

FINANCIAL AND RESOURCE MANAGEMENT

PLANNED COURSE CURRICULUM GUIDE

I. COURSE DESCRIPTION AND INTENT:

II. INSTRUCTIONAL TIME:

Class Periods:

Length of Class Periods (minutes):

Length of Course:

Unit of Credit:

Course Weight:

A GREAT PLACE TO LEARN!



PINE GROVE AREA SCHOOL DISTRICT
PINE GROVE, PENNSYLVANIA

PINE GROVE AREA SCHOOL DISTRICT
Pine Grove, Pennsylvania 17963

PLANNED COURSE ADAPTATIONS/MODIFICATIONS
Introduction

The instructional adaptations that follow are provided as suggestions to be implemented with all students, particularly with those in need of special education services including the gifted. This listing is in no way intended to be exhaustive. Rather, it is reflective of some major considerations in the area of curriculum adaptations/modifications.

These instructional adaptations will work with any student, but are especially beneficial to those in need of learning support. Some may argue that these modifications are simply *good teaching*. Indeed, modifications of this type do represent good teaching. These principles of good teaching become instructional modifications whenever: (1) certain students in a particular class require such modifications *above and beyond* what is typically required by *most* students in that class and (2) without these modifications, these same students would not succeed.

PREFACE

Users and information seekers should familiarize themselves with the purpose and terminology of this **Planned Course Curriculum Guide (PCCG)**. We suggest that you first read the following:

- **PCCG PURPOSE AND INTENT**
- **PCCG DEFINITIONS**

The PCCG specifies the unit lesson outcome, essential content, standards, activities, resources, and evaluation of student performance. This sector provides the means to initiate the learning activities to attain the program goal as identified in the course description and intent.

The standards and outcomes are minimal expectations; further embellishment of the course is discretionary with the instructor depending upon the capability of the students.

This PCCG is designed as an ACTIVE document capable of technological modification as required.

The instructional delivery of this curriculum is quality controlled through the lesson plan development of the teacher.

Lawrence J. Mussoline, Jr., Ph.D.
Superintendent of Schools

PLANNED COURSE CURRICULUM GUIDE (PCCG) PURPOSE AND INTENT

The Planned Course Curriculum Guide (PCCG) is a multi-purpose document:

- All staff, particularly new teachers, can understand instructional expectations through the WRITTEN curriculum
- A continuing district-wide instructional process and scope and sequence of subject matter are enhanced. The WRITTEN curriculum is delivered through the TAUGHT curriculum (instructional content and learning activities) and is evaluated through the TESTED curriculum (expected levels of student achievement - learning outcomes)
- Priority student-centered outcomes are identified and attained through suggested learning activities and content designed to help insure a balanced and comprehensive basic curriculum
- Essential content and course standards provide an efficient basis for selecting appropriate instructional materials and resources
- Staff development areas for curriculum improvement are provided
- The PCCG conforms with current Pennsylvania Department of Education curriculum regulations and serves the dual feature of providing both an administrative document and an instructional guide
- Content and subject format remain flexible and adaptable to modification - an "active" document
- Special Pennsylvania Department of Education (PDE) legislation is identified
- Parents and students are provided with an overview of the instructional program and each course in particular

PLANNED COURSE CURRICULUM GUIDE (PCCG) DEFINITIONS

- **Course Description and Intent**: a brief overview of the course and program goals
- **Instructional Time**: frequency of class meetings and time/appropriate credit at the secondary level
- **Special Notes**: emphatic features or highlights and identification of Department of Education mandates found in the course
- **Unit Lesson Outcome**: describes the knowledge, skills, attitudes, student performance behaviors and areas of study that have been identified as appropriate to help the student attain the rigorous standards of a quality education
- **Teaching-Learning Activities**: suggested activities designed to help all students achieve the learning outcomes and standards
- **Standards**: statements establishing the minimal knowledge, skills, performance behaviors, and essential learning (content) a student must attain. A standard defines what students should know and be able to do
- **Expected Levels of Achievement (Learning Outcomes)**: what students will be expected to do as a result of the application of teaching-learning activities and content
- **Evaluation Criteria (Actual Level of Attainment)**: student performance level achieved and measured through specified evaluation criteria

LEARNING STANDARDS AND CONTENT ACTIVITIES

Statement of student learning expectations achieved through suggested teaching-learning activities and selected content to help reach standards and graduation requirements.

Academic Content Standard # 11.1

ESSENTIAL CONTENT PERFORMANCE STANDARD	CONTENT & INSTRUCTIONAL ACTIVITIES/STRATEGIES WITH CORRECTIVES AND EXTENSIONS <i>(individually created teaching activities may be used to achieve the standards; however, listed below are activities which may be helpful)©</i>	ACTUAL LEVEL OF ATTAINMENT (EVALUATION CRITERIA) ASSESSMENT	RESOURCES AND MATERIALS
STANDARD 11.1. Analyze the management of financial resources across the lifespan. Explain the responsibilities associated with managing personal finances.	Life Skills: List the steps involved in obtaining a checking account: <ul style="list-style-type: none"> • Students work with the Internal Training Service series-Your checking account-signature card information. Class Discussion then individual signature cars completed. List the basic rules of check writing: <ul style="list-style-type: none"> • Work with the Internal Training Services-Your Checking Account Discussion-individual checkbook work List and define basics of checkbook reconciliation: <ul style="list-style-type: none"> • Work with about checking account program List differences between wants and needs: <ul style="list-style-type: none"> • Discussion, videotapes; work with Meridian Bank-Money Matters program Identify basic areas of personal	<ul style="list-style-type: none"> • Classroom participation • Money Matters packets • Quizzes • Research projects • Your checking account packets 	<ul style="list-style-type: none"> • Banking packets • Money Matters packets • Guest speakers • Computers • Library • Internet • Videotapes • Newspapers • Local grocery stores

budgeting:

- Pay yourself first; flexible Vs. fixed expenses
- Class discussions, videotapes, guest speaker; handouts and worksheets from Meridian Bank Money Matters

Identify types of insurance acquired by working adults:

- Life, health, disability, automobile, homeowners insurances
- Videotapes, guest speakers, class worksheets
- Class computer work on comparative costs and shopping

Plan and prepare nutritious meals, following a designated food budget:

- View foods shopping video
- Using advertisements and food pyramid-plan meals on a budget
- Filed trip to store-shopping for food items
- Actually prepare and eat meals

LEARNING STANDARDS AND CONTENT ACTIVITIES

Statement of student learning expectations achieved through suggested teaching-learning activities and selected content to help reach standards and graduation requirements.

Academic Content Standard # 11.2

ESSENTIAL CONTENT PERFORMANCE STANDARD	CONTENT & INSTRUCTIONAL ACTIVITIES/STRATEGIES WITH CORRECTIVES AND EXTENSIONS <i>(individually created teaching activities may be used to achieve the standards; however, listed below are activities which may be helpful) ©</i>	ACTUAL LEVEL OF ATTAINMENT (EVALUATION CRITERIA) ASSESSMENT	RESOURCES AND MATERIALS
STANDARD 11.12C. Analyze relationship affecting consumer housing decisions.	Life Skills: <ul style="list-style-type: none"> • Students live in a simulated town, with a job and a place to stay is required • Students identify varied types of housing available • Search want ads • Videotapes • Based on information and budget allotments-students need to come up with suitable housing • Comparative pricing of apartments in different cities • Students identify pros and cons of roommates • Comparative cost study using maximum 2 roommates 	<ul style="list-style-type: none"> • Satisfactory completion of living on your own activities • Classroom participation • Quizzes • Research projects 	<ul style="list-style-type: none"> • Weston Walch-Living on Your Own • Teacher generated materials • Computers • Library • Internet

LEARNING STANDARDS AND CONTENT ACTIVITIES

Statement of student learning expectations achieved through suggested teaching-learning activities and selected content to help reach standards and graduation requirements.

Academic Content Standard

ESSENTIAL CONTENT PERFORMANCE STANDARD	CONTENT & INSTRUCTIONAL ACTIVITIES/STRATEGIES WITH CORRECTIVES AND EXTENSIONS <i>(individually created teaching activities may be used to achieve the standards; however, listed below are activities which may be helpful) ☺</i>	ACTUAL LEVEL OF ATTAINMENT (EVALUATION CRITERIA) ASSESSMENT	RESOURCES AND MATERIALS
<p>STANDARD Evaluate the role of the consumer rights and responsibilities in resolving consumer problems</p>	<p>Life Skills:</p> <ul style="list-style-type: none"> • While obtaining an apartment, students will list ways to obtain security deposits when leaving a place: <p>Discussion of apartment:</p> <ul style="list-style-type: none"> • Leases, waivers, house rules, right of the landlord • Apartment selection project • Furnishing a first time apartment <p>Correctives: Individual meetings to assess individual progress. This is done on a routinely basis. Pair up with another individual to work on assignments.</p> <p>Enrichment: Inquire to Better Business Bureau on practices</p>	<ul style="list-style-type: none"> • Completed packets • Classroom participation • Quizzes 	<ul style="list-style-type: none"> • Videotapes • Teacher generated materials • Walch-Living on Your Own • Computers • Library • Newspapers

LEARNING STANDARDS AND CONTENT ACTIVITIES

Statement of student learning expectations achieved through suggested teaching-learning activities and selected content to help reach standards and graduation requirements.

Academic Content Standard

ESSENTIAL CONTENT PERFORMANCE STANDARD	CONTENT & INSTRUCTIONAL ACTIVITIES/STRATEGIES WITH CORRECTIVES AND EXTENSIONS <i>(individually created teaching activities may be used to achieve the standards; however, listed below are activities which may be helpful) ©</i>	ACTUAL LEVEL OF ATTAINMENT (EVALUATION CRITERIA) ASSESSMENT	RESOURCES AND MATERIALS
<p>STANDARD Compare and contrast factors affecting annual gross and taxable income reporting requirements</p> <p>Compare the availability costs and benefits of accessing public and for profit services to assist the family</p>	<p>Life Skills:</p> <ul style="list-style-type: none"> • Paycheck critique of pay stub and deductions using the Meridian Money Matter sessions • Worksheets • Discussion • Actual pay stubs • Videotapes <p>Child Development:</p> <ul style="list-style-type: none"> • Leaflets, speaker, videotapes on women, infant, and children nutritional programs • Videos on Project Head start • Field trip to RACC Early Childhood Program <p>Life Skills:</p> <ul style="list-style-type: none"> • Discussions on HUD bases housing, Access cards for hospitalization, CHIP program form school age children 	<ul style="list-style-type: none"> • Quizzes • Classroom participation • Observation 	<ul style="list-style-type: none"> • Meridian Bank-Money Matters • Videotapes • Teacher made materials • Reading Area Community College-Early Learning Center

LEARNING STANDARDS AND CONTENT ACTIVITIES

Statement of student learning expectations achieved through suggested teaching-learning activities and selected content to help reach standards and graduation requirements.

Academic Content Standard # 11.1

ESSENTIAL CONTENT PERFORMANCE STANDARD	CONTENT & INSTRUCTIONAL ACTIVITIES/STRATEGIES WITH CORRECTIVES AND EXTENSIONS <i>(individually created teaching activities may be used to achieve the standards; however, listed below are activities which may be helpful) ©</i>	ACTUAL LEVEL OF ATTAINMENT (EVALUATION CRITERIA) ASSESSMENT	RESOURCES AND MATERIALS
STANDARD 11.1.12 Compare and contrast the selection of goods and services by applying effective consumer strategies	Life Skills: <ul style="list-style-type: none"> • Identify various items on standard clothing items • Interpret and analyze basic utility bills-namely light, heat, water and phone bills • Class readings and activities • Demonstrate management of financial resource techniques to meet the goals of an individual through comparison shopping • Computer work 	<ul style="list-style-type: none"> • Classroom participation • Quizzes • Completed activity sheets 	<ul style="list-style-type: none"> • Living on Your Own sheets • Videotapes • Computer • Library 'the online consumer series