

<p><b>Common Core State Standards</b></p>	<p>CCSS.ELA-Literacy.SL.9-10.1 Initiate and participate effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on grades 9–10 topics, texts, and issues, building on others’ ideas and expressing their own clearly and persuasively.</p> <p>CCSS.ELA-Literacy.SL.9-10.4 Present information, findings, and supporting evidence clearly, concisely, and logically, such that listeners can follow the line of reasoning and the organization, development, substance, and style are appropriate to purpose, audience, and task.</p> <p>CCSS.ELA-Literacy.SL.11-12.1 Initiate and participate effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on grades 11–12 topics, texts, and issues, building on others’ ideas and expressing their own clearly and persuasively.</p> <p>CCSS.ELA-Literacy.SL.11-12.4 Present information, findings, and supporting evidence, conveying a clear and distinct perspective, such that listeners can follow the line of reasoning, alternative or opposing perspectives are addressed, and the organization, development, substance, and style are appropriate to purpose, audience, and a range of formal and informal tasks.</p>
<p><b>National Standards for Financial Literacy</b></p>	<p><b>Benchmark by the end of Grade 12</b> At the completion of Grade 12, students will know: People vary in their willingness to pursue more education or training because these decisions involve incurring immediate costs to obtain possible future benefits. Discounting the future benefits of education and training may lead some people to pass up potentially high rates of return that more education and training may offer.</p> <p><b>Benchmark by the end of Grade 12:</b> At the completion of Grade 12, students will know: Taxes are paid to federal, state, and local governments to fund government goods and services and transfer payments from government to individuals. The major types of taxes are income taxes, payroll taxes (such as Social Security), property taxes, and sales taxes.</p>
<p><b>21st Century Skills</b></p>	<p>Collaboration, communication, and critical thinking.</p>

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<p><b>National Standards for Financial Literacy</b></p>	<p><b>Benchmark by the end of Grade 12.</b>  <b>At the completion of Grade 12, students will use this knowledge to:</b>          Identify instances in their lives where they decided to buy something immediately and then wished they had saved the money for future purchases.</p> <p><b>Benchmark by the end of Grade 12.</b>  <b>At the completion of Grade 12, students will use this knowledge to:</b>          Explain how saving can result in getting more goods and services in the future.</p>
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<p><b>Common Core State Standards</b></p>	<p>CCSS.ELA-Literacy.W.9-10.7. Conduct short as well as more sustained research projects to answer a question (including a self-generated question) or solve a problem; narrow or broaden the inquiry when appropriate; synthesize multiple sources on the subject, demonstrating understanding of the subject under investigation.</p> <p>CCSS.ELA-Literacy.W.11-12.1a. Introduce precise, knowledgeable claim(s), establish the significance of the claim(s), distinguish the claim(s) from alternate or opposing claims, and create an organization that logically sequences claim(s), counterclaims, reasons, and evidence.</p>
<p><b>National Standards for Financial Literacy</b></p>	<p><b>Benchmark by the end of Grade 12</b> At the completion of Grade 12, students will use this knowledge to: List factors from an individual’s credit history or credit application that may cause a lender to deny credit. Explain what credit bureaus do.</p> <p><b>Benchmark by the end of Grade 12:</b> At the completion of Grade 12, students will use this knowledge to: Use the APR, initial fees, late fees, nonpayment fees, and other relevant information to compare the cost of credit from various sources for the purchase of a product.</p> <p><b>Benchmark by the end of Grade 12:</b> At the completion of Grade 12, students will use this knowledge to: Explain the concept of a credit score and what it indicates about a borrower. Explain why certain factors, such as having many credit cards with large lines of credit and large balances, might hurt a credit score.</p>
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<p>Common Core State Standards</p>	<p><u>CCSS.ELA-LITERACY.SL.9-10.4</u> Present information, findings, and supporting evidence clearly, concisely, and logically such that listeners can follow the line of reasoning and the organization, development, substance, and style are appropriate to purpose, audience, and task.</p> <p><u>CCSS.ELA-LITERACY.SL.9-10.5</u> Make strategic use of digital media (e.g., textual, graphical, audio, visual, and interactive elements) in presentations to enhance understanding of findings, reasoning, and evidence and to add interest.</p> <p><u>CCSS.ELA-LITERACY.SL.11-12.4</u> Present information, findings, and supporting evidence, conveying a clear and distinct perspective, such that listeners can follow the line of reasoning, alternative or opposing perspectives are addressed, and the organization, development, substance, and style are appropriate to purpose, audience, and a range of formal and informal tasks.</p> <p><u>CCSS.ELA-LITERACY.SL.11-12.5</u> Make strategic use of digital media (e.g., textual, graphical, audio, visual, and interactive elements) in presentations to enhance understanding of findings, reasoning, and evidence and to add interest.</p> <p><u>CCSS.MATH.CONTENT.HSS.MD.B.5.B</u> Evaluate and compare strategies on the basis of expected values. <i>For example, compare a high-deductible versus a low-deductible automobile insurance policy using various, but reasonable, chances of having a minor or a major accident.</i></p>
<p>21<sup>st</sup> Century Skills</p>	<p>Collaboration, communication, and critical thinking</p>