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| **Civics** | | | | | |
| **Social Studies Standards:**  SS.7.E.1.2 Discuss the importance of borrowing and lending in the United States, the government's role in controlling financial institutions, and list the advantages and disadvantages of using credit.  SS.7.E.1.5 Assess how profits, incentives, and competition motivate individuals, households, and businesses in a free market economy.  SS.8.FL.2.5 Discuss the fact that people may revise their budget based on unplanned expenses and changes in income. | | | | **Vocabulary:**  human capital; economics; education; skills; experience; training; careers; income; salary; requirements; business card; budget; expenses; opportunity cost; vacation; lodging; travel; bank; savings account; checking account; debit card; credit card; interest; loan | |
| **Tuesday (“B”)** | | **Wednesday (“A”) / Thursday (“B”)** | | **Friday (“A”)** | |
| **Essential Question:**  - Why is it important to have a budget? | | **Essential Question:**  - Why is it important to have a budget? | | **Essential Question:**  - Why is saving money important? | |
| **H.O.T. Questions:**  - How did you choose to spend the money for your vacation trip?  - How can you present this trip in a visual, colorful way? | | **H.O.T. Questions:**  - How can budgeting help you to plan ahead?  - How can you evaluate and offer feedback to others on their projects? | | **H.O.T. Questions:**  - How can saving money for the future be a key to long-term financial security?  - What are some saving strategies that you can follow? | |
| **Bell Ringer:**  Remind students of the vacation budget project and show them some sample PowerPoints that other students have already completed. | | **Bell Ringer:**  Give students instructions for how to present their projects. | | **Bell Ringer:**  Assign roles for “A Conversation about Money,” a short play about saving money. | |
| **Learner Outcome:**  Students will finish developing plans for their vacation budgets and apply what they have learned about budgeting and opportunity cost to complete their projects. They will create PowerPoints that function as “Instagram stories” of their trips in order to present their projects to the class in a visual, colorful way. | | **Learner Outcome:**  Students will analyze how budgeting can help them to plan ahead by creating their own vacation budget. They will present these projects to the class and evaluate the projects of their peers, offering constructive criticism. | | **Learner Outcome:**  Students will examine the benefits of saving to long-term financial security. They will explore and analyze various saving strategies. | |
| **Whole Group:**  - Remind students that the last day that they can turn in any make-up work is Wednesday night.  - Then spend about 10-15 minutes at the beginning of class reviewing the instructions for the vacation budget project. Go over the project sheets, emphasize that students should be done with their budgets by now (if they are not, then they are a bit behind and will need to work hard to catch up), and walk students through how to complete the PowerPoints. Show them several examples from other classes of different kinds of PowerPoints that they can create.  - Release students to work on their projects. If students have already finished their projects, then they may work on makeup work for Civics or for any other class, if teachers are still accepting late and missing assignments.  - While students are working on finishing their projects, the teacher will provide assistance for any students in person or online who need help. The teacher will also review which students are failing the class and discuss with them privately what they should focus on completing in order to raise their grade in Civics.  - If enough students have submitted the assignment, begin the presentations toward the end of class. If most students are still working on the project, then wait until the next class to start the presentations.  **Evidence Based Writing: What might be the best option? How might one of your options be stronger than the other? Use evidence from the text to support your choice.**    Where should your family go on vacation, and why? How can you plan a trip that fits within a certain budget? | | **Whole Group:**  - Go over with students how to present their projects and offer a PowerPoint slideshow or two as an example.  - Then, begin student presentations. Students will tell the class where they chose to go, why they chose that location, a summary of what they ended up doing, how much they came in under budget, and what difficult decisions (if any) they had. They will also share their PowerPoints with the class that contains a map and images of their trip. While they share, we will place a dot a USA map that we will have open on the video call. Once we have finished, we will display this to the class so that they can see the map of their vacation stories.  - After the presentations, ask students to complete the Evidence Based Writing question below.  - If there is any time left in class, students may work on any make-up or missing work that they have for Civics or any of their other classes.  **Evidence Based Writing: After participating in a class discussion about the text, critique the reasoning of another person in class.**    Pick two of the presentations/PowerPoints – one that you thought was the best, and one that you thought needed the most improvement. In a sentence for each, write why you thought the first one was excellent, and explain how the second one could be improved. | | **Whole Group:**  - Ask students to sign up on Teams for different roles for a short play.  - Post a PDF of the play online for students to open and read; make sure to share it on the video call.  - Make sure that roles for Jose, Stephanie, Matthew, Bill, Maria, and Jamal are assigned in the play. We will read the short play, “A Conversation about Money,” together as a class. Then we will discuss the questions below the play about paying oneself first and about some reasons why people may save money.  - As a whole group, we will read the “Savings” page together. We will stop after each paragraph to discuss the key points and key terms within that section.  - After reading the article, discuss with students several questions about the article. Ask the class to post their answers in the Teams chat. These questions will ask them to discuss some of their own savings goals and saving abilities.  - Then play short video clips for students that discuss how banks work (<https://www.youtube.com/watch?v=CqD3hnjZBTM>), the different between a savings and checking account (<https://www.youtube.com/watch?v=ku52Pb7fFT8>), and credit cards (<https://www.youtube.com/watch?v=0ddgrHehprk>). Pause after each video clip to discuss the videos with the class and to answer any questions that students may have.  - If time is still left at the end of class, play the History Channel Memorial Day video as a callback to Monday and what the holiday is about: <https://www.youtube.com/watch?v=CRXrfs0f1Fo>  **Evidence Based Writing: Write about the central message. Use evidence from the text as relevant details that support your answer.**  In the Teams chat, describe what is meant by the phrase, “Pay yourself first.” | |
| **Assessment:**  - The project will provide a fun and interactive way for students to experience firsthand how the budgeting process works, and how difficult choices may need to be made in order to stay under a set budget. This will be counted as a project grade to give students an added incentive to work on it and to give students who did not complete the iCivics games an easy way to improve their grade. | | **Assessment:**  - The presentations will be an informal assessment of how well students understood the budgeting process; they will also give students a chance to add bonus points to their projects with a good presentation or with constructive feedback to their peers. | | **Assessment:**  - The classwork assignment will be collected and graded. It will give the teacher an opportunity to see how well students have understood the day’s lesson, as well as giving a chance to remediation during the following class. The Memorial Day handout will be extra credit. | |
| **Home Learning:**  - Finish any late work/missing assignments that you need to complete.  - Finish projects. | | **Home Learning:**  - Finish any late work/missing assignments that you need to complete. | | **Home Learning:**  - None | |
| **Student Name** | **ESOL Strategies** | **Student Name** | **ESE/504 Strategies** | **Student Name** | **Gifted Strategies** |
| P1 – AC-3; AH-3; JH-3; JP-4; SS-1; ES-4; VV-4 | Demonstrations  Role Playing | P1 – AC-K; JD-F; JH-V;  EM-504; MP-G; AS-K/G;  JS-K; ES-F; MS-V/G | Cue expected behaviors & ignore behaviors which are not seriously disruptive  Emphasize content rather than spelling in writing communication |  | Choose an item. |
| P2 – CB-4; SC-4; MR-1; SV-4 | Demonstrations  Role Playing | P2 – CB-K/F; CT-504; JV-504; NW-K | Cue expected behaviors & ignore behaviors which are not seriously disruptive  Emphasize content rather than spelling in writing communication |  | Choose an item. |
| P5 – AE-4; CM-4; DR-4; JT-3; LY-3 | Demonstrations  Role Playing | P5 – AA-V; NA-V; GB-F;  AE-K; GH-504; CK-504;  CM-K; JR-V | Cue expected behaviors & ignore behaviors which are not seriously disruptive  Emphasize content rather than spelling in writing communication |  | Choose an item. |
| P8 – DB-3; CR-4; GR-4 | Demonstrations  Role Playing | P8 – EF-V/K; YP-K | Cue expected behaviors & ignore behaviors which are not seriously disruptive  Emphasize content rather than spelling in writing communication | P8 - SB | Research and Independent Study |