

Unit 1 at a Glance

Your Financial Plan: Where It All Begins

Key Words:

- financial planning
- needs
- wants
- values
- goal
- short-term goals
- intermediate-term goals
- long-term goals
- delayed gratification
- cash flow
- opportunity cost
- satellite decisions

Student Guide Assignments at a Glance:

Exercise	Title	Description
1A	Needs and Wants	Classify wants and needs
1B	How Long Will It Take?	Categorize sample goal statements as short-term, intermediate, and long-term
1C	Are the Goals SMART?	Analyze sample goals for SMART criteria
1D	What Should Rob Do?	List criteria and options to help Rob make a decision
1E	Satellite Decisions	List items that will be linked to a decision to see the Macy's Thanksgiving Day Parade
1F	Deciding to Buy a Car	Identify criteria before considering purchasing options

Assignment	Title	Description
1-1	My SMART Goals	Write at least 1 short-term, intermediate-term, and long-term goals
1-2	30-Day Countdown to Goal	Write at least 1 SMART short-term personal financial goal; check progress after 30 days
1-3	My Personal Spending Log	Track your spending for a week and assess how spending matches financial goals
1-4	Decisions, Decisions	Use decision-making process to make a decision
1-5	Financial Planning Strategies	Recommend strategies to implement and follow through on a personal financial plan
1-6	Financial Planning Process Steps	Work in pairs to assess each other's knowledge for the financial planning process

Target Competency:

Assessment	Title	Description
1-1	My Financial Plan	Develop a personal financial plan

Massachusetts VTE Curriculum Frameworks: Key

STRAND 4: EMPLOYABILITY

- 4.A.01a Evaluate industries, organizations, and careers
- 4.A.02a Assess interest areas to determine career pathways
- 4.A.03a Develop a career plan with alternatives
- 4.A.06a Apply job search skills to evaluate employment
- 4.A.08a Demonstrate employability skills needed to get job
- 4.A.09a Assess alternative occupational factors
- 4.B.01a Create effective communication in the workplace
- 4.B.02a Apply reading skills to work-related documents
- 4.B.03a Locate information from books, magazines and Internet
- 4.B.04a Apply basic writing skills to work-related communication
- 4.B.07a Use writing/publishing/presentation applications
- 4.B.08a Apply basic skills for work-related oral communication
- 4.B.10a Lead formal and informal group discussions
- 4.B.11a Demonstrate effective conflict management
- 4.B.12a Apply active listening skills to obtain information
- 4.B.13a Communicate with others in a diverse workforce
- 4.C.01a Define and analyze a problem
- 4.C.02a Explain dynamics of different approaches to problem solving
- 4.C.03a Describe methods of researching
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- 4.C.05a ID potential solutions based on reasoned criteria
- 4.C.06a Implement and evaluate solution(s)
- 4.D.01a Identify time management and task prioritization skills
- 4.D.03a Demonstrate willingness to learn & further skills
- 4.D.04a Demonstrate self-management skills
- 4.D.05a List causes of stress and stress-management techniques
- 4.D.06a Describe importance of having a positive attitude
- 4.D.07a Show initiative by coming up with unique solutions
- 4.D.08a Explain the importance of setting, reaching, evaluating goals
- 4.D.10a Value the importance of professionalism

STRAND 5: MANAGEMENT & ENTREPRENEURSHIP

- 5.A.01a Define entrepreneurship
- 5.A.04a Describe practices that ensure quality customer service
- 5.B.02a Define and demonstrate leadership and teamwork skills
- 5.B.03a Explain ways a company or organization can market itself
- 5.B.04a Identify methods to track inventory, productivity, expenses
- 5.B.05a Explain the importance of written procedures and policies
- 5.B.07a Explain methods to effectively run a meeting
- 5.C Describe methods for managing, organizing, retrieving and reporting financial data
- 5.C.02a Extract and extrapolate data from financial documents

STRAND 6: PRINCIPLES OF TECHNOLOGY

- 6.A.01a Utilize appropriate technology to solve a problem
- 6.A.05a Save, retrieve, load, format, and import data
- 6.A.07a Illustrate methods of using search engines
- 6.A.08a Send, receive, and manage email
- 6.A.09a Properly use electronic proofreading tools
- 6.B.01a Identify ways technology is used in the workplace
- 6.B.04a Discuss privacy & security concerns about internet
- 6.C.01a Locate, evaluate, collect, and process information
- 6.C.02a Demonstrate use of telecommunications to interact
- 6.C.03a Demonstrate use of appropriate research sources
- 6.C.05a Collect, organize, analyze, graphically present data
- 6.C.06a Present information, ideas, and work using technology

Unit 1: Massachusetts Vocational Strands Crosswalk

Content Lessons	Vocation Strand 4: Employability Skills	Vocation Strand 5: Management & Entrepreneurship	Vocation Strand 6: Underlying Principles of Technology
1. Exercises			
1-A	4.A.08a, 4.C.01a, 4.D.01a	5.C	
1-B	4.A.08a, 4.C.01a, 4.D.01a	5.C	
1-C	4.A.08a, 4.B.01a, 4.B.04a, 4.B.08a, 4.B.10a, 4.B.13a, 4.C.01a, 4.D.08a	5.B.02a, 5.C	
1-D	4.A.08a, 4.B.10a, 4.B.13a, 4.C.01a, 4.C.02a, 4.C.04a, 4.C.05a, 4.D.08a	5.A.04a, 5.B.02a, 5.C	
1-E	4.B.10a, 4.B.13a, 4.C.01a, 4.C.02a, 4.C.04a, 4.D.01a	5.C	
1-F	4.A.08a, 4.B.10a, 4.B.13a, 4.C.01a, 4.C.02a, 4.C.04a, 4.C.05a, 4.D.08a	5.B.02a, 5.C	
2. Assignments			
1-1	4.A.08a, 4.B.01a, 4.B.04a, 4.B.08a, 4.B.10a, 4.C.01a, 4.D.08a	5.C	
1-2	4.A.08a, 4.C.03a, 4.D.04a, 4.D.08a	5.C	
1-3	4.A.08a, 4.C.01a, 4.D.04a	5.C	6.A.01a, 6.A.05a, 6.C.01a
1-4	4.A.08a, 4.C.01a, 4.C.02a, 4.C.04a, 4.C.05a, 4.D.08a	5.C	
1-5	4.A.08a, 4.B.01a, 4.B.04a, 4.C.01a, 4.C.02a, 4.C.04a, 4.C.05a, 4.D.04a, 4.D.08a	5.A.04a, 5.C	
1-6	4.A.08a, 4.C.01a, 4.C.02a, 4.C.04a, 4.C.05a, 4.D.01a, 4.D.04a, 4.D.08a	5.C	
3. Assessment			
1-1	4.A.08a, 4.B.01a, 4.B.04a, 4.C.01a, 4.C.02a, 4.C.03a, 4.C.04a, 4.C.05a, 4.C.06a, 4.D.04a, 4.D.08a	5.C	6.A.01a, 6.A.05a, 6.C.01a

Unit 1 Resources:

1. Internet:

www.consumer-action.org, "Talking to Teens About Money"

(Found under the "Money Management" section)

A consumer education website with online publications in five languages. Youth-friendly and educator-friendly publication with a good section on "Needs versus Wants" that includes on-line activities and worksheets. This publication also has sections that cover other relevant issues such as cell phones, computer shopping and driving.

www.practicalmoneyskills.com/english/at_school/teachers/lesson.php?id=406&o=1

This online resource provides excellent educational materials including lesson goals, objectives, overheads and activities. This particular lesson covers "Decision-Making."

<http://www.library.thinkquest.org/3478/1.htm> "Financial Planning"

This site has pages that take the viewer through some stats and why people need to plan ahead. Not youth-friendly in format but reading level is low enough to accommodate teens.

2. Books

Born To Buy: The Commercialized Child and the New Consumer Culture, Juliet B. Schor

Ads aimed at kids are virtually everywhere — in classrooms and textbooks, on the Internet, even at slumber parties and the playground. Product placement and other innovations have introduced more subtle advertising to movies and television. Companies are enlisting children as guerrilla marketers, targeting their friends and families. Juliet Schor examines how a marketing effort of vast size, scope, and effectiveness has created "commercialized children."

A Taste-Berry Teen's Guide to Setting and Achieving Goals, Bettie & Jennifer Youngs

This step-by-step guide to making and keeping goals is filled with stories, commentary and advice by teens (ages twelve through twenty). The stories range from common goals all teens face to issues facing at-risk teens and teens in special circumstances. Each unit covers a specific concept or skill that is presented along with a "Virtual Practice."

Warning: *Although stories are from male and female perspectives, the heart-shaped bullets used in the text may make the book seem more "girlie"—regardless, the lessons apply to all!*

The 7 Habits of Highly Effective Teens: The Ultimate Teenage Success Guide, Sean Covey

Tried and true! By the author of 7 Habits of Highly Effective People, this book provides easy-to-understand advice for teens on such subjects as improving relations with their parents, making friends, resisting peer pressure, improving self-esteem, and achieving goals.

3. People

www.fpanet.org/public/index.cfm, **National Financial Planning Support Center**

A non-profit organization, FPA connects organizations with speakers who are objective, unbiased and capable of addressing virtually any personal finance issue.

www.fpama.org/, **Financial Planning Association of Massachusetts**

Use this for a more local connection!

Unit 2 at a Glance

Budgeting: Making the Most of Your Money

Key Words:

- spending plan/budget
- income
- Federal income tax
- State income tax
- Social Security tax
- Medicare tax
- gross income
- net income
- expenses
- fixed expenses
- variable expenses
- periodic/occasional expenses
- P.Y.F. (pay yourself first)

Student Guide Assignments at a Glance:

Exercise	Title	Description
2A	How Do You Spend Your Money?	Analyze recent spending habits and predict differences of spending ten years from now
2B	Values and Spending Chart	Analyze your money values
2C	What Type of Expense Is It?	Categorize expenses as fixed, variable, or periodic
2D	Saving to Meet Goals	Calculate how much needs to be saved for each scenario
2E	Jessica's Budget Needs Adjusting	Recommend budget changes that reflect lifestyle changes

Assignment	Title	Description
2-1	How Am I Doing?	Compare recent spending with financial plan developed in Unit 1
2-2	My Fixed and Variable Expenses	Students categorize their expenses as fixed, variable, or periodic
2-3	Saving for My Goals	Identify how much students need to save each month or week
2-4	Build a Budget	Outline a personal budget

Target Competency:

Assessment	Title	Description
2-1	My Personal Budget	Prepare a personal budget

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Unit 2: Massachusetts Vocational Strands Crosswalk

Content Lessons	Vocation Strand 4: Employability Skills	Vocation Strand 5: Management & Entrepreneurship	Vocation Strand 6: Underlying Principles of Technology
1. Exercises			
2-A	4.A.08a, 4.B.01a, 4.B.06a, 4.C.01a, 4.C.03a, 4.D.04a	5.C, 5.C.02a	
2-B	4.C.01a, 4.C.02a, 4.C.03a, 4.D.04a, 4.D.08a	5.C	
2-C	4.C.01a, 4.B.10a, 4.B.13a, 4.D.04a	5.C, 5.C.02a	
2-D	4.A.08a, 4.B.01a, 4.C.01a, 4.C.02a, 4.C.04a, 4.C.05a, 4.D.04a, 4.D.08a	5.B.02a, 5.C, 5.C.02a	
2-E	4.A.08a, 4.B.01a, 4.B.06a, 4.B.10a, 4.B.13a, 4.C.01a, 4.C.03a, 4.D.04a	5.C	
2. Assignments			
2-1	4.A.08a, 4.C.01a, 4.C.02a, 4.C.03a, 4.C.04a, 4.C.05a, 4.C.06a, 4.D.01a, 4.D.04a, 4.D.08a	5.C, 5.C.02a	
2-2	4.C.01a, 4.C.04a, 4.D.04a	5.C, 5.C.02a	
2-3	4.A.08a, 4.C.01a, 4.C.02a, 4.C.04a, 4.C.05a, 4.D.04a, 4.D.08a	5.C, 5.C.02a	
2-4	4.A.08a, 4.B.01a, 4.B.10a, 4.B.13a, 4.B.13a, 4.C.01a, 4.C.02a, 4.C.03a, 4.C.04a, 4.C.05a, 4.D.04a, 4.D.08a	5.B.02a, 5.C, 5.C.02a	6.A.01a, 6.A.05a, 6.C.01a
3. Assessment			
2-1	4.A.08a, 4.C.01a, 4.C.02a, 4.C.03a, 4.C.04a, 4.C.05a, 4.C.06a, 4.D.01a, 4.D.04a, 4.D.08a	5.C, 5.C.02a	6.A.01a, 6.A.05a, 6.C.01a

Unit 2 Resources

1. Internet:

www.moneyinstructor.com/budgeting.asp, "Budget Planning and Budgeting Lessons" and "Writing Checks - Checking Accounts - Checkbook Lessons"

One-stop shopping for money management lesson plans and worksheets. Budgeting lessons include budgeting for college, a car, groceries and an apartment. All lesson plans and worksheets are downloadable. Several checking lessons are interactive and help to make up for the lack of NEFE materials on this topic

parentingteens.about.com/od/familybudget/a/teach_budgeting.htm, "Five Reasons to Teach Budgeting in the Teen Years"

Good, short on-line article that provides sound reasoning for teaching budgeting to teens. Good fodder for PTOs and reluctant administrators.

www.kbb.com, "Kelly Blue Book"

A good resource if you are creating a unit on buying a car. Go to the "Used Cars" tab and there are resources that offer advice on how to finance a car and calculators to determine monthly payments.

www.cusucceed.net/resources.php, "CU Succeed: Teens Financial Network"

A great resource that offers personal finance tools and information for teens. Includes budget spreadsheets, information on buying cars, online calculators for loans, savings, and credit card payoff.

2. Programs

www.quicken.com, "Quicken"

Tried and true, easy to follow software for learning how to budget.

www.corel.com, "Quattro Pro"

Any spreadsheet program can be a lesson in creating budgets. Researching recommendations for budget percentages (ie, no more than 28% income should go towards rent/mortgage) and creating cell formulas are great interdisciplinary lessons.

3. Books

The Complete Idiot's Guide to Money for Teens, **Susan Shelly**

Chapter Ten, "Budgets Are For Everybody," covers budgeting basics in easy-to-understand language. "The Least You Need to Know" reviews basics concepts in each chapter and exemplifies the tongue-in-cheek approach that makes this material attractive to teens.

4. People

www.crediteducation.org, **Consumer Credit Counseling Services of S. New England**

The CCCS provides free K-12 financial education. Subjects covered include budgeting, goal setting, establishing and managing credit, importance of credit history and savings and investments. Program topic availability varies from region-to-region. Call (800.208.2227, x7006) or email (brendan.vigorito@moneymanagement.org) to request programming.

Unit 3 at a Glance

Investing: Making Money Work for You

Key Words:

- bond
- capital gains
- compounding
- diversification
- earned interest
- inflation
- interest
- invest
- mutual funds
- rate of return
- Rule of 72
- savings
- stocks
- time value of money

Student Guide Assignments at a Glance:

Exercise	Title	Description
3A	Ways to Save and Invest	Examine strategies used to save and invest and when to do each
3B	The Power of Compounding	Calculate the interest earned on interest
3C	The Impact of Higher Returns	Practice applying the Rule of 72
3D	Risk versus Reward	Compare hypothetical portfolios to students' own investing styles
3E	Savings or Investment?	Compare similarities and differences between savings and investing

Assignment	Title	Description
3-1	Time Value of Money	Calculate the value of investments for several situations
3-2	Which Is the Best Deal?	Identify potential options for investing given students' current situations
3-3	My Investing Options	Compare features of income and growth investments
3-4	My Risks and Rewards	Examine likelihood of risking loss or reaping rewards on selected investments

Target Competency:

Assessment	Title	Description
3-1	My Investing Plan	Propose a personal saving and investing plan

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Content Lessons	Vocation Strand 4: Employability Skills	Vocation Strand 5: Management & Entrepreneurship	Vocation Strand 6: Underlying Principles of Technology
1. Exercises			
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3-B	4.A.08a, 4.C.01a, 4.C.02a, 4.C.04a, 4.D.04a, 4.D.08a	5.C, 5.C.02a	6.A.01a, 6.C.01a
3-C	4.A.08a, 4.B.10a, 4.B.13a, 4.C.01a, 4.C.02a, 4.C.04a, 4.D.04a, 4.D.08a	5.B.02a, 5.C, 5.C.02a	6.A.01a, 6.C.01a
3-D	4.A.08a, 4.B.10a, 4.B.13a, 4.C.01a, 4.C.02a, 4.C.04a, 4.D.04a, 4.D.08a	5.B.02a, 5.C, 5.C.02a	6.A.01a, 6.C.01a
3-E	4.A.08a, 4.C.01a, 4.C.02a, 4.C.04a		
2. Assignments			
3-1	4.A.08a, 4.C.01a, 4.C.02a, 4.C.04a, 4.D.04a, 4.D.08a	5.C, 5.C.02a	6.A.01a, 6.C.01a
3-2	4.A.08a, 4.C.01a, 4.C.02a, 4.C.04a, 4.D.04a, 4.D.08a	5.C, 5.C.02a	
3-3	4.A.08a, 4.C.01a, 4.C.02a, 4.C.04a, 4.D.04a, 4.D.08a	5.C, 5.C.02a	
3-4	4.A.08a, 4.C.01a, 4.C.02a, 4.C.04a, 4.D.04a, 4.D.08a	5.C, 5.C.02a	
3. Assessment			
3-1	4.A.08a, 4.C.01a, 4.C.02a, 4.C.03a, 4.C.04a, 4.C.05a, 4.C.06a, 4.D.04a, 4.D.08a	5.C, 5.C.02a	6.A.01a, 6.C.01a

Unit 3 Resources

1. Internet:

www.younginvestor.com, "Young Investor"

This educational site has four portals designed for each of the following audiences: kids, teens, parents and teachers. Each portal contains sections that cover basic information on investing, saving and budgeting, ways to earn and manage money and on-line games that reinforce main points. The teacher portal includes lessons.

www.virtualstockexchange.com, "Virtual Stock Exchange"

This free site covers all of the basics of the Dow Jones. Here, students can build and manage a virtual portfolio – conduct market, stop and limit orders on the actual NYSE and NASDAQ securities; start their own private competition for their friends and classmates; and create a fantasy portfolio and trade stocks listed on the NYSE, NASDAQ, and AMEX exchanges. Very cool and real world enough for any adventurous teen!

www.investopedia.com, "Investopedia"

Another free site that has simulators, online competitions, the Term of the Day and more. Check out their online resources and free resources (books, videos, etc.) that they will mail to you. They also provide online prep for financial-based exams; you can sign up to have the Term of the Day or Question of the Week emailed to you. Great if you want to make your financial education a bit more challenging.

www.familyfinancialnetwork.com/investing_teens.html, "Investing for Teens"

Excellent resource. Has links to articles with investing tips for teens, a personal finance organizer, interactive sites and games about money, business and the economy. The site also has similar pages that target the needs of kids and women.

2. Programs

www.smg2000.org, "Stock Market Game"

The Stock Market Game gives students the chance to invest a hypothetical \$100,000 in a real-time portfolio. They think they're playing a game. You know they're learning economic and financial concepts they'll use for the rest of their lives. Program participation requires a site fee and Internet access. For more information, contact the Boston coordinator, Alan May, (617) 929-2027 or amay@globe.com.

3. Books

Streetwise: A Guide for Teen Investors, Janet Bamford

A straight-forward book that emphasizes to teens that time is on their side. The first few chapters cover investing basics; the book also includes advice from top investors as they discuss their first stocks, the mistakes they made and the lessons they've learned. The last chapter discusses which stocks are more "kid-friendly" and why.

The Motley Fool Investment Guide for Teens : 8 Steps to Having More Money Than Your Parents Ever Dreamed Of, David and Tom Gardner

Irreverent and youth-friendly, another great resource from the famous pair behind The Motley Fool. The first half deals with budgeting existing resources; the second half discusses how to build those resources.

4. People

www.bostonstock.com, Boston Stock Exchange

Guided tours are free but can only accommodate 20 people at a time. Visitors are welcome to watch the action from the Visitors Gallery. Couple this with a trip to the Federal Reserve Bank of Boston, www.bos.frb.org.

www.fl2010.org/rightnav/expert.cfm, Financial Literacy 2010

A brand new organization and movement for investing and saving. Contact the MA rep from the Securities Exchange Commission to set up a classroom speaker.

Unit 4 at a Glance

Good Debt, Bad Debt: Using Credit Wisely

Key Words:

- credit
- principal
- interest
- annual percentage rate (APR)
- annual fee
- finance charge
- origination fee
- loan term
- grace period
- over-the-limit fee
- late fee
- debt
- credit report
- credit history
- credit score
- www.aiccca.org
- bankruptcy
- Chapter 7
- Chapter 13

Student Guide Assignments at a Glance:

Exercise	Title	Description
4A	What Info Do You Need for a Loan?	Examine a sample loan application
4B	Scavenger Hunt for Credit	Find and categorize three credit card offers
4C	Rewards and Risks of Credit	Examine positive, negative, and interesting observations about credit
4D	On the Go—Getting Wheels	Consider total costs of borrowing money to buy a car
4E	Apply for a Loan	Examine what information on your credit application reveals about you
4F	What's the Rating?	Practice evaluating a loan application
4G	What Are the Priorities?	Prioritize in which order debts should be paid
4H	Rights and Responsibilities of Using Credit	Identify rights and responsibilities of using credit

Assignment	Title	Description
4-1	5 Facts About Credit	Create a 5 frequently asked questions list that might appear on a credit's website
4-2	Compare Phone Plans	Compare terms of several phone plan
4-3	My 4 C's of Credit	Identify evidence of how you meet any or all of the 4 C's
4-4	Please Correct My Credit Report	Respond to hypothetical situation of inaccurate credit reporting

Target Competency:

Assessment	Title	Description
4-1	My Plan to Handle Credit	Develop plan to manage credit and debts over next few years

Massachusetts VTE Curriculum Frameworks: Key

STRAND 4: EMPLOYABILITY

- 4.A.01a Evaluate industries, organizations, and careers
- 4.A.02a Assess interest areas to determine career pathways
- 4.A.03a Develop a career plan with alternatives
- 4.A.06a Apply job search skills to evaluate employment
- 4.A.08a Demonstrate employability skills needed to get job
- 4.A.09a Assess alternative occupational factors
- 4.B.01a Create effective communication in the workplace
- 4.B.02a Apply reading skills to work-related documents
- 4.B.03a Locate information from books, magazines and Internet
- 4.B.04a Apply basic writing skills to work-related communication
- 4.B.07a Use writing/publishing/presentation applications
- 4.B.08a Apply basic skills for work-related oral communication
- 4.B.10a Lead formal and informal group discussions
- 4.B.11a Demonstrate effective conflict management
- 4.B.12a Apply active listening skills to obtain information
- 4.B.13a Communicate with others in a diverse workforce
- 4.C.01a Define and analyze a problem
- 4.C.02a Explain dynamics of different approaches to problem solving
- 4.C.03a Describe methods of researching
- 4.C.04a Use strategies to formulate ideas and solutions
- 4.C.05a ID potential solutions based on reasoned criteria
- 4.C.06a Implement and evaluate solution(s)
- 4.D.01a Identify time management and task prioritization skills
- 4.D.03a Demonstrate willingness to learn & further skills
- 4.D.04a Demonstrate self-management skills
- 4.D.05a List causes of stress and stress-management techniques
- 4.D.06a Describe importance of having a positive attitude
- 4.D.07a Show initiative by coming up with unique solutions
- 4.D.08a Explain the importance of setting, reaching, evaluating goals
- 4.D.10a Value the importance of professionalism

STRAND 5: MANAGEMENT & ENTREPRENEURSHIP

- 5.A.01a Define entrepreneurship
- 5.A.04a Describe practices that ensure quality customer service
- 5.B.02a Define and demonstrate leadership and teamwork skills
- 5.B.03a Explain ways a company or organization can market itself
- 5.B.04a Identify methods to track inventory, productivity, expenses
- 5.B.05a Explain the importance of written procedures and policies
- 5.B.07a Explain methods to effectively run a meeting
- 5.C Describe methods for managing, organizing, retrieving and reporting financial data
- 5.C.02a Extract and extrapolate data from financial documents

STRAND 6: PRINCIPLES OF TECHNOLOGY

- 6.A.01a Utilize appropriate technology to solve a problem
- 6.A.05a Save, retrieve, load, format, and import data
- 6.A.07a Illustrate methods of using search engines
- 6.A.08a Send, receive, and manage email
- 6.A.09a Properly use electronic proofreading tools
- 6.B.01a Identify ways technology is used in the workplace
- 6.B.04a Discuss privacy & security concerns about internet
- 6.C.01a Locate, evaluate, collect, and process information
- 6.C.02a Demonstrate use of telecommunications to interact
- 6.C.03a Demonstrate use of appropriate research sources
- 6.C.05a Collect, organize, analyze, graphically present data
- 6.C.06a Present information, ideas, and work using technology

Unit 4: Massachusetts Vocational Strands Crosswalk

Content Lessons	Vocation Strand 4: Employability Skills	Vocation Strand 5: Management & Entrepreneurship	Vocation Strand 6: Underlying Principles of Technology
1. Exercises			
4-A	4.B.02a, 4.B.03a, 4.B.10a, 4.B.13a, 4.C.01a, 4.C.03a	5.B.02a	
4-B	4.B.02a, 4.B.03a, 4.B.10a, 4.B.13a, 4.C.01a, 4.C.03a	5.B.02a	
4-C	4.B.01a, 4.B.10a, 4.B.13a, 4.C.01a, 4.C.02a, 4.C.03a	5.B.02a	
4-D	4.A.08a, 4.B.01a, 4.B.02a, 4.B.03a, 4.B.10a, 4.B.13a, 4.C.01a, 4.C.03a, 4.C.04a, 4.C.05a	5.B.02a, 5.C, 5.C.02a	6.A.01a, 6.C.01a
4-E	4.A.08a, 4.B.01a, 4.B.04a, 4.D.06a, 4.D.10a	5.C, 5.C.02a	
4-F	4.A.08a, 4.B.01a, 4.B.02a, 4.B.10a, 4.B.12a, 4.B.13a, 4.C.01a, 4.C.02a, 4.C.03a, 4.C.04a, 4.C.05a, 4.D.10a	5.A.04a, 5.B.02a, 5.B.07a, 5.C.02a	
4-G	4.A.08a, 4.B.01a, 4.B.10a, 4.B.13a, 4.C.01a, 4.C.02a, 4.C.04a, 4.C.05a, 4.D.01a, 4.D.04a, 4.D.04a	5.B.02a, 5.B.07a, 5.C, 5.C.02a	6.A.01a, 6.C.01a
4-H	4.A.08a, 4.B.01a, 4.B.02a, 4.B.03a, 4.B.04a, 4.C.01a, 4.C.03a	5.B.05a	
2. Assignments			
4-1	4.A.08a, 4.B.01a, 4.B.02a, 4.B.03a, 4.B.04a, 4.B.07a, 4.C.01a, 4.C.03a, 4.C.05a, 4.D.10a	5.A.04a, 5.B.03a, 5.B.05a	6.A.01a, 6.A.05a, 6.A.09a, 6.B.01a, 6.C.01a, 6.C.02a, 6.C.06a,
4-2	4.A.08a, 4.B.01a, 4.B.02a, 4.B.03a, 4.C.01a, 4.C.03a, 4.C.04a, 4.C.05a	5.C, 5.C.02a	
4-3	4.A.08a, 4.B.01a, 4.B.04a, 4.C.01a, 4.C.04a, 4.D.04a, 4.D.06a, 4.D.10a		
4-4	4.A.08a, 4.B.01a, 4.B.03a, 4.B.04a, 4.B.07a, 4.B.11a, 4.C.01a, 4.C.02a, 4.C.03a, 4.C.04a, 4.C.05a, 4.D.04a, 4.D.05a, 4.D.06a, 4.D.07a, 4.D.10a	5.A.04a, 5.B.05a, 5.C	6.A.01a, 6.A.05a, 6.A.08a, 6.A.09a, 6.C.02a
3. Assessment			
4-1	4.A.08a, 4.B.01a, 4.B.03a, 4.B.04a, 4.B.07a, 4.C.01a, 4.C.02a, 4.C.03a, 4.C.04a, 4.C.05a, 4.D.04a, 4.D.05a, 4.C.06a, 4.D.07a, 4.D.08a, 4.D.10a	5.B.05a, 5.C, 5.C.02a	6.A.01a, 6.A.05a, 6.A.09a, 6.C.01a

Unit 4 Resources

1. Internet:

www.myfico.com, "My Fico"

Ignore the stuff for sale here; there is still plenty of educational information about what a FICO score is, how it is determined, what it does and does not consider, and how to improve it. There is a great chart updated daily relating your score to the interest rate you would qualify for and how it affects your monthly payment.

www.optoutprescreen.com, "Opt Out Prescreen"

The Fair Credit Reporting Act (FCRA) provides you the right to "Opt-Out", which prevents Consumer Credit Reporting Companies from providing your credit file information for firm offers of credit or insurance that are not initiated by you. Great website that will help end those annoying "pre-approved" offers for you, parents and students.

www.ntrbonline.org, "NEFE Teen Resource Bureau"

Created by teens for teens, this is a great website that supports all six NEFE Chapters. Click on "Fast Financial Facts" on the left column to find resources on "Credit/Debt." (The advice column, "Madame Moolah" is worth a look, too. Great idea for a school paper!)

www.consumerjungle.org, "Consumer Jungle"

The Student portal covers topics close to the hearts of teens, including cars, credit, computers, wireless phones and independent living. These topics include teacher resources such as games/quizzes, templates for student presentations and online resources.

www.credit-counselors.cc/financial_tools/fin_tools.asp, Clearpoint Financial Solutions

Not targeted for teens, the "Educational Tools" section includes articles, quizzes, calculators and other effective teaching resources.

www.cusucceed.net/resources/credit.php, CU Succeed

Sponsored by Advantage One Federal Credit Union, this hip site features teen-friendly articles on credit topics and first-hand stories written by teens.

credited.usecreditwisely.com, Credit ED

An on-line workshop in the form of an interactive tutorial and quiz can "certify" youth in financial literacy. Although "Citibank" is everywhere on this site, all resources listed for teens and teachers are free; this would make a great activity for seniors before they move on.

www.smartcredittips.com, Money Matters for Students

Complete on-line curriculum (including quiz and glossary) that provides soup-to-nuts info on credit.

2. Books

Complete Idiot's Guide to Money for Teens, Susan Shelley

An overall great resource for teens (and parents!) in the easy-to-understand Idiot's format. Part 5 discusses debit cards and Part 6 has a section that discusses credit cards and debt.

3. People

www.crediteducation.org, Centers for Financial Education

Aside from being a useful website, this will link you to a regional educator who can come to you. Under "education" you will see "School programs: K-12 and college." Services are available for a fee but school educational programming is free. To review local programs or request an educational specialist, contact them through the website or call (800) 208-2227 x7006.

Unit 5 at a Glance

Your Money: Keeping It Safe and Secure

Key Words:

- credit unions
- savings/share account
- automated teller machine
- checking/share draft account
- endorse
- online banking
- electronic funds transfer (EFT)
- phishing
- free software/freeware
- spyware

Student Guide Assignments at a Glance:

Exercises	Title	Description
5A	What Do They Offer?	Gather information about services provided by a bank or credit union
5B	Read the Fine Print	Examine a sample savings account agreement
5C	Make the Deposit	Practice filling out a savings deposit slip
5D	Keeping Track	Practice recording transactions in a checkbook registry then verify the end balance
5E	Does It Balance?	Reconcile a checking account
5F	What Would You Do?	Discuss what you would do if your credit card is stolen
5G	The Pros and Cons of Automated Services	Review the benefits and concerns of using automated services
5H	Luring You In	Examine and evaluate deceptive email messages
5I	Deal With Deception	Brainstorm ideas to deal with deception

Assignment	Title	Description
5-1	Shopping for My Financial Services Provider	Use the decision-making process to select a financial services provider
5-2	Use a Checking Account	Practice recording two months of transactions
5-3	Choosing a Credit Card	Compare credit card options
5-4	What Are the Trends?	Explore the trends in the world of online financial services
5-5	Online Warnings	Inform others on how to avoid or deal with suspicious online messages

Target Competency:

Assessment	Title	Description
5-1	Using Financial Services	Use what was learned to practice selecting and dealing with various financial services

Massachusetts VTE Curriculum Frameworks: Key

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- 4.A.01a Evaluate industries, organizations, and careers
- 4.A.02a Assess interest areas to determine career pathways
- 4.A.03a Develop a career plan with alternatives
- 4.A.06a Apply job search skills to evaluate employment
- 4.A.08a Demonstrate employability skills needed to get job
- 4.A.09a Assess alternative occupational factors
- 4.B.01a Create effective communication in the workplace
- 4.B.02a Apply reading skills to work-related documents
- 4.B.03a Locate information from books, magazines and Internet
- 4.B.04a Apply basic writing skills to work-related communication
- 4.B.07a Use writing/publishing/presentation applications
- 4.B.08a Apply basic skills for work-related oral communication
- 4.B.10a Lead formal and informal group discussions
- 4.B.11a Demonstrate effective conflict management
- 4.B.12a Apply active listening skills to obtain information
- 4.B.13a Communicate with others in a diverse workforce
- 4.C.01a Define and analyze a problem
- 4.C.02a Explain dynamics of different approaches to problem solving
- 4.C.03a Describe methods of researching
- 4.C.04a Use strategies to formulate ideas and solutions
- 4.C.05a ID potential solutions based on reasoned criteria
- 4.C.06a Implement and evaluate solution(s)
- 4.D.01a Identify time management and task prioritization skills
- 4.D.03a Demonstrate willingness to learn & further skills
- 4.D.04a Demonstrate self-management skills
- 4.D.05a List causes of stress and stress-management techniques
- 4.D.06a Describe importance of having a positive attitude
- 4.D.07a Show initiative by coming up with unique solutions
- 4.D.08a Explain the importance of setting, reaching, evaluating goals
- 4.D.10a Value the importance of professionalism

STRAND 5: MANAGEMENT & ENTREPRENEURSHIP

- 5.A.01a Define entrepreneurship
- 5.A.04a Describe practices that ensure quality customer service
- 5.B.02a Define and demonstrate leadership and teamwork skills
- 5.B.03a Explain ways a company or organization can market itself
- 5.B.04a Identify methods to track inventory, productivity, expenses
- 5.B.05a Explain the importance of written procedures and policies
- 5.B.07a Explain methods to effectively run a meeting
- 5.C Describe methods for managing, organizing, retrieving and reporting financial data
- 5.C.02a Extract and extrapolate data from financial documents

STRAND 6: PRINCIPLES OF TECHNOLOGY

- 6.A.01a Utilize appropriate technology to solve a problem
- 6.A.05a Save, retrieve, load, format, and import data
- 6.A.07a Illustrate methods of using search engines
- 6.A.08a Send, receive, and manage email
- 6.A.09a Properly use electronic proofreading tools
- 6.B.01a Identify ways technology is used in the workplace
- 6.B.04a Discuss privacy & security concerns about internet
- 6.C.01a Locate, evaluate, collect, and process information
- 6.C.02a Demonstrate use of telecommunications to interact
- 6.C.03a Demonstrate use of appropriate research sources
- 6.C.05a Collect, organize, analyze, graphically present data
- 6.C.06a Present information, ideas, and work using technology

Unit 5: Massachusetts Vocational Strands Crosswalk

Content Lessons	Vocation Strand 4: Employability Skills	Vocation Strand 5: Management & Entrepreneurship	Vocation Strand 6: Underlying Principles of Technology
1. Exercises			
5-A	4.A.08a, 4.B.01a, 4.B.02a, 4.B.03a, 4.B.04a, 4.B.07a, 4.B.08a, 4.C.01a, 4.C.02a, 4.C.03a	5.A.04a, 5.B.05a, 5.C, 5.C.02a	6.A.01a, 6.A.05a, 6.A.07a, 6.C.01a, 6.C.03a
5-B	4.A.08a, 4.B.01a, 4.B.02a, 4.B.03a, 4.C.01a, 4.C.02a, 4.C.03a	5.A.04a, 5.B.05a, 5.C, 5.C.02a	6.A.01a, 6.A.07a, 6.C.01a, 6.C.03a
5-C	4.A.08a, 4.B.01a, 4.B.04a	5.C, 5.C.02a	
5-D	4.A.08a, 4.B.01a, 4.B.02a, 4.B.03a, 4.B.10a, 4.B.13a, 4.C.01a, 4.C.02a, 4.C.03a, 4.D.04a	5.C, 5.C.02a	6.A.01a, 6.C.01a
5-E	4.A.08a, 4.B.01a, 4.B.02a, 4.C.01a, 4.C.02a, 4.C.03a, 4.D.04a	5.C, 5.C.02a	6.A.01a, 6.C.01a
5-F	4.A.08a, 4.B.01a, 4.B.02a, 4.B.03a, 4.B.10a, 4.B.13a, 4.C.01a, 4.C.02a, 4.C.03a	5.B.05a, 5.B.07a	
5-G	4.B.01a, 4.B.10a, 4.B.13a, 4.C.01a, 4.C.02a, 4.C.03a	5.B.02a	
5-H	4.A.08a, 4.B.01a, 4.B.02a, 4.B.10a, 4.B.13a, 4.C.01a, 4.C.02a, 4.C.05a, 4.D.04a	5.B.02a, 5.B.05a	
5-I	4.A.08a, 4.B.01a, 4.B.02a, 4.B.08a, 4.B.10a, 4.B.12a, 4.B.13a, 4.C.01a, 4.C.02a, 4.C.04a, 4.D.04a	5.B.02a, 5.B.05a	6.B.04a,
2. Assignments			
5-1	4.A.08a, 4.B.01a, 4.B.02a, 4.B.03a, 4.C.01a, 4.C.02a, 4.C.03a, 4.C.05a, 4.D.04a	5.A.04a, 5.B.05a, 5.C, 5.C.02a	6.A.01a, 6.A.05a, 6.A.07a, 6.C.01a, 6.C.03a
5-2	4.A.08a, 4.B.01a, 4.B.02a, 4.C.01a, 4.C.02a, 4.C.03a, 4.D.04a	5.C, 5.C.02a	6.A.01a, 6.A.05a, 6.C.01a, 6.C.05a
5-3	4.A.08a, 4.B.01a, 4.B.02a, 4.B.03a, 4.C.01a, 4.C.03a, 4.C.04a, 4.C.05a	5.C, 5.C.02a	
5-4	4.A.08a, 4.B.01a, 4.B.02a, 4.B.03a, 4.B.04a, 4.B.07a, 4.B.08a, 4.C.01a, 4.C.02a, 4.C.03a	5.A.04a, 5.B.05a, 5.C, 5.C.02a	6.A.01a, 6.A.05a, 6.A.07a, 6.C.01a, 6.C.03a
5-5	4.A.08a, 4.B.01a, 4.B.03a, 4.B.04a, 4.B.07a, 4.C.01a, 4.C.02a, 4.C.04a, 4.D.10a	5.A.04a, 5.B.05a	6.A.01a, 6.A.05a, 6.A.09a, 6.B.04a, 6.C.01a, 6.C.06a
3. Assessment			
5-1	4.A.08a, 4.B.01a, 4.B.02a, 4.B.03a, 4.C.01a, 4.C.02a, 4.C.03a, 4.C.05a, 4.C.06a, 4.D.04a	5.A.04a, 5.B.05a, 5.C, 5.C.02a	6.A.01a, 6.A.05a, 6.A.07a, 6.A.09a, 6.B.04a, 6.C.01a

Unit 5 Resources

1. Internet:

www.ftc.gov/idtheft, **Fighting Back Against Identity Theft**

Sponsored by the Federal Trade Commission, this site provides comprehensive information that will help you “deter, detect and defend” against identity theft. Updated regularly to include the latest identify theft techniques.

www.ftc.gov/spam, **FTC—SPAM**

Also sponsored by the Federal Trade Commission, this site informs consumers of their rights and responsibilities regarding email abuse and spam. If you get spam email that you think is deceptive, forward it to spam@uce.gov. The FTC uses the spam stored in this database to pursue law enforcement actions against people who send deceptive email.

www.isafe.org, **I-SAFE Inc.**

A free educational curriculum sponsored in part by the Dept. of Defense, I-SAFE provides online training, curricula, and assessments for teachers and students on how to avoid dangerous, inappropriate, or unlawful online behavior. You need a school number to create an account.

www.ckfraud.org/, **National Check Fraud Center**

A comprehensive site that covers counterfeit checks, forgery, check fraud, bank fraud and white-collar crimes.

www.getinbalance.org/, **InBalance Checking Account Management Education Program**

This site will give your students the tools and information necessary to become successful in maintaining a checking account. Provides a self-study course that will help students prepare to open and maintain checking accounts.

2. People

www.cuna.org/, **Credit Union National Association (CUNA)**

This site targets credit unions but hold some excellent research and statistical data. For a kinder, gentler portal, try www.credituniuon.coop/. Designed for consumers, this is where you can go to get financial calculators, educational resources, consumer news and online educational quizzes for teens. You can also locate your local credit union, many of which have staff who will provide free financial workshops and education. The NEFE materials are co-sponsored by America’s Credit Unions.

www.fdic.gov/, **Federal Deposit Insurance Corporation (FDIC)**

The website features the “Learning Bank,” an educational source for students, parents and teachers. Don’t let the kidsy cartoon fool you; there is good information here for 6th – 9th graders. The FDIC has its own financial educational curriculum called “Money Smarts” (geared to low-literacy adults) which is available in six languages and can be obtained through their website or by mail for FREE. Call Timothy W. DeLessio, Community Affairs Officer at the local office, (781) 794-5632, for programming, Money Smarts trainings, publications and more.

www.bos.frb.org/, **Federal Reserve of Boston**

The Federal Reserve website includes factual information about the US Economic system as well as many educational resources and programs. The staff of the Federal Reserve provides teacher workshops and different programs for 5th grade to adult. They are also home of a highly engaging and interactive workshop for 6th through 9th graders that reinforces local geography, industry, and history in addition to economics. To schedule a program, visit their website or call (617) 973-3464.

Unit 6 at a Glance

Insurance: Protecting What You Have

Key Words:

- risk
- risk management
- insurance
- insurance policy
- premium
- coverage limit
- deductible
- condition

Student Guide Assignments at a Glance:

Exercise	Title	Description
6A	Risky Business	Brainstorm a list of risks teens face every day
6B	Manage the Risks	Recommend ways to reduce or avoid the risks previously listed
6C	Managing the Possibility of Risk	Recommend ways for a person to manage risk of financial loss
6D	My Personal Property Inventory	Create a list of personal property inventory list
6E	What's in an Application?	Practice filling out a sample insurance application
6F	Filing a Claim	Practice filling out an insurance claim form
6G	What's Covered?	Examine specifics of insurance policy, including what's NOT covered

Assignment	Title	Description
6-1	A Case for Insurance	Inform others of ways to reduce risks
6-2	My Personal Financial Risk Exposures	Think about the financial risks and ways to manage the risk of loss
6-3	Insure the Car of Your Dreams	Use decision-making process to select auto insurance for dream car

Target Competency:

Assessment	Title	Description
6-1	My Insurance Plan	Use what was learned in this Unit to outline a personal insurance plan

Massachusetts VTE Curriculum Frameworks: Key

STRAND 4: EMPLOYABILITY

- 4.A.01a Evaluate industries, organizations, and careers
- 4.A.02a Assess interest areas to determine career pathways
- 4.A.03a Develop a career plan with alternatives
- 4.A.06a Apply job search skills to evaluate employment
- 4.A.08a Demonstrate employability skills needed to get job
- 4.A.09a Assess alternative occupational factors
- 4.B.01a Create effective communication in the workplace
- 4.B.02a Apply reading skills to work-related documents
- 4.B.03a Locate information from books, magazines and Internet
- 4.B.04a Apply basic writing skills to work-related communication
- 4.B.07a Use writing/publishing/presentation applications
- 4.B.08a Apply basic skills for work-related oral communication
- 4.B.10a Lead formal and informal group discussions
- 4.B.11a Demonstrate effective conflict management
- 4.B.12a Apply active listening skills to obtain information
- 4.B.13a Communicate with others in a diverse workforce
- 4.C.01a Define and analyze a problem
- 4.C.02a Explain dynamics of different approaches to problem solving
- 4.C.03a Describe methods of researching
- 4.C.04a Use strategies to formulate ideas and solutions
- 4.C.05a ID potential solutions based on reasoned criteria
- 4.C.06a Implement and evaluate solution(s)
- 4.D.01a Identify time management and task prioritization skills
- 4.D.03a Demonstrate willingness to learn & further skills
- 4.D.04a Demonstrate self-management skills
- 4.D.05a List causes of stress and stress-management techniques
- 4.D.06a Describe importance of having a positive attitude
- 4.D.07a Show initiative by coming up with unique solutions
- 4.D.08a Explain the importance of setting, reaching, evaluating goals
- 4.D.10a Value the importance of professionalism

STRAND 5: MANAGEMENT & ENTREPRENEURSHIP

- 5.A.01a Define entrepreneurship
- 5.A.04a Describe practices that ensure quality customer service
- 5.B.02a Define and demonstrate leadership and teamwork skills
- 5.B.03a Explain ways a company or organization can market itself
- 5.B.04a Identify methods to track inventory, productivity, expenses
- 5.B.05a Explain the importance of written procedures and policies
- 5.B.07a Explain methods to effectively run a meeting
- 5.C Describe methods for managing, organizing, retrieving and reporting financial data
- 5.C.02a Extract and extrapolate data from financial documents

STRAND 6: PRINCIPLES OF TECHNOLOGY

- 6.A.01a Utilize appropriate technology to solve a problem
- 6.A.05a Save, retrieve, load, format, and import data
- 6.A.07a Illustrate methods of using search engines
- 6.A.08a Send, receive, and manage email
- 6.A.09a Properly use electronic proofreading tools
- 6.B.01a Identify ways technology is used in the workplace
- 6.B.04a Discuss privacy & security concerns about internet
- 6.C.01a Locate, evaluate, collect, and process information
- 6.C.02a Demonstrate use of telecommunications to interact
- 6.C.03a Demonstrate use of appropriate research sources
- 6.C.05a Collect, organize, analyze, graphically present data
- 6.C.06a Present information, ideas, and work using technology

Unit 6: Massachusetts Vocational Strands Crosswalk

Content Lessons	Vocation Strand 4: Employability Skills	Vocation Strand 5: Management & Entrepreneurship	Vocation Strand 6: Underlying Principles of Technology
1. Exercises			
6-A	4.A.08a, 4.B.01a, 4.B.10a, 4.B.13a, 4.C.01a, 4.D.05a	5.B.02a	
6-B	4.A.08a, 4.B.01a, 4.B.10a, 4.B.13a, 4.C.01a, 4.C.02a, 4.C.04a, 4.D.05a, 4.D.07a	5.B.02a, 5.B.05a	
6-C	4.A.08a, 4.B.01a, 4.B.10a, 4.B.13a, 4.C.01a, 4.C.02a, 4.C.04a, 4.D.05a, 4.D.07a	5.B.02a	
6-D	4.A.08a, 4.B.01a, 4.B.04a, 4.C.01a, 4.C.02a, 4.C.03a, 4.D.04a	5.B.04a, 5.C, 5.C.02a	6.A.01a, 6.A.05a, 6.C.01a
6-E	4.A.08a, 4.B.01a, 4.B.04a, 4.D.06a, 4.D.10a	5.C, 5.C.02a	
6-F	4.A.08a, 4.B.01a, 4.B.04a, 4.D.06a, 4.D.10a	5.C, 5.C.02a	
6-G	4.B.02a, 4.B.03a, 4.C.01a, 4.C.03a	5.C, 5.C.02a	
2. Assignments			
6-1	4.B.01a, 4.B.01a, 4.B.07a, 4.B.08a, 4.B.10a, 4.B.13a, 4.C.01a, 4.C.02a, 4.C.03a, 4.C.04a, 4.D.04a, 4.D.05a, 4.D.06a, 4.D.07a	5.B.02a, 5.B.05a, 5.B.07a	6.A.01a, 6.A.05a, 6.A.09a, 6.C.01a, 6.C.02a, 6.C.06a
6-2	4.A.08a, 4.B.01a, 4.B.04a, 4.C.01a, 4.C.02a, 4.C.03a, 4.D.04a	5.B.04a, 5.C, 5.C.02a	
6-3	4.A.08a, 4.B.01a, 4.B.02a, 4.B.03a, 4.C.01a, 4.C.03a, 4.C.04a, 4.C.05a	5.C, 5.C.02a	6.A.01a, 6.C.01a
3. Assessment			
6-1	4.B.01a, 4.B.01a, 4.B.07a, 4.B.08a, 4.B.10a, 4.B.13a, 4.C.01a, 4.C.02a, 4.C.03a, 4.C.04a, 4.C.05a, 4.C.06a, 4.D.04a, 4.D.07a, 4.D.08a	5.C, 5.C.02a	6.A.01a, 6.C.01a

Unit 6 Resources

1. Internet:

www.mass.gov/doi/Consumer/Get_Smart/css_get_smart.html

This page includes a brochure and quiz, as well as local insurance information.

insurance.mo.gov/consumer/teens/, "Missouri Department of Insurance"

Good starting point with teen-friendly insurance basics covering health, auto and renter's insurance, as well as info on scams and identity theft. Downloadable puzzles and quizzes make this a great way to reinforce key vocabulary and industry terminology.

drivehomesafe.com/, "Drive Home Safe"

Teen driving website center. For parents and future teen drivers needing solutions, instruction, statistics and education on everything about safe teen driving.

www.iii.org/individuals/auto, Insurance Information Institute

Great comprehensive resource that will answer auto insurance questions that go beyond what's covered in a policy and how to lower rates. There are interactive quizzes, information on the driving laws in each state and free videos. A great resource for parents as well—check out the home page and the targeted information for each "life stage."

info.insure.com/health/lawtool.cfm, Insure.com Car Insurance

Helpful online tool that identifies which states require what coverage for health insurance. Even if a student has health insurance, the benefits may not be as extensive as they believe. Coverage such as mental health, emergency room visits, birth control and others can be researched here.

www.insurance.com, Insurance.com

*On the left side is a "Learning Center" full of **great**, informative articles, including facts and Top 10 lists relating to auto insurance and health insurance.*

2. Programs

www.ief.org/support/O11405NWT.asp, "Choice Chance Control"

Free materials provided by the Insurance Education Foundation. Take a look at the highly regarded "Choice—Chance—Control" curriculum and accompanying video, all FREE of charge.

www.theiei.org/edu/edudefault.asp, The Insurance Education Institute

Dedicated to teachers. Register (it's FREE) and get access to detailed information about a variety of, hot topics in the insurance industries, insurance scoring info and even service learning opportunities. Check out the Institutes themselves—these are 2-week programs for teachers, the nearest being held in New York City, where you are wined and dined as you gain valuable information and graduate credit.

3. Books/Materials

Your Consumer Guide: Ways to Save, Massachusetts Division of Insurance

Call the Massachusetts Division of Insurance at (617) 521-7777 or download the consumer guides at www.state.ma.us/doi. The site is also a great source of up-to-date information prior to purchasing health, life, auto, home or other insurance coverage.

4. People

www.insurancelibrary.org, "Insurance Library Association of Boston"

If you have any question or need access to any resource related to insurance in MA, this is your place!

www.massagent.com, "Massachusetts Association of Insurance Agents"

Agent Forums, webinars, publications, professional guidelines and more. Call to email to get the name of a local agent who can visit your class to answer student (and your) questions in person.

Unit 7 at a Glance

Your Career: Doing What Matters Most

Key Words:

- job
- career
- entrepreneurship
- employee benefits
- cost of living
- career factor

Student Guide Assignments at a Glance:

Exercise	Title	Description
7-A	Why Do People Work?	List reasons people work and classify into categories
7-B	Rate Your Work Skills	Examine what transferable skills are important to employers
7-C	Entry Level Job Skills	Identify skills needed for various entry-level jobs
7-D	How Much Is Attending Class Worth?	Calculate the value of a day's education
7-E	Compare Employer Benefits	Use information to determine value of employee savings plan over periods of 5 and 10 years
7-F	Workplace Trends	Project and justify future industry trends and their impact on career planning
7-G	Career Factors	Rank factors that influence career selection
7-H	Responding to Trends	Brainstorm entrepreneurial opportunities with workplace trends
7-I	My Entrepreneurial Possibilities	Analyze one's potential as an entrepreneur

Assignment	Title	Description
7-1	My Marketable Skills	Assess marketable skills and provide evidence for them
7-2	My College Prep	Estimate the costs of preparing for two careers that interest you
7-3	My Job Benefits	Identify benefits that are most important to students now and in the future

Target Competency:

Assessment	Title	Description
7-1	Planning for My Career	Use the decision-making process to establish criteria for selecting a job or career that meets your lifestyle choices. Explain how career goals relate to financial goals.

Massachusetts VTE Curriculum Frameworks: Key

STRAND 4: EMPLOYABILITY

- 4.A.01a Evaluate industries, organizations, and careers
- 4.A.02a Assess interest areas to determine career pathways
- 4.A.03a Develop a career plan with alternatives
- 4.A.06a Apply job search skills to evaluate employment
- 4.A.08a Demonstrate employability skills needed to get job
- 4.A.09a Assess alternative occupational factors
- 4.B.01a Create effective communication in the workplace
- 4.B.02a Apply reading skills to work-related documents
- 4.B.03a Locate information from books, magazines and Internet
- 4.B.04a Apply basic writing skills to work-related communication
- 4.B.07a Use writing/publishing/presentation applications
- 4.B.08a Apply basic skills for work-related oral communication
- 4.B.10a Lead formal and informal group discussions
- 4.B.11a Demonstrate effective conflict management
- 4.B.12a Apply active listening skills to obtain information
- 4.B.13a Communicate with others in a diverse workforce
- 4.C.01a Define and analyze a problem
- 4.C.02a Explain dynamics of different approaches to problem solving
- 4.C.03a Describe methods of researching
- 4.C.04a Use strategies to formulate ideas and solutions
- 4.C.05a ID potential solutions based on reasoned criteria
- 4.C.06a Implement and evaluate solution(s)
- 4.D.01a Identify time management and task prioritization skills
- 4.D.03a Demonstrate willingness to learn & further skills
- 4.D.04a Demonstrate self-management skills
- 4.D.05a List causes of stress and stress-management techniques
- 4.D.06a Describe importance of having a positive attitude
- 4.D.07a Show initiative by coming up with unique solutions
- 4.D.08a Explain the importance of setting, reaching, evaluating goals
- 4.D.10a Value the importance of professionalism

STRAND 5: MANAGEMENT & ENTREPRENEURSHIP

- 5.A.01a Define entrepreneurship
- 5.A.04a Describe practices that ensure quality customer service
- 5.B.02a Define and demonstrate leadership and teamwork skills
- 5.B.03a Explain ways a company or organization can market itself
- 5.B.04a Identify methods to track inventory, productivity, expenses
- 5.B.05a Explain the importance of written procedures and policies
- 5.B.07a Explain methods to effectively run a meeting
- 5.C Describe methods for managing, organizing, retrieving and reporting financial data
- 5.C.02a Extract and extrapolate data from financial documents

STRAND 6: PRINCIPLES OF TECHNOLOGY

- 6.A.01a Utilize appropriate technology to solve a problem
- 6.A.05a Save, retrieve, load, format, and import data
- 6.A.07a Illustrate methods of using search engines
- 6.A.08a Send, receive, and manage email
- 6.A.09a Properly use electronic proofreading tools
- 6.B.01a Identify ways technology is used in the workplace
- 6.B.04a Discuss privacy & security concerns about internet
- 6.C.01a Locate, evaluate, collect, and process information
- 6.C.02a Demonstrate use of telecommunications to interact
- 6.C.03a Demonstrate use of appropriate research sources
- 6.C.05a Collect, organize, analyze, graphically present data
- 6.C.06a Present information, ideas, and work using technology

Unit 7: Massachusetts Vocational Strands Crosswalk

Content Lessons	Vocation Strand 4: Employability Skills	Vocation Strand 5: Management & Entrepreneurship	Vocation Strand 6: Underlying Principles of Technology
1. Exercises			
7-A	4.A.02a, 4.A.08a, 4.B.01a, 4.B.04a, 4.B.10a, 4.B.13a, 4.C.01a, 4.C.02a, 4.C.04a	5.B.02a, 5.B.07a	
7-B	4.A.02a, 4.A.08a, 4.B.01a, 4.C.01a, 4.C.02a, 4.C.04a, 4.D.04a, 4.D.06a, 4.D.10a		
7-C	4.A.02a, 4.A.08a, 4.B.01a, 4.B.10a, 4.B.13a, 4.C.01a, 4.C.02a, 4.C.04a, 4.D.04a, 4.D.06a, 4.D.10a	5.B.02a, 5.B.07a	
7-D	4.A.08a, 4.B.01a, 4.C.01a, 4.C.02a, 4.C.04a, 4.D.03a, 4.D.08a	5.C, 5.C.02a	6.A.01a, 6.C.01a
7-E	4.A.06a, 4.A.08a, 4.A.09a, 4.B.01a, 4.B.02a, 4.B.10a, 4.B.11a, 4.B.13a, 4.C.01a, 4.C.02a, 4.C.04a	5.B.02a, 5.C, 5.C.02a	6.A.01a, 6.C.01a
7-F	4.A.08a, 4.B.01a, 4.B.10a, 4.B.13a, 4.C.01a, 4.C.02a, 4.C.04a	5.B.02a	
7-G	4.A.01a, 4.A.03a, 4.A.06a, 4.A.08a, 4.A.09a, 4.B.01a, 4.B.02a, 4.C.01a, 4.C.02a, 4.C.04a		
7-H	4.A.01a, 4.A.02a, 4.A.03a, 4.A.08a, 4.A.09a, 4.B.01a, 4.B.02a, 4.B.10a, 4.B.13a, 4.C.01a, 4.C.02a, 4.C.04a, 4.D.07a	5.A.01a, 5.B.02a	
7-I	4.A.01a, 4.A.03a, 4.A.06a, 4.A.08a, 4.A.09a, 4.B.01a, 4.B.02a, 4.C.01a, 4.C.02a, 4.C.04a, 4.D.07a	5.A.01a	
2. Assignments			
7-1	4.A.02a, 4.A.08a, 4.B.01a, 4.C.01a, 4.C.02a, 4.C.04a, 4.D.04a, 4.D.06a, 4.D.10a		
7-2	4.A.02a, 4.A.03a, 4.A.08a, 4.B.01a, 4.C.01a, 4.C.02a, 4.C.04a, 4.D.03a, 4.D.08a	5.C, 5.C.02a	6.A.01a, 6.C.01a
7-3	4.A.01a, 4.A.03a, 4.A.06a, 4.A.08a, 4.A.09a, 4.B.01a, 4.B.02a, 4.C.01a, 4.C.02a, 4.C.04a		
3. Assessment			
7-1	4.A.01a, 4.A.02a, 4.A.03a, 4.A.08a, 4.A.09a, 4.B.01a, 4.B.02a, 4.B.10a, 4.B.13a, 4.C.01a, 4.C.02a, 4.C.04a, 4.C.06a, 4.D.07a, 4.D.08a, 4.D.10a	5.C, 5.C.02a	

Unit 7 Resources

1. Internet:

www.masscis.intocareers.com, **MA Career Information System**

Better than the Occupational Outlook Handbook as the career salary and job outlook information is local to us. Has a great college sort by major/career.

www.nextsteps.org/, **Next Steps**

Very youth-friendly with loads of assessment tools; used for self-directed search to identify characteristics helpful when considering careers.

www.sba.gov/starting_business/special/young.html, **Small Business Association**

A great site linked to resources to help teens interested in starting their own businesses.

www.bls.gov/oco, **Occupational Outlook Handbook 2006-7 Edition**

This is a nationally recognized source of career information, designed to provide valuable assistance to individuals making decisions about their future work lives. It's revised every 2 years. It includes job search tips and a teacher's guide.

www.mapping-your-future.org, **Mapping Your Future**

Mapping Your Future is a national public-service project that provides free college, career, financial aid, and financial literacy services for students, families, and schools.

2. Fee-Based Software

The Be Real Game® (grades 9-10) and The Get Real Game® (grade 11-12)

For more information, go to www.realgame.com/usa.cfm.

Bridges®

For more information, www.bridges.com/us/home.html.

Choices®

For more information, go to www.careerware.com/.

3. People

www.nawb.org/, **National Association of Workforce Boards**

Check the website for your local Workforce Investment Board (WIB). Local WIBs can direct you to local youth councils, career centers and chambers of commerce.

www.jobshadow.org, **National Job Shadow Day**

National Job Shadow Day provides a highly publicized venue for teens to shadow career professionals for one day, February 2nd. Here you can find on-line educational materials, press release forms, statistical evidence and other resources to help you get started.

www.score.org/young, **SCORE**

A corps of retired, volunteer businesspersons ready to provide advise via email. This specific website explains why it is critical to provide girls and minorities entrepreneurship education.

4. Related High School Organizations

Go to the corresponding website to learn more about these organizations/programs:

BPA (www.bpa.org)

DECA (www.deca.org)

FBLA (www.fbla-pbl.org)

FCCLA (www.fccla.org)

JA (www.ja.org/)

NFTE (www.nfte.com/)

SkillsUSA (www.skillsusa.org)

YTE (www.yte.org)