|  |  |  | Set a Goal |  |  |  | Make a Plan |  |  |  |  |  |  |  |  | Work the Plan |  |  |  |  |  | Achieve Your Dreams |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |  |  |  | $\begin{aligned} & \text { ס⿳亠丷厂彡 } \\ & \stackrel{\omega}{\omega} \end{aligned}$ |  |  | $\begin{aligned} & \stackrel{\rightharpoonup}{\mathbb{0}} \\ & \stackrel{0}{0} \\ & \hline \end{aligned}$ | $\begin{aligned} & \text { 듳 } \\ & \text { O} \\ & \text { 을 } \\ & \text { 들 } \end{aligned}$ |  |  |  |  | O． o O © © |  |  |  |
|  | Set measurable short－and medium－term financial goals |  |  | $\bullet$ | $\bullet$ | $\bullet$ | $\bullet$ |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | Prepare a personal spending diary |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | $\bullet$ |  |  |  | $\bullet$ |  |
|  | Explain importance \＆value of credit report |  |  |  |  |  |  |  |  |  |  |  |  |  | $\bullet$ |  |  |  |  |  |  |  |  |
|  | Give examples of how saving money can improve financial well－being |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | $\bullet$ |
|  | Explain how small amounts of money invested regularly over time grow exponentially |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | $\bullet$ |  |
|  | Calculate the sales tax for a given purchase |  |  |  |  |  |  |  |  |  |  |  |  | $\bullet$ |  |  |  | $\bullet$ |  |  |  |  |  |
|  | Discuss the components of a personal budget， including income，planned saving，taxes，and fixed and variable expenses |  |  |  |  |  |  |  |  |  |  |  |  | $\bullet$ |  |  |  |  |  |  |  |  |  |
|  | Explain the difference，with examples，between assets and liabilities |  |  |  |  |  |  |  |  |  |  |  |  |  | $\bullet$ |  |  |  |  |  |  |  |  |
|  | Given a simplified case study，construct a net worth statement |  |  |  |  |  |  |  |  |  |  |  |  |  | $\bullet$ |  |  |  |  |  |  |  |  |
|  | Calculate and compare simple interest and compound interest earnings |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | $\bullet$ |  |
|  | Define gift，rent，interest，capital gain，tip，and business profit income |  |  |  |  |  |  |  |  |  |  |  |  | $\bullet$ |  |  |  |  |  |  |  | $\bullet$ | $\bullet$ |
|  | Explain how interest rate and loan length affect the cost of credit |  |  |  |  |  |  |  |  |  |  |  |  |  | $\bullet$ |  |  |  |  |  |  |  |  |
|  | Using a financial or online calculator，determine the total cost of repaying a loan under various rates of interest and over different periods |  |  |  |  |  |  |  |  |  |  |  |  |  | $\bullet$ |  |  |  |  |  |  |  |  |
|  | Apply mathematical practices |  |  |  |  | $\bullet$ |  |  | $\bullet$ |  |  |  | $\bullet$ | $\bullet$ | $\bullet$ |  |  | $\bullet$ |  | $\bullet$ |  | $\bullet$ |  |
|  | Add，subtract，multiply，and divide（6．NS．2，6．NS．3， 7．NS．1d，7．NS．3） |  |  |  |  | $\bullet$ |  |  | － |  |  |  | $\bullet$ | $\bullet$ | － |  |  | $\bullet$ |  | $\bullet$ |  | $\bullet$ |  |
|  | Understand and calculate unit rates（6．RP．2，7．RP．1， 7．RP．2b） |  |  |  |  |  |  |  | $\bullet$ |  |  |  |  |  |  |  |  | $\bullet$ |  |  |  | $\bullet$ |  |
|  | Calculate simple interest（7．RP．3，7．EE．3） |  |  |  |  |  |  |  |  |  |  |  |  |  | $\bullet$ |  |  | $\bullet$ |  |  |  |  |  |
|  | Calculate percentages（6．RP．3c，7．EE．3） |  |  |  |  |  |  |  |  |  |  |  |  | $\bullet$ | $\bullet$ |  |  | $\bullet$ |  |  |  | $\bullet$ |  |
|  | Solve real－world and mathematical problems by writing and solving equations（6．EE．7） |  |  |  |  |  |  |  |  |  |  | $\bullet$ |  |  |  |  |  | $\bullet$ |  |  |  | $\bullet$ |  |
|  | Key ideas and details（CCRA．R．1，2，\＆3） |  |  |  |  |  | $\bullet$ | $\bullet$ | $\bullet$ |  |  | $\bullet$ |  |  | $\bullet$ |  |  |  | $\bullet$ | $\bullet$ | $\bullet$ | $\bullet$ | $\bullet$ |
|  | Craft and structure（CCRA．R． 4 \＆5） | $\bullet$ | $\bullet$ | $\bullet$ | $\bullet$ | $\bullet$ | $\bullet$ |  | $\bullet$ | $\bullet$ | $\bullet$ | $\bullet$ |  | $\bullet$ | $\bullet$ |  |  | $\bullet$ | $\bullet$ | $\bullet$ |  | $\bullet$ |  |
|  | Integration of knowledge and ideas（CCRA．R．7） |  |  |  | $\bullet$ | $\bullet$ |  | $\bullet$ |  | $\bullet$ |  |  |  |  |  |  |  |  | $\bullet$ | $\bullet$ |  | $\bullet$ | $\bullet$ |
|  | Range of reading and level of text complexity （CCRA．R．10） |  |  | $\bullet$ | $\bullet$ | $\bullet$ | － | $\bullet$ | $\bullet$ | － | $\bullet$ | $\bullet$ | $\bullet$ | － | $\bullet$ |  | $\bullet$ |  | － | $\bullet$ | － | － |  |
| $\begin{aligned} & \text { 을 } \\ & \hline 5 \end{aligned}$ | Text type and purposes（CCRA．W．2） | $\bullet$ |  |  |  |  |  |  |  | $\bullet$ |  | $\bullet$ |  |  | $\bullet$ |  |  |  |  |  |  | $\bullet$ | $\bullet$ |
|  | Production and distribution of writing（CCRA．W．4） | $\bullet$ | $\bullet$ | $\bullet$ | $\bullet$ | $\bullet$ |  |  | $\bullet$ | $\bullet$ |  | $\bullet$ |  |  | $\bullet$ |  |  |  |  |  |  | $\bullet$ | $\bullet$ |
|  | Research to build and present knowledge（CCRA．W． 7 \＆9） |  |  | $\bullet$ | $\bullet$ |  |  | $\bullet$ | $\bullet$ | $\bullet$ |  | $\bullet$ |  |  |  |  |  |  |  |  |  |  |  |
|  | Range of writing（CCRA．W．10） |  |  |  |  |  |  |  |  | $\bullet$ |  | $\bullet$ | $\bullet$ |  | $\bullet$ | $\bullet$ |  |  |  |  |  | $\bullet$ | $\bullet$ |
| 읓©©© | Comprehension \＆collaboration（CCRA．SL．1，2，\＆3） | $\bullet$ |  |  | $\bullet$ | $\bullet$ | $\bullet$ | $\bullet$ | $\bullet$ | $\bullet$ | $\bullet$ | $\bullet$ |  |  | $\bullet$ | $\bullet$ |  | $\bullet$ | $\bullet$ | $\bullet$ | $\bullet$ | $\bullet$ | $\bullet$ |
|  | Presentation of knowledge and skills（CCRA．SL．4，5， \＆6） |  |  |  | $\bullet$ | $\bullet$ | $\bullet$ | $\bullet$ | － | $\bullet$ | － | $\bullet$ |  |  | $\bullet$ | $\bullet$ |  | $\bullet$ | $\bullet$ |  | $\bullet$ | $\bullet$ | $\bullet$ |


|  |  |  | Set a Goal |  |  |  | Make a Plan |  |  |  |  |  |  |  |  | Work the Plan |  |  |  |  |  | Achieve Your Dreams |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | $\begin{aligned} & \frac{0}{\widetilde{0}} \\ & 0 \\ & 0 \\ & \text { O } \\ & \text { त } \\ & \text { N } \end{aligned}$ |  |  |  |  |  |  | - |  |  | $\begin{aligned} & \stackrel{\rightharpoonup}{\mathrm{D}} \\ & \stackrel{\mathrm{O}}{\mathrm{p}} \end{aligned}$ | $\begin{aligned} & \text { 두 } \\ & \text { O} \\ & \text { O} \\ & \text { 은 } \\ & \text { 든 } \end{aligned}$ |  | $\begin{aligned} & 0 \\ & \tilde{\widetilde{W}} \\ & \ddot{\sim} \\ & \tilde{0} \\ & \ddot{\tilde{\sigma}} \\ & \ddot{0} \end{aligned}$ |  |  | $\begin{aligned} & \text { O. } \\ & \text { on } \\ & \text { 듷 } \\ & \text { © } \end{aligned}$ |  |  |  |
|  | Explain benefits of a savings account (6.14C) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | $\bigcirc$ |  |
|  | Explain importance \& value of credit report (6.14D, $\mathrm{E}, \& \mathrm{~F}$ ) |  |  |  |  |  |  |  |  |  |  |  |  |  | $\bigcirc$ |  |  |  |  |  |  |  |  |
|  | Saving for college (6.14G, 7.13B, 8.12C) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | $\bigcirc$ |  |
|  | Calculate sales tax (7.13A) |  |  |  |  |  |  |  |  |  |  |  |  | $\bigcirc$ |  |  |  | $\bigcirc$ |  |  |  |  |  |
|  | Identify the components of a personal budget, including income, planned savings for college, retirement, and emergencies; taxes; and fixed and variable expenses (7.13B) |  |  |  |  |  |  |  |  |  |  |  |  | $\bigcirc$ |  |  |  |  |  |  |  |  |  |
|  | Create financial assets and liabilities record and construct net worth statement (7.13C) |  |  |  |  |  |  |  |  |  |  |  |  |  | $\bigcirc$ |  |  |  |  |  |  |  |  |
|  | Calculate and compare simple interest and compound interest earnings (7.13E) |  |  |  |  |  |  |  |  |  |  |  |  |  | $\bigcirc$ |  |  |  |  |  |  |  |  |
|  | Analyze and compare monetary incentives, including sales, rebates, and coupons (7.13F) |  |  |  |  |  |  |  |  |  |  | $\bigcirc$ |  |  |  |  |  | $\bigcirc$ |  |  |  |  |  |
|  | Solve real-life problems comparing how interest rate and loan length affect the cost of credit (8.12A) |  |  |  |  |  |  |  |  |  |  |  |  |  | $\bigcirc$ |  |  |  |  |  |  |  |  |
|  | Calculate the total cost of repaying a loan under various rates of interest and over different periods using an online calculator (8.12B) |  |  |  |  |  |  |  |  |  |  |  |  |  | $\bigcirc$ |  |  |  |  |  |  |  |  |
|  | Explain benefits of a savings account (7.13B, 8.12C) |  |  | - |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | $\bigcirc$ |  |
|  | Use graphical representations (6.1, 7.1, 8.1) |  |  | - |  | - |  |  | $\bigcirc$ |  |  | $\bigcirc$ |  | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ |  | $\bigcirc$ |  | $\bigcirc$ |  | - |  |
|  | Add, subtract, multiply, and divide (6.3D, 7.3A) |  |  |  |  | - |  |  | - |  |  | - | - | - | - | - |  | - |  | - |  | - |  |
|  | Calculate unit rates (6.4C \& D, 7.4B) |  |  |  |  |  |  |  | $\bigcirc$ |  |  |  |  |  |  |  |  | - |  |  |  | $\bigcirc$ |  |
|  | Calculate percentages (6.5B, 7.4D) |  |  |  |  |  |  |  |  |  |  |  |  |  | $\bigcirc$ |  |  | $\bigcirc$ |  |  |  | $\bigcirc$ |  |
|  | Solve real world problems with variables (6.9C, 6.10A, 7.11A, 8.8C) |  |  |  |  |  |  |  |  |  |  |  |  | $\bigcirc$ | $\bigcirc$ |  |  | $\bigcirc$ |  | $\bigcirc$ |  | $\bigcirc$ |  |
|  | Use graphical representations (6.12D) |  |  |  |  |  |  | $\bigcirc$ |  |  |  |  |  |  |  |  |  |  |  |  |  | $\bigcirc$ |  |
|  | Reading/vocabulary development (6.2, 7.2, 8.2) | $\bigcirc$ | - | - | - | - | $\bigcirc$ |  | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ | - |  | $\bigcirc$ | - |  |  | - | - |  |  | - | $\bigcirc$ |
|  | Reading/comprehension of informational text/expository text ( $6.10,7.10,8.10$ ) |  |  | - | - | - | - | - |  | $\bigcirc$ |  | - |  |  |  |  | $\bigcirc$ | - | $\bigcirc$ | - | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ |
|  | Reading/comprehension of informational text/procedural text (6.12, 7.12, 8.12) |  |  |  |  |  |  |  | $\bigcirc$ |  |  |  | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ |  |  | $\bigcirc$ |  |  |  | $\bigcirc$ |  |
| 은 <br> 3 | Writing (6.16, 7.16, 8.16) |  |  |  |  |  |  |  |  | $\bigcirc$ |  | $\bigcirc$ |  |  |  |  |  |  |  |  |  | - | $\bigcirc$ |
|  | Writing/expository and procedural text (6.17, 7.17, 8.17) |  |  |  |  |  |  |  | $\bigcirc$ | - |  | - | $\bigcirc$ |  | $\bigcirc$ | $\bigcirc$ |  |  |  |  |  |  | - |
|  | Oral and written conventions/handwriting, capitalization, \& punctuation ( $6.20,7.20,8.20$ ) | $\bigcirc$ |  |  |  |  |  |  | $\bigcirc$ | $\bigcirc$ |  | - | - | - | - |  |  |  |  |  |  | $\bigcirc$ | $\bigcirc$ |
| 인ㄷ©© | Listening \& speaking/listening (6.26, $7.26,8.26$ ) | $\bigcirc$ |  |  | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ |  |  | $\bigcirc$ | $\bigcirc$ |  | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ | - | $\bigcirc$ |
|  | Listening \& speaking/speaking (6.27, 7.27, 8.27) | $\bigcirc$ |  |  | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ |  |  | $\bigcirc$ | $\bigcirc$ |  | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ | $\bigcirc$ | - | $\bigcirc$ |
|  | Listening \& speaking/teamwork (6.28, 7.28, 8.28) |  |  |  |  | $\bigcirc$ | - |  |  |  |  |  |  |  | $\bigcirc$ |  |  |  |  | $\bigcirc$ | $\bigcirc$ |  |  |

