

**Independent Living**

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**September 2020**

Content	Skills	Learning Targets	Assessment	Resources & Technology
<p><b>CEQ:</b>  <b>• WHAT IS INDEPENDENT LIVING?</b>  <b>• WHAT DO YOU NEED TO KNOW TO SURVIVE ON YOUR OWN?</b>  <b>• WHAT CHALLENGES MAY YOU FACE LIVING ON YOUR OWN?</b>  <i>UEQ:</i>  <b>• How do you set priorities and goals?</b></p> <p><b>A. Values and Goal Setting</b>                      A1. Setting priorities and goals                      A2. Choosing a roommate                      A3. Time management                      A4. Balancing work, school, family &amp; friends                      A5. Adapting to change</p>	<p><b>A. Values and Goal Setting</b></p> <p>A1. Identify the difference between a need and a want.                      A1. Understand how personal financial decisions are influenced by a person's interpretation of needs and wants.                      A1. Identify values and what influences them.                      A1. Realize the different values of classmates.                      A1. Distinguish between short and long-term goals.                      A1. Explain the elements of a well written financial goal.</p>	<p><b>A. Values and Goal Setting</b></p> <p>A1. I can identify the difference between a need and a want.                      A2. I can create short and long term SMART goals.                      A3. I can identify my values and what has influenced them.</p>	<p><b>A. Values and Goal Setting</b>                      A1. Needs vs. wants activity                      A1. Values Continuum worksheet                      A1. Values Auction activity                      A1. Values Auction Essay</p> <p>A1. What would you do? worksheet                      A1. My long-term and short-term goals worksheet                      A1. Setting a Financial Goal worksheet</p> <p><b>CA = A Collage About Me</b>  <b>CA = Values, Needs vs. Wants &amp; Goal Setting Test</b></p>	<p><b>A. Values and Goal Setting</b></p> <p>A1-A2.  <a href="http://www.fefe.arizona.edu">http://www.fefe.arizona.edu</a>  <a href="#">u</a></p>


<p>Minnesota FCS Frameworks/Standards: MPF 1.1 MPF 1.2</p> <p><i>UEQ:</i></p> <ul style="list-style-type: none"> <li>• <i>What are some challenges involved in having a roommate?</i></li> <li>• <i>How do you choose a roommate?</i></li> <li>• <i>What should you look for in a living space?</i></li> <li>• <i>What are the different housing options?</i></li> <li>• <i>How do you find a place to live?</i></li> <li>• <i>What is involved in signing a lease?</i></li> </ul> <p><b>B. Housing</b></p> <ul style="list-style-type: none"> <li>B1. Roommates.</li> <li>B2. Types of housing</li> <li>B3. Dorm vs. apartment</li> <li>B4. Signing a lease</li> <li>B5. Renting vs. Owning</li> </ul> <p>Minnesota FCS Frameworks/Standards: MPF 3.3</p>	<p><b>B. Housing</b></p> <ul style="list-style-type: none"> <li>B1. Identify ways to select and get along with a roommate</li> <li>B2. Describe ways to deal with conflict with friends, families and roommates.</li> <li>B3. Analyze different places to live.</li> <li>B4. Describe the steps to leasing an apartment.</li> <li>B5. Understand the terms and legalities of signing a lease</li> <li>B6. Compare renting to</li> </ul>	<p><b>B. Housing</b></p> <ul style="list-style-type: none"> <li>LTB1. I can use strategies to get along with my roommates, family and friends.</li> <li>LTB2. I can describe ways to deal with conflict with friends, family and roommates.</li> <li>LTB3. I can analyze different places to live and select the option most appropriate to the situation and budget.</li> <li>LTB4. I can describe the</li> </ul>	<p><b>B. Housing</b></p> <ul style="list-style-type: none"> <li>B1. Roommate Potential worksheet</li> <li>B2. <i>Roommates</i> video and worksheet</li> <li>B3. Where to Land video and worksheet</li> <li>B4. How to Locate a Living Space worksheet</li> <li>B4. Types of housing brainstorm cards activity.</li> <li>B5. Terms involved in Renting worksheet</li> <li>B6. Reading Living Space Advertisements assessment</li> </ul>	<p><b>B. Housing</b></p> <ul style="list-style-type: none"> <li>B1. <i>Roommates</i> video</li> <li>B2. How to Locate a Living Space PowerPoint</li> <li>B5. Renting vs. Owning PP</li> <li>B2. Where to Land DVD</li> </ul>
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	owning. B7. Develop a low cost decorating plan for their dorm room or apartment. (opt.)	steps in leasing an apartment. LTB5. I can compare the pros and cons of renting vs. owning.	B7. Rental search checklist B8. Lease checklist worksheet B9. My First Place - Apartment Furnishing Activity  CA = Housing Test 📄	
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**October 2020**

Content	Skills	Learning Targets	Assessment	Resources & Technology
<p><i>UEQ:</i></p> <ul style="list-style-type: none"> <li>• How do you get the most for your money?</li> <li>• How do ads influence spending?</li> <li>• What are some strategies for shopping?</li> <li>• How can you avoid consumer fraud?</li> <li>• How can you avoid identity theft?</li> </ul> <p><b>C. Consumer Smarts</b></p> <p>C1. Reasons for buying C2. Power of ads C3. Shopping strategies C4. Consumer Issues C5. Consumer fraud C6. Identity theft</p>	<p><b>C. Consumer Smarts</b></p> <p>C1. Identify reasons for buying. C2. Understand the power of ads. C3. Identify shopping strategies including tricks of the trade, places to shop</p>	<p><b>C. Consumer Smarts</b></p> <p>LTC1. I can identify reasons for buying. LTC2. I can identify the power of ads. LTC3. I can use smart shopping strategies. LTC4. I can deal with</p>	<p><b>C. Consumer Smarts</b></p> <p>C1-C2. Advertising PP and worksheet C1-C2. Cereal Box activity and Do You Know what You Want? activity C3. Store brand vs. name brand comparison activity/</p>	<p><b>C. Consumer Smarts</b></p> <p>C1-C6. Living On Your Own - Section 3 C1-C6. Buyer Beware PP C3 &amp; C6. <a href="http://www.fefe.arizona.edu">http://www.fefe.arizona.edu</a></p>

<p>MPF 3.1</p> <p><i>UEQ:</i></p> <ul style="list-style-type: none"> <li>• <i>What are taxes and why do we pay them?</i></li> <li>• <i>How can we effectively manage our money?</i></li> <li>• <i>What are the key elements of a student loan?</i></li> <li>• <i>What kinds of services do banks offer?</i></li> <li>• <i>How can a checking or savings account help manage money?</i></li> <li>• <i>What are the key elements in selecting and using a credit card?</i></li> <li>• <i>How does insurance provide financial protection?</i></li> <li>• <i>What are the basic types of investments and relationship to risk?</i></li> </ul>	<p>and finding the best deal.</p> <p>C4. Evaluate effective strategies for dealing with a consumer problem</p> <p>C5. Describe ways to recognize and prevent consumer fraud.</p> <p>C6. Describe ways to prevent identity theft.</p>	<p>consumer problems.</p> <p>LTC5. I can recognize and prevent consumer fraud.</p> <p>LTC6 I can describe ways to prevent identify theft.</p>	<p>taste-test</p> <p>C3. Shop Talk movie review</p> <p><b>CA = Consumer Decisions Test</b> 📄</p> <p>C6. Stolen Identity video listening guide</p> <p>C6. Protecting Your Identity worksheet</p> <p>C6. Identity Theft PP and handout</p> <p>C6. Identity Theft scenario activity</p> <p><b>CA = Consumer Protection Test</b> 📄</p>	<p>C3. Wise Shopping Practices POverPoint</p> <p>C3. Shop Talk video</p> <p>C6. Stolen Identity: Crime of the Millennium video on <a href="http://unitedstreaming.com">unitedstreaming.com</a></p> <p>C6. Identity Theft PP notes</p>
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<b>D. Financial Know How</b>	<b>D. Financial Know How</b>	<b>D. Financial Know How</b>	<b>D. Financial Know How</b>	<b>D. Financial Know How</b>
<p>D1. Paychecks and taxes  D2. Managing your money  D3. Banking services  D4. Credit Cards  D5. Investments (optional)</p> <p>Minnesota FCS Frameworks/Standards:</p> <p>MPF 2.2  MPF 3.1, 3.3. 3.4  MPF 4.2  MPF 5.1, 5.3  MPF 6.1-6.5</p>	<p>D1. Describe the components of a paycheck including deductions, taxes, gross pay and net pay.  D1. Complete standard tax forms.  D2. Using effective strategies including budgeting to manage money.  D4. Describe the basic services provided by banks and be able to manage a savings and checking account  D5. Understand what credit is and the advantages and disadvantages of it.  D7. Identify the different type of investments and analyze the relationship to risk. (opt.)</p>	<p>LTD1. I can complete standard tax forms.  LTD2. I can create a budget.  LTD3. I can identify the basic services provided by different financial institutions.  LTD4. I can manage a checking and savings account.  LTD5. I understand how credit works and the advantages and disadvantages of using it.  LTD6. I can identify the different types of investments and the relationship to risk.</p>	<p>D5. Credit video worksheets  D5. Advantages and Disadvantages of Credit scenario worksheet  D5. Selecting a Credit Card worksheet (goes with handout)  D5. Comparison Shopping Activity (including worksheet, essay and sample credit card applications)  D5. Understanding Credit Reports worksheet (goes with information sheet)  D5. Credit Report Scenario worksheet  D5. Credit Reports Homework worksheet  D5. Credit Scenario cards  D5. Debt Diet Essay</p> <p><b>CA</b> = Credit Test </p> <p>D6. Next Generation Insurance activity</p> <p><b>CA</b> = On Your Own Simulation ( can be put</p>	<p>D1-D6.  <a href="http://www.fefe.arizona.edu">http://www.fefe.arizona.edu</a>  D5. Oprah: Debt Diet - 4 part series  D5. Credit video from American Express  D5. Credit Card PowerPoint lecture  D5. Credit Card 101 Trivia PowerPoint game D5. Understanding Credit Reports PowerPoint presentation  D5. Charge It: Credit Card Secrets DVD  D6. Next Generation Insurance video</p>

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**November 2020**

<b>Content</b>	<b>Skills</b>	<b>Learning Targets</b>	<b>Assessment</b>	<b>Resources &amp; Technology</b>
<p><i>UEQ:</i></p> <ul style="list-style-type: none"> <li>• <i>What variables affect the cost of an auto loan?</i></li> <li>• <i>How do you calculate the cost of an auto loan?</i></li> <li>• <i>How does insurance help mitigate risk?</i></li> <li>• <i>What are some auto insurance terms and types of coverage?</i></li> <li>• <i>What is the difference between different types of coverage?</i></li> </ul>				
<p><b>F. Going Places</b></p> <p>F1. Cost factors in buying a car            F2. Car loan calculations            F3. Auto insurance as risk management            F4. Auto insurance terms and coverage            F5. Types of auto coverage</p>	<p><b>F. Going Places</b></p> <p>F1. Understand the variables that affect the cost of an auto loan.            F2. Understand how to calculate the cost of an auto loan.            F3. Understand the role auto insurance plays in risk management.</p>	<p><b>F. Going Places</b></p> <p>LTF1. I can identify the variables that affect the cost of an auto loan.            LTF2. I can calculate the cost of an auto loan.            LTF3. I can identify reasons why insurance is key to managing risk.            LTF4. I can define basic</p>	<p><b>F. Going Places</b></p> <p>F1. Automobile Loans - What do I need to Know? worksheet            F2. Calculating the cost of Loan worksheet            F1-F2. What's the Best Deal Activity            F3-F5. Specifics of Auto Insurance worksheet</p>	<p><b>F. Going Places</b></p> <p>F1-F5.  <a href="http://www.fefe.arizona.edu">http://www.fefe.arizona.edu</a>  <u>u</u>            F1-F2. Shopping for an Auto Loan PowerPoint            F3-F5. Specifics of Auto Insurance PowerPoint            F. Next Generation</p>

<p>Minnesota FCS Frameworks/Standards:</p> <p>MPF 3.1, 3.3 3.4</p> <p><i>UEQ:</i></p> <ul style="list-style-type: none"> <li>• <i>How do you prepare low-cost, healthy food on the go?</i></li> <li>• <i>What kitchen utensils do you need to equip your first place?</i></li> </ul> <p><b>G. Eating Well</b></p> <p>G1. Low-cost, fast and nutritious food</p> <p>G2. Basic kitchen equipment</p>	<p>F4. Define basic automobile insurance terms and coverage.</p> <p>F5. Differentiate between the different types of coverage.</p> <p><b>G. Eating Well</b></p> <p>G1. Understand how to prepare a variety of fast, low-cost and nutritious food</p> <p>G2. Understand the different types of kitchen equipment and be able to evaluate the personal usefulness of the different kitchen utensils.</p>	<p>automobile insurance terms and coverage.</p> <p>LTF5. I can differentiate between different types of auto insurance coverage.</p> <p><b>G. Eating Well</b></p> <p>LTG1. I can prepare a variety of fast, low-cost and nutritious food.</p> <p>LTG2. I can identify and use kitchen equipment properly.</p> <p>LTG3. I can select the most useful tools in setting up my own kitchen.</p>	<p>F3-F5. Auto Insurance Review worksheet</p> <p><b>CA</b> = Transportation Assessment 📄</p> <p><b>G. Eating Well</b></p> <p>G1. Various food labs - Basic Quesadillas, Omelets, Breakfast Pizza, Smoothies, Pizza Casserole</p> <p>G2. Equipping Your Kitchen activity</p> <p>? Dining Etiquette</p> <p><b>CA</b> = Lab assessment 📄</p>	<p>Insurance video segments and curriculum packet</p> <p>F. Guest speaker and/or Oprah video on texting.</p> <p><b>G. Eating Well</b></p> <p>G1. Cooking with Class Cookbook</p> <p>G1. Senior Strategies Cookbook from Max Peterson @ Centennial HS</p> <p>G. Dining Etiquette Hotline</p>
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