# Month at a Glance: February

Activity	Enduring Understanding	Vocabulary	Time Needed for Completion	
Money Matters: Break the Bank	A basic understanding of financial literacy empowers you to make smart financial decisions.	budgeting, money management, checking account, savings account, interest, credit cards, debt, spending plans, debt to income ratio, credit score, student loans, mortgage	45 minutes	
Knowing Your Authentic Self: Transitions	To be yourself, you must know yourself.	transitions, self- awareness	45 minutes	
Coping with Disappointment	Disappointment is a part of life. How we respond to it dictates the impact it has on us.	disappointment	30–45 minutes	
What Are Your Plans?	If you fail to plan, you plan to fail.	transitions, postsecondary options	45 minutes	



Title: Money Matters: Break the Bank Suggested Time: 45 minutes Suggested Grade Level(s): 9th-12th

# Activity Objective:

 Scholars will be empowered to make smart financial decisions through a basic understanding of financial literacy.

# **Activity Overview:** Scholars will work with their family to prioritize spending habits by creating a plan to earn and save money.

### Bridge (Connect & Engage)

• Facilitator: If I said Monopoly or Monopoly Go, what is the first thing that would come to mind?

Allow scholars to respond. Monopoly Go is the digital version of Monopoly. Both games involve the players buying property to build wealth.

Unlike the board game, in Monopoly Go, players can destroy property and steal money from the bank of another player. Monopoly was created in the early 1900s to teach money management through real estate. Property costs have gone up for several years. To gain property, there must be a plan in place to save for the purchase.

#### Materials:

- loose leaf paper
- pens or pencils

### Boost (Teach)

### Vocabulary:

- budgeting
- money management
- checking account
- savings account
- interest
- credit cards
- debt
- spending plans
- debt to income ratio
- credit score
- scholar loans
- mortgage

- Begin a discussion and lead the scholars through an exercise.
- Facilitator: We will work through five discussion questions. Each person in your family must answer. Allow the youngest family members to answer first. You will have 5 minutes per question.
  - 1. Name 1–2 things you may need right now and explain why they are needed.
  - 2. Describe one or two things you would like to have but can't afford right now.
  - 3. Analyze why these things are worth saving for.
  - 4. Explain how having these things will enhance your life.
  - 5. Since you cannot afford it right now, how can you earn money or save money to afford these items?
- Facilitator: Now that you have started this money matters conversation, let's actively plan for these items. On a sheet of paper, help one another prioritize needs vs. wants and make a budget for purchases.

# **Build (Rehearse** • Facilitator: The budget you created was probably not for things related to school. High & Build for school can be expensive. Make a family budget Transfer/Close) for some or all of these high school activities: 1. Athletic costs (fees, uniforms, practice gear, equipment) 2. Field trips (fees, food, souvenirs) 3. Homecoming (tickets, hair, clothes, food, transportation, nails, etc.) 4. Prom (tickets, hair, clothes, food, transportation, nails, etc.) 5. Senior year (fees, yearbook, senior pictures, senior ring, senior field trip, college tours, college applications, ACT, SAT, etc.)

### Scaffolds & Suggestions for Remediation

#### **Suggestions for Acceleration**





Ninth through tenth grade scholars can complete the activity as written.

Eleventh grade scholars can plan for senior year. This could include plans for paying for college or tech school as well as any money associated with joining the military.

Twelfth grade scholars could examine the family budget for a graduation party, college or life outside of high school. Scholars might choose to look into making additional money to contribute to these expenses.

The facilitator can include examples of budgets for families to review.

Families can create a family budget for ninth through twelfth grade year.

Families can create a budget for a graduation trip.

Families can create a family budget for college expenses. Begin looking for scholarships to apply for when the time comes.

**Activity Reflection: Facilitator:** How did you feel after making a family budget? How does this make you view wants and needs differently? What financial goals should you be looking to meet next?

### **Supplemental Resources:**



### Money In the Bank

You've just graduated from college. You find a job making \$3,000 a month after taxes are taken out. Create an expense and savings budget. Can you afford to live on your own or should you plan to stay with your parents?



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**Title: Knowing Your Authentic Self: Transitions Suggested Time: 45 minutes** Suggested Grade Level(s): 9th-12th

Activity	
<b>Objective:</b>	

 Scholars will have an opportunity to self reflect as a way to understand themselves and set goals.

### Activity Overview: Scholars will self-reflect on the past year and create an all about me collage.

### **Bridge** (Connect & Engage)

• Facilitator: Can you believe there are only three months left in the school year? It is time for us to prepare for next year. For some of you that may mean preparing to move on to the next grade level and for others that may mean moving on to postsecondary options. These are what we call transitions. You are about to transition into a new phase in life. Take some time to reflect on this year. Is there anything you have done well that you should continue to incorporate into your life? Give scholars time to reflect and share. Is there anything you would like to improve upon or that you regret being a part of? Give scholars time to reflect and share.

### Materials:

- poster board
- glue
- magazines
- photos printed from the internet

### **Boost** (Teach)

• Facilitator: Today, you are going to create an All About Me Collage. What do you want to have accomplished by this time next year? Is there anything you want to stop doing? Improvements you want to make? Regrets? What are you most proud of? What gifts, talents or attributes do you possess that will benefit your future self?

• Show "How To Know Yourself - 6 Ways To

Know Who You Are."

### & Build for Transfer/Close)

**Build (Rehearse** 

Scholars will create an All About Me collage. It should have four sections. Allow scholars to design it however they choose, but with some guidance. In one section, they should address either their strengths or something they are proud of. Another section should include something they would like to improve upon or something they regret. Another section should include something they would like to accomplish within the next year. The last section should be any interests, talents, gifts or personal attributes they see benefiting their future selves. Allow scholars to present their collages to the group.

### Vocabulary:

- transitions
- self-awareness
- soft skills

### Scaffolds & Suggestions for Remediation

#### **Suggestions for Acceleration**





Provide scholars with poster boards that are already labeled and sectioned off into the four sections.

Scholars can use Google Translate as needed.

For ninth- and tenth-grade scholars, have them add four positive words about themselves. The words cannot be a physical trait.

For eleventh- and twelfth-grade scholars, have them add four soft skills/non-cognitive that describe them.

**Activity Reflection: Facilitator:** Ace wants you to compare how you see yourself versus how you think others see you. Why do you think this is so?

#### **Supplemental Resources:**

"How To Know Yourself - 6 Ways To Know Who You Are" https://www.youtube.com/watch?v=0YUgYLa82RM

Title: Coping with Disappointment Suggested Time: 30-45 minutes Suggested Grade Level(s): 9th-12th

Activity
<b>Objective:</b>

 Scholars will learn that disappointment is a part of life. There are ways to take our minds off of it.

#### Materials:

- balloons
- yarn
- paint
- push pins

#### Vocabulary:

disappointment

**Activity Overview:** Scholars will discuss disappointment and practice coping strategies to take their minds off the disappointing situation.

### Bridge (Connect & Engage)

• Facilitator: Disappointment is not fun. In life, however, everyone is bound to experience it. What comes to your mind when I say the word disappointment? Give scholars time to respond. Can someone give me an example of a time they were disappointed? Allow scholars to share their examples. How did you overcome the disappointing situation? Give scholars time to respond.

### Boost (Teach)

• Facilitator: Today, we will discuss some scenarios that include disappointing situations. Our goal is to practice coping strategies to help overcome the disappointment in the scenarios. It is unhealthy to keep our disappointment bottled up inside. It is likely to surface one way or the other. Science recommends we feel disappointment and let it out. One way to let your disappointment out is to get your mind off whatever disappointed you. Today, we are going to take our minds off of our disappointment with balloons.

### Build (Rehearse & Build for Transfer/Close)

- Facilitator: We are going to separate into teams. Each team member will blow your balloon up and then line up. Each member will run to the chair one by one and pop your balloon by sitting on it. Once popped, they must run back and tag the next team member. The first team to pop all their balloons, wins.
- Have each scholar blow another balloon up for the next activity. Tie a piece of yarn around the balloon. Make sure the yarn is long enough to tie around the scholar's ankle as well. Keeping the same teams, the teams try to pop each other's balloons while protecting their own. It may be helpful if teams have the same color balloon for this activity. The team with the most balloons left at the end of the ten minutes wins.
- Facilitator: How did you feel after engaging in the balloon activities? Allow scholars to share with their team.

### Scaffolds & Suggestions for Remediation

#### **Suggestions for Acceleration**





Assist scholars with blowing up their balloons.

Scholars can partner with someone, particularly someone who speaks the same native language, to receive instructions.

Eleventh- and twelfth-grade scholars can blow up their balloons and tape them to the board or a wall in a 6x6 row. Divide scholars into teams. One by one, each member must pop a balloon while blindfolded. Another team member will help guide them to the wall. Balloon Art Masterpiece

Each scholar can receive a piece of poster board. They will blow up six balloons for their board and put a bit of paint inside each. Tape the balloons to the poster boards, making sure there is some space between them. Give the scholars pushpins and let them take turns popping all the balloons on the board, creating their own artistic masterpiece.

**Activity Reflection: Facilitator:** Ace wants to know what other activities you could do to take your mind off a disappointing situation?

**Supplemental Resources:** 

# Strategies to Overcome Disappointment

Allow yourself to be disappointed.

Talk to someone about how you feel.

Journal about it.

Don't dwell on it.

Be kind to yourself.

Learn from your mistakes.

Cry about it.

Look on the bright side of things.

Make a plan for next time.

Watch a funny movie.



Title: What Are Your Plans? Suggested Time: 45 minutes Suggested Grade Level(s): 9th-12th

Activity Objective:	<b>Activity Overview:</b> Scholars will complete an interest inventory ar research colleges, careers and military options.		
Based on their interests, scholars will explore postsecondary options.	Bridge (Connect & Engage)	• Facilitator: With there being only three months left in the school year, it is time to explore postsecondary options. What does it mean to you when you hear postsecondary options? Give scholars time to respond. Yes! Post means after. Secondary is high school. So, you need to know what your plans are after high school. Raise your hand if you already know what you would like to do after high school. Pause for scholars to raise their hands. Now, raise your hand if you do not. Pause for scholars to raise their hands. There is no need to worry if you do not know. You have time to think about some things and put a plan in place. That brings us to our activity today.	
Materials: • chromebooks	Boost (Teach)	<ul> <li>Facilitator: Today, you're going to complete an interest inventory. You will answer some easy questions (honestly) and it will give you an idea of some great jobs you may enjoy doing. The key is to answer the questions honestly.</li> <li>Have scholars log into https://www.mynextmove.org/</li> </ul>	
		Click on Discover Your Interest and complete the O'Net Interest Profiler.	
Vocabulary: • transitions • postsecondary options	Build (Rehearse & Build for Transfer/Close)	• Facilitator: Once you finish the survey, you will review your top areas of interest. Are you realistic, investigative, artistic, social, enterprising, or conventional? If you click on your top interest, it will tell you the type of jobs that work well for people with this interest. For example, I clicked on social. It tells me that people with social interests like working with others to help them learn and grow. They like working with people more than working with objects, machines, or information.	

### Build (Rehearse & Build for Transfer/Close)

- They like teaching, giving advice, helping and being of service to people.
- Facilitator: Who would like to share their top two interests? Allow scholars to share.
- Facilitator: Next, it gives you information about Job Zones. Job zones tell you the level of experience, education, or training you need for that job. If you are not interested in going to college, you will select job zones 1 and 2. Job zone 3 is requires a 2-year college/associate's degree or vocational training. Job zones 4 and 5 require 4-year degrees and beyond. Once you select the job zone that is right for you, it will show you the careers that fall within it.

### Scaffolds & Suggestions for Remediation

#### **Suggestions for Acceleration**





Scholars to work with a partner when completing the Interest Profiler.

Scholars can have someone translate information on the Interest Profiler as needed.

Ninth and tenth grade scholars can research two careers that pique their interest to determine what knowledge, skills, and abilities they need to be successful in these careers?

Eleventh and twelfth grade scholars can research careers that pique their interest to determine what education or training they need to prepare for these careers?

Twelfth grade scholars can create an action plan for the next 3-6 months.

**Activity Reflection: Facilitator:** Ace wants to know your postsecondary plans. Based on this activity, have they changed?

**Supplemental Resources:** 

https://www.mynextmove.org/