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Advisory Curriculum Council  
Phase I & II, April, 2016**

*Prior to beginning the class, instruct students to obtain a three ring binder to keep as a portfolio. All documents provided are to be kept in this portfolio for the remainder of the semester.*

**FAMILY DECISION MAKING**

**COURSE ESSENTIAL QUESTIONS (FROM PHASE I REPORT):**

1. What is the difference between one's needs and wants?
2. What is the importance of goals setting for the present and future?
3. What are appropriate ways to maintain personal and professional relationships within life?
4. What are strategies to use in terms of recognition for unhealthy relationships, and ways to prevent them from occurring or continuing?
5. How does the lifecycle of financial planning change as one continues in life?
6. How can my human capital and career path increase the rate of my success?
7. What is the importance of developing a spending plan, and what are the proper components to complete one?
8. How does one define family, and how does the dynamics of one family impact personal and professional dynamics within a household and community?
9. What is the importance and difference of choosing to save and invest money?
10. What is the importance of using a credit card wisely, and what impact does credit use have on one's credit report and score?
11. How does the family life cycle change including large mile stones such as marriage?
12. What components should be considered when deciding on a mode of transportation and the costs that coincide with a specific choice?
13. What are the dangers, prevention, and recovery concepts of identity theft?
14. What are the different stages of grief while managing crisis?
15. What are the different types of insurance?

**PHASE II CURRICULUM**

**UNIT: SELF AWARENESS**

**ESSENTIAL QUESTIONS:**

1. Can items be separated into needs and wants?
2. May items of value be ranked in terms of importance?
3. Why is important to set goals?
4. What are the elements of a well-written goal?
5. What is the purpose of an interest inventory?

**ESSENTIAL UNDERSTANDING:**

1. Certain items are able to be determined as a need and as a want
2. Items of value may be ranked for a variety of reasons
3. To achieve a desired lifestyle it is important to set goals
4. The five elements of well-written goals
  - a. SMART:
    - i. S: Specific
    - ii. M: Measurable
    - iii. A: Attainable
    - iv. R: Realistic
    - v. T: Time bound

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	5. Interest inventories can assist in determining personal career values and goals
<b>CURRICULUM STANDARDS</b>	
<ul style="list-style-type: none"> <li>• <b>Content Standard 1:</b> All students will demonstrate skills necessary to function in family roles and relationships which are transferable to roles and responsibilities within the workplace and community <ul style="list-style-type: none"> <li>○ H1.1 Evaluate factors which affect the successful balance between work and family</li> <li>○ H1.2 Evaluate interrelationship of career and family roles</li> <li>○ H1.3 Analyze positive patterns of communication used at work and home</li> <li>○ H1.5 Demonstrate life management skills necessary to be effective in individual/family, career, and community roles</li> <li>○ H1.6 Practice stress management skills necessary to manage conflict resolution among multiple adult roles</li> <li>○ H1.7 Examine attitudes related to balancing work and family (e.g., parent/career adjustments)</li> </ul> </li> <li>• <b>Content Standard 3:</b> All students will analyze factors that influence human development <ul style="list-style-type: none"> <li>○ H3.1 Assess relationships of individuals aptitudes, interests, abilities, and individual development</li> <li>○ H3.2 Analyze impact of healthful behavior on life goals</li> <li>○ H3.3 Assess individual aptitudes, interests, and abilities</li> <li>○ H3.4 Perform assessments of individual growth and development</li> <li>○ H3.5 Demonstrate responsible attitudes and actions when caring for self and others</li> <li>○ H3.7 Internalize expectations of self and others</li> </ul> </li> <li>• <b>Content Standard 4:</b> All students will demonstrate responsible individual and family decision-making <ul style="list-style-type: none"> <li>○ H4.1 Develop a comprehensive plan for making decisions about work and family</li> <li>○ H4.2 Practice implementing an individual plan of action</li> <li>○ H4.3 Practice decision-making skills</li> <li>○ H4.5 Analyze an individual decision</li> <li>○ H4.6 Evaluate the impact of decisions on individuals, families and communities</li> <li>○ H4.7 Evaluate the influence and impact of various decisions on individual and family lifestyles</li> <li>○ H4.8 Employ responsibility in the practice of personal, family, work, and community decision-making responsibilities</li> <li>○ H4.9 Practice independent decision-making</li> </ul> </li> <li>• <b>Content Standard 6:</b> All students will develop a plan for individual and family wellness</li> </ul>	

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<ul style="list-style-type: none"> <li>○ H6.3 Practice individual responsibilities for health as it relates to social, emotional, and physical well-being</li> <li>○ H6.8 Practice alternatives for handling family conflict</li> <li>○ H6.9 Investigate how conflicts of work, home, family, and other pursuits create stress for individuals and families</li> <li>• <b>Content Standard 7:</b> All students will examine demographic changes and their impact on society and the family <ul style="list-style-type: none"> <li>○ H7.3 Recognize individual responsibility and the needs for family to manage and adapt to change</li> </ul> </li> <li>• <b>Content Standard 8:</b> All students will practice responsible consumer and product behavior, rights, and responsibilities <ul style="list-style-type: none"> <li>○ H8.1 Use economic resources responsibly to meet individual and family needs</li> </ul> </li> </ul>	
<b>KNOWLEDGE/CONTENT STUDENTS WILL KNOW ABOUT ....</b>	<b>SKILLS/PROCESSES STUDENTS WILL BE ABLE TO...</b>
<ol style="list-style-type: none"> <li>1. Needs and wants in terms of all aspects of life</li> <li>2. Their valued items in life</li> <li>3. The components of a well written SMART goal</li> <li>4. The importance of setting and writing goals</li> <li>5. The decision making process</li> <li>6. Their interests in terms of what they would like to explore when looking into career paths</li> </ol>	<ol style="list-style-type: none"> <li>1. Identify the difference between a need and a want</li> <li>2. Differentiate between items to determine what is individually valued the most</li> <li>3. Explain the required elements for a well-written goal</li> <li>4. Understand why setting goals are important</li> <li>5. Apply goal setting to personal life</li> <li>6. Construct a well-written educational goal</li> <li>7. Utilize the seven-step decision making process</li> <li>8. Critique the steps involved in successfully setting and achieving career goals</li> <li>9. Categorize potential career areas based upon the results of an interest inventory test</li> </ol>
<b>PHASE III TEXTBOOK/MATERIALS</b>	
The University of Arizona; Take Charge America Institute; The Family Economics and Financial Education Project (all numbers in parentheses are referring to curriculum coding of this project)	
<b>PHASE IV SUMMATIVE ASSESSMENT EVIDENCE</b>	
<b>COMMON SUMMATIVE UNIT ASSESSMENTS:</b>	<b>AGREED UPON INTERIM SUMMATIVE ASSESSMENTS:</b>
<ul style="list-style-type: none"> <li>• Participant Involvement Log</li> <li>• Setting an Educational Goal</li> </ul>	(*Identifies Performance Tasks)

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	<ul style="list-style-type: none"> <li>• Behavior Styles Rating Form, Score Sheet, and Scoring Matrix</li> <li>• Values Continuum</li> <li>• Personality Mosaic and Scoring</li> <li>• Goal Setting Note Taking Guide</li> </ul>
<b>PHASE V LEARNING PLAN</b>	
<p><b><u>MATERIALS:</u></b>  A Life Choice Questions 5.0.1  Personality Quadrant 5.0.15.A1, A2, A3, E1-E8  Values Continuum 1.17.5.A1  Shake Out My Future 1.17.3.A1  Goal Setting Note Taking Guide 1.17.3.L1  Goal Setting PowerPoint 1.17.3.G1  Goal Setting Information Sheet 1.17.3.F1  Setting an Educational Goal 1.17.3.A1  Personality Mosaic Test 1.1.6.A2  Dice Template 1.17.3.H1 (optional)</p> <p><b><u>Introduction to Self Awareness</u></b></p> <ul style="list-style-type: none"> <li>• Complete <i>A Life Choice</i> to help introduce the discussion on morals and values. Answers can be written on a white board in groups of 4-5</li> </ul> <p><b><u>Introduction to Getting To Oneself</u></b></p> <ul style="list-style-type: none"> <li>• Do the activity "How do you know where you are going, when you do not know where you came from?" Have students create a family tree back to at least their grandparents if possible with a square representing men, a circle women, a solid line marriage, a dashed line relationship without marriage, a solid line with a slash divorce</li> <li>• Have the students write a letter to themselves individual three goals that they would like to accomplish (one by the end of the semester, one by one year from then, and a third of their choice)</li> </ul> <p><b><u>Personality Quadrant</u></b></p> <ul style="list-style-type: none"> <li>• Create a personality quadrant on the ground referencing the Behavior Styles Scoring Matrix</li> <li>• Have the students complete the <i>Behavior Styles Rating Form, Score Sheet, and Scoring Matrix</i> <ul style="list-style-type: none"> <li>○ Once they have completed the rating form, score sheet, and scoring matrix, using tape, have them indicate their numbers, initials and place the tape in the appropriate spot of the scoring matrix on the ground</li> </ul> </li> <li>• Discuss as a class why it is good to have groups of people that fit into different areas of the scoring matrix</li> </ul> <p><b><u>Values</u></b></p> <ul style="list-style-type: none"> <li>• As a class, brainstorm and define the meaning of value</li> </ul>	

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- Ask students to brainstorm in small groups writing on a white board what they value
- Discuss with students how they determine what they value
- Hand out the *Values Continuum*
- Direct students to get into pairs and share with one another their top five values
- Ask students to then stand by their initials of the personality quadrant on the ground, and ask them to share their values with others similar to them
- Define Need
- Define Want
- Ask students to indicate by raising hands, moving to one side of the room or another, standing or sitting, etc. if they feeling that the following items are a need or a want. After the students have made their individual choice, ask why some feel it's a need, and other feel it's a want

**Goal Setting**

- Prior to the lesson plan beginning either die will need to be purchased for the students to share, or paper dice will need to be created
- Use the *Goal Setting PowerPoint Presentation* to help with instruction (not all slides will be covered)
- Have the students complete the *Shake Out My Future Activity*
  - Ask a couple of students to introduce themselves as their new "identity" from shake out my future
  - Ask the students what might happen if they leave life up to "chance" like this activity
- Pass out one *Goal Setting Note Taking Guide* each student
- Pass out one *Goal Setting Information Sheet* to each student (this will be completed throughout the duration of the lesson)
  - The letter to oneself will not be completed on this note taking guide considering that the students have already completed this activity
- Hand out a *Setting an Educational Goal Worksheet* to each student and ask them to complete it for practice, ask students to use this while they revise their personal letter
- Ask students to go back to their letter to modify their goals to be in SMART format and collect them once completed

**Interest Inventory**

- Hand out one *Personality Mosaic* per student and ask them to complete all components

**Conclusion**

- Based upon all components of this unit, the student should have been able to make some conclusions regarding their personal involvement log regarding their past, present, and hopes for the future
- Invite the ThinkFirst Program as a guest speaker to discuss actions that have lifelong effects

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<ul style="list-style-type: none"> <li>○ Zachary Landers</li> <li>○ <a href="mailto:Zachary.Landers@genesys.org">Zachary.Landers@genesys.org</a> <ul style="list-style-type: none"> <li>▪ Guest speakers will address the following: <ul style="list-style-type: none"> <li>• Acting without thinking could result in lifelong effects, hence why it is important to ThinkFirst</li> <li>• Goals can be drastically changed when no plan is set in place</li> <li>• Values, Needs, Wants, and Goals should be remembered each day</li> </ul> </li> </ul> </li> </ul>	
<b>PHASE II CURRICULUM</b>	
<b>UNIT: SOCIAL INTERACTIONS</b>	
<b>ESSENTIAL QUESTIONS:</b> <ol style="list-style-type: none"> <li>1. What actions are appropriate in specific relationships?</li> <li>2. What can an individual learn about themselves while having appropriate relationships with others?</li> <li>3. What are signs of an unhealthy relationship?</li> <li>4. How can a support system be set in place and help those in unhealthy relationships?</li> <li>5. What things can assure dating relationships continue to be healthy?</li> <li>6. What are proper and respectful ways to end a dating relationship?</li> </ol>	<b>ESSENTIAL UNDERSTANDING:</b> <ol style="list-style-type: none"> <li>1. Identify appropriate social interactions depending on the relationship with the individual in which you are interacting with</li> <li>2. Identify personality traits that are complimentary to other individuals</li> <li>3. Identify signs of unhealthy relationships</li> <li>4. Identify resources for support systems and ways to gain involvement</li> <li>5. Identify strategies and proper code of conduct for healthy relationships</li> <li>6. Identify ways to properly and respectfully end any type of relationship</li> </ol>
<b>CURRICULUM STANDARDS</b>	
<ul style="list-style-type: none"> <li>• <b>Content Standard 1:</b> All students will demonstrate skills necessary to function in family roles and relationships which are transferable to roles and responsibilities within the workplace and community <ul style="list-style-type: none"> <li>○ H1.1 Evaluate factors which affect the successful balance between work and family</li> <li>○ H1.2 Evaluate interrelationship of career and family roles</li> <li>○ H1.3 Analyze positive patterns of communication used at work and home</li> <li>○ H1.5 Demonstrate life management skills necessary to be effective in individual/family, career, and community roles</li> <li>○ H1.6 Practice stress management skills necessary to manage conflict resolution among multiple adult roles</li> <li>○ H1.7 Examine attitudes related to balancing work and family (e.g., parent/career adjustments)</li> </ul> </li> <li>• <b>Content Standard 2:</b> All students will demonstrate characteristics of nurturing</li> </ul>	

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<ul style="list-style-type: none"> <li>○ H2.1 Describe and analyze the needs and responsibilities of caregivers through the family life cycle</li> <li>○ H2.2 Learn how to create support systems to assist individuals in their roles as a nurturer, caregiver, and parents</li> <li>○ H2.3 Demonstrate skills necessary in the physical, social and emotional care and nurturing of family members</li> <li>○ H2.4 Analyze characteristics of a nurturing environment</li> <li>○ H2.5 Compare the nurturing needs of the family throughout the family life cycle</li> <li>• <b>Content Standard 3:</b> All students will analyze factors that influence human development <ul style="list-style-type: none"> <li>○ H3.1 Assess relationships of individuals aptitudes, interests, abilities, and individual development</li> <li>○ H3.2 Analyze impact of healthful behavior on life goals</li> <li>○ H3.3 Assess individual aptitudes, interests, and abilities</li> <li>○ H3.4 Perform assessments of individual growth and development</li> <li>○ H3.5 Demonstrate responsible attitudes and actions when caring for self and others</li> <li>○ H3.7 Internalize expectations of self and others</li> </ul> </li> <li>• <b>Content Standard 5:</b> All students will practice family, social and civic responsibility <ul style="list-style-type: none"> <li>○ H5.1 Practice identified social and civic responsibility</li> <li>○ H5.2 Affirm individual, social and cultural diversity</li> <li>○ H5.3 Demonstrate an understanding of the legal rights and responsibilities pertaining to individuals and families in a simulate situation</li> </ul> </li> <li>• <b>Content Standard 6:</b> All students will develop a plan for individual and family wellness <ul style="list-style-type: none"> <li>○ H6.1 Demonstrate providing safe and healthy environment</li> <li>○ H6.3 Practice individual responsibilities for health as it relates to social, emotional, and physical well-being</li> <li>○ H6.10 Propose criteria for a safe and healthy environment</li> </ul> </li> <li>• <b>Content Standard 9:</b> All students will assess the effects of technology on the family <ul style="list-style-type: none"> <li>○ H9.2 Identify positive and negative impacts of technology on individuals and their families</li> </ul> </li> <li>• <b>Content Standard 10:</b> All students will demonstrate the use of community resources to solve individual and family issues <ul style="list-style-type: none"> <li>○ H10.1 Assist others in identify community resources</li> <li>○ H10.2 Aid community resources through volunteer services</li> <li>○ H10.4 Use personal and community resources in individual and family problem solving</li> </ul> </li> </ul>	
<b>KNOWLEDGE/CONTENT</b>	<b>SKILLS/PROCESSES</b>

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STUDENTS WILL KNOW ABOUT ....	STUDENTS WILL BE ABLE TO...
<ol style="list-style-type: none"> <li>1. The responsibilities of practicing individual wellness</li> <li>2. Personal values, needs, and wants in any type of relationship</li> <li>3. Support systems within the community to assist with unhealthy relationships</li> <li>4. The necessary characteristics and actions to keep a relationship healthy</li> <li>5. Dating responsibilities</li> <li>6. The proper and respectful ways to end any type of relationship</li> <li>7. The various attitudes and actions affecting friendship</li> <li>8. The affect cliques have on individual development</li> <li>9. What stereotyping is and how it affects self and others</li> <li>10. How individual actions affect self and others</li> <li>11. The cycle of violence</li> </ol>	<ol style="list-style-type: none"> <li>1. Describe all the responsibilities a persona has in practicing wellness</li> <li>2. Identify by communicating effectively their values, needs, and wants in a relationship</li> <li>3. Identify, contact and communicate with support resources within the community</li> <li>4. Identify and practice the necessary characteristics to keep any type of relationship on a healthy level</li> <li>5. List all the dating responsibilities</li> <li>6. Identify and act out the proper and respectful ways to end any type of relationship</li> <li>7. Describe the attitudes and actions that can affect friendship</li> <li>8. List the affects cliques have on an individual's development</li> <li>9. Define stereotyping and describe how it affects one self and others</li> <li>10. List all the dating responsibilities</li> <li>11. Define the cycle of violence</li> </ol>
<b>PHASE III TEXTBOOK/MATERIALS</b>	
Sasse, Connie R. (2009). Families Today. Woodland Hills, CA: McGraw Hill Glencoe	
<b>PHASE IV SUMMATIVE ASSESSMENT EVIDENCE</b>	
<b>COMMON SUMMATIVE UNIT ASSESSMENTS:</b> <ul style="list-style-type: none"> <li>• Love Song Project</li> </ul>	<b>AGREED UPON INTERIM SUMMATIVE ASSESSMENTS:</b> (*Identifies Performance Tasks) <ul style="list-style-type: none"> <li>• His and Her Expectations</li> <li>• Finish the Sentences on Dating</li> <li>• Vocabulary Self Awareness Chart with Dating Terminology</li> <li>• Wanted: Best Friend</li> <li>• Relationship Quality Puzzle</li> </ul>
<b>PHASE V LEARNING PLAN</b>	
<b><u>MATERIALS:</u></b> His and Her Expectations Finish the Sentences on Dating Vocabulary Self Awareness Chart 5.0.67 Wanted: Best Friend 2.17.2.A1 Construction Paper	



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Scissors  
Markers/Crayons  
Plain White Paper  
Glue  
Love Song Project  
Empty Mason Jar  
Golf Balls  
Pebbles  
Sand  
Can of Pop or Cup of Coffee

**Relationship Introduction**

- **Anticipatory Set:**
  - ***Jar Example***
    - Students brainstorm all the important things in life, while doing so, golf balls are added to the jar
    - Students brainstorm big wants that they have in life, while doing so, pebbles are added to the jar
    - Students talk about all of the un needed stress in life, while doing so, sand is added to the jar
    - Educator explains to the students that if they allow all of the UN needed stress to be added to their life first (the sand) there would be no room for the big things (golf balls) or the big wants (pebbles).
    - Instructor then added a cup of coffee or a can of pop to the jar to represent that in life, you always have time for a cup of coffee or a pop with a friend
    - The life lesson is to choose what is most important in your life, and to not allow room for the un needed stress that tears apart those important things
- Instruct participants to brainstorm all types of relationships that they have in life. Be sure that they include the “not so obvious” ones such as their teacher/student relationship, boss/employee, etc.
  - Based upon their list, now instruct the students to brainstorm the positive and negative aspects of each of these relationships bringing to their attention that depending on the situation these lists may change

**Relationship Expectations**

- **Anticipatory Set:**
  - ***Self-Reflection***
    - Ask the student to do a quick write asking them question “ If you saw you in the hallways, cafeteria, library, after school, playing field, etc... would you want to hang out with you?” why or why not?

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- Break class into men on one side and women on the other. Instruct them in a respectful way to list all positive and all of the negative aspects of being a male/female.
  - As a class, discuss the lists and compare and contrast how each gender views the other
- While being in the broken groups, ask students to then break into groups of 2-3
  - Ask them to make a list of their expectations while in a dating relationship. Providing examples to get them started may include things such as being respected, getting along with friends, etc.
- Finishes the lesson with having students complete the worksheet titled *Wanted: Best Friend*.
  - This should be collected as an exit slip as they leave
- **Anticipatory Set:**
  - ***Expectations***
    - Instruct students to complete his/her expectations
      - Discuss what differences there are between the men and women and why this causes some communication to be different in all types of relationships (personal, professional, etc.)
- As a whole class, create on the white board, a relationship time line indicating the different steps that a couple may go through as they get to know each other.
  - Be sure to keep this school appropriate and include things such as social media, texting, etc. to help facilitate a discussion on miss communication, etc.
    - Following this timeline, ask them to create a timeline for someone that may be in their late twenties or early thirties
      - Compare and contrast their answers
- Break students into groups of 2-3 and ask them to brainstorm what the rules of dating
  - Tell them to create what they feel are their top 10 rules of dating
- If time permits – while in their groups instruct them to come up with 10 creative yet low in cost dates
- Hand out a *vocabulary self-awareness chart* for them to complete based with the following dating vocabulary:
  - Reciprocity
  - Compatible
  - Infatuation
  - Complementary needs
  - Propinquity
  - Peer Pressure
  - Mature Love
  - Gender Role
  - Abstinence

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<ul style="list-style-type: none"> <li>○ Fidelity</li> </ul> <p><b><u>Relationship Ending</u></b></p> <ul style="list-style-type: none"> <li>• <b>Anticipatory Set</b> <ul style="list-style-type: none"> <li>○ <b><i>Poll Everywhere</i></b> <ul style="list-style-type: none"> <li>▪ Have students using their smart phones (assuming that a text will not cause them money) or ipads (if needed to be signed out) have them respond to the poll everywhere question regarding if serious relationships are a good idea in high school.</li> <li>▪ Discuss with students the percentages that are reported</li> </ul> </li> </ul> </li> <li>• Break students into groups of 2-3 and ask them to brainstorm what “turn offs” they have in relationships. On the elmo project “Turn Offs” Brainstorm sheet to help provide ideas</li> <li>• Assign the relationship quality puzzle           <ul style="list-style-type: none"> <li>○ Each student should create a puzzle that has a minimum of six pieces. One piece should be a word that is trait that they feel is important in relationships. There should also be a puzzle piece that describes what that trait means to them. There should be a total of three traits</li> </ul> </li> </ul> <p><b><u>Abusive Relationships</u></b></p> <ul style="list-style-type: none"> <li>• <i>Guest Speaker: Safe House Flint</i> <ul style="list-style-type: none"> <li>○ Annkita@ywca.flint.org</li> <li>○ harmonylongford@ywcaflint.org</li> </ul> </li> <li>• Guest Speaker will address the following topics;           <ul style="list-style-type: none"> <li>○ Type of abuse; emotional, physical, mental, sexual</li> <li>○ Resources available within the community</li> <li>○ Warning signs</li> <li>○ Ways to help yourself, and others</li> </ul> </li> </ul>	
<b>PHASE II CURRICULUM</b>	
<b>UNIT: SPENDING PLANS</b>	
<p><b>ESSENTIAL QUESTIONS:</b></p> <ol style="list-style-type: none"> <li>1. What percentage of income should be spent on each major expenditure category?</li> <li>2. What is the imperative spending plan vocabulary that is necessary to know in order to understand the spending plan process?</li> <li>3. How is a spending plan is developed based upon a family's needs, wants, and values?</li> </ol>	<p><b>ESSENTIAL UNDERSTANDING:</b></p> <ol style="list-style-type: none"> <li>1. What percentages of income are spent on which major expenditure</li> <li>2. Imperative vocabulary terminology associated with spending plans</li> <li>3. Development and creation of a spending plan for a family based upon their needs, wants, and values</li> </ol>
<b>CURRICULUM STANDARDS</b>	
<ul style="list-style-type: none"> <li>• <b>Content Standard 1:</b> All students will demonstrate skills necessary to function in family roles and relationships, which are transferable to roles and responsibilities within the workplace and community.</li> </ul>	

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<ul style="list-style-type: none"> <li>○ H1.2 Evaluate interrelationship of career and family roles</li> <li>○ H1.3 Analyze positive patterns of communication used at work and home</li> <li>○ H1.5 Demonstrate life management skills necessary to be effective in individual/family, career, and community roles</li> <li>○ H1.6 Practice stress management skills necessary to manage conflict resolution among multiple adult roles</li> <li>○ H1.7 Examine attitudes related to balancing work and family (e.g., parent/career adjustments)</li> <li>• <b>Content Standard 3:</b> All students will analyze factors that influence human development <ul style="list-style-type: none"> <li>○ H3.2 Analyze impact of healthful behavior on life goals</li> </ul> </li> <li>• <b>Content Standard 4:</b> All students will demonstrate responsible individual and family decision - making <ul style="list-style-type: none"> <li>○ H4.1 Develop a comprehensive plan for making decisions about work and family</li> <li>○ H4.2 Practice implementing an individual plan of action</li> <li>○ H4.3 Practice decision-making skills</li> <li>○ H4.5 Analyze an individual decision</li> <li>○ H4.6 Evaluate the impact of decisions on individuals, families and communities</li> <li>○ H4.7 Evaluate the influence and impact of various decisions on individual and family lifestyles</li> <li>○ H4.8 Employ responsibility in the practice of personal, family, work, and community decision-making responsibilities</li> <li>○ H4.9 Practice independent decision-making</li> </ul> </li> <li>• <b>Content Standard 7:</b> All students will examine demographic changes and their impact on society and the family <ul style="list-style-type: none"> <li>○ H7.3 Recognize individual responsibility and the needs for family to manage and adapt to change</li> </ul> </li> <li>• <b>Content Standard 8:</b> All students will practice responsible consumer and producer behavior, rights, and responsibilities <ul style="list-style-type: none"> <li>○ H8.1 Use economic resources responsibly to meet individual and family needs</li> <li>○ H8.2 Apply skills relating to consumer rights and responsibilities to meet individual and family needs</li> </ul> </li> </ul>	
<b>KNOWLEDGE/CONTENT</b> <b>STUDENTS WILL KNOW ABOUT....</b>	<b>SKILLS/PROCESSES</b> <b>STUDENTS WILL BE ABLE TO...</b>
<ol style="list-style-type: none"> <li>1. The process of financial planning for an individual and for a family</li> <li>2. The benefits that financial planning has on one, and a family</li> <li>3. The different components that comprise a spending plan</li> </ol>	<ol style="list-style-type: none"> <li>1. Define financial planning</li> <li>2. Describe the benefits of financial planning</li> <li>3. Understand the components of a spending plan</li> <li>4. Review how financial goals can be met</li> </ol>

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4. The process in which a spending plan goes through to be utilized	by using a spending plan
5. How to use the spending plan process in terms of the creation of a spending plan	5. Analyze the spending plan process. 6. Create a spending plan
<b>PHASE III TEXTBOOK/MATERIALS</b>	
The University of Arizona; Take Charge America Institute; The Family Economics and Financial Education Project	
<b>PHASE IV SUMMATIVE ASSESSMENT EVIDENCE</b>	
<b>COMMON SUMMATIVE UNIT ASSESSMENTS:</b> <ul style="list-style-type: none"> <li>• Mission Home Front</li> <li>• The Carson Family</li> <li>• Quiz Me Cards</li> </ul>	<b>AGREED UPON INTERIM SUMMATIVE ASSESSMENTS:</b> (*Identifies Performance Tasks) <ul style="list-style-type: none"> <li>• Spending Plans Note Taking</li> <li>• The Brown Family Scenario</li> </ul>
<b>PHASE V LEARNING PLAN</b>	
<p><b><u>MATERIALS:</u></b>  Quiz Me Cards 1.15.2.E2  Spending Plan Note Taking Guide 1.15.2.L1  Spending Plans PowerPoint Presentation 1.15.2.G1  Spending Plans Information Sheet 1.15.2.F1  Brown Family Scenario 1.15.2.A1  Mission Home Front 1.15.2.A2  Carson Family 1.15.2.A3</p> <ul style="list-style-type: none"> <li>• Hand out two sheets of <i>Quiz Me Cards</i> per student enough for them to complete 8 vocabulary words <ul style="list-style-type: none"> <li>○ Instruct the students to complete the box that says vocabulary word, and definition in the student's own word. The students will use the <i>Spending Plan Information Sheet</i> to complete this assignment. Once they are finished with the first half, have them filed away so they can be completed and turned in at a later date</li> </ul> </li> <li>• Distribute a <i>Spending Plan Note Taking Guide</i></li> <li>• Instruct students to complete the first half (vocabulary word and definition in their words) of their <i>Quiz Me Cards</i> Using their <i>Spending Plan Information Sheet</i></li> <li>• Pass out one <i>The Brown Family Scenario</i> worksheet to each participant.</li> <li>• In small groups of 2-3, have the students read the Brown family scenario.</li> <li>• Present the <i>Spending Plan PowerPoint</i> presentation (not all slides will be covered)</li> <li>• Slide 2: Spending plan category pie chart <ul style="list-style-type: none"> <li>○ Instruct students to color and identify the percentages in the second pie chart to create the recommendations for each of the major expenditures.</li> </ul> </li> <li>• Slide 3: Life cycle spending plans</li> </ul>	

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- First as small groups, then as a class, discuss different expenses which may be a part of an individual's spending plan at each phase of the life cycle
- Skip Slides 6-8 if SMART Goals were just covered in the previous unit. If a refresher is needed, this can be used as review
- Reinforce that the gumball machine is a visual example of the financial planning process
- Slide 9: Income
  - Instruct students to brainstorm types of income.
- Slide 10: Expenses
  - Reinforce that fixed expenses often, but not always, have the same amount due each month
  - Instruct students to brainstorm expenses represented by gumballs leaving the machine. Differentiate between fixed and flexible expense examples
- Skip Slides 11-17, The Spending plan activity
- Slide 20: The Costs Add Up
 

**\*Note to educator:** Instead of simply telling students the yearly costs, reinforce the activity by having them work as small groups to guess the dollar amount.

  - You may also require the students to do their math on their own to see how much money each item would cost

**\*Note to educator:** Optional: Bring in the actual objects to have students complete the activity with the objects as visual aids
- Slide 23: Payroll deductions
  - Instruct students to brainstorm services they received that are paid for by taxes
  - Use Google Earth as a way to fly from place to place to show visuals and integrate technology
- Slide 36: The Brown Family
  - Have groups reference *The Brown Family Scenario* worksheet
  - Have the group's complete steps 2 and 3
- Slide 40: The Brown Family
  - Have the group's complete steps 4 and 5

**\*Note to educator:** Optional: Upon completion of the spending plan categories discussion, have students complete the *Spending Plans Mission Home Front* worksheet 1.15.2.A4 with a parent or guardian

  - If *Quiz Me Cards* were completed to reinforce vocabulary, have students work in small groups of 2-3 to complete the cards with a graphic or picture and write a sentence using the word.
  - Students will complete *The Carson Family Scenario* and discussion questions individually as an assessment for the spending plan unit

**PHASE II CURRICULUM**

**UNIT: SAVINGS**

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<b>ESSENTIAL QUESTIONS:</b> 1. Why is saving important? 2. What are the different components of savings and investing? 3. How do you calculate interest rates?	<b>ESSENTIAL UNDERSTANDING:</b> 1. The importance of saving within a spending plan in addition to 2. The different components of saving and investing 3. Calculation of interest rates
<b>CURRICULUM STANDARDS</b>	
<ul style="list-style-type: none"> <li>• <b>Content Standard 1:</b> All students will demonstrate skills necessary to function in family roles and relationships, which are transferable to roles and responsibilities within the workplace and community. <ul style="list-style-type: none"> <li>○ H1.5 Demonstrate life management skills necessary to be effective in individual/ family, career, and community roles</li> </ul> </li> <li>• <b>Content Standard 4:</b> All students will demonstrate responsible individual and family decision-making. <ul style="list-style-type: none"> <li>○ H4.1 Develop a comprehensive plan for making decisions about work and family</li> <li>○ H4.2 Practice implementing an individual plan of action</li> <li>○ H4.7 Evaluate the influence and impact of various decisions on individual and family lifestyles</li> <li>○ H4.8 Employ responsibility in the practice of personal, family, work, and community decision-making responsibilities</li> <li>○ H4.9 Practice independent decision-making</li> </ul> </li> <li>• <b>Content Standard 7:</b> All students will examine demographic changes and their impact on society and the family <ul style="list-style-type: none"> <li>○ H7.3 Recognize individual responsibility and the needs of family to manage and adapt to change</li> </ul> </li> <li>• <b>Content Standard 8:</b> All students will practice responsible consumer and producer behavior, rights, and responsibilities <ul style="list-style-type: none"> <li>○ H8.1 Use economic resources responsibly to meet individual and family needs</li> </ul> </li> </ul>	
<b>KNOWLEDGE/CONTENT</b> <b>STUDENTS WILL KNOW ABOUT ....</b>	<b>SKILLS/PROCESSES</b> <b>STUDENTS WILL BE ABLE TO...</b>
1. Savings, investing, and the differences and importance between the two in terms of financial planning 2. How time value of money effects financial planning 3. The process of integrating financial goals achieved by savings and investing into a spending plan 4. Trade off and opportunity costs	1. Differentiate between saving and investing 2. Describe the importance of saving and investing 3. Interpret the concept of time value of money 4. Develop financial goals 5. Analyze the trade-offs and opportunity costs of financial goals 6. Integrate financial goals into a spending

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when making the decision to save, invest, or spend	plan
<b>PHASE III TEXTBOOK/MATERIALS</b>	
The University of Arizona; Take Charge America Institute; The Family Economics and Financial Education Project	
<b>PHASE IV SUMMATIVE ASSESSMENT EVIDENCE</b>	
<b>COMMON SUMMATIVE UNIT ASSESSMENTS:</b> <ul style="list-style-type: none"> <li>Savings Campaign Project</li> </ul>	<b>AGREED UPON INTERIM SUMMATIVE ASSESSMENTS:</b> (*Identifies Performance Tasks) <ul style="list-style-type: none"> <li>Choosing to Save Note Taking Guide</li> <li>Savings Bingo</li> <li>Rolling Jenga</li> </ul>
<b>PHASE V LEARNING PLAN</b>	
<b><u>MATERIALS:</u></b> Children's books about Savings (Approximately 10 books needed) Savings Book Graphic Organizer 1.14.1.A1 Savings Bingo (Side 1 only) 1.14.1.H2 Choosing to Save Information Sheet 1.14.1.F1 Choosing to Save Note Taking Guide 1.14.1.L1 Choosing to Save PowerPoint 1.14.1.G1 A Little Goes a Long Way Poster 4.19.1 Rolling Jenga Die 1.14.1.H3 Rolling Jenga Activity Instructions 1.14.1.J1 Savings Campaign Project 1.14.1.J2 Savings Campaign Commercial Storyboard 1.14.1.A4 (Optional) Savings Campaign Commercial Rubric 1.14.1.B1 (Optional) Savings Campaign Presentation Outline 1.14.1.A5 (Optional) Savings Campaign Presentation Rubric 1.14.1.B2 (Optional) Savings Campaign Poster Graphic Organizer 1.14.1.A6 (Optional) Savings Campaign Poster Rubric 1.14.1.B3 (Optional) <ul style="list-style-type: none"> <li>Divide students into groups of 3-4.</li> <li>Assign each group a children's book: <ul style="list-style-type: none"> <li><i>Berenstain Bears Dollars and Sense</i> by Stan and Jan Berenstain – Students learn about money management and checking accounts</li> <li><i>Berenstain Bears Trouble with Money</i> by Stan and Jan Berenstain – Students learn about needs vs. wants, sources of income, and work/life balance</li> </ul> </li> <li>In small groups, have the students read and discuss the book and complete the <i>Savings Book Graphic Organizer</i> worksheet either individually or as a group</li> <li>Provide students with the <i>Savings Vocabulary Bingo</i> activity cards printed front to back</li> <li>On side one ONLY (definitions):</li> </ul>	



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- Have students look at the vocabulary list and write words that they are unfamiliar with (not all words will be used) in the bingo spots
- Instruct students to then reference their *Choosing to Save* information sheet and write the definition of each vocabulary word in the appropriate spot
- Distribute a *Choosing to Save* note taking guide to each participant
- Present the *Choosing to Save PowerPoint* presentation
- \*Note to educator:** Split students into groups of three or four. Students will remain in these groups for the remainder of the lesson
- Slide 18: Financial Life Cycle
- \*Note to educator:** Well-known politicians, musicians, actors, athletes or teachers could be used as examples
- Slide 40: A Little Goes a Long Way
  - A Little Goes a Long Way Poster can be displayed
- Skip Slides 44-46
- Slide 47: Wish List
  - Ask students to determine how they will receive each of the items on their wish list and discuss their answers within their groups
- Skip Slides 48-50
- Skip Slides 57-68
- Slide 70: Summary
  - Ask students to identify smart saving and investing habits that they learned throughout the lesson

**Bingo conclusion activity**

**\*Note to educator:** This activity will use students completed side one of the *Savings Vocabulary Bingo* activity cards from the vocabulary reinforcement activity at the beginning of the lesson. Cut each word/definition on the *Choosing to Save Vocabulary List* handout into its own strip of paper to use as the words/definitions called for the activity

**\*Note to educator:** For additional review, complete the *Rolling Jenga* conclusion activity

**\*Note to educator:** A Summative assessment can be done by completing the *Savings Campaign* assessment. This assessment includes three possible project options, a commercial, a presentation, or a poster

**PHASE II CURRICULUM**

**UNIT: CREDIT**

**ESSENTIAL QUESTIONS:**

1. What are the proper ways to select a credit card?
2. In what ways can a credit card be used to ensure safety?
3. How are you able to compare and

**ESSENTIAL UNDERSTANDING:**

1. Proper ways to select a credit card
2. Safety tips when using a credit card
3. How to compare and contrast credit card offers recognizing imperative credit card terminology

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contrast credit card offers? 4. What is the essential terminology in terms of credit cards? 5. What are the components of a credit report? 6. How do you build a positive credit history? 7. What are the credit reporting agencies? 8. How do you obtain a credit report?	4. The components of a consumer's credit report 5. How to build a positive credit history 6. Familiarity with credit reporting agencies 7. How to request individual credit reports
<b>CURRICULUM STANDARDS</b>	
<ul style="list-style-type: none"> <li>• <b>Content Standard 1:</b> All students will demonstrate skills necessary to function in family roles and relationships, which are transferable to roles and responsibilities within the workplace and community             <ul style="list-style-type: none"> <li>○ H1.5 Demonstrate life management skills necessary to be effective in individual/ family, career, and community roles</li> </ul> </li> <li>• <b>Content Standard 4:</b> All students will demonstrate responsible individual and family decision-making             <ul style="list-style-type: none"> <li>○ H4.1 Develop a comprehensive plan for making decisions about work and family</li> <li>○ H4.2 Practice implementing an individual plan of action</li> <li>○ H4.7 Evaluate the influence and impact of various decisions on individual and family lifestyles</li> <li>○ H4.8 Employ responsibility in the practice of personal, family, work, and community decision-making responsibilities</li> <li>○ H4.9 Practice independent decision-making</li> </ul> </li> <li>• <b>Content Standard 7:</b> All students will examine demographic changes and their impact on society and the family             <ul style="list-style-type: none"> <li>○ H7.3 Recognize individual responsibility and the needs of family to manage and adapt to change</li> </ul> </li> <li>• <b>Content Standard 8:</b> All students will practice responsible consumer and producer behavior, rights, and responsibilities             <ul style="list-style-type: none"> <li>○ H8.1 Use economic resources responsibly to meet individual and family needs</li> </ul> </li> </ul>	
<b>KNOWLEDGE/CONTENT</b>	<b>SKILLS/PROCESSES</b>
<b>STUDENTS WILL KNOW ABOUT ....</b>	<b>STUDENTS WILL BE ABLE TO...</b>
1. Terminology in terms of using a credit card 2. The advantages and disadvantages to using a credit card 3. The impact of a credit score or credit report on one's ability to open new or additional credit	1. Define credit card terminology 2. Assess the advantages and disadvantages of using a credit card 3. Interpret the impact credit has on an individual's credit history and credit score 4. Analyze a credit card offer

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<p>lines</p> <ol style="list-style-type: none"> <li>4. The application process of a credit card and the system that is used to determine if a consumer is approved or denied</li> <li>5. The components of a credit card statement</li> <li>6. The rights and protections that credit card holders have to their advantage</li> <li>7. The components of a credit report and a credit score</li> <li>8. What actions could create a negative credit score versus what actions can create a positive credit score</li> <li>9. The difference between a credit report and a credit score and how they are used</li> <li>10. The steps that need to be taken to obtain a free credit report</li> </ol>	<ol style="list-style-type: none"> <li>5. Explain the credit card application and approval process</li> <li>6. Analyze a credit card statement</li> <li>7. Understand the protections and rights available to credit card holders</li> <li>8. Review safety tips when using credit cards</li> <li>9. List and describe the components of a credit report</li> <li>10. Distinguish between actions, which create negative and positive credit history</li> <li>11. Implement strategies to develop a positive credit report</li> <li>12. Describe steps to correct a mistake on a credit report</li> <li>13. Understand the difference between a credit score and a credit report</li> <li>14. Obtain a free credit report from the government sponsored Web site</li> </ol>
<b>PHASE III TEXTBOOK/MATERIALS</b>	
The University of Arizona; Take Charge America Institute; The Family Economics and Financial Education Project	
<b>PHASE IV SUMMATIVE ASSESSMENT EVIDENCE</b>	
<p><b>COMMON SUMMATIVE UNIT ASSESSMENTS:</b></p> <ul style="list-style-type: none"> <li>• Comparison Shopping for a Credit Card Essay</li> <li>• Credit Reports Comic</li> <li>• Isabella Langley Scenario</li> </ul>	<p><b>AGREED UPON INTERIM SUMMATIVE ASSESSMENTS:</b> (*Identifies Performance Tasks)</p> <ul style="list-style-type: none"> <li>• Credit Note Taking Guide</li> <li>• Home Discussion Part 1</li> <li>• Credit Card Scavenger Hunt</li> <li>• Understanding a Credit Card Statement</li> <li>• Understanding Credit Reports Note Taking Guide</li> <li>• Carolina Blue's Scenario</li> </ul>
<b>PHASE V LEARNING PLAN</b>	
<p><b><u>MATERIALS:</u></b></p> <p>Understanding a Credit Card worksheet 1.4.1.A1          Understanding a Credit Card Statement worksheet 1.4.1.A2          Comparison Shopping for a Credit Card worksheet 1.4.1.A3          Home Discussion: Part 1 1.4.1.A4          Credit Card Offer Scavenger Hunt 1.4.1.A6          Comparison Shopping for a Credit Card Essay rubric 1.4.1.B1</p>	

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Understanding a Credit Card information sheet 1.4.1.F1

Sample Credit Card Offer 1 handout 1.4.1.E1

Understanding a Credit Card PowerPoint presentation 1.4.1.G1

Understanding a Credit Card note taking guide – 1.4.1.L1

**Home Discussion: Part 1 Activity:** A few days before the *Understanding Your Credit Card* lesson is taught, provide each participant with a *Home Discussion: Part 1* handout to take *home* and complete the questions with a parent, guardian, or other adult family member

- Play a song for participants that relates to credit cards and/or overspending
  - A list of possible songs include:
    - "Ka-Ching" - Shania Twain
    - "Money for Nothing" - Dire Straits
    - "Can't always get what you want" - Rolling Stones
    - "If the Devil Danced In Empty Pockets" - Joe Diffie
    - "Material Girl" - Madonna
    - "Money" - Flying Lizards
    - "Money's too tight to mention" - Simply Red
    - "If I had a million dollars" - Barenaked Ladies
    - "Money, money, money" - ABBA
- While the song is playing, ask participants to analyze the lyrics
- When the song is over, instruct participants to write a paragraph answering the following questions:
  - What do you believe is the overall meaning or purpose of the song?
  - What do the lyrics of the song mean to you?
  - How do you believe the lyrics relate to our current society?

**\*Note to educator:** It may be necessary to play the song more than once. The educator could also choose to give participants a handout with the lyrics

- Once participants complete their paragraphs, discuss their answers as a class

**Vocabulary reinforcement:**

**Prior to lesson:** Pass out a *Credit Card Offer Scavenger Hunt* handout, a *Sample Credit Card Offer 1* handout, and a highlighter to each participant

- Instruct participants to find and highlight each of the vocabulary words on the *Sample Credit Card Offer 1* handout
- Once all vocabulary words have been highlighted, instruct participants to choose eight of the highlighted words that they are not familiar with and record them in the first column of the table on the *Credit Card Offer Scavenger Hunt*
- Pass out an *Understanding Your Credit Card* information sheet to each participant
- Instruct participants to use their *Understanding Your Credit Card* information sheets to find and record the definition of each of the eight vocabulary words in

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the second column of the table

- After the definitions are complete, instruct participants to use the third column of the table to explain how the words relate to one another in the credit card offer provided

**Lesson Instruction:**

- Hand out one *Understanding a Credit Card* note taking guide to each participant to complete during the *Understanding a Credit Card* PowerPoint presentation
- Present the *Understanding a Credit Card* PowerPoint presentation
- Slide 2: Credit
  - Review the definition of interest discussing how interest in this case is similar, however, different for the consumer than interest in a savings account
- Slide 6: Credit Card
  - Ask participants to share their answers to question 1 on the *Home Discussion: Part 1*
- Slide 7: Credit Card Interest
  - Explain to participants that interest is charged on a credit card every month the balance is not paid in full
- Slide 8: Minimum Payments
  - Explain to participants that the minimum payment is usually a small percentage of the total balance due and no matter how much money is charged to a credit card, a minimum payment is required every month
  - Ask participants what they believe would happen if only the minimum payment was made on a credit card every month
- Slide 9: Minimum Payments
  - Show the table as an example of how much interest is paid when only the minimum payment is paid
- Slide 10: Advantages to Using Credit Cards
  - Ask participants to share some of the advantages of credit cards they recorded on their *Home Discussion: Part 1* assignment question 2
    - Record these items on the board
  - Instruct participants to brainstorm additional advantages of a credit card
    - Record these items on the board
  - Add to the list of ideas from the PowerPoint presentation
- Slide 11: Disadvantages to Using Credit Cards
  - Ask participants to share some of the disadvantages of credit cards they recorded on their *Home Discussion: Part 1* assignment question 3
    - Record these items on the board
  - Instruct participants to brainstorm additional disadvantages of a credit card
    - Record these items on the board
  - Add to the list of ideas from the PowerPoint presentation

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- Slide 12: Debit Card
    - Ask participants to share their answers to question 4 on the *Home Discussion: Part 1* activity
  - Slide 13– Credit History
    - Ask participants to share their answers to question 5 on the *Home Discussion: Part 1* handout
  - Slides 20-33 – Credit Card Offer
    - Instruct participants to refer to the *Sample Credit Card Offer*
    - Review the parts of the Schumer box and the terminology for each section
      - As each section is discussed, instruct participants to find that section on their *Sample Credit Card Offer 1* handout
      - As each question is presented, instruct participants to find the correct answer on their *Sample Credit Card Offer 1* handout
- \*Note to educator:** The Federal Reserve website includes the same credit card offer in an interactive form that can be used in replace of slides 21-34 in the *Understanding Your Credit Card* PowerPoint 1.4.1.G1. However, the questions prompted in the *Understanding Your Credit Card* PowerPoint are not provided on the Federal Reserve’s credit card offer  
<http://www.federalreserve.gov/creditcard/flash/offerflash.html>
- \*Note to educator:** The credit card offer is also available in a downloadable PDF form
- Skip Slide 34-35- Credit Card Chaos
  - Slide 37-38 – Receiving a credit card
    - Ask participants to share their answers to question 6 on the *Home Discussion: Part 1* activity
  - Slide 40: Credit Card Statements
    - Instruct participants to refer to page 5 of their *Understanding Your Credit Card* information sheet 1.4.1.F1. This sample credit card offer is the same as “Andrew’s Credit Card Statement” and will be used as a reference for slides 42-51
- \*Note to educator:** The Federal Reserve website includes the same credit card statement in an interactive form that can be used in replace of the PowerPoint  
<http://www.federalreserve.gov/creditcard/flash/readingyourbill.html>  
 The credit card statement is also available in a downloadable PDF form
- Slide 57: Credit Card Safety Tips
    - Ask participants to share their answers to question 7 on the *Home Discussion: Part 1* activity

**PHASE II CURRICULUM**

**UNIT: FAMILY DYNAMICS**

**ESSENTIAL QUESTIONS:**

1. What is a family?
2. What fundamental decisions are made throughout the family life

**ESSENTIAL UNDERSTANDING:**

1. Understand what makes a “family”
2. Understand how decisions made throughout life affect the family

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<p>cycle?</p> <p>3. What are the many trends that affect families today?</p> <p>4. What are the numerous transitions that occur between adolescences and adulthood and how do these affect a health decision making process?</p> <p>5. How do relationships change through the marital process?</p>	<p>3. Understand the various trends that affect the family</p> <p>4. Understand the decisions made while transition into adulthood are numerous and have a great impact on health</p> <p>5. Understand how relationships change throughout the process of marriage</p>
<b>CURRICULUM STANDARDS</b>	
<ul style="list-style-type: none"> <li>• <b>Content Standard 1:</b> All students will demonstrate skills necessary to function in family roles and relationships which are transferable to roles and responsibilities within the workplace and community <ul style="list-style-type: none"> <li>○ H1.1 Evaluate factors which affect the successful balance between work and family</li> <li>○ H1.2 Evaluate interrelationship of career and family roles</li> <li>○ H1.3 Analyze positive patterns of communication used at work and home</li> <li>○ H1.5 Demonstrate life management skills necessary to be effective in individual/family, career, and community roles</li> <li>○ H1.7 Examine attitudes related to balancing work and family (e.g., parent/career adjustments)</li> </ul> </li> <li>• <b>Content Standard 2:</b> All students will demonstrate characteristics of nurturing <ul style="list-style-type: none"> <li>○ H2.1 Describe and analyze the needs and responsibilities of caregivers through the family life cycle</li> <li>○ H2.2 Learn how to create support systems to assist individuals in their roles as a nurturer, caregiver, and parents</li> <li>○ H2.3 Demonstrate skills necessary in the physical, social and emotional care and nurturing of family members</li> <li>○ H2.4 Analyze characteristics of a nurturing environment</li> <li>○ H2.5 Compare the nurturing needs of the family throughout the family life cycle</li> </ul> </li> <li>• <b>Content Standard 4:</b> All students will demonstrate responsible individual and family decision-making <ul style="list-style-type: none"> <li>○ H4.1 Develop a comprehensive plan for making decisions about work and family</li> <li>○ H4.2 Practice implementing an individual plan of action</li> <li>○ H4.3 Practice decision-making skills</li> <li>○ H4.5 Analyze an individual decision</li> <li>○ H4.6 Evaluate the impact of decisions on individuals, families and communities</li> <li>○ H4.7 Evaluate the influence and impact of various decisions on individual and family lifestyles</li> </ul> </li> </ul>	

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<ul style="list-style-type: none"> <li>○ H4.8 Employ responsibility in the practice of personal, family, work, and community decision-making responsibilities</li> <li>○ H4.9 Practice independent decision-making</li> <li>• <b>Content Standard 5:</b> All students will practice family, social, and civic responsibility <ul style="list-style-type: none"> <li>○ H5.3 Demonstrate an understanding of the legal rights and responsibilities pertaining to individuals and families in a simulated situation</li> </ul> </li> <li>• <b>Content Standard 6:</b> All students will develop a plan for individual and family wellness <ul style="list-style-type: none"> <li>○ H6.1 Demonstrate providing safe and healthy environments</li> <li>○ H6.3 Practice individual responsibilities for health as it relates to social, emotional, and physical well-being</li> <li>○ H6.4 Share the responsibility for maintaining a safe and healthy living environment</li> <li>○ H6.10 Propose criteria for a safe and healthy environment</li> </ul> </li> <li>• <b>Content Standard 7:</b> All students will examine demographic changes and their impact on society and the family <ul style="list-style-type: none"> <li>○ H7.1 Analyze family structures and their impact on society</li> <li>○ H7.2 Examine how societal changes impact the family unit</li> <li>○ H7.3 Recognize individual responsibility and the needs for family to manage and adapt to change</li> </ul> </li> <li>• <b>Content Standard 10:</b> All students will demonstrate the use of community resources to solve individual and family issues <ul style="list-style-type: none"> <li>○ H10.4 Use personal and community resources in individual and family problem solving</li> </ul> </li> </ul>	
<b>KNOWLEDGE/CONTENT</b> <b>STUDENTS WILL KNOW ABOUT ....</b>	<b>SKILLS/PROCESSES</b> <b>STUDENTS WILL BE ABLE TO...</b>
<ol style="list-style-type: none"> <li>1. The factors that can help successfully balance work and family</li> <li>2. How to communicate effectively at both work and home</li> <li>3. Time management skills</li> <li>4. The stages of the family life cycle</li> <li>5. The types of family structures and the challenges each structure faces</li> <li>6. The roles of individual family members and the effect on the family as a whole</li> <li>7. How to successfully create their future family</li> </ol>	<ol style="list-style-type: none"> <li>1. Describe the factors that influence the successful balance of work and family</li> <li>2. Implement a variety of communication techniques to effectively communicate</li> <li>3. Display appropriate methods of time management</li> <li>4. List the types of family structures</li> <li>5. Compare and contrast the challenges of the various family structures</li> <li>6. List the various roles of family members</li> <li>7. Describe how individual family roles affect the rest of the members of the family during various stages of life cycle</li> </ol>



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8. The characteristics of a nurturing family 9. How to seek help and guidance in creating their desired future family	8. Describe a nurturing family 9. Locate a variety of community resources to help a family
<b>PHASE III TEXTBOOK/MATERIALS</b>	
Sasse, Connie R. (2009). Families Today. Woodland Hills, CA: McGraw Hill Glencoe	
<b>PHASE IV SUMMATIVE ASSESSMENT EVIDENCE</b>	
<b>COMMON SUMMATIVE UNIT ASSESSMENTS:</b> Pre nuptial agreement essay	<b>AGREED UPON INTERIM SUMMATIVE ASSESSMENTS:</b> (*Identifies Performance Tasks) In The Eyes of the Law Marriage Contract Jacobson's Marital Roles Scale Love at First Sight
<b>PHASE V LEARNING PLAN</b>	
<p><b>Materials Needed:</b>  Family Ties PowerPoint Slides 1-21  Men are from Mars and Women are from Venus PowerPoint  Marital Roles PowerPoint  Jacobson Marital Roles Scale  Love at First Sight Worksheet  The Good Wife Resource  Pre-nuptial agreement brainstorm  In the Eyes of the Law  Marriage Contract  Ring Pops  Blank Paper  Individual White Boards  Dry Erase Markers  Dry Erase Cloths</p> <p><b><u>Family Ties</u></b></p> <ul style="list-style-type: none"> <li>• <b>Anticipatory Set</b> <ul style="list-style-type: none"> <li>○ Introduce the new unit by asking the class to marry you. Once this is done, hand out one ring pop to each student and ask them what this symbolizes. The symbol of a ring provided, is one of the many marital traditions, we will discuss adjustments to marriage throughout this unit</li> </ul> </li> <li>• Begin <i>Family Ties PowerPoint</i> <ul style="list-style-type: none"> <li>○ Slide 3: Family Today <ul style="list-style-type: none"> <li>▪ Discuss how families on television changed over the years indicating how each family was different and pushed the boundaries of media</li> </ul> </li> </ul> </li> </ul>	

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- Slide 5: Drawing Activity
  - Discuss with students that the purpose is to show different individuals interpret different things, and how things are imbedded in our memory. Often our family ties, good or bad are similar to this as well
- Slides 11-12: The Family Life Cycle
  - Give examples of celebrities or teachers that are at the different stages of the family life cycle

**\*Note to educator:** Following the completion of slide 21 of the Family Ties PowerPoint hand out one In The Eyes of the Law Worksheet to each student instructing them to read the information silently

- Upon completion divide students into groups of 3-4 and give each group a white board and marker. As a group, they must agree on answers to the 5 questions indicated on the worksheet. Instruct students to write their answers on their white board and be prepared to discuss as a class

### **Gender Differences**

- Begin *Men are from Mars Women are from Venus PowerPoint*
  - Use this PowerPoint as an introduce to gender differences and how individuals may interact within a marriage
- Following this PowerPoint hand out one *Pre Nuptial Agreement* resource to each student discuss the resource with students and instruct them to begin thinking that if they were forced to create a pre nuptial agreement, what would theirs include?

### **Marital Roles**

- Begin the Marital Roles PowerPoint
  - Slide 3: Love at First Sight
    - Hand out one *Love at First Sight Worksheet* per student
      - Discuss their responses as a class and why they decided each gender for each situation
  - Slide 4: Jacobson's Marital Roles Scale
    - Hand out one *Marital Role Scale* per student and provide them time to complete it
      - Upon completion project the scoring sheet for them to use as a guide
      - Upon scoring, tell each student to indicate what type they are on the top of their paper keeping this mind as the remainder of the information is presented
  - Slides 10: Division of Marital Roles
    - Ask students to get back into their same groups as before with a white board and marker
    - As a group, tell them to answer on their white boards the answers to the questions project. Upon completion, discuss the responses
  - Hand out one *Marriage Contract* per student and request that they

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<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li>complete this individually. Collect upon completion</li> <li>○ Slide 18: The Good Wife           <ul style="list-style-type: none"> <li>▪ Read the <i>Good Wife Resource</i> out loud and discuss students reactions at the end</li> </ul> </li> </ul> </li> <li>• Hand out one <i>Pre Nuptial Agreement Essay</i> rubric per student instruct them that they will have one day in the computer lab to work on their essay and it is due one week from instruction</li> </ul>	
<b>PHASE II CURRICULUM</b>	
<b>UNIT: TRANSPORTATION</b>	
<b>ESSENTIAL QUESTIONS:</b> <ol style="list-style-type: none"> <li>1. How is research conducted when determining what vehicle to purchase?</li> <li>2. What variables should be considered when vehicles are being compared to one another</li> <li>3. What are the steps of planned buying?</li> <li>4. What are the different variables of an automobile loan?</li> <li>5. What is the Truth in Lending Act?</li> </ol>	<b>ESSENTIAL UNDERSTANDING:</b> <ol style="list-style-type: none"> <li>1. How to research an automobile to purchase based upon loan variables</li> <li>2. How to compare and contrast vehicles, to purchase</li> <li>3. The steps of planned buying</li> <li>4. Different loan variables</li> <li>5. The Truth in Lending Act</li> </ol>
<b>CURRICULUM STANDARDS</b>	
<ul style="list-style-type: none"> <li>▪ <b>Content Standard 1:</b> All students will demonstrate skills necessary to function in family roles and relationships, which are transferable to roles and responsibilities within the workplace and community           <ul style="list-style-type: none"> <li>○ H1.5 Demonstrate life management skills necessary to be effective in individual/ family, career, and community roles</li> </ul> </li> <li>• <b>Content Standard 4:</b> All students will demonstrate responsible individual and family decision-making           <ul style="list-style-type: none"> <li>○ H4.1 Develop a comprehensive plan for making decisions about work and family</li> <li>○ H4.2 Practice implementing an individual plan of action</li> <li>○ H4.7 Evaluate the influence and impact of various decisions on individual and family lifestyles</li> <li>○ H4.8 Employ responsibility in the practice of personal, family, work, and community decision-making responsibilities</li> <li>○ H4.9 Practice independent decision-making</li> </ul> </li> <li>• <b>Content Standard 7:</b> All students will examine demographic changes and their impact on society and the family           <ul style="list-style-type: none"> <li>○ H7.3 Recognize individual responsibility and the needs of family to manage and adapt to change</li> </ul> </li> <li>• <b>Content Standard 8:</b> All students will practice responsible consumer and producer behavior, rights, and responsibilities</li> </ul>	

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<ul style="list-style-type: none"> <li>○ H8.1 Use economic resources responsibly to meet individual and family needs</li> </ul>	
<b>KNOWLEDGE/CONTENT STUDENTS WILL KNOW ABOUT....</b>	<b>SKILLS/PROCESSES STUDENTS WILL BE ABLE TO...</b>
<ol style="list-style-type: none"> <li>1. What transportation types can be used to meet one's needs</li> <li>2. Market research that can be used to find a mode of transportation to fit one's needs and wants</li> <li>3. The process of comparing and contrasting different automobile options</li> <li>4. The process that is used to estimate the total cost of a vehicle</li> <li>5. The lemon law and how it impacts car owners</li> <li>6. The different variables that effect a loan that is used to pay for a vehicle</li> <li>7. The Truth-in-Lending Act and how it impacts consumers</li> <li>8. The process that is used to calculate the cost of an automobile loan</li> <li>9. The process that can be used to compare loan and finance agreements for automobiles</li> </ol>	<ol style="list-style-type: none"> <li>1. Assess personal transportation needs</li> <li>2. Perform market research to determine which vehicle options are needs versus wants</li> <li>3. Compare the different automobile options that are available</li> <li>4. Estimate the total cost of owning a vehicle</li> <li>5. Understand consumer rights as defined by the "lemon law"</li> <li>6. Compare different variables, which affect the cost of a loan</li> <li>7. Understand consumer rights as defined in the Truth-in-Lending Act</li> <li>8. Understand how to calculate the cost of an automobile loan using financial calculators, standard calculators, or automobile loan calculators on the Internet</li> <li>9. Compare loan/finance agreements for automobiles</li> </ol>
<b>PHASE III TEXTBOOK/MATERIALS</b>	
The University of Arizona; Take Charge America Institute; The Family Economics and Financial Education Project	
<b>PHASE IV SUMMATIVE ASSESSMENT EVIDENCE</b>	
<b>COMMON SUMMATIVE UNIT ASSESSMENTS:</b> <ul style="list-style-type: none"> <li>• Part 4- Making and Evaluating a Decision</li> </ul>	<b>AGREED UPON INTERIM SUMMATIVE ASSESSMENTS:</b> (*Identifies Performance Tasks) <ul style="list-style-type: none"> <li>• Researching and Automobile</li> <li>• Part 1 – What do I Want/Need in a Vehicle</li> <li>• Part 2 – What Types of Vehicles Fit My Needs?</li> <li>• Part 3 – Comparison of Vehicles</li> </ul>
<b>PHASE V LEARNING PLAN</b>	
<b><u>MATERIALS:</u></b> Researching an Automobile worksheet 1.16.2.A1	

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Part 1 - What Do I Want/Need in a Vehicle? worksheet 1.16.2.A2  
 Part 2 - What Types of Vehicles Fit My Needs? worksheet 1.16.2.A3  
 Part 3 - Comparison of Vehicles worksheet 1.16.2.A4  
 Part 4 - Making & Evaluating a Decision worksheet 1.16.2.A5  
 Researching an Automobile information sheet 1.16.2.F1  
 Researching an Automobile PowerPoint presentation 1.16.2.G1  
 Transportation Scenario Cards 1.16.2.H1  
 Loan Variable Cards 1.16.2.H2

- Have the participants read the *Researching an Automobile* information sheet
- Ask participants to respond to the following question:
  - If you could purchase any vehicle, what would you buy?
  - Record their responses on the board
- Present the *Researching an Automobile* PowerPoint presentation
  - Handout the *Researching an Automobile* worksheet to participants to complete during the PowerPoint presentation
- Slide 3: Want to Buy a Vehicle?
  - Discuss the meaning of impulse buying - making a purchase without fully considering priorities and alternatives
- Slide 4: Planned Buying Process
  - Stress steps one, two, and three can happen simultaneously
- Slide 7 - 14: Step 2 – Pre-shopping Research
  - Periodicals
  - Provide websites:
    - Consumer Reports– <http://www.consumerreports.org>
    - Federal Citizen Information Center - <http://www.pueblo.gsa.gov>
    - Kelley Blue Book – <http://www.kbb.com>
    - Motor Trend - <http://www.motortrend.com/>
    - Car and Driver – <http://www.caranddriver.com>
- Slide 17: Stop to complete activity
  - Have participants draw a *Transportation Scenario Card*
  - Participants will use this scenario to research automobiles throughout the remainder of this lesson
- Handout the *Part 1 - What Do I Want/Need in a Vehicle?* worksheet
  - Participants should complete this worksheet in class according to their scenario card
- After the participants have finished the worksheet, discuss their results by asking the following questions:
  - How does the vehicle described on question #13 compare to the vehicle named at the beginning of class?
- Have participants draw a *Loan Variables Card*
  - Each *Loan Variables Card* lists the APR and length of the loan for the

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- participants to use when calculating costs
- Handout the *Part 2 - What Types of Vehicles Fit My Needs?* worksheet
    - Participants should complete the first six questions on this worksheet in class
    - Then, allow participants time at the computer to use the internet. Participants should research the following elements and complete the remainder of the worksheet. Remind them that it should be within a price range of vehicles which meet their spending plan needs
    - Recommended Web sites include:
      - Autobytel - [www.autobytel.com](http://www.autobytel.com)
      - Cars Direct - [www.carsdirect.com](http://www.carsdirect.com)
  - Complete the PowerPoint at this time providing the additional information and content
  - Handout the *Part 3 - Comparison of Vehicles* worksheet
    - Participants should complete this worksheet using the internet and any other available resources to complete a chart on three vehicles they have chosen to compare based on the price range determined on the *Part 2 - What Types of Vehicles Fit My Needs? Worksheet*
  - After the worksheet is finished, handout the *Part 4 - Making & Evaluating a Decision* worksheet for participants to rate the vehicles based on chosen criteria

**PHASE II CURRICULUM**

**UNIT: CONSUMER PROTECTION/IDENTITY THEFT**

**ESSENTIAL QUESTIONS:**

1. How do identity thieves obtain the information to be used?
2. How do thieves use personal information to cause harm?
3. How are you able to detect identity theft?
4. If identity theft occurs, what can one do to ensure that the damage be minimal?

**ESSENTIAL UNDERSTANDING:**

1. How identity thieves obtain personal information,
2. How thieves use this information to cause harm
3. How to minimize the risk of identity theft,
4. How to detect identity theft if it does occur
5. How to minimize loss if identity theft does occur

**CURRICULUM STANDARDS**

- **Content Standard 1:** All students will demonstrate skills necessary to function in family roles and relationships, which are transferable to roles and responsibilities within the workplace and community
  - H1.5 Demonstrate life management skills necessary to be effective in individual/ family, career, and community roles
- **Content Standard 4:** All students will demonstrate responsible individual and family decision-making
  - H4.1 Develop a comprehensive plan for making decisions about work and family

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<ul style="list-style-type: none"> <li>○ H4.2 Practice implementing an individual plan of action</li> <li>○ H4.7 Evaluate the influence and impact of various decisions on individual and family lifestyles</li> <li>○ H4.8 Employ responsibility in the practice of personal, family, work, and community decision-making responsibilities</li> <li>○ H4.9 Practice independent decision-making</li> <li>• <b>Content Standard 7:</b> All students will examine demographic changes and their impact on society and the family <ul style="list-style-type: none"> <li>○ H7.3 Recognize individual responsibility and the needs of family to manage and adapt to change</li> </ul> </li> <li>• <b>Content Standard 8:</b> All students will practice responsible consumer and producer behavior, rights, and responsibilities <ul style="list-style-type: none"> <li>○ H8.1 Use economic resources responsibly to meet individual and family needs</li> </ul> </li> </ul>	
<b>KNOWLEDGE/CONTENT STUDENTS WILL KNOW ABOUT ....</b>	<b>SKILLS/PROCESSES STUDENTS WILL BE ABLE TO...</b>
<ol style="list-style-type: none"> <li>1. The potential dangers that can occur from identity theft</li> <li>2. The different methods that identity thieves will take to obtain personal information</li> <li>3. Methods and safety measures that will help to minimize the risk of identity theft</li> <li>4. Warning signs to help detect identity theft quicker</li> <li>5. Steps that will help to minimize the risk of identity theft</li> <li>6. The positive and negative aspects of companies that provide identity theft protection</li> </ol>	<ol style="list-style-type: none"> <li>1. Assess the dangers of identity theft</li> <li>2. Identify how identity thieves obtain personal information</li> <li>3. Explain what identity thieves can do with an individual's information</li> <li>4. Practice methods to minimize the risk of identity theft</li> <li>5. Recognize the warning signs of identity theft</li> <li>6. Formulate plans for minimizing the risk of loss in the event of an identity theft</li> <li>7. Compare the pros and cons of identity theft protection products and services</li> </ol>
<b>PHASE III TEXTBOOK/MATERIALS</b>	
The University of Arizona; Take Charge America Institute; The Family Economics and Financial Education Project	
<b>PHASE IV SUMMATIVE ASSESSMENT EVIDENCE</b>	
<b>COMMON SUMMATIVE UNIT ASSESSMENTS:</b> Identity Theft Education Project	<b>AGREED UPON INTERIM SUMMATIVE ASSESSMENTS:</b> (*Identifies Performance Tasks) <ul style="list-style-type: none"> <li>• Identity Theft Note Taking Guide</li> <li>• Mystery of the Stolen Identity Skit Acts 1, 2, and 3</li> <li>• Protecting Your Identity</li> <li>• Identity Theft Interview Questions</li> </ul>

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**PHASE V LEARNING PLAN**

**MATERIALS:**

Protecting Your Identity Worksheet – 1.3.1.A1  
 Identity Theft Commercial Rubric – 1.3.1.B2  
 Identity Theft Song Rubric – 1.3.1.B3  
 Identity Theft Brochure Rubric – 1.3.1.B4  
 Identity Theft information sheet – 1.3.1.F1  
 Identity Theft PowerPoint presentation – 1.3.1.G1  
 Solve the Mystery for Lucy activity cards 1.3.1.H1  
 What Would Lucy Do? Scenario cards – 1.3.1.H2  
 Mystery of the Stolen Identity Skit Acts 1 and 2 – 1.3.1.J1  
 Mystery of the Stolen Identity Skit Act 3 – 1.3.1.J2  
 Identity Theft Education Project instructions – 1.3.1.J2  
 Solve the Mystery for Lucy activity answer key – 1.3.1.K1  
 Identity Theft note taking guide – 1.3.1.L1

**\*Note to educator:** The facilitation of the *Identity Theft* 1.3.1 lesson involves the *Mystery of the Stolen Identity Acts 1 and 2* skit 1.3.1.J1 and *Mystery of the Stolen Identity Act 3* skit 1.3.1.J2. Participants listen to Act 1 and Act 2 present information that help to solve the mystery of a stolen identity. Act 3 of the skit reveals the identity of the thief at the end of the lesson. Therefore, *Mystery of the Stolen Identity Act 3* skit 1.3.1.J2 should be kept secret until the very end of the lesson. The *Identity Theft* PowerPoint presentation 1.3.1.G1 guides the educator through this facilitation. Chosen participants can act out the skit for the remaining participants

**\*Note to educator:** Prior to beginning the lesson, print enough *Identity Theft* note taking guides for each participant. Print and cut the *Solve the Mystery for Lucy* activity cards.

1. Begin the lesson with Act 1 of the *Mystery of the Stolen Identity*
2. Pass out an *Identity Theft* note taking guide to each participant
3. Present the *Identity Theft* PowerPoint presentation
  - a. Slide 4: Identity Theft Statistics
    - i. Ask participants to guess the answer to each statistic
  - b. Slide 7: Personal Information
    - i. Ask participants to search their wallets, purses, and backpacks for all of the personal information they are carrying with them
      1. Most likely this personal information will be found on cell phones, driver's licenses, checkbooks, debit cards, ATM cards, credit cards, insurance cards, and social security cards

**\*Note to educator:** Consumer protection advocates advise that individuals should never carry their Social Security card with them at all times. Social security cards should be kept in a safe place

2. Ask one student that is willing to give up their cell phone and allow access to a facebook account. Based upon only



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their profile, tell them what you learn. This may include what school they go to, who they are dating, what activities they are involved in, who their friends are, who their family is, etc.. Explain that these are all pieces of information that one will use to gain access to their life

c. Slide 8: Personal Information

- i. As a class, brainstorm daily activities that require an individual to share personal information with others

4. Slide 9: Solve the Mystery

- a. Facilitate Act 2 of the *Mystery of the Stolen Identity Act 1 and 2* skit
- b. Instruct participants to take notes regarding Lucy's case throughout Act 2 of the skit
  - i. Page two of the *Identity Theft* note taking guide is provided as a template for taking notes
- c. Skip Slide 16-28: Preventing Identity Theft

**\*Note to educator:** Pages 3 and 4 of the *Identity Theft* information sheet 1.3.1.F1 can be used in replace of slides 16-28 to discuss and summarize the preventing identity theft information

d. Slide 37: Deter, Detect, Defend- Avoid Identity Theft

**\*Note to educator:** If personal, real-life stories have been shared during the lesson, then this video may not be necessary

- i. Watch the FTC's "Deter, Detect, Defend- Avoid Identity Theft" video by following the link below. The video is approximately 10 minutes long

1. <http://www.ftc.gov/bcp/edu/microsites/idtheft/video/avoid-identity-theft-video.html>

**\*Note to educator:** A free DVD of the FTC's "Deter, Detect, Defend- Avoid Identity Theft" video can be ordered at the following website under the "Order Free Education Materials" section: <http://www.ftc.gov/ftc/contact.shtm#publications>

2. This video reviews basic concepts presented throughout the lesson, as well as shares stories from real-life identity theft victims

e. Slide 45: "Solve the Mystery For Lucy" Activity

- i. Conduct the *Solve the Mystery for Lucy* activity. Questions and answers for the "Solve the Mystery For Lucy" Activity are found on the *Solve the Mystery for Lucy* activity answer key
  1. Divide participants into four total groups (the number of participants in each group does not have to be equal)
  2. Each group will take turns verbally answering a question about identity theft
  3. Group members are allowed to discuss the answer to the question amongst each other
  4. If the question is answered correctly, the group will receive one *Solve the Mystery for Lucy* activity card that contains a clue to help reveal Lucy's identity thief

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<p>5. If the question is answered incorrectly, play will move on to the next group and the group that answered incorrectly will not receive a clue</p> <p>6. Play will continue until all 12 clues have been won. Each group will have <u>at least</u> 3 chances to receive a <i>Solve the Mystery for Lucy</i> activity card clue</p> <p>5. Slide 47: Solve the Mystery</p> <p>a. Facilitate Act 3 of the <i>Mystery of the Stolen Identity Act 3</i> skit 1.3.1.J2.</p> <p><b>*Note to educator:</b> If participants are acting out the skit, the instructor should now provide the Inspector and Lucy with their lines for Act 3</p> <p>8. Have students complete the protecting your identity worksheet for a quick review covering the content before assigning the project</p>	
<b>PHASE II CURRICULUM</b>	
<b>UNIT: FAMILY CHANGES</b>	
<p><b>ESSENTIAL QUESTIONS:</b></p> <ol style="list-style-type: none"> <li>1. What are the many types of family crisis and how does it affect the family?</li> <li>2. How can individuals manage the stress of crisis?</li> </ol>	<p><b>ESSENTIAL UNDERSTANDING:</b></p> <ol style="list-style-type: none"> <li>1. Students will know the types of crisis a family may endure and how it affects the family</li> <li>2. students will know how to manage stress during a crisis</li> </ol>
<b>CURRICULUM STANDARDS</b>	
<ul style="list-style-type: none"> <li>• <b>Content Standard 1:</b> All students will demonstrate skills necessary to function in family roles and relationships which are transferable to roles and responsibilities within the workplace and community <ul style="list-style-type: none"> <li>○ H1.1 Evaluate factors which affect the successful balance between work and family</li> <li>○ H1.2 Evaluate interrelationship of career and family roles</li> <li>○ H1.3 Analyze positive patterns of communication used at work and home</li> <li>○ H1.5 Demonstrate life management skills necessary to be effective in individual/family, career, and community roles</li> <li>○ H1.6 Practice stress management skills necessary to manage conflict resolution among multiple adult roles</li> <li>○ H1.7 Examine attitudes related to balancing work and family (e.g., parent/career adjustments)</li> </ul> </li> <li>• <b>Content Standard 3:</b> All students will analyze factors that influence human development <ul style="list-style-type: none"> <li>○ H3.6 Create a plan to manage problems and crisis</li> <li>○ H3.7 Internalize expectations of self and others</li> </ul> </li> <li>• <b>Content Standard 4:</b> All students will demonstrate responsible individual and family decision-making <ul style="list-style-type: none"> <li>○ H4.5 Analyze an individual decision</li> <li>○ H4.6 Evaluate the impact of decisions on individuals, families and communities</li> </ul> </li> </ul>	

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<ul style="list-style-type: none"> <li>○ H4.7 Evaluate the influence and impact of various decisions on individual and family lifestyles</li> <li>○ H4.9 Practice independent decision-making</li> <li>• <b>Content Standard 5:</b> All students will practice family, social, and civic responsibility <ul style="list-style-type: none"> <li>○ H5.3 Demonstrate an understanding of the legal rights and responsibilities pertaining to individuals and families in a simulate situation</li> </ul> </li> <li>• <b>Content Standard 6:</b> All students will develop a plan for individual and family wellness <ul style="list-style-type: none"> <li>○ H6.1 Demonstrate providing safe and healthy environments</li> <li>○ H6.3 Practice individual responsibilities for health as it relates to social, emotional, and physical well-being</li> <li>○ H6.4 Share the responsibility for maintaining a safe and healthy living environment</li> <li>○ H6.8 Practice alternatives for handling family conflict</li> <li>○ H6.9 Investigate how conflicts of work, home, family, and other pursuits create stress for individuals and families</li> <li>○ H6.10 Propose criteria for a safe and healthy environment</li> </ul> </li> <li>• <b>Content Standard 7:</b> All students will examine demographic changes and their impact on society and the family <ul style="list-style-type: none"> <li>○ H7.1 Analyze family structures and their impact on society</li> <li>○ H7.2 Examine how societal changes impact the family unit</li> <li>○ H7.3 Recognize individual responsibility and the needs for family to manage and adapt to change</li> </ul> </li> </ul>	
<b>KNOWLEDGE/CONTENT STUDENTS WILL KNOW ABOUT ....</b>	<b>SKILLS/PROCESSES STUDENTS WILL BE ABLE TO...</b>
<ol style="list-style-type: none"> <li>1. Conflict resolution skills</li> <li>2. Stress management techniques</li> <li>3. The characteristics of a dysfunctional family</li> <li>4. The definition of stress and its affect on health</li> <li>5. The process of divorce</li> <li>6. The affect divorce has on a family</li> <li>7. The affect of suicide on a family</li> <li>8. How to determine suicidal thoughts in a person and how to help that person</li> <li>9. Where families can seek help for crises</li> </ol>	<ol style="list-style-type: none"> <li>1. Display appropriate methods of conflict resolution</li> <li>2. Display appropriate methods of stress management techniques</li> <li>3. Describe a dysfunctional family</li> <li>4. Define stress</li> <li>5. Describe the process of divorce</li> <li>6. Recognize the affect divorce has on a family</li> <li>7. Describe the affects of stress on health</li> <li>8. Describe the affects of suicide on a family</li> <li>9. Identify places families can seek help for crises</li> <li>10. Describe the role of communication in</li> </ol>

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10. The role of communication in helping deal with crises 11. Their individual responsibilities in preventing crises in the family	helping families deal with crisis 11. Identify their responsibility in helping their family prevent crisis
<b>PHASE III TEXTBOOK/MATERIALS</b>	
Sasse, Connie R. (2009). Families Today. Woodland Hills, CA: McGraw Hill Glencoe	
<b>PHASE IV SUMMATIVE ASSESSMENT EVIDENCE</b>	
<b>COMMON SUMMATIVE UNIT ASSESSMENTS:</b> Marriage Conflict Interview Movie Project	<b>AGREED UPON INTERIM SUMMATIVE ASSESSMENTS:</b> (*Identifies Performance Tasks) Journal Entries Terminology in Separation, Divorce, and Remarriage
<b>PHASE V LEARNING PLAN</b>	
<p>Materials Ice Salt Water Food Coloring Blank Paper Can This Marriage Be Saved Conflict Management PowerPoint White Boards Dry Erase Markers Dry Erase Cloths Conflict Strategies Worksheet Divorce PowerPoint Death and Dying PowerPoint Computer with Internet Access for YouTube</p> <p><b>*Note To Educator:</b> prior to lesson hand out one marriage conflict interview to each student</p> <p><b><u>Conflict Management</u></b></p> <p>Begin the Conflict Management PowerPoint</p> <ul style="list-style-type: none"> <li>• Slide 6: Group Brainstorm <ul style="list-style-type: none"> <li>○ Have students be in groups of two, and use a white board and marker to make their list</li> </ul> </li> <li>• Slide 11: Ice Cube Activity <ul style="list-style-type: none"> <li>○ Ask students how not being able to get the ice cube out of the water would represent conflicts within a relationship</li> <li>○ Ask students how using the salt to get the ice cube out would also represent the conflict ending</li> </ul> </li> <li>• Slide 14: Fighting Fair</li> </ul>	

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- Have students get into their same groups as before using the white boards again to brainstorm
- Slide 21: Shoe Size
  - Discuss how someone's shoes can tell so much about them "walk a mile in someone's shoes"
- Slide 23: Case Studies
  - Ask students individually to first provide conflict resolutions to the cases on the worksheet
    - Ask students to compare their answers with their partners

### **Divorce**

Begin the Divorce PowerPoint

- Following slide 7 of the divorce lecture, provide a video clip from Stepmom showing how family conflict arises and the child asks their mother if she wants them to hate their new step mother
- Instruct students to complete their terminology in separation, divorce, and remarriage using their Families Today Book
- Following the completion, discuss the terminology with the students to ensure understanding

### **Death and Dying**

Begin Grieving and Death PowerPoint

- Begin this PowerPoint discussing the definition of rape
- Provide the students with the rape statistics found on slide 2. Discuss with students if they are surprised by these statistics
- Slide 5: Kubbler Ross Model
  - Discuss with students that this model is well known and the order can vary from situation to situation
  - Show the clip from My Girl Where Vada goes down to Thomas Js Funeral
  - Discuss as a class what stages she exhibited during this stage. Use this to introduce their movie project
- Provide each student with one movie project rubric

## **PHASE II CURRICULUM**

### **UNIT: INSURANCE**

#### **ESSENTIAL QUESTIONS:**

1. What are the different types of insurance?
2. What type of insurance covers different risks?

#### **ESSENTIAL UNDERSTANDING:**

1. The basics about five types of insurance (automobile, health, life, disability, homeowners/renters)
2. Different types of insurance covers in terms of what type of risks each covers

### **CURRICULUM STANDARDS**

- **Content Standard 1:** All students will demonstrate skills necessary to function in family roles and relationships, which are transferable to roles and responsibilities within the workplace and community
  - H1.5 Demonstrate life management skills necessary to be effective in

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individual/ family, career, and community roles	
<ul style="list-style-type: none"> <li>• <b>Content Standard 3:</b> All students will analyze factors that influence human development.               <ul style="list-style-type: none"> <li>○ H3.5 Demonstrate responsible attitudes and actions when caring for self and others</li> <li>○ H3.6 Create a plan to manage problems and crisis</li> </ul> </li> <li>• <b>Content Standard 4:</b> All students will demonstrate responsible individual and family decision-making               <ul style="list-style-type: none"> <li>○ H4.1 Develop a comprehensive plan for making decisions about work and family</li> <li>○ H4.2 Practice implementing an individual plan of action</li> <li>○ H4.7 Evaluate the influence and impact of various decisions on individual and family lifestyles</li> <li>○ H4.8 Employ responsibility in the practice of personal, family, work, and community decision-making responsibilities</li> <li>○ H4.9 Practice independent decision-making</li> </ul> </li> <li>• <b>Content Standard 5:</b> All students will practice family, social, and civic responsibility               <ul style="list-style-type: none"> <li>○ H5.3 Demonstrate an understanding of the legal rights and responsibilities pertaining to individuals and families in a simulated situation</li> <li>○ H5.4 Analyze the relationship between individuals, family, and community rights and responsibilities</li> </ul> </li> <li>• <b>Content Standard 6:</b> All students will develop a plan for individual and family wellness               <ul style="list-style-type: none"> <li>○ H6.3 Practice individual responsibilities for health as it relates to social, emotional, and physical well-being</li> </ul> </li> <li>• <b>Content Standard 7:</b> All students will examine demographic changes and their impact on society and the family               <ul style="list-style-type: none"> <li>○ H7.3 Recognize individual responsibility and the needs of family to manage and adapt to change</li> </ul> </li> <li>• <b>Content Standard 8:</b> All students will practice responsible consumer and producer behavior, rights, and responsibilities               <ul style="list-style-type: none"> <li>○ H8.1 Use economic resources responsibly to meet individual and family needs</li> </ul> </li> </ul>	
<b>KNOWLEDGE/CONTENT STUDENTS WILL KNOW ABOUT....</b>	<b>SKILLS/PROCESSES STUDENTS WILL BE ABLE TO...</b>
1. How risk and insurance coincide with one another 2. The different types of insurance, and its protection within one's life	1. Understand the relationship between risk and insurance 2. Describe the different types of insurance
<b>PHASE III TEXTBOOK/MATERIALS</b>	
The University of Arizona; Take Charge America Institute; The Family Economics	

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and Financial Education Project	
<b>PHASE IV SUMMATIVE ASSESSMENT EVIDENCE</b>	
<b>COMMON SUMMATIVE UNIT ASSESSMENTS:</b> <ul style="list-style-type: none"> <li>Insurance Investigation</li> </ul>	<b>AGREED UPON INTERIM SUMMATIVE ASSESSMENTS:</b> (*Identifies Performance Tasks) <ul style="list-style-type: none"> <li>Insurance Key Terms</li> <li>KWL Chart</li> <li>How Does Insurance Work? Note Taking Guide</li> <li>Insurance Terminology Scramble</li> <li>Types of Insurance worksheet</li> </ul>
<b>PHASE V LEARNING PLAN</b>	
<p><b><u>MATERIALS:</u></b>            KWL Chart 1.10.1.A1            Types of Insurance worksheet 1.10.1.A2            Insurance Terminology Scramble worksheet 1.10.1.A3            Insurance Investigation worksheet 1.10.1.A4            Insurance Key Terms worksheet 1.10.1.A5            Insurance Investigation Rubric 1.10.1.B1            Types of Insurance information sheet 1.10.1.F1            Types of Insurance PowerPoint presentation 1.10.1.G1            How Does Insurance Work? note taking guide 1.10.1.L1</p> <p><b>Vocabulary Activity</b> (15 minutes at the beginning of the lesson and 15 minutes at the end of the lesson):</p> <ul style="list-style-type: none"> <li>Divide the participants into groups of 2-3</li> <li>Provide each participant with the <i>Insurance Key Terms</i> worksheet</li> <li>Before beginning the lesson, have participants use the <i>Types of Insurance</i> information sheet to write the definition of each vocabulary word in their own words</li> <li>After the lesson is complete, have participants apply what they have learned by writing a sentence using each word in the row. The sentence should not be the definition repeated; it should summarize the words indicating how they impact one another or may be applied to a real life situation</li> </ul> <p><b>Lesson Plan Facilitation:</b></p> <ul style="list-style-type: none"> <li>Hand out one <i>KWL Chart</i> per participant and ask them to complete the first two columns               <ul style="list-style-type: none"> <li>A KWL chart is separated into three columns with the following headings:                   <ul style="list-style-type: none"> <li><b>K</b>—What do I already <b>KNOW</b> about insurance?                       <ul style="list-style-type: none"> <li>The participants will list everything they already <b>know</b> about insurance in this column. This could include</li> </ul> </li> </ul> </li> </ul> </li> </ul>	

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- vocabulary terms, definitions, concepts, etc.
- **W**—What do I **WANT** to know about insurance?
  - Present the *Insurance* PowerPoint presentation 1.10.1.G1
    - Slide 1: Risk, Responsibility, and Reality video clip
      - The link on slide one is a hyperlink (<http://www.griffithfoundation.org/auto-insurance/auto-insurance-30-minutes/>). After following this hyper link scroll down to the link that is titled Risk, Responsibility, and Realty Video Clip. It is located under the materials section. This is a 1 minute and 19 second video about insurance.
        - After the video instruct participants to complete the L column of the worksheet
          - **L**—what did I **LEARN** about insurance?
        - After the participants have completed the L section of their charts, instruct them to compare their columns
  - Pass out one *How Does Insurance Work?* Note taking guide to each participant and ask them to complete it during the PowerPoint presentation
  - Continue presenting the *Insurance* PowerPoint Presentation
    - Slide 5: Insurance Terminology
      - Reinforce the following concepts shown in the participant's note taking guide:
        - The individual box is pointing to the policyholder box because an individual becomes a policyholder once they agree on the policy with the insurance company
        - The premium is paid to the insurance company indicated by the arrow in that direction
        - The policyholder indicated by the arrow pays the deductible
    - Slide 6: Types of Insurance
      - Instruct participants to brainstorm the different types of insurance available to consumers. Add to the participant's ideas with the items on the slide
    - Slide 7: Automobile Insurance
      - Ask participants to brainstorm different companies that have commercials on television about automobile insurance
        - Answers may include:
          - Progressive
          - Geico
          - AAA
          - State Farm
    - Slide 13: Health Insurance
      - Instruct participants to brainstorm why individuals may not have health insurance



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- Answers may include:
    - Employers do not provide insurance
    - Individual is unemployed and the cost of insurance is too high
    - Individuals are not educated about the importance of health insurance
  - Discuss with participants that the annual premium for an employer health plan covering a family of four averaged nearly \$12,100<sup>3</sup>
    - Discuss with participants that this is a factor to consider when selecting a job. The amount paid for insurance is indirect income
- Slides 16 – 18: What Covers This Risk?
  - Instruct participants to work in groups of 2-3 to determine what type of insurance best covers the risk
  - Once the group has determined the best type of insurance to cover that risk, instruct one participant to share what they thought was the best and why
- Slides 23 – 25: What Covers This Risk?
  - See facilitation directions for slides 16-18
  - These slides will cover Disability, Homeowner's/Renter's and Property insurance only
- Slide 26: Conclusion
- Slides 27-31: What Covers This Risk?
  - See facilitation directions for slides 16-18
  - These slides will be an overview of the entire insurance lesson plan content
- Slide 32: Finalize KWL Chart
  - Ask them to answer any remaining questions in their W column that were not answered by the video but they learned from the lesson
  - Instruct the participants to write the answers to these questions in the L column of their *KWL Chart* 1.10.1.A1.
- Participants complete the *Types of Insurance* worksheet and *Insurance Terminology Scramble* for review