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| Middle-level CTE Learning Experience Title: Personal Finance Fair<br>Educator: Erica McGowan, North Colonie CSD<br>Length of Lesson: 1 day (40 minute periods)<br>Grade Level: 6-8 | CTE Area: Family and Consumer Sciences<br>CTE Theme: Financial and Consumer Literacy<br>CTE Content: Individual Growth and Life Readiness<br>Date Created: April 3, 2019 |
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| PLANNING        |  |
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| Curriculum Goal | Students plan and conduct a service learning (or FCCLA) project to provide a Personal Finance Fair for school families. Participants who attend the fair will gain information from the student presenters to help prepare them for their financial future. Service Learning Projects will develop by researching and collecting information from school students, parents, faculty members, and local representatives from financial institutions and community agencies. |

Essential Question(s)



- a) Identify various types of financial risk
- d) Demonstrate personal development of basic financial planning skills through practice of these skills in a variety of classroom applications

4. Buying Goods and Services

Students will:

- a) Define the term "consumer" and describe the role of the consumer in the economy
- b) Distinguish between needs, wants, values, and goals and tell how each imp

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|  | <ul style="list-style-type: none"><li>c) Explore options for money transfers</li><li>d) Examine how to balance a bank account</li><li>e) Determine ways for saving money</li><li>f) Compare and contrast different types of credit and loans</li><li>g) Evaluate the impact of various family transitions on personal finance</li></ul> |
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Vocabulary

Academic:  
Values, Needs, Wants, Career Path, College, Survey,  
Questionnaire, Authentic Audience, Learning Fair

Content:  
Assets, Bankrupt, Bank, Boom, Budget, Cash Basis, Credit, Debt, Entrepreneur, Fund, Finance,  
Capital, Cash Basis, Credit, Deposit, Debt, Entrepreneur, Fund, Finance,

|                | Personal Finance Fair Presentation Materials including:<br>Tri fold board/poster paper<br>Glue<br>Scissors<br>Paper<br>Binders<br>Computers<br>Presentation software (e.g., WeVideo, movie, Prez)<br>Booklets, Pamphlets |                                  |                                  |
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| INSTRUCTION    | What will the teacher do?  | What will the students do?       | How much time for each activity? |
| Pre-assessment | Day 1-<br>Teacher introduces the financial management unit with an online quiz.  | Day 1-<br>Students take the quiz | 0-90 minutes                     |

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|  | <p>Your Future DVD</p> <p>Teacher provides the students with a worksheet to accompany the video.</p> <p>Teacher reviews the terms and questions on the worksheet.</p> <p>Day 3<br/>       Teacher provides students with a PBL packet.<br/>       For ideas, see:<br/>       Projectbased Learning<br/> <a href="https://www.edutopia.org/project-based-learning">https://www.edutopia.org/project-based-learning</a></p> <p>Teacher introduces the concept of PBL and outlines the Personal Finance Fair project concept.</p> <p>Discuss essential questions and how students will use these questions to develop their Personal Finance Fair project.<br/>       Essential Questions:<br/>       What financial information is essential to people who plan to live on their own?<br/>       What are the top expenses for people over the age of 18?<br/>       How can money be managed?<br/>       How can individuals create and achieve financial goals while managing financial challenges?</p> <p>Day 4<br/>       Teacher assigns students to groups of 4 students per group.</p> | <p>Students note vocabulary terms and basic facts about finance, employment, credit and debit on the worksheet provided by the teacher</p> <p>Students revise their worksheet responses based on the teacher review.</p> <p>Day 3<br/>       Students follow along with PBL packet and directions.</p> <p>Students ask questions relating to the project requirements.</p> <p>Students note the main ideas in their PBL packet</p> <p>Day 4<br/>       Students assemble into their PBL groups and brainstorm as a group.</p> | <p>15 min</p> <p>40 min</p> <p>40 min</p> |
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Teacher calls attention to the student leadership roles, conduct and participation requirements, which are found in the students' PBL packets.

Students develop group leadership roles  
Students sign off on conduct and participation requirements for the project.

Day 5-14

Teacher facilitates PBL experience for student groups: timelines; checkpoints; progress reports; group and whole class questions; refocusing; formative assessments etc.

Day 5-14

Student groups accomplish the tasks of the PBL, such as:

Research (based on the essential questions)  
Develop questionnaire/survey to ascertain community needs

Administer survey to potential audience

Compile survey results

Use survey results to continue research

Develop finance fair ideas based off of results

Complete finance fair piece (poster, tri fold, book, pamphlets, web site, visuals, movie, etc.)

Teacher makes necessary arrangements (e.g., space, audience and school leader invitations, press release, etc.) to hold the Personal Finance Fair

Day 15-17

Teacher facilitates student presentation of the Personal Finance Fair

Day 15-17

Students present PBL finance fair to three different audiences:

Day 15-Mock presentation to classmates to

Day 16- Presentation to community members

Day 18-

Teacher provides student groups with the Comment Cards and

Teacher evaluations





