

## Adult Roles and Financial Literacy – Grades 11-12

<p><b>Short description of course:</b> This course prepares students to understand the nature, function, and significance of individual and family relationships integrated with general financial literacy. Topics include: decision-making to set and implement goals, values, communication skills, self-awareness, families, sources of income and the relationship between income and career preparation, crisis management, dating, marriage preparation, marriage, money management, saving, investing and parenting. Students who complete the entire 1.0 course will fulfill the General Financial Literacy graduation requirement. FCCLA may be an integral part of the course.</p>
<p><b>Concurrent enrollment:</b> May be available through SLCC – FHS 2400 – 3 credits</p>
<p><b>Pathway(s):</b> Foundation course for Consumer Economics Services and Family &amp; Human Services Pathways</p>
<p><b>Fulfills general financial literacy graduation requirement</b></p>

COURSE STANDARDS / OBJECTIVES	INTEGRATED MATH CONCEPTS	INTEGRATED LITERACY CONCEPTS	INTEGRATED SCIENCE CONCEPTS
<p><b>S-1 Students will participate in activities that help increase their self-awareness, values and will use a rational decision-making process to set and implement personal and financial plans and goals.</b></p> <p><b>O-1:</b> Explain how self-concept and self-esteem are built and preserved and how it relates to the perception of individual strengths and weaknesses.</p> <p><b>O-2:</b> Identify personal values and explain how values impact interpersonal relationships and financial decisions. (GFL 1.1)</p> <p><b>O-3:</b> Classify short- and long-term goals and the steps needed to achieve them. (GFL 1.1)</p> <p><b>POA #1</b> Identify two personal and one financial value and set a short and long-term goal that relates to each of these values.</p> <p><b>O-4:</b> Describe the decision-making process, including acceptance of personal responsibility for the consequences of the decision. (GFL</p>	<p><b>O-3 – POA#1 - Expressions and Equations Gr.7 – 7.EE.3.</b> “Solve multi-step real-life and mathematical problems posed with positive and negative rational numbers in any form (whole numbers, fractions, and decimals), using tools strategically. ...”</p> <p style="padding-left: 20px;"><i>Ratios and Proportional Relationships Gr. 7 - 7.RP.3.</i> “Use proportional relationships to solve multistep ratio and percent problems. <i>Examples: simple interest, tax, markups and markdown, gratuities and commissions, fees, percent increase and decrease, percent error.</i>”</p> <p style="padding-left: 20px;">*design a plan to reach a specific financial goal</p>	<p><b>O-1, O-2, PO#1 – Reading Standards for Technical Subjects Gr. 9-12 – Craft and Structure #4</b> – “Determine the meaning of symbols, key terms, and other domain-specific words and phrases as they are used in a specific ... technical context...”</p> <p><b>O-3, PO#2, O-4 – Writing Standards Gr. 9-12 – Production and Distribution of Writing #4</b> – “Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.”</p>	

<p>1.2, 1.3)</p> <p><b>S-2 Students will understand sources of income and the relationship between income and career preparation to reach financial goals.</b></p> <p><b>O-1:</b> Identify various forms of income and analyze factors that affect income. (GFL 2.1, 3.5)</p> <p><b>O-2:</b> Analyze criteria for selecting a career and the impact of career choices on income and life (GFL 2.3)</p> <p><b>POA #2</b> Research a career that includes educational requirements, skill development, and income potential</p> <p><b>O-3:</b> Identify and understand required income withholdings. (GFL 2.2)</p> <p><b>POA # 3</b> Demonstrate how to complete a personal state and federal tax form.</p>	<p><b>O-1 - Expressions and Equations Gr.7 - 7.EE.3.</b> “Solve multi-step real-life and mathematical problems posed with positive and negative rational numbers in any form (whole numbers, fractions, and decimals), using tools strategically. ...”</p> <p>*compare income to the cost-of-living in various geographical areas</p> <p><b>O-3 – POA#3 - Expressions and Equations Gr.7 -7.EE.3.</b> “Solve multi-step real-life and mathematical problems posed with positive and negative rational numbers in any form (whole numbers, fractions, and decimals), using tools strategically. ...”</p> <p>*calculate net income from an employee payroll record: <math>N = G - E</math> where “N” is net income, “G” is gross income, and “E” are any deductions such as taxes, expenses, or promotions that are subtracted</p> <p>*complete a personal state and federal tax form</p>	<p><b>O-1 – Reading Standards for Technical Subjects Gr. 9-12 – Craft and Structure #4 –</b> “Determine the meaning of ... key terms, and other domain-specific words and phrases as they are used in a specific ... technical context...”</p> <p>*wages, investments, self-employment; employee benefits (leave, insurance, retirement); term, whole life deductible, premium and grace period as related to insurance; health, life, and long-term disability insurance</p> <p><b>O-2, POA#2 – Writing Standards for Technical Subjects Gr. 11-12 – Text Types and purposes 2a-e –</b> “Write informative/explanatory texts ... Introduce a topic and organize complex ideas, concepts and information ... Develop the topic ... Use varied transitions and sentence structures ,, Use precise language, domain-specific vocabulary,,, and Provide a concluding statement.</p>	
<p><b>S-3 Identify consumer rights and responsibilities and identify effective practices for purchasing consumer goods and services.</b></p> <p><b>O-1:</b> Describe the role of planning and maintaining a balanced budget. (GFL 3.1)</p> <p><b>POA #4</b> Track your personal income and expenses for two weeks. Use your</p>	<p><b>O-1 - POA#4 – The Number System Gr.7 – 7.NS.3</b> “Solve real-world and mathematical problems involving the four operations with rational numbers.”</p>	<p><b>O-1e, POA #5 – Reading Standard of Technical Subjects Gr. 6-8 – Integration of Knowledge and ideas #9 –</b> “Compare and contrast the information gained from ...</p>	

<p>findings to develop a realistic monthly budget</p> <p><b>O-2:</b> Students will describe the rights and responsibilities of buyers and sellers under consumer protection laws. (GFL 3.4)</p> <p><b>POA #5</b> Select an item to purchase. Research and compare at least three brands using consumer information resources. Use the decision-making process to determine which product to buy.</p>	<p>*create a budget, track spending for two weeks- <a href="http://office.microsoft.com/en-us/templates/CL102207099.aspx?ai:TC0010233421">http://office.microsoft.com/en-us/templates/CL102207099.aspx?ai:TC0010233421</a> gives a good budget template</p> <p><b>O-2 – The Number System Gr.7 – 7.NS.3</b> “Solve real-world and mathematical problems involving the four operations with rational numbers.”</p> <p><i>Expressions and Equations Gr. 7 -</i> “Solve real-life and mathematical problems using numerical and algebraic expressions and equations.”</p> <p>*payment penalties and method of interest calculation – the equation for simple interest is: <math>I = (r)(B)(m)</math> where “I” is the interest you would pay, “r” is your interest rate divided by 12, “B” is the outstanding balance, and “m” is the number of months before you make a payment. This equation will give you the dollar amount of the interest you will pay for that payment.</p>	<p>simulations, video, or multimedia sources with that grained from reading a text on the same topic.”</p> <p>*Compare and evaluate various tools available for keeping track of budgets</p> <p>*POA #5</p>	
<p><b>S-4 Students will identify effective communication in interpersonal relationships and ways to develop meaningful relationships in the family unit.</b></p> <p><b>O-1:</b> Identify various types of communication styles.</p> <p><b>POA #6</b> Demonstrate the ability to use two constructive communication skills.</p> <p><b>O-2:</b> Identify positive and negative nonverbal communication.</p> <p><b>O-3:</b> Develop positive assertion skills to be used in conflict resolution.</p>		<p><b>O-1, O-2, O-3, POA #6 – Speaking and Listening Standards Gr. 11-12 – Comprehension and Collaboration #1c.</b> – “Propel conversations by posing and responding to questions that probe reasoning and evidence; ensure a hearing for a full range of positions on a topic, or issue; clarify, verify, or challenge ideas and conclusions; and promote divergent and creative perspectives.”</p>	
<p><b>S-5 Students will list the functions</b></p>			

<p><b>and purposes of responsible dating.</b></p> <p><b>O-1:</b> Identify and discuss the purposes and costs of dating. (GFL 1.3)</p> <p><b>O-2:</b> List dating behaviors that support personal values and identify the personal responsibilities associated with dating. National Standards 13.2.5, 13.6.1, 13.6.2, 13.6.3</p> <p><b>POA #7</b> Set personal rules/responsibilities related to dating behaviors that support your personal values.</p> <p><b>O-3:</b> Identify the dangers of physical intimacy during dating.</p> <p><b>O-4:</b> Define domestic violence, abuse, and various sexual violations including sexual harassment. National Standards 12.2.2, 12.2.4</p>		<p><b>O-1, O-2, POA#7, O-3 – Writing Standards for Technical Subjects Gr. 9-12 – Range of Writing – “Write routinely over extended time frames (time for reflection and revision) and short time frames (a single sitting or a day or two) for a range of discipline-specific tasks, purposes, and audiences.”</b></p> <p><b>O-4 – Reading Standards for Technical Subjects Gr. 9-12 – Craft and Structure #4 – “Determine the meaning of symbols, key terms, and other domain-specific words and phrases as they are used in a specific ... technical context...”</b></p>	<p><b>O-3 - Health Education II Gr.9-10 – Standard 5 Objective 3: “Analyze the impact of sexually transmitted diseases including human immunodeficiency virus (HIV) and acquired immune deficiency syndrome (AIDS) on self and others.</b></p> <p>b. Recognize signs and symptoms of common sexually transmitted diseases (e.g., HIV/AIDS, chlamydia, gonorrhea, herpes, syphilis).</p> <p>c. Discuss the advantages of abstinence over other methods in preventing sexually transmitted diseases.</p> <p>d. Recognize the importance of early detection, testing and treatment for sexually transmitted diseases.”</p> <p><b>O-4 - Health Education II Gr.9-10 – Standard 4 Objective 3: “Assess and respond appropriately to harassment and violent behaviors.”</b></p>
<p><b>S-6 Students will identify the aspects and importance of marriage preparation and identify behaviors and financial decisions and practices that strengthen marital and family relationships.</b></p> <p><b>O-1:</b> Analyze the importance and process of mate selection.</p> <p><b>O-2:</b> Identify the purposes of the engagement period. (GFL 3.1, 1.2)</p> <p><b>O-3:</b> Define marital roles and related issues (household responsibilities, child care, etc.)</p> <p><b>O-4:</b> Identify common adjustments and methods of conflict resolution as related to marriage.</p>	<p><b>O-6, POB#3 – The Number System Gr. 7 – 7.NS.3. “Solve real-world and mathematical problems involving the four operations with rational numbers.”</b></p> <p>*create a budget based upon a set income - <a href="http://office.microsoft.com/en-us/templates/CL102207099.aspx#ai:TC001023342">http://office.microsoft.com/en-us/templates/CL102207099.aspx#ai:TC001023342</a> gives a good budget template</p>	<p><b>O-1 – Reading Standards for Technical Subjects Gr. 9-10 – Key Ideas and Details #1 – “Cite specific textual evidence to support analysis of ... technical texts, attending to the precise details of explanations or descriptions.”</b></p> <p><b>POB #2, O-2, O-4, O-5 – Writing Standards for Technical Subjects Gr. 9-</b></p>	

<p><b>POB #1</b> Apply conflict resolution and problem-solving strategies to resolve an identified common source of marital conflict.</p> <p><b>O-5:</b> Identify positive characteristics and behaviors of strong marriage relationships.</p> <p><b>POB #2</b> Develop a list of ways to personally build and strengthen a marriage.</p> <p><b>O-6:</b> Identify marriage and family financial goals and developing budget strategies.</p> <p><b>POB #3</b> Develop a realistic monthly budget for a family based upon a set income which includes: savings, housing, utilities, transportation, insurance, clothing, entertainment, and miscellaneous categories.</p>		<p><i>12 – Range of Writing – “Write routinely over extended time frames (time for reflection and revision) and short time frames (a single sitting or a day or two) for a range of discipline-specific tasks, purposes, and audiences.”</i></p> <p><b>O-3 – Reading Standards for Technical Subjects Gr. 9-12 – Craft and Structure #4 – “Determine the meaning of symbols, key terms, and other domain-specific words and phrases as they are used in a specific ... technical context...”</b></p>	
<p><b>S-7 Students will practice family financial planning as it pertains to taxes, saving, and investing.</b></p> <p><b>O-1:</b> Students will describe the services and payment options available from financial institutions. (GFL 3.1, 3.3)</p> <p><b>POB #4</b> Demonstrate how to manage a checking account. Include how a bank statement is reconciled with a monthly statement.</p> <p><b>O-2:</b> Understand credit uses and costs. (GFL 3.2)</p> <p><b>POB #5</b> Evaluate three different credit card applications AND determine the total cost of an item purchased on credit at three different rates of interest.</p> <p><b>O-3:</b> Describe the impact of credit on money management. (GLF 3.3, 1.3)</p> <p><b>O-4:</b> Describe the value of saving in</p>	<p><b>POB#4 - The Number System Gr. 7 – 7.NS.3.</b> “Solve real-world and mathematical problems involving the four operations with rational numbers.”</p> <p>*reconcile a bank statement</p> <p><b>O-2, POB#5 - Ratios and Proportional Relationships Gr. 7 - 7.RP.3.</b> “Use proportional relationships to solve multistep ratio and percent problems. <i>Examples: simple interest, tax, markups and markdown, gratuities and commissions, fees, percent increase and decrease, percent error.</i>”</p> <p>*calculate finance charges, interest, late fees, default rates, closing costs)</p> <p>the equation for simple interest is: <math>I =</math></p>	<p><b>O-1a, O-1h, O6 – Reading Standard of Technical Subjects Gr. 6-8 – Integration of Knowledge and ideas #9 – “Compare and contrast the information gained from ... simulations, video, or multimedia sources with that gained from reading a text on the same topic.”</b></p> <p>*compare service of different financial institutions, use their web site or brochures</p> <p>*compare the advantages and disadvantages of different payment methods</p> <p>*compare savings and investments</p> <p><b>O-2, O-3, O-4, O-5, O-7, O-8 – Writing Standards for Technical Subjects Gr. 9-</b></p>	

<p>the financial planning process. (GFL 4.1)</p> <p><b>O-5:</b> Describe the value of investing and types of investments in the financial planning process. (GFL 4.2)</p> <p><b>O-6:</b> Compare savings and investments. (GFL 4.3)</p> <p><b>O-7:</b> Discuss the purposes estate planning and risk management. (GFL 3.5, 4.4)</p> <p><b>O-8:</b> Analyze financial preparation for retirement. (GFL 4.4)</p>	<p>(r)(B)(m) where “l” is the interest you would pay, “r” is your interest rate divided by 12, “B” is the outstanding balance, and “m” is the number of months before you make a payment. This equation will give you the dollar amount of the interest you will pay for that payment.</p> <p><i>Expressions and Equations Gr. 7 – 7.EE</i> “Solve real-life and mathematical problems using numerical and algebraic expressions and equations.”</p> <p>*determine the total cost of an item purchased on credit at three different interest rates – this cite has a calculator ap: <a href="http://www.money-zine.com/Calculators/Loan-Calculators/Loan-Comparison-Calculator/">http://www.money-zine.com/Calculators/Loan-Calculators/Loan-Comparison-Calculator/</a></p> <p><b>O-6 – Expressions and Equations Gr. 7 – 7.EE.3.</b> “ Solve real-world and mathematical problems involving the four operations with rational numbers.”</p> <p><i>Expressions and Equations Gr. 8</i></p> <p>*compare the risk, return, liquidity, and costs for savings and investments</p> <p>*Rule of 72 equation: <math>Y = 72/r</math> where “Y” is the number of years it takes to double an investment, and “r” is the annual rate of return</p> <p><b>O-7 – Expressions and Equations Gr. 8 - 8.EE.2 – Work with radicals and integer exponents - Compound interest</b></p> <p>*compound interest equation: <math>S = P(1+i)^n</math> where S=amount, P=principal, i=interest, and n=total</p>	<p><b>12 – Range of Writing</b> – “Write routinely over extended time frames (time for reflection and revision) and short time frames (a single sitting or a day or two) for a range of discipline-specific tasks, purposes, and audiences.”</p> <p><i>Writing Standards for Technical Subjects Gr. 9-12 – Research to Build and Present Knowledge</i> – “Draw evidence from informational texts to support analysis, reflection, and research.”</p> <p><b>O-8 - Writing Standards for Technical Subjects Gr. 9-12 – Research to Build and Present Knowledge</b> – “Draw evidence from informational texts to support analysis, reflection, and research.”</p>	
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<p><b>S-8 Students will describe effective financial management strategies in support of effective ways to develop meaningful relations in home and family life.</b></p> <p><b>O-1:</b> List the positive characteristics that affect family relationships</p> <p><b>POB #6</b> Select, implement, and evaluate strategies to strengthen family relationships.</p> <p><b>O-2:</b> Discuss the purposes of homeowner and auto insurance. (GFL 3.5)</p> <p><b>O-3:</b> Identify the effects of divorce and coping strategies.</p> <p><b>O-4:</b> List the steps of the grieving process and how to develop a positive adjustment to loss.</p>	<p>number of conversion periods</p>	<p><b>O-1, POB #6, O-2, O-3, O-4 – Writing Standards for Technical Subjects Gr. 9-12 – Range of Writing –</b> “Write routinely over extended time frames (time for reflection and revision) and short time frames (a single sitting or a day or two) for a range of discipline-specific tasks, purposes, and audiences.”</p> <p><b>O-2 – Writing Standards for Technical Subjects Gr. 9-12 – Research to Build and Present Knowledge –</b> “Draw evidence from informational texts to support analysis, reflection, and research.”</p>	
<p><b>S-9 Students will identify the various skills and responsibilities of parenting.</b></p> <p><b>O-1:</b> Evaluate personal readiness for parenting. (GFL 3.1)</p> <p><b>POB #7</b> Evaluate personal readiness for parenting. (social, emotional, physical, intellectual, etc.)</p> <p><b>O-2:</b> Explain the human reproductive process, infertility, and steps that lead to a healthy pregnancy.</p> <p><b>O-3:</b> Explain the birth process and needs of a newborn.</p> <p><b>O-4:</b> Identify signs and types of child abuse and prevention strategies.</p> <p><b>O-5:</b> Identify parenting styles, including positive guidance techniques that help children develop positive self-concepts, self-management, and responsibility.</p>		<p><b>O-1, POB #7, O-2, O-3, O-4, O-5 – Writing Standards for Technical Subjects Gr. 9-12 – Range of Writing –</b> “Write routinely over extended time frames (time for reflection and revision) and short time frames (a single sitting or a day or two) for a range of discipline-specific tasks, purposes, and audiences.”</p> <p><b>O-2, O-3 - Reading Standards for Technical Subjects Gr. 9-12 – Craft and Structure #4 –</b> “Determine the meaning of symbols, key terms, and other domain-specific words and phrases as they are used in a specific ... technical context...”</p>	<p><b>O-2, O-3 – Biology Core – Standard 3</b> “Students will understand the relationship between structure and function of organs and organ systems. Objective 2a. Relate the function of an organ to the function of an organ system.”</p> <p><i>Health Education 2 Gr. 9-10 – Standard 6, Objective 1a.</i> Review the anatomy and physiology of the male and female reproductive systems. 1d. Describe fertilization, fetal development, the birth process, and personal choices that may affect the fetus (e.g., nutrition, the use of alcohol, tobacco, other drugs).</p>

<b>POB #8</b> Apply positive guidance techniques to resolve three child-rearing problems.		*Define terminology regarding reproductive systems, define terms associated with labor and delivery, define nurturing and bonding	
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