## Davison Community Schools ADVISORY CURRICULUM COUNCIL

Phase II, October 8, 2018

#### School To Work

#### **Phase I: Course Essential Questions**

- 1. What is important when choosing a Career?
- 2. What general skills are necessary in a Career?
- 3. What are the essential understandings of being a financially responsible adult?
- 4. What is vital to have in obtaining a Career?

## Phase II Curriculum Unit 1: Job Attributes & Skills

#### **Essential Questions:**

- **1.** What are some important job skills and attributes for the workplace?
- **2.** How can listening and communication skills help in the workplace?
- **3.** What are important leadership skills?
- **4.** How can groups cooperate to accomplish tasks and make decisions?
- **5.** How can you manage time wisely?

#### **Essential Understanding:**

- 1. Important job skills include: keeping a positive attitude, listening and communication skills, being able to make decisions, time and stress management, and leadership skills.
- 2. Listening and communication skills are essential to the workplace so that you can comprehend what others are saying as well as make yourself understood.
- 3. Communication and listening skills, integrity, positive attitude, decision making, consistency are some of the skills that make a good leader.
- 4. Groups need to use communication, positive attitudes, and cooperation to accomplish tasks and make decisions.
- 5. Careful planning and setting goals are two ways to manage time wisely.

#### **Curriculum Standards- DOK noted where applicable with Standards**

#### **Common Core English Standards:**

Speaking and Listening Standards:

1. Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others' ideas and expressing their own clearly and persuasively.

- 1. Act as a responsible and contributing citizen employee.
- 4. Communicate clearly, effectively and with reason.
- 5. Consider the environmental, social and economic impacts of decisions.
- 6. Demonstrate creativity and innovation.
- 8. Utilize critical thinking to make sense of problems and persevere in solving them.
- 9. Model integrity, ethical leadership and effective management.

- 10. Plan education and career path aligned to personal goals.
- 12. Work productively in teams.

## Knowledge/Content

## I Know ...(includes academic vocabulary)

- Important job skills and attributes for the workplace (keeping a positive attitude, listening and communication skills, making decisions, time and stress management)
- Leadership Skills
- Ethical Behavior

#### Vocabulary

- 1. Job- work that people do for pay
- **2. Career** a series of related jobs built on a foundation of interest, knowledge, training, and experience
- **3. Lifestyle-** the way you use your time, energy, and resources
- **4. Lifestyle Goals-** ways you want to spend your time, energy, and resources in the future
- **5. Values-** beliefs and principles that you want to live by
- **6. Aptitude-** potential for learning a certain skill
- **7. Ability-** a skill you have already developed
- **8. Personality-** combination of your attitudes, behaviors, and characteristics
- **9. Self- Concept-** the way you see yourself
- **10. ethics** are principles of conduct that govern a group or society
- **11. confidentiality** not telling secrets to people that are not supposed to know them
- **12. professionalism** the ability to handle problems and criticism gracefully and maturely
- **13. leadership** the action of leading a group of people or an organization. An effective **leader** is a person who does the following: Creates an inspiring vision of the future. Motivates and inspires people to engage with that vision.
- **14. School-to-Work Programs-** brings schools and local businesses together to give students the opportunity to gain work experience and training

## Skills/Processes I Can ...

- Work cooperatively in a group to accomplish goals using listening skills, leadership skills, and decision making skills
- Reflect on their own strengths and weaknesses
- Role Play using skills and attributes learned
- Practice managing time wisely

Glencoe-Succeeding in the World of Work 2006 Edition

## **Phase IV Summative Assessment Evidence**

#### **Common Summative Unit Assessments:**

Job Attributes and Skills Test

# Phase II Curriculum Unit 2: Career & College Research

#### **Essential Questions:**

- 1. What is important to look for when researching a career?
- 2. Why do we need to research and compare careers?
- 3. What do I need to do to prepare for the career that I'm interested in?
- 4. What are the ways to finance higher education?

#### **Essential Understanding:**

- 1. Some things to look for when researching a career are: responsibilities, work environment, education needed, salary and benefits.
- 2. Typical action steps on the path to higher education and compare potential sources of financing higher education.
- 3. Researching careers is important to discover what we might like to do in the future. Comparing similar careers is important to look at the many different types of careers that can be offered within a field.
- 4. Research the education needed for a career that interests you, develop a plan with goals that will help you attain that career.
- 5. Complete an Educational Development Plan

## **Curriculum Standards- DOK noted where applicable with Standards**

#### **Common Core English Standards:**

Writing Standards:

7. Conduct short as well as more sustained research projects to answer a question or solve a problem; narrow or broaden the inquiry when appropriate; synthesize multiple sources on the subject, demonstrating understanding of the subject under investigation.

*Speaking and Listening Standards:* 

4. Present information, findings, and supporting evidence clearly, concisely, and logically such that

updated 3/2019

listeners can follow the line of reasoning and the organization, development, substance, and style are appropriate to purpose, audience, and task.

5. Make strategic use of digital media in presentations to enhance understanding of findings, reasoning, and evidence and to add interest.

#### **Common Career Technical Core Standards:**

- 7. Employ valid and reliable research strategies.
- 10. Plan education and career path aligned to personal goals.
- 11. Use technology to enhance productivity.

## Financial Literacy Standards Module 5 Financing Higher Education

- 1.2.3 Given a scenario, identify relevant financial information needed to make a decision.
- 4.1.6 Identify various types of student loans and alternatives to loans as a means of paying for postsecondary education.

Skills/Processes
I Can
<ul> <li>Compare three similar careers to see how they are different.</li> <li>Research and present information about a career that interests them.</li> <li>Listen and respond to speakers from many different fields.</li> <li>Develop goals based on information learned about their career.</li> <li>Develop a budget based on the disposable income of a career they are interested in and a minimum wage job.</li> </ul>
Module 5 – Higher Education
<ul> <li>Investing in Higher Education</li> <li>Describe why higher education has a high potential return on investment (ROI)</li> <li>Identify typical action steps that students should take on the path to higher</li> </ul>
education
<ul> <li>Paying for Higher Education</li> <li>Identify and compare potential sources of higher education financing</li> <li>Describe the advantages of federal student loans</li> <li>Compare subsidized &amp; unsubsidized</li> </ul>

federal student loans

the FAFSA form

Explain the purpose and process of filing

surroundings at work

**4. Benefits-** employment extras, which may

include health insurance, paid vacations, and

holiday time, and/or retirement plan

- **5. Apprentice-**someone who learns how to do a job through hands-on experience under the guidance of a skilled worker (common in unions)
- **6. vocational-technical center-** school that offers a variety of skills-oriented programs (automotive or computer technology)
- **7. trade school-** is a privately run institution that trains students for a particular profession
- **8. hourly wage-** a fixed amount of money paid to a worker in exchange for work performed on an hourly basis
- **9. overtime** pay received for working more than 40 hours
- **10. salary** a fixed amount of pay for a certain period of time, no overtime
- **11. commission** earnings based on how much a person sells
- **12. pension plan-** builds a retirement fund for each worker

Glencoe-Succeeding in the World of Work 2006 Edition

Career Cruising- Online www.careercruising.com

Everfi- Financial Literacy Curriculum https://everfi.com/

#### **Phase IV Summative Assessment Evidence**

#### **Common Summative Unit Assessments:**

Completion of EDP

Financing Higher Education Test

# Phase II Curriculum Unit 3: Professional Written Communication

#### **Essential Questions:**

**1.** What are the rules for writing business letters?

#### **Essential Understanding:**

1. Business letters need to be written with a specific format that includes correct punctuation.

## Curriculum Standards- DOK noted where applicable with Standards

#### **Common Core English Standards:**

Writing Standards:

- 4. Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.
- 5. Develop and strengthen writing as needed by planning, revising, editing, rewriting, or trying a new approach, focusing on addressing what is most significant for a specific purpose and audience.
- 6. Use technology to produce, publish, and update individual or shared writing projects.

#### Language Standards:

- 1. Demonstrate command of the conventions of standard English grammar and usage when writing.
- 2. Demonstrate command of the conventions of standard English capitalization, punctuation, and spelling when writing.

- 4. Communicate clearly, effectively and with reason.
- 6. Demonstrate creativity and innovation.
- 11. Use technology to enhance productivity.

Knowledge/Content	Skills/Processes
I Know(includes academic vocabulary)	I Can
• Rules for writing business letters  Vocabulary  Attachment- extra document or image that is added to an email block format- most common business letter format, single spaced, all paragraphs begin at the left margin body- the content of the letter; between the salutation and signature bullet points, bullets- small dark dots used to set off items in a list certified mail- important letters that sender pays extra postage for in order to receive a notice of receipt coherent- logical; easy to understand concise- gets to the point quickly confidential, personal- private diplomacy, diplomatic-demonstrating consideration and kindness direct mail, junk mail- marketing letters addressed to a large audience double space-format where one blank line is left between lines of text	Create multiple business letters for different purposes

Glencoe-Succeeding in the World of Work 2006 Edition

Phase IV Summative Assessment Evidence		
<b>Common Summative Unit Assessments:</b>	Agreed Upon Interim Summative	
	<b>Assessments:</b> (*identifies Performance Task)	
Business Letter Test- Identify mistakes and explain how to correct them		

## Phase II Curriculum Unit 4: Labor Laws

### **Essential Questions:**

1. How have laws changed the workplace over the past several years?

#### **Essential Understanding:**

 Laws have been made to set a standard for minimum wage and hours in a work week, allowed unions to collective bargain, stop child labor and discrimination in the workplace, and made the workplace safer and more environmentally conscious.

#### Curriculum Standards- DOK noted where applicable with Standards

#### **Common Core English Standards:**

Writing Standards:

7. Conduct short as well as more sustained research projects to answer a question or solve a problem; narrow or broaden the inquiry when appropriate; synthesize multiple sources on the subject, demonstrating understanding of the subject under investigation.

Speaking and Listening Standards:

- 4. Present information, findings, and supporting evidence clearly, concisely, and logically such that listeners can follow the line of reasoning and the organization, development, substance, and style are appropriate to purpose, audience, and task.
- 5. Make strategic use of digital media in presentations to enhance understanding of findings, reasoning, and evidence and to add interest.

- 4. Communicate clearly, effectively and with reason.
- 5. Consider the environmental, social and economic impacts of decisions.
- 7. Employ valid and reliable research strategies.
- 11. Use technology to enhance productivity.

Vmoviledge/Content	Clvilla/Dwa aaggag
I Know(includes academic vocabulary)	I Can
<ul> <li>Knowledge/Content         I Know(includes academic vocabulary)         <ul> <li>All of the following major labor laws:</li></ul></li></ul>	Skills/Processes I Can  Research and Present Information about a Labor Law.
10. Occupational Safety and Health Administration- a branch of the US Department	

of Labor that sets job safety standards and inspects job sites

#### Phase III Textbook/Materials

Glencoe-Succeeding in the World of Work 2006 Edition

## **Phase IV Summative Assessment Evidence**

#### **Common Summative Unit Assessments:**

Labor Laws Test

# Phase II Curriculum Unit 5: Budgeting/Financial Literacy

#### **Essential Questions:**

- **1.** Why is it important to understand how to be fiscally responsible?
- **2.** Why is it important to budget?

### **Essential Understanding:**

- It is important to understand how to be fiscally responsible by understanding ways to save, banking payments and interest rates, credit cards, credit scores, renting vs. owning, mortgages, car loans, taxes and insurance, consumer protections, and benefits and risks to investing.
- Budgeting is important so that a person knows what money they have to spend and they do not become insolvent.

#### **Curriculum Standards- DOK noted where applicable with Standards**

Please see attached document for National Standards for EverFi Module 5

- 1. Act as a responsible and contributing citizen employee.
- 2. Apply appropriate academic and technical skills.
- 3. Attend to personal health and financial well-being.
- 4. Communicate clearly, effectively and with reason.
- 5. Consider the environmental, social, and economic impacts of decisions.
- 6. Demonstrate creativity and innovation.
- 7. Employ valid and reliable research strategies.
- 8. Utilize critical thinking to make sense of problems and persevere in solving them.

11. Use technology to enhance productivity.

#### **Financial Literacy Standards**

#### **Module 1 Savings**

- 1.1.1 Explain how individuals demonstrate responsibility for financial well-being over a lifetime.
- 1.1.3 Given a scenario, discuss, ethical considerations of various personal finance decisions.
- 3.1.1 Explain how to use a budget to manage spending and achieve financial goals.
- 3.1.2 Identify changes in personal spending behavior that contribute wealth building.
- 3.1.3 Given a scenario, design a personal budget for a young person living alone.
- 3.1.4 Analyze how changes in circumstances can affect a personal budget.
- 3.6.2 Explain the difference, with examples, between cash inflows (including income)and cash outflows (including expenses).
- 3.6.3 Explain the difference between a cash flow budget and a budget.
- 3.6.4 Given a simplified case study, construct a cash flow statement.
- 3.6.5 Develop, monitor, and modify a personal financial plan, including goals, net worth statement, cash flow statement, insurance plan, investing plan, and a budget.
- 6.1.1 Describe the advantages and disadvantages of saving for short-, medium-, and long term goals.
- 6.1.2 Identify and compare savings strategies, including "paying yourself first", using payroll deduction, and comparison shopping to spend less.
- 6.1.3 Develop a definition of wealth based on personal values, priorities, and goals

#### Module 2 Banking

- 1.1.1 Explain how individuals demonstrate responsibility for financial well-being over a lifetime.
- 1.1.3 Given a scenario, discuss ethical considerations of various personal finance decisions.
- 3.3.1 Demonstrate skill in basic financial tasks, including scheduling bill payments, writing a check, reconciling a checking/debit account statement, and monitoring printed and/or online account statements for accuracy.

#### Module 3 Payments, Interest Rates, and Credit Cards

- 1.2.3 Given a scenario, identify relevant financial information needed to make a decision.
- 4.1.3 Explain how credit card grace periods, methods of interest calculation, and fees affect borrowing costs.
- 4.3.2 List actions that a consumer could take to reduce or better manage excessive debt.

#### **Module 4 Credit Scores**

- 4.2.1 Explain why it is important to establish a positive credit history.
- 4.2.2 Explain the value of credit reports to borrowers and to lenders.
- 4.2.3 Explain the factors that improve a credit score.
- 4.2.4 Identify organizations that maintain consumer credit records.
- 4.2.5 Explain the rights that people have to examine their credit reports.
- 4.2.6 Analyze the information contained in a credit report, indicate the time that certain negative data can be retained, and describe how to dispute inaccurate entries.
- 4.2.7 Discuss ways that a negative credit report can affect a consumer's financial future.

#### **Module 6 Renting vs. Owning**

- 3.4.3 Compare the benefits and costs of owning a house versus renting housing.
- 3.4.4 Explain the elements of a standard apartment lease agreement.
- 4.1.5 Given a scenario, apply systematic decision making to identify the most cost-effective option for purchasing a car.
- 4.1.7 Identify various types of mortgage loans and mortgage lenders.

#### **Module 7 Taxes and Insurance**

- 3.6.5 Develop, monitor, and modify a personal financial plan, including goals, net worth statement, cash flow statement, insurance plan, investing plan, and a budget.
- 5.1.1 Give examples of how people manage risk through avoidance, reduction, retention, and transfer.
- 5.1.2 Explain how to self-insure and give examples of circumstances in which self-insurance is appropriate.
- 5.1.3 Recommend insurance for the types of risks that young adults might face.
- 5.2.1 Differentiate among the main types of auto insurance coverage.
- 5.2.2 List factors that can increase or reduce auto insurance premiums.
- 5.2.4 Given a scenario, calculate the amount paid on an insurance claim after applying exclusions and deductibles.
- 5.2.5 Compare the costs of auto insurance for the same vehicle, given two different deductibles and two different liability coverage limits.
- 5.2.6 Explain the benefits of renter's insurance and compare policies from different companies.
- 5.3.1 Analyze the conditions under which young adults need life, health, and disability insurance.
- 5.3.3 Compare sources of health and disability insurance coverage, including employee benefit plans.

Knowledge/Content	Skills/Processes
I Know(includes academic vocabulary)	I Can
Module 1 – Savings	Module 1 - Savings
<ul> <li>Simple &amp; compound interest</li> </ul>	Starting to Save
<ul> <li>Budget creation &amp; categorization</li> </ul>	<ul> <li>Define simple and compound interest</li> </ul>
<ul> <li>Savings vehicles &amp; plans</li> </ul>	<ul> <li>Determine the impact of interest rates and</li> </ul>
	time on total interest accrued
Module 2 – Banking	<ul> <li>Identify common savings vehicles</li> </ul>
<ul> <li>Types of Banks</li> </ul>	(savings account, CDs, MMAs)
<ul> <li>How the Federal Reserve System works</li> </ul>	• IV. Describe common features (liquidity,
<ul> <li>Account types (checking, savings, CDs,</li> </ul>	minimum balance, interest rate) of savings
MMAs)	vehicles
<ul> <li>Using an account; Writing checks</li> </ul>	Compound Interest
	<ul> <li>Understand that compound interest leads</li> </ul>
Module 3 – Payment Types, Interest Rates,	to more interest over time than simple
and Credit Cards	interest
Payment types	<ul> <li>Describe the impact of compounding</li> </ul>
Credit card offers, terms & billing	frequency on total interest accrued
<ul> <li>How to manage existing debt</li> </ul>	Budgeting Basics
Madula A Cuadit Saana	<ul> <li>Describe the purpose of a budget</li> </ul>
Module 4 – Credit Scores  Credit scores & bureaus	<ul> <li>Describe best practices to use when</li> </ul>
	making a financial plan/budget
<ul> <li>Actions that raise/lower your credit score</li> </ul>	Module 2 - Banking
Module 6 – Renting vs. Owning	The Banking System
<ul> <li>Pros/Cons of renting and owning</li> </ul>	<ul> <li>Examine the different types of financial</li> </ul>
Mortgage basics	institutions

Mortgage basics

Transportation and housing choices

#### Module 7 – Taxes and Insurance

- Consumer protection organizations & laws
- How to recognize, protect, & resolve identity theft
- Tax Forms W-2, W-4, 1040EZ
- Types of insurance
- Insurance out-of-pocket costs

#### **EverFi Life Game**

 Apply financial skills & knowledge to real-world situations at 3 levels: High School, College, and Post-College

- Understand the characteristics of different bank types (retail vs. online vs. credit union)
- Introduce the structure & function of the Federal Reserve Choosing

#### **Your Account**

- Understand some basic terms/features of accounts (liquidity, FDIC-insured, minimum balance)
- Know the different types of accounts (checking, MMA, savings, CD)
- Compare account types based on liquidity, minimum required balance, & interest rate

#### **Using Your Account**

- Identify common account fees & how they can occur
- Know the parts/function of the check
- Understand how to monitor/balance your account

## Module 3 – Payment Types Payment Types

- Interpret the differences in payment types, including debit cards, credit cards, prepaid cards, cash advances, and payday loans
- II. Understand when & when not to use different payment types

#### **Credit Cards**

- III. Evaluate different types of credit card fees and features
- Compare credit card offers based on different scenarios

#### **Manage Your Debt**

- Understand how items purchased with credit can end up costing more
- Understand how paying the minimum can still lead to long-term debt repayment
- Use a credit card bill to answer questions about debt repayment

### Module 4 – Credit Scores Introduction to Credit Scores

- I. Understand the basics of credit scores and their importance
- II. Identify the financial habits associated with certain credit scores

#### **What Affects Your Credit Score**

- Understand the basics behind credit score calculations
- Examine how financial behaviors can impact a credit score

#### **Your Credit Report**

- Understand how to request, read, and monitor your annual credit report
- Select the appropriate steps to monitor your credit report and fix errors
- Explain how credit scores can have an impact on future financial decisions

# Module 6 – Renting vs. Owning Renting vs. Owning

- Understand the differences between renting, leasing and owning
- Define & provide an example of appreciating and depreciating assets

#### **Housing Choices.**

- Explain the advantages and disadvantages of renting/owning a home
- Apply renting/owning considerations to specific housing scenarios
- Define important housing terminology (mortgage, down payment)
- Identify components of a standard housing lease agreement

#### **Transportation Choices**

- Explain the advantages and disadvantages of leasing/owning a car
- Apply renting/owning considerations to specific transportation scenarios
- Examine the explicit and implicit costs of buying a car

## **Module 7 – Taxes & Insurance Insurance**

- Recognize that the primary purpose of insurance is to mitigate risk
- Describe the coverage provided by different insurance types (ex. auto, renters, homeowners, health, disability, and life insurance)
- Define common terminology associated with insurance policies (ex. deductible, premium, copay, claim, coverage, policy)
- Calculate the cost associated with different insurance policies, based on the deductible and premium amounts

• Explain how insurance companies evaluate policies based on individual risk

#### **Taxes**

- Identify and explain the purpose of common taxes (ex. property, sales, capital gains, state/federal income tax)
- Use components of a paystub to answer questions about income and taxation
- Identify taxes and other deductions that appear on a typical paystub
- Identify and explain the purpose of common tax forms (ex. W-2, W-4, and 1040-EZ)
- Practice completing end-of-year tax forms

## Phase III Textbook/Materials

Glencoe- Succeeding in the World of Work 2006 Edition

Everfi- Financial Literacy Curriculum https://everfi.com/

#### **Phase IV Summative Assessment Evidence**

#### **Common Summative Unit Assessments:**

#### **EverFi Life Game**

 Apply financial skills & knowledge to real-world situations at 3 levels: High School, College, and Post-College

**Budget Project** 

#### **Agreed Upon Interim Summative**

**Assessments:** (\*identifies Performance Task)

# Phase II Curriculum Unit 6: Cover Letters, Resumes, Interviews

#### **Essential Questions:**

- **1.** Why are resumes and cover letters important?
- **2.** What are some skills that are essential for interviewing?

#### **Essential Understanding:**

- 1. Resumes and cover letters are necessary to get a job in a career you are interested in. They are what highlight you and show what makes you a good employee.
- 2. It is essential that you answer interview questions completely and showcase your best qualities.

### **Curriculum Standards- DOK noted where applicable with Standards**

#### **Common Core English Standards:**

Writing Standards:

- 4. Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.
- 5. Develop and strengthen writing as needed by planning, revising, editing, rewriting, or trying a new approach, focusing on addressing what is most significant for a specific purpose and audience.
- 6. Use technology to produce, publish, and update individual or shared writing projects.

Language Standards:

- 1. Demonstrate command of the conventions of standard English grammar and usage when writing.
- 2. Demonstrate command of the conventions of standard English capitalization, punctuation, and spelling when writing.

Speaking and Listening Standards:

1. Initiate and participate effectively in a range of collaborative discussions with diverse partners, building on others' ideas and expressing their own clearly and persuasively.

- 1. Act as a responsible and contributing citizen employee.
- 2. Apply appropriate academic and technical skills.
- 3. Attend to personal health and financial well-being.
- 8. Utilize critical thinking to make sense of problems and persevere in solving them.
- 9. Model integrity, ethical leadership and effective management.
- 10. Plan education and career path aligned to personal goals.
- 11. Use technology to enhance productivity.

Knowledge/Content	Skills/Processes
I Know(includes academic vocabulary)	I Can
<ul> <li>How to create a resume</li> <li>How to create a cover letter</li> <li>Interviewing Skills</li> <li>Vocabulary</li> <li>chronological resume- gives your experience in time order.</li> <li>skills resume- highlights skills and accomplishments.</li> <li>interview- formal meeting between an employer and a job applicant to discuss possible employment.</li> <li>references- people who will recommend you to an employer</li> <li>resume- summary of your personal information, education, skills, work experience, activities, and interests</li> <li>cover letter- one-page letter telling the employer who you are and why you are sending your resume</li> </ul>	<ul> <li>Create a portfolio which includes a cover letter, resume, portfolio piece.</li> <li>Practice interviewing skills.</li> <li>Participate in a mock interview with a community member.</li> </ul>

Glencoe- Succeeding in the World of Work 2006 Edition

## **Phase IV Summative Assessment Evidence**

## **Common Summative Unit Assessments:**

Resume & Cover Letter Quiz

Portfolio Project

Mock Interviews