

Financial Literacy

1 st 9 weeks	2 nd 9 weeks	3 rd 9 weeks	4 th 9 weeks
<p>FBLA FIN-FL-12 Explore how related student organizations are integral parts of career and technology education courses through leadership development, school and community service projects, entrepreneurship development, and competitive events.</p> <p>Careers & Paychecks FIN-FL-2 Identify various forms of income, and analyze and evaluate factors that affect income as a part of the career decision-making process.</p> <p>Taxes FIN-FL-3 Analyze taxes in the United States and evaluate the effect on personal income.</p>	<p>Spending & Saving FIN-FL-4 Develop and evaluate a spending and savings plan while applying rational decision making to personal spending and saving choices.</p> <p>Checking Accounts FIN-FL-5 Analyze checking accounts and other banking services and explain how financial institutions channel funds from savers to investors.</p>	<p>Credit FIN-FL-6 Analyze factors that affect the choice of credit, the cost of credit, and the legal aspects of using credit.</p> <p>Saving & Investing FIN-FL-7 Evaluate savings and investment options to meet short- and long-term goals.</p> <p>Identity Theft FIN-FL-9 Evaluate how to help deter, detect, and defend against identity theft.</p>	<p>Loans FIN-FL-10 Evaluate various consumer loan options and analyze factors that affect lending decisions.</p> <p>Insurance & Risk Management FIN-FL-11 Explain the principles of risk management and insurance as a strategy to protect against financial loss.</p> <p>Consumer Protection FIN-FL-8 Analyze laws and options available to consumers for protection from deceptive or unfair business practices</p>
Literacy	Literacy	Literacy	Literacy
L11-12RST3: Follow precisely a complex multistep procedure when carrying out experiments, taking measurements, or performing technical tasks; analyze the specific results based on explanations in the text.	L11-12RST9: Synthesize information from a range of sources (e.g., texts, experiments, simulations) into a coherent understanding of a process, phenomenon, or concept, resolving conflicting information when possible.	L11-12RST1: Cite specific textual evidence to support analysis of science and technical texts, attending to important distinctions the author makes and to any gaps or inconsistencies in the account.	L11-12RST2: Determine the central ideas or conclusions of a text; summarize complex concepts, processes, or information presented in a text by paraphrasing them in simpler but still accurate terms.
Writing	Writing	Writing	Writing
L11-12WHST1: Write arguments focused on discipline-specific content. L11-12WHST2: Write informative/explanatory texts, including the narration of historical events, scientific procedures/experiments, or technical processes.	L11-12WHST8: Gather relevant information from multiple authoritative print and digital sources, using advanced searches effectively; assess the strengths and limitations of each source in terms of the specific task, purpose, and audience; integrate information into the text selectively to maintain the flow of ideas, avoiding plagiarism and over-reliance on any one source and following a standard format for citation.	L11-12WHST6: Using technology, including the Internet, to produce, publish, and update individual or shared writing products in response to ongoing feedback, including new arguments or information.	L11-12WHST9: Draw evidence from informational texts to support analysis, reflection, and research.