

Session Details	MN Social Studies Standards	Common Core ELA	
<p>Session One: Earning, Employment, and Income</p> <p>Students learn that healthy personal finances take planning and managing. Students begin to analyze the financial implications of educational and career choices as a basis for understanding the relationship between earnings and personal finance.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Define a relationship between educational choices, career prospects, and job satisfaction. ▪ Cite evidence to support the relationship between educational choices and earning potential. ▪ Recognize that education and training affect lifetime income. 	<p>Grades 9-12 Civics</p> <p>9.1.3.4.5 Explain the responsibilities and duties for all individuals (citizens and non-citizens) in a republic.</p>	<p>Grades 9-10</p> <p>Reading for Information 9-10.RI.1.4 9-10.RI.6</p> <p>Writing 9-10.W.2.7</p> <p>Speaking and Listening 9-10.SL.1 9-10.SL.3 9-10.SL.3</p> <p>Language 9-10.L.1.1 9-10.L.2.3 9-10.L.3.4</p>	<p>Grades 11-12</p> <p>Reading for Information 11-12.RI.4</p> <p>Writing 11-12.W.4</p> <p>Speaking and Listening 11-12.SL.1 11-12.SL.2 11-12.SL.3</p> <p>Language 11-12.L.1.1 11-12.L.2.3 11-12.L.3.4</p>
<p>Session Two: Budgeting</p> <p>Students investigate the importance of budgeting and how to plan for staying within a budget.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Recognize the importance of making and keeping a budget or spending plan. ▪ Consider the wide range of expenditures that might make up a monthly budget. 	<p>Grades 9-12 Economics</p> <p>9.2.1.1.1 Apply reasoned decision-making techniques in making choices; explain why different individuals, households, organizations and/or governments faced with the same alternatives might make different choices.</p> <p>9.2.2.2.1 Establish financial goals; make a financial plan considering budgeting and asset building to meet those goals; and determine ways to track the success of the plan.</p>	<p>Grades 9-10</p> <p>Reading for Information 9-10.RI.4 9-10.RI.6</p> <p>Writing 9-10.W.7^{ELO}</p> <p>Speaking and Listening 9-10.SL.1 9-10.SL.2 9-10.SL.3 9-10.SL.4</p> <p>Language 9-10.L.1 9-10.L.4</p>	<p>Grades 11-12</p> <p>Reading for Information 11-12.RI.4</p> <p>Writing 11-12.W.7^{ELO}</p> <p>Speaking and Listening 11-12.SL.1 11-12SL.2 11-12.SL.3</p> <p>Language 11-12.L.1.1 11-12.L.2.3 11-12.L.3.4</p>

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<p>Session Three: Savings</p> <p>Students analyze the role that saving plays in their personal finances. They recognize that having a healthy savings plan is necessary in all phases of life, but is especially critical for big-ticket items and emergencies.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> Recognize high-dollar items and unexpected costs that require savings. Review key concepts related to successfully saving money. 	<p>Grades 9-12 Economics</p> <p>9.2.1.1.1 Apply reasoned decision-making techniques in making choices; explain why different individuals, households, organizations and/or governments faced with the same alternatives might make different choices</p>	<p>Grades 9-10</p> <p>Reading for Information 9-10.RI.4</p> <p>Speaking and Listening 9-10.SL.1 9-10.SL.2 9-10.SL.3 9-10.SL.4</p> <p>Language 9-10.L.1.1 9-10.L.2.3 9-10.L.3.4</p>	<p>Grades 11-12</p> <p>Reading for Information 11-12.RI.4</p> <p>Speaking and Listening 11-12.SL.1 11-12SL.2 11-12.SL.3 11-12.SL.4</p> <p>Language 11-12.L.1.1 11-12.L.2.3 11-12.L.3.4</p>
<p>Session Four: Credit and Debt</p> <p>Students analyze the importance of credit and the outcomes of wise and poor use of credit. Students role-play as lenders to evaluate risk and make decisions about giving credit.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> Differentiate between credit and debt. Recognize the factors that affect an individual's credit score and credit history. Recognize the consequences of a low credit score 	<p>Grades 9-12 Economics</p> <p>9.2.2.2.3 Evaluate the benefits and costs of credit; describe the “three C’s” of credit (character, capacity and collateral) and explain how these attributes can affect one's ability to borrow, rent, get a job and achieve other financial goals.</p>	<p>Grades 9-10</p> <p>Reading for Information 9-10.RI.1 9-10.RI.4</p> <p>Speaking and Listening 9-10.SL.1 9-10.SL.2 9-10.SL.3</p> <p>Language 9-10.L.1.1 9-10.L.3.4</p>	<p>Grades 11-12</p> <p>Reading for Information 11-12.RI.1 11-12.RI.4</p> <p>Speaking and Listening 11-12.SL.1 11-12.SL.2</p> <p>Language 11-12.L.1.1 11-12.L.3.4</p>
<p>Session Five: Consumer Protection</p> <p>Students investigate factors that may pose a threat to their finances and learn ways they can protect themselves through vigilance and making smart choices.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> Identify behaviors that may harm their personal finances. Recognize ways to protect their finances. Define credit report. Summarize the rights people have to examine their credit reports. Define identity theft and propose solutions to identity theft. 	<p>Grades 9-12 Economics</p> <p>9.2.2.2.3 Evaluate the benefits and costs of credit; describe the “three C’s” of credit (character, capacity and collateral) and explain how these attributes can affect one's ability to borrow, rent, get a job and achieve other financial goals.</p> <p>9.2.3.3.1 Explain the pricing, sales advertising and other marketing strategies used to sell products from a consumer perspective.</p>	<p>Grades 9-10</p> <p>Reading for Information 9-10.RI.4</p> <p>Writing 9-10.W.7^{ELO}</p> <p>Speaking and Listening 9-10.SL.1 9-10.SL.2 9-10.SL.3 9-10.SL.4</p> <p>Language 9-10.L.1.1 9-10.L.2.3 9-10.L.3.4</p>	<p>Grades 11-12</p> <p>Reading for Information 11-12.RI.4</p> <p>Writing 11-12.W.7^{ELO}</p> <p>Speaking and Listening 11-12.SL.1 11-12SL.2 11-12.SL.3 11-12.SL.4</p> <p>Language 11-12.L.1.1 11-12.L.2.3 11-12.L.3.4</p>

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<p>Session Six: Smart Shopping</p> <p>Students explore making informed purchasing decisions to maximize their buying power. They work in groups to compare prices in a simulated shopping experience.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Identify the factors necessary for making an informed purchase. ▪ Compare and contrast prices and data when making a purchase decision. ▪ Calculate savings gained through smart shopping. 	<p>Grades 9-12 Economics 9.2.3.3.1 Explain the pricing, sales advertising and other marketing strategies used to sell products from a consumer perspective.</p>	<p>Grades 9-10 Reading for Information 9-10.RI.4</p> <p>Speaking and Listening 9-10.SL.1 9-10.SL.2 9-10.SL.3</p> <p>Language 9-10.L.1.1</p>	<p>Grades 11-12 Reading for Information 11-12.RI.4</p> <p>Speaking and Listening 11-12.SL.1 11-12.SL.2 11-12.SL.3</p> <p>Language 11-12.L.1.1</p>
<p>Session Seven: Risk Management</p> <p>Students explore risks that can lead to financial loss and practice applying appropriate risk management strategies in scenarios.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Recognize risk of financial loss as an everyday reality for everyone. ▪ Recognize risk management strategies and apply them appropriately. ▪ Understand the role of personal responsibility in preventing financial loss. 	<p>Grades 9-12 Economics 9.2.2.2.2 Evaluate investment options using criteria such as risk, return, liquidity, and time horizon; evaluate and apply risk management strategies in investing and insuring decisions.</p>	<p>Grades 9-10 Reading for Information 9-10.RI.4</p> <p>Speaking and Listening 9-10.SL.1 9-10.SL.2 9-10.SL.3 9-10.SL.4</p> <p>Language 9-10.L.1.1</p>	<p>Grades 11-12 Reading for Information 11-12.RI.4</p> <p>Writing 11-12.W.7^{ELO}</p> <p>Speaking and Listening 11-12.SL.1 11-12.SL.2 11-12.SL.3 11-12.SL.4</p> <p>Language 11-12.L.1.1</p>
<p>Session Eight: Investing</p> <p>Students explore investing and work in groups to simulate evaluating investments with different levels of risk and reward.</p> <p>Objectives:</p> <p>The students will:</p> <ul style="list-style-type: none"> ▪ Understand the role of compound interest in the growth of wealth over time. ▪ Recognize that investment options carry different levels of risk and reward. ▪ Analyze the risk tolerances for different investment strategies. 	<p>Grades 9-12 Economics 9.2.2.2.2 Evaluate investment options using criteria such as risk, return, liquidity, and time horizon; evaluate and apply risk management strategies in investing and insuring decisions.</p>	<p>Grades 9-10 Reading for Information 9-10.RI.1 9-10.RI.4</p> <p>Speaking and Listening 9-10.SL.1 9-10.SL.2</p> <p>Language 9-10.L.1.1 9-10.L.2.3 9-10.L.3.4</p>	<p>Grades 11-12 Reading for Information 11-12.RI.1 11-12.RI.4</p> <p>Speaking and Listening 11-12.SL.1 11-12.SL.2 11-12.SL.3</p> <p>Language 11-12.L.1.1 11-12.L.2.3 11-12.L.3.4</p>