

Teacher's Guide

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What are the activities?

Bills, Budgets and Bank Accounts contains 22 current activities that let your students do so much more than just read and answer questions. They will use their reading skills, writing skills, math skills and creative skills while they help Cary Cash with his personal finances as he begins living on his own. In this unit, we suggest using the activities in order.

Each activity includes:

- One or more reproducible student pages
- A teacher's key with answers
- Step-by-step math solutions where appropriate

What is the assessment?

An Assessment is also included that can be used as a pre-test as well as a post-test to evaluate what your students have learned and to identify those areas that might require additional instruction.

The assessment includes:

- 35 True or False questions
- 9 multi-step math problems

What are the activity descriptions?

This guide includes a detailed description of each activity in the unit.

How does this unit align with the Common Core State Standards?

The anchor standards for Reading, Writing and Mathematics are listed on pages 3–5 and each anchor standard that aligns with the activities in Bills, Budgets and Bank Accounts is indicated with a red arrow.

Each activity description on pages 6–9 also includes one or more of the following statements indicating if the activity aligns with the **Common Core State Standards** for Reading, Writing and/or Mathematics.

- Alignment with CCSS for Reading as noted on page 3.
- Alignment with CCSS for Writing as noted on page 4.
- Alignment with CCSS for Mathematics as noted on page 5.

Common Core State Standards for Literacy in History/Social Studies, Science and Technical Subjects

Each of the following anchor standards for reading which is aligned with activities in *Bills, Budgets and Bank Accounts* has been marked with a **red arrow**. Where a specific term or statement is particularly applicable it has been **highlighted**.

College and Career Readiness Anchor Standards for Reading

Key Ideas and Details

- ▶ 1. Read closely to determine what the text says explicitly and to make logical inferences from it; cite specific textual evidence when writing or speaking to support conclusions drawn from the text.
- ▶ 2. Determine central ideas or themes of a text and analyze their development; summarize the key supporting details and ideas.
- ▶ 3. Analyze how and why individuals, events, or ideas develop and interact over the course of a text.

Craft and Structure

- ▶ 4. Interpret words and phrases as they are used in a text, including determining **technical, connotative**, and figurative meanings, and analyze how specific word choices shape meaning or tone.
- ▶ 5. Analyze the structure of texts, including how specific sentences, paragraphs, and larger portions of the text (e.g., a section, chapter, scene, or stanza) relate to each other and the whole.
- 6. Assess how point of view or purpose shapes the content and style of a text.

Integration of Knowledge and Ideas

- 7. Integrate and evaluate content presented in diverse formats and media, including visually and quantitatively, as well as in words.
- ▶ 8. Delineate and evaluate the argument and specific claims in a text, including the validity of the reasoning as well as the relevance and sufficiency of the evidence.
- 9. Analyze how two or more texts address similar themes or topics in order to build knowledge or to compare the approaches the authors take.

Range of Reading and Level of Text Complexity

- ▶ 10. Read and comprehend complex literary and **informational** texts independently and proficiently.

Common Core State Standards for Literacy in History/Social Studies, Science and Technical Subjects

Each of the following anchor standards for writing which is aligned with activities in *Bills, Budgets and Bank Accounts* has been marked with a **red arrow**. Where a specific term or statement is particularly applicable it has been **highlighted**.

College and Career Readiness Anchor Standards for Writing

Text Types and Purposes

- ▶ 1. Write arguments to support claims in an analysis of substantive topics or texts using valid reasoning and relevant and sufficient evidence.
- ▶ 2. Write informative/explanatory texts to examine and convey complex ideas and information clearly and accurately through the effective selection, organization, and analysis of content.
- ▶ 3. Write narratives to develop real or imagined experiences or events using effective technique, well-chosen details and well-structured event sequences.

Production and Distribution of Writing

- ▶ 4. Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.
- ▶ 5. Develop and strengthen writing as needed by planning, revising, editing, rewriting, or trying a new approach.
- 6. Use technology, including the Internet, to produce and publish writing and to interact and collaborate with others.

Research to Build and Present Knowledge

- 7. Conduct short as well as more sustained research projects based on focused questions, demonstrating understanding of the subject under investigation.
- 8. Gather relevant information from multiple print and digital sources, assess the credibility and accuracy of each source, and integrate the information while avoiding plagiarism.
- ▶ 9. Draw evidence from literary or **informational** texts to support analysis, reflection, and research.

Range of Writing

- ▶ 10. Write routinely over extended time frames (time for research, reflection, and revision) and **shorter time frames** (a single sitting or a day or two) for a range of tasks, purposes, and audiences.

Common Core State Standards For Mathematics

Each of the following anchor standards for mathematics which is aligned with activities in *Bills, Budgets and Bank Accounts* has been marked with a **red arrow**.

Standards for Mathematical Practice

- ▶ 1. Make sense of problems and persevere in solving them.
- ▶ 2. Reason abstractly and quantitatively.
- ▶ 3. Construct viable arguments and critique the reasoning of others.
- ▶ 4. Model with mathematics.
- ▶ 5. Use appropriate tools strategically.
- ▶ 6. Attend to precision.
- ▶ 7. Look for and make use of structure.
- ▶ 8. Look for and express regularity in repeated reasoning.

Activity Descriptions

Activity 1: Five Job Offers

Students will explain which of five job offers they believe Cary Cash should accept. Descriptions of the five job offers and information on the communities where he could be living are provided.

Alignment with CCSS for Reading as noted on page 3.
Alignment with CCSS for Writing as noted on page 4.

Activity 2: Things To Do

Students will make a list of things Cary needs to do to move to Raleigh, North Carolina and be ready to start his new job.

Alignment with CCSS for Reading as noted on page 3.
Alignment with CCSS for Writing as noted on page 4.

Activity 3: Where To Live

Students will decide which of nine apartment complexes they believe Cary should choose to live in. Information is provided about each of the apartment complexes including apartment sizes and rents. A map is also provided showing the location of the apartments in relation to his job.

Alignment with CCSS for Reading as noted on page 3.
Alignment with CCSS for Writing as noted on page 4.

Activity 4: Moving Day

Students will decide how Cary should pay for his various moving expenses. They will calculate the cost of several of these expenses including a UHaul trailer, gasoline, food and overnight lodging.

Alignment with CCSS for Reading as noted on page 3.
Alignment with CCSS for Writing as noted on page 4.
Alignment with CCSS for Mathematics as noted on page 5.

Activity 5: Check It Out

Students will make a list of the things they believe Cary should "check out" about each of the apartments he looks at before making a choice and signing a lease.

Alignment with CCSS for Writing as noted on page 4.

Activity 6: Cary's Apartment

Using an apartment lease and apartment diagram which are provided, students will answer a series of questions and compute various costs concerning the apartment that Cary has decided to rent.

Alignment with CCSS for Reading as noted on page 3.
Alignment with CCSS for Mathematics as noted on page 5.

Activity 7: Moving In

Using an inventory of the items Cary brought with him in his car and UHaul trailer, students will decide what other furnishings he needs for the apartment. They will also arrange his furnishing in the apartment and decide what utilities he needs to start.

Alignment with CCSS for Reading as noted on page 3.
Alignment with CCSS for Writing as noted on page 4.

Activity Descriptions

Activity 8: Shopping At The Mall

Students will calculate the cost of various items Cary purchased during a shopping trip to the mall. They will calculate discounts, sales tax and cash price. They will also decide the best way for Cary to purchase an entertainment center he would like for his apartment.

Alignment with CCSS for Reading as noted on page 3.

Alignment with CCSS for Mathematics as noted on page 5.

Activity 9: Shopping List

Students will create a shopping list of food and household products that Cary should buy on his first trip to the grocery store.

Alignment with CCSS for Writing as noted on page 4.

Activity 10: Choosing Bank Accounts

Using descriptions of checking accounts and savings plans that are provided, students will answer a series of questions about which accounts they believe Cary should open.

Alignment with CCSS for Reading as noted on page 3.

Alignment with CCSS for Writing as noted on page 4.

Activity 11: First Day At Work

Students will make a list of 5 things Cary should do to be sure his first day at work starts off well. They will complete a compensation summary by calculating how much Cary will receive in each paycheck. They will also read a list of Cary's fringe benefits and decide how he should invest in his 401(k) contribution.

Alignment with CCSS for Reading as noted on page 3.

Alignment with CCSS for Writing as noted on page 4.

Alignment with CCSS for Mathematics as noted on page 5.

Activity 12: Group Health Insurance

Using an outline of Cary's group health insurance policy, students will calculate the portion of a hypothetical hospital bill that would be paid by the policy and the portion of the bill Cary would have to pay himself.

Alignment with CCSS for Reading as noted on page 3.

Alignment with CCSS for Mathematics as noted on page 5.

Activity 13: Proving His Worth

Students will read a list of suggestions of ways Cary can prove his worth at his new job. For each suggestion, students will explain why they think it would be a good or bad thing for Cary to do.

Alignment with CCSS for Reading as noted on page 3.

Alignment with CCSS for Writing as noted on page 4.

Activity 14: Cary's Credit Card Statement

Students will complete Cary's June credit card statement by calculating his total new purchases, the finance charge, total payments and credits and his new balance.

Alignment with CCSS for Reading as noted on page 3.

Alignment with CCSS for Mathematics as noted on page 5.

Activity Descriptions

Activity 15: Cary's New Car

Students will calculate Cary's total costs of leasing or buying a new car by completing two itemized worksheets.

Alignment with CCSS for Reading as noted on page 3.

Alignment with CCSS for Writing as noted on page 4.

Alignment with CCSS for Mathematics as noted on page 5.

Activity 16: Cary's Auto Insurance

Using an outline of Cary's auto insurance policy, students will answer a series of questions concerning the cost of the policy and his various coverages.

Alignment with CCSS for Reading as noted on page 3.

Alignment with CCSS for Writing as noted on page 4.

Activity 17: Cary's Renter's Insurance

Using an outline of Cary's renter's insurance policy, students will answer a series of questions concerning the cost of the policy and his various coverages.

Alignment with CCSS for Reading as noted on page 3.

Activity 18: Payday

Students will calculate Cary's net pay for the pay period. They will also evaluate his contributions to his 401(k) and decide if they agree with the choices he made.

Alignment with CCSS for Reading as noted on page 3.

Alignment with CCSS for Writing as noted on page 4.

Alignment with CCSS for Mathematics as noted on page 5.

Activity 19: Cary's Checking Account

Students will complete Cary's check register for the month of June. They will also complete his June bank statement and then reconcile his register to the statement. They must also discover the errors Cary made in his register and make correcting entries.

Alignment with CCSS for Reading as noted on page 3.

Alignment with CCSS for Mathematics as noted on page 5.

Activity 20: Good Advice

Students will write a series of personal finance suggestions appropriate to each month of the year that will be included in a calendar.

Alignment with CCSS for Writing as noted on page 4.

Activity 21: Cary's Renter's Insurance

Students will divide Cary's expenses into four categories (fixed, variable, periodic and unexpected). They will answer a series of questions evaluating how Cary has spent his income.

Alignment with CCSS for Writing as noted on page 4.

Activity Descriptions

Activity 22: Cary's Budget

Students will list sources of income Cary could receive during the year other than his paychecks. They will use his income to construct a budget for Cary.

Alignment with CCSS for Reading as noted on page 3.

Alignment with CCSS for Writing as noted on page 4.

Alignment with CCSS for Mathematics as noted on page 5.

Activity 13: Proving His Worth

Cary's new employee orientation meeting lasted until after 12:00 noon so he just had time to grab a bite to eat in the employee cafeteria before his 1:00 PM meeting with his new boss Jack Sallee, the director of the design department.

Mr. Sallee spent the first hour introducing Cary to his coworkers in the design department and assigning him his first project. Mr. Sallee then turned Cary over to a coworker to introduce him to the computer and phone systems and help him gather any office supplies he needed.



Since Cary is new on the job, he wants to prove that he's good at what he does. Which of the following should he do to prove that he was worth hiring?

1. Make sure that he does quality work: Yes No Why?

2. Do something radical to show that he is bringing new ideas to the job: Yes No Why?

3. Prove his value from day one by being productive each day: Yes No Why?

Sample Do Not Duplicate

4. Put in long hours to show that he is a hard worker: Yes No Why?

5. Ask for extra projects or assignments to prove he is more than worth his pay: Yes No Why?

6. Seek not just excellence in his work, but perfection: Yes No Why?

7. Be sure his outside life and health are in order so he can concentrate on work: Yes No Why?

8. Point out to his boss how his coworkers' work could be improved: Yes No Why?

Name:

Period:

Answer Key

Page 1

1. Make sure that he does quality work:

Yes – The best way to prove his worth is always to do quality work.

2. Do something radical to show that he is bringing new ideas to the job:

No – He should never make radical changes until he has some experience to help him make good decisions.

3. Prove his value from day one by being productive each day:

Yes – He should give a day's work for a day's pay everyday.

4. Put in long hours to show that he is a hard worker:

No – Working unrealistic hours will create unrealistic expectations from others and exhaust him.

5. Ask for extra projects or assignments to prove he is more than worth his pay:

No – At first he should do the work well that is assigned. He should only ask for other assignments when he is sure he can handle them.

6. Seek not just excellence in his work, but perfection:

No – Reaching for perfection is an impossible goal that can only lead to failure.

7. Be sure his outside life and health are in order so he can concentrate on work:

Yes – A personal life that is in order will help him succeed at work.

8. Point out to his boss how his coworkers' work could be improved:

No – He should be concerned with his own work, not others, especially when he is new.

Sample Do Not Duplicate