express needs and wants  K11K110 Listen and contribute appropriately in a group situation  L11L112 Establish long-and short-term goals  Q131 Apply concepts related to living on their own in the ‘real world”  R132 Access key local resources  R133 Demonstrate understanding of earning, spending and saving  R134 Develop a budget | | |
| **Formative Assessments**  (Check all that apply or add your own)  How will you assess student learning throughout the PBL? | Checklists | Notes | Plans/Outlines/Prototypes |
| Concept Maps | Online Test/Exams | Quizzes/Tests |
| Journal/Learning Log | Practice Presentations | Rough Drafts |
| Other (see PBL Library for ideas): Gallery walk | | |
| **Summative Assessments**  (Check all that apply or add your own)  How will you assess student learning at the completion of the project? | Essay | Oral Presentation w/Rubric | Peer Evaluation |
| Multiple Choice/Short Answer Test | Written Final w/ Rubric | Self-Evaluation |
| Other (see PBL Library for ideas): Click here to enter text. | | |
| **Reflection Methods**  (Check all that apply or add your own)  How will you provide intentional opportunities for students to reflect on learning throughout the PBL? | Journal/Learning Log | Fishbowl Discussion | Survey |
| Whole-Class Discussion | Focus Group |  |
| Other (see PBL Library for ides): Gallery walk | | |

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| **P R O J E C T O V E R V I E W** | | | |
| **Career Association**  How will you build student leadership into the PBL? Think of natural ways to build leadership, extend ownership, and empower your students through this project. | **Which CA Goal(s) will be covered in this PBL?**  Leadership  Community Service  Career Prep  Civic Awareness  Social Awareness  Fundraising  Other: Click here to enter text. | **What roles will your officers lead in planning?**  Leadership: Assist with leading activities  Community Service: Can share financial literacy information with others  Career Prep: Finding a guest speaker or class mentor  Civic Awareness: Promote awareness for good credit  Social Awareness: Finding a guest speaker or class mentor  Fundraising: Click here to enter text.  Other: Click here to enter text. | |
| **How will you incorporate committees, or the rest of your class?**  Leadership: Assist with leading activities  Community Service: Can share financial literacy information with others  Career Prep: Consider future wages in planning project  Civic Awareness: Promote awareness for good credit  Social Awareness: welcoming and thanking speakers and mentors  Fundraising: Click here to enter text.  Other: Click here to enter text. | |
| **Which Career Pathways will be incorporated into this PBL?** | | **Which employers/businesses will you work with throughout this project?**  Those in the field of personal finance | |
| Agriculture, Food & Natural Resources  Architecture &Construction  Arts, A/V Technology &Communications  Business Management &  Administration  Education & Training  Finance  Government & Public Administration  Health Sciences  Hospitality & Tourism | Human Services  Information Technology  Law, Public Safety, Corrections &  Security  Manufacturing  Marketing  Science, Technology, Engineering &  Math  Transportation, Distribution &  Logistics |
| **Employer Engagement Strategy**  How will you utilize employer connections to increase relevance? | **Circle One:**  Meet and Greet  Classroom Presentation  Project Observation  Skype/Webinar  Mock Interview  Other: Click here to enter text. | **Circle Two:**  Service Learning  Company Tour  Mentoring  Co-Develop PBL/Scaffolding  Critique of Public Product  Other: Click here to enter text. | **Circle 3:**  Job Shadow  Limited Time Work Experience  Pre-Apprenticeship  Internship/Apprenticeship  Summer Job  Other: Click here to enter text. |

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| **P R O J E C T O V E R V I E W** | | | |
| **Scaffolding**  *\*this is a high level overview, details can be found in the Student Learning Guide*  What lessons, exercises, and activities will be integrated into the project that build a student’s understanding and experience with the content?  How is this scaffolding be leading students towards the Driving Question and ultimately to a high-quality Public Project? | **Prior to the Project Beginning:**  (What do you need to do to prepare for the project to begin?)   * Plan the project calendar * Make copies of all project handouts or load to online Classroom * Arrange for business partners to speak, mentor, and critique student projects   **Launching the Project:**  (How will you SPARK their attention?)  Video: <https://bethkobliner.com/video/snls-kate-mckinnon-and-beth-kobliner-talk-money-with-kids-fun-with-financial-literacy/>  Reality check quiz:  <https://www.jumpstart.org/what-we-do/support-financial-education/reality-check/>  **Introduce the “Show Me the Money” PBL:**  In small groups, you will create a financial plan that will set you up for future success. This plan will include short and long term financial goals, identify the difference between needs and wants, outline a spending and savings plan, explain banking and the use of credit/loans, summarize the need for insurance, and examine how to protect yourself as a consumer.  **Project Navigation:**  (What are the main ideas and lessons you will need to take from the first day, through completion of the PBL?)  Creating goals, listing needs and wants, understanding insurance and credit, developing a financial plan to include spending and savings, learning about consumer protection, Show Me the Money project, final reflection. | | |
| **Accommodations**  What modifications will you need to make to fit the needs of all students in your classroom? | **Adjustments may be made based on 504 or IEP accommodations** | **Revision & Critique**  How will you provide opportunities for students to review their work and provide feedback for improvement? | Students will have scheduled times for peer review and both scheduled and unscheduled instructor feedback |
| **Resources**  How will you incorporate business professionals, employers, community leaders, organizations, technology, funding and other resources to implement this project? | **WHO will you be incorporating?**  School Staff  Business Professionals/Employers  Community Leaders/Organizations  Technology  Other: Click here to enter text. | **HOW will you be incorporating? (please describe)**  Business professionals will serve as guest speakers, mentors, and will critique students’ projects.  Students will use technology to research the components of their project. They may also incorporate technology into their projects if they choose to. | |

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| **S T U D E N T L E A R N I N G G U I D E** | | |
| **Project Title:** Show Me the Money! | | |
| **Driving Question:** How can I achieve financial success? | | |
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| **Description of Activity/Product**  What will students, specialists, guests, etc. be doing during this portion? | | **Learning Outcomes/Targets**  What knowledge, understanding & success skills will  students need to successfully complete this portion? |
| Formative  Final Product | Online Reality Check quiz. | I can pre-assess my knowledge of financial literacy |
| Team  Individual |
| Formative  Final Product | Individual students will list 3 short term, 3 mid-range, and 3 long term goals. | I can create short term, mid-range, and long term goals |
| Team  Individual |
| Formative  Final Product | Activity on opportunity cost: <http://peped.org/economicinvestigations/activity-core-concept-2-opportunity-cost/> | I can understand how opportunity cost will influence financial decisions. |
| Team  Individual |
| Formative  Final Product | Wishful wants or necessary needs. In small groups, they will discuss the 4 case studies | I can analyze the difference between wants and needs. |
| Team  Individual |
| Formative  Final Product | Project plan | I can construct a plan outlining my project |
| Team  Individual |
| Formative  Final Product | “Advertising: Fact or Opinion?” | I can differentiate between facts and opinions in advertising. |
| Team  Individual |
| Formative  Final Product | NEFE Budget Worksheet | I can construct a spending plan. |
| Team  Individual |
| Formative  Final Product | Balancing a Checkbook activity | I can use mathematical calculations to reconcile a checking account. |
| Team  Individual |
| Formative  Final Product | Saving money activity | I can create a savings plan |
| Team  Individual |
| Formative  Final Product | Show me the Money Project | I can create a financial plan |
| Team  Individual |
| Formative  Final Product | Self-reflection on project work | I can self-assess my contribution to this project. |
| Team  Individual |
| Formative  Final Product | Click here to enter text. | Click here to enter text. |
| Team  Individual |
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| **P R O J E C T C A L E N D A R** | | | | |
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| **P R O J E C T W E E K O N E** | | | | |
| Show students the entry event video.  Students will then take the online Reality Check quiz.  Give students the Fantastic Finance Terms: <http://www.practicalmoneyskills.com/assets/presskit/avenger_fantastic_finance.pdf>  Introduce the PBL and assign groups. | Mini lesson on short, mid, and long term goals. Give students the “Goals” handout to go over in small groups. Individual students will list 3 short term, 3 mid-range, and 3 long term goals. They will then start planning their PBL.  Followed by activity on opportunity cost: <http://peped.org/economicinvestigations/activity-core-concept-2-opportunity-cost/> | Have students read the online Wants and needs superhero story: <https://read.marvel.com/#/labelbook/41238>  Give each student group the file: Wishful wants or necessary needs. In small groups, they will discuss the 4 case studies and make a decision for each. Discuss as a whole group.  Students will then work on their project plan. | Project plans due today. Go over plans with each individual group.  Students will compile research for their financial plan using the rubric as a guide.  Provide students with a financial calculator to assist them: Financial calculators: <http://www.practicalmoneyskills.com/resources/financial_calculators> | Give student groups the handouts: “Advertising: Fact or Opinion?” They will complete the handout as a group. They will then find the following ads, either in print or online:  5 ads demonstrating advertising facts  5 ads demonstrating advertising opinions  Have each group share 1 factual ad and one opinion ad with the group. |
| **P R O J E C T W E E K T W O** | | | | |
| Show students the video on delayed gratification: Short video on delayed gratification: <https://www.ted.com/talks/joachim_de_posada_says_don_t_eat_the_marshmallow_yet>  Give students the NEFE Budget Worksheet. They can use this as a guide for their spending plan.  They will continue their research and developing their projects. | Invite a guest speaker to discuss banking, to include maintaining accounts, balancing an account, fees, interest, etc. | Show students how to write a check using the TD Bank Sample Checks file. Then, have students practice balancing a checkbook using “Balancing a Checkbook” from TD Bank.  Continue projects | Ask students when it is necessary to borrow money. What are the pros and cons? Have student groups discuss the scenarios in the pdf: Credit. Then, discuss as a class.  Each group will meet with another group to discuss their projects thus far and get peer feedback. | YouTube Video: Understanding How a FICO Credit Score is Determined: <https://www.youtube.com/watch?v=Hf4BgvN5f_E>  Have students complete the following: Credit Score Quiz: <http://www.creditscorequiz.org/>  Students can use the following resource to assist them with their project: <https://www.myfico.com/credit-education> |

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| **P R O J E C T W E E K T H R E E** | | | | |
| Banking superhero story about saving: <https://read.marvel.com/#/labelbook/35624>  Saving money activity: <http://www.scholastic.com/browse/article.jsp?id=3757931>  Students will then add a savings plan to their projects | Begin today by allowing students to play: Money Skill Life Simulation game: <https://www.consumerjungle.org/games/moneyskill-life-simulation>  Students will continue project work as the teacher checks in with individual groups. | Show the clip from “[The Office](https://www.youtube.com/watch?v=WaaANll8h18)” where Jim impersonates Dwight. Ask what they would do if someone really took over their identity and became them?  Share responses as a class.  Have students take the survey titled “[My Fraud Risk](http://staff.camas.wednet.edu/blogs/jenaelangston/files/2015/04/My_Fraud_Risk_2.6.4.A1.pdf)“. After students count up their answers, we discuss that the more yes answers they have indicates that they have a low risk and are taking steps to ensure their exposure to identity theft.  To stress why personal habits are so important, show students this [news clip](https://www.nbcnews.com/nightly-news/video/consumer-alert-identity-theft-jumped-16-percent-in-past-year-867979331624?v=raila&) about the rise of identity theft. | Students can view the Nationwide PowerPoint: Intro to Insurance. The can then play the insurance game:  <http://playinsure.com/auto.php>  Students will add insurance to their projects | Students will present their projects thus far for 1 plus and a minus peer feedback. They will then discuss as a group and decide on revisions. |
| **P R O J E C T W E E K F O U R** | | | | |
| Students will continue working on their projects, checking them against the Financial Literacy Rubric to ensure they are including all of their information.  Note: Can also use a presentation rubric for additional feedback. | Final practice and revisions | Project presentations.  Invite business partners to assist with giving groups feedback. | Self-reflection on project work | Click here to enter text. |

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