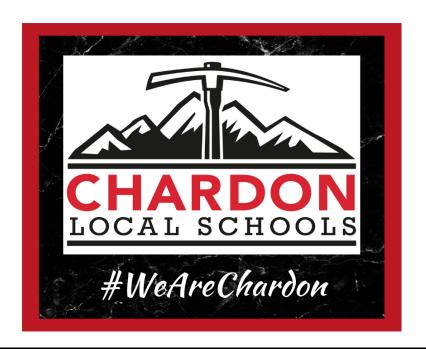
The mission of the Chardon Local Schools is high achievement for all students where learning is our most important work.

Course of Study — MATH

Revised November 2021

COST of LIVING on YOUR OWN





Cost of Living on Your Own

Income

Learning Standard:

Identify sources of income Analyze careers choices, education, skills, and economic conditions affect income Explain how taxes, gov't transfer payments and benefits relate to disposable income

How Taught?

Teaching activities may include, but are not limited to:

- **Direct Instruction**
- Cooperative Groups
- Stations
- Data Driven Instruction
- Scaffolding

Materials:

- Calculator (Desmos, TI-30X IIS)
- **Guided Notes**
- **Board Adopted Materials**

How Assessed?

Assessments may include, but are not limited to:

- Pre-Assessments (pre-tests, observation, anticipation guide, questioning, diagnostics)
- Formative Assessments (entry/exit slips, group work, reflections, discussions, homework/classwork, self and peer evaluations, observations, conferences, rubrics)
- Summative Assessments (tests/exams, projects, creative assignments, presentations)

How Re-Taught?

- breaking down concept into smaller components
- presenting the information again in a different
- Universal Design for Learning principles offering students opportunities to experience and engage material in new and different way
- practice activities such as computer tutorials, games, hands-on activities
- review sessions



Cost of Living on Your Own

Money Management

Learning Standard:

Explain how limited personal finance resources affect choices

Identify opportunity cost

Apply decision making processes to to personal finance choices

Design a plan for earning, spending, saving, and investing

Explain inflations effects

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Cost of Living on Your Own

Spending and Credit

Learning Standard:

Compare the benefits and costs of spending decisions Evaluate information about products and services Compare different payment methods/options Compare difference sources of consumer credit Identify ways to avoid or correct credit problems

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Cost of Living on Your Own

Saving and Investing

Learning Standard:

Explain the relationship between saving and investing Describe reasons for saving and reasons for investing Compare the risk, return, and liquidity of investment alternatives

Describe how to buy and sell investments Explain how different factors affect the rate of return of investments

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Cost of Living on Your Own

Needs v. Wants

Learning Standard:

Examine how individuals and families make choices to satisfy needs and wants

Analyze decisions about purchasing, exacting, and

Analyze decisions about purchasing, creating, and maintaining clothing

Implement decisions about recreational needs

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Consumer Rights

Learning Standard:

Examine state and federal policies and laws providing consumer protection

Investigate how policies become laws related to consumer rights

Examine skills used in seeking information related to consumer rights

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Technology

Learning Standard:

Review types of technology that impact family and consumer decision-making

Examine how media and technological advances impact family and consumer decisions

Assess the use of technology and its impact on quality of life

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Cost of Living on Your Own

Families v. Individuals

Learning Standard:

Analyze the potential impact of career path decisions on balancing work and family
Determining goals for life-long learning and leisure opportunities for all family members
Analyze the impact of social, economic, and technological change on work and family dynamics

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