

All lessons are approximately 45 minutes long.

	<i>Lesson title and learning objectives</i>	<i>Resources</i>	<i>Jump\$tart Standards</i>
9.1	<p>Case Study: How Do I Budget?</p> <p>Students will be able to</p> <ul style="list-style-type: none"> Track and evaluate a sample student's current spending habits and expenses Determine what the student's priorities and financial goals are Explain how a budget can help the student achieve their financial goals Create a plan that outlines next steps for the student to take 	<p>Lesson guide</p> <p>Student Activity Packet</p>	<p>Spending</p> <ul style="list-style-type: none"> 1a: Identify their short-term and long-term financial goals 1b: Develop a budget to allocate current income to necessary and desired spending, including estimates for both fixed and variable expenses <p>Saving</p> <ul style="list-style-type: none"> 9b: Identify strategies to manage psychological and emotional obstacles to saving <p>Earning Income</p> <ul style="list-style-type: none"> 7c: Differentiate between gross, net and taxable income
9.2	<p>Budgeting 101</p> <p>Students will be able to</p> <ul style="list-style-type: none"> Understand what budgeting is and why it is important Explain how budgeting can be used to reach their financial goals Describe the importance of calculating one's net worth and how budgeting can help increase their net worth Determine their personal needs and wants and understand how they play a role in creating an effective budget 	<p>Lesson guide</p> <p>Student Activity Packet</p>	<p>Spending</p> <ul style="list-style-type: none"> 2a: Select a product or service and describe the various factors that may influence a consumer's purchase decision 5b: Brainstorm consumer research strategies and resources to use when making purchase decisions 9a: Explain how having a system for financial record-keeping can make it easier to make financial decisions
9.3	<p>How to Create a Budget</p> <p>Students will be able to</p> <ul style="list-style-type: none"> Explain the difference between gross income and net income Understand the importance of using net income when budgeting 	<p>Lesson guide</p> <p>Student Activity Packet</p>	<p>Spending</p> <ul style="list-style-type: none"> 1b: Develop a budget to allocate current income to necessary and desired spending, including estimates for both fixed and variable expenses 9a: Explain how having a system for financial record-keeping can make it easier to make financial decisions

	<ul style="list-style-type: none"> Discuss the 50-20-30 rule and other budgeting strategies to use when creating a budget and to save money Create a salary-based budget 		<p>Saving</p> <ul style="list-style-type: none"> 9d: Explain how the saving strategy “pay yourself first” can help people achieve their saving goals <p>Earning Income</p> <ul style="list-style-type: none"> 7c: Differentiate between gross, net, and taxable income
9.4	<p>Renting an Apartment</p> <p>Students will be able to</p> <ul style="list-style-type: none"> Identify important factors to consider when deciding where to live Find an apartment that meets their priorities and fits into their budget Read the fine print on a housing rental agreement 	<p>Lesson Guide</p> <p>Student Activity Packet</p>	<p>Spending</p> <ul style="list-style-type: none"> 1b: Develop a budget to allocate current income to necessary and desired spending, including estimates for both fixed and variable expenses 2b: Describe a process for making an informed consumer decision 6c: Define key rental contract terminology, including lease term, security deposit, grace period, and eviction
9.5	<p>Budgeting with Roommates</p> <p>Students will be able to</p> <ul style="list-style-type: none"> Explain the advantages and disadvantages of living with roommates Create a budget that is tailored to different housemates’ needs and preferences 	<p>Lesson Guide</p> <p>Student Activity Packet</p>	<p>Spending</p> <ul style="list-style-type: none"> 1b: Develop a budget to allocate current income to necessary and desired spending, including estimates for both fixed and variable expenses 1d: Evaluate the advantages of using budgeting tools, such as spreadsheets or apps <p>Saving</p> <ul style="list-style-type: none"> 8b: Discuss how personal financial decisions can affect other people
9.6	<p>Buying a Car</p> <p>Students will be able to</p> <ul style="list-style-type: none"> Identify the steps they can take to find a car that meets their needs and budget Understand the pros and cons of financing from a bank or credit union vs. from a dealership Explain how the terms of an auto loan impact how much they pay overall for the car they are buying Use negotiating strategies to practice the process of “haggling” for a car 	<p>Lesson Guide</p> <p>Student Activity Packet</p>	<p>Spending</p> <ul style="list-style-type: none"> 2a: Select a product or service and describe the various factors that may influence a consumer’s purchase decision 3a: Explain the factors to evaluate when buying a durable good 5b: Brainstorm consumer research strategies and resources to use when making purchase decisions <p>Managing Credit</p> <ul style="list-style-type: none"> 1b: Compare the cost of borrowing \$1,000 using consumer credit options that differ in rates and fees 6a: Identify examples of loans that may require down payments
9.7	<p>Budgeting for Food</p> <p>Students will be able to</p> <ul style="list-style-type: none"> Implement a variety of 	<p>Lesson Guide</p> <p>Student</p>	<p>Spending</p> <ul style="list-style-type: none"> 1b: Develop a budget to allocate current income to necessary and

	<p>strategies to save money on groceries</p> <ul style="list-style-type: none"> • Calculate the unit price on common grocery items and use it as a part of their decision making process 	Activity Packet	<p>desired spending, including estimates for both fixed and variable expenses</p> <ul style="list-style-type: none"> • 2b: Describe a process for making an informed consumer decision • 5a: Explain how pre-purchase research encourages consumers to avoid impulse buying
9.A	<p>Unit Assessments</p> <ul style="list-style-type: none"> ❖ Teachers, you can access unit assessments on the corresponding Unit Page. You will need to be logged into your Teacher Account. 	<p>Option 1 - Unit Test</p> <ul style="list-style-type: none"> • 25 Multiple Choice • 5 Short Answer & 1 Essay <p>Option 2 - Summative Assignment</p>	