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| NECC_NETS_small | **Mini-Lesson**  |
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| Teacher(s) Name | Garrett Collins, Shane Hall, Traci Jolley and Joey Walker |
| Grade Level(s) | 10th - 12th Grade |
| Content Area | Business Education - Financial Literacy |

**Standards**

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| Content Standards(GPS) |

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| FIN-FL-4 Develop and evaluate a spending and savings plan while applying rational decision making to personal spending and saving choices. |

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| NETS\*S (ISTE) Standards:  | 1. **Facilitate and inspire student learning** **and creativity**Teachers use their knowledge of subject matter, teaching and learning, and technology to facilitate experiences that advance student learning, creativity, and innovation in both face-to-face and virtual environments. b. Engage students in exploring real-world issues and solving authentic problems using digital tools and resources |

**Overview: Provide a short summary of the lesson or unit including topic, assignment or expected/possible products.**

This lesson is focused on Balancing a Personal Checkbook. Students will create a checkbook project

from start to finish. The first assignment will be to give students a list of transactions that they must record

in an online checkbook register. Students must put Checks and ATM withdrawals in one category while

recording deposits in another category. Then students must add and subtract appropriately and get the

correct ending balance. The second part of the assignment is to have students look through the list of

transactions and write checks for the checks listed and the same for the deposits. The third assignment is

to balance or “check off” the transactions that have cleared the checking account by looking at the bank

statement. Lastly, students will complete a reconciliation statement comparing the students

checking account project to the bank statement project so they balance.

Students will use real-world data to make the project as realistic as possible. The transactions will include

a mortgage and auto payment, utilities, groceries, gas and even entertainment type expenses. Students

will even have a line item for transferring money to a savings account so they understand the importance

of getting in the habit of having money put aside for unexpected expenses, emergencies, and general

savings.

**Resources: How does the LMS (e.g., Edmodo) you chose support student learning? Give some specific ideas using particular features of the LMS.**

The Schoology site had some great features. I like that I can upload the documents and the students can

complete the different parts of the assignment online. With so much of banking online nowadays, I think it

makes the assignment all the more realistic. It is really important for students to understand

the electronic trend in newer banking and perhaps explain how it use to be. Example: Monthly

bank statements use to be received in the mail (at home) around the 10th of the month and checks use to

be returned in with the statement. Now with technology you receive your e-statement, electronically, on

the 1st of the month and instead of receiving checks in the mail, you can click on a link and view the check

online, even print a copy, if needed, from home. I can provide feedback and students will receive

immediate feedback, compared to if I grade an assignment on the weekend, on paper, they would have to

wait until Monday to know how they did. Obviously, how quickly they receive feedback is determined by

their access to technology, but most students have access through their mobile devices. I like that I can

incorporate a message board where students can post what they learned from this project

and interact with one another, even outside class hours. If students have questions or misconceptions, it

allows the teacher to clarify the information for all students. As a teacher, another great feature is student

progress, students work at different rates and I love that it shows the percentage (%) complete. This

feature allows me to see which of my students is being diligent in completing their project and which of

my students are waiting until the last minute to complete their work. This feature would allow me to check

up with my students and encourage them to get to work and stay on task with their project.

**Instruction and Activities: What learning activities will students complete and how will they complete them (e.g., online discussion in Edmodo)? How will you differentiate content and process to accommodate various learning styles and abilities?**

Students will complete all instructional activities online. As students complete each part they will

move on to the next assignment. This allows students to complete the activities on their timeline (within

reason). As the teacher, individual feedback and instruction can be given (more or less, as needed)

depending on each student’s needs. Students do not necessarily have to know the pace of the other

students because the work is done online. If I see a student is having a hard time understanding a

concept, I might need to adjust my instruction or examples for them. If a student works very slowly, I

might need to modify the assignment length. For example, if a student is struggling with balancing their

checkbook I could rework some of the dollar amounts to make the math more understandable. If it is just

too much to handle all at once I could streamline the expenses to just a few purchases in each category.

Rather than having a number of utility bills and entertainment expenses I could allow the student to just

have one expense in each category. One-on-one help could be offered before or after class if the student

is still struggling on any of the concepts in this project.

**Assessment: How will you assess how students are progressing and what they produce/do (e.g., a quiz in Edmodo)?**

As students complete the assignments and I provide feedback, I will be able to gauge how they are

mastering the skills needed. One of the great things about submitting work online is that I am alerted

when a student submits their work which allows me to provide feedback in a more timely manner. That is

important before proceeding on to the next step. It is very important for me as the teacher to provide

feedback to my students so they know how they are doing throughout their checkbook project. Catching a

mistake or misconception early on will save a lot of frustration and heartache in the long run. At the end of

the project, incorporating a self-reflection into the assessment is a crucial piece of the assessment.

Students can reflect on what they learned and how the project changed or altered their initial thoughts on

money management. Student reflections are useful for me because getting the right answer sometimes is

not always the main goal. This project should show growth and understanding which then leads to new

ideas about spending and saving habits. The body of the student work for this assignment will serve as

their overall grade. However, a short quiz or some questions on a test could also assess if the students

have retained their newfound knowledge and skills with money management. Periodic checkbook

exercises could help me continue to reinforce these standards with my students throughout the semester.