

## Lesson Plan – Personal Finance Content

<b>Teacher:</b> Shelby Sandstrom	<b>Class:</b> Personal Finance
<b>Date:</b> November 4 <sup>th</sup> , 2019	<b>Unit:</b> Create and Adhere to a Budget
<b>Lesson:</b> Developing a Budget	<b>Materials Needed:</b> PowerPoint, Cash Flow Worksheet, Project Handout, Computers for Students
<b>Objectives:</b> <ol style="list-style-type: none"> <li>1. Identify various sources of money for personal spending.</li> <li>2. Categorize expenses as fixed or variable.</li> <li>3. Describe how income, spending, and budgeting patterns change throughout the life cycle.</li> <li>4. Construct and use a personal spending/ savings plan and evaluate it according to short- and long-term goals.</li> <li>5. Illustrate how income and spending patterns change throughout the life cycle for the typical person and family.</li> </ol>	
<b>Standards:</b> National Standards for Business Education Achievement Standard: Develop and evaluate a spending/savings plan.	
<b>Assessment:</b> Formative - <ol style="list-style-type: none"> <li>1. Students will participate in Round Robin identifying one want and one need from their anticipatory set activity that they feel would be included in their budget costs</li> <li>2. Students trade off writing examples on the board while categorizing them as fixed or variable costs</li> <li>3. Students will identify their current monthly and annual income and begin working on Personal Cash Flow worksheet.</li> <li>4. Students will voluntarily share with the class what “want” expenses fit or didn’t fit their budget.</li> </ol> Summative - <ol style="list-style-type: none"> <li>1. Students will research the cost of living for one month. Students will each be given a financial situation that includes an area of living, their marital status, cars, and children. Topics they will be researching may include house payments, cost of vehicles, daycare, food, utilities, entertainment, insurance, and miscellaneous items. Students will present their findings in a PowerPoint Presentation.</li> </ol>	
<b>Anticipatory Set:</b> Post a “Question of the Day” asking students to identify five needs and five wants. Students will then each share one want, and one need that they feel must be included in their budget.	
<b>Teaching Strategies:</b> (Two 47-minute class periods) <ol style="list-style-type: none"> <li>1. Anticipatory set – Question of Day (6 minutes)</li> </ol>	

# Finance Lesson Plans

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## **Finance Lesson Plans:**

*Financial Literacy Lesson Plans* Alicia Kennedy, 2023-06-10 *Business and Personal Finance* McGraw-Hill Staff, 2001-03-01 **Financial Literacy** United States. Congress. Senate. Committee on Homeland Security and Governmental Affairs. Subcommittee on Oversight of Government Management, the Federal Workforce, and the District of Columbia, 2011 **Financial literacy education** United States. Congress. House. Committee on Education and the Workforce. Subcommittee on Education Reform, 2004 *The Secrets for Motivating, Educating, and Lifting the Spirit of African American Males* Ernest H. Johnson, 2011-11-21 Unlike the media would have you believe most black males find great value in education They want to believe that they have a special gift and that they can make a difference in the world The problem is that they have ill feelings about how society has deprived them of the most qualified teachers and the best ways to be engaged in their own education As a consequence of repeatedly being marginalized criticized and put down by society and teachers they do not feel motivated to attend school or to produce outstanding academic work The Secrets for Motivating Educating and Lifting the Spirit of African American Males contains essays that center on how to help educators and parents to equip young black males with the drive necessary to craft fulfilling lives for themselves so they dont slip through the cracks in the educational system Historically we are still dealing with what happens to the image of Black people in the minds of white people A book like this helps to make certain that the information teachers provide to all students regardless of their race will help them understand that the history of this country has made generation after generation of black students see themselves as academically and socially inferior to white people Most importantly its the teachers not just black teachers but all teachers who have to understand the power they have to change the mindset of society Changing how society thinks about Black people particularly Black males is a task teachers can truly accomplish because they have the power to create lesson plans that challenge how students think about each other For such lessons are important for changing the attitudes and beliefs of the entire community in which we live REVEREND C T VIVIAN A Pioneer of the Civil Rights Movement Author Educator and a Close Friend of Reverend Dr Martin Luther King Jr This book provides a fresh perspective for understanding the problems associated with the education of Black males As a minister I have not encountered a project that gathers the collective wisdom of a group of over 20 Black male educators who are dedicated to helping the world save young Black males When all their ideas come together they are bound to create a storm of new thinking about how all of us can work together As a spiritual leader my role is to help young Black males understand that the same God that was in Dr King is the same God that is in them This is a difficult lesson for some Black males who have been brainwashed to see themselves as having no say about the outcome of their lives This book will help us including those in the ministry to reevaluate the thinking patterns of our boys so that we can better prepare them for the critical thinking that is required for life in the 21st century REVEREND ROBERT KILGORE Assistant Pastor at Hillside International Truth Center Atlanta GA *Improving Financial Literacy in the*

*United States* United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs,2009    50 Web Based Lesson Plans - Financial Colleen Angel, Learning Zone Express (Firm),2009    *Designing Training Programs* Zeace Nadler, Leonard Nadler,2012-08-21 First published in 1994 This new edition could be the single most important tool HRD professionals can have to create cost effective productivity oriented training programs It updates the unique training model called the Critical Events Model which HRD professionals can adapt to their particular training situation The model is presented in a series of steps called events that provide the designer with a straightforward system for designing training programs to improve performance and efficiency in the workplace    **Money** Sunny Side Up!,2008 50 lesson plans and activities that will help your classroom come alive while enhancing topics covered Each lesson is divided into an easy to use format an introduction game or activity body of lesson a transparency handout master and a game activity and an evaluation tool worksheet test Publisher    **Business Education (UBEA) Forum** ,2000    **Catalog for ...** University of Maine,1924 *Catalog* University of Maine at Orono,1927    **The Independent** William Livingston,1921    *Financial Education* Jude England,2005    *Research in Education* ,1974    *The Bulletin of the University of Minnesota [Announcements]*. University of Minnesota,1925    *Catalogue* Monmouth College (Monmouth, Ill.),1923    **Prentice-Hall Business Digest Service** ,1919    *Business Digest and Investment Weekly* Arthur Fremont Rider,1919    *Business Digest* ,1919

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## **Table of Contents Finance Lesson Plans**

1. Understanding the eBook Finance Lesson Plans
  - The Rise of Digital Reading Finance Lesson Plans
  - Advantages of eBooks Over Traditional Books
2. Identifying Finance Lesson Plans
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an Finance Lesson Plans
  - User-Friendly Interface
4. Exploring eBook Recommendations from Finance Lesson Plans
  - Personalized Recommendations
  - Finance Lesson Plans User Reviews and Ratings
  - Finance Lesson Plans and Bestseller Lists
5. Accessing Finance Lesson Plans Free and Paid eBooks
  - Finance Lesson Plans Public Domain eBooks
  - Finance Lesson Plans eBook Subscription Services

- Finance Lesson Plans Budget-Friendly Options
- 6. Navigating Finance Lesson Plans eBook Formats
  - ePub, PDF, MOBI, and More
  - Finance Lesson Plans Compatibility with Devices
  - Finance Lesson Plans Enhanced eBook Features
- 7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Finance Lesson Plans
  - Highlighting and Note-Taking Finance Lesson Plans
  - Interactive Elements Finance Lesson Plans
- 8. Staying Engaged with Finance Lesson Plans
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Finance Lesson Plans
- 9. Balancing eBooks and Physical Books Finance Lesson Plans
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Finance Lesson Plans
- 10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
- 11. Cultivating a Reading Routine Finance Lesson Plans
  - Setting Reading Goals Finance Lesson Plans
  - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Finance Lesson Plans
  - Fact-Checking eBook Content of Finance Lesson Plans
  - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
  - Utilizing eBooks for Skill Development
  - Exploring Educational eBooks
- 14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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