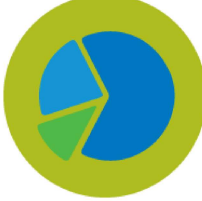
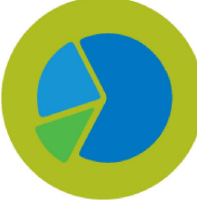


SAMPLE

Class: Personal Finance: Credit Report, Buying a Car						
Week of Q :						
Weekly Focus State Standard(s):						
		Day 1	Day 2	Day 3	Day 4	Day 5
 OBJECTIVE(S) / GUIDING QUESTION(S)	Measurable	Goal: Students assess ways to make money and which ones may apply to them.	Goal: Students review materials and submit work due for quarter	Goal: Students figure out their car wish list Informed consumer - student generated checklist, edited and/or approved by teacher	Goal: Students apply skills to prepare to buy a car	No classes
	Getting the brain's attention (5-10 min)	Notice and wonder about scenarios errors; Turn and discuss w/partner Incorrect information on credit reports can distort our 3 C's.	Does checking your credit hurt your score? (Soft/hard pull examples)	How do you decide what kind of car to buy? New, Certified, used with prices (Students explain the differences, T refines)		
	Making information digestible	Where and how to access credit reports & disputing if necessary	Listing by categories of hard & soft Why are they so? Who pulls them? How does it affect the score?	Verbal example Financial Advisor		
 IGNITE						
 CHUNK						

 CHEW	Actively processing information Ex: unstructured think time, cognitive routines	Run your own credit report (4 Sample reports) Sample dispute letter(s) Checklist of things covered in a report Sharing out how to dispute	Students turn and talk about when a soft pull is done and when a hard pull is used. Then decide on teacher generated examples. Why is it so?	T models then students work in pairs: Take an Income statement, balance sheet and credit score to decide among themselves what type of car to purchase at what price and why.		
 REVIEW	Applying new learning	Schoology - Document divided into two parts; 1. List errors 2. Fill out dispute form 3. Include a copy of report 4. Decide how many dispute letters to send	Students indicate why something is a hard or soft pull. Wall has two categories for pulls. They post it on the wall. (Formative feedback)	Students explain how they arrived at their decision. Which car, at what price, what category? Tomorrow Financing -		
 Plans for Differentiation		Working with a partner Check for understanding Modified assignment				
 Accommodations & Modifications (IEP/504)		More Time Working with a partner Check for understanding				
 “Whole Group”	 “Explore Independently”	 “Explore Together”	 “Ask the Teacher”			

Class: Personal Finance:						
Week of Q :						
Weekly Focus State Standard(s):						
		Day 1	Day 2	Day 3	Day 4	Day 5
 OBJECTIVE(S) / GUIDING QUESTION(S)	Measurable					
 IGNITE	Getting the brain's attention (5-10 min)					
 CHUNK	Making information digestible					

