

Independent Living

Power Standards

1. Evaluate skills necessary to be successful in the workplace and the responsibilities of a good employee.
2. Manage money effectively by developing spending plans and selecting appropriate financial instruments to maintain positive cash flow. (Iowa Core)
3. Make informed and responsible decisions about incurring and repaying debt to remain both creditworthy and financially secure.
4. Formulate decision making skills and goals to aid in making high-quality consumer decisions.

Power Benchmarks

1. Demonstrate financial responsibility and planning skills to achieve financial goals for a lifetime of financial health. (Iowa Core)
2. Investigate consumer rights and responsibility; compare marketing and consumer purchasing practices.
3. Evaluate and identify appropriate risk management options, including types of insurance, non-insurance, and identity protection. (Iowa Core)
4. Examine the importance of career planning, salaries, and benefits to overall financial well-being.
5. Understand human, cultural, and societal issues related to financial literacy and practice legal and ethical behavior. (Iowa Core)
6. Evaluate employment compensation and deductions.
7. Assess the benefits of financial planning and the components of a spending plan.
8. Compare and contrast services offered by depository institutions, maintain a checkbook and reconcile a bank statement.
9. **Determine influences on credit and the benefits and disadvantages of using a credit. Interpret the impact credit has on an individual's credit history and credit score – REWRITE this so it encompasses both statements into one power benchmark.**
10. Assess the factors that affect housing choices and responsibilities that accompany home ownership.

*Demonstrate financial literacy concepts, enabling them to succeed in a complex global environment.

Independent Living

Power Standards

Students will be able to:

1. Evaluate skills necessary to be successful in the workplace and the responsibilities of a good employee.
 - Examine the importance of career planning, salaries, and benefits to overall financial well-being. (4)
 - Understand human, cultural, and societal issues related to financial literacy and practice legal and ethical behavior. (Iowa Core) (5)

2. Manage money effectively by developing spending plans and selecting appropriate financial instruments to maintain positive cash flow. (Iowa core)
 - Evaluate employment compensation and deductions. (6)
 - Establish a personal finance plan. (7)
 - Compare and contrast services offered by depository institutions, maintain a checkbook and reconcile a bank statement. (8)

3. Make informed and responsible decisions about incurring and repaying debt to remain both creditworthy and financially secure. (Iowa core)
 - Determine influences on credit standing. (9) (moved from above)

4. Formulate decision making skills and goals to aid in making high-quality consumer decisions.
 - ~~Analyze steps in the decision-making process and formulate personal goals and a plan for achieving them.~~ (1) Demonstrate financial responsibility and planning skills to achieve financial goals for a lifetime of financial health. (Iowa Core)
 - Investigate consumer rights and responsibility; compare marketing and consumer purchasing practices. (2)
 - Evaluate and identify appropriate risk management options, including types of insurance, non-insurance, and identity protection. (Iowa Core) (3)
 - Assess the value, feature, and planning processes associated with savings, investing, and asset building, and apply this knowledge to achieve long-term financial security with personal and entrepreneurial goals in a global market. (Iowa core)

*Demonstrate financial literacy concepts, enabling them to succeed in a complex global environment. (Iowa core)

Independent Living

Stage 1 – Desired Results:

Power Standard 4 Formulate decision making skills and goals to aid in making high-quality consumer decisions.

Power Benchmark/Competency #1:

Demonstrate financial responsibility and planning skills to achieve financial goals for a lifetime of financial health. (Iowa Core)

Estimated Timeline: 1 day + on-going

Place ‘X’ in square if goal addresses Essential/Content Standard(s).

Career	Technology	Critical Thinking	Personal Responsibility	Global & Cultural
x		x	x	
Math	Science	Reading	Social Responsibility	Communication
			x	

Understandings:

Students will understand that:

- Setting personal and financial goals will affect success in life.
- In order to achieve personal and financial goals you must have a plan.
- Having a logical process to follow when making choices will allow better decisions.
- **Importance of SMART goals – not a sentence**

Essential Questions:

- What is success and how do you achieve it?
- What is the decision making process and do I have to use this process for all decisions?

Students will: (*i.e. know*)...(Include vocabulary)

- Evaluate personal value, wants, and needs.
 - Wants
 - Values
 - Needs
 - Priorities
 - Standards

Students will be able to: (*i.e. do*)...(Include vocabulary)

- Develop a plan to obtain, needs, wants, and achieve goals.
 - Long Term Goal
 - Short Term Goal
 - Obstacles

Stage 2 – Assessment Evidence

Performance Tasks: (*i.e. Assessment used to determine proficiency on competency*)

- Quiz Me Cards form FEFE 1.15.2 (Students will select 4 terms out of a hat and will define them as specified. (Description, picture, sentence using the word))

Key Criteria: (Rubric)

- Grading scale—each word is worth 5 points for a total of 20. Use district grading scale for grade.

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Stage 3 – Learning Plan:

Analyze steps in decision-making process and formulate personal goals and plan for achieving them.

Power Benchmark/Competency: #1

Learning Activities:	Resources:
Take a stand, game (spending plan lesson 1.15.2)	In Folder
Decisions/Decisions, Activity Chapter 2 SW	
What are Your Goals? Practical Money Skills.com (the art of budgeting)	In Folder
Value's Analysis Test, Forced Choice Values Test	In Folder
<i>Make up Your Mind</i> , Video, Learning Seed	
<i>Decisions, How to be an Aware Consumer</i> , Pineapple Appeal	
Spending Plan Lesson 1.15.2 FEFE	
Spending Plan Vocabulary List 1.15.2	
Setting Financial Goals PowerPoint FEFE	In Folder
Unfinished Sentences	In Folder
Winning Characteristics of Success	In Folder

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Stage 1 – Desired Results:

Power Standard 4 Formulate decision making skills and goals to aid in making high-quality consumer decisions.

Power Benchmark/Competency #2:

Investigate consumer rights and responsibility; compare marketing and consumer purchasing practices.

Estimated Timeline: 2 days + on-going

Place 'X' in square if goal addresses Essential/Content Standard(s).

Career	Technology	Critical Thinking	Personal Responsibility	Global & Cultural
	X	X	X	X
Math	Science	Reading	Social Responsibility	Communication
		X	X	X

Understandings:

Students will understand:

- Consumer laws protect but require consumer responsibility.
- Advertising has a role in consumer purchasing practices.
- Advertising laws protect consumers as well as business.
- Many types of retail markets are available for the consumer.
- Retailers have many tactics to entice consumers to purchase.

Essential Questions:

- What are the laws that protect me?
- What is my responsibility as a consumer?
- Where can I get help if I have a problem?
- How have I spent my last \$20?
- How could I have spent it differently?
- Would I spend it again that same way?

Students will: (*i.e. know*)...(Include vocabulary)

- Consumer Laws page 30
- Consumer Rights page 29 in text
- Federal Agencies that protect consumer rights page 31.
- Use critical thinking skills to evaluate advertisements.
 - Impulse Purchase
 - Bargain
 - Rebate
 - Loss Leader
 - Comparison Shopping
 - Layaway Purchasing
- Rent-to-Own

Students will be able to: (*i.e. do*)...(Include vocabulary)

- Write a letter of complaint.
- Find consumer information.
- Identify consumer resources when making purchasing.
- Describe strategies for comparison shopping.
- **Warranties – needs a verb statement**

Stage 2 – Assessment Evidence

Performance Tasks: (i.e. Assessment used to determine proficiency on competency)

- FEFE 1.2.3 30 Minute Ad Count

Key Criteria: (Rubric)

- 41 Points. Use District Grading Scale

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Stage 3 – Learning Plan:
Investigate consumer rights and responsibility.
Power Benchmark/Competency: #2

Learning Activities:	Resources:
Letter of Complaint	
Which Agency	Activity chapter 1 SW
Consumer Agency Brochure	
<i>Catch Me if You Can</i> , video with support materials	
Rights and Responsibilities, Activity Chapter 1 SW	
<i>Why you Buy, How Ads Persuade</i> , Video, Learning Seed	
<i>Merchandising, the Store as Persuasion</i> , Video, Learning Seed	
<i>Warranties</i> , Video, Learning Seed	
Create an advertisement, Select objects from a bag, create an ad to appeal to a selected audience	
Consumer Reports Product Evaluation	
Evaluating Ad Claims, Chapter 15 SW	
Product Promotions Chapter 15 SW	
FEFE 1.2.3 Cereal Box Puzzle	In Folder
Advertising PowerPoint	In Folder

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Stage 1 – Desired Results:

Power Standard 4: Formulate decision making skills and goals to aid in making high-quality consumer decisions.

Power Benchmark/Competency #3

Evaluate and identify appropriate risk management options, including types of insurance, non-insurance, and identity protection. (Iowa Core)

Estimated Timeline: 2 days + on-going

Place 'X' in square if goal addresses Essential/Content Standard(s).

Career	Technology	Critical Thinking	Personal Responsibility	Global & Cultural
X	X	X	X	X
Math	Science	Reading	Social Responsibility	Communication
X		X	X	X

Understandings:

Students will understand that:

- Insurance is risk management.

Essential Questions:

- Should all individuals pay the same for identical protection? Why or Why not?
- What could be lost by not have protections against risk?
- Does the law require risk protection?

Students will: (*i.e. know*)...(Include vocabulary)

What will they know?

- Risk Management
- Liability
- Policy
- Exclusion
- Endorsement
- Premium
- Claim
- Deductible

Students will be able to: (*i.e. do*)...(Include vocabulary)

- Describe the role of insurance
- Explain basic insurance concepts
- Give the guidelines for choosing insurance

Stage 2 – Assessment Evidence

Performance Tasks: (*i.e. Assessment used to determine proficiency on competency*)

- Types of Insurance 1.10.1

Key Criteria: (Rubric)

- 25 Points. Use the District grading scale

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Stage 3 – Learning Plan:

Identify marketing and consumer purchasing practices.

Power Benchmark/Competency: #3

Learning Activities:	Resources:
KWL Chart 1.10.1.A1 FEFE	In Folder
Insurance Key Terms worksheet 1.10.1.A5. FEFE	In Folder
Present the Insurance PowerPoint presentation 1.10.1.G1 FEFE	In Folder
http://www.griffithfoundation.org/uploads/classroom.wmv	
(http://www.griffithfoundation.org/autoinsurance/auto-insurance-30-minutes/).	In folder as a link on the PowerPoint
How Does Insurance Work? note taking guide 1.10.1.L1 FEFE	
Insurance Term Scramble	In Folder

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Stage 1 – Desired Results:

Power Standard 1: Evaluate skills necessary to be successful in the workplace and the responsibilities of a good employee.

Power Benchmark/Competency #4:

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

Estimated Timeline: 5 day + on-going

Place 'X' in square if goal addresses Essential/Content Standard(s).

Career	Technology	Critical Thinking	Personal Responsibility	Global & Cultural
x	X	x	x	x
Math	Science	Reading	Social Responsibility	Communication
		x	x	x

Understandings:

Students will understand that:

- Career choices will impact all aspects of their life.
- Education and career planning is essential for career success.
- Job Search skills require planning and preparation.

Essential Questions:

- What do I have to offer an employer?
- What do I need to do to get the job?
- What have I done to prepare for the world of work?

Students will: (*i.e. know*)...(Include vocabulary)

- **Effective job search skills. – not a verb statement**
 - References
 - Interview
 - Apprentice
 - Internship
 - Grants
 - Scholarship

Students will be able to: (*i.e. do*)...(Include vocabulary)

- Prepare a resume.
- Research a career of choice.
 - Resume
 - Cover Letter

Stage 2 – Assessment Evidence

Performance Tasks: (i.e. Assessment used to determine proficiency on competency)

- Career Research PowerPoint Presentation 1.1.2.

Key Criteria: (Rubric)

- Career Research Rubric 1.1.2. In Folder

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Stage 1 – Desired Results:

Power Standard 1: Evaluate skills necessary to be successful in the workplace and the responsibilities of a good employee.

Power Benchmark/Competency #5:

Understand human, cultural, and societal issues related to financial literacy and practice legal and ethical behavior. (Iowa Core)

Estimated Timeline: 3 days + on-going

Place 'X' in square if goal addresses Essential/Content Standard(s).

Career	Technology	Critical Thinking	Personal Responsibility	Global & Cultural
x	X	x	x	x
Math	Science	Reading	Social Responsibility	Communication
		x	x	x

Understandings:

Students will understand that:

- Professional behavior is essential for job success
- Communication skills are vital for workplace success.
- Employers have both safety and ethical standards to uphold within the workplace.

Essential Questions:

- How will I help make the team better?
- What communications skills do I need to work on?
- Why do people get fired?
- How can I protect myself from falling into payday loan pitfalls?

Students will: (*i.e. know*)...(Include vocabulary)

Needs verb statement about what they need to know

- Work Ethic
- Entrepreneur
- Flextime
- Standard of Living
- Mentor
- PayDay Loans
- Pawn Shops
- Rent-to-Own
- Fair Trade Market

Students will be able to: (*i.e. do*)...(Include vocabulary)

- Manage financial interaction following legal and ethical guidelines.
- Practice responsible financial behaviors within an international financial environment.
- **International Community – not a verb statement**

Stage 2 – Assessment Evidence

Performance Tasks: (i.e. Assessment used to determine proficiency on competency)

- Payday Lending worksheet 1.4.4.A1

Key Criteria: (Rubric)

- 23 Points. Use the district grading scale

Independent Living

Stage 1 – Desired Results:

Power Standard 2: Manage money effectively by developing spending plans and selecting appropriate financial instruments to maintain positive cash flow. (Iowa core)

Power Benchmark/Competency #6:
Evaluate employment compensation and deductions.
Estimated Timeline: 2 days + on-going

Place 'X' in square if goal addresses Essential/Content Standard(s).

Career	Technology	Critical Thinking	Personal Responsibility	Global & Cultural
X	X	X	X	
Math	Science	Reading	Social Responsibility	Communication
X		X	X	

Understandings:
Students will understand that:

- Income includes wages earned, benefits, bonuses, and commission.
- Money will be deducted from the paycheck.

Essential Questions:

- Where does the money go that is removed from my paycheck?
- Why is it important to understand paycheck deductions?

Students will: (*i.e. know*)...(Include vocabulary)

- Recognize common payroll deductions.
 - Minimum Wage
 - Commission
 - Vested
 - Gross Pay
 - Net Pay
 - Salary
 - Overtime
 - Taxes
 - Deductions
 - FICA
 - W-4
 - W-2

Students will be able to: (*i.e. do*)...(Include vocabulary)

- Complete simple tax form.
 - Tax Refund
 - Dependent
 - Exemption
- Calculate net pay from gross pay.

Stage 2 – Assessment Evidence

Performance Tasks: (i.e. Assessment used to determine proficiency on competency)

- Paycheck Stub 1 worksheet 1.13.1.A2 and
- Reviewing Paychecks worksheet – 1.13.1.A4

Key Criteria: (Rubric)

- 14 Points. Use the district grading scale
- 28 Points. Use the district grading scale

Independent Living

Stage 3 – Learning Plan:
Evaluate income and paycheck deductions.
Power Benchmark/Competency: #6

Learning Activities:	Resources:
<i>How People are Paid, Understanding Salaries, and Benefits, Video Learning Seed</i>	
1040EZ Tax Form	
Paycheck Deductions, Activity Chapter 8 SW	
Tax Time, Activity Chapter 8 SW	

Independent Living

Stage 1 – Desired Results:

Power Standard 2: Manage money effectively by developing spending plans and selecting appropriate financial instruments to maintain positive cash flow. (Iowa core)

Power Benchmark/Competency #7:

Establish a personal finance plan.

Estimated Timeline: 2 days

Place 'X' in square if goal addresses Essential/Content Standard(s).

Career	Technology	Critical Thinking	Personal Responsibility	Global & Cultural
X		X	X	
Math	Science	Reading	Social Responsibility	Communication
X		X	X	X

Understandings:

Students will understand that:

- Having a financial plan will help people achieve their personal and financial goals.

Essential Questions:

- Why do I need to have a budget?
- How do I set up a budget?

Students will: (*i.e. know*)...(Include vocabulary)

- Explain the benefits of financial planning.
- Identify types of records and documents to keep and for how long.
 - Assets
 - Liabilities
 - Net worth
 - Cost of Living Index

Students will be able to: (*i.e. do*)...(Include vocabulary)

- Do a simple budget.
 - Fixed Expense
 - Flexible Expense
 - Discretionary Expense

Stage 2 – Assessment Evidence

Performance Tasks: (i.e. Assessment used to determine proficiency on competency)

- The Brown Family Scenario Worksheet 1.15.2.A2

Key Criteria: (Rubric)

- 71 points. Use district grading scale

Independent Living

Stage 1 – Desired Results:

<p>Power Standard 2: Manage money effectively by developing spending plans and selecting appropriate financial instruments to maintain positive cash flow. (Iowa core)</p> <p>Power Benchmark/Competency #8: Compare and contrast services offered by depository institutions, maintain a checkbook and reconcile a bank statement.</p> <p>Estimated Timeline: 5 days</p>	<p>Place ‘X’ in square if goal addresses Essential/Content Standard(s).</p> <table border="1" style="width: 100%; text-align: center; border-collapse: collapse;"> <thead> <tr style="background-color: #ffffcc;"> <th style="padding: 2px;">Career</th> <th style="padding: 2px;">Technology</th> <th style="padding: 2px;">Critical Thinking</th> <th style="padding: 2px;">Personal Responsibility</th> <th style="padding: 2px;">Global & Cultural</th> </tr> </thead> <tbody> <tr> <td style="padding: 2px;">X</td> <td style="padding: 2px;">X</td> <td style="padding: 2px;">X</td> <td style="padding: 2px;">X</td> <td style="padding: 2px;">X</td> </tr> <tr style="background-color: #ffffcc;"> <th style="padding: 2px;">Math</th> <th style="padding: 2px;">Science</th> <th style="padding: 2px;">Reading</th> <th style="padding: 2px;">Social Responsibility</th> <th style="padding: 2px;">Communication</th> </tr> <tr> <td style="padding: 2px;">X</td> <td style="padding: 2px;"></td> <td style="padding: 2px;">X</td> <td style="padding: 2px;">X</td> <td style="padding: 2px;">X</td> </tr> </tbody> </table>	Career	Technology	Critical Thinking	Personal Responsibility	Global & Cultural	X	X	X	X	X	Math	Science	Reading	Social Responsibility	Communication	X		X	X	X
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X	X	X	X	X																	
Math	Science	Reading	Social Responsibility	Communication																	
X		X	X	X																	
<p>Understandings: <i>Students will understand that:</i></p> <ul style="list-style-type: none"> ➤ A checking account is a useful tool in managing my financial resources. 	<p>Essential Questions:</p> <ul style="list-style-type: none"> ➤ Do I need a checking account? ➤ What happens when I spend more than I have in my account? ➤ How do I select a financial institution? ➤ How do I maintain my checking account? 																				
<p>Students will: (<i>i.e. know</i>)...(Include vocabulary)</p> <ul style="list-style-type: none"> ➤ Distinguish between financial institutions. <ul style="list-style-type: none"> ○ Bank ○ Credit Union ○ On-line Banking 	<p>Students will be able to: (<i>i.e. do</i>)...(Include vocabulary)</p> <ul style="list-style-type: none"> ➤ Choose a checking account that meets needs. ➤ Reconcile a checking account. ➤ Write and endorse checks. <ul style="list-style-type: none"> ○ Restricted Endorsement ○ Blank Endorsement ○ Insured Accounts ○ Interest-Bearing ○ Minimum Balance ○ Overdraft ○ Direct Deposit ○ Debit Cards 																				
<h3 style="margin: 0;">Stage 2 – Assessment Evidence</h3>																					
<p>Performance Tasks: (i.e. Assessment used to determine proficiency on competency)</p> <ul style="list-style-type: none"> ➤ Checking Account Simulation Problem 	<p>Key Criteria: (Rubric)</p> <ul style="list-style-type: none"> ➤ As each month is completed successfully students are allowed to move on to the next month. Three months must be completed. Month 1 is 25 pts, month 2 is 50 pts, and month 3 is 75 pts. FEFE 																				

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Stage 3 – Learning Plan:

Maintain a checkbook and reconcile a bank statement.

Power Benchmark/Competency: #8

Learning Activities:	Resources:
Deposit Slip, Chapter 10 SW	
Endorsing Checks Chapter 10 SW	
Writing Checks Chapter 10 SW	
Reconciling an Account, Practical Money Skills.com (Banking Services)	In Folder

Independent Living

Stage 1 – Desired Results:

Power Standard 2: Make informed and responsible decisions about incurring and repaying debt to remain both creditworthy and financially secure

Power Benchmark/Competency #9

Determine influences on credit and the benefits and disadvantages of using a credit. Interpret the impact credit has on an individual's credit history and credit score – REWRITE into 1 competency encompassing both.

Estimated Timeline: 5 days

Place 'X' in square if goal addresses Essential/Content Standard(s).

Career	Technology	Critical Thinking	Personal Responsibility	Global & Cultural
X	X	X	X	X
Math	Science	Reading	Social Responsibility	Communication
X		X	X	X

Understandings:

Students will understand that:

- Credit can have a positive or negative impact on all aspects of your life.

Essential Questions:

- How does credit affect my lifestyle?
- When should I use credit?
- How do I get a credit rating?
- What happens if I overspend using credit?

Students will: (*i.e. know*)...(Include vocabulary)

Needs verb statement – what they need to know

- Credit
- Revolving Charge Account
- Three C's of Credit
 - Character
 - Capacity
 - Capital
- Annual Fee
- APR
- Balance Transfer
- 20/10 Rule
- Installment Loan
- Revolving Loan
- Collateral
- Interest
- Grace Period
- Line of Credit
- Credit Report

Students will be able to: (*i.e. do*)...(Include vocabulary)

- Complete loan application
- Evaluate Credit Card applications

Stage 2 – Assessment Evidence

Performance Tasks: (i.e. Assessment used to determine proficiency on competency)

- Consumer Education and Economics Section Test 11.1, 11.2, and 11.3

Key Criteria: (Rubric)

- 50 Points, Use District Grading Scale

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Stage 3 – Learning Plan:
 Recognize influences on credit standing.
Power Benchmark/Competency: #9

Learning Activities:	Resources:
<i>Credit Cards, Living with Plastic</i> , Video, Learning Seed	
<i>Master Your Future</i> , Master Card Video	
Credit Card Statement, Activity Chapter 11 SW	
Credit Disclosure, Activity Chapter 11 SW	
Computing Mortgage Payments, Practical Money Skills. cp	In Folder
Practical Money Skills-Credit	In Folder
Practical Money Skills—Car Loans	In Folder
Credit Report	In Folder

Independent Living

Stage 1 – Desired Results:

<p>Power Standard 2: Formulate decision making skills and goals to aid in making high-quality consumer decisions.</p> <p>Power Benchmark/Competency #10: Assess the factors that affect housing choices and responsibilities that accompany home ownership.</p> <p>Estimated Timeline: 2 days</p>	<p>Place ‘X’ in square if goal addresses Essential/Content Standard(s).</p> <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr style="background-color: #ffffcc;"> <th style="padding: 2px;">Career</th> <th style="padding: 2px;">Technology</th> <th style="padding: 2px;">Critical Thinking</th> <th style="padding: 2px;">Personal Responsibility</th> <th style="padding: 2px;">Global & Cultural</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td style="text-align: center;">X</td> <td style="text-align: center;">X</td> <td style="text-align: center;">X</td> </tr> <tr style="background-color: #ffffcc;"> <th style="padding: 2px;">Math</th> <th style="padding: 2px;">Science</th> <th style="padding: 2px;">Reading</th> <th style="padding: 2px;">Social Responsibility</th> <th style="padding: 2px;">Communication</th> </tr> <tr> <td style="text-align: center;">X</td> <td></td> <td style="text-align: center;">X</td> <td style="text-align: center;">X</td> <td style="text-align: center;">XX</td> </tr> </tbody> </table>	Career	Technology	Critical Thinking	Personal Responsibility	Global & Cultural			X	X	X	Math	Science	Reading	Social Responsibility	Communication	X		X	X	XX
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		X	X	X																	
Math	Science	Reading	Social Responsibility	Communication																	
X		X	X	XX																	
<p>Understandings: Students will understand that:</p> <ul style="list-style-type: none"> ➤ There are rights and responsibilities of tenants and landlords. 	<p>Essential Questions:</p> <ul style="list-style-type: none"> ➤ How will I choose a place to live? ➤ What amenities do I want? 																				
<p>Students will: (i.e. know)...(Include vocabulary)</p> <ul style="list-style-type: none"> ➤ Distinguish between different types of housing. <ul style="list-style-type: none"> ○ Duplex ○ Townhouse ○ Single Family ○ Cooperative ○ Condominium ○ Mortgage 	<p>Students will be able to: (i.e. do)...(Include vocabulary)</p> <ul style="list-style-type: none"> ➤ Evaluate the information contained in a standard lease. <ul style="list-style-type: none"> ○ Deposit ○ Utilities ○ Renter’s Insurance 																				

Stage 2 – Assessment Evidence

<p>Performance Tasks: (i.e. Assessment used to determine proficiency on competency)</p> <ul style="list-style-type: none"> ➤ Consumer Education and Economics Section Test 23.1 and 23.2 	<p>Key Criteria: (Rubric)</p> <ul style="list-style-type: none"> ➤ 35 Points. Use District Grading Scale
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