

Day	Learning Target	Activities	Evaluation
<b>M</b>	<p>SWBAT: begin to understand how to handle finances that impact your life--money management, understand how to write a valid, realistic, measurable goal statement and use goal mapping to prioritize the steps necessary to realize each goal</p> <p>SWBAT: understand how to write a valid, realistic, measurable goal statement and use goal mapping to prioritize the steps necessary to realize each goal</p>	<p>Complete a Goal mapping Worksheet using their own Top Priority Goal item</p>	<p>students write a valid, realistic, measurable goal statement and use goal mapping to prioritize the steps necessary to reach goal grade goal mapping worksheet</p>
<b>T</b>	<p>SWBAT: demonstrate ability to make a money plan (budget) which allocates income in to expense and savings categories and balances income with expenses</p> <p>SWBAT: ID emergencies, goals &amp; irregular expenses as 3 categories of savings, discuss savings strategies, the Truth in Savings Act, and Annual Percentage Yield definition</p>	<p>AA1 With a monthly income of \$2,750 students will create a budget including the 16 categories most 25 yr olds spend their money on</p>	<p>Can stay within budget grade budget assessment activity 1</p>
<b>W</b>	<p>SWBAT: explain the benefits of compound interest, calculate the future value of a lump sum of money deposited into a savings account at a given rate compounded quarterly</p> <p>SWBAT: List three benefits of depositing savings in an NCUSIF insured account at a credit union, discuss liquidity/growth trade-offs in a statement savings account vs a CD, discuss how investing money is different than saving money</p>	<p>go over visual for calculating compound interest as well as Go over example--Use Rule of 72 to estimate the number of years it takes for money to double, calculate value of a savings account after 50 years with one initial deposit</p> <p>AA2 Using the previous budget students incur more expenses and choose to save more \$\$ so they need to adjust/revise their budget</p> <p>A1--Using the savings strategies from yesterday , in pairs, discuss why the strategy is beneficial, what might happen if the strategy is ignored, &amp; give an example of how you might implement the strategy.</p> <p>Do activity 2 example</p>	<p>Can adjust budget for new expenses Can calculate amt in account after 50 yrs use Rule of 72 to estimate years to double amt in acct</p> <p>activity 1, 2, 3 &amp; assessment activity</p>



		<p>Suppose you want to figure the amount of interest you will have earned at the end of 5 years if you put \$15,000 in a CD earning 4% compounded quarterly</p> <p>Activity 3--Use Rule of 72 to estimate the number of years it takes for money to double</p>	
<b>TH</b>	<p>SWBAT: Understand the benefits &amp; responsibilities of electronic forms of money and how to use them; define terms electronic funds transfer, megabyte money,, e-commerce, and e-banking; discuss the advantages &amp; disadvantages of ATM cards, debit/check cards and stored value cards; explain how credit unions have extended their services through ATM networks, telephone banking, online banking, online bill paying, mobile banking, and mobile text banking, discuss the law known as Check 21, discuss electronic conversion and how it affects your account, ID procedures for safe and correct use of an ATM, debit/check card, discuss ways to protect your personal information</p>	<p>Go over pgs 11-15</p> <p>Activity 1--CPI show the purchasing power of the dollar is variable and is affected by the economy</p>	<p>Understands inflation CPI</p>
<b>F</b>	<p>SWBAT: Understand the benefits &amp; responsibilities of electronic forms of money and how to use them; define terms electronic funds transfer, megabyte money,, e-commerce, and e-banking; discuss the advantages &amp; disadvantages of ATM cards, debit/check cards and stored value cards; explain how credit unions have extended their services through ATM networks, telephone banking, online banking, online bill paying, mobile banking, and mobile text banking, discuss the law known as Check 21, discuss electronic conversion and how it affects your account, ID procedures for safe and correct use of an ATM, debit/check card, discuss ways to protect your personal information</p>	<p>Activity 2--calculate the value of the approximate value of original dollar in various situations; compare given prices from previous years to present day prices for similar items</p>	<p>Can calculate inflation correct answers to problems assessment activity</p>

