

Course Title	Money Skills for Math	Grade Levels	10-12	Credit Value	1
Description	This course is designed to provide students with math concepts needed in developing sound money management skills which will help to improve the quality of life for individuals and their families. Components of math, decision making and problem solving skills, goal setting and technology will be integral components of the course. A correlation to the math content in the program of studies was used in developing this course to count as a fourth math credit. Leadership development will be coordinated through Family, Career and Community Leaders of America (FCCLA) student organization.				
Prerequisites	N/A Additional Resources can be found here				
Unit Title	<u>Personal Finance</u>				

Technical Content

Utilize activities of the Family, Career and Community Leaders of America (FCCLA) student organization as an integral component of course content and leadership development.

Apply math, science and communication skills within technical content.

National Standards

2.1.1 - Apply management and planning skills and processes to organize tasks and responsibilities.

2.1.6 - Summarize information about procuring and maintaining health care to meet the needs of individuals and family members.

2.1.7 - Apply consumer skills to decisions about recreation.

2.5.3 - Analyze economic effects of laws and regulations that pertain to consumers and providers of services.

2.5.4 - Analyze practices that allow families to maintain economic self-sufficiency.

2.6.2 - Apply management principles to individual and family financial practices.

2.6.3 - Apply management principles to decisions about insurance for individuals and families.

3.1.1 - Explain roles and functions of individuals engaged in consumer service careers.

3.1.2 - Analyze opportunities for employment and entrepreneurial endeavors.

3.1.3 - Summarize education and training requirements and opportunities for career paths in consumer services.

3.1.5 - Create an employment portfolio for use with applying for internships and work-based learning opportunities in consumer service careers.

3.3.1 - Explain the effects of the economy on personal income, individual and family security, and consumer decisions.

3.3.8 - Analyze factors that influence establishing and maintaining a good credit rating and the effect of credit ratings on rates and terms for credit and insurance.

KY Core Academic Standards (Big Idea)

Consumer Decisions - Vocational Studies

Individual and families need to make consumer decisions due to the numerous products/services on the market, multiple advertising techniques, and the need to make responsible financial management decisions.

Assessing and assessing consumer information, comparing and evaluating products and services, provides basis for making effective consumer decisions. Consumer decisions influence the use of resources and the impact they have on the community and environment.

Financial Literacy - Vocational Studies

Financial literacy provides knowledge so that students are responsible for their personal economic well-being. As consumers, individuals need economic knowledge as a base for making financial decisions impacting short and long term goals throughout one's lifetime. Financial literacy will empower students by providing them with the knowledge, skills and awareness needed to establish a foundation for a future of financial responsibility and economic independence.

Employability Skills - Vocational Studies

Employability skills will focus on student's competencies with their work habits and academic/technical skills that will impact an individual's success in school and workplace. School-to-work transition skills will help students develop interpersonal skills and positive work habits.

Communication/Technology - Vocational Studies

Special communication and technology skills are needed for success in schooling and in the workplace. Students will be able to express information and ideas using a variety of technologies in various ways.

Career Awareness, Exploration, Planning - Vocational Studies

Career awareness, exploration and planning gives students the opportunity to discover the various career areas that exist and introduce them to the realities involved with the workplace. Many factors need to be considered when selecting a career path and preparing for employment. Career awareness, exploration and planning will enable students to recognize the value of education, learn how to plan for careers and integrate academic subjects.

Information, Communication and Productivity - Technology

Students demonstrate a sound understanding of the nature and operations of technology systems. Students use technology to learn, to communicate, increase productivity and become competent users of technology. Students manage and create effective oral, written and multimedia communication in a variety of forms and contexts.

English/Language Arts Common Core Standards

CC.9-10.L.3 Knowledge of Language: Apply knowledge of language to understand how language functions in different contexts, to make effective choices for meaning or style, and to comprehend more fully when reading or listening.

CC.9-10.L.4.c Vocabulary Acquisition and Use: Consult general and specialized reference materials (e.g., dictionaries, glossaries, thesauruses), both print and digital, to find the pronunciation of a word or determine or clarify its precise meaning, its part of speech, or its etymology.

CC.8.L.6 Vocabulary Acquisition and Use: Acquire and use accurately grade-appropriate general academic and domain-specific words and phrases; gather vocabulary knowledge when considering a word or phrase important to comprehension or expression.

CC.9-10.SL.4 Presentation of Knowledge and Ideas: Present information, findings, and supporting evidence clearly, concisely, and logically such that listeners can follow the line of reasoning and the organization, development, substance, and style are appropriate to purpose, audience, and task.

CC.9-10.SL.5 Presentation of Knowledge and Ideas: Make strategic use of digital media (e.g., textual, graphical, audio, visual, and interactive elements) in presentations to enhance understanding of findings, reasoning, and evidence and to add interest.

CC.9-10.SL.6 Presentation of Knowledge and Ideas: Adapt speech to a variety of contexts and tasks, demonstrating command of formal English when indicated or appropriate. (See grades 9-10 Language standards 1 and 3 on pages 54 for specific expectations.)

CC.9-10.W.2 Text Types and Purposes: Write informative/explanatory texts to examine and convey complex ideas, concepts, and information clearly and accurately through the effective selection, organization, and analysis of content.

CC.9-10.R.I.7 Integration of Knowledge and Ideas: Analyze various accounts of a subject told in different mediums (e.g., a person's life story in both print and multimedia), determining which details are emphasized in each account.

Technical Literacy Standards

Reading – Informational Text 9-10 #3 Analyze how the author unfolds an analysis or series of ideas or events, including the order in which the points are made, how they are introduced and developed, and the connections that are drawn between them.

Reading – Informational Text 9-10 #4 Determine the meaning of words and phrases as they are used in a text, including figurative, connotative, and technical meanings; analyze the cumulative impact of specific words choices on meaning and tone (e.g., how the language of a court opinion differs from that of a newspaper.)

Writing 9-10 #1 Write arguments to support claims in an analysis of substantive topics or texts using valid reasoning and relevant and sufficient evidence.

Writing 9-10 #2 Write informative/explanatory texts to examine and convey complex ideas, concepts, and information clearly and accurately through the effective selection, organization, and analysis of content.

Writing 11-12 #4 Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.

Mathematics Common Core Standards

CC.7.NS.3 Solve real-world and mathematical problems involving the four operations with rational numbers. (Computations with rational numbers extend the rules for manipulating fractions to complex fractions.)

CC.9-12.N.Q.1 Use units as a way to understand problems and to guide the solution of multi-step problems; choose and interpret units consistently in formulas; choose and interpret the scale and the origin in graphs and data displays.*

CC.9-12.N.Q.2 Define appropriate quantities for the purpose of descriptive modeling.*

CC.9-12.N.Q.3 Choose a level of accuracy appropriate to limitations on measurement when reporting quantities.*

CC.9-12.A.REI.1 Explain each step in solving a simple equation as following from the equality of numbers asserted at the previous step, starting from the assumption that the original equation has a solution. Construct a viable argument to justify a solution method.

21st Century Skills and Knowledge

Collaboration

Communication

Critical Thinking and Problem Solving

Financial, Economic, Business and Entrepreneurial Literacy

ICT (Information, Communications, and Technology) Literacy

Leadership and Responsibility

KOSSA Standards

3007.AH.1 Select and use appropriate devices, services, and applications to complete workplace tasks

3007.EA.1 Demonstrate enthusiasm and confidence about work and learning new tasks

3007.EA.2 Demonstrate consistent and punctual attendance

3007.EA.3 Demonstrate initiative in assuming tasks

3007.EA.4 Exhibit dependability in the workplace

3007.EA.5 Take and provide direction in the workplace

3007.EA.6 Accept responsibility for personal decisions and actions

3007.EB.1 Abide by workplace policies and procedures

3007.EB.2 Demonstrate honesty and reliability

3007.EB.3 Demonstrate ethical characteristics and behaviors

3007.EB.4 Maintain confidentiality and integrity of sensitive company information

3007.EB.5 Demonstrate loyalty to the company

3007.EC.1 Demonstrate appropriate dress and hygiene in the workplace

3007.EC.2 Use language and manners suitable for the workplace

3007.EC.3 Demonstrate polite and respectful behavior toward others

3007.EC.4 Demonstrate personal accountability in the workplace

3007.EC.5 Demonstrate pride in work

3007.ED.1 Plan and follow a work schedule

3007.ED.2 Work with minimal supervision

3007.ED.3 Work within budgetary constraints

3007.ED.4 Demonstrate ability to stay on task to produce high quality deliverables on time

3007.EK.1 Recognize the importance of maintaining a job and pursuing a career

3007.EK.2 Define jobs associated with a specific career path or profession

3007.EK.3 Identify and seek various job opportunities (e.g., volunteerism, internships, co-op, part-time/full-time employment)

3007.EJ.4 Identify the rights of workers (e.g., adult and child labor laws and other equal employment opportunity laws)

3007.EK.5 Prepare for a job interview (e.g., research company, highlight personal strengths, prepare questions, set-up a mock interview, dress appropriately)

3007.EK.6 Participate in a job interview

3007.EK.7 Explain the proper procedure for leaving a job

3007.EL.4 Discuss the importance of flexible career planning and career self-management

3007.EL.8 Describe the impact of the global economy on jobs and careers

3007.EM.2 Research and identify emerging technologies for specific careers

3007.OA.6 Examine information about procuring and maintaining health care to meet the needs of individuals and family members

3007.OF.1 Apply management principles to decisions about individuals and family insurance

3007.OH.2 Examine components of a financial planning process that reflects the distinction between needs, wants, values, goals, and economic resources

3007.OH.5 Determine the effects of risk management strategies on long-term financial planning

3007.OK.2 Analyze ways that individual career goals can enhance the family's capacity to meet goals for all family members

3007.AA.1 Utilize effective verbal and non-verbal communication skills

3007.AA.2 Participate in conversation, discussion, and group presentations

3007.AA.3 Communicate and follow directions/procedures

3007.AB.1 Locate and interpret written information

3007.AB.2 Read and interpret workplace documents

3007.AB.3 Identify relevant details, facts, and specifications

3007.AB.4 Record information accurately and completely

3007.AB.5 Demonstrate competence in organizing, writing, and editing using correct vocabulary, spelling, grammar, and punctuation

3007.AB.6 Demonstrate the ability to write clearly and concisely using industry specific terminology

3007.AC.1 Utilize critical-thinking skills to determine best options/outcomes (e.g., analyze reliable/unreliable sources of information, use previous experiences, implement crisis management, develop contingency planning)

3007.AC.2 Utilize innovation and problem-solving skills to arrive at the best solution for current situation

3007.AC.3 Implement effective decision-making skills

3007.AD.1 Perform basic and higher level math operations (e.g., addition, subtraction, multiplication, division, decimals, fractions, units of conversion, averaging, percentage, proportion, ratios)

3007.AD.2 Solve problems using measurement skills (e.g., distance, weight, area, volume)

3007.AD.2 Solve problems using measurement skills (e.g., distance, weight, area, volume)

3007.AD.3 Make reasonable estimates

3007.AD.4 Use tables, graphs, diagrams, and charts to obtain or convey information

3007.AD.5 Use deductive reasoning and problem-solving in mathematics

3007.AE.1 Locate, evaluate, and apply personal financial information

3007.AE.2 Identify the components of a budget and how one is created

3007.AE.3 Set personal financial goals and develop a plan for achieving them

3007.AE.4 Use financial services effectively

3007.AE.5 Demonstrate ability to meet financial obligations

3007.AG.1 Use technology appropriately to enhance professional presentations

3007.EG.4 Locate and verify information

AAFCS Pre-PAC Competencies

AAFCS Personal and Family Finance 1B. Find and evaluate financial information from a variety of sources.

AAFCS Personal and Family Finance 2A. Identify the relationship of work or career goals as they relate to family goals.

AAFCS Personal and Family Finance 2B. Explore employment options for making a living.

AAFCS Personal and Family Finance 2C. Analyze the effect of education and skills on employment.

AAFCS Personal and Family Finance 2E. Identify sources of personal income.

AAFCS Personal and Family Finance 2F. Describe factors affecting take-home pay.

AAFCS Personal and Family Finance 3A. Develop a plan for spending and saving based upon personal and family goals and values.

AAFCS Personal and Family Finance 3B. Develop a system for keeping and using financial records and legal documents.

AAFCS Personal and Family Finance 3C. Describe and analyze how to use different payments including banking services.

AAFCS Personal and Family Finance 3E. Develop a personal or family financial plan.

AAFCS Personal and Family Finance 4F. Describe ways to avoid or correct debt problems.

ACT Standards

ACT English TOD 302. Identify the purpose of a word or phrase when the purpose is simple (e.g., identifying a person, defining a basic term, using common descriptive adjectives)

ACT English TOD 402. Identify the purpose of a word or phrase when the purpose is straightforward (e.g., describing a person, giving examples)

ACT English TOD 703. Use a word, phrase, or sentence to accomplish a complex purpose, often in terms of the focus of the essay

ACT English KLA 404. Use the word or phrase most appropriate in terms of the content of the sentence when the vocabulary is relatively common

ACT Reading CLR 401. Locate important details in somewhat challenging passages

ACT Reading CLR 402. Draw logical conclusions in somewhat challenging passages

ACT Reading CLR 403. Draw simple logical conclusions in more challenging passages

ACT Reading CLR 404. Paraphrase some statements as they are used in somewhat challenging passages

ACT Science IOD 401. Select data from a complex data presentation (e.g., a phase diagram)

ACT Science EMI 402. Identify key assumptions in a model

ACT Science IOD 403. Translate information into a table, graph, or diagram

ACT Science IOD 404. Perform a simple interpolation or simple extrapolation using data in a table or graph

ACT Science IOD 501. Compare or combine data from two or more simple data presentations (e.g., categorize data from a table using a scale from another table)

ACT Science IOD 502. Compare or combine data from a complex data presentation

ACT Science IOD 503. Determine how the values of variables change as the value of another variable changes in a complex data presentation

ACT Science IOD 504. Determine and/or use a simple (e.g., linear) mathematical relationship that exists between data

ACT Science IOD 505. Analyze presented information when given new, simple information

ACT Science EMI 201. Find basic information in a model (conceptual)

ACT Writing EXJ 501. Show strong understanding of the persuasive purpose of the task by taking a position on the specific issue in the prompt and offering a broad context for discussion

ACT Writing DEV 401. Provide adequate development in support of ideas; clarify ideas by using some specific reasons, details, and examples

ACT Writing ORI 401. Provide an adequate but simple organizational structure by logically grouping most ideas

ACT Writing USL 401. Show adequate use of language to communicate by correctly employing many of the conventions of standard English grammar, usage, and mechanics, but with some distracting errors that may occasionally impede understanding, choosing words that are appropriate, using some varied kinds of sentence structures to vary pace

Learning Targets - [Click here to view Sample Learner Activities](#)

Demonstrate correct checking writing procedures.

Manage checking accounts by recording all transactions on check registry and comparing bank statements to check registry for reconciliation purposes.

Create a spending plan/budget.

Analyze lifestyle conditions which may affect one's financial situation throughout the life cycle.

Demonstrate skills in understanding payroll deductions.

Demonstrate skills in tax forms preparation.

Recognize the importance of career planning, salaries, and benefits to overall financial well-being.

Demonstrate employability and social skills relevant to the career cluster.

Evaluating financial institutions and the services they provide

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Prerequisites	N/A Additional Resources can be found here				
Unit Title	<u>Consumerism</u>				

Technical Content

Utilize activities of the Family, Career and Community Leaders of America (FCCLA) student organization as an integral component of course content and leadership development.

Apply math, science and communication skills within technical content.

National Standards

- 2.1. - Analyze how individuals and families make choices to satisfy needs and wants.
- 2.3.1 - Analyze state and federal policies and laws providing consumer protection.
- 2.4.2 - Analyze how media and technological advances affect family and consumer decisions.
- 2.5.1 - Analyze the use of resources in making choices that satisfy needs and wants of individuals and families.
- 3.2.1 - Analyze the role of advocacy groups at state and national levels.
- 3.2.4 - Analyze the effects of consumer protection laws on advocacy.
- 3.2.5 - Apply strategies to reduce the risk of consumer fraud.
- 3.2.8 - Analyze the use of educational and promotional materials in consumer advocacy.
- 3.3.2 - Demonstrate components of a financial planning process that reflect the distinction between needs, wants, values, goals, and economic resources.
- 3.3.3 - Analyze the effect of consumer credit in long-term financial planning.
- 3.3.8 - Analyze factors that influence establishing and maintaining a good credit rating and the effect of credit ratings on rates and terms for credit and insurance.
- 3.5.1 - Conduct market research to determine consumer trends and product development needs.
- 3.5.2 - Design or analyze a consumer product.
- 3.5.3 - Analyze features, prices, product information, styles, and performance of consumer goods for potential trade-offs among the components.
- 3.5.4 - Evaluate a product utilizing valid and reliable testing procedures.

KY Core Academic Standards (Big Idea)

Consumer Decisions - Vocational Studies

Individual and families need to make consumer decisions due to the numerous products/services on the market, multiple advertising techniques, and the need to make responsible financial management decisions. Accessing and assessing consumer information, comparing and evaluating products and services, provides basis for making effective consumer decisions. Consumer decisions influence the use of resources and the impact they have on the community and environment.

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Information, Communication and Productivity - Technology

Students demonstrate a sound understanding of the nature and operations of technology systems. Students use technology to learn, to communicate, increase productivity and become competent users of technology. Students manage and create effective oral, written and multimedia communication in a variety of forms and contexts.

Research, Inquiry/Problem-Solving and Innovation - Technology

Students understand the role of technology in research and experimentation. Students engage technology in developing solutions for solving problems in the real world. Students will use technology for original creation and innovation.

Safety and Ethical/Social Issues - Technology

Students understand safe and ethical/social issues related to technology. Students practice and engage in safe, responsible and ethical use of technology. Students develop positive attitudes toward technology use that supports lifelong learning, collaboration, personal pursuits and productivity.

English/Language Arts Common Core Standards

CC.9-10.R.I.8 Integration of Knowledge and Ideas: Delineate and evaluate the argument and specific claims in a text, assessing whether the reasoning is valid and the evidence is relevant and sufficient; identify false statements and fallacious reasoning.

Mathematics Common Core Standards

CC.7.NS.3 Solve real-world and mathematical problems involving the four operations with rational numbers. (Computations with rational numbers extend the rules for manipulating fractions to complex fractions.)

CC.9-12.N.Q.1 Use units as a way to understand problems and to guide the solution of multi-step problems; choose and interpret units consistently in formulas; choose and interpret the scale and the origin in graphs and data displays.*

CC.9-12.N.Q.2 Define appropriate quantities for the purpose of descriptive modeling.*

CC.9-12.N.Q.3 Choose a level of accuracy appropriate to limitations on measurement when reporting quantities.*

CC.9-12.A.REI.1 Explain each step in solving a simple equation as following from the equality of numbers asserted at the previous step, starting from the assumption that the original equation has a solution. Construct a viable argument to justify a solution method.

21st Century Skills and Knowledge

Collaboration

Communication

Critical Thinking and Problem Solving

Financial, Economic, Business and Entrepreneurial Literacy

ICT (Information, Communications, and Technology) Literacy

Leadership and Responsibility

KOSSA Standards

3007.AA.1 Utilize effective verbal and non-verbal communication skills

3007.AA.2 Participate in conversation, discussion, and group presentations

3007.AA.3 Communicate and follow directions/procedures

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3007.AB.2 Read and interpret workplace documents

3007.AB.3 Identify relevant details, facts, and specifications

3007.AB.4 Record information accurately and completely

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3007.AC.1 Utilize critical-thinking skills to determine best options/outcomes (e.g., analyze reliable/unreliable sources of information, use previous experiences, implement crisis management, develop contingency planning)

3007.AC.2 Utilize innovation and problem-solving skills to arrive at the best solution for current situation

3007.AC.3 Implement effective decision-making skills

3007.AD.1 Perform basic and higher level math operations (e.g., addition, subtraction, multiplication, division, decimals, fractions, units of conversion, averaging, percentage, proportion, ratios)

3007.AD.2 Solve problems using measurement skills (e.g., distance, weight, area, volume)

3007.AD.3 Make reasonable estimates

3007.AD.4 Use tables, graphs, diagrams, and charts to obtain or convey information

3007.AD.5 Use deductive reasoning and problem-solving in mathematics

3007.AE.1 Locate, evaluate, and apply personal financial information

3007.AE.2 Identify the components of a budget and how one is created

3007.AE.3 Set personal financial goals and develop a plan for achieving them

3007.AE.4 Use financial services effectively

3007.AE.5 Demonstrate ability to meet financial obligations

3007.AG.1 Use technology appropriately to enhance professional presentations

3007.AF.1 Recognize the potential risks associated with Internet use

3007.AF.2 Identify and apply Internet security practices (e.g., password security, login, logout, log off, lock computer)

3007.AF.3 Practice safe, legal, and responsible use of technology in the workplace
3007.AG.1 Use technology appropriately to enhance professional presentations
3007.AG.2 Demonstrate effective and appropriate use of social media
3007.EG.4 Locate and verify information
3007.OA.2 Examine how individuals and families make choices to satisfy needs and wants
3007.OC.1 Examine state and federal policies/laws providing consumer protection
3007.OE.1 Examine the use of resources in making choices that satisfy needs and wants of individuals and families
3007.OG.1 Examine the role of advocacy groups at state and national levels
3007.OG.2 Determine the contributions of policy makers to consumer advocacy
3007.OG.3 Explore strategies that enable consumers to become advocates
3007.OG.4 Examine the effects of consumer protection laws on advocacy
3007.OG.5 Determine strategies to reduce the risk of consumer fraud
3007.OG.6 Examine the role of media in consumer advocacy
3007.OG.7 Explore the use of educational and promotional materials in consumer advocacy
3007.OH.2 Examine components of a financial planning process that reflects the distinction between needs, wants, values, goals, and economic resources
3007.OH.3 Determine the impact of consumers' credit in long-term financial planning
3007.OJ.2 Design or analyze a consumer product
3007.OJ.3 Examine features, prices, product information, styles, and performance of consumer goods for potential trade-offs among the components
3007.OJ.4 Perform a test on a product utilizing valid and reliable testing procedures
3007.OJ.5 Apply statistical analysis processes to interpret, summarize, and report data from tests
3007.OJ.8 Examine the labeling, packaging, and support materials of consumer goods
3007.OJ.9 Demonstrate a product or educate an audience
3007.OK.2 Analyze ways that individual career goals can enhance the family's capacity to meet goals for all family members
3007.OO.3 Determine harmful, fraudulent, and deceptive human service practices
3007.OO.5 Determine effective individual and family advocacy/self-advocacy strategies to overcome diverse challenges facing human service participants

AAFCS Pre-PAC Competencies

AAFCS Personal and Family Finance 1A. Take responsibility for personal and family financial decisions based on needs, wants, and values.
AAFCS Personal and Family Finance 1C. Summarize major consumer protection laws.
AAFCS Personal and Family Finance 1E. Develop communication strategies for addressing individual and family financial issues including, needs, wants and values.
AAFCS Personal and Family Finance 1F. Control personal information.
AAFCS Personal and Family Finance 3D. Apply consumer skills to purchasing decisions.
AAFCS Personal and Family Finance 4A. Identify personal and family goals related to credit and debt.
AAFCS Personal and Family Finance 4B. Outline responsibilities as related to obtaining and managing personal and family credit.
AAFCS Personal and Family Finance 4C. Identify the costs and benefits of various types of credit.
AAFCS Personal and Family Finance 4D. Compare types of loans used to finance a car, education expenses, and housing.
AAFCS Personal and Family Finance 4E. Explain the purpose of a credit record and identify borrowers' credit report rights.
AAFCS Personal and Family Finance 4G. Summarize major consumer credit laws.
AAFCS Personal and Family Finance 6E. Investigate how agencies that regulate financial markets protect consumers.

ACT Standards

ACT English TOD 302. Identify the purpose of a word or phrase when the purpose is simple (e.g., identifying a person, defining a basic term, using common descriptive adjectives)
ACT English TOD 402. Identify the purpose of a word or phrase when the purpose is straightforward (e.g., describing a person, giving examples)
ACT English TOD 403. Use a word, phrase or sentence to accomplish a straightforward purpose (e.g., conveying a feeling or attitude)
ACT English TOD 703. Use a word, phrase, or sentence to accomplish a complex purpose, often in terms of the focus of the essay
ACT English KLA 404. Use the word or phrase most appropriate in terms of the content of the sentence when the vocabulary is relatively common
ACT Reading CLR 401. Locate important details in somewhat challenging passages
ACT Reading CLR 402. Draw logical conclusions in somewhat challenging passages

ACT Reading CLR 403. Draw simple logical conclusions in more challenging passages

ACT Reading CLR 404. Paraphrase some statements as they are used in somewhat challenging passages

ACT Science IOD 401. Select data from a complex data presentation (e.g., a phase diagram)

ACT Reading CLR 401. Locate important details in somewhat challenging passages

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ACT Reading CLR 403. Draw simple logical conclusions in more challenging passages

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ACT Science IOD 401. Select data from a complex data presentation (e.g., a phase diagram)

ACT Science IOD 402. Compare or combine data from a simple data presentation (e.g., order or sum data from a table)

ACT Science IOD 403. Translate information into a table, graph, or diagram

ACT Science IOD 404. Perform a simple interpolation or simple extrapolation using data in a table or graph

ACT Science IOD 501. Compare or combine data from two or more simple data presentations (e.g., categorize data from a table using a scale from another table)

ACT Science IOD 502. Compare or combine data from a complex data presentation

ACT Science IOD 503. Determine how the values of variables change as the value of another variable changes in a complex data presentation

ACT Science IOD 504. Determine and/or use a simple (e.g., linear) mathematical relationship that exists between data

ACT Science IOD 505. Analyze presented information when given new, simple information

ACT Science EMI 201. Find basic information in a model (conceptual)

ACT Writing EXJ 501. Show strong understanding of the persuasive purpose of the task by taking a position on the specific issue in the prompt and offering a broad context for discussion

ACT Writing DEV 401. Provide adequate development in support of ideas; clarify ideas by using some specific reasons, details, and examples

ACT Writing ORI 401. Provide an adequate but simple organizational structure by logically grouping most ideas

ACT Writing USL 401. Show adequate use of language to communicate by correctly employing many of the conventions of standard English grammar, usage, and mechanics, but with some distracting errors that may occasionally impede understanding, choosing words that are appropriate, using some varied kinds of sentence structures to vary pace

Learning Targets - Click here to view Sample Learner Activities

Demonstrate skills in wise spending practices (advertising, comparison shopping, warranties, defective merchandise).

Identify the advantages and disadvantages of each of the types of credit.

Understand interest, and the time value of money.

Analyze credit card offers and statements.

Demonstrate the process of requesting and interpreting a credit report.

Develop the skills necessary to prevent identity theft.

Understand how personal financial decisions are influenced by a person's interpretation of needs and wants and values.

Analyze factors that affect consumer advocacy. (Groups at state and national levels, policy makers, consumer protection laws, role of media)

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Prerequisites	N/A Additional Resources can be found here				
Unit Title	<u>Financial Planning</u>				

Technical Content

Utilize activities of the Family, Career and Community Leaders of America (FCCLA) student organization as an integral component of course content and leadership development.

Apply math, science and communication skills within technical content.

National Standards

2.6.3 - Apply management principles to decisions about insurance for individuals and families.

2.6.4 - Evaluate personal and legal documents related to managing individual and family finances.

3.3.2 - Demonstrate components of a financial planning process that reflect the distinction between needs, wants, values, goals, and economic resources.

3.3.3 - Analyze the effect of consumer credit in long-term financial planning.

3.3.4 - Compare investment and savings alternatives.

3.3.5 - Analyze the effects of risk management strategies on long-term financial planning.

3.3.6 - Analyze the effect of key life transitions on financial planning.

3.3.7 - Explain the role of estate planning in long-term financial planning.

3.3.8 - Analyze factors that influence establishing and maintaining a good credit rating and the effect of credit ratings on rates and terms for credit and insurance.

KY Core Academic Standards (Big Idea)

Consumer Decisions - Vocational Studies

Individual and families need to make consumer decisions due to the numerous products/services on the market, multiple advertising techniques, and the need to make responsible financial management decisions.

Accessing and assessing consumer information, comparing and evaluating products and services, provides basis for making effective consumer decisions. Consumer decisions influence the use of resources and the impact they have on the community and environment.

Financial Literacy - Vocational Studies

Financial literacy provides knowledge so that students are responsible for their personal economic well-being. As consumers, individuals need economic knowledge as a base for making financial decisions impacting short and long term goals throughout one's lifetime. Financial literacy will empower students by providing them with the knowledge, skills and awareness needed to establish a foundation for a future of financial responsibility and economic independence.

Information, Communication and Productivity - Technology

Students demonstrate a sound understanding of the nature and operations of technology systems. Students use technology to learn, to communicate, increase productivity and become competent users of technology.

Students manage and create effective oral, written and multimedia communication in a variety of forms and contexts.

Research, Inquiry/Problem-Solving and Innovation - Technology

Students understand the role of technology in research and experimentation. Students engage technology in developing solutions for solving problems in the real world. Students will use technology for original creation and innovation.

English/Language Arts Common Core Standards

CC.9-10.SL.1 Comprehension and Collaboration: Initiate and participate effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on grades 9–10 topics, texts, and issues, building on others' ideas and expressing their own clearly and persuasively.

Mathematics Common Core Standards

CC.7.NS.3 Solve real-world and mathematical problems involving the four operations with rational numbers. (Computations with rational numbers extend the rules for manipulating fractions to complex fractions.)

CC.9-12.N.Q.1 Use units as a way to understand problems and to guide the solution of multi-step problems; choose and interpret units consistently in formulas; choose and interpret the scale and the origin in graphs and data displays.*

CC.9-12.N.Q.2 Define appropriate quantities for the purpose of descriptive modeling.*

CC.9-12.N.Q.3 Choose a level of accuracy appropriate to limitations on measurement when reporting quantities.*

CC.9-12.A.REI.1 Explain each step in solving a simple equation as following from the equality of numbers asserted at the previous step, starting from the assumption that the original equation has a solution. Construct a viable argument to justify a solution method.

21st Century Skills and Knowledge

Collaboration
Communication
Critical Thinking and Problem Solving
Financial, Economic, Business and Entrepreneurial Literacy
ICT (Information, Communications, and Technology) Literacy
Leadership and Responsibility

KOSSA Standards

3007.AA.1 Utilize effective verbal and non-verbal communication skills
3007.AA.2 Participate in conversation, discussion, and group presentations
3007.AA.3 Communicate and follow directions/procedures
3007.AB.1 Locate and interpret written information
3007.AB.2 Read and interpret workplace documents
3007.AB.3 Identify relevant details, facts, and specifications
3007.AB.4 Record information accurately and completely
3007.AB.5 Demonstrate competence in organizing, writing, and editing using correct vocabulary, spelling, grammar, and punctuation
3007.AB.6 Demonstrate the ability to write clearly and concisely using industry specific terminology
3007.AC.1 Utilize critical-thinking skills to determine best options/outcomes (e.g., analyze reliable/unreliable sources of information, use previous experiences, implement crisis management, develop contingency planning)
3007.AC.2 Utilize innovation and problem-solving skills to arrive at the best solution for current situation
3007.AC.3 Implement effective decision-making skills
3007.AD.1 Perform basic and higher level math operations (e.g., addition, subtraction, multiplication, division, decimals, fractions, units of conversion, averaging, percentage, proportion, ratios)
3007.AD.2 Solve problems using measurement skills (e.g., distance, weight, area, volume)
3007.AD.3 Make reasonable estimates
3007.AD.4 Use tables, graphs, diagrams, and charts to obtain or convey information
3007.AD.5 Use deductive reasoning and problem-solving in mathematics
3007.AE.1 Locate, evaluate, and apply personal financial information
3007.AE.2 Identify the components of a budget and how one is created
3007.AE.3 Set personal financial goals and develop a plan for achieving them
3007.AE.4 Use financial services effectively
3007.AE.5 Demonstrate ability to meet financial obligations
3007.AG.1 Use technology appropriately to enhance professional presentations
3007.EG.4 Locate and verify information
3007.OF.2 Obtain personal and legal documents related to managing individual and family finances
3007.OH.4 Examine investment and saving alternatives
3007.OH.5 Determine the effects of risk management strategies on long-term financial planning
3007.OH.6 Consider the impact of key life transitions on financial planning
3007.OH.7 Explain the role of estate planning in long-term financial planning

AAFCS Pre-PAC Competencies

AAFCS Personal and Family Finance 3A. Develop a plan for spending and saving based upon personal and family goals and values.
AAFCS Personal and Family Finance 3F. Examine the purpose and importance of estate and long-term financial planning.
AAFCS Personal and Family Finance 4F. Describe ways to avoid or correct debt problems.
AAFCS Personal and Family Finance 5A. Identify common types of risks and basic risk management methods.
AAFCS Personal and Family Finance 5B. Explain the purpose and importance of property and liability insurance protection as part of individual and family financial planning.
AAFCS Personal and Family Finance 5C. Explain the purpose and importance of health, disability and life insurance protection as part of individual and family financial planning.

AAFCS Personal and Family Finance 6A. Compare saving and investment options to meet various personal and family goals.
AAFCS Personal and Family Finance 6B. Discuss how saving and investment contributes to financial well-being and goal achievement.
AAFCS Personal and Family Finance 6C. Describe alternatives for researching, purchasing and utilizing saving and investment products.
AAFCS Personal and Family Finance 6D. Explain how interest rates, taxes and fees affect the return on savings and investments

ACT Standards

ACT English TOD 302. Identify the purpose of a word or phrase when the purpose is simple (e.g., identifying a person, defining a basic term, using common descriptive adjectives)
ACT English TOD 402. Identify the purpose of a word or phrase when the purpose is straightforward (e.g., describing a person, giving examples)
ACT English TOD 703. Use a word, phrase, or sentence to accomplish a complex purpose, often in terms of the focus of the essay
ACT English KLA 404. Use the word or phrase most appropriate in terms of the content of the sentence when the vocabulary is relatively common
ACT Reading CLR 401. Locate important details in somewhat challenging passages
ACT Reading CLR 402. Draw logical conclusions in somewhat challenging passages
ACT Reading CLR 403. Draw simple logical conclusions in more challenging passages
ACT Reading CLR 404. Paraphrase some statements as they are used in somewhat challenging passages
ACT Science IOD 401. Select data from a complex data presentation (e.g., a phase diagram)
ACT Science IOD 402. Compare or combine data from a simple data presentation (e.g., order or sum data from a table)
ACT Science IOD 403. Translate information into a table, graph, or diagram
ACT Science IOD 501. Compare or combine data from two or more simple data presentations (e.g., categorize data from a table using a scale from another table)
ACT Science IOD 502. Compare or combine data from a complex data presentation
ACT Science IOD 503. Determine how the values of variables change as the value of another variable changes in a complex data presentation
ACT Science IOD 504. Determine and/or use a simple (e.g., linear) mathematical relationship that exists between data
ACT Science IOD 505. Analyze presented information when given new, simple information
ACT Science EMI 201. Find basic information in a model (conceptual)
ACT Writing EXJ 501. Show strong understanding of the persuasive purpose of the task by taking a position on the specific issue in the prompt and offering a broad context for discussion
ACT Writing DEV 401. Provide adequate development in support of ideas; clarify ideas by using some specific reasons, details, and examples
ACT Writing ORI 401. Provide an adequate but simple organizational structure by logically grouping most ideas
ACT Writing USL 401. Show adequate use of language to communicate by correctly employing many of the conventions of standard English grammar, usage, and mechanics, but with some distracting errors that may occasionally impede understanding, choosing words that are appropriate, using some varied kinds of sentence structures to vary pace

Learning Targets - Click here to view Sample Learner Activities

Understand interest, and the time value of money.
Understand the levels of financial risk associated with saving and investing.
Manage savings accounts and investment accounts.
Define and use common terminology associated with savings and investing.
Demonstrate working knowledge of investments appropriate for individuals and families.
Describe the purpose of a will and other estate planning documents.
Understand the financial tools used to plan for retirement (Social Security, pensions, individual retirement accounts, Roth IRA, company sponsored retirement programs).
Understand the implications of personal bankruptcy.
Understand the relationship between risk and insurance.
Select insurance (homeowners, renters, automobile, health, and life) appropriate for individuals and families.

Course Title	Money Skills for Math	Grade Levels	10-12	Credit Value	1
Description	This course is designed to provide students with math concepts needed in developing sound money management skills which will help to improve the quality of life for individuals and their families. Components of math, decision making and problem solving skills, goal setting and technology will be integral components of the course. A correlation to the math content in the program of studies was used in developing this course to count as a fourth math credit. Leadership development will be coordinated through Family, Career and Community Leaders of America (FCCLA) student organization.				
Prerequisites	N/A Additional Resources can be found here				
Unit Title	<u>Transportation</u>				

Technical Content

Utilize activities of the Family, Career and Community Leaders of America (FCCLA) student organization as an integral component of course content and leadership development.

Apply math, science and communication skills within technical content.

National Standards

2.1.8 - Apply consumer skills to acquire and maintain transportation that meets the needs of individuals and family members.

KY Core Academic Standards (Big Idea)

Consumer Decisions - Vocational Studies

Individual and families need to make consumer decisions due to the numerous products/services on the market, multiple advertising techniques, and the need to make responsible financial management decisions. Accessing and assessing consumer information, comparing and evaluating products and services, provides basis for making effective consumer decisions. Consumer decisions influence the use of resources and the impact they have on the community and environment.

Financial Literacy - Vocational Studies

Financial literacy provides knowledge so that students are responsible for their personal economic well-being. As consumers, individuals need economic knowledge as a base for making financial decisions impacting short and long term goals throughout one's lifetime. Financial literacy will empower students by providing them with the knowledge, skills and awareness needed to establish a foundation for a future of financial responsibility and economic independence.

Information, Communication and Productivity - Technology

Students demonstrate a sound understanding of the nature and operations of technology systems. Students use technology to learn, to communicate, increase productivity and become competent users of technology. Students manage and create effective oral, written and multimedia communication in a variety of forms and contexts.

Research, Inquiry/Problem-Solving and Innovation - Technology

Students understand the role of technology in research and experimentation. Students engage technology in developing solutions for solving problems in the real world. Students will use technology for original creation and innovation.

English/Language Arts Common Core Standards

CC.9-10.SL.1 Comprehension and Collaboration: Initiate and participate effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on grades 9–10 topics, texts, and issues, building on others' ideas and expressing their own clearly and persuasively.

Mathematics Common Core Standards

CC.7.NS.3 Solve real-world and mathematical problems involving the four operations with rational numbers. (Computations with rational numbers extend the rules for manipulating fractions to complex fractions.)

CC.9-12.N.Q.1 Use units as a way to understand problems and to guide the solution of multi-step problems; choose and interpret units consistently in formulas; choose and interpret the scale and the origin in graphs and data displays.*

CC.9-12.N.Q.2 Define appropriate quantities for the purpose of descriptive modeling.*

CC.9-12.N.Q.3 Choose a level of accuracy appropriate to limitations on measurement when reporting quantities.*

CC.9-12.A.REI.1 Explain each step in solving a simple equation as following from the equality of numbers asserted at the previous step, starting from the assumption that the original equation has a solution. Construct a viable argument to justify a solution method.

21st Century Skills and Knowledge

Collaboration
Communication
Critical Thinking and Problem Solving
Financial, Economic, Business and Entrepreneurial Literacy
ICT (Information, Communications, and Technology) Literacy
Leadership and Responsibility

KOSSA Standards

3007.AA.1 Utilize effective verbal and non-verbal communication skills
3007.AA.2 Participate in conversation, discussion, and group presentations
3007.AA.3 Communicate and follow directions/procedures
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3007.AB.2 Read and interpret workplace documents
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3007.AB.4 Record information accurately and completely
3007.AB.5 Demonstrate competence in organizing, writing, and editing using correct vocabulary, spelling, grammar, and punctuation
3007.AB.6 Demonstrate the ability to write clearly and concisely using industry specific terminology
3007.AC.1 Utilize critical-thinking skills to determine best options/outcomes (e.g., analyze reliable/unreliable sources of information, use previous experiences, implement crisis management, develop contingency planning)
3007.AC.2 Utilize innovation and problem-solving skills to arrive at the best solution for current situation
3007.AC.3 Implement effective decision-making skills
3007.AD.1 Perform basic and higher level math operations (e.g., addition, subtraction, multiplication, division, decimals, fractions, units of conversion, averaging, percentage, proportion, ratios)
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3007.AD.3 Make reasonable estimates
3007.AD.4 Use tables, graphs, diagrams, and charts to obtain or convey information
3007.AD.5 Use deductive reasoning and problem-solving in mathematics
3007.AE.1 Locate, evaluate, and apply personal financial information
3007.AE.2 Identify the components of a budget and how one is created
3007.AE.3 Set personal financial goals and develop a plan for achieving them
3007.AE.4 Use financial services effectively
3007.AE.5 Demonstrate ability to meet financial obligations
3007.AG.1 Use technology appropriately to enhance professional presentations
3007.EG.4 Locate and verify information
3007.OA.8 Apply consumer skills to acquire and maintain transportation that meets the needs of individuals and family members

AAFCS Pre-PAC Competencies

AAFCS Personal and Family Finance 4D. Compare types of loans used to finance a car, education expenses, and housing.

ACT Standards

ACT English TOD 302. Identify the purpose of a word or phrase when the purpose is simple (e.g., identifying a person, defining a basic term, using common descriptive adjectives)
ACT English TOD 402. Identify the purpose of a word or phrase when the purpose is straightforward (e.g., describing a person, giving examples)
ACT English TOD 703. Use a word, phrase, or sentence to accomplish a complex purpose, often in terms of the focus of the essay
ACT English KLA 404. Use the word or phrase most appropriate in terms of the content of the sentence when the vocabulary is relatively common
ACT Science IOD 401. Select data from a complex data presentation (e.g., a phase diagram)
ACT Science IOD 402. Compare or combine data from a simple data presentation (e.g., order or sum data from a table)
ACT Science IOD 403. Translate information into a table, graph, or diagram
ACT Science IOD 404. Perform a simple interpolation or simple extrapolation using data in a table or graph
ACT Science IOD 501. Compare or combine data from two or more simple data presentations (e.g., categorize data from a table using a scale from another table)

ACT Science IOD 502. Compare or combine data from a complex data presentation

ACT Science IOD 503. Determine how the values of variables change as the value of another variable changes in a complex data presentation

ACT Science IOD 504. Determine and/or use a simple (e.g., linear) mathematical relationship that exists between data

ACT Science IOD 505. Analyze presented information when given new, simple information

ACT Science EMI 201. Find basic information in a model (conceptual)

ACT Writing EXJ 501. Show strong understanding of the persuasive purpose of the task by taking a position on the specific issue in the prompt and offering a broad context for discussion

ACT Writing DEV 401. Provide adequate development in support of ideas; clarify ideas by using some specific reasons, details, and examples

ACT Writing ORI 401. Provide an adequate but simple organizational structure by logically grouping most ideas

ACT Writing USL 401. Show adequate use of language to communicate by correctly employing many of the conventions of standard English grammar, usage, and mechanics, but with some distracting errors that may occasionally impede understanding, choosing words that are appropriate, using some varied kinds of sentence structures to vary pace

Learning Targets - [Click here to view Sample Learner Activities](#)

Demonstrate skills necessary for leasing and/or purchasing a vehicle.

Apply consumer skills to acquire and maintain transportation that meets the needs of individuals and family members

Understand interest, and the time value of money.

Course Title	Money Skills for Math	Grade Levels	10-12	Credit Value	1
Description	This course is designed to provide students with math concepts needed in developing sound money management skills which will help to improve the quality of life for individuals and their families. Components of math, decision making and problem solving skills, goal setting and technology will be integral components of the course. A correlation to the math content in the program of studies was used in developing this course to count as a fourth math credit. Leadership development will be coordinated through Family, Career and Community Leaders of America (FCCLA) student organization.				
Prerequisites	N/A Additional Resources can be found here				
Unit Title	<u>Housing</u>				

Technical Content

Utilize activities of the Family, Career and Community Leaders of America (FCCLA) student organization as an integral component of course content and leadership development.

Apply math, science and communication skills within technical content.

National Standards

2.1.5 - Apply consumer skills to decisions about housing, utilities, and furnishings.

KY Core Academic Standards (Big Idea)

Consumer Decisions - Vocational Studies

Individual and families need to make consumer decisions due to the numerous products/services on the market, multiple advertising techniques, and the need to make responsible financial management decisions. Accessing and assessing consumer information, comparing and evaluating products and services, provides basis for making effective consumer decisions. Consumer decisions influence the use of resources and the impact they have on the community and environment.

Financial Literacy - Vocational Studies

Financial literacy provides knowledge so that students are responsible for their personal economic well-being. As consumers, individuals need economic knowledge as a base for making financial decisions impacting short and long term goals throughout one's lifetime. Financial literacy will empower students by providing them with the knowledge, skills and awareness needed to establish a foundation for a future of financial responsibility and economic independence.

Information, Communication and Productivity - Technology

Students demonstrate a sound understanding of the nature and operations of technology systems. Students use technology to learn, to communicate, increase productivity and become competent users of technology. Students manage and create effective oral, written and multimedia communication in a variety of forms and contexts.

Research, Inquiry/Problem-Solving and Innovation - Technology

Students understand the role of technology in research and experimentation. Students engage technology in developing solutions for solving problems in the real world. Students will use technology for original creation and innovation.

English/Language Arts Common Core Standards

CC.9-10.R.I.1 Key Ideas and Details: Cite strong and thorough textual evidence to support analysis of what the text says explicitly as well as inferences drawn from the text.

Mathematics Common Core Standards

CC.7.NS.3 Solve real-world and mathematical problems involving the four operations with rational numbers. (Computations with rational numbers extend the rules for manipulating fractions to complex fractions.)

CC.9-12.N.Q.1 Use units as a way to understand problems and to guide the solution of multi-step problems; choose and interpret units consistently in formulas; choose and interpret the scale and the origin in graphs and data displays.*

CC.9-12.N.Q.2 Define appropriate quantities for the purpose of descriptive modeling.*

CC.9-12.N.Q.3 Choose a level of accuracy appropriate to limitations on measurement when reporting quantities.*

CC.9-12.A.REI.1 Explain each step in solving a simple equation as following from the equality of numbers asserted at the previous step, starting from the assumption that the original equation has a solution. Construct a viable argument to justify a solution method.

21st Century Skills and Knowledge

Civic Literacy
 Collaboration
 Communication

Critical Thinking and Problem Solving
Financial, Economic, Business and Entrepreneurial Literacy
ICT (Information, Communications, and Technology) Literacy
Leadership and Responsibility

KOSSA Standards

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3007.AA.2 Participate in conversation, discussion, and group presentations
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3007.AB.1 Locate and interpret written information
3007.AB.2 Read and interpret workplace documents
3007.AB.3 Identify relevant details, facts, and specifications
3007.AB.4 Record information accurately and completely
3007.AB.5 Demonstrate competence in organizing, writing, and editing using correct vocabulary, spelling, grammar, and punctuation
3007.AB.6 Demonstrate the ability to write clearly and concisely using industry specific terminology
3007.AC.1 Utilize critical-thinking skills to determine best options/outcomes (e.g., analyze reliable/unreliable sources of information, use previous experiences, implement crisis management, develop contingency planning)
3007.AC.2 Utilize innovation and problem-solving skills to arrive at the best solution for current situation
3007.AC.3 Implement effective decision-making skills
3007.AD.1 Perform basic and higher level math operations (e.g., addition, subtraction, multiplication, division, decimals, fractions, units of conversion, averaging, percentage, proportion, ratios)
3007.AD.2 Solve problems using measurement skills (e.g., distance, weight, area, volume)
3007.AD.3 Make reasonable estimates
3007.AD.4 Use tables, graphs, diagrams, and charts to obtain or convey information
3007.AD.5 Use deductive reasoning and problem-solving in mathematics
3007.AE.1 Locate, evaluate, and apply personal financial information
3007.AE.2 Identify the components of a budget and how one is created
3007.AE.3 Set personal financial goals and develop a plan for achieving them
3007.AE.4 Use financial services effectively
3007.AE.5 Demonstrate ability to meet financial obligations
3007.AG.1 Use technology appropriately to enhance professional presentations
3007.EG.4 Locate and verify information
3007.OA.5 Implement decisions about housing and furnishings

AAFCS Pre-PAC Competencies

AAFCS Personal and Family Finance 4D. Compare types of loans used to finance a car, education expenses, and housing.

ACT Standards

ACT English TOD 302. Identify the purpose of a word or phrase when the purpose is simple (e.g., identifying a person, defining a basic term, using common descriptive adjectives)
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ACT Science IOD 403. Translate information into a table, graph, or diagram

ACT Science IOD 404. Perform a simple interpolation or simple extrapolation using data in a table or graph

ACT Science IOD 501. Compare or combine data from two or more simple data presentations (e.g., categorize data from a table using a scale from another table)

ACT Science EMI 201. Find basic information in a model (conceptual)

ACT Writing EXJ 501. Show strong understanding of the persuasive purpose of the task by taking a position on the specific issue in the prompt and offering a broad context for discussion

ACT Writing DEV 401. Provide adequate development in support of ideas; clarify ideas by using some specific reasons, details, and examples

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ACT Writing USL 401. Show adequate use of language to communicate by correctly employing many of the conventions of standard English grammar, usage, and mechanics, but with some distracting errors that may occasionally impede understanding, choosing words that are appropriate, using some varied kinds of sentence structures to vary pace

Learning Targets - [Click here to view Sample Learner Activities](#)

Evaluate the advantages and disadvantages of renting and owning a home.

Demonstrate the process of renting and/or purchasing a home.

Understand interest, and the time value of money.

Apply consumer skills to decisions about housing utilities.

Course Title	Money Skills for Math	Grade Levels	10-12	Credit Value	1
Description	This course is designed to provide students with math concepts needed in developing sound money management skills which will help to improve the quality of life for individuals and their families. Components of math, decision making and problem solving skills, goal setting and technology will be integral components of the course. A correlation to the math content in the program of studies was used in developing this course to count as a fourth math credit. Leadership development will be coordinated through Family, Career and Community Leaders of America (FCCLA) student organization.				
Prerequisites	N/A Additional Resources can be found here				
Unit Title	<u>Consumer Economics</u>				

Technical Content

Utilize activities of the Family, Career and Community Leaders of America (FCCLA) student organization as an integral component of course content and leadership development.

Apply math, science and communication skills within technical content.

National Standards

- 2.3.2 - Analyze how policies become laws relating to consumer rights.
- 2.3.3 - Analyze skills used in seeking information to consumer rights.
- 2.5.2 - Analyze individual and family roles in the economic system.
- 2.5.3 - Analyze economic effects of laws and regulations that pertain to consumers and providers of services.
- 2.5.4 - Analyze practices that allow families to maintain economic self-sufficiency.
- 3.1.1 - Explain roles and functions of individuals engaged in consumer service careers.
- 3.1.2 - Analyze opportunities for employment and entrepreneurial endeavors.
- 3.1.4 - Analyze the effects of the consumer service industry on local, state, national, and global economies.
- 3.3.1 - Explain the effects of the economy on personal income, individual and family security, and consumer decisions.
- 3.5.3 - Analyze features, prices, product information, styles, and performance of consumer goods for potential trade-offs among the components.

KY Core Academic Standards (Big Idea)

Career Awareness, Exploration, Planning - Vocational Studies

Career awareness, exploration and planning gives students the opportunity to discover the various career areas that exist and introduce them to the realities involved with the workplace. Many factors need to be considered when selecting a career path and preparing for employment. Career awareness, exploration and planning will enable students to recognize the value of education, learn how to plan for careers and integrate academic subjects.

Consumer Decisions - Vocational Studies

Individual and families need to make consumer decisions due to the numerous products/services on the market, multiple advertising techniques, and the need to make responsible financial management decisions. Accessing and assessing consumer information, comparing and evaluating products and services, provides basis for making effective consumer decisions. Consumer decisions influence the use of resources and the impact they have on the community and environment.

Economics - Social Studies

Economics includes the study of production, distribution and consumption of goods and services. Students need to understand how their economic decisions affect them, others, the nation and the world. The purpose of economic education is to enable individuals to function effectively both in their own personal lives and as citizens and participants in an increasingly connected world economy. Students need to understand the benefits and costs of economic interaction and interdependence among people, societies, and governments.

Employability Skills - Vocational Studies

Employability skills will focus on student's competencies with their work habits and academic/technical skills that will impact an individual's success in school and workplace. School-to-work transition skills will help students develop interpersonal skills and positive work habits.

Financial Literacy - Vocational Studies

Financial literacy provides knowledge so that students are responsible for their personal economic well-being. As consumers, individuals need economic knowledge as a base for making financial decisions impacting short and long term goals throughout one's lifetime. Financial literacy will empower students by providing them with the knowledge, skills and awareness needed to establish a foundation for a future of financial responsibility and economic independence.

Information, Communication and Productivity - Technology

Students demonstrate a sound understanding of the nature and operations of technology systems. Students use technology to learn, to communicate, increase productivity and become competent users of technology. Students manage and create effective oral, written and multimedia communication in a variety of forms and contexts.

English/Language Arts Common Core Standards

CC.9-10.SL.1 Comprehension and Collaboration: Initiate and participate effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on grades 9–10 topics, texts, and issues, building on others' ideas and expressing their own clearly and persuasively.

Mathematics Common Core Standards

CC.7.NS.3 Solve real-world and mathematical problems involving the four operations with rational numbers. (Computations with rational numbers extend the rules for manipulating fractions to complex fractions.)

CC.9-12.N.Q.1 Use units as a way to understand problems and to guide the solution of multi-step problems; choose and interpret units consistently in formulas; choose and interpret the scale and the origin in graphs and data displays.*

CC.9-12.N.Q.2 Define appropriate quantities for the purpose of descriptive modeling.*

CC.9-12.N.Q.3 Choose a level of accuracy appropriate to limitations on measurement when reporting quantities.*

CC.9-12.A.REI.1 Explain each step in solving a simple equation as following from the equality of numbers asserted at the previous step, starting from the assumption that the original equation has a solution. Construct a viable argument to justify a solution method.

21st Century Skills and Knowledge

Collaboration

Communication

Critical Thinking and Problem Solving

Financial, Economic, Business and Entrepreneurial Literacy

Global Awareness

ICT (Information, Communications, and Technology) Literacy

Leadership and Responsibility

KOSSA Standards

3007.AA.1 Utilize effective verbal and non-verbal communication skills

3007.AA.2 Participate in conversation, discussion, and group presentations

3007.AA.3 Communicate and follow directions/procedures

3007.AB.1 Locate and interpret written information

3007.AB.2 Read and interpret workplace documents

3007.AB.3 Identify relevant details, facts, and specifications

3007.AB.4 Record information accurately and completely

3007.AB.5 Demonstrate competence in organizing, writing, and editing using correct vocabulary, spelling, grammar, and punctuation

3007.AC.1 Utilize critical-thinking skills to determine best options/outcomes (e.g., analyze reliable/unreliable sources of information, use previous experiences, implement crisis management, develop contingency planning)

3007.AC.2 Utilize innovation and problem-solving skills to arrive at the best solution for current situation

3007.AC.3 Implement effective decision-making skills

3007.AD.1 Perform basic and higher level math operations (e.g., addition, subtraction, multiplication, division, decimals, fractions, units of conversion, averaging, percentage, proportion, ratios)

3007.AD.2 Solve problems using measurement skills (e.g., distance, weight, area, volume)

3007.AD.3 Make reasonable estimates

3007.AD.4 Use tables, graphs, diagrams, and charts to obtain or convey information

3007.AD.5 Use deductive reasoning and problem-solving in mathematics

3007.AE.1 Locate, evaluate, and apply personal financial information

3007.AE.2 Identify the components of a budget and how one is created

3007.AE.3 Set personal financial goals and develop a plan for achieving them

3007.AE.4 Use financial services effectively

3007.AE.5 Demonstrate ability to meet financial obligations

3007.AG.1 Use technology appropriately to enhance professional presentations

3007.EG.4 Locate and verify information

3007.EI.1 Recognize the importance of and demonstrate how to properly acknowledge customers/clients

3007.EI.2 Identify and address needs of customers/clients

3007.EI.3 Provide helpful, courteous, and knowledgeable service

3007.EI.4 Identify appropriate channels of communication with customers/clients (e.g., phone call, face-to-face, e-mail, website)

3007.EI.5 Identify techniques to seek and use customer/client feedback to improve company services

3007.EI.6 Recognize the relationship between customer/client satisfaction and company success

3007.EJ.1 Define profit and evaluate the cost of conducting business

3007.EJ.2 Identify "big picture" issues in conducting business

3007.EJ.3 Identify role in fulfilling the mission of the workplace

3007.EJ.4 Identify the rights of workers (e.g., adult and child labor laws and other equal employment opportunity laws)

3007.EJ.5 Recognize the chain of command, organizational flow chart system, and hierarchy of management within an organization

3007.OB.4 Investigate government regulations for conserving natural resources

3007.OE.2 Examine individual and family roles in the economic system

3007.OE.3 Examine economic impacts of laws and regulations that pertain to consumers and providers of services

3007.OE.4 Determine practices that allow families to maintain economic self-sufficiency

3007.OH.1 Explain the impact of the economic system on personal income, individual/family security, and consumer decisions

3007.OK.1 Examine policies, issues, and trends in the workplace/community that impact individuals and families

AAFCS Pre-PAC Competencies

AAFCS Personal and Family Finance 1D. Make financial decisions by systematically considering alternatives, consequences, and the economy.

AAFCS Personal and Family Finance 2D. Analyze how employment choices and economic conditions affect income.

AAFCS Personal and Family Finance 3D. Apply consumer skills to purchasing decisions.

AAFCS Personal and Family Finance 6E. Investigate how agencies that regulate financial markets protect consumers.

ACT Standards

ACT English TOD 302. Identify the purpose of a word or phrase when the purpose is simple (e.g., identifying a person, defining a basic term, using common descriptive adjectives)

ACT English TOD 402. Identify the purpose of a word or phrase when the purpose is straightforward (e.g., describing a person, giving examples)

ACT English TOD 703. Use a word, phrase, or sentence to accomplish a complex purpose, often in terms of the focus of the essay

ACT English KLA 404. Use the word or phrase most appropriate in terms of the content of the sentence when the vocabulary is relatively common

ACT Reading CLR 401. Locate important details in somewhat challenging passages

ACT Reading CLR 402. Draw logical conclusions in somewhat challenging passages

ACT Reading CLR 403. Draw simple logical conclusions in more challenging passages

ACT Reading CLR 404. Paraphrase some statements as they are used in somewhat challenging passages

ACT Science IOD 401. Select data from a complex data presentation (e.g., a phase diagram)

ACT Science IOD 402. Compare or combine data from a simple data presentation (e.g., order or sum data from a table)

ACT Science IOD 403. Translate information into a table, graph, or diagram

ACT Science IOD 404. Perform a simple interpolation or simple extrapolation using data in a table or graph

ACT Science IOD 501. Compare or combine data from two or more simple data presentations (e.g., categorize data from a table using a scale from another table)

ACT Science IOD 502. Compare or combine data from a complex data presentation

ACT Science IOD 503. Determine how the values of variables change as the value of another variable changes in a complex data presentation

ACT Science IOD 504. Determine and/or use a simple (e.g., linear) mathematical relationship that exists between data

ACT Science IOD 505. Analyze presented information when given new, simple information

ACT Science EMI 201. Find basic information in a model (conceptual)

ACT Writing EXJ 501. Show strong understanding of the persuasive purpose of the task by taking a position on the specific issue in the prompt and offering a broad context for discussion

ACT Writing DEV 401. Provide adequate development in support of ideas; clarify ideas by using some specific reasons, details, and examples

ACT Writing ORI 401. Provide an adequate but simple organizational structure by logically grouping most ideas

ACT Writing ORI 401. Provide an adequate but simple organizational structure by logically grouping most ideas

Learning Targets - [Click here to view Sample Learner Activities](#)

Explain the effects of the economy on personal income, individual and family security, and consumer decisions.

Understand economic systems and the role of government agencies as they relate to sound financial management.

Demonstrate employability and social skills relevant to the career cluster