

# SUU Educational Talent Search College Readiness Action Plan

The Southern Utah University Educational Talent Search Program has created a comprehensive plan to prepare students from 7th to 12th grade for post-secondary access and admittance. This effort is a focus of a Federally funded grant program that gives first-generation and/or low-income students the necessary information, connections and tools to navigate the educational system and apply to, secure funding for and attend institutions of higher education.

The focus of the Talent Search Program is college access. The Program utilizes group workshops, individual sessions and college tours to offer readiness planning for its participants. Advisors attempt to help students align secondary preparation with postsecondary expectations and readiness.

The curriculum included in the College Readiness Action Plan, along with advisor contacts links the Talent Search objectives with the intended program outcomes. Utilizing the structural measure of Bloom's Taxonomy, advisors are able to determine whether the mandatory and permissible services offered Talent Search participants are creating the type of incremental awareness that will lead to postsecondary admission and attainment.

**Combining parts to make a new whole**

**Create**

**Judging the value of information or ideas**

**Evaluate**

**Breaking down information into component parts**

**Analyze**

**Applying the facts, rules, concepts, and ideas**

**Apply**

**Understanding what the facts mean**

**Understand**

**Recognizing and recalling facts**

**Remember**

# 10th Grade College Readiness Action Plan

During 10th grade, Educational Talent Search students begin to make the transition into creating relevant educational choices in participant high school curriculum. This requires a skill shift into a higher thinking level – that of Analysis. The Talent Search program offers students continuing information on financial literacy while including activities such as ACT preparation, course selection and rigor in the classroom. Students go through a transitional phase as they begin to narrow the field in terms of which college is right for each student. The focus of 10th grade is to break down information and promote research-based structure on how best to academically prepare for college.

SUU TALENT SEARCH SERVICE PLAN 2016 - 2021

10th Grade

REQUIRED SERVICES	SUU ETS SERVICES	PLAN OF ACTION	RESOURCES
Tutoring	Khan Academy On-Line Tutoring Program Information	Newsletter	
	Connections to Tutoring	Individual Contact	
Advice & Assistance in Course Selection	Parent Conference - CCR/SEOP	Chart in Blumen when they occur	
	Academic Advisement	Individual or group contact	
	College Readiness Action Plan	Individual or group contact	See Curriculum
	Utah Scholars/Regents Scholarship Program Info	Newsletter/Mailing	
	Concurrent Enrollment Information	Newsletter/Personal Contact	
	Course Selection/Rigor	Group Workshop	Pamphlet: What Does Rigor in High School Look Like? High School Graduation and Beyond (Granite pg 8-16)
Assistance in College Entrance Exams & Admissions Applications	ACT Preparation	Group Workshop	ACT Boot Camp (on campus) A Mini Practice of the ACT
	College Match - College Scorecard	Group Workshop	College Tour <a href="http://www.collegescorecard.ed.gov">www.collegescorecard.ed.gov</a>
Financial Aid Information & Assistance	Scholarship Search	Newsletter	
Improving Financial & Economic Literacy	Financial & Economic Literacy Workshop	Group Workshop	Learning to Use Money in the 10th Grade (WA 10:24) Purchasing (WA 10:25) Savings and Banking (WA 10:26)
	SALT Financial Literacy Program	Newsletter	<a href="http://www.saltmoney.org/coeaspire">www.saltmoney.org/coeaspire</a>
	Utah Education Saving Plan 529 Information	Mailing	
PERMISSIBLE SERVICE	SUU ETS SERVICES	PLAN OF ACTION	RESOURCES
Personal & Career Counseling Activities	College/Universities in Your State/Near You	Group Workshop	Video: Utah Council Higher Education in Utah
	Postsecondary Options	Group Workshop	5 Ways Education Pays Handout College and Career - Your Future! (Granite pg 1-3)
College Visits	Northern Utah College Tour	Group Campus Visit	
	Arizona College Tour	Group Campus Visit	
	Snow Blast	Group Campus Visit	
Cultural Events			

## Connections to High-Quality Tutoring

The Talent Search project will identify student(s) to participate in after school tutoring with a teacher. In addition to this, any TS student at risk of academic failure will be referred to credit recovery programs. Performance and progress of participants will be monitored by TS advisors on a weekly monthly, quarterly and annual basis. Advisors will consult with teachers to determine academic performance and progress in completing course requirements, and counsel participants as appropriate.

All TS students will be given access to the free on-line tutoring program sponsored by Khan Academy. Identified 8th grade students may participate in an 8th grade after school tutoring program addressing the difficult transition year from middle school to high school, and to help those students prepare for a more rigorous level of coursework.

# Academic Advisement

Participants will be advised at the beginning of each academic year regarding the courses still needed to fulfill requirements for persistence and/or graduation. Progress will be tracked quarterly to ascertain classes taken, grades achieved, and advancement. In addition, participants will be informed of academic requirements that must be met to fulfill admissions standards for the colleges/ universities which they might attend. Students participating in a program of academic rigor will be further advised in course selection.

## Generation Z

They are all about communication with Social Media – 81% use media rather than face-to-face communication

They want to know they matter; however, you must go to them as they will not come to you.

This group now comprises 1/3 of the population.

These students

- Lack situational awareness
- Are oblivious to their surroundings
- Rely on their devices

84% multitask

76% want to turn their hobby into a career – they are individualists and believe in their entrepreneurial abilities. They also want to grow in a career and are self-directed.

42% expect to work for themselves – they have worries about the economy

They speak in emojis and find emotion to be the most important way to judge experience. They have a short attention span and communicate in symbols. They speak their mind and want interactive communication. They will talk to you in person but they want you to get to the point right away.

Generation Z don't want debt or payments as they have been influenced by the recession of 2008. They save money but they do it for savings' sake, they don't save for anything in particular

Because of their individual requirements, they want flexibility and instant results. They are easily frustrated.

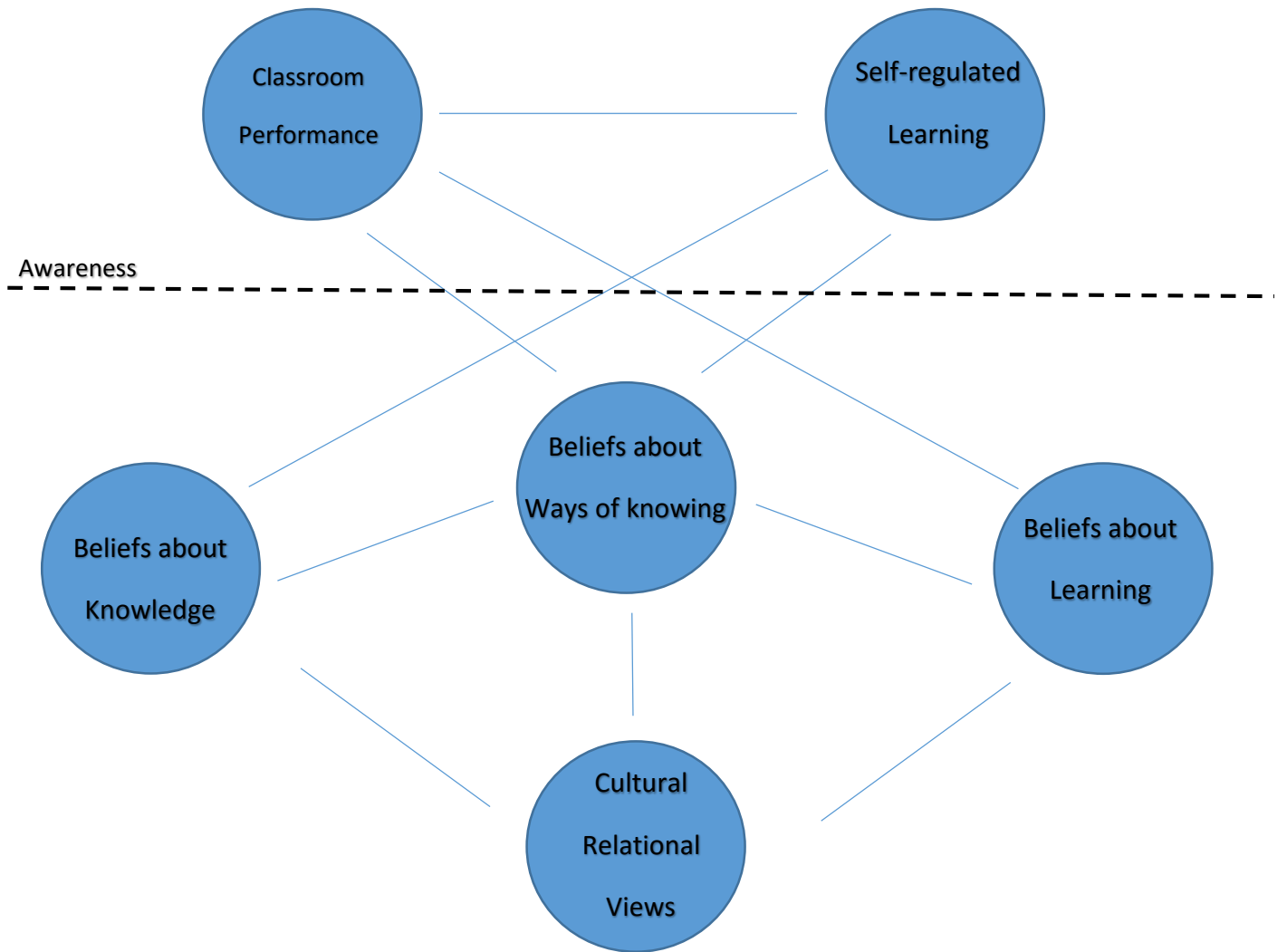
They are also intimidated by those in authority and would rather text than talk on the phone or meet with authority face-to-face. In addition to this, they don't listen to authority other than their parents who they will call for advice and approval.

Ways to influence/communicate with Gen Z:

1. Focus on the future but make it 'their' future
2. Use multiple social media platforms to get information to them
3. Go to the student – pro-active and/or intrusive counseling
4. They do well with peer mentoring
5. Help them understand the why
6. They connect with education when they can make or create something

# Hidden and/or Invisible Barriers to Academic Success for Low-Income Students

Taken from the work of Marlene Schommer-Aikins





low income students have a sense of foreboding and weight in relation to their families. They feel a lot of pressure; however, they cannot articulate much about the pressure as their cultural-relational views are embedded and unquestioned.

In primary and secondary schooling, the focus is on classroom performance and self-regulated learning. Students who are low income operate from a place below awareness. They have beliefs about knowledge and learning that cannot be addressed by performance and self-regulation.

#### EPISTEMOLOGICAL BELIEFS

- Certain Knowledge
  - Responsibility for Learning
  - Simple Knowledge
  - Speed of Learning
  - Fixed Ability
1. Certain Knowledge
    - a. There is only one right answer – they become frustrated if there are more right answers and they can't believe that facts don't change.
    - b. Primary and secondary institutions solidify this belief system.
    - c. Becoming very confusing with 'fake news'.
    - d. Research is difficult for them.
  2. Responsibility for Learning (Omniscient authority)
    - a. The teacher knows everything.
    - b. The teacher is responsible for my learning (this is becoming institutionalized at the primary and secondary levels).
    - c. If I don't learn, it is someone else's fault – I am off the hook (they try to get 'off the hook' for everything possible. (Remember the pressure they feel).
  3. Simple Knowledge
    - a. Knowledge is made up of information bits.
    - b. Learning means memorization of facts.
    - c. They cannot synthesize or analyze.
    - d. Use Bloom's taxonomy in planning lessons.
  4. Speed of Learning
    - a. Learning should be quick and easy.
    - b. They will give up after a few minutes.
    - c. 'I'll never get it.'
    - d. They want instant gratification in learning also – impossible for most!
    - e. Don't believe you should have to 'chew on' and idea.
  5. Fixed Ability
    - a. Born smart in some areas and dumb in others.
    - b. IQ is set.
    - c. Negate the idea that time and effort build capacity (including dendrite action).

Methods to challenge hidden beliefs:

1. Student must participate in exploration of personal knowledge – they have to ask continually ‘is this true’ about their assumptions.
2. Student must engage in processes that examine differing points of view.
3. Scenarios that are more global must be presented.
4. Debate as a method of learning should be incorporated into discussions – the student must take on the view of an opponent to challenge simple knowledge.
5. Common ground can be established and should be encouraged.
6. Student needs to understand another belief system, they do not have to change their own.
7. Opposing views need to be safe.



## Learning in College Moving from Counterproductive Beliefs to Proactive Beliefs

	What does the student believe?	What problems are created by the belief?	What activities encourage more sophisticated beliefs?
Responsibility for Learning (All-knowing)	<ul style="list-style-type: none"> <li><input type="checkbox"/> Knowledge comes only from experts.</li> <li><input type="checkbox"/> It is the teacher's job to see that I learn.</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Lack of critical thinking.</li> <li><input type="checkbox"/> Reliance on teachers, not own reasoning.</li> <li><input type="checkbox"/> Sees no value in studying independently.</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Active learning</li> <li><input type="checkbox"/> Problem-solving tasks</li> <li><input type="checkbox"/> Collaborative learning</li> <li><input type="checkbox"/> Independent learning</li> </ul>
Certainty of Knowledge (Unchangeable)	<ul style="list-style-type: none"> <li><input type="checkbox"/> Knowledge does not change.</li> <li><input type="checkbox"/> Every question has a right answer.</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Frustration with complex problems.</li> <li><input type="checkbox"/> Not open to new knowledge.</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Exposure to varied view points</li> <li><input type="checkbox"/> Structured controversy</li> <li><input type="checkbox"/> Arguing for the opposite view point</li> </ul>
Simple Knowledge (Information Bits)	<ul style="list-style-type: none"> <li><input type="checkbox"/> Knowledge is made up of bits of information.</li> <li><input type="checkbox"/> Learning is a process of memorizing facts.</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> See no need to use learning strategies.</li> <li><input type="checkbox"/> Overconfidence about knowledge of concepts.</li> <li><input type="checkbox"/> No monitoring of understanding.</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Understand Bloom's Taxonomy of learning levels.</li> <li><input type="checkbox"/> Practice doing complex tasks.</li> <li><input type="checkbox"/> Use reflection activities.</li> </ul>
Speed of Learning (Fast-n-easy)	<ul style="list-style-type: none"> <li><input type="checkbox"/> If a problem can't be solved quickly, it can't be solved.</li> <li><input type="checkbox"/> If you fail once, you'll never get it.</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Give up quickly if they don't understand.</li> <li><input type="checkbox"/> Unwillingness to pursue difficult tasks.</li> <li><input type="checkbox"/> Resistance to using strategies.</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Realize time is required for understanding.</li> <li><input type="checkbox"/> Understand learning is a process not an event.</li> </ul>
Ability (Born smart or dumb)	<ul style="list-style-type: none"> <li><input type="checkbox"/> The ability to learn is innate.</li> <li><input type="checkbox"/> It cannot be acquired.</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> See effort and use of strategies as futile.</li> <li><input type="checkbox"/> Avoid academic obstacles.</li> <li><input type="checkbox"/> Concern for grades not learning.</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Seek role models of students or famous people who have succeeded despite obstacles.</li> </ul>

# Course Selection/Rigor

Participants will be advised at the beginning of each academic year regarding the courses still needed to fulfill requirements for persistence and/or graduation. Progress will be tracked quarterly to ascertain classes taken, grades achieved, and advancement. In addition, participants will be informed of academic requirements that must be met to fulfill admissions standards for the colleges/universities which they might attend. The need for taking the Pre ACT (PLAN), and ACT tests will be explored. Students participating in a program of academic rigor will be further advised in course selection.

Talent Search advisors will encourage students to prepare for rigorous coursework beginning in 7th grade. Students and parents will be informed of possible avenues to complete a program of rigor and the academic support and resources available through the TS project.

# Talent Search encourages you to complete a program of RIGOR!

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Your success depends on your performance and competency in high school—don't let this opportunity slip away.....

# What does RIGOR in High School look like?

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Rigorous high school courses are your ticket to a successful post-secondary experience and the key to career readiness!



## Interesting Insights

### Colleges and Universities have Requirements for you and Employers expect you to perform!

Take the right classes now to be successful in College and your Career!

- 4 Years of English
- 4 Years of Math
- 3 Years of Laboratory Science
- 2 Years of Foreign Language
- 3 1/2 Years of History/Social Science

Work hard and keep your grades up. Students who work hard turn into college students who are successful and employees who can be counted on.

YOUR JOB RIGHT NOW IS SCHOOL—Would you get a raise for the type of job you are doing?

Regents' Scholarship Planning Guide		Grade 12	Grade 11	Grade 10	Grade 9	# of Credits	Required Core Course
English						4	English
Math						4	Math
Social Science						3.5	Social Science
Science						3	Science
World Language						2	World Language
		To satisfy the requirements, you must, at minimum, complete 4 credits including a math class that is beyond Algebra 2/Secondary Math 3. Visit our website to learn more about acceptable course sequences.					
		One each of Biology, Chemistry, Physics. All science courses must have a lab. Students who complete a concurrent enrollment/college science course must complete the college lecture and the college lab; e.g. Biology 1010 and Biology 1015 must be completed.					
		2 credits of the same world language taken progressively.					

Use the **planning guide** on the middle page to see if you are taking the right kinds of classes.....

- Make your schedule work for you
- Don't give up when classes overlap
- Take EdNet classes for dual credit
- Look at SWATC classes for more options

## Why Prepare Now?

### You have a chance to make High School valuable for you now and for your future!

Where are you going in life? Your current performance and attitudes will result in outcomes 5 years from now. Where do you want to be 5 years from today?

Keep on track!

Work hard!

## If You Need Help

Visit: <https://www.suu.edu/ss/talent/>

Call or e-mail Mrs. Livingston:

livingston@suu.edu or 435.899.9730

Check out UHEAA on the web:

<https://www.uheaa.org/>

# High School Graduation and Beyond

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Focus on graduation requirements as you create your 4-year CCR-Plan. Graduation requirements are a set of core classes that all students must take to receive a high school diploma. Granite School District requires that students earn 27 credits to graduate from high school. Credits begin to accrue in 9<sup>th</sup> grade. Earn all of the required credits each year in order to stay on-track to graduate. Most students will graduate with more credits than they need, and that's great! Graduation requirements are minimal requirements so by taking more classes than what's required like college prep, GTI and concurrent enrollment courses you can maximize your high school experience.

## Did you know?

The majority of Utah's high school students are **maximizing** their education and learning opportunities and opting for a rigorous 4-year high school experience. They do this by:

- Participating in **concurrent enrollment** courses and options
- Taking advanced career and technical education (**CTE**) courses
- Taking and passing **skills certification** tests connected to CTE courses
- Graduating early and utilizing the **Centennial Scholarship** option
- Graduating from high school with an associate's degree and qualifying for the **New Century Scholarship**
- Taking courses that qualify for the **Regent's Scholarship**
- Participating in **early college** programs in both community colleges and applied technology colleges
- Participating in **work-based learning** opportunities (internships, job shadowing, etc.)
- **Volunteering** their time in their communities and learning the importance and the value of service
- Accessing courses through **Connection High** or other online programs

If you want to take advantage of everything available, you've got to plan. Creating a 4-year high school plan is a good place to start. The 4-year plan begins in 8<sup>th</sup> grade and is updated and revised as your interests and needs change. Parents, teachers, and especially your school counselor can help you with the 4-year planning process. Get important information, advice and suggestions for your plan. Use interest, aptitude and other test results to inform your decisions. Your individual CCR-Plan meetings with your school counselor will become a very important part of the 4-year planning process.

## Plan with a goal in mind!

Your future will require college education and training after high school. It makes sense to choose high school classes with a college goal in mind. For example, if applying for the Regents' Scholarship is one of your goals choose courses now that will meet its requirements. That means you must complete two years of the same world language in grades 9-12. You need to know that now in order to fit it into your plan. If you take time to plan and fill in the details for classes with a goal in mind, you will be better prepared. If you fail to plan, you may not take classes in the right sequence or classes that are prerequisite to others. Use the worksheets and planning tools on the pages that follow to help you plan with your goals in mind.





# HIGH SCHOOL COURSE SELECTION RECOMMENDATIONS

Pathway	High School Graduation*	College and Career Readiness Pathways		Regents' Scholarship**
Subject Areas ↓	Granite School District Graduation Requirements	1- & 2-Year Certificate and Degree Pathway	2-Year Transfer and 4-Year Degree Pathway	Course Requirements
English Language Arts	4.0 credits	Concentrate on developing technical reading, writing, and research skills	Concentrate on developing reading, writing, and research skills.	4.0 credits of English**
Mathematics	3.0 credits 1.0 credit Secondary Math 1 1.0 credit Secondary Math 2 1.0 credit Secondary Math 3	Take required mathematics courses and focus on the application of math concepts related to your career goal in your CCR-Plan.	Take a mathematics class in the senior year.  Students interested in STEM degrees should take at least one math course beyond Secondary Math 3 (Algebra II).	4.0 credits of progressive mathematics  For the graduating class of 2015, students take all <b>Common Core</b> courses and one additional progressive course.
Science	3.0 credits 2.0 credits from the four science foundation areas: Earth Systems, Biological Science, Chemistry, or Physics  1.0 credit from the foundation courses or Applied or Advanced Foundation science core list	Three credits of science will prepare you for college. Choose foundation, applied, or advanced courses aligned with your CCR Plan goals.	Three credits of science will prepare you for college. Choose foundation, applied, or advanced courses aligned with your CCR-Plan goals.  Students interested in STEM degrees should take 4 credits of science.	3.0 credits of lab-based science courses to include one each of Biology, Chemistry, and Physics
Social Studies	3.5 credits 1.0 credit U.S. History 1.0 credit Geography 1.0 credit World Civilization 0.5 credit U.S. Gov. and Citizenship	Select social studies classes that provide a strong academic foundation and also enable you to explore a variety of career paths.	Select social studies classes that provide the strong academic foundation and also enable you to explore a variety of career paths.	3.5 credits of social science
Directed Coursework	3.5 credits 1.5 credits Fine Arts 1.0 credit Career and Technical Education 0.5 credit Computer Tech 0.5 credit General Financial Literacy	Choose electives that concentrate in a pathway that meets your high school graduation requirements and provides depth (two or more courses) in an area of interest.	Choose directed coursework associated with your career path. CTE and fine arts courses allow you to explore these areas. Take a challenging computer technology course to prepare for college-level projects.	
Physical Education/ Health	2.0 credits	Build a foundation for a healthy lifestyle; it is important for college and career success.	Build a foundation for a healthy lifestyle; it is important for college and career success.	
Required Electives	8.0 credits	Select electives that focus on your CCR goals and chosen pathway.	Maximize your senior year! Take challenging courses!	
World Languages			Recommend 2.0 years of the same world language, other than English, in a progressive manner during grades 6-12.	Require 2.0 credits of the same world language, other than English, taken in a progressive manner during grades 9-12.
Requirements	27.0 credits School Diploma *24.0 credits Granite District Diploma (*See page 44)	Meet your district's requirements for graduation.	Meet your district's requirements for graduation.	Meet school district graduation requirements.

\*For more information on Utah High School Graduation Requirements visit <http://schools.utah.gov/curr/main/Gradinfo.htm>

\*\*For list of courses that satisfy Regents' Scholarship requirements see [www.regents scholarship.org](http://www.regents scholarship.org)



# COURSES MEETING GRADUATION REQUIREMENTS

Required Areas	Credits	Courses																																						
<p><b>English/Language Arts</b> – Three courses from the <b>Foundation Courses</b> plus one course from the <b>Applied/Advanced Courses</b></p> <p><b>Foundation Courses</b>                      English 9 (core, SPED, ESL, honors)                      English 10 (core, SPED, ESL, honors)                      English 11 (core, SPED, ESL, honors, AP, IB)                      AP Language and Composition/Literature and Composition                      Approved Concurrent Enrollment Courses** IB English**                      (**Courses can be used for once credit in Applied/Advanced.)</p>	4	<p><b>Applied/Advanced Courses</b></p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%;">English 12</td> <td style="width: 50%;">Humanities</td> </tr> <tr> <td>Basic Writing Skills</td> <td>Journalism 2-6</td> </tr> <tr> <td>Basic Reading Skills</td> <td>Literature</td> </tr> <tr> <td>Business Communication</td> <td>Literary Magazine</td> </tr> <tr> <td>College Prep English</td> <td>Creative Writing 1 and 2</td> </tr> <tr> <td>Debate</td> <td></td> </tr> <tr> <td>Technical and Professional Comm.</td> <td></td> </tr> </table>	English 12	Humanities	Basic Writing Skills	Journalism 2-6	Basic Reading Skills	Literature	Business Communication	Literary Magazine	College Prep English	Creative Writing 1 and 2	Debate		Technical and Professional Comm.																									
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<p><b>Math</b></p> <p>1.0 credit Secondary Math 1                      1.0 credit Secondary Math 2                      1.0 credit Secondary Math 3*</p> <p>(Math course titles changed to <b>Common Core Mathematics</b> Fall 2011. (*Opting out of Secondary Math 3 for Applied or Advanced courses requires parent approval.)</p>	3	<p><b>Applied/Advanced Courses*</b></p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%;">Accounting I and II</td> <td style="width: 50%;">Computer Programming</td> </tr> <tr> <td>AP Calculus AB or BC</td> <td>College Prep Math</td> </tr> <tr> <td>AP Statistics</td> <td>Introductory Calculus</td> </tr> <tr> <td>Introductory Statistics</td> <td>Mathematical Decision Making for Life</td> </tr> <tr> <td>Medical Math</td> <td>**Mathematics of Personal Finance</td> </tr> <tr> <td>Modern Mathematics</td> <td>IB</td> </tr> <tr> <td>Concurrent Enrollment 1010, 1030, 1040, 1050, or 1060</td> <td></td> </tr> <tr> <td>(**May waive Financial Literacy)</td> <td></td> </tr> </table>	Accounting I and II	Computer Programming	AP Calculus AB or BC	College Prep Math	AP Statistics	Introductory Calculus	Introductory Statistics	Mathematical Decision Making for Life	Medical Math	**Mathematics of Personal Finance	Modern Mathematics	IB	Concurrent Enrollment 1010, 1030, 1040, 1050, or 1060		(**May waive Financial Literacy)																							
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<p><b>Science</b> - Courses from two of the four <b>Foundation Course</b> areas (Earth, Biological, Physics, Chemistry) plus one additional course from the <b>Foundation Courses or Applied or Advanced list</b>,</p> <p><b>Foundation Courses</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; padding: 5px;">                     Earth Systems                      AP Environmental Science                 </td> <td style="width: 50%; padding: 5px;">                     Chemistry                      AP Chemistry                      Chemistry with Lab                      Chemistry with Lab CE                 </td> </tr> <tr> <td style="width: 50%; padding: 5px;">                     Biology                      Human Biology                      Biology-Ag Science                      Tech (BAST)                      AP Biology                      AP Biology CE                      Human Biology CE                 </td> <td style="width: 50%; padding: 5px;">                     Physics                      Physics with Technology                      AP Physics                      Physics with Lab CE                 </td> </tr> </table>	Earth Systems AP Environmental Science	Chemistry AP Chemistry Chemistry with Lab Chemistry with Lab CE	Biology Human Biology Biology-Ag Science Tech (BAST) AP Biology AP Biology CE Human Biology CE	Physics Physics with Technology AP Physics Physics with Lab CE	3	<p><b>Applied/Advanced Courses</b></p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%;">Advanced Electronics</td> <td style="width: 50%;">Human Physiology</td> </tr> <tr> <td>Agricultural Biotechnology</td> <td>Marine Biology</td> </tr> <tr> <td>Agricultural Science I, II, III, or IV</td> <td>Material Science</td> </tr> <tr> <td>Anatomy and Physiology</td> <td>Medical Anatomy &amp; Physiology</td> </tr> <tr> <td>Animal Science I or II</td> <td>Medical Forensics</td> </tr> <tr> <td>Applied Biology and Chemistry</td> <td>Meteorology</td> </tr> <tr> <td>Aquaculture</td> <td>Natural Resource Science I or II</td> </tr> <tr> <td>Astronomy</td> <td>Physiology</td> </tr> <tr> <td>Basic Electronics</td> <td>Plant Science</td> </tr> <tr> <td>Biotechnology</td> <td>Pre-Engineering</td> </tr> <tr> <td>Botany</td> <td>Plant &amp; Soil Science I or II</td> </tr> <tr> <td>Digital Electronics</td> <td>Principles of Engineering – PLTW</td> </tr> <tr> <td>Digital Electronics – PLTW</td> <td>Wildlife Management</td> </tr> <tr> <td>Ecology</td> <td>Zoology</td> </tr> <tr> <td>Environmental Science</td> <td>Concurrent Enrollment Science Courses</td> </tr> <tr> <td>Geology</td> <td>IB</td> </tr> <tr> <td>Investigation Science</td> <td></td> </tr> </table>	Advanced Electronics	Human Physiology	Agricultural Biotechnology	Marine Biology	Agricultural Science I, II, III, or IV	Material Science	Anatomy and Physiology	Medical Anatomy & Physiology	Animal Science I or II	Medical Forensics	Applied Biology and Chemistry	Meteorology	Aquaculture	Natural Resource Science I or II	Astronomy	Physiology	Basic Electronics	Plant Science	Biotechnology	Pre-Engineering	Botany	Plant & Soil Science I or II	Digital Electronics	Principles of Engineering – PLTW	Digital Electronics – PLTW	Wildlife Management	Ecology	Zoology	Environmental Science	Concurrent Enrollment Science Courses	Geology	IB	Investigation Science	
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Digital Electronics – PLTW	Wildlife Management																																							
Ecology	Zoology																																							
Environmental Science	Concurrent Enrollment Science Courses																																							
Geology	IB																																							
Investigation Science																																								
<p><b>Social Studies</b></p> <p>Geography for Life (9<sup>th</sup>)                      World Civilizations (10<sup>th</sup>)                      Unites States History II (11<sup>th</sup>)                      US Government &amp; Citizenship (required in 12<sup>th</sup>)</p>	1 1 1 0.5	<p><b>Other Courses</b> (May substitute for foundations courses)</p> <p>AP European History/AP World History/IB World Studies HL/IB History of Europe SL or HL/IB European History HL2                      AP US History/IB History of Americas SL or HL                      AP American Government/CE                      American National Government (POLS 1100)</p>																																						
<p><b>Fine Arts</b></p>	1.5	<p>Art Art History Dance Theatre (Drama) Music</p>																																						
<p><b>Health</b></p>	.5	<p>Health Health CE Advanced Health</p>																																						
<p><b>Physical Education</b></p> <p><b>Foundation Course:</b>                      PE Fitness for Life (0.5)</p>	1.5	<p>PE 1-2 (Participation Skills 9<sup>th</sup>)                      Lifetime Sports (Wt. Training, Swim, Athletics, Aqua Aerobics Aerobics)                      Social Dance                      (0.5 credit for two seasons of competitive sports) Dance</p>																																						
<p><b>Computer Technology</b></p>	.5	<p>Computer Technology Concurrent CIS 1020 (SLCC)</p>																																						
<p><b>Career and Technical Education (CTE)</b>                      (Courses are offered at your school and at the <b>Granite Technical Institute – GTI</b>)</p>	1	<p><b>CTE Program Areas</b></p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%;">Agriculture</td> <td style="width: 50%;">Economics and Entrepreneurship</td> </tr> <tr> <td>Business</td> <td>Information Technology</td> </tr> <tr> <td>Family and Consumer Science</td> <td>Marketing</td> </tr> <tr> <td>Health Science</td> <td>Skilled and Technical Science</td> </tr> <tr> <td></td> <td>Technology and Engineering</td> </tr> </table>	Agriculture	Economics and Entrepreneurship	Business	Information Technology	Family and Consumer Science	Marketing	Health Science	Skilled and Technical Science		Technology and Engineering																												
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	Technology and Engineering																																							
<p><b>Financial Literacy</b></p>	.5	<p>General Financial Literacy Personal Finance CE (Finance 1050)                      Adult Roles/Financial Responsibility (full year)                      **Mathematics of Personal Finance</p>																																						
<p><b>Electives</b></p>	8	<p>World Languages, Driver Education, Special Education                      Work/Service Experience, ESL, and additional courses that support your talents, interests, and abilities selected from the required areas.</p>																																						

# Sample 4-Year CCR-Plan (College and Career Readiness Plan)

Required Areas	Credits	9 <sup>th</sup> Grade	10 <sup>th</sup> Grade	11 <sup>th</sup> grade	12 <sup>th</sup> grade
ENGLISH/LANGUAGE ARTS	4.0	English 9	English 10	English 11	English 12 or Applied or Advanced
MATH	3.0	Secondary Math 1	Secondary Math 2	Secondary Math 3	Pre-Calculus, Calculus, Concurrent, other
SCIENCE	3.0	Earth Systems or Biology	Biology or Chemistry or Physics	1.0 credit Applied or Advanced Science (student's choice)	
SOCIAL STUDIES	3.5	Geography for Life	World Civilizations	United States History	US Gov. & Citizenship (0.5 credit)
CAREER & TECHNICAL EDUCATION (CTE)	1.0	Interest and career related courses taken at your high school or at the <u>Granite Technical Institute (GTI)</u>			
COMPUTER TECHNOLOGY	.50	Computer Technology 9 <sup>th</sup> or 10 <sup>th</sup> Grade		-----	-----
FINE ARTS (Art, Music, Dance, Drama)	1.5	1.5 credits to be completed during grades 9–12			
GENERAL FINANCE LITERACY	.50	0.5 credit to be completed during grades 9-12			
HEALTH	.50	0..5 credit to be completed during grades 9-12			
PHYSICAL EDUCATION	1.5	PE 9 (0.5 credit)	Fitness for Life (0.5 credit)	0.5 credit in grades 11 or 12	
ELECTIVES	8.0	Student's choice based on interests, abilities, and talents and may include: additional courses offered in required areas; CTE/GTI, Fine Arts, World Languages, Driver Education, Special Education, and ESL courses; and Work/Service Experience, etc.			
Graduation Requirements	27 CR	2.0 Cumulative CPA			

### ***As you plan choose courses that will:***

- Complete high school graduation requirements
- Connect to your goals and plans for the future
- Prepare you for 1, 2, or 4 years of education and training after high school
- Help you meet college and university admissions requirements
- Lead to Centennial, Regent's, and/or New Century Scholarships

### ***Keep in mind:***

- Courses cannot be repeated for credit.
- There are other ways to earn high school credit outside of the school day demonstrated competency assessments in core areas, courses through Connection HS or Utah Electronic High School; concurrent enrollment courses taken at your school or at a college or university.

# 4-Year High School CCR-Plan Worksheet

Get out a pencil and create a four year CCR-Plan for graduation!

Required Areas	Credits	9 <sup>th</sup> Grade	10 <sup>th</sup> Grade	11 <sup>th</sup> grade	12 <sup>th</sup> grade
ENGLISH/LANGUAGE ARTS	4.0	English 9	English 10	English 11	Applied or Advanced
MATH	3.0	Secondary Math 1	Secondary Math 2	Secondary Math 3 <i>(Other math courses only if student/parent complete opt out form)</i>	Pre-Calculus, Calculus, Concurrent, other
SCIENCE	3.0	Earth Systems or Biology	Biology or Chemistry or Physics	1.0 Applied or Advanced (Student's Choice)	
SOCIAL STUDIES	3.5	Geography for Life	World Civilizations	United States History	US Gov. & Citizenship (1/2 year)
CAREER AND TECHNICAL EDUCATION (CTE)	1.0	<i>CTE courses are offered at your school and at the Granite Technical Institute (GTI) in the following areas: Agriculture, Business, Family and Consumer Science, Health Science and Technology, Marketing, Skilled and Technical Science, Technology and Engineering</i>			
COMPUTER TECHNOLOGY	.5	Computer Technology 9 <sup>th</sup> or 10 <sup>th</sup> Grade		-----	-----
FINE ARTS (ART, MUSIC, DANCE, DRAMA)	1.5				
GENERAL FINANCIAL LITERACY	.5	-----	-----	Financial Literacy (.5) 11 <sup>th</sup> or 12 <sup>th</sup> Grade	
HEALTH	.5	-----	Health (.5) 10 <sup>th</sup> , 11 <sup>th</sup> , or 12 <sup>th</sup> Grade		
PHYSICAL EDUCATION (PE)	1.5		PE Fitness for Life (.5)		-----
ELECTIVES (Student's choice based on interests, abilities and may include: CTE/GTI, Fine Arts, World Languages, Driver Education, Special Education, ESL, Work/Service Experience, etc.)	8.0	-----			
		-----			
Total	27.0	7.0 or 8.0 Credits	8.0 Credits	8.0 Credits	8.0 Credits

# Options and Opportunities

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There is so much to consider as you plan! Think about your goals – goals that you are working toward right now in school and goals you have for the future. Then think about all of the classes, programs, and options that can enhance and maximize your school schedule.

Consider taking **honors and gifted courses**, **early college**, **CTE courses**, **flexible learning options**, and **college and career readiness courses**. Develop a written plan that includes just what you want and need to be successful, to stay focused and to stay interested in school. When you are focused and take advantage of all of the options and opportunities out there, you will move along the pathway toward high school graduation better prepared for college and career.

## What will you include?

### Honors and Gifted Courses

Students can take honors and/or gifted courses in core areas beginning in 7<sup>th</sup> grade. Students may choose to take honors courses, but gifted students will be identified through testing.

### Early College

Advanced Placement (AP)  
Centennial Scholarship  
International Baccalaureate (IB)  
Concurrent Enrollment

### Career and Technical Education (CTE)

CTE Courses and Programs  
Granite Technical Institute (GTI)  
Work Based Learning (Job Shadow, Internship)

### Flexible Learning

Connection High School  
Electronic High School (EHS)  
Demonstrated Competency Assessment (DCA)

### Other Options

Utah Scholars Curriculum  
New Century Scholarships  
Regent's Scholarship  
Military

# Early College Options



Early college means that you can earn college credit while you are in high school before stepping onto a college campus. Early college opportunities include:

## Advanced Placement (AP)

<http://apcentral.collegeboard.com/apc/public/courses/index.html>

AP offers secondary students the opportunity to take college-level courses while attending high school. All students are eligible to take AP courses but keep in mind that they are rigorous. AP courses require significant study time outside of the school day.

AP classes can give you a sense of what college will be like. In fact, a recent U.S. Department of Education study shows that participation and success in AP and other challenging high school courses is one of the strongest predictors of college success.

- AP requires a strong curiosity about the AP subject you plan to study and a willingness to work hard.
- AP gives you an early start on college, tuition savings, enriching academic experience, increased access to higher education and 37 possible courses and exams across 22 subject areas.

AP course offerings vary from school to school. Your school counselor will have information on AP courses offered at your high school. You can earn college credit for AP courses by passing the exam at the end of the course with a score of 3 or higher. There is a fee for each AP course you take and fee waivers are available. Check with the college you plan to attend to determine how much credit you will receive by passing an AP course.

## Concurrent Enrollment

[www.slcc.edu/concurrentenrollment](http://www.slcc.edu/concurrentenrollment)

Concurrent enrollment is a college course taught on a high school campus by teachers who qualify to teach

them. Concurrent enrollment courses give students both college and high school credit.

Most concurrent enrollment students in Granite District are seniors and juniors and earn concurrent enrollment college credit from Salt Lake Community College (SLCC). Credits are recorded on both a permanent college transcript and the high school transcript. Both CTE and general education classes may be offered for concurrent enrollment credit. Concurrent enrollment courses taught at the high school are the same courses taught on the college campus. Ask your counselor about concurrent enrollment courses offered at your school. <http://www.slcc.edu/concurrentenrollment/>

*The state legislature allocates concurrent enrollment funds so that CE classes at high schools and a few selected summer and evening classes on the college campus are offered to students at a cost of \$5 per credit hour (\$15 for a 3 credit hour class and \$20 for a 4 credit hour class). SLCC concurrent enrollment students also pay a one-time admission application fee of \$40.*

*Students who choose to come to the SLCC campus as Early Enrollment students must pay full tuition and fees. (A standard 3-credit hour class, for a Utah resident, such as English 1010 would cost approximately \$431 at SLCC plus textbooks).*

Concurrent enrollment offerings vary from school to school. Check with your counselor to find out which courses are available at your school or visit the Salt Lake Community College Concurrent Enrollment website at [www.slcc.edu/concurrentenrollment](http://www.slcc.edu/concurrentenrollment) and click on "Courses at High Schools".

## International Baccalaureate (IB)

[www.ibo.org](http://www.ibo.org)

The International Baccalaureate (IB) program offered in Granite School District is located at Skyline High School. If you are at least in 9<sup>th</sup> grade and you have what it takes to begin college work before you graduate from high school, then IB may be for you! Contact Skyline High School IB program @ 801-646-5420.

# CTE Options

## Career and Technical Education (CTE)

<http://www.graniteschools.org/cte/>

CTE courses develop your academic and technical skills in areas of high demand in the workforce. CTE courses provide career exploration, work-based learning, and pathways leading directly to college and career. You can take CTE courses at your home high school, another high school or at the Granite Technical Institute (GTI).

### How are CTE classes different from other classes?

CTE courses are held in non-traditional classrooms like labs and in industry-type settings. CTE classrooms look like the workplace and give students real-life learning experiences. For example: auto tech students work in a school's auto shop; dental assisting or CNA students spend time in classrooms that look like dental or medical offices; students in foods courses meet in kitchen labs; and, students in construction trades attend class at a building site.

CTE is all about getting hands-on training. The best way to understand CTE courses is to see their classrooms. When you see what's happening in CTE courses, excitement sets in! By taking a CTE class and passing the assessment at the end, students can earn a *Skills Certificate* that may be helpful in getting a job.

### CTE Program Areas

Agriculture and Animal Science  
Business  
Economics and Entrepreneurship  
Family and Consumer Science  
Health Science  
Information Technology  
Marketing  
Skilled and Technical  
Technology and Engineering

All CTE program areas have student organizations called CTSOs (Career and Technical Student Organizations) that focus on leadership development and skill competition. Students can be involved in CTE in the classroom and in after-school extracurricular activities through CTSOs.

## Granite Technical Institute (GTI)

<http://mzervos.graniteschoolsites.net/>

The GTI is located at the Granite Education Center (GEC) on 2500 South State Street. Over 3000 students, grades 9-12, travel from their home high schools to attend CTE classes there. GTI students enjoy a college-like atmosphere and have access to unique classes that are *hands on, career focused, and offer concurrent college credit!* The GTI is a great place to take a CTE course away from your home high school.

### Highlights of the GTI are:

- Classes are linked to skill development in high demand industries.
- Classes align with college programs and certificates.
- Concurrent enrollment college credit is awarded for many of the course offerings.
- Classes are supported by business and industry partners.
- Academy programs are available in many areas, including Engineering and Information Technology.
- Students attend class with students from other schools in Granite District.
- Participation in student organizations (CTSOs) is emphasized.

### Program areas include:

- Agriculture and Animal Science
- Aviation
- Barbering and Cosmetology
- Biotechnology
- Biomanufacturing
- Construction Trades
- Electronics
- Engineering Technology
- Health Science (CNA, Medical Assisting, Dental Assisting, EMT)
- Information Technology
- ProStart/Culinary Arts/Restaurant Management
- Pharmacy Technician

Your counselor or career center coordinator can help you enroll.



# More CTE Options

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## **Work-Based Learning (Internship, Job Shadow, and Work Experience)**

Your school has a work-based learning specialist you can talk to about getting some hands-on experience in a career field of interest. This can happen through an internship, a job shadow, going to a seminar, or through paid employment. Work-based learning, paid or volunteer, year round or summer, can help you identify career interests and goals, gain valuable experience, and apply classroom learning in a workplace.

### **Internship**

An internship is working on special assignment to learn about a career of interest, a particular occupation, and to practice skills learned in the classroom in the same field. Internships can be paid or volunteer. Some last for a summer while others continue through the school year. You may think internships are for college students, but they are for high school students, too

A high school internship can open the doors to the working world and show you what it's like to have a boss, attend meetings, and meet deadlines. Internships also introduce you to experienced people who can help guide you toward a career.

### **Job Shadow**

A job shadow is spending time with a worker on the job, to observe actual workplace tasks and to explore a potential career interest. A job shadow may last a few hours or a few days. Talk to your school work-based learning coordinator, counselor or career center coordinator for more information about internships and job shadows.

### **Work Experience**

Working during high school can be a positive learning experience. It can provide opportunities for students to:

- Explore an occupation in order to make a better career choice
- Develop the basic skills required of a person entering that career
- Learn what is expected of a worker by way of good work habits and attitudes
- Gain understanding and experience working in the world of work

Students can earn up to 1.0 elective credit for work experience that can be verified by an employer with evidence of hours worked (pay stub, W-2 form, etc.) and approved by a school counselor. This work credit is generally for students who have summer jobs that are not related to classes in school or CCR-Plans. Students must have evidence of at least 180 work experience hours to receive 1.0 elective credit.



## Notes:

# Flexible Learning Options

## Connection High School

[www.connectionhighschool.org](http://www.connectionhighschool.org)



Connection High is new! It is an individualized learning high school for students who have educational needs beyond or in addition to those met by Granite District's traditional schools. It is staffed by an administrative team, specialized counselors, CTE, technology and work-based learning staff with flexible, adaptable and student-centered teachers. It has state-of-the-art technology and operates on an extended year schedule with flexible hours.

Students can attend Connection High and their home school at the same time, or they can enroll and attend Connection High as their home school. Students and their parents will need to meet with a school counselor to decide on the best flexible learning option based on their needs and goals. Counselors will facilitate the registration process for Connection High – they will make it happen for students!

Connection High students can choose from face-to-face or online learning options. Every course is taught by a highly qualified Granite School District teacher. An individual learning lab is in place to support students who take online courses. Students will receive a letter grade and credit is awarded on the high school transcript when they complete the course.

**Face-to-Face Courses** are traditional blocked courses where students attend class during a designated period of time for a specific subject on-site at Connection High. A wide variety of courses meeting graduation requirements are available.

**Online Learning Courses** will be offered as asynchronous. That means they will be open-entry open-exit and must be completed by the end of the current school year.

*English 9, 10, 11, 12*

*Secondary Math 1, 2*

*Astronomy*

*Biology*

*Earth Systems*

*Wildlife Biology*

*Geography for Life*

*AP Human Geography*

*World Civilization*

*U. S. History*

*U.S. Government and Citizenship*

*Health*

*Fitness for Life*

*9th Grade PE*

*Computer Technology*

*General Financial Literacy*

*Driver's Education*

*Drawing 1, 2*

## Electronic High School (EHS)

<http://www.schools.utah.gov/ehs/>

EHS is another flexible learning option. Students enroll in EHS classes to get ahead when they don't have room during the day to take a class or when they have failed a class and need credit recovery. All classes generate letter grades and credit that are added to the student's transcript upon completion of a course.

EHS offers an open-entry / open-exit curriculum based on the Utah Core Curriculum. With a few exceptions, students are able to enroll any day of the year and work at their own pace until the class is completed.

EHS is accredited by the Northwest Association of Accredited Schools. Students who complete courses from the EHS will have a course completion certificate mailed to their local school of residence with the grade and credit earned.

At the end of each class, students must take and pass a proctored exam at a Utah school, library, or testing center. More information about the testing process is available once you are enrolled in classes.



# Is Online Learning for You?

## Survey for Students Considering Online Learning

Please choose your best response to each statement below. When you are finished, total your points to see if Online Learning is a good choice for you. Talk with your school counselor and your parents about your results.

1. I am motivated to take online coursework because:
  - a. I want to improve my educational experience.
  - b. I am looking for something different than traditional school options.
  - c. I think online courses are easier than traditional classes.
2. Having face-to-face interaction with my teachers is:
  - a. Not particularly important to me
  - b. Somewhat important to me
  - c. Very important to me
3. I would classify myself as someone who:
  - a. Often gets things done ahead of time
  - b. Needs reminding to get things done
  - c. Puts things off until the last minute
4. Online coursework:
  - a. Requires as much, if not more, effort than in a traditional classroom
  - b. Requires less work than in a traditional classroom
  - c. Is self-paced
5. When a teacher gives instructions for an assignment, I prefer to:
  - a. Work through the instructions myself
  - b. Follow the instructions on my own, then ask for help as needed
  - c. Have the instructions explained to me
6. I need teachers to constantly remind me of due dates and assignments:
  - a. Rarely
  - b. Sometimes
  - c. Often
7. Considering my personal schedule, the amount of time I have to work online is:
  - a. More than in a traditional course
  - b. The same as in a traditional course
  - c. Less than in a traditional course
8. When I am asked to use email, computers, or other new technologies:
  - a. I look forward to learning new skills
  - b. I feel apprehensive, but try anyway
  - c. I put it off or try to avoid it
9. As a reader, I would classify myself as:
  - a. Good, I usually understand the text without help.
  - b. Average, I sometimes need help to understand the text.
  - c. Below average, I often need help to understand the text.
10. I intend to login to my online courses and check my messages:
  - a. Daily or almost daily
  - b. 2-3 times a week
  - c. Whenever I think I need to.



Total your survey points: \_\_\_\_\_

a=10      b=7      c=1

<b>80 points or higher</b>	You may be an excellent candidate for Online Learning.
<b>79-60 points</b>	Online coursework may work for you, but you will need to make significant adjustments in your schedule and study habits to succeed.
<b>Less than 60 points</b>	Online coursework is most likely not the best alternative for you.

## Financial Aid and Economic Literacy

Financial literacy education will be offered through group workshops and individual meetings. The project will offer a series of workshops on financial literacy and money management. An "Early College Planning" workshop will be presented each spring for participants and parents. The workshop will focus on the importance of proper course selection, career guidance, postsecondary options, admissions procedures, and financial aid.

Additionally, TS personnel, in conjunction with SUU Financial Aid Office, will conduct a workshop on financial aid and economic literacy, utilizing "CashCourse," and "SALT" both free on-line money management courses. Workshops include topics such as: budgeting, credit cards, credit rating, FICO scores, loans, student loans, savings, employee benefits, insurance, loan forgiveness, costs for attending various types of postsecondary institutions, and how to search for funding to further education.

## FINANCIAL LITERACY

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### LESSON 10-24 ▲ LEARNING TO USE MONEY IN 10<sup>TH</sup> GRADE

#### LEARNING GOALS/OUTCOMES

- ▶ Learn about the cost of living, with particular emphasis on payroll deductions, living expenses, and the unique budget items for a first-year college student.
- ▶ Explain factors that affect the difference between total salary and take-home pay.
- ▶ Understand their total cost of living, including those expenses paid by family members.
- ▶ Create a budget for a first-year college student.

#### MATERIALS NEEDED

- ▶ **Student Handouts:**
  - Pay Stub Examples
  - College Budget Worksheet
  - Journal Page
- ▶ **OPTIONAL: Information about average college costs for your community and around the country**

#### CLASSROOM ACTIVITIES

1. **Students brainstorm what it costs them to live.** Write this question on the board: “What are your living expenses?” Give students one minute to brainstorm all the things in their life that have a cost that somebody pays. Then ask them all to come up to the board at the same time and write as many different types of expenses as they can in a minute.
2. **Students discuss living expenses.** Have students return to their seats and discuss their lists, noting common themes. Focus first on typical, discretionary high school spending, such as clothing, movies, music, gas, etc. Then look to see if any students have listed expenses that they likely do not cover themselves, such as housing, utilities, or medical insurance. Ask students whether those expenses (that in most cases their families pay) are truly part of their cost of living. Why or why not? Explain that part of learning to become independent requires developing an understanding of all the costs they will need to cover, even those their families currently cover for them.

- 3. Students explain factors that affect the difference between total salary and take-home pay.** Ask for a show of hands: how many students have a job in which they get paid through a regular paycheck? (This will not include students who mow lawns or babysit and get paid in cash or personal checks). From among the students who receive a regular paycheck, ask how many of them get to take home all the money they earn. Count how many students say yes. Explain that workers who get paid through a regular paycheck do not take home all their earnings. Instead, some money is deducted for taxes and other required expenses. Tell students this is the first cost of living they will examine today: payroll deductions.

Distribute the Pay Stub Examples and review the two examples with students. Ask them to answer the question at the bottom of the page to ensure they understand the concept of payroll deductions.

- 4. Students demonstrate that they understand their total cost of living, including those expenses paid by family members.** Divide students into groups of three or four. Have one student in each group take out a sheet of paper. Based on your earlier brainstorming and discussion about students' cost of living, ask each group to develop a list of living costs, both those they pay themselves and those their families pay for them. Ask the groups to attempt to estimate – roughly – what it would cost for a teenager in your community to live independently for a month. Obviously, the amount will vary widely depending on the teen's lifestyle and level of expenses, but it will be helpful for students to get a general understanding of their cost of living. Ask for volunteers from each group to write their total monthly cost of living on the board. Ask a spokesperson for each group to explain their estimated cost of living. Discuss how students think they might manage these costs on their own when they are adults.
- 5. Students create a budget for a first-year college student.** Explain that many students have an interim stage between having their families cover most of their living costs and covering all their expenses themselves. As college students, living in a dormitory or student apartment, they will cover their costs of living through a combination of working, borrowing money, financial aid, and getting help from their families. With students still in their small groups, distribute the College Budget Worksheet. Ask student groups to estimate the costs for one person to attend their first year of college, assuming they live away from home. Once they have agreed on a total cost, ask the groups to write their estimated costs on the board. Lead a discussion that clarifies discrepancies between college cost estimates for each category. If you wish, you might use Online or another web site to share typical college costs with students.

Ask students to return to their seats. Tell students that each of them and their family will figure out how to pay their college expenses in different ways. Ask each student to complete the bottom of the College Budget Worksheet, estimating their savings by the end of 12th grade, their earnings during the first year of college, their family's contribution, the amount of scholarships/grants they hope to receive, and the amount they expect they might need to borrow in student loans. Tell students their total must equal the expense of first-year college.



6. **Students reflect on their level of financial independence.** Ask each student to use a Journal Page to answer these questions:
- What percentage of my living costs do I pay and what percentage does my family pay?
  - How much could I save between now and the end of 12th grade to support my first year of post-secondary education? How would I raise that money?
  - How do I contribute to my family's well-being, beyond any financial contributions?

## STUDENT PRODUCTS

- ▶ Completed *College Budget Worksheet*
- ▶ Completed *Journal Page*



## FINANCIAL LITERACY

### LESSON 10-24 STUDENT HANDOUT

#### PAY STUB EXAMPLES

When you earn money from a job, you do not take home all the money you earn. Instead, some money is deducted from your pay to cover your share of taxes, medical insurance, and sometimes even retirement savings. Here are two examples of pay stubs, showing examples of payroll deductions. For each one, calculate the percentage of each deduction.

#### STUDENT'S PART-TIME JOB PAY STUB

This is a pay stub for a teenager who works part-time after-school. The teenager earns \$9.55/hour and does not make enough money to pay federal income taxes.

Total Hours Worked	16.00	
Pay Rate	\$9.55	
<b>TOTAL EARNINGS</b>	<b>\$152.80</b>	<b>100%</b>
Social Security Deduction	\$9.47	_____%
Medicare Deduction	\$2.22	_____%
Labor & Industries Insurance	\$1.47	_____%
<b>NET PAY (Take-Home)</b>	<b>\$139.64</b>	_____%

#### ADULT'S FULL-TIME JOB PAY STUB

This is a pay stub for an adult who works full-time. The adult earns \$45.98/hour and, in addition to taxes, has money taken out for retirement savings, a charitable contribution, and medical insurance.

Total Hours Worked	79.00	
Pay Rate	\$45.98	
<b>TOTAL EARNINGS</b>	<b>\$3,632.46</b>	<b>100%</b>
Social Security Deduction	\$193.98	_____%
Medicare Deduction	\$45.36	_____%
Federal Withholding (taxes)	\$296.00	_____%

PAY STUB EXAMPLES cont.

Retirement Savings	\$500.00	_____%
Medical Insurance	\$503.82	_____%
United Way Donation	\$10.00	_____%
<b>NET PAY (Take-Home)</b>	<b>\$2,093.30</b>	_____%

If you have a job in which you receive a regular paycheck, look at your next pay stub to learn how many deductions are taken from your total earnings.

Why are there deductions on a paycheck? \_\_\_\_\_

\_\_\_\_\_





## FINANCIAL LITERACY

### LESSON 10-24 STUDENT HANDOUT

#### COLLEGE BUDGET WORKSHEET

What do you think it will cost to fund your first year of college? Obviously, the cost will be different depending on where you go to college and whether you live at home or not. You will not know the details for several years, but it is a good idea to get a sense of the types of income you will need and the types of expenses you will have. Work with a group to fill in these categories. For this exercise, assume you are living away from home and your tuition and fees are \$6,585.

#### ANNUAL EXPENSES

Tuition and fees: \$ \_\_\_\_\_

Housing (dorm, apartment rent): \$ \_\_\_\_\_

Food (meal plan or groceries): \$ \_\_\_\_\_

Books: \$ \_\_\_\_\_

Transportation (airfare, gas, etc.): \$ \_\_\_\_\_

Clothing, Entertainment: \$ \_\_\_\_\_

Cell Phone: \$ \_\_\_\_\_

Medical insurance: \$ \_\_\_\_\_

**TOTAL ANNUAL EXPENSES:** \$ \_\_\_\_\_





**ANNUAL INCOME**

Your savings: \$ \_\_\_\_\_

Your earnings (job, work-study): \$ \_\_\_\_\_

Your family's contribution: \$ \_\_\_\_\_

Scholarships or grants: \$ \_\_\_\_\_

Student loans: \$ \_\_\_\_\_

**TOTAL ANNUAL INCOME:** \$ \_\_\_\_\_



## FINANCIAL LITERACY

### LESSON 10-24 STUDENT HANDOUT

#### JOURNAL PAGE

DATE: \_\_\_\_\_

Lesson 10-24 | **LEARNING TO USE MONEY IN 10<sup>TH</sup> GRADE**

**Q1:** What percentage of my living costs do I pay and what percentage does my family pay?

**Q2:** How much could I save between now and the end of 12th grade to support my first year of post-secondary education? How would I raise that money?

**Q3:** How do I contribute to my family's well-being, beyond any financial contributions?

**Answers:**

## FINANCIAL LITERACY

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### LESSON 10-25 ▲ PURCHASING

#### LEARNING GOALS/OUTCOMES

- ▶ Learn about researching, financing, purchasing, and insuring a major purchase.
- ▶ Use consumer reports and reviews to assist in product purchasing.
- ▶ Investigate the financial options available for purchasing a major item.
- ▶ Ask effective questions to determine how or if to insure a new purchase.

#### MATERIALS NEEDED

- ▶ **Student Handouts:**
  - Product Research and Financing Worksheet
  - Sample Consumer Research – Introduction
  - Journal Page

#### CLASSROOM ACTIVITIES

1. **Students dream up a big purchase.** Tell students that they will be learning about making a major purchase. Let them spend a minute thinking about a major purchase they would like to make: something they could not afford without significant savings or a loan. It could be a car, a bicycle, a motorbike, a musical instrument, a computer, or art or sports equipment. Tell them their idea can be just a dream, something they'd like even if they don't think they'll be able to purchase it this year. After a minute, ask each student to share his or her dream purchase.
2. **Students brainstorm how to make a major purchase.** Once each student has commented, ask them what they think they must do in order to make their purchase wisely. Students might say that they need to be clear on what they want, find out what the item will cost, save money or work with their families to get a loan, or research products and brands before deciding exactly what to purchase. Write their ideas on the board and discuss how students can make wise decisions about buying a major item.
3. **Students demonstrate how to identify and select a major item for purchase.** Distribute the *Product Research and Financing Worksheet*. Ask each student to write what he or she would like

to purchase in the top space on the handout. Ask each individual to discuss and fill in the next box: why they want to make this purchase.

4. **Divide students into groups of three or four.** Ask each student to quickly review with their group what they are buying and why they want to buy it. The group should then work one product at a time to answer where it can be purchased and for how much. Students should try to identify at least four different sources of information, such as local stores, Internet stores, specialty shops, Craigslist, etc. Explain to students that if they are planning to make a major purchase they are wise to spend time doing research first. Part of that research is learning where to purchase the item and learning how much it will cost.
5. **Students identify how to find product reviews and consumer research to assist them in purchasing a product.** Tell students the story of a person who buys a new phone and signs up for a two-year phone plan only to find that the phone doesn't have the features they want and won't load their music. Ask students for examples of when they bought something and were disappointed.
6. **Tell students that to avoid these types of problems in the future they need to do some product research before they buy.** Explain that there are many easy ways to research a product and learn about its features, as well as any problems people have reported. There are sites such as Consumer Reports ([www.consumerreports.org](http://www.consumerreports.org), product reviews require a subscription but product buying guides are free and useful) or CNET for technology products ([www.cnet.com](http://www.cnet.com)) in which experts review and rate different products and brands. There are also many sites on which ordinary consumers rate the products they have purchased. Most Internet stores now have a product rating section for each product they sell and these can be a great source of information.
7. **Provide each student with a copy of the *Sample Consumer Research – Introduction Handout*.** Ask students to read the excerpt quietly in their groups, and individually identify three types of products they would like to research. After a few minutes, ask students to discuss the types of products they would research. Ask groups to identify the top three values of doing consumer research prior to a purchase. Encourage students to see that careful research, (1) allows a person to find the product that best fits their unique needs, (2) prevents people from paying too much for what they need, and (3) helps people identify high-quality products and brands.
8. **Students determine how to investigate the financing options available for purchasing a major item.** Explain that there are two basic ways that people pay for a major purchase: they pay from their savings or they take a loan to purchase the product. One type of loan is to use store financing. Give students the following example.



You want to buy a tablet computer. It costs \$599 if you pay cash for it today. However, you do not have \$599 today; you have \$150. The store tells you that you can have the computer for \$150 and take it home today, if you agree to make 12 monthly payments of \$60 to pay off what you owe.

Ask students to calculate what it would cost them to get the computer right now if they did not have enough money to pay in full. (They would pay \$720 over the next year, much more than the remaining \$449 they would owe.) Ask for a show of hands: how many students would get the computer today for \$150 plus another \$720 paid over the next year (\$870 total)? How many students would wait until they had saved the \$599? Discuss the advantages and disadvantages of each choice.

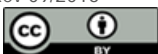
Ask students to list on their handouts whether they would wait to purchase their dream item until they have saved enough money to pay cash or whether they think it is important enough to have that item now that they would be willing to pay extra to borrow money. Ask them to write a short explanation of their choice next to the How Will I Pay? section on the handout.

9. **Students ask effective questions to determine how or if to insure the new purchase.** Explain that a major purchase might come with (or need) a warranty to cover any repair needs. In addition, it may need to be insured.

Explain to students that a warranty will cover repairs if their product breaks or malfunctions. Teach students to ask the following four questions. In groups, have one student pretend to be a cell phone seller while another asks the four questions.

- Is this a full or limited warranty?  
(A full warranty covers all repairs in a defined period of time, while a limited warranty only covers specific problems.)
- How long will the warranty last?  
(Some products come with a set warranty period and offer the chance to buy more warranty.)
- Is there a replacement clause?  
(If they can't repair it, do you get a new product?)
- Does getting a warranty add to the purchase price? If so, how much does it cost?

In terms of insurance, explain to students that some purchases, such as cars, require insurance. Other major purchases, such as musical instruments or expensive computers, may need a special insurance policy or may need to be added on to the family's homeowner's or renter's insurance policy. In addition, students might want to purchase theft insurance for an item such as a laptop, a smart phone, or bike. If they are buying an expensive product, they might want to talk with their family about whether the family's insurance policy will cover their new purchase.



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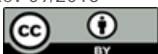
Ask the student groups to look at the final question on their handouts and discuss how they could learn about the insurance or warranty needs for their purchase. They might write that they could ask their parents, talk with their family's insurance agent, or research insurance options on the Internet.

10. **Students reflect on how they could be wise consumers.** Ask each student to use a *Journal Page* to answer these questions:

- How effectively have I made purchases in the past?
- How can I apply what I learned today to “purchasing” a college education?

## STUDENT PRODUCTS

- ▶ **Completed *Product Research and Financing Worksheet***
- ▶ **Completed *Journal Page*** on how students can make wise decisions on major purchases



## FINANCIAL LITERACY

### LESSON 10-25 STUDENT HANDOUT

#### PRODUCT RESEARCH & FINANCING WORKSHEET

Think of a major purchase you would like to make. It might be a car, a motorbike or bicycle, a musical instrument, a computer, or major arts or sports equipment. Your purchase should be something that you will need to save or borrow money to buy.

<p><b>What I would like to buy:</b></p>	
<p><b>Why do I want to purchase this item?</b> (Define exactly what you are looking for in this product.)</p>	
<p><b>Where will I find it and what will it cost?</b> (List at least four stores or web sites where you could compare prices. If you could purchase the item directly from another person – such as a used car – list how you could identify an item and find the price.)</p>	
<p><b>Where can I learn more about this item?</b> (List at least four specific sources for expert advice or product reviews: web sites, magazines, store sites, etc.)</p>	

<p><b>How will I pay – and why?</b> (Write out whether you will wait and try to pay for your purchase in full, or whether you need the item right now and are willing to pay extra to borrow the money. Briefly explain why.)</p>	
<p><b>Will my purchase come with a warranty? Will it need to be insured?</b> (Explain how you can learn about insurance or warranty needs.)</p>	





## FINANCIAL LITERACY

### LESSON 10-25 STUDENT HANDOUT

#### SAMPLE CONSUMER RESEARCH – INTRODUCTION

Consumer research can provide buyers with product-specific buying guides, as well as reviews of specific products and brands. When purchasing any product, a buyer is wise to do research. Here is an excerpt from an imaginary Buyer's Guide for cell phones.

#### TABLE OF CONTENTS

- ▶ Introduction
- ▶ Types of Cell Phones
- ▶ Cell Phone Features
- ▶ Brands of Cell Phones
- ▶ Specific Cell Phone Reviews
- ▶ Shopping Tips

#### INTRODUCTION

It is not easy to purchase a cellular phone. There are many new features and apps (application programs) that are available through today's cell phones. Being clear about how you intend to use your phone will help you analyze the many choices now available. You don't want to pay more for features you'll never use!

Your first decision when buying a phone is what type you want: a conventional cell phone or a 'smart' phone. A conventional cell phone offers voice services and text messaging. A few other features may also be included, such as a camera or space to store music or pictures. Smart phones offer those same services and much more. A smart phone can include Internet access, e-mail access, digital time management tools, contact management tools, and more space to store music and pictures. Most significantly, a smart phone has access to hundreds of thousands of apps that enable the buyer to play games, watch videos, find restaurants, track finances, manage flights, obtain weather reports, and access the latest news. Check out our "Types of Cell Phones" section for more details.

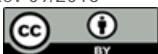
Your second decision is choosing your cellular provider. All the major providers use one of two different digital networks. Code Division Multiple Access (CDMA) technology is used by Verizon and Sprint, while the Global System for Mobile communications (GSM) is used by AT&T and T-Mobile. There are many opinions regarding which system is better. Each network has strengths and weaknesses, so it is important to choose the network that best supports the way you intend to use your phone. These phone services are discussed in our "Brands of Cell Phones" section.

Your next step is to choose the phone you will purchase. Cell phones come in all shapes, sizes, and colors, so you'll want to find the one that best represents the way you plan to use your phone. Some phones fold while others hold their shape, making them quick to access features. Be sure to go to a phone store and hold different types of phones to see what suits your needs. Check the display to see if it is visible in bright settings, the keyboard to make sure you can actually type on it, and the battery life so your phone can handle a day of heavy use without losing power.

Prices for a conventional cell phone will range from free (if you sign up for a two-year plan) to \$200 (without a commitment to a provider). Smart phones cost considerably more, starting around \$400. Read our "Specific Cell Phone Reviews" section to help you with your choice.

**Name three types of products you'd like to research.**

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## FINANCIAL LITERACY

### LESSON 10-25 STUDENT HANDOUT

#### JOURNAL PAGE

DATE: \_\_\_\_\_

Lesson 10-25 | *PURCHASING*

*Q1:* How effectively have I made purchases in the past?

*Q2:* How can I apply what I learned today to “purchasing” a college education?

*Answers:*

## FINANCIAL LITERACY

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### LESSON 10-26 ▲ SAVINGS AND BANKING

#### LEARNING GOALS/OUTCOMES

- ▶ Learn about the importance of saving money and review the basics of banking.
- ▶ Define the concept of “paying yourself first.”
- ▶ Calculate the value of compound interest over defined periods of time.
- ▶ Outline the process of establishing a bank account.
- ▶ Identify various methods of accessing cash, including withdrawals, debit cards, and an ATM.

#### MATERIALS NEEDED

- ▶ **Student Handouts:**
  - Banking Handout
  - Journal Page
- ▶ **Teacher Handout:**
  - Banking Jeopardy Questions
- ▶ **Information from a local bank** on how to open an account.

#### CLASSROOM ACTIVITIES

1. **Students race to calculate interest.** Ask each student to take out a piece of paper. They may also take out calculators if they have them handy. Tell students that they have been given \$100 and have put it in the bank where it will earn 5% interest each year. Ask them to quickly calculate how much money they will have after one year, five years, and ten years. Ask students to stand up as soon as they finish calculating. Make a note of the first three students to stand up. They have won the interest race! Have students sit down and tell them to hold on to their calculations. They will compare answers and share the formula for calculating interest later in the lesson.
2. **Students define the concept of “paying yourself first.”** During Lesson 10-24, students learned how their contributions to taxes, disability, and Medicare are taken out of their paychecks. Ask them if they can think of anything else they should do before they start spending their income. Ask for several volunteers to share their ideas and write them on the board. If students do not suggest this answer, write it down: “saving.”

Ask students why it might be important to save money. They might answer that they should save so they can pay for big things (such as a vacation, a house, or a college education), they should save so they have money to tide them through bad times (if they lose their job, for instance), and they should save so that they will be able to retire when they are old. Explain to students that because saving is so important, experts recommend that with each paycheck they should set aside money for savings. That is called “paying yourself first.”

Ask students why saving would be considered paying yourself. Tell students that everyone would agree they should take a percentage of their income and put it into savings. Yet most people don't do that: they spend first, save later. Ask students why people don't save first.

3. **Students calculate the value of compound interest over defined periods of time.** Remind students of the compound interest race they did at the beginning of the lesson. Call on one of your top three finishers to give their answer for \$100 saved at 5% interest for one year. The answer should be \$105. Ask the student to explain how they got that answer ( $100 \times 1.05 = 105$ ).

Call on another top finisher to give the answer for \$100 saved at 5% interest/year for five years. The answer should be \$127.63. Ask the student to explain how they got that answer. Make sure students understand that the interest they earn during the next four years year is greater because they are also earning interest on the interest they earned during the earlier years. That is called compound interest, and it is what makes saving money so powerful.

Ask if there is a volunteer to calculate the total they would have after ten years. The answer should be \$162.89. Discuss why saving money and earning compound interest is sometimes called “making your money work for you.” Compound interest is the friend of a saver: put in \$100, take out \$162.89 ten years later.?

4. **Students outline the process of establishing a bank account.** Distribute the *Banking Handout*. Ask for a show of hands: how many students already have a savings or checking account? How many students are using their bank account to save money for something (college, a vacation, a major purchase)? Share information on opening an account in a local bank with students who do not yet have a bank account.

Review the information on the first page of the handout. Once they understand the basics, tell students you're going to test their banking knowledge by playing a brief game of *Banking Jeopardy*. Organize the class into four or five groups. Tell them there are ten questions: five for Saving Money and five for Borrowing Money. Each section has \$10, \$20, \$30, \$40, and \$50 questions. Money is added to a team's score when their team answers correctly. Money is subtracted when they are not. A team cannot go below a score of zero. Tell students you will point at the first person to stand up to indicate they have the answer. Shouting out an answer before being pointed



at gets a deduction from their team, even if they are right! Announce a winner after the ten questions are asked.

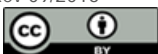
- 5. Students identify various methods of accessing cash, including withdrawals, debit cards, and an ATM.** Ask students how they can get money out of a bank account. Write their answers on the board. Some possibilities include writing a check, using a debit card at a store, using an Automated Teller Machine (ATM), or using a withdrawal slip at a bank. Discuss how each of these methods work. Then ask students if they can take more money out of a bank than they have deposited. The answer is yes, but they will pay a high penalty for doing so.

Tell the story of someone who overspent his debit account by \$5 and had to pay a \$35 overdraft fee. Discuss why it is important to keep track of how much money you have in the bank to avoid such penalties. Ask students to work individually to complete the checkbook balancing exercise on the second page of the handout. Survey students to determine who would buy the headset and who would not. Ask for their rationale. Lead a class discussion about buying things with little left in the account.

- 6. Students reflect on how they can pay themselves first.** Ask students to use a *Journal Page* to answer the following questions:
  - How much could I save each month?
  - With compound interest, how much would I have in five years?
  - What would I do with my savings?

## STUDENT PRODUCTS

- ▶ Completed *Banking Handout*
- ▶ Completed *Journal Page* on a personal savings plan and how savings could be used.



## FINANCIAL LITERACY

### LESSON 10-26 STUDENT HANDOUT

#### BANKING HANDOUT

People use banks for two reasons: to save money and to borrow money.

#### SAVING MONEY

Banks can help you save money. Plus, banks pay you money (called compound interest) for using your money.

- **Checking/debit accounts.** People store money they need every day in their checking accounts. They spend the money by writing checks or using a debit card.
- **Savings accounts.** Savings accounts are for money you don't need right away. Many people keep a savings account to store money for emergencies or to save for a big purchase, a vacation, college, or a new home.
- **Longer-term savings.** Do you have extra money you'd like to save? Banks have many other types of accounts (such as certificates of deposit or money market accounts) for money their customers won't need for six months or a year. These accounts offer higher interest.
- **Retirement savings.** Many banks also offer people a way to save for their old age (through Individual Retirement Accounts or other savings accounts). These accounts may offer a guaranteed interest rate or they may be risky – it's your choice.
- **Investments.** Some banks also let you invest your money in businesses or in the stock market. These investment accounts are not guaranteed. If the business or stock you invest in fails, you lose money; if it succeeds, you earn money.

#### BORROWING MONEY

Banks also let people borrow money. Banks charge you money (called interest) for using their money.

- **Credit cards.** People use credit cards to buy things and get them right away. You can repay your credit card bill in full each month. If you do, you'll pay no interest. If you don't repay all your credit, repaying a little at a time, you'll have to pay very high interest rates. Credit card companies love people who don't repay all that they owe on time.

- **Personal loan, car loan, or home equity loan.** Sometimes you need money for something big, such as a new car or a home improvement. To do that, you can get a loan from the bank. With this type of loan, you pay the bank a little each month both toward principal (the money you borrowed) and the interest (the money the bank charges you for the loan). The amount of time that a defined rate of interest is applied is called the term.
- **Mortgage.** Banks also offer bigger loans, called mortgages, for people who are buying a home. You usually pay these mortgages off over 25 years or more. Your home is the “collateral” for a mortgage. Collateral is the guarantee that the bank will be able to recover their loan, if you are unable to pay. That means that if you don't pay your mortgage, the bank could take your home.

### SPENDING MONEY

Two ways to get money from your bank account are to write checks or use a debit card. You can spend more money than you have in your account, but you will pay a high penalty if you do so. How do you keep track of how much money you have in your account in order to make informed decisions? It's a simple matter of addition and subtraction. You just have to stay organized.

Why don't you try it? Imagine that you have a checking account and use both checks and a debit card. Here are your transactions for the last half of January. Enter them into the “checkbook” below:

- Your beginning balance is \$150.
- On January 15<sup>th</sup>, you write check #1150 to your school for \$10 for two tickets to movie night.
- On January 16<sup>th</sup>, your neighbors pay you \$75 for dog-sitting and you deposit it in the bank.
- On January 17<sup>th</sup>, you use your debit card to pay \$80 for a new pair of shoes.
- On January 17<sup>th</sup>, you use your debit card to pay \$10 for your monthly music subscription.
- On January 20<sup>th</sup>, you receive \$20 in allowance and you deposit it in the bank.
- On January 25<sup>th</sup>, you write check #1151 to your school for \$10 for a ticket to the school play.
- On January 28<sup>th</sup>, you use your debit card to pay \$15 for a movie ticket and popcorn.
- On January 29<sup>th</sup>, you receive \$20 in allowance and you deposit it in the bank.
- On January 30<sup>th</sup>, you withdrew \$75 from an ATM to pay your phone bill.
- On January 30<sup>th</sup>, you use your debit card for \$25 for pizza with your friends.
- On February 5<sup>th</sup>, you are considering purchasing a new \$30 headset for your phone.



# BANKING HANDOUT cont.

## SAMPLE CHECKBOOK

Complete the checkbook below. The first few entries have been made for you:

Check or Receipt #	Date	Description of Transaction	(-) Amount of Withdrawal	(+) Amount of Deposit	BALANCE
					\$150.00
1150	01/15/16	School movie night (2 tickets)	\$10.00		\$140.00
	01/16/16	Payment for dog-sitting		\$75.00	\$215.00

What is your checkbook balance on February 5th? In this financial situation, would you buy the headset?



## FINANCIAL LITERACY

### LESSON 10-26 TEACHER HANDOUT

#### BANKING JEOPARDY QUESTIONS

##### SAVING MONEY

- ▶ \$10 What type of bank account offers the higher interest: a checking account, savings account, or long-term savings account?
  - (Long-term savings)
- ▶ \$20 You put \$500 in a bank. After 10 years, there is over \$800 in that account. If you didn't put any more money in the account, what caused you to get more money?
  - (Compound interest)
- ▶ \$30 What type of bank account is the place you keep money you intend to spend right away?
  - (Checking account OR Debit account)
- ▶ \$40 Name three ways you can withdraw money from your bank account.
  - (Any three of: check, debit card, ATM, withdrawal slip at the bank)
- ▶ \$50 Name the five different ways you can save money with a bank.
  - (checking account, savings account, longer term savings, retirement savings, investments)

##### BORROWING MONEY

- ▶ \$10 What is the name of the fee you pay to borrow money from a bank?
  - (Interest)
- ▶ \$20 If you completely repay your credit card each month, how much interest do you pay?
  - (None)
- ▶ \$30 What word does a bank use to define the money you borrowed?
  - (Principal)
- ▶ \$40 When you take out a mortgage, a bank requires collateral. What is collateral?
  - (A guarantee that they'll get their money back, if you fail to make payments)
- ▶ \$50 If you borrow \$1,000 at 6% interest/year over three years, how much interest would you pay by the end of the term?
  - (\$180)

## FINANCIAL LITERACY

### LESSON 10-26 STUDENT HANDOUT

#### JOURNAL PAGE

DATE: \_\_\_\_\_

Lesson 10-26 | **SAVINGS AND BANKING**

**Q1:** How much could I save each month?

**Q2:** With compound interest, how much would I have in five years?

**Q3:** What would I do with my savings?

**Answers:**



TRADITION HOLDS THAT IN ORDER TO BECOME A "TRUE AGGIE", ONE MUST RECEIVE A KISS ATOP THE "A" AT MIDNIGHT ON EITHER HOMECOMING OR A-DAY, OR BY KISSING A CURRENT TRUE AGGIE AT MIDNIGHT UNDER ANY FULL MOON!



**Utah State University**  
 USU MASCOT:  
 NICKNAME:  
 TUITION:  
 # OF STUDENTS:  
 DEGREES OFFERED:



ABBREVIATED 'SLCC' & REFERRED TO AS 'SLICK' THIS COMMUNITY COLLEGE HAS A LARGE & DIVERSE STUDENT BODY. IT IS TRULY A COLLEGE FOR ANYONE FROM HIGH SCHOOL GRAD TO MIDDLE AGED GRANNY.

**Salt Lake Community College**  
 WSU MASCOT:  
 TUITION:  
 # OF STUDENTS:  
 DEGREES OFFERED:



OFFER \*12 MILLION IN SCHOLARSHIPS ANNUALLY AND OVER \*50 MILLION IN FEDERAL STUDENT AID. COMMUTABLE CAMPUS BECAUSE ALTHOUGH THEY HAVE ON-CAMPUS HOUSING THERE'S NOT A LOT.

**THE UNIVERSITY OF UTAH**  
 UTAH MASCOT:  
 NICKNAME:  
 TUITION:  
 # OF STUDENTS:  
 DEGREES OFFERED:



THE UNIVERSITY OF UTAH IS THE FLAGSHIP RESEARCH UNIVERSITY OF THE WEST. ALSO KNOWN FOR THEIR EXCELLENT SCHOOL OF MEDICINE. 2/3 OF ALL UTAH PHYSICIANS COMPLETE ALL OR PART OF THEIR TRAINING AT THE U OF U SCHOOL OF MEDICINE.



**Salt Lake Community College**  
 SLCC MASCOT:  
 TUITION:  
 DEGREES OFFERED:  
 HOW MANY CAMPUSES:



**WESTMINSTER COLLEGE**  
 WESTMINSTER MASCOT:  
 TUITION:  
 DEGREES OFFERED:  
 SCHOOL COLORS:



**UTAH VALLEY UNIVERSITY**  
 UYU MASCOT:  
 TUITION:  
 DEGREES OFFERED:  
 # OF STUDENTS:

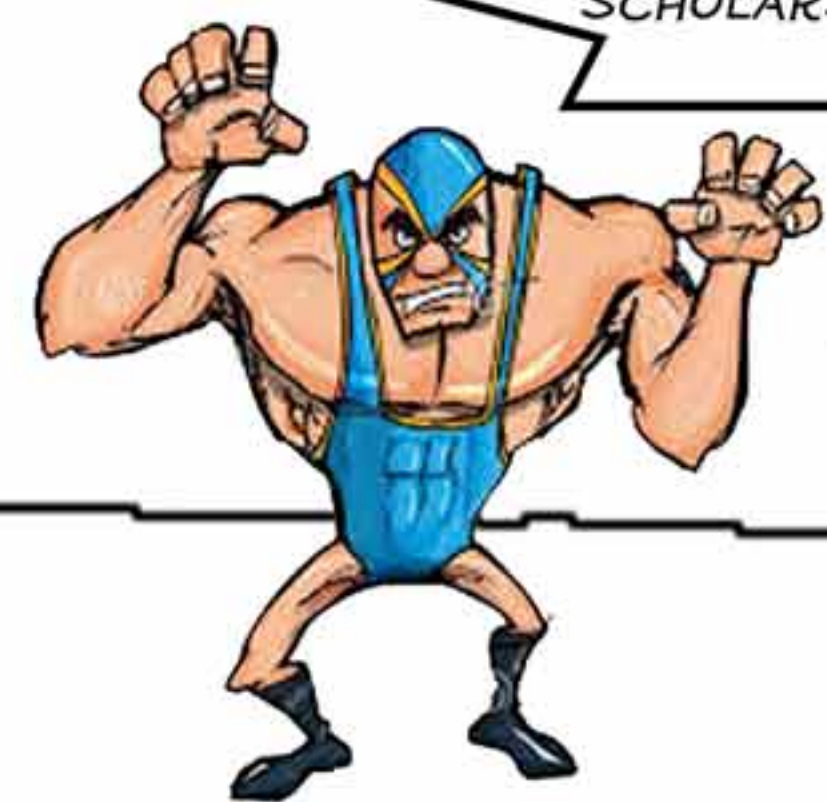


**BRIGHAM YOUNG UNIVERSITY**  
 BYU MASCOT:  
 NICKNAME:  
 TUITION:  
 # OF STUDENTS:

THE ONLY LIBERAL ARTS COLLEGE IN THE STATE. HAS 17 INTERCOLLEGIATE TEAMS ONE OF WHICH IS LACROSSE AND THE LACROSSE FIELD IS BUILT ON TOP OF A PARKING GARAGE.



UYU IS THE LARGEST AND ONLY INDOOR CAMPUS IN THE STATE. IT'S ABOUT 1 MILE TO WALK THE ENTIRE CAMPUS. IT'S ALSO THE ONLY COLLEGE IN THE STATE THAT OFFERS WRESTLING SCHOLARSHIPS.



BYU HAS A VERY EXTENSIVE HONOR CODE AND ATTENDANCE NEEDS AN ECCLESIASTICAL ENDORSEMENT. KNOWN FOR AN EXCELLENT LAW SCHOOL. AVG. ACT 28, AVG. GPA 3.8



**Utah State University EASTERN**  
 USU EASTERN MASCOT:  
 TUITION:  
 # OF STUDENTS:  
 LOCATION:



USED TO BE THE COLLEGE OF EASTERN UTAH UNTIL THEIR MERGER WITH USU. LEAST EXPENSIVE TUITION IN THE STATE. OFFERS AN EXCELLENT DIESEL MECHANICS PROGRAM.



**SNOW COLLEGE**  
 SNOW MASCOT:  
 TUITION:  
 # OF STUDENTS:  
 DEGREES OFFERED:  
 OFFER ATHLETICS: YES NO



THE THEATRE ARTS/MUSIC DEPARTMENT AT SNOW HAS A PARTNERSHIP WITH JULLIARD. ALSO A CAMPUS IN RICHFIELD CALLED SNOW SOUTH.



**SUU SOUTHERN UTAH UNIVERSITY**  
 MASCOT:  
 NICKNAME:  
 TUITION:  
 # OF STUDENTS  
 DEGREES OFFERED:

HOME OF THE UTAH SHAKE-SPEARE FESTIVAL, UTAH SUMMER GAMES AND OUR OWN TRIO TALENT SEARCH!! KNOWN FOR ITS PRE-MED PROGRAM, ACCOUNTING DEPARTMENT AND THE PARTNERSHIP SUU HAS CREATED WITH THE BLM.

FAMOUS FOR ITS WARM, SUNNY LOCATION. EXCELLENT NURSING PROGRAM BUT HARD TO GET INTO UNLESS YOU MAINTAIN GREAT GRADES.



**DIXIE STATE TRAILBLAZERS**  
 MASCOT:  
 NICKNAME:  
 TUITION:  
 # OF STUDENTS  
 DEGREES OFFERED:





# FIVEED WAYS PAYS

Five powerful  
ways a college  
degree can  
transform your life  
and lifestyle.

## The Five Ways

For most students who go to college, the increase in their lifetime earnings far outweighs the costs of their education. That's a powerful argument for college. But more income is by no means the only positive outcome you can expect. The knowledge, fulfillment, self-awareness, and broadening of horizons that come from a college experience can transform your life — and the lives of those around you — in other equally valuable ways. More security, better health, closer family and stronger community, in addition to greater wealth, are the real value of a college education.

### **GREATER WEALTH**

I will buy a car. A home. The latest fashions. I will travel the world.

### **MORE SECURITY**

I will stand on my own two feet. I will be able to take care of my family through both good times and bad.

### **BETTER HEALTH**

I will have the energy to juggle work and family. To keep up with my friends. To enjoy the world around me.

### **CLOSER FAMILY**

I will pass my experiences on to my children. I will inspire them to achieve even more than I do.

### **STRONGER COMMUNITY**

I will bring people together. I will speak on their behalf. I will make change happen.

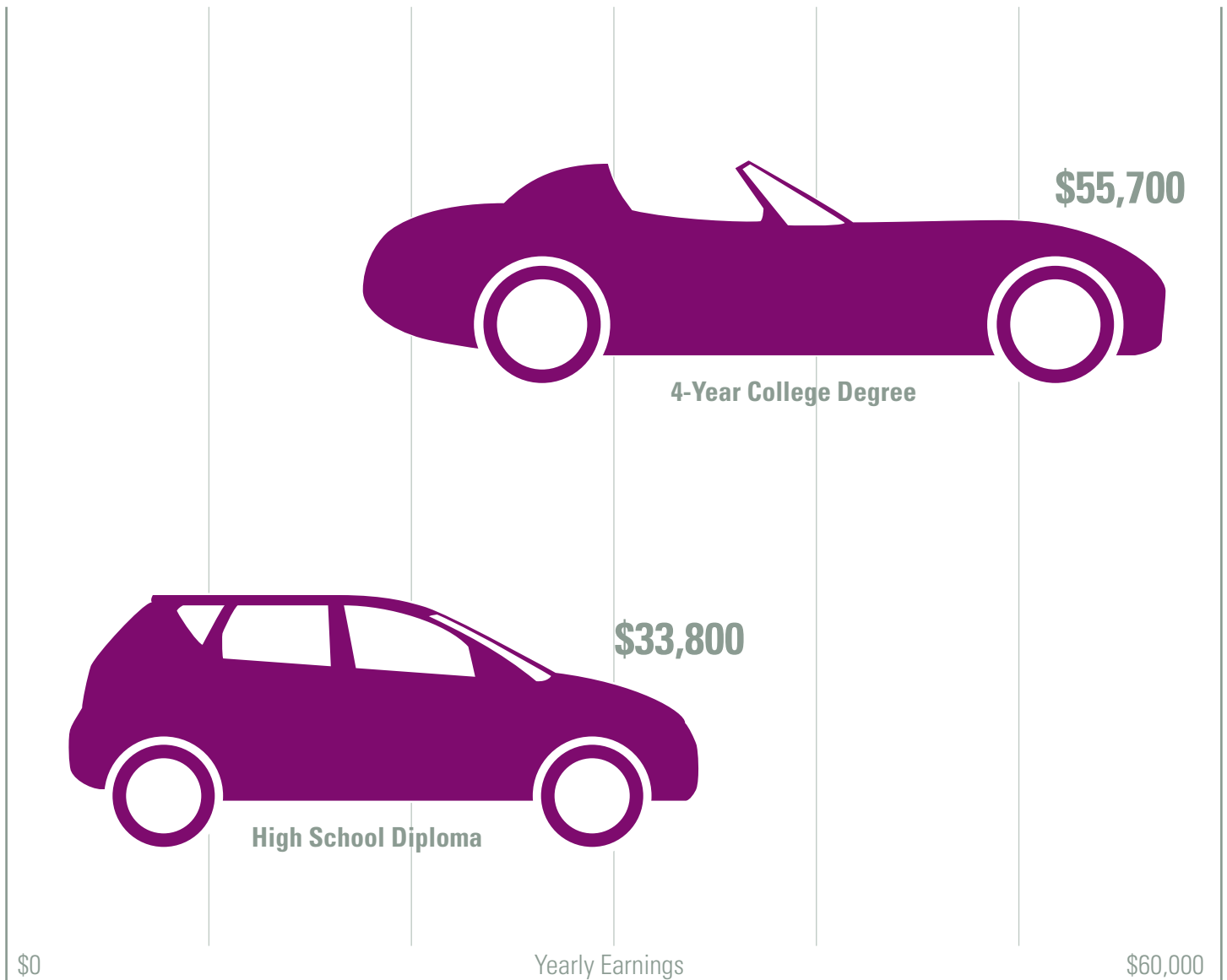
Greater wealth means more choices. Whatever your dreams — owning a home, traveling the world — college is the way to support a richer life. The way to find a career that delivers greater wealth.

**GREATER  
WEALTH**

Individuals with a college degree

**earn an average of  
\$22,000 more per year**

than those with only a high school diploma.



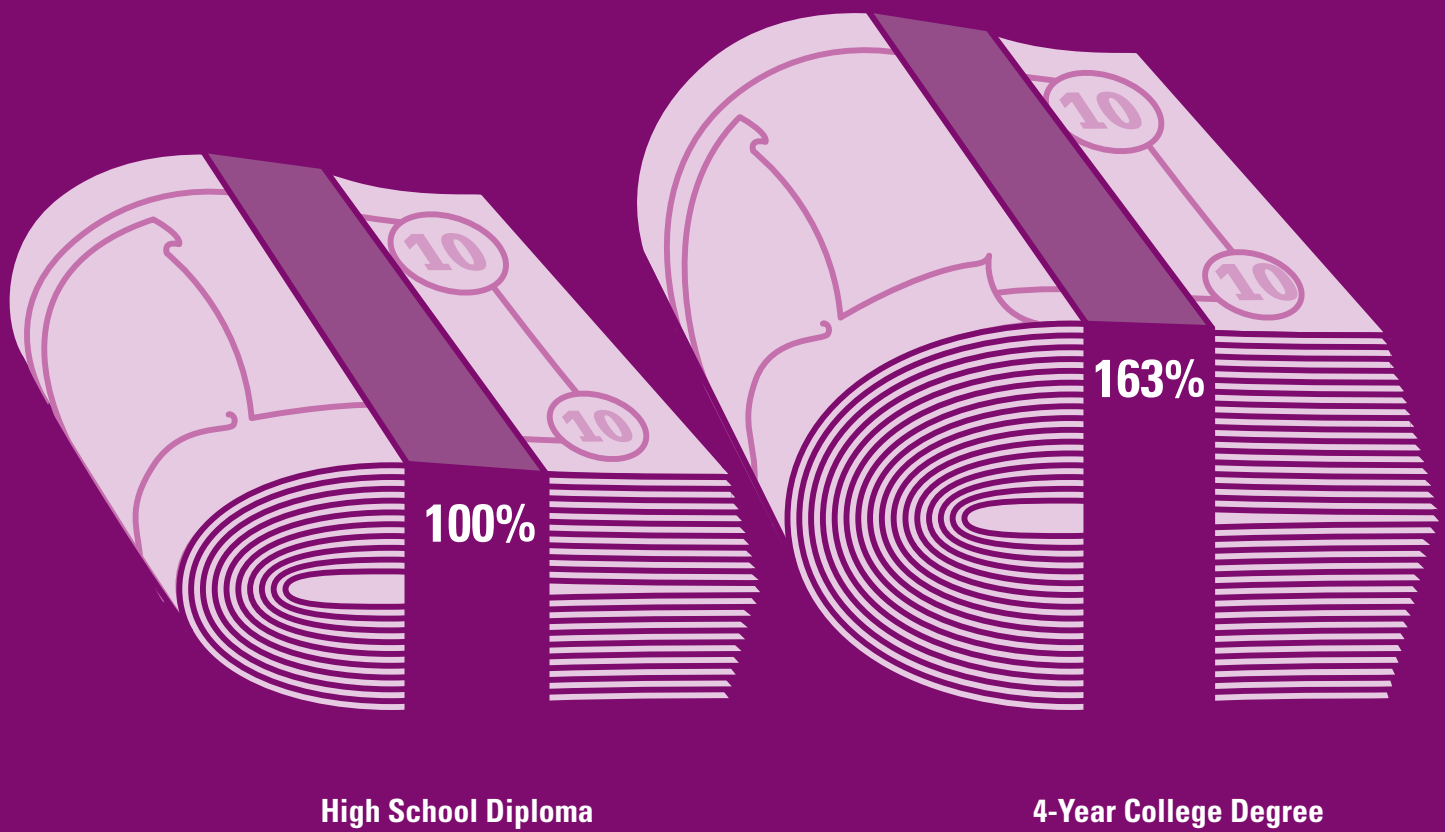
Median Earnings of Full-Time Year-Round Workers Ages 25 and Older, by Education Level, 2008  
Sources: U.S. Census Bureau, 2009; Internal Revenue Service, 2008; Davis et al., 2009.



Individuals with a college degree

**earn an average of 63%  
more in hourly wages**

than those with only a high school diploma.



Median Hourly Wage Gain per Year of Schooling, 1973, 1989, and 2007  
Source: Autor, 2010.

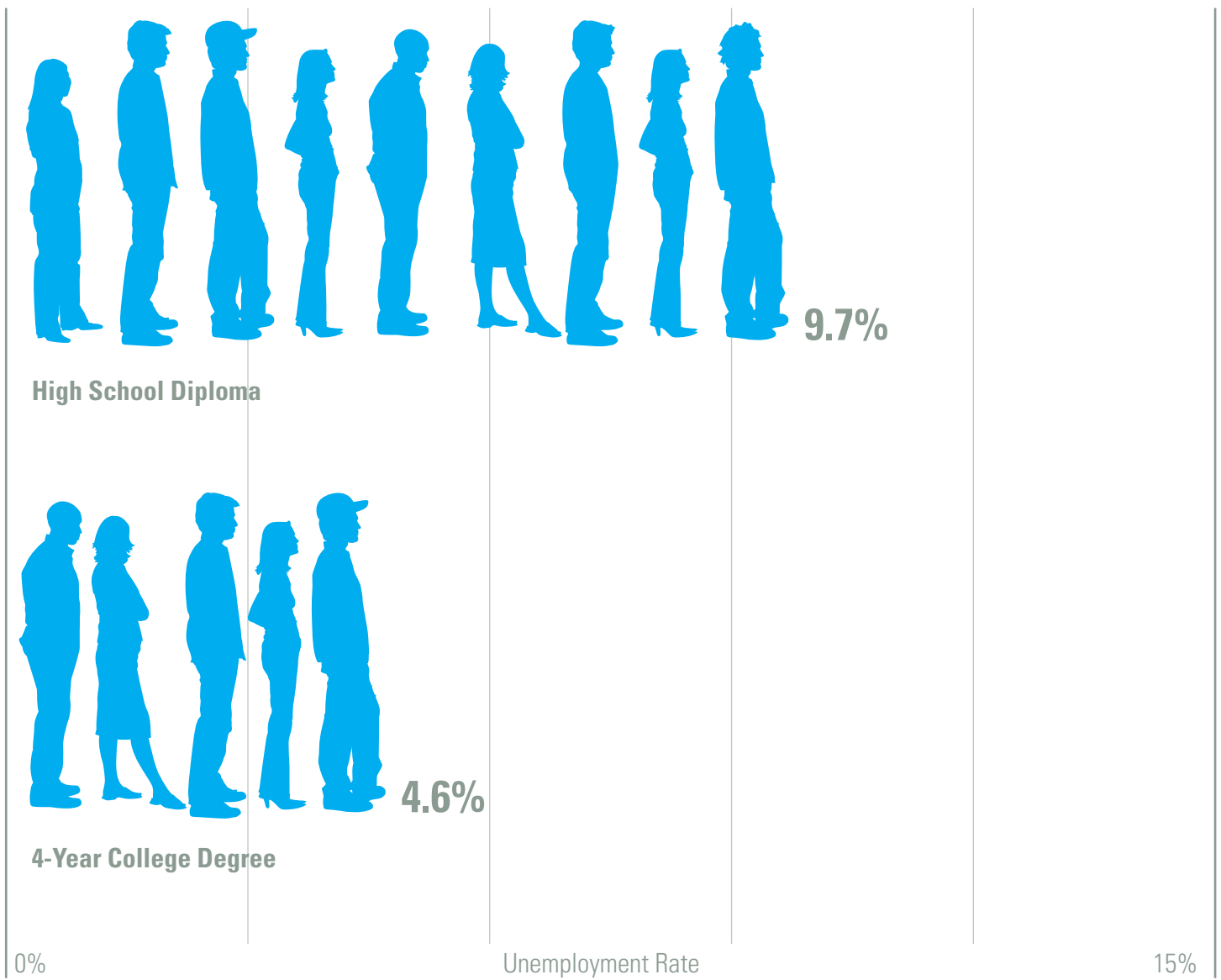
More security means less worry.  
Less worry that you won't be able  
to support yourself or the people  
you love. That you'll have to rely  
on others to get by. College is a  
way to achieve independence.  
To achieve more security.

**MORE  
SECURITY**

Individuals with only a high school diploma are

**about twice as likely  
to be unemployed**

as those with a college degree.

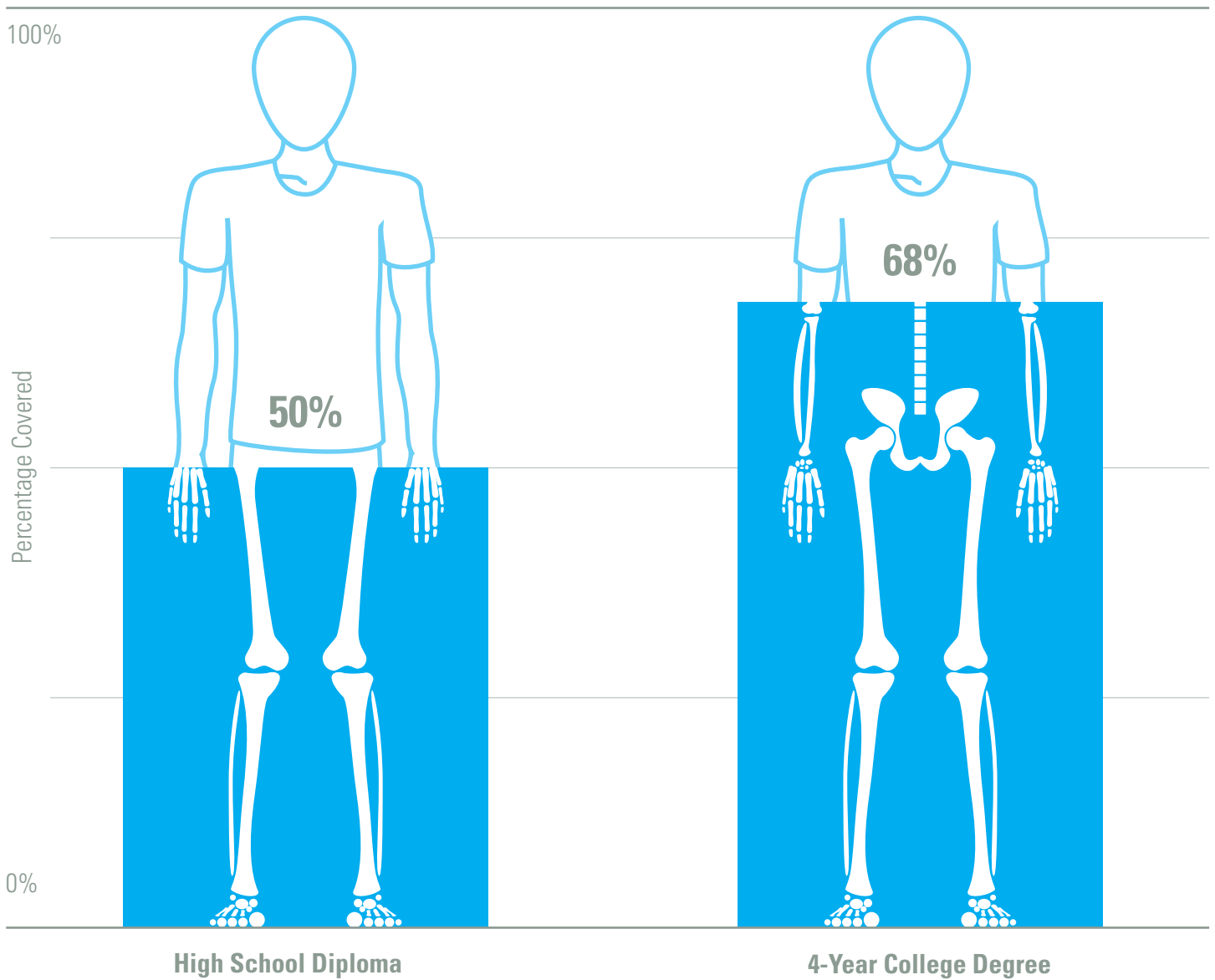


Unemployment Rates of Individuals Ages 25 and Older, by Education Level, 2009  
Source: Bureau of Labor Statistics, 2010c.

Individuals with a college degree are

## **much more likely to receive employer-provided health insurance**

than those with only a high school diploma.



Employer-Provided Health Insurance Coverage Among Private Sector Workers Ages 18–64 Working at Least Half-Time, by Education Level, 2008  
Source: Economic Policy Institute 2010.

Better health makes everything else possible. It gives you the strength to take on life's challenges. To enjoy the opportunities that come your way. College is where you can build the knowledge and skills to maintain better health.

**BETTER  
HEALTH**

Young adults with a college degree are

**much less likely  
to be obese**

than those with only a high school diploma.

**34%**



**High School Diploma**

**20%**



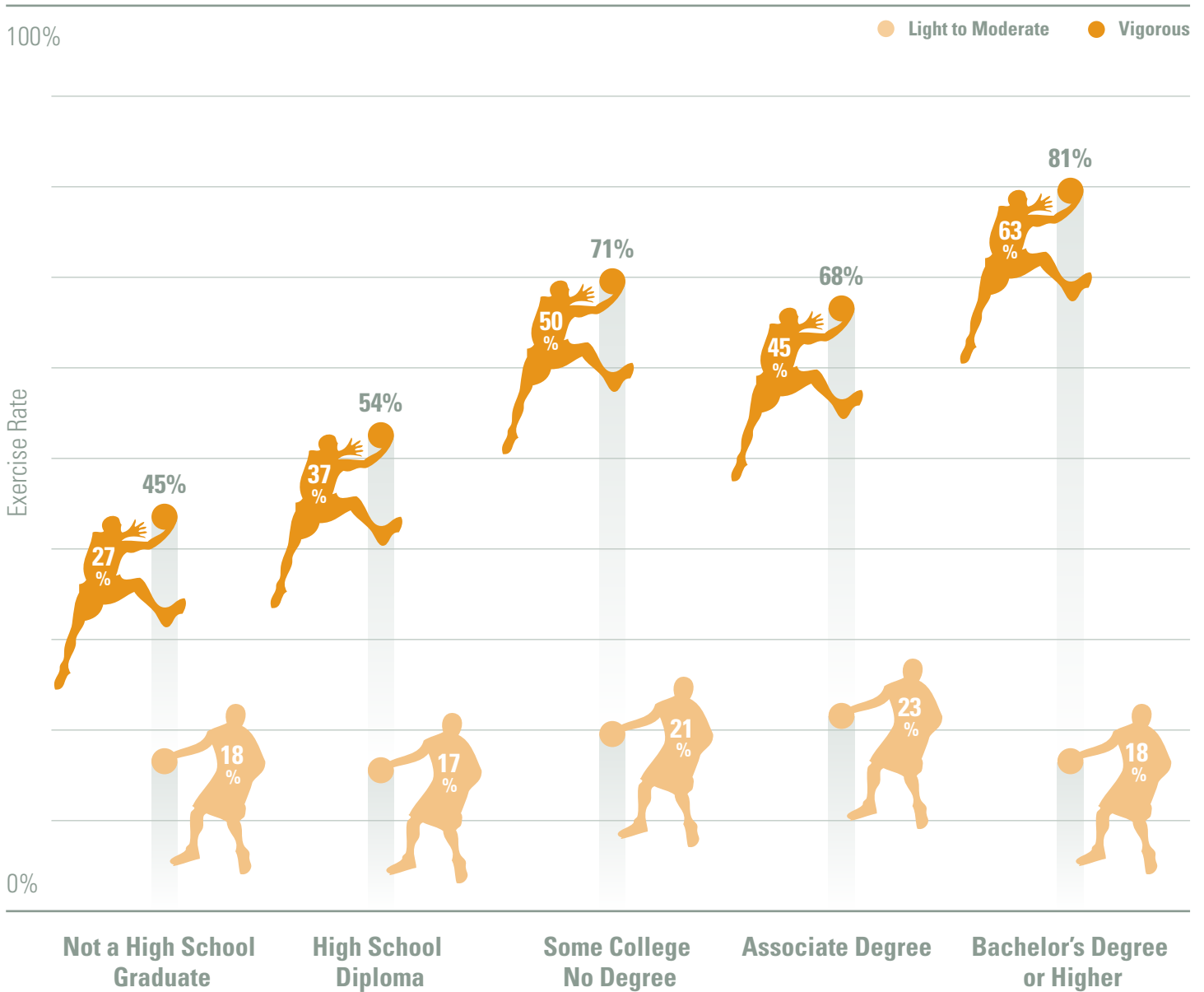
**4-Year College Degree**

Obesity Among Adults Ages 25 and Older, by Age and Education Level, 2008  
Sources: NCHS, 2008 National Health Interview Survey, calculations by the authors.

Individuals ages 25 to 34 with a college degree are

**much more likely to engage in vigorous exercise**

than those with only a high school diploma.



Exercise Rates Among Adults Ages 25–34, by Education Level, 2008  
 Sources: NCHS, 2008 National Health Interview Survey, calculations by the authors.

Closer family comes from sharing life experiences, from passing on knowledge, from inspiring the next generation to achieve even more than the last. College is an opportunity for you to broaden your world, to create the foundation for a closer family.

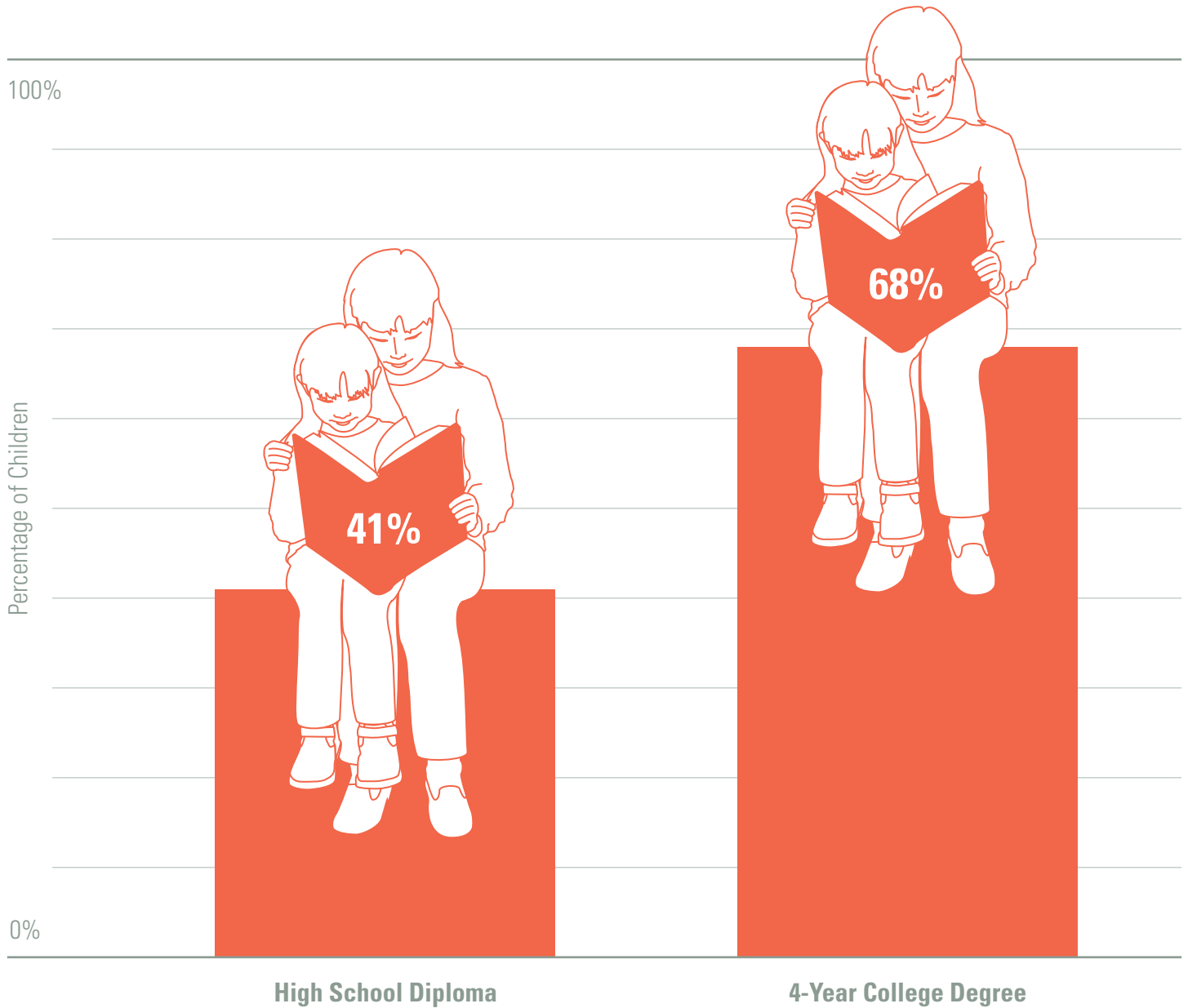
**CLOSER  
FAMILY**



Children of parents with a college degree are

**much more likely to be read to every day**

than children of parents with only a high school diploma.



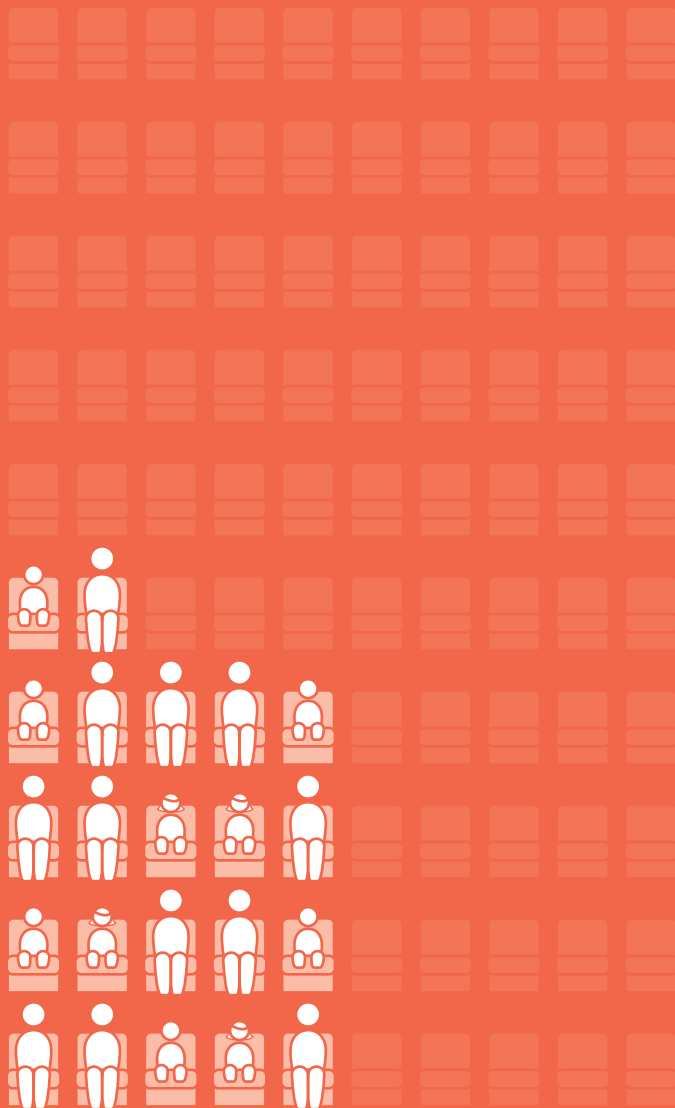
School Readiness of Preschool Children Ages 3–5, by Parents' Highest Education Level, 2007  
Source: National Center for Education Statistics, 2007.

Parents with college degrees are

# **much more likely to have attended a concert or live show with their children**

than parents with only a high school diploma.

**22%**



**High School Diploma**

**37%**



**4-Year College Degree**

Percentage of Kindergartners Through Fifth-Graders Whose Parents Reported Participating in Education-Related Activities with Their Children in the Past Month, by Parents' Highest Education Level, 2009  
 Source: National Center for Education Statistics, 2009, Table 24.

Stronger community means more cooperation, more collaboration — and more progress in understanding and solving the issues we face as a society. College is where you can shape your views on those issues. Find your voice. And build a stronger community.

**STRONGER**  
**COMMUNITY**

Individuals aged 18 to 24 with a college degree were

**much more likely to vote  
in the 2008 election**

than those with only a high school diploma.

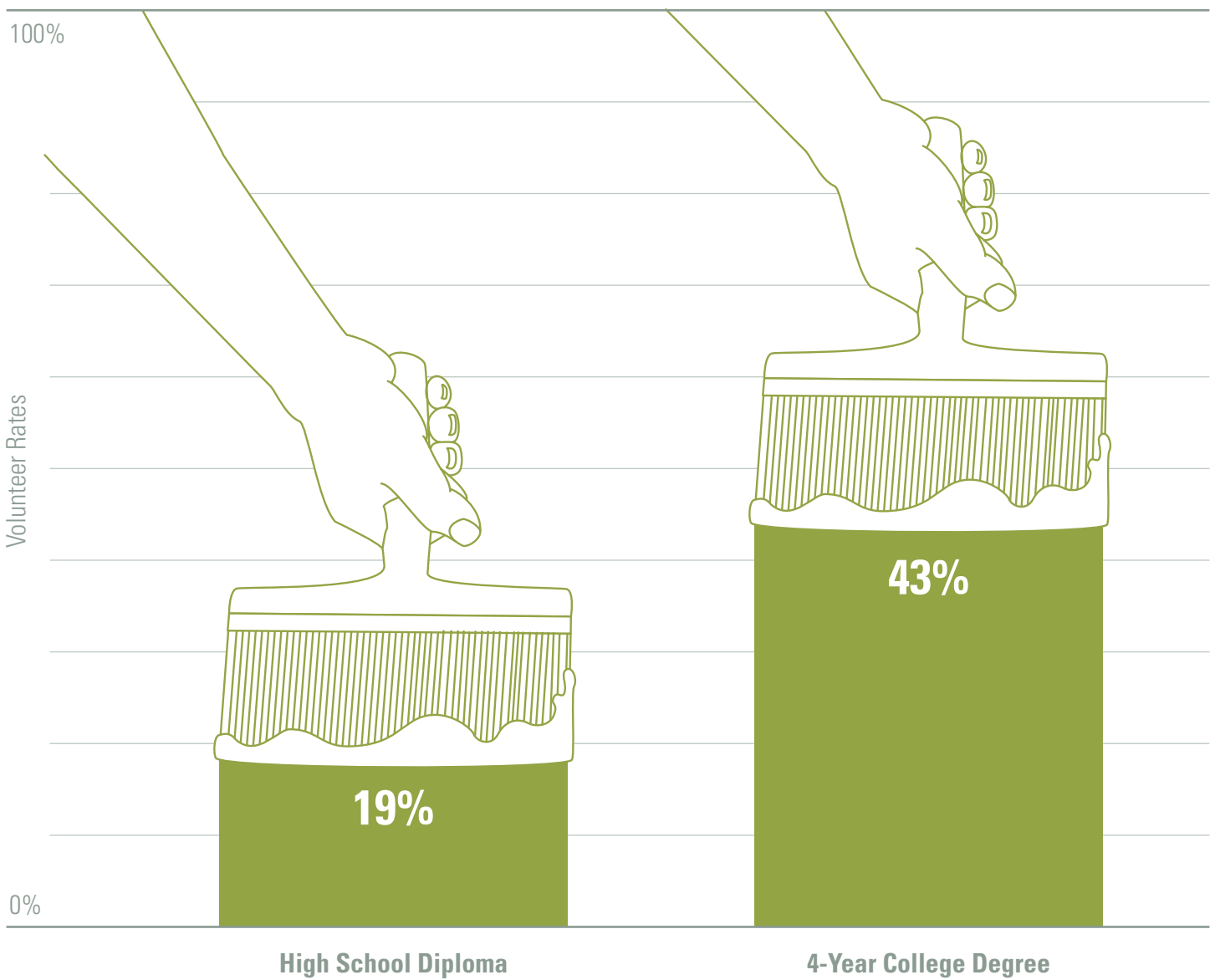


Voting Rates Among U.S. Citizens Ages 18–24, by Education Level, 2008  
Source: U.S. Census Bureau, 2008.

Individuals with a college degree are

## more than twice as likely to volunteer

as those with only a high school diploma.



Volunteer Rates Among Individuals Ages 25 and Older, by Education Level, 2009  
Source: Bureau of Labor Statistics, 2009f, Table 1 and Table 2.

## About The College Board

The College Board is a mission-driven not-for-profit organization that connects students to college success and opportunity. Founded in 1900, the College Board was created to expand access to higher education. Today, the membership association is made up of more than 5,900 of the world's leading educational institutions and is dedicated to promoting excellence and equity in education. Each year, the College Board helps more than seven million students prepare for a successful transition to college through programs and services in college readiness and college success — including the SAT<sup>®</sup> and the Advanced Placement Program<sup>®</sup>. The organization also serves the education community through research and advocacy on behalf of students, educators and schools.

For further information, visit [www.collegeboard.org](http://www.collegeboard.org).

The College Board Advocacy & Policy Center was established to help transform education in America. Guided by the College Board's principles of excellence and equity in education, we work to ensure that students from all backgrounds have the opportunity to succeed in college and beyond. We make critical connections between policy, research and real-world practice to develop innovative solutions to the most pressing challenges in education today.

[advocacy.collegeboard.org](http://advocacy.collegeboard.org)

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Five powerful ways a college degree  
can transform your life and lifestyle.

# FIVE WAYS COLLEGE DEGREE PAYS

BETTER  
HEALTH  
STRONGER  
COMMUNITY  
MORE  
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GREATER  
WEALTH  
CLOSER  
FAMILY

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## BETTER HEALTH

Better health makes everything else possible. It gives you the strength to take on life's challenges. To enjoy the opportunities that come your way. College is where you can build the knowledge and skills to maintain better health.

Young adults with a 4-year college degree are

**much less likely to be obese**

than those with only a high school diploma.

Obesity Among Adults Ages 25 and Older, by Age and Education Level, 2008  
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## STRONGER COMMUNITY

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School Readiness of Preschool Children Ages 3–5, by Parents' Highest Education Level, 2007  
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See all the ways a college degree can enhance your life and lifestyle:

[ycg.org/edpays](http://ycg.org/edpays)

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 **CollegeBoard**  
Advocacy & Policy Center



# College and Career – YOUR Future!

Discussions about college and career readiness are everywhere – school, social media, newspapers and magazines, websites, Presidential speeches and more. Utah’s public education and higher education offices are making bold statements about the importance of college and career readiness. Utah business and community leaders have organized an initiative called Prosperity 2020 to advance educational investment and innovation. By 2020, 66% of jobs in Utah will require education and training beyond high school. Utah’s educated and trained workforce of the future will propel our state to greater prosperity, improved quality of life and the strongest economy in the nation. All students can prepare now to be ready for college and career.



## What is College Ready?

College today means much more than a 4-year degree at a university. Being “college ready” means being prepared for any postsecondary education after high school graduation – a 1-year certificate or diploma, a 2-year associate’s degree, a 4-year bachelor’s degree. Being ready for college means that a high school graduate has the English and mathematics knowledge and skills necessary to qualify for and succeed in entry-level, credit-bearing college courses without the need for remedial coursework.

## What is Career Ready?

In today’s economy a “career” is not just a job. A career gives you a family-supporting wage, pathways to advancement and requires college education and training. Some may be able to get a job with only a high school diploma but that alone may not guarantee job advancement or mobility. Being ready for a career means that you graduate from high school with the English and mathematics knowledge and skills needed to qualify for and succeed in the postsecondary education and necessary training for your chosen career.

(Achieve, American Diploma Project, [www.achieve.org](http://www.achieve.org))

## Why Plan Now?

What you learn and study in elementary, junior high and high school will prepare you to be college and career ready. It’s never too soon to start thinking about your future and what you need to do in school now to be ready for your future. Think seriously about your future - set goals, focus on what you need to do and classes you need to take to be prepared.

## Granite School District’s Charge and Responsibility

Students will leave Granite School District prepared for college, career and life in the 21<sup>st</sup> century world.

# Be Ready for College and Career!

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What can you do now to get ready for college and career? The following are recommendations from education leaders and the Utah System of Higher Education:

# 1

## **Build an Academic Foundation:**

Take challenging classes to develop an understanding of different subjects and a solid academic preparation for college-level courses.

*Create a 4-year College and Career Plan in 8th grade. Pay attention to graduation requirements, college recommended courses, and career goals. Take Advanced Placement (AP), International Baccalaureate (IB) and/or concurrent enrollment classes that lead to college credit and provide direct experience in college-level studies. Select concurrent enrollment classes that apply to general education requirements, a certificate or a degree that fits educational plans.*

# 2

## **Develop Intellectual and Career Capacity:**

Select courses in high school that challenge your intellect and develop critical thinking, analysis, and problem-solving strategies. Practice creative problem solving, increase

written and oral communication and teamwork skills, learn to think critically, and become technology proficient.

*Learn to manage your time and develop good study habits that will only prepare you for independence and how to handle homework in college.*

# 3

## **Evaluate Progress for College:**

Do the very best academic work possible in every class you take. Revise and update your 4-year CCR-Plan as needed. Meet regularly with your school counselor about your course choices ask for advice on how to build college readiness skills.

*Use assessments like EXPLORE, PLAN, ACT, or Accuplacer to determine how close you are to being ready for college.*

# 4

## **Explore Postsecondary Options:**

Visit at least one college campus; take a guided tour and ask questions. Learn how much college costs. Attend a financial aid and scholarship meeting at your high school. Submit the Free Application for Federal Student Aid (FAFSA) by the priority deadline. Ask your school counselor or a college financial aid advisor about scholarships, grants, loans, and work study.

*Complete the steps necessary for college entry: take a college entrance exam (ACT or SAT) and submit a college admission's application by the priority deadline.*

(Utah System of Higher Education 2012)

# College Education = Opportunities

Your college education and training will be the best investment you will ever make. People with the most education and training usually make the highest wages and have more opportunity for job advancement particularly if they study math and science. A positive future awaits those who plan for education and training after high school graduation.

## Top 5 Reasons to Go to College

1. **A better paying job** -- On average college graduates earn as much as 65% more than high school graduates. Most students want the best paying job they can get.
2. **A more secure future** -- Statistics show that people with higher levels of education and advanced training tend to have better job security and stay ahead of unemployment curves.
3. **Respect** -- Going to college and earning a certificate, a diploma, or a degree will help you feel better about yourself and also help you gain more responsibility and get promotions at work.
4. **More choices** -- Most jobs today require specialized training that you can only get in college. That means you will need 1, 2, 4, or more years of education and training after high school to be prepared for jobs in your future.
5. **Be the first!** Are you hesitant because no one in your family has gone to college? Start a tradition! Education and training in college can have a positive impact on you and your entire family.

## Education Pays

Source: Bureau of Labor Statistics, Current Population Survey

