



# MOHAWK

## Local School District

*Preparing today's students for tomorrow's challenges*

### Mohawk Local Schools      Grade 12 Economics and Financial Literacy

### Quarter 3      Curriculum Guide

Historical Thinking and Skills, Spatial Thinking and Skills, Civic Participation and Skills, Economic Decision Making and Skills, Financial Literacy

Helps students develop the ability to make informed and reasoned decisions for themselves and for the common good

Prepares students for their role as citizens and decision makers in a diverse, democratic society

Helps students develop the ability to read, analyze, manage and communicate about the personal financial conditions that affect material well-being including the ability to discern financial choices, discuss money and financial issues without (or despite) discomfort, plan for the future and respond competently to life events that affect every day financial decisions, including events in the general economy

Fosters students' ability to act responsibly and become successful problem solvers in an interdependent world of limited resources

Critical Areas of Focus Being Addressed:

- Planning and Money Management (continued from Q2)
- Informed purchasing decisions are essential for responsible financial management. Limited protections against some consumer fraud exist in government regulatory agencies and laws. Ultimately, consumers must be informed and vigilant when making purchasing decisions.
- Culminating project (service-learning, philanthropical, or research-based)

<p><i>Planning for and paying local, state and federal taxes is a financial responsibility. FinLit. C10. (DOK3)</i></p>	<ul style="list-style-type: none"> <li>• I can fill out a sample W-2, 1040 EZ federal tax form, and state and local tax forms either for a job or given scenario (wages, salaries, independent contractor, etc.).</li> <li>• I can investigate how local taxes re calculated between different municipalities.</li> </ul>
<p><i>Consumerism choices consistent with one's financial plan include decision-making strategies on purchasing FinLit. D.11 (DOK1)</i></p>	<ul style="list-style-type: none"> <li>• I can explain the factors a consumer considers before making a particular purchase.</li> <li>• I can explain how various advertising strategies impact decision making.</li> </ul>
<p><i>Consumer advocates, organizations and regulations provide important information and help protect against potential consumer fraud. FinLit. D.12 (DOK2)</i></p>	<ul style="list-style-type: none"> <li>• I can identify ways that consumers can identify fraud and protect themselves from becoming a victim of fraud.</li> <li>• I can describe the process for consumers who believe they are victims of fraud to seek recompense.</li> <li>• I can describe the consumer protections provided to citizens through government and consumer agencies.</li> </ul>
<p><i>Utilizing financial services and risk management tools, and interpreting and comparing consumer lending statements, terms and conditions enable one to be an informed consumer. Fin.Lit. D.13 (DOK2)</i></p>	<ul style="list-style-type: none"> <li>• I can compare the terms and conditions of the consumer lending statements from two or more financial institutions to determine which one is better for a given consumer.</li> <li>• I can compare different types of student loans and rank the terms of the loans from best to worst considering both the long and short term effects.</li> </ul>
<p><i>Consumer protection laws help safeguard individuals from fraud and potential loss. FinLit. D.14 (DOK1)</i></p>	<ul style="list-style-type: none"> <li>• I can identify a consumer protection law and explain why it was developed and how it serves to protect individuals from fraud and potential loss.</li> </ul>
<p><i>Planned purchasing decisions factor in direct (price) and indirect costs (e.g. sales/use tax, excise tax, shipping, handling, and delivery charges, etc.). FinLit. D.15. (DOK2)</i></p>	<ul style="list-style-type: none"> <li>• I can identify the difference between direct and indirect costs.</li> <li>• I can compare and contrast the overall costs of goods and services from various distributors (wholesale, retail, online).</li> </ul>

<p>Culminating / Capstone Project Option One (Service-learning/ Philanthropic Project, Q3-4)</p> <p><i>Service-learning has sufficient duration and intensity to address community needs and meet specified outcomes.; Service-learning is intentionally used as an instructional strategy to address community needs and meet specified outcomes; Service-learning actively engages participants in meaningful and personally relevant service activities; Service-learning provides youth with a strong voice in planning, implementing, and evaluating service-learning experiences with guidance from adults; Service-learning promotes understanding of diversity and mutual respect among all participants; Service-learning partnerships are collaborative, mutually beneficial, and address community needs; Service-learning incorporates multiple challenging reflection activities that are ongoing and that prompt deep thinking and analysis about oneself and one's relationship to society; Service-learning engages participants in an ongoing process to assess the quality of implementation and progress toward meeting specified goals, and uses results for improvement and sustainability. Quality Service Learning Standards 1- 5 (DOK4)</i></p>	<ul style="list-style-type: none"> <li>• I can work as a member of a team to investigate a community problem that I might potentially address.</li> <li>• I can work with my team members, teacher and community partners to plan service and learning activities that incorporate financial (fundraising) solutions.</li> <li>• I can work with my team members to take decisive action to engage in a meaningful service-learning experience.</li> <li>• I can reflect analytically on my service to better understand its meaning and its connection to me, my society, and what I have learned in school.</li> <li>• I can publicly share and celebrate what I and my team members have accomplished.</li> </ul>
<p>Culminating / Capstone Project Option Two (Experimentation / Survey &amp; Analysis Project, Q3-4)</p> <p><i>Write informative/explanatory texts, including the narration of historical events, scientific procedures/experiments, or technical processes 11-12.WHST.2 (DOK4)</i></p> <p><i>SCIENCE INQUIRY AND APPLICATION STANDARD During the years of grades 9 through 12, all students must use the following scientific processes (section omitted) to construct their knowledge and understanding in all science content areas:</i></p> <ul style="list-style-type: none"> <li>• <i>Identify questions and concepts that guide scientific investigations;</i></li> <li>• <i>Design and conduct scientific investigations;</i></li> </ul>	<ul style="list-style-type: none"> <li>• I can identify a question related to economics or personal financial literacy that can be answered using experimentation or statistical research methods.</li> <li>• I can design and conduct a scientific or statistical investigation.</li> <li>• I can use technology and mathematics to improve my investigation and understanding.</li> <li>• I can formulate and revise my explanations using critical thinking.</li> <li>• I can recognize and analyze explanations and models that relate to my investigation.</li> <li>• I can communicate and support my findings in a</li> </ul>

<ul style="list-style-type: none"> <li>• <i>Use technology and mathematics to improve investigations and communications;</i></li> <li>• <i>Formulate and revise explanations and models using logic and evidence (critical thinking);</i></li> <li>• <i>Recognize and analyze explanations and models; and</i></li> <li>• <i>Communicate and support a scientific argument.</i> (DOK4)</li> </ul>	<p>substantial document.</p>
<p>Culminating / Capstone Project Option Three (Research Paper, Q3-4)</p> <p><i>Write arguments focused on discipline-specific content 11-12 WHST.1 (DOK4)</i></p> <p><i>Conduct (omitted: short as well as more) sustained research projects to answer a question (including a self-generated question) or solve a problem; narrow or broaden the inquiry when appropriate; synthesize multiple sources on the subject, demonstrating understanding of the subject under investigation. 11-12 WHST.7 (DOK 4)</i></p>	<ul style="list-style-type: none"> <li>• I can gather relevant information from multiple authoritative print and digital sources, using advanced searches effectively; assess the strengths and limitations of each source in terms of the specific task, purpose and audience; integrate information into the text selectively to maintain the flow of ideas, avoiding plagiarism and overreliance on any one source and following a standard format for citation to produce a substantial research paper that examines a current issue in economics or personal finance.</li> </ul>