

## Lesson Plan – Personal Finance Content

<b>Teacher:</b> Shelby Sandstrom	<b>Class:</b> Personal Finance
<b>Date:</b> November 4 <sup>th</sup> , 2019	<b>Unit:</b> Create and Adhere to a Budget
<b>Lesson:</b> Developing a Budget	<b>Materials Needed:</b> PowerPoint, Cash Flow Worksheet, Project Handout, Computers for Students
<b>Objectives:</b> <ol style="list-style-type: none"> <li>1. Identify various sources of money for personal spending.</li> <li>2. Categorize expenses as fixed or variable.</li> <li>3. Describe how income, spending, and budgeting patterns change throughout the life cycle.</li> <li>4. Construct and use a personal spending/ savings plan and evaluate it according to short- and long-term goals.</li> <li>5. Illustrate how income and spending patterns change throughout the life cycle for the typical person and family.</li> </ol>	
<b>Standards:</b> National Standards for Business Education Achievement Standard: Develop and evaluate a spending/savings plan.	
<b>Assessment:</b> Formative - <ol style="list-style-type: none"> <li>1. Students will participate in Round Robin identifying one want and one need from their anticipatory set activity that they feel would be included in their budget costs</li> <li>2. Students trade off writing examples on the board while categorizing them as fixed or variable costs</li> <li>3. Students will identify their current monthly and annual income and begin working on Personal Cash Flow worksheet.</li> <li>4. Students will voluntarily share with the class what “want” expenses fit or didn’t fit their budget.</li> </ol> Summative - <ol style="list-style-type: none"> <li>1. Students will research the cost of living for one month. Students will each be given a financial situation that includes an area of living, their marital status, cars, and children. Topics they will be researching may include house payments, cost of vehicles, daycare, food, utilities, entertainment, insurance, and miscellaneous items. Students will present their findings in a PowerPoint Presentation.</li> </ol>	
<b>Anticipatory Set:</b> Post a “Question of the Day” asking students to identify five needs and five wants. Students will then each share one want, and one need that they feel must be included in their budget.	
<b>Teaching Strategies:</b> (Two 47-minute class periods) <ol style="list-style-type: none"> <li>1. Anticipatory set – Question of Day (6 minutes)</li> </ol>	

# Finance Lesson Plans

**Raffaela Di Napoli**



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