

**St. Lucie Public Schools 2021-2022 Personal Financial Literacy Scope & Sequence (Course # [2102372/74](#))**



<b>UNIT</b>	<b>Sem. 1 # of Block Days</b>	<b>Sem. 2 # of Block Days</b>	<b>STANDARDS</b> <i>*Additional Standards for Honors</i>
<b>1. Earning, Managing Income, and Consumer Decisions</b>	7	7	SS.912.E.1.9, SS.912.E.2.7, SS.912.FL.1.1, SS.912.FL.1.2, SS.912.FL.1.3, SS.912.FL.1.4, SS.912.FL.1.5, SS.912.FL.2.1, SS.912.FL.2.2, SS.912.FL.2.3, SS.912.FL.2.4, SS.912.FL.2.5, SS.912.FL.2.6
<b>2. Banking, Loans, and Credit</b>	6	6	SS.912.E.1.11*, SS.912.E.1.14, SS.912.FL.3.5, SS.912.FL.4.1, SS.912.FL.4.2, SS.912.FL.4.3, SS.912.FL.4.4, SS.912.FL.4.5, SS.912.FL.4.6, SS.912.FL.4.7, SS.912.FL.4.8, SS.912.FL.4.9, SS.912.FL.4.12, SS.912.FL.4.13, SS.912.FL.5.12
<b>3. Taxes</b>	5	6	SS.912.E.1.10*, SS.912.E.2.8, SS.912.FL.1.6, SS.912.FL.1.7, SS.912.FL.5.1
<b>4. Saving, Investment, and Planning for the Future</b>	8	9	SS.912.E.1.14, SS.912.E.1.15, SS.912.E.1.16, SS.912.FL.3.1, SS.912.FL.3.2, SS.912.FL.3.3, SS.912.FL.3.4, SS.912.FL.3.6, SS.912.FL.3.7, SS.912.FL.4.11, SS.912.FL.5.2, SS.912.FL.5.3, SS.912.FL.5.4, SS.912.FL.5.5, SS.912.FL.5.6, SS.912.FL.5.7, SS.912.FL.5.8, SS.912.FL.5.9, SS.912.FL.5.10, SS.912.FL.5.11 SS.912.FL.6.1
<b>5. Insurance and Avoiding Financial Downfalls</b>	7	8	SS.912.FL.2.7, SS.912.FL.4.10, SS.912.FL.6.2, SS.912.FL.6.3, SS.912.FL.6.4, SS.912.FL.6.5, SS.912.FL.6.6, SS.912.FL.6.7, SS.912.FL.6.8, SS.912.FL.6.9 , SS.912.FL.6.10

<p><b>All units must integrate the <u>Florida Standards for Literacy in History/Social Studies with the NGSSS content standards.</u></b></p> <p>LAFS.1112.RH.1.1 LAFS.1112.RH.1.2 LAFS.1112.RH.1.3 LAFS.1112.RH.2.4 LAFS.1112.RH.2.5 LAFS.1112.RH.2.6 LAFS.1112.RH.3.7 LAFS.1112.RH.3.8 LAFS.1112.RH.3.9 LAFS.1112.RH.4.10</p> <p>LAFS.1112.WHST.1.1 LAFS.1112.WHST.1.2, LAFS.1112.WHST.2.4 LAFS.1112.WHST.2.5 LAFS.1112.WHST.2.6 LAFS.1112.WHST.3.7 LAFS.1112.WHST.3.8, LAFS.1112.WHST.3.9 LAFS.1112.WHST.4.10</p> <p>LAFS.1112.SL.1.1 LAFS.1112.SL.1.2 LAFS.1112.SL.1.3 LAFS.1112.SL.2.4</p>	<p style="text-align: center;"><b>Instructional Practices</b></p> <p>Teaching using real world materials, examples and simulations enhances students' content area knowledge and also strengthens their ability to comprehend concepts related to personal financial literacy. Using the following instructional practices will also help student learning.</p> <ol style="list-style-type: none"> <li>1. Incorporating current event articles on economic developments related to personal financial literacy.</li> <li>2. Having students create economic models that reflect key concepts and economic decisions.</li> <li>3. Use real world data and evidence to answer complex high-level questions that are based on real world scenarios.</li> <li>4. Require students to make and support personal financial decisions using evidence and trends.</li> <li>5. Provide extended learning opportunities that simulate economic scenarios including, but not limited to:             <ul style="list-style-type: none"> <li>o planning and managing a household budget</li> <li>o purchasing a home or automobile</li> <li>o planning for retirement</li> <li>o filing a tax return</li> <li>o managing an investment portfolio</li> <li>o affording college for dependent children</li> </ul> </li> </ol>	<p style="text-align: center;"><b>Mathematics Benchmark Guidance:</b></p> <p><b>Instruction should include opportunities for students to work with mathematics.</b></p> <p>MAFS.912.N-Q.1: Use units as a way to understand problems and to guide the solution of multi-step problems; choose and interpret units consistently in formulas; choose and interpret the scale and the origin in graphs and data displays.</p> <p>MAFS.912.N-Q.2: Define appropriate quantities for the purpose of descriptive modeling.</p> <p>MAFS.912.N-Q.3: Choose a level of accuracy appropriate to limitations on measurement when reporting quantities.</p> <p>MAFS.K12.MP.3.1: Construct viable arguments and critique the reasoning of others</p> <p>MAFS.K12.MP.5.1: Use appropriate tools strategically</p> <p>MAFS.K12.MP.6.1: Attend to precision</p> <p><b>Additional Standards for Honors (2102374):</b></p> <p>MAFS.912.S-IC.2.3: Recognize the purposes of and differences among sample surveys, experiments, and observational studies; explain how randomization relates to each.</p> <p>MAFS.912.S-IC.2.4: Use data from a sample survey to estimate a population mean or proportion; develop a margin of error through the use of simulation models for random sampling.</p> <p>MAFS.912.S-IC.2.5: Use data from a randomized experiment to compare two treatments; use simulations to decide if differences between parameters are significant.</p> <p>MAFS.912.S-IC.2.6: Evaluate reports based on data.</p> <p>MAFS.912.S-ID.1.1: Represent data with plots on the real number line (dot plots, histograms, and box plots)</p> <p>MAFS.912.S-ID.1.2: Use statistics appropriate to the shape of the data distribution to compare center (median, mean) and spread (interquartile range, standard deviation) of two or more different data sets.</p> <p>MAFS.912.S-ID.1.3: Interpret differences in shape, center, and spread in the context of the data sets, accounting for possible effects of extreme data points (outliers).</p> <p>MAFS.912.S-ID.1.4: Use the mean and standard deviation of a data set to fit it to a normal distribution and to estimate population percentages. Recognize that there are data sets for which such a procedure is not appropriate. Use calculators, spreadsheets, and tables to estimate areas under the normal curve.</p> <p>MAFS.K12.MP.1.1: Make sense of problems and persevere in solving them.</p>
	<p><b>All units must integrate the Florida Standards for English Language Development.</b></p> <p>ELD.K12.ELL.SS.1 English language learners communicate information, ideas and concepts necessary for academic success in the content area of Social Studies.</p>	