

## 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 Frameworks Connection: Frameworks Key

### English Frameworks

- E1.5 Focus and evaluate group discussions
- E2.5 Summarize information and ideas from group discussion
- E2.6 Analyze varying responses in focused discussion
- E3.14 Brainstorming/organizing information for presentation
- E3.17 Deliver effective formal presentation
- E5 Vary sentence structure when writing
- E6.8 Content specific vocabulary
- E8.31, E8.34, E13.24, E13.26 Analyze argument logic
- E15.7 Evaluate the effect of word choice on writing
- E15.9 Identify and analyze persuasive elements
- E19 The Writing Process
- E20.5 Vary writing styles and products to suit audience
- E21.8, E21.9 Revise writing to improve content, format, style
- E22.9, E22.10 Use standard English conventions in writing
- E23 Organization in essay writing
- E24 Formulate open-ended questions and conduct research
- E25 Use individually-generated and group-generated criteria
- E27.6 Create focused media presentation with graphics
- E27.8 Synthesize info to create media production

### Social Science Frameworks

- C&S4 Analyze quantitative charts
- C&S6 Compare long-term and short-term effects
- C&S13 Define entrepreneur
- C&S14 Role of opportunity costs in decision-making
- C&S15 Explain how financial markets channel funds to savers and investors
- C&S17 Explain opportunity costs analysis through marginal costs/benefits
- C&S20 Describe relationship between worker earnings and product value/worker skill
- E1.2 Role of opportunity costs in consumer choices
- E1.4 Role of positive and negative incentives in human behavior
- E1.5 Predict how interest rates act as incentives for savers and borrowers
- E1.10 Create savings/investment plan
- E3.10 Identify skills necessary for workplace success
- E6.3 Explain the role of banks and other financial institutions in the economy of the United States
- E6.5 Compare and contrast credit, savings, and investment services
- E6.6 Research and monitor financial investments such as stocks, bonds, and mutual funds
- E6.7 Formulate a credit plan for purchasing a major item and compare different interest rates
- US61.5 Explain how rule of law protects individual rights

### Health Frameworks

- CH12.14 Planning & management skills
- CH12.15 Criteria for making consumer choices
- CH12.17 Budgeting, spending and saving
- CH12.18 Analyze purchasing decisions
- FL6.12 Financial resources for needed parenting
- FL6.16 Describe considerations for becoming a parent
- MH5.18 Sound decision-making
- MH5.19 Sound technique for making difficult decision

### Math Frameworks

- 8.N.1, 10.N.1, AI.N.1 Compare, order, translate integers
- 8.N.3 Use ratios to solve problems including rates of change
- 8.N.8 Properties of arithmetic operations
- 8.N.12 Numeric-based problem solving
- 8.D.2 Create/interpret tabular data
- 8.P.1, 10.P.1 Represent/analyze patterns w/ tables & graphs
- 10.P.2 Demonstrate an understanding of numeric relationships
- 10.N.4 Use estimation to judge computations

### Science & Tech Frameworks

- T&E1.1 Identify/ explain design process
- MS Integral relation of science to math
- SIS1, SIS2, SIS3, SIS4 Investigation, experimentation, problem solving central to science & technical education

### Career Development Ed Benchmarks

- A1-1 Flexible, higher order thinking skills
- A1-2 Technical and technological skills
- A1-3 Skills in locating/using information resources in research
- A2-1 Communication/literacy skills for presentation
- A2-2 Mathematical life skills for time and money management
- A2-3 Organizational skills for academic/technical and career success
- A2-4 Critical thinking skills to use and evaluate information
- A4-1 Knowledge of the benefits of education for career and life management
- PS1-1 Skills in developing and maintaining a clear and positive self-concept
- PS1-2 Skills in relating individual learning styles, interests, abilities, and aptitudes
- PS1-3 Knowledge and skills for personal responsibility
- PS2-1 Skills in interacting positively with others at home, at school, at work, and in the community
- PS2-3 Knowledge of and respect for individual differences
- W1-1 Skills in the planning process
- W1-2 Knowledge of decision-making as a complex process
- W1-3 Skills and strategies for effective decision-making
- W1-4 Skills in evaluating career plans and decisions
- W3-4 Knowledge and skills necessary for employment, retention and advancement
- W3-5 Knowledge of transferability of skills
- W4-1 Knowledge of the interrelationship of life role

## Unit 1: Massachusetts Frameworks Crosswalk

| Content Lessons       | English                           | Social Science     | Health  | Math                 | Science & Tech                  | CDE Frameworks                            |
|-----------------------|-----------------------------------|--------------------|---|----------------------|---------------------------------|---|
| <b>1. Exercises</b>   |                                   |                    |   |                      |                                 |   |
| 1A                    |                                   |                    | CH12.14, CH12.15, CH12.17, MH5.18                 |                      |                                 | A2-1, A2-4, W1-1, PS1-2, PS2-3            |
| 1B                    |                                   |                    | CH12.17   |                      |                                 | W1-1                                      |
| 1C                    | E1.5                              |                    | CH12.14, CH12.17                                  |                      |                                 | W3-5, PS1-3                               |
| 1D                    | E1.5, E2.5, E20.5, E20.6, E25     | C&S17, E1.2        | CH12.15, CH12.17, CH12.18, MH5.18                 | 8.N.12               |                                 | W1-1, W1-2, W1-3                          |
| 1E                    | E1.5, E6.8, E19                   | C&S14, C&S17,      | CH12.14, CH12.15, CH12.18, MH5.18, MH5.19         | 8.N.12               | T&E1.1                          | A1-1, W1-1, W1-2, W1-3                    |
| 1F                    | E1.5, E25                         | C&S14, C&S17, E1.2 | CH12.15, CH12.18, MH5.18, MH5.19                  | 8.N.12               | SIS1, SIS2, SIS3, SIS4          | A1-1, A2-4, PS2-3, W1-1, W1-2, W1-3, W1-4 |
| <b>2. Assignments</b> |                                   |                    |   |                      |                                 |   |
| 1-1                   | E8.31, E8.34, E13.24, E13.26, E19 | C&S6, C&S17, E1.10 | CH12.14, CH12.15, CH12.17, FL6.12, MH5.18, MH5.19 | 8.N.12, 8.D.2        |                                 | A1-1, A2-4, W1-2, W1-3, W3-5              |
| 1-2                   |                                   | C&S17,             | CH12.14, CH12.17,                                 | 8.N.1, 8.P.1         |                                 | W1-1, W1-2, W1-3, PS1-2                   |
| 1-3                   |                                   |                    | CH12.17   | 8.N.1, 8.P.1         |                                 |   |
| 1-4                   | E19, E19.26, E19.30               | C&S14, C&S17, E1.2 | CH12.17, MH5.18, MH5.19                           |                      | SIS1, SIS2, SIS3, SIS4, T&E1.1, | W1-1, W1-2, W1-3, W3-5                    |
| 1-5                   | E19, E20.5, E20.6                 | C&S14, C&S17       | CH12.17, MH5.18, MH5.19                           |                      | SIS1, SIS2, SIS3, SIS4,         | W1-1, W1-2, W1-3, PS1-3                   |
| 1-6                   | E19                               | E1.10              | CH12.17, MH5.18, MH5.19                           |                      | SIS1, SIS2, SIS3, SIS4, T&E1.1  | W1-1, W1-2, W1-3                          |
| <b>3. Assessment</b>  |                                   |                    |   |                      |                                 |   |
| 1-1                   | E6.8, E19, E20.5                  | C&S14, E1.10       | CH12.14, CH12.17, MH5.18, MH5.19                  | 8.N.1, 8.N.12, 8.P.1 | SIS1, SIS2, SIS3, SIS4, T&E1.1  | A1-1, A2-4, W1-1, W1-2, W1-3, W1-4, W3-5  |

## Unit 1 Resources:

### 1. Internet:

[www.consumer-action.org](http://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](http://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](http://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/](http://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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### Career Development Ed Benchmarks

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A2-2 Mathematical life skills for time and money management  
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A4-1 Knowledge of the benefits of education for career and life management  
PS1-1 Skills in developing and maintaining a clear and positive self-concept  
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PS1-3 Knowledge and skills for personal responsibility  
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W3-4 Knowledge and skills necessary for employment, retention and advancement  
W3-5 Knowledge of transferability of skills  
W4-1 Knowledge of the interrelationship of life role

## Unit 2: Massachusetts Frameworks Crosswalk

| Content Lessons       | English    | Social Science           | Health  | Math   | Science & Tech       | CDE Frameworks   |
|-----------------------|------------|--------------------------|---|--|----------------------|--|
| <b>1. Exercises</b>   |            |                          |   |  |                      |  |
| 2A                    | E24        | C&S6                     | CH12.14,<br>CH12.15,<br>CH12.17,<br>FL6.12,<br>FL6.16 | 8.N.1, AI.N.1,<br>8.N.3, 8.N.8,<br>8.N.12, 10.N.4            | SIS1                 | A1-1, A2-2,<br>A2-4, PS1-3,<br>W1-1, W1-3,<br>W1-4       |
| 2B                    | E6.8       | E1.10                    | CH12.14,<br>CH12.15,<br>CH12.17,<br>CH12.18           | 8.N.1  |                      | A1-1, A2-4,<br>PS1-2, PS1-3,<br>W1-1, W1-2,<br>W1-3      |
| 2C                    | E1.5, E6.8 | C&S6                     | CH12.14,<br>CH12.17                                   |  |                      | A2-4, PS1-3,<br>W1-1, W1-3                               |
| 2D                    |            | E1.10                    | CH12.17,<br>FL16.12,<br>FL6.16                        | 8.N.1, AI.N.1,<br>8.N.12                                     | MS                   | A2-2, PS1-3,<br>W1-1                                     |
| 2E                    | E1.5, E2.5 | E1.10                    | CH12.14,<br>CH12.15,<br>CH12.17,<br>CH12.18           | 8.N.1, AI.N.1,<br>8.N.3, 8.N.8,<br>8.N.12, 10.P.2,<br>10.N.4 | T&E1.1,<br>MS        | A1-1, A2-2,<br>A2-4, PS1-3,<br>W1-1, W1-3                |
| <b>2. Assignments</b> |            |                          |   |  |                      |  |
| 2-1                   | E24        | C&S14,<br>E1.10          | CH12.14,<br>CH12.17,<br>CH12.18                       |  |                      | A1-1, A2-4,<br>PS1-3, W1-1,<br>W1-3, W1-4                |
| 2-2                   | E6.8       | C&S6                     | CH12.14,<br>CH12.17                                   |  |                      | A2-4, PS1-3,<br>W1-1, W1-3                               |
| 2-3                   |            | E1.10                    | CH12.14,<br>CH12.17                                   | 8.N.1, AI.N.1,<br>8.N.12                                     | MS                   | A2-2, PS1-3,<br>W1-1, W1-3                               |
| 2-4                   | E1.5       | E1.10                    | CH12.14,<br>CH12.15,<br>CH12.17,<br>CH12.18           | 8.N.1, AI.N.1,<br>8.N.3, 8.N.8,<br>8.N.12, 10.P.2,<br>10.N.4 | T&E1.1,<br>MS        | A2-2, A2-4,<br>PS1-3, W1-1,<br>W1-3                      |
| <b>3. Assessment</b>  |            |                          |   |  |                      |  |
| 2-1                   | E6.8       | C&S6,<br>C&S14,<br>E1.10 | CH12.14,<br>CH12.15,<br>CH12.17,<br>CH12.18           | 8.N.1, AI.N.1,<br>8.N.3, 8.N.8,<br>8.N.12, 10.P.2,<br>10.N.4 | SIS2,<br>SIS3,<br>MS | A1-1, A2-2,<br>A2-3, A2-4,<br>PS1-3, W1-1,<br>W1-2, W1-3 |

## Unit 2 Resources

### 1. Internet:

[www.moneyinstructor.com/budgeting.asp](http://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](http://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](http://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](http://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](http://www.quicken.com), "Quicken"

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

[www.corel.com](http://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](http://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](mailto: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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### English Frameworks

**E1.5** Focus and evaluate group discussions  
**E2.5** Summarize information and ideas from group discussion  
**E2.6** Analyze varying responses in focused discussion  
**E3.14** Brainstorming/organizing information for presentation  
**E3.17** Deliver effective formal presentation  
**E5** Vary sentence structure when writing  
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**E25** Use individually-generated and group-generated criteria  
**E27.6** Create focused media presentation with graphics  
**E27.8** Synthesize info to create media production

### Social Science Frameworks

**C&S4** Analyze quantitative charts  
**C&S6** Compare long-term and short-term effects  
**C&S13** Define entrepreneur  
**C&S14** Role of opportunity costs in decision-making  
**C&S15** Explain how financial markets channel funds to savers and investors  
**C&S17** Explain opportunity costs analysis through marginal costs/benefits  
**C&S20** Describe relationship between worker earnings and product value/worker skill  
**E1.2** Role of opportunity costs in consumer choices  
**E1.4** Role of positive and negative incentives in human behavior  
**E1.5** Predict how interest rates act as incentives for savers and borrowers  
**E1.10** Create savings/investment plan  
**E3.10** Identify skills necessary for workplace success  
**E6.3** Explain the role of banks and other financial institutions in the economy of the United States  
**E6.5** Compare and contrast credit, savings, and investment services  
**E6.6** Research and monitor financial investments such as stocks, bonds, and mutual funds  
**E6.7** Formulate a credit plan for purchasing a major item and compare different interest rates  
**USG1.5** Explain how rule of law protects individual rights

### Health Frameworks

**CH12.14** Planning & management skills  
**CH12.15** Criteria for making consumer choices  
**CH12.17** Budgeting, spending and saving  
**CH12.18** Analyze purchasing decisions  
**FL6.12** Financial resources for needed parenting  
**FL6.16** Describe considerations for becoming a parent  
**MH5.18** Sound decision-making  
**MH5.19** Sound technique for making difficult decision

### Math Frameworks

**8.N.1, 10.N.1, AI.N.1** Compare, order, translate integers  
**8.N.3** Use ratios to solve problems including rates of change  
**8.N.8** Properties of arithmetic operations  
**8.N.12** Numeric-based problem solving  
**8.D.2** Create/interpret tabular data  
**8.P.1, 10.P.1** Represent/analyze patterns w/ tables & graphs  
**10.P.2** Demonstrate an understanding of numeric relationships  
**10.N.4** Use estimation to judge computations

### Science & Tech Frameworks

**T&E1.1** Identify/ explain design process  
**MS** Integral relation of science to math  
**SIS1, SIS2, SIS3, SIS4** Investigation, experimentation, problem solving central to science & technical education

### Career Development Ed Benchmarks

**A1-1** Flexible, higher order thinking skills  
**A1-2** Technical and technological skills  
**A1-3** Skills in locating/using information resources in research  
**A2-1** Communication/literacy skills for presentation  
**A2-2** Mathematical life skills for time and money management  
**A2-3** Organizational skills for academic/technical and career success  
**A2-4** Critical thinking skills to use and evaluate information  
**A4-1** Knowledge of the benefits of education for career and life management  
**PS1-1** Skills in developing and maintaining a clear and positive self-concept  
**PS1-2** Skills in relating individual learning styles, interests, abilities, and aptitudes  
**PS1-3** Knowledge and skills for personal responsibility  
**PS2-1** Skills in interacting positively with others at home, at school, at work, and in the community  
**PS2-3** Knowledge of and respect for individual differences  
**W1-1** Skills in the planning process  
**W1-2** Knowledge of decision-making as a complex process  
**W1-3** Skills and strategies for effective decision-making  
**W1-4** Skills in evaluating career plans and decisions  
**W3-4** Knowledge and skills necessary for employment, retention and advancement  
**W3-5** Knowledge of transferability of skills  
**W4-1** Knowledge of the interrelationship of life role

## Unit 3: Massachusetts Frameworks Crosswalk

| Content Lessons       | English          | Social Science  | Health   | Math   | Science & Tech         | CDE Frameworks                                  |
|-----------------------|------------------|---|--|--|------------------------|---|
| <b>1. Exercises</b>   |                  |   |  |  |                        |   |
| 3A                    | E1.5, E3.14, E19 | E1.10, E6.5   | CH12.17  |  | T&E1.1, SIS1           | A1-1, A2-4, PS1-2, PS2-3, W1-1, W1-3            |
| 3B                    | E6.8             | C&S4, C&S6, C&S14, E1.5, E1.10, E6.5                    | CH12.17  | 8.N.1, 10.N.1, AI.N.1, 8.N.8, 8.N.12, 8.D.2, 8.P.1, 10.P.2         | MS                     | A2-2, A2-4                                      |
| 3C                    | E1.5, E6.8       | E1.10   | CH12.17  | 8.N.1, 10.N.1, AI.N.1, 8.N.8, 8.N.12, 8.D.2, 8.P.1, 10.P.2, 10.N.4 | MS                     | A2-2, A2-4                                      |
| 3D                    | E1.5, E6.8       | C&S14, C&S15, C&S17, E1.2, E1.4, E1.5, E6.5, E1.10      | CH12.14, CH12.15, CH12.17, MH5.19                  | 8.N.1, 8.N.8, 8.N.12, 8.D.2, 10.P.2, 10.N.4                        | SIS2, MS               | A1-1, A2-2, A2-4, PS1-2, PS2-3, W1-1, W1-3      |
| 3E                    | E6.8, E23        | E1.10   | CH12.14, CH12.15, CH12.17                          |  |                        | A2-4, W1-2, W1-3                                |
| <b>2. Assignments</b> |                  |   |  |  |                        |   |
| 3-1                   | E6.8             | C&S4, C&S6, C&S14, E1.5, E1.10, E6.5                    | CH12.17  | 8.N.1, 10.N.1, AI.N.1, 8.N.8, 8.N.12, 8.D.2, 8.P.1, 10.P.2         | MS                     | A2-2, A2-4                                      |
| 3-2                   | E6.8, E24        | C&S6, C&S14, C&S17, E1.2, E1.5, E1.10, E6.3, E6.5, E6.6 | CH12.14, CH12.15, CH12.17, CH12.18, MH5.18, MH5.19 | 8.N.1, 8.N.12, 10.N.4  | T&E1.1, SIS2, SIS3, MS | A1-1, A1-3, A2-2, A2-4, PS1-3, W1-1, W1-2, W1-3 |
| 3-3                   | E6.8, E24        | C&S6, C&S14, C&S17, E1.2, E1.5, E1.10, E6.5, E6.6       | CH12.14, CH12.15, CH12.17, CH12.18, MH5.18, MH5.19 | 8.N.1, 8.N.12, 10.N.4  | T&E1.1, SIS2, SIS3, MS | A1-1, A1-3, A2-2, A2-4, PS1-3, W1-1, W1-2, W1-3 |
| 3-4                   | E6.8, E24        | C&S6, C&S14, C&S17, E1.2, E1.5, E1.10, E6.5, E6.6       | CH12.14, CH12.15, CH12.17, CH12.18, MH5.18, MH5.19 | 8.N.1, 8.N.12, 10.N.4  | T&E1.1, SIS2, SIS3, MS | A1-1, A1-3, A2-2, A2-4, PS1-3, W1-1, W1-2, W1-3 |
| <b>3. Assessment</b>  |                  |   |  |  |                        |   |
| 3-1                   | E6.8, E24        | C&S6, C&S14, C&S17, E1.2, E1.5, E1.10, E6.5, E6.6       | CH12.14, CH12.15, CH12.17, CH12.18, MH5.18, MH5.19 | 8.N.1, 8.N.12, 10.N.4  | T&E1.1, SIS2, SIS3, MS | A1-1, A1-3, A2-2, A2-4, PS1-3, W1-1, W1-2, W1-3 |

## Unit 3 Resources

### 1. Internet:

[www.younginvestor.com](http://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](http://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](http://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](http://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](http://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](mailto: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](http://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](http://www.bos.frb.org).*

[www.fl2010.org/rightnav/expert.cfm](http://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 Frameworks Connection: Frameworks Key

### English Frameworks

E1.5 Focus and evaluate group discussions  
E2.5 Summarize information and ideas from group discussion  
E2.6 Analyze varying responses in focused discussion  
E3.14 Brainstorming/organizing information for presentation  
E3.17 Deliver effective formal presentation  
E5 Vary sentence structure when writing  
E6.8 Content specific vocabulary  
E8.31, E8.34, E13.24, E13.26 Analyze argument logic  
E15.7 Evaluate the effect of word choice on writing  
E15.9 Identify and analyze persuasive elements  
E19 The Writing Process  
E20.5 Vary writing styles and products to suit audience  
E21.8, E21.9 Revise writing to improve content, format, style  
E22.9, E22.10 Use standard English conventions in writing  
E23 Organization in essay writing  
E24 Formulate open-ended questions and conduct research  
E25 Use individually-generated and group-generated criteria  
E27.6 Create focused media presentation with graphics  
E27.8 Synthesize info to create media production

### Social Science Frameworks

C&S4 Analyze quantitative charts  
C&S6 Compare long-term and short-term effects  
C&S13 Define entrepreneur  
C&S14 Role of opportunity costs in decision-making  
C&S15 Explain how financial markets channel funds to savers and investors  
C&S17 Explain opportunity costs analysis through marginal costs/benefits  
C&S20 Describe relationship between worker earnings and product value/worker skill  
E1.2 Role of opportunity costs in consumer choices  
E1.4 Role of positive and negative incentives in human behavior  
E1.5 Predict how interest rates act as incentives for savers and borrowers  
E1.10 Create savings/investment plan  
E3.10 Identify skills necessary for workplace success  
E6.3 Explain the role of banks and other financial institutions in the economy of the United States  
E6.5 Compare and contrast credit, savings, and investment services  
E6.6 Research and monitor financial investments such as stocks, bonds, and mutual funds  
E6.7 Formulate a credit plan for purchasing a major item and compare different interest rates  
USG1.5 Explain how rule of law protects individual rights

### Health Frameworks

CH12.14 Planning & management skills  
CH12.15 Criteria for making consumer choices  
CH12.17 Budgeting, spending and saving  
CH12.18 Analyze purchasing decisions  
FL6.12 Financial resources for needed parenting  
FL6.16 Describe considerations for becoming a parent  
MH5.18 Sound decision-making  
MH5.19 Sound technique for making difficult decision

### Math Frameworks

8.N.1, 10.N.1, AI.N.1 Compare, order, translate integers  
8.N.3 Use ratios to solve problems including rates of change  
8.N.8 Properties of arithmetic operations  
8.N.12 Numeric-based problem solving  
8.D.2 Create/interpret tabular data  
8.P.1, 10.P.1 Represent/analyze patterns w/ tables & graphs  
10.P.2 Demonstrate an understanding of numeric relationships  
10.N.4 Use estimation to judge computations

### Science & Tech Frameworks

T&E1.1 Identify/ explain design process  
MS Integral relation of science to math  
SIS1, SIS2, SIS3, SIS4 Investigation, experimentation, problem solving central to science & technical education

### Career Development Ed Benchmarks

A1-1 Flexible, higher order thinking skills  
A1-2 Technical and technological skills  
A1-3 Skills in locating/using information resources in research  
A2-1 Communication/literacy skills for presentation  
A2-2 Mathematical life skills for time and money management  
A2-3 Organizational skills for academic/technical and career success  
A2-4 Critical thinking skills to use and evaluate information  
A4-1 Knowledge of the benefits of education for career and life management  
PS1-1 Skills in developing and maintaining a clear and positive self-concept  
PS1-2 Skills in relating individual learning styles, interests, abilities, and aptitudes  
PS1-3 Knowledge and skills for personal responsibility  
PS2-1 Skills in interacting positively with others at home, at school, at work, and in the community  
PS2-3 Knowledge of and respect for individual differences  
W1-1 Skills in the planning process  
W1-2 Knowledge of decision-making as a complex process  
W1-3 Skills and strategies for effective decision-making  
W1-4 Skills in evaluating career plans and decisions  
W3-4 Knowledge and skills necessary for employment, retention and advancement  
W3-5 Knowledge of transferability of skills  
W4-1 Knowledge of the interrelationship of life role

## Unit 4: Massachusetts Frameworks Crosswalk

| Content Lessons       | English  | Social Science                       | Health   | Math                                 | Science & Tech         | CDE Frameworks                                    |
|-----------------------|--|--------------------------------------|--|--------------------------------------|------------------------|---|
| <b>1. Exercises</b>   |  |                                      |  |                                      |                        |   |
| 4A                    | E1.5, E6.8, E24  | E1.5, E6.5                           | CH12.15  |                                      | T&E1.1, SIS1           | A1-3  |
| 4B                    | E1.5, E2.5, E6.8   | C&S17, E1.2, E1.5, E6.7              | CH12.15, MH5.18  | 8.N.1                                | SIS1                   | A1-3, A2-4  |
| 4C                    | E1.5, E6.8   | E6.5                                 | CH12.15  |                                      |                        | A2-3, A2-4  |
| 4D                    | E1.5, E6.8, E24  | C&S14, C&S17, E1.2, E1.5, E6.5, E6.7 | CH12.14, CH12.15, CH12.17, CH12.18, MH5.18, MH5.19         | 8.N.1, 10.N.1, AI.N.1, 8.N.12        | T&E1.1, SIS1, MS       | A1-1, A1-3, A2-2, A2-4, PS1-3, W1-1, W1-2, W1-3   |
| 4E                    | E6.8   |                                      | CH12.17  |                                      |                        | A2-1, PS1-1, PS1-3, W1-1                          |
| 4F                    | E6.8, E15.7  | C&S6, C&S14, C&S17, E1.2, E1.5       | CH12.15, CH12.18, MH5.18                                   | 8.N.1, AI.N.1, 10.N.1, 10.N.4        |                        | A1-1, A2-4, PS1-1, PS1-3, PS2-3, W1-1, W1-2, W1-3 |
| 4G                    | E1.5, E2.5   | C&S6, C&S14, C&S17, E1.2, E1.5       | CH12.14, CH12.15, CH12.17, CH12.18, FL6.12, MH5.18, MH5.19 | 8.N.1, 10.N.1, AI.N.1, 8.N.8, 8.N.12 | T&E1.1, MS             | A1-1, A2-2, A2-4, PS1-3, W1-1, W1-2, W1-3         |
| 4H                    | E6.8, E15.7, E24   | C&S6, C&S14, E1.2, E1.4              | CH12.14, CH12.15, CH12.17, CH12.18, FL6.12                 |                                      |                        | A1-1, A1-3, A2-4, W1-1                            |
| <b>2. Assignments</b> |  |                                      |  |                                      |                        |   |
| 4-1                   | E3.14, E5, E6.8, E15.7, E20.5, E21.8, E21.9, E22.9, E22.10, E24                                      | E1.2, E1.5, E6.5, E6.7               | CH12.15, CH12.17, CH12.18, MH5.18                          |                                      |                        | A1-3, A2-1  |
| 4-2                   | 6.8, E24   | C&S14, C&S17, E1.2, E6.5, E6.7       | CH12.15, CH12.17, CH12.18, MH5.18, MH5.19                  | 8.N.1, 10.N.1, AI.N.1, 8.N.12        | T&E1.1, SIS1, MS       | A1-1, A1-3, A2-2, A2-4, PS1-3, W1-1, W1-2, W1-3   |
| 4-3                   | E6.8, E8.31, E8.34, E13.24, E13.26, E15.9  | C&S14, E1.2                          | CH12.15  |                                      |                        | A2-4, PS1-1, PS1-3, W1-1                          |
| 4-4                   | E3.14, E5, E6.8, E8.31, E8.34, E13.24, E13.26, E15.7, E15.9, E19, E20.5, E21.8, E21.9, E22.9, E22.10 |                                      | FL6.12   |                                      |                        | A1-1, A2-1, A2-4, PS1-1, PS1-3, PS2-1             |
| <b>3. Assessments</b> |  |                                      |  |                                      |                        |   |
| 4-1                   | E3.14, E5, E6.8, E8.31, E8.34, E13.24, E13.26, E15.7, E15.9, E19, E21.8, E21.9, E22.9, E22.10, E23   | C&S17, E1.2, E1.5, E6.7              | CH12.14, CH12.15, CH12.17, FL6.12, MH5.18, MH5.19          | 8.N.1, 10.N.4                        | T&E1.1, SIS1, SIS2, MS | A1-1, A2-1, A2-2, A2-4, PS1-1, PS1-3, W1-1        |

## Unit 4 Resources

### 1. Internet:

[www.myfico.com](http://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](http://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](http://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](http://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](http://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](http://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](http://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](http://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](http://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 Frameworks Connection: Frameworks Key

### English Frameworks

E1.5 Focus and evaluate group discussions  
E2.5 Summarize information and ideas from group discussion  
E2.6 Analyze varying responses in focused discussion  
E3.14 Brainstorming/organizing information for presentation  
E3.17 Deliver effective formal presentation  
E5 Vary sentence structure when writing  
E6.8 Content specific vocabulary  
E8.31, E8.34, E13.24, E13.26 Analyze argument logic  
E15.7 Evaluate the effect of word choice on writing  
E15.9 Identify and analyze persuasive elements  
E19 The Writing Process  
E20.5 Vary writing styles and products to suit audience  
E21.8, E21.9 Revise writing to improve content, format, style  
E22.9, E22.10 Use standard English conventions in writing  
E23 Organization in essay writing  
E24 Formulate open-ended questions and conduct research  
E25 Use individually-generated and group-generated criteria  
E27.6 Create focused media presentation with graphics  
E27.8 Synthesize info to create media production

### Social Science Frameworks

C&S4 Analyze quantitative charts  
C&S6 Compare long-term and short-term effects  
C&S13 Define entrepreneur  
C&S14 Role of opportunity costs in decision-making  
C&S15 Explain how financial markets channel funds to savers and investors  
C&S17 Explain opportunity costs analysis through marginal costs/benefits  
C&S20 Describe relationship between worker earnings and product value/worker skill  
E1.2 Role of opportunity costs in consumer choices  
E1.4 Role of positive and negative incentives in human behavior  
E1.5 Predict how interest rates act as incentives for savers and borrowers  
E1.10 Create savings/investment plan  
E3.10 Identify skills necessary for workplace success  
E6.3 Explain the role of banks and other financial institutions in the economy of the United States  
E6.5 Compare and contrast credit, savings, and investment services  
E6.6 Research and monitor financial investments such as stocks, bonds, and mutual funds  
E6.7 Formulate a credit plan for purchasing a major item and compare different interest rates  
USG1.5 Explain how rule of law protects individual rights

### Health Frameworks

CH12.14 Planning & management skills  
CH12.15 Criteria for making consumer choices  
CH12.17 Budgeting, spending and saving  
CH12.18 Analyze purchasing decisions  
FL6.12 Financial resources for needed parenting  
FL6.16 Describe considerations for becoming a parent  
MH5.18 Sound decision-making  
MH5.19 Sound technique for making difficult decision

### Math Frameworks

8.N.1, 10.N.1, AI.N.1 Compare, order, translate integers  
8.N.3 Use ratios to solve problems including rates of change  
8.N.8 Properties of arithmetic operations  
8.N.12 Numeric-based problem solving  
8.D.2 Create/interpret tabular data  
8.P.1, 10.P.1 Represent/analyze patterns w/ tables & graphs  
10.P.2 Demonstrate an understanding of numeric relationships  
10.N.4 Use estimation to judge computations

### Science & Tech Frameworks

T&E1.1 Identify/ explain design process  
MS Integral relation of science to math  
SIS1, SIS2, SIS3, SIS4 Investigation, experimentation, problem solving central to science & technical education

### Career Development Ed Benchmarks

A1-1 Flexible, higher order thinking skills  
A1-2 Technical and technological skills  
A1-3 Skills in locating/using information resources in research  
A2-1 Communication/literacy skills for presentation  
A2-2 Mathematical life skills for time and money management  
A2-3 Organizational skills for academic/technical and career success  
A2-4 Critical thinking skills to use and evaluate information  
A4-1 Knowledge of the benefits of education for career and life management  
PS1-1 Skills in developing and maintaining a clear and positive self-concept  
PS1-2 Skills in relating individual learning styles, interests, abilities, and aptitudes  
PS1-3 Knowledge and skills for personal responsibility  
PS2-1 Skills in interacting positively with others at home, at school, at work, and in the community  
PS2-3 Knowledge of and respect for individual differences  
W1-1 Skills in the planning process  
W1-2 Knowledge of decision-making as a complex process  
W1-3 Skills and strategies for effective decision-making  
W1-4 Skills in evaluating career plans and decisions  
W3-4 Knowledge and skills necessary for employment, retention and advancement  
W3-5 Knowledge of transferability of skills  
W4-1 Knowledge of the interrelationship of life role

## Unit 5: Massachusetts Frameworks Crosswalk

| Content Lessons       | English  | Social Science                                     | Health                                    | Math  | Science & Tech         | CDE Frameworks                                   |
|-----------------------|--|--|---|---|------------------------|--|
| <b>1. Exercises</b>   |  |  |   |   |                        |  |
| 5-A                   | E3.14, E6.8, E24   | C&S15, E1.5, E6.3, E6.5                            | CH12.15                                   |   |                        | A1-2, A1-3, A2-1                                 |
| 5-B                   | E6.8, E15.7, E24   | C&S6, C&S15, E1.5                                  | CH12.17                                   |   |                        | A1-3, A2-4                                       |
| 5-C                   | E6.8   |  | CH12.17                                   |   |                        |  |
| 5-D                   | E1.5, E6.8   |  | CH12.17, CH12.18, FL6.12                  | 8.N.1, AI.N.1, 8.N.8, 8.N.12                | MS                     | A2-2, PS1-3                                      |
| 5-E                   |  |  | CH12.17, CH12.18, FL6.12                  | 8.N.1, AI.N.1, 8.N.8, 8.N.12, 8.D.2         | MS                     | A2-2, PS1-3                                      |
| 5-F                   | E1.5, E6.8, E24  | E6.5, USG1.5                                       | CH12.14, CH12.15                          |   |                        | A1-3, A2-4, PS1-3                                |
| 5-G                   | E1.5, E2.5, E2.6, E3.14  | C&S14, E6.5  | CH12.15, CH12.17                          |   |                        | A2-1, A2-4, PS1-2, PS2-1, PS2-3                  |
| 5-H                   | E1.5   | C&S15, E1.5, E6.3, E6.5, USG1.5                    |   |   |                        |  |
| 5-I                   | E1.5   | C&S15, E1.5, E6.3, E6.5, USG1.5                    |   |   |                        |  |
| <b>2. Assignments</b> |  |  |   |   |                        |  |
| 5-1                   | E6.8, E24, E25   | C&S6, C&S14, E1.2, E1.5, E6.5                      | CH12.15, CH12.17, MH5.18, MH5.19          | 8.N.1                                       | SIS1, SIS2             | A1-2, A1-3, A2-4, PS1-1, PS1-3, W1-1, W1-2, W1-3 |
| 5-2                   |  |  | CH12.17, CH12.18, FL6.12                  | 8.N.1, AI.N.1, 8.N.8, 8.N.12, 8.D.2         | MS                     | A2-2, PS1-3                                      |
| 5-3                   | E6.8, E15.7, E24   | C&S6, C&S14, C&S17, E1.2, E1.5, E6.5               | CH12.15, MH5.18, MH5.19                   | 8.N.1, AI.N.1, 10.N.1, 8.N.8, 8.N.12, 8.D.2 | T&E1.1, SIS1, SIS2, MS | A1-1, A1-3, A2-4, PS1-1, PS1-3, W1-1, W1-2, W1-3 |
| 5-4                   | E3.14, E3.17, E6.8, E24  | C&S14, C&S15, E1.2, E6.3, E6.5                     | CH12.15, CH12.17                          |   | T&E1.1, SIS1, SIS2     | A1-2, A1-3, A2-1                                 |
| 5-5                   | E3.14, E15.7, E20.5, E22.9, E22.10                                       | USG1.5   | CH12.15, CH12.17                          |   |                        | A1-2, A2-1, PS1-3, PS2-1                         |
| <b>3. Assessment</b>  |  |  |   |   |                        |  |
| 5-1                   | E8.31, E8.34, E13.24, E13.26, E15.7, E19, E20.5, E22.9, E22.10, E23, E24 | C&S6, C&S14, C&S15, E1.2, E1.4, E6.3, E6.5, USG1.5 | CH12.15, CH12.17, CH12.18, MH5.18, MH5.19 | 8.N.1, AI.N.1, 10.N.1, 8.N.8, 8.N.12, 8.D.2 | T&E1.1, SIS1, SIS2     | A1-1, A1-3, A2-4, PS1-1, PS1-3, W1-1, W1-2, W1-3 |

## Unit 5 Resources

### 1. Internet:

#### [www.ftc.gov/idtheft](http://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](http://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](mailto: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](http://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/](http://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/](http://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/](http://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/](http://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/](http://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/](http://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 Frameworks Connection: Frameworks Key

### English Frameworks

E1.5 Focus and evaluate group discussions  
E2.5 Summarize information and ideas from group discussion  
E2.6 Analyze varying responses in focused discussion  
E3.14 Brainstorming/organizing information for presentation  
E3.17 Deliver effective formal presentation  
E5 Vary sentence structure when writing  
E6.8 Content specific vocabulary  
E8.31, E8.34, E13.24, E13.26 Analyze argument logic  
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E19 The Writing Process  
E20.5 Vary writing styles and products to suit audience  
E21.8, E21.9 Revise writing to improve content, format, style  
E22.9, E22.10 Use standard English conventions in writing  
E23 Organization in essay writing  
E24 Formulate open-ended questions and conduct research  
E25 Use individually-generated and group-generated criteria  
E27.6 Create focused media presentation with graphics  
E27.8 Synthesize info to create media production

### *Social Science Frameworks*

C&S4 Analyze quantitative charts  
C&S6 Compare long-term and short-term effects  
C&S13 Define entrepreneur  
C&S14 Role of opportunity costs in decision-making  
C&S15 Explain how financial markets channel funds to savers and investors  
C&S17 Explain opportunity costs analysis through marginal costs/benefits  
C&S20 Describe relationship between worker earnings and product value/worker skill  
E1.2 Role of opportunity costs in consumer choices  
E1.4 Role of positive and negative incentives in human behavior  
E1.5 Predict how interest rates act as incentives for savers and borrowers  
E1.10 Create savings/investment plan  
E3.10 Identify skills necessary for workplace success  
E6.3 Explain the role of banks and other financial institutions in the economy of the United States  
E6.5 Compare and contrast credit, savings, and investment services  
E6.6 Research and monitor financial investments such as stocks, bonds, and mutual funds  
E6.7 Formulate a credit plan for purchasing a major item and compare different interest rates  
USG1.5 Explain how rule of law protects individual rights

### Health Frameworks

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CH12.15 Criteria for making consumer choices  
CH12.17 Budgeting, spending and saving  
CH12.18 Analyze purchasing decisions  
FL6.12 Financial resources for needed parenting  
FL6.16 Describe considerations for becoming a parent  
MH5.18 Sound decision-making  
MH5.19 Sound technique for making difficult decision

### Math Frameworks

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8.N.3 Use ratios to solve problems including rates of change  
8.N.8 Properties of arithmetic operations  
8.N.12 Numeric-based problem solving  
8.D.2 Create/interpret tabular data  
8.P.1, 10.P.1 Represent/analyze patterns w/ tables & graphs  
10.P.2 Demonstrate an understanding of numeric relationships  
10.N.4 Use estimation to judge computations

### Science & Tech Frameworks

T&E1.1 Identify/ explain design process  
MS Integral relation of science to math  
SIS1, SIS2, SIS3, SIS4 Investigation, experimentation, problem solving central to science & technical education

### Career Development Ed Benchmarks

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A1-2 Technical and technological skills  
A1-3 Skills in locating/using information resources in research  
A2-1 Communication/literacy skills for presentation  
A2-2 Mathematical life skills for time and money management  
A2-3 Organizational skills for academic/technical and career success  
A2-4 Critical thinking skills to use and evaluate information  
A4-1 Knowledge of the benefits of education for career and life management  
PS1-1 Skills in developing and maintaining a clear and positive self-concept  
PS1-2 Skills in relating individual learning styles, interests, abilities, and aptitudes  
PS1-3 Knowledge and skills for personal responsibility  
PS2-1 Skills in interacting positively with others at home, at school, at work, and in the community  
PS2-3 Knowledge of and respect for individual differences  
W1-1 Skills in the planning process  
W1-2 Knowledge of decision-making as a complex process  
W1-3 Skills and strategies for effective decision-making  
W1-4 Skills in evaluating career plans and decisions  
W3-4 Knowledge and skills necessary for employment, retention and advancement  
W3-5 Knowledge of transferability of skills  
W4-1 Knowledge of the interrelationship of life role

## Unit 6: Massachusetts Frameworks Crosswalk

| Content Lessons       | English  | Social Science          | Health   | Math                         | Science & Tech | CDE Frameworks  |
|-----------------------|--|-------------------------|--|------------------------------|----------------|---|
| <b>1. Exercises</b>   |  |                         |  |                              |                |   |
| 6-A                   | E1.5, E2.5, E2.6, E3.14, E6.8                  | E1.4                    | CH12.14, FL6.12,   |                              |                | PS1-1, PS1-2, PS1-3, PS2-1, PS2-3, W1-1, W1-3                                     |
| 6-B                   | E1.5, E2.6, E6.8                               | C&S6, C&S14, E1.2, E1.4 | CH12.14, FL6.12, MH5.18, MH5.19                            |                              |                | A2-4, PS1-1, PS1-2, PS1-3, PS2-1, PS2-3, W1-1, W1-3                               |
| 6-C                   | E6.8   | C&S6, C&S14, E1.2, E1.4 | CH12.14, CH12.15, FL6.12, MH5.18, MH5.19                   |                              |                | A1-1, A2-4, PS1-1, PS1-3, PS2-3, W1-1, W1-2, W1-3                                 |
| 6-D                   | E6.8   | C&S6, C&S14             | CH12.14, CH12.15, CH12.17, FL6.12                          | 8.N.1, 8.N.3, 8.N.12, 10.N.4 | T&E1.1, MS     | A2-4, PS1-3, W1-1   |
| 6-E                   | E6.8, E15.7                                    |                         | CH12.14, CH12.15   |                              |                | PS1-1, PS1-3, W1-1, W4-1  |
| 6-F                   | E6.8, E15.7, E20.5                             | C&S6                    | CH12.14  |                              |                | A2-1, PS1-3, W1-1   |
| 6-G                   | E6.8, E15.7, E24                               | C&S6, E1.2, E1.4        | CH12.14, CH12.15, FL6.12                                   |                              |                | A1-1, A2-4, PS1-3, W1-1   |
| <b>2. Assignments</b> |  |                         |  |                              |                |   |
| 6-1                   | E3.14, E3.17, E6.8, E15.9, E20.5, E27.6, E27.8 | C&S6, C&S14, E1.2, E1.4 | CH12.14, CH12.15, FL6.12, MH5.18, MH5.19                   |                              |                | A1-1, A2-1, A2-4, PS1-1, PS1-2, PS1-3, PS2-1, PS2-3, W1-1, W1-2, W1-3, W3-5, W4-1 |
| 6-2                   | E6.8   | C&S6, C&S14, E1.2, E1.4 | CH12.14, CH12.15, FL6.12                                   | 8.N.1, 8.N.3, 8.N.12, 10.N.4 | T&E1.1, MS     | A1-1, A2-4, PS1-1, PS1-3, W1-1, W3-5, W4-1  |
| 6-3                   | E6.8, E24, E25                                 | C&S6, C&S14, E1.2, E1.4 | CH12.14, CH12.15, CH12.17, FL6.12, MH5.18, MH5.19          | 8.N.1, 8.N.12, 10.N.4        | T&E1.1, MS     | A1-1, A2-2, A2-4, PS1-1, PS1-3, W1-1, W1-2, W1-3                                  |
| <b>3. Assessment</b>  |  |                         |  |                              |                |   |
| 6-1                   | E6.8, E15.7, E24                               | C&S6, C&S14, E1.2, E1.4 | CH12.14, CH12.15, CH12.17, CH12.18, FL6.12, MH5.18, MH5.19 | 8.N.1, 8.N.12, 10.N.4        | T&E1.1, MS     | A1-1, A1-3, A2-2, A2-4, PS1-1, PS1-3, W1-1, W1-2, W1-3, W4-1                      |

## Unit 6 Resources

### 1. Internet:

[www.mass.gov/doi/Consumer/Get\\_Smart/css\\_get\\_smart.html](http://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/](http://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/](http://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](http://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](http://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](http://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](http://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](http://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](http://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](http://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](http://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 Frameworks Connection: Frameworks Key

### English Frameworks

**E1.5** Focus and evaluate group discussions  
**E2.5** Summarize information and ideas from group discussion  
**E2.6** Analyze varying responses in focused discussion  
**E3.14** Brainstorming/organizing information for presentation  
**E3.17** Deliver effective formal presentation  
**E5** Vary sentence structure when writing  
**E6.8** Content specific vocabulary  
**E8.31, E8.34, E13.24, E13.26** Analyze argument logic  
**E15.7** Evaluate the effect of word choice on writing  
**E15.9** Identify and analyze persuasive elements  
**E19** The Writing Process  
**E20.5** Vary writing styles and products to suit audience  
**E21.8, E21.9** Revise writing to improve content, format, style  
**E22.9, E22.10** Use standard English conventions in writing  
**E23** Organization in essay writing  
**E24** Formulate open-ended questions and conduct research  
**E25** Use individually-generated and group-generated criteria  
**E27.6** Create focused media presentation with graphics  
**E27.8** Synthesize info to create media production

### Social Science Frameworks

**C&S4** Analyze quantitative charts  
**C&S6** Compare long-term and short-term effects  
**C&S13** Define entrepreneur  
**C&S14** Role of opportunity costs in decision-making  
**C&S15** Explain how financial markets channel funds to savers and investors  
**C&S17** Explain opportunity costs analysis through marginal costs/benefits  
**C&S20** Describe relationship between worker earnings and product value/worker skill  
**E1.2** Role of opportunity costs in consumer choices  
**E1.4** Role of positive and negative incentives in human behavior  
**E1.5** Predict how interest rates act as incentives for savers and borrowers  
**E1.10** Create savings/investment plan  
**E3.10** Identify skills necessary for workplace success  
**E6.3** Explain the role of banks and other financial institutions in the economy of the United States  
**E6.5** Compare and contrast credit, savings, and investment services  
**E6.6** Research and monitor financial investments such as stocks, bonds, and mutual funds  
**E6.7** Formulate a credit plan for purchasing a major item and compare different interest rates  
**USG1.5** Explain how rule of law protects individual rights

### Health Frameworks

**CH12.14** Planning & management skills  
**CH12.15** Criteria for making consumer choices  
**CH12.17** Budgeting, spending and saving  
**CH12.18** Analyze purchasing decisions  
**FL6.12** Financial resources for needed parenting  
**FL6.16** Describe considerations for becoming a parent  
**MH5.18** Sound decision-making  
**MH5.19** Sound technique for making difficult decision

### Math Frameworks

**8.N.1, 10.N.1, AI.N.1** Compare, order, translate integers  
**8.N.3** Use ratios to solve problems including rates of change  
**8.N.8** Properties of arithmetic operations  
**8.N.12** Numeric-based problem solving  
**8.D.2** Create/interpret tabular data  
**8.P.1, 10.P.1** Represent/analyze patterns w/ tables & graphs  
**10.P.2** Demonstrate an understanding of numeric relationships  
**10.N.4** Use estimation to judge computations

### Science & Tech Frameworks

**T&E1.1** Identify/ explain design process  
**MS** Integral relation of science to math  
**SIS1, SIS2, SIS3, SIS4** Investigation, experimentation, problem solving central to science & technical education

### Career Development Ed Benchmarks

**A1-1** Flexible, higher order thinking skills  
**A1-2** Technical and technological skills  
**A1-3** Skills in locating/using information resources in research  
**A2-1** Communication/literacy skills for presentation  
**A2-2** Mathematical life skills for time and money management  
**A2-3** Organizational skills for academic/technical and career success  
**A2-4** Critical thinking skills to use and evaluate information  
**A4-1** Knowledge of the benefits of education for career and life management  
**PS1-1** Skills in developing and maintaining a clear and positive self-concept  
**PS1-2** Skills in relating individual learning styles, interests, abilities, and aptitudes  
**PS1-3** Knowledge and skills for personal responsibility  
**PS2-1** Skills in interacting positively with others at home, at school, at work, and in the community  
**PS2-3** Knowledge of and respect for individual differences  
**W1-1** Skills in the planning process  
**W1-2** Knowledge of decision-making as a complex process  
**W1-3** Skills and strategies for effective decision-making  
**W1-4** Skills in evaluating career plans and decisions  
**W3-4** Knowledge and skills necessary for employment, retention and advancement  
**W3-5** Knowledge of transferability of skills  
**W4-1** Knowledge of the interrelationship of life role

## Unit 7: Massachusetts Frameworks Crosswalk

| Content Lessons       | English   | Social Science                  | Health                                   | Math                         | Science & Tech         | CDE Frameworks   |
|-----------------------|---|---------------------------------|--|------------------------------|------------------------|--|
| <b>1. Exercises</b>   |   |                                 |  |                              |                        |  |
| 7-A                   | E1.5, E2.5, E3.14, E8.31, E8.34, E13.24, E13.26 | C&S6, C&S14, E1.4               | CH12.14, FL6.16                          |                              |                        | A1-1, PS1-1, PS1-3, PS2-3, W1-1  |
| 7-B                   | E6.8  | E3.10                           | CH12.14                                  |                              |                        | A2-4, PS1-1, PS1-3, PS2-3, W3-4, W3-5                                    |
| 7-C                   | E1.5, E6.8                                      | E3.10                           | CH12.14                                  |                              |                        | A1-1, A2-4, A4-1, PS1-1, PS1-3, PS2-1, PS2-3, W1-1, W3-4, W3-5           |
| 7-D                   | E6.8  | C&S14, C&S20                    | CH12.14                                  | 8.N.1, 8.N.8, 8.N.12         | MS                     | A2-2, A2-4, A4-1, PS1-1, PS1-3, W1-1, W1-4, W3-4, W3-5                   |
| 7-E                   | E1.5, E2.5, E6.8                                | C&S6, C&S14, E1.4, E3.10        | CH12.14, MH5.18, MH5.19                  | 8.N.1, 8.N.8, 8.N.12, 10.N.4 | MS                     | A2-2, A2-4, PS1-3, W1-1, W1-4  |
| 7-F                   | E1.5, E2.5, E6.8, E8.31, E8.24, E13.24, E13.26  | C&S6, C&S14, E3.10              | CH12.14, MH5.18, MH5.19                  |                              | SIS1<br>MS             | A1-1, A2-1, A2-4, A4-1, PS2-1, PS2-3, W1-1, W1-4, W3-4, W3-5, W4-1       |
| 7-G                   | E6.8  | C&S6, C&S14, E3.10              | CH12.14, MH5.18, MH5.19                  |                              |                        | A1-1, A2-4, A4-1, PS2-3, W1-1, W1-3, W1-4, W3-4, W3-5, W4-1              |
| 7-H                   | E1.5, E6.8                                      | C&S6, C&S13, C&S14, E1.4, E3.10 | CH12.14                                  |                              |                        | A1-1, A2-3, A2-4, PS1-1, PS1-3, W1-1, W3-4, W3-5, W4-1                   |
| 7-I                   | E1.5, E2.5, E6.8                                | C&S6, C&S13, C&S14, E1.4, E3.10 | CH12.14                                  |                              |                        | A1-1, A2-3, A2-4, PS1-1, PS1-3, W1-1, W3-4, W3-5, W4-1                   |
| <b>2. Assignments</b> |   |                                 |  |                              |                        |  |
| 7-1                   | E6.8, E19                                       | C&S6, C&S14, E1.4, E3.10        | CH12.14                                  |                              |                        | A1-1, A2-4, PS1-1, PS1-3, W1-1, W3-4, W3-5, W4-1                         |
| 7-2                   | E6.8  | C&S6, C&S14, E1.2, E1.4, E3.10  | CH12.14, CH12.15, CH12.17, MH5.19        | 8.N.1, 8.N.8, 8.N.12, 10.N.4 | MS                     | A2-2, A2-4, A4-1, PS1-1, PS1-3, W1-1, W1-4, W3-4, W3-5                   |
| 7-3                   | E6.8  | C&S6, C&S14, E1.4, E3.10        | CH12.14, MH5.18, MH5.19                  | 8.N.1, 8.N.8, 8.N.12, 10.N.4 | MS                     | A2-2, A2-4, PS1-3, W1-1, W1-4  |
| <b>3. Assessment</b>  |   |                                 |  |                              |                        |  |
| 7-1                   | E6.8, E19, E23, E24                             | C&S6, C&S14, E1.2, E1.4, E3.10  | CH12.14, CH12.17, FL6.16, MH5.18, MH5.19 | 8.N.1, 8.N.8, 8.N.12, 10.N.4 | T&E1.1, SIS1, SIS2, MS | A1-1, A1-3, A2-4, A4-1, PS1-1, PS1-3, W1-1, W1-2, W1-3, W3-4, W3-5, W4-1 |

## Unit 7 Resources

### 1. Internet:

[www.masscis.intocareers.com](http://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/](http://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](http://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](http://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](http://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](http://www.realgame.com/usa.cfm).*

Bridges®

*For more information, [www.bridges.com/us/home.html](http://www.bridges.com/us/home.html).*

Choices®

*For more information, go to [www.careerware.com/](http://www.careerware.com/).*

### 3. People

[www.nawb.org/](http://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](http://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 2<sup>nd</sup>. 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](http://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](http://www.bpa.org))

**DECA** ([www.deca.org](http://www.deca.org))

**FBLA** ([www.fbla-pbl.org](http://www.fbla-pbl.org))

**FCCLA** ([www.fccla.org](http://www.fccla.org))

**JA** ([www.ja.org/](http://www.ja.org/))

**NFTE** ([www.nfte.com/](http://www.nfte.com/))

**SkillsUSA** ([www.skillsusa.org](http://www.skillsusa.org))

**YTE** ([www.yte.org](http://www.yte.org))