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| Teacher: Giles | Subject Area: PBMF  | Room No.: C224  |
| *7.42 Personal Investment plan*  | **PPT: 7.42 Personal Investment Plan** |
| Lesson Date: April 28, 2015  | Meeting Time/Period: Even periods | Grade Levels: 9-10 |
| Objective? SWBAT determine their own investment tolerance of risk.Define : investment, US Savings bonds, CD’s Mutual Funds, Stock, Real Estate, Collectibles, Commodities

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| **TEKS** |
| 130.112(c)(12) (F) The purpose of this lesson is to help students demonstrate an understanding of financial management. |
| Bell Ringer: www.edmodo.com If given $100,000 to invest, not spend, do you know what you would do with the money? |
| Instructional Delivery:  Direct Instruction  Peer-tutoring  Guided Practice  Independent Practice  Facilitator  Quizzes & Tests  |
| Guided Practice and Monitoring: Group discussion and student experience at risk assessment using <http://njaes.rutgers.edu:8080/money/riskquiz/> |
| Independent Practice: Students will answer questions on saving for retirement from your money, your future.Materials/References:  Notebook, Computer, Internet, paper/pencil |

**Identify** structure of financial investment pyramid**Describe** need for financial planning young to benefit the older you. Differentiated Objective(s): Students will complete reading and quiz questions independently. |
| Teacher: Giles | Subject Area: PBMF  | Room No.: C224  |
| *7.42 Personal Investment plan*  | **PPT: 7.42 Personal Investment Plan** |
| Lesson Date: April 30, 2015  | Meeting Time/Period: Even periods | Grade Levels: 9-10 |
| Objective? SWBAT determines personal investment planDefine : checking account, savings account, bank loan, principal, interest, online banking, online bill pay,

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| **TEKS** |
| 130.112(c) 12 (C) (E) The student is expected to: simulate opening and maintaining various types of banking services and compare the advantages and disadvantages of different types of banking services |
| Bell Ringer: www.edmodo.com What kind of investor are you? Low Risk, Medium Risk, or High Risk. What two things need to be determined first before you can plan your investments? |
| Instructional Delivery:  Direct Instruction  Peer-tutoring  Guided Practice  Independent Practice  Facilitator  Quizzes & Tests  |
| Guided Practice and Monitoring: Group discussion of bellringer, what risk types match what investments |
| Independent Practice: Students will work with a handout that allows them to plan a basic investment planMaterials/References:  Notebook, Computer, Internet, paper/pencil |

**Identify** reasons for choosing a particular banking service**Describe** how to open an account, simulating needed information and benefits received.Differentiated Objective(s): Students will complete reading and quiz questions independently. |
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| *7.43 Income tax return* | **PPT: 7.43 Income tax return** |
| Lesson Date: May 4 or May 6, 2015  | Meeting Time/Period: Even periods | Grade Levels: 9-10 |
| Objective? SWBAT complete a 1040 EZ form with information from their own W@Define : wages, income taxes, IRS, filing status, refund, exemption, gross income, adjusted gross income, itemized deductions, standard deductions, taxable income, tax credit.

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| **TEKS** |
| 130.112(c) 12 (C) (E) The student is expected to: simulate completion of a 1040 EZ form |
| Bell Ringer: www.edmodo.com Have you ever filed income taxes or watched your parents file theirs? What did you notice about the process? |
| Instructional Delivery:  Direct Instruction  Peer-tutoring  Guided Practice  Independent Practice  Facilitator  Quizzes & Tests  |
| Guided Practice and Monitoring: Group discussion of which feature most students will need from a bank. How we track our money  |
| Independent Practice: Students will work with handout to learn basic reconciliation of a checking accountMaterials/References:  Notebook, Computer, Internet, paper/pencil |

**Identify** reasons for choosing a particular banking service**Describe** how to open an account, simulating needed information and benefits received.Differentiated Objective(s): Students will complete reading and quiz questions independently. |
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Teacher: Giles |
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