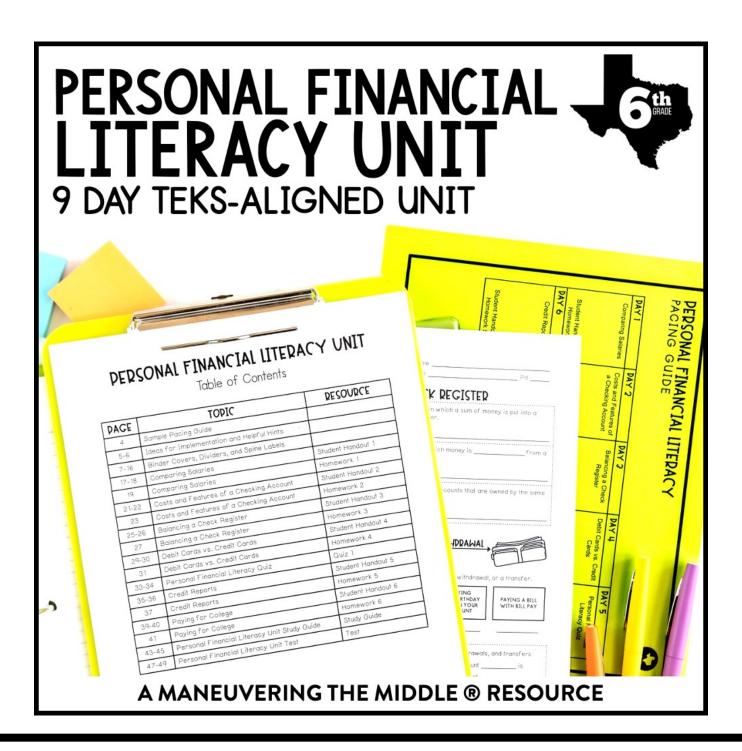
learning focus:

- compare salaries and various methods to pay for college
- \checkmark distinguish between debit and credit cards
- understand costs and features of a checking account and how to balance a check register



a 9 day TEKS-aligned unit

TEKS: 6.14A-6.14H

ready-to-go, scaffolded student materials

PERSONAL FINANCIAL LITERACY UNIT

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a 9 day TEKS-aligned unit

TEKS: 6.14A-6.14H

student friendly + real-world application

Unit: Personal Find Student Handout 2		Name Pd Date Pd DF A CHECKING ACCOUNT			
FEATURES OF A CHECKING ACCOUNT	- 1	the bank in which the account is held.		kill app	olicatio
COSTS OF A CHECKING ACCOUNT	Banks offer featurequirements are account balance. The overdribelow Some other costs written, an ATM feature feature.	Four different banking options are show needs, in order to make the best checkin or no minimum account fees • \$5 debit card fee • \$3 fee per written check • unlimited debit	g account recommendation at Banks / • \$5 monthly fee • no ATM fee • \$3 fee per written check		
questions.	s comparing two diffe ccount. Use the info PANK xas State Bank	JOSIE "I work part-time by babysitting and really need a place to keep my money. I mostly use a debit		TURES OF A CHECKI	NG ACCOUNT
L	one Star Bank	card to make purchases."		n circle the choice that you think is to you believe it was the best bankin	
DISCUSS: 1. If Donovan opens will he pay in monthly 2. If Donovan opens will he pay in monthly	fees? an account at Lone S	MICUEL "I really like using a debit ca cash out at the ATM. My ba usually around \$400, as I jus time for my dad	Monica typically has about \$750 in her checking account. She also uses a debit card and online banking regularly.	a. Bank of Texas charges a \$10 monthly fee for online banking. b. Bank of the South charges 2% of the checking account balance.	
3. If Donovan opens will he pay in monthly 4. If Donovan opens will he pay in monthly	fees? an account at Lone 9	JOSIE MARCO MICUEL TANISHA	2. The Vasquez family keeps a balance of \$3,000 in their checking account. They use checks to pay their household bills and use their debit card sparingly.	a. Texas First charges 1% of the checking account balance. b. State Bank charges a \$3 fee for each written check and a \$5 per month debit card fee.	
		DISCUSS: 5. What did you consider when determine 6. If Miguel normally had a large bank b Summarize today's lesson:	3. Skylar has a part-time job and makes about \$200 per week. She would like to be able to access her bank account online.	a. First State Bank charges a \$15 fee if the checking account balance falls below \$1,000. b. Bank of the Republic charges a \$7 online banking fee each quarter.	
احدد	\ nic		statements.	Bank 1% of checking account	balance
rapi	nizer		4. The fee at Southwes	t Bank will always be greater than th	ne fee at Lone Star Bank.

a 9 day TEKS-aligned unit

TEKS: 6.14A-6.14H

streamline your planning process with unit overviews

PERSONAL FINANCIAL LITERACY



SUPPORTING STANDARDS

6.14A Compare the features and costs of a checking account and a debit card offered by different local financial institutions

6.14B Distinguish between debit cards and credit cards

6.14C Balance a check register that includes deposits, withdrawals, and transfers

6.14D Explain why it is important to establish a positive credit history.

6.14E Describe the information in a credit report and how long it is retained

6.14F Describe the value of credit reports to borrowers and to lenders

6.14G Explain various methods to pay for college, including through savings, grants, scholarships,

6.14H Compare the annual salary of several occupations requiring various levels of post-secondary education or vocational training and calculate the effects of the different annual salaries on lifetime income

Student Handout 5



key vocabulary



vertical alignment





Literacy Quiz

sample pacing calendar

ESSENTIAL QUESTION

Wise financial decisions of

Though expensive there a

PIC IDEAS

- What are the benefits to u
- · How does a salary impact
- What choices can you ma

PERSONAL FI	NANCIAL	LITERACY
PACING GUI	DE	

Manager Control of the Control of th		
Comparing Salaries	Costs and Features of a Checking Account	
Student Handout 1 Homework 1	Student Handout 2 Homework 2	
DAY 6	DAY 7	1
Credit Reports	Paying for College	

PERSONAL	FINANCIAL	LITERACY
OVERVIEW	/	

Debit Cards vs. Credit



TOPIC	TEACHING TIPS
Comparing Salaries	Visit https://www.bls.gov/ooh/ to search various professions that students are interested in. The site also includes lists like "highest paying occupations" and "fastest growing occupations," which will be of interest to students. Also, it is important to note that the statistics are the median income, so it may be beneficial to discuss what this looks like in your area.
Costs and Features of a Checking Account	To provide real-life content, consider showing various checking accounts and their fees from a local, regional, or national bank. Many will even show various charts that compare their accounts and fees.
Balancing a Check Register	Students struggle to find the missing amount of a deposit or withdrawal when given the two balances. Remind students that the balance column closes out the transaction and, thus displays the balance after the transaction has occurred.
Debit Cards vs. Credit Cards	Visit https://bettermoneyhabits.bankofamerica.com and click on "Credit." There are several great videos and infographics to consider showing your students, such as "The true cost of a credit card," which shows the impact of interest when purchasing with a credit card.
Credit Reports	Visit https://bettermoneyhabits.bankofamerica.com and click on "Credit." There are several great videos and infographics to consider showing your students, such as "Making sense of your credit report," which breaks down the different aspects of a credit report.
Paying for College	Visit https://biofuture.collegeboard.org/pay-for-college and watch the video called "Where should you look for financial aid?" for a brief introduction to the various ways to apply for scholarships and grants. Visit https://biofuture.collegeboard.org/get-started/video-gallery and click on one of the short video testimonials from students about how they paid for college. This can provide for a great engagement

teaching ideas



Student Handout 6

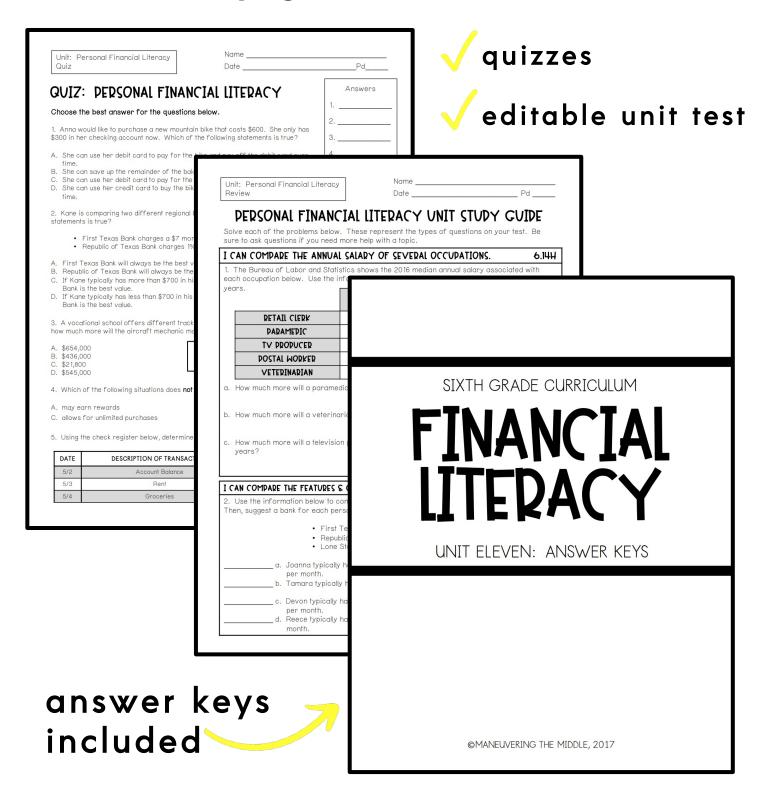
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unit study guide + assessments



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