

Middle School Financial Literacy: 9 Week Course

Financial Literacy Topics: At a Glance SY 23-24

<p>INSTRUCTIONAL FOCUS: Week 1 Introduction to the Course and Certifications</p> <ul style="list-style-type: none"> ● Topics to be covered ● Student Survey ● EverFi Financial Certification ● Pre-assessment ● Spent Interactive <p>ASSESSMENT: A Personal Story is a Powerful Thing Economics & Financial Literacy Pre-assessment (TCT, NGPF) More info here: https://www.ngpf.org/summative-assessments/</p>	<p>INSTRUCTIONAL FOCUS: Week 2 Unit 1: Personal Financial Decision Making</p> <ul style="list-style-type: none"> ● Components of Financial Decision Making ● Needs and Wants ● Exploring Tradeoffs ● Comparison Shopping ● SMART Goal Setting <p>ASSESSMENTS:</p> <p>TCT or NGPF Summative Assessments Download Troutwood App or access via web. Choose a career, city, and set your plan in action!</p>
<p>INSTRUCTIONAL FOCUS: Weeks 3-4 Unit 2: Financial Decision Making, Banking and Saving</p> <ul style="list-style-type: none"> ● Depository Institutions ● Understanding Paychecks ● Checking Accounts ● Choosing to Save ● Fundamentals of Budgeting ● Taxes Overview <p>ASSESSMENTS:</p> <p>EverFi Module: Banking EverFi Module: Employment and Taxes Mint Savings simulation NGPF or TCT Summative Assessments</p>	<p>INSTRUCTIONAL FOCUS: Week 5-6 Unit 3: Credit & Debt Management & Identity Theft</p> <ul style="list-style-type: none"> ● Borrowing Money ● Introduction to Credit ● Credit Cards vs. Debit Cards ● Wise Use of Credit Cards ● Costs of Using Credit ● Consequences of Poor Credit Decisions ● Consumer Fraud: Identity Theft <p>ASSESSMENTS:</p> <p>EverFi Module: Credit and Debt EverFi Module: Consumer Skills My Credit Card Plan TCT/Mint Credit Card online simulation NGPF or TCT Summative Assessments</p>

INSTRUCTIONAL FOCUS: Week 7

Unit 4: Saving and Investing

- Differences between Saving Account and Investment Accounts
- Building Saving Habits
- Creating a budget
- The power of compound interest
- The Stock Market
- Stocks vs. Bonds

ASSESSMENTS:

Everfi Module: Budgeting

EverFi Module: Insurance

Purchase a Car

Budget project

TCT/Mint Budget Online Simulation

CW Publications “On Your Own Coast to Coast” life simulation

INSTRUCTIONAL FOCUS: Weeks 8-9

Unit 5: Protecting Yourself, Insurance & Your Future

- Digital Citizenship
- Identity Theft
- Intro to Insurance
- Preparing for High School
- Decisions About College
- Understanding FAFSA, Scholarships and Grants
- Student Loans
- Financing Higher Education in NV
 - GGMS/Promise/SSOG Scholarships
 - Prepaid Tuition & 529 Plans
 - Alternatives to 4 year Colleges
- Career Exploration

ASSESSMENTS:

Mock Job Interviews & Resumes

EverFi Module: Financing Higher Education

Career Path Interview

NGPF or TCT Summative Assessments