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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   |  | | --- | | **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 plan  Define : checking account, savings account, bank loan, principal, interest, online banking, online bill pay,   |  | | --- | | **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 plan  Materials/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.   |  | | --- | | **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 account  Materials/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. | | | | |  | | | |   Teacher:  Giles | | | |
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