**2024-2025 Weekly Lesson Planning Document**

Week of April 7-11

**EDUCATOR’S NAME: Clawson/Carlton SUBJECT: Personal Finance**

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|  | **MONDAY** | **TUESDAY** | **WEDNESDAY** | **THURSDAY** | **FRIDAY** |
| **Lesson Title: Structure and routine****Unit:****Chapter:****Page Number(s):** (It is suggested that you use your curriculum map.) | **9.5 Life Insurance** | **9.6 Other Types of Insurance** | **Chapter 9 Review** | Chapter 9 Test | **Everfi****Grow: Financial Planning for Life** |
| **TN Standard(s):**Grade level standard (include standard notation and language). Which State Standard is your lesson addressing? This should also be on your Whiteboard Protocol. | 15) Differentiate the benefits and costs associated with various types of insurance, such as health, life, property, and auto. Describe the risks associated with a lack of appropriate coverage in specific situations. Determine the role of insurance in personal financial planning to preserve and build wealth with financial stability and security. 16) Conduct assessments of various types of identity theft situations and scams, then determine strategies and present a plan to safeguard and protect against identity theft. Design and present a plan to significantly lower and protect against risks. Determine steps that should be taken by a victim of identity theft to report the incident and re-establish identity. |
| **Objective (s):**What specifically should students be able to do at the end of the lesson? The objective is standards-based.Write the objective in student friendly terms. For example, I can multiply binomials.This is should also be on your Whiteboard Protocol. What do you want students to know, understand and be able to do as a result of this lesson? The objective should be written using the stem…**I CAN….** | I can understand the differences between term and whole life insurance . I can explain how one becomes self-insured. | I can distinguish between necessary and unnecessary types of insurance. I can understand why long-term disability insurance, identity theft protection, and long-term care insurance are important to have in place. | Review for Test | Take Test | I can describe the importance of using a plan to achieve financial goals. • Define short-term and long-term financial planning goals. I can explain the financial benefits of saving for retirement early. I can identify future financial goals. |

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| **Possible Misconception (s):**What misconception(s) are you anticipating during this lesson? | none | none | none | none | none |
| **Literacy-Based DO NOW:** This literacy-based activity should be ready for students to begin working on upon entering class. Students should have an opportunity to read, write, and/or speak. | Auto insurance can make you feel more at peace about driving. How do you expect life insurance to make you feel?  | No one expects to break a bone, but accidents happen. Have you broken a bone before? How did it happen? | Review on Board | Start test immediately  | Get students signed in to Everfi program through Clever |
| **Agenda for the Day**Simple outline of lesson segments or activities that is time stamped.Teacher/class should take 2 minutes or less to review.  | Do Now – 5minDirect Instruction – Review 5minI do, We do – 30minClosure – 5min | Do Now – 5minDirect Instruction – Review 5minI do, We do – 30minClosure – 5min | Do Now – 5minDirect Instruction – Review 5minI do, We do – 30minClosure – 5min | Do Now – 5minDirect Instruction – Review 5minI do, We do – 30minClosure – 5min | Do Now – 5minDirect Instruction – Review 5minI do, We do – 30minClosure – 5min |
| **Beginning of Lesson****I Do****Science:** Engage & Explore | **Ramsey Classroom Video** | **Ramsey Classroom Video** | **Ramsey Classroom Video** | **Ramsey Classroom Video** | **Ramsey Classroom Video** |
| **Middle of the lesson**We Do**Science:** Explain and Elaborate | **Analyze and Reflect****Main Idea****Vocabulary** | **Analyze and Reflect****Main Idea****Vocabulary** | **Analyze and Reflect****Main Idea****Vocabulary** | **Analyze and Reflect****Main Idea****Vocabulary** | **Analyze and Reflect****Main Idea****Vocabulary** |
| **End of the lesson**You Do  **Science:** Evaluate | **Journal****Paragraph response to question after reading** | **Journal****Paragraph response to question after reading** | **Journal****Paragraph response to question after reading** | **Journal****Paragraph response to question after reading** | **Journal****Paragraph response to question after reading** |
| **(05 MINUTES MAX)****Literacy Based closing activity:**Engage students in reading and writing tasks that assess their understanding of the lesson. Students are drawn back to the objective for the day. | Exit TicketQuestion on Teams to be answered in a sentence. | **Exit Ticket****Question on Teams to be answered in a sentence.** | **Exit Ticket****Question on Teams to be answered in a sentence.** | **Exit Ticket****Question on Teams to be answered in a sentence.** | **Exit Ticket****Question on Teams to be answered in a sentence.** |
| **SPED Modification (s):**What modifications are being made to accommodate the students receiving special services? | Extended Time, reduced questions, Multiple Opportunities | **Extended Time, reduced questions, Multiple Opportunities** | **Extended Time, reduced questions, Multiple Opportunities** | **Extended Time, reduced questions, Multiple Opportunities** | **Extended Time, reduced questions, Multiple Opportunities** |
| **ESL Modification (s):**What modifications are being made to accommodate the students receiving special services? | Scaffolding -Extra time, Multiple Opportunities, No penalty for spelling/grammar | **Scaffolding -Extra time, Multiple Opportunities, No penalty for spelling/grammar** | **Scaffolding -Extra time, Multiple Opportunities, No penalty for spelling/grammar** | Scaffolding -Extra time, Multiple Opportunities, No penalty for spelling/grammar | **Scaffolding -Extra time, Multiple Opportunities, No penalty for spelling/grammar** |
| **Assessment (s):**How will you know that students have reached the objective? Assessments may include:  Pre-assessment, formative assessments, summative assessment, post-assessment, discussions, performance, demonstration, etc.  | Formative assessment, Discussion, Post assessment | **Formative assessment, Discussion, Post assessment** | **Formative assessment, Discussion, Post assessment** | **Formative assessment, Discussion, Post assessment** | **Formative assessment, Discussion, Post assessment** |
| **Technology Integration:**How will the students use technology to help them master the objective. | **All lesson are submitted on Ramseyclassroom.com website and Teams. Students are required to type responses.** | **All lesson are submitted on Ramseyclassroom.com website and Teams. Students are required to type responses.** | **All lesson are submitted on Ramseyclassroom.com website and Teams. Students are required to type responses.** | **All lesson are submitted on Ramseyclassroom.com website and Teams. Students are required to type responses.** | **All lesson are submitted on Ramseyclassroom.com website and Teams. Students are required to type responses.** |