Lesson/Unit Title	Empty Pockets . . . Where Did My Money Go?
Day(s)	• One month for data collection • 3-5 days for newsletter completion
Grade Levels	10-12
Curriculum Areas	Computer Applications Personal Finance
Website(s)	http://www.practicalmoneyskills.com/english/at_school/teachers/ Practical Money Skills money management website with lesson plans for all grade levels, including Teen – College level http://www.citigroup.com/citigroup/financialeducation/curriculum/pdf/3_5_where.pdf Citigroup's "Where Does My Money Go?" for Grades 3-5
Teacher Resources	• Computer Lab with access to Word and Excel • "Track Your Spending" template used by students (Duplicate extra pages—one page for each week of spending)
Unit Overview	In the unit, students will track their personal spending habits for one month, after which they will create a two-column newsletter, Excel spreadsheet and chart that depicts their spending habits. **Daily Lesson Overview:** **Day 1:** Project introduction to newsletter, spreadsheet, and charts **Day 2-4:** Project work time **Day 5:** Class presentations and discussion on teen spending habits
Nebraska Frameworks Essential Learnings	**Business Administration** **Economics and Personal Finance** **BE 12.5.1** Students will understand basic economic and financial principles in order to make wise domestic and global economic decisions related to their personal financial affairs, the successful operation of organizations and the economic activities of the country. They will demonstrate competency by applying economic and personal financial reasoning to individual, business and government practices. **Example Indicators:** *Budgeting and Financial Management* – develop and evaluate a personal financial plan based on individual resources *Information Technology* – apply computer-related technology through the use of e-banking, e-commerce and electronic record keeping **Information Technology** **Computer Applications** **BE 12.4.1** Students will understand a variety of application software. They will demonstrate competency by utilizing appropriate software for specific tasks. **Example Indicators** *Advanced Features* – use advanced features (graph, merge, sort, filter, link, embed) of common application software *Application Software* – use application software (word processing, desktop publishing, spreadsheet, database, presentation)

Link to Nebraska Standards	**Reading/Speaking/Listening** Students will write using standard English (conventions) for sentence structure, usage, punctuation, capitalization, and spelling (12.2.1) **Mathematics** Students will perform estimations and computations of real numbers mentally, with paper and pencil, and with technology (12.2.3)
NBEA Curriculum Standards	**Computation** **VI Problem-Solving Applications** **D. Cash Management** **Level 1** Performance Expectations • Calculate income and expenses for specific time **Economics and Personal Finance** **III Managing Finances and Budgeting** **Level 1** Performance Expectations • Construct and use a personal spending/savings plan and evaluate it according to short- and long-term goals **Level 2** Performance Expectations • Categorize expenses as fixed or variable • Classify periodic expenses as fixed or variable • Determine discretionary income in a spending plan **Level 3** Performance Expectations • Compare a personal spending plan with typical consumer spending as a tool for determining individual financial goals • Describe how income and spending patterns change throughout the life cycle for the typical person and family **Information Technology** **V Application Software** **Level 3** Performance Expectations • Use advanced features of common application software **Level 4** Performance Expectations • Import and export text, data, sound, video, and still images between software programs
National Economics Standards	**Standard 1:** Scarcity **Standard 11:** Role of Money
National Personal Finance Standards	**Standard 1:** Income **Standard 2:** Money Management **Standard 3:** Spending and Credit **Standard 4:** Saving and Investing
Nebraska Math Standards	**12.2 Computation/Estimation** 12.2.1 Solve theoretical and applied problems using numbers in equivalent forms . . . 12.2.2 Justify solutions to mathematical problems 12.2.3 Perform estimations and computations of real numbers, mentally, with paper and pencil, and with technology

Teaching Strategies, Procedures and Activities	In order to complete this unit, students must have previous basic instruction in Word and Excel computer applications software: In *Word*, students will need to know the following in order to create a newsletter with masthead heading, multiple columns with divider line, inserted graphics, Excel spreadsheet data and chart: • How to divide a document into two columns • If document exceeds one page, columns must be balanced on second page • How to center masthead (heading) of newsletter across one column at the top of the page • Insert a divider line between heading and body • Insert clip art with text wrapped appropriately • Insert spreadsheet and chart from Excel In *Excel*, students will need to know the following: • How to create and format a simple spreadsheet • Insert appropriate formula(s) • Create a chart with appropriate formatting • Print formulas version

Assignments	**"Where does your money go? Do you know?"** This unit will help you evaluate your spending habits!
	
	For the last few weeks, you should have been tracking your spending habits on the "Track Your Spending" template. With that data, you will create a spreadsheet, insert your personal spending data into a chart , as well as write a short report in newsletter format that analyzes your spending habits. Your newsletter will include the imported spreadsheet and chart from your Excel worksheet.
	
	Project Checklist:
	A. Newsletter Format Requirements
	❑ One full page minimum; if longer than one page, columns should be balanced on second page
	❑ Heading in one column across the top of page; contrasting font; formatted appropriately
	  ❑ Title of newsletter
	  ❑ Author
	  ❑ Date of publication
	  ❑ Divider line between heading and body
	❑ Body of newsletter divided into two columns
	❑ Body font Times New Roman, size 12
	❑ One clip art inserted and text wrapped appropriately
	
	B. Spreadsheet Requirements
	❑ Use data to make spreadsheet; apply formatting of your choice
	❑ Insert a minimum of one formula
	❑ Use spreadsheet to create chart of money spent

	B. Spreadsheet Requirements (continued) ❑ Spreadsheet should be inserted into newsletter; formatted correctly ❑ Print formulas version and attach to newsletter **C. Chart Requirements** ❑ Chart should be inserted into newsletter; formatted correctly ❑ Chart should have title and appropriate labels ❑ Chart should be appropriately sized **D. Class Presentation and Discussion** Upon completion of the project, class presentations and discussion will focus on teenage spending habits. Topics could include: • Spending wisely and spending mistakes • Savings and investing options • Opening a savings account • Investing in the stock market • Paying for college • Paying your own bills—what to plan for • Credit card use and abuse
Math Applications	Students will utilize formulas and functions in Excel to analyze their spending habits after one month. Examples of mathematical formulas to be used in the project include, but are not limited to: • **AutoSum** (total amount spent) • **Max** (largest purchase made or largest weekly total) • **Min** (smallest purchase made or smallest weekly total) • **Average** (average amount spent per day or per week) • **Count** (number of days with or without expenditures) Students should be able to analyze, interpret and explain/clarify financial information to make wise spending and saving decisions.
Assessment	• "*Track Your Spending*" documentation form • "*Empty Pockets . . . Where Did My Money Go*" Rubric
Teacher's Name:	Mickie Mueller
School:	Norfolk Senior High

Track Your Spending!
Template for "Empty Pockets . . . Where Did My Money Go?" Unit

Week ___ Date	Item Purchased	Purchased at?	Amount Spent	Comments
	TOTAL		$	

"Empty Pockets . . . Where Did My Money Go?"
Unit Evaluation Rubric

Student Name:

Criteria	Score 0 - 3	Commendable (+3)	Acceptable (+2)	Unacceptable (+1-0)
Newsletter Format		All format requirements met	Minor errors in newsletter format	Major errors in newsletter format
Newsletter Content		Content clearly organized in a logical manner; contained intro, body and conclusion; presented creatively	Content is complete but lacks organization; missing intro or conclusion; creative but not unique	Unorganized; blah; incomplete; no intro or conclusion
Proofreading		No errors in spelling, punctuation or grammar	Minor errors in spelling, punctuation or grammar	Major errors in spelling, punctuation or grammar
Creativity		Original and unique	Okay, but not unique	Dull, unattractive
Spreadsheet		Attractive, easy to read; correct use of formulas; data formatted correctly; appropriate title; printed formulas version	Clear and easy to read; minor errors in data format; appropriate title; printed formulas version	Difficult to read and find information; no formulas used; data not formatted correctly; no title; did not print formulas version
Chart		Used correct chart; labels and titles are appropriate; attractive, easy to read	Used correct chart; minor errors with labels and/or title; clear and easy to read	Chart used does not appropriately show data; no title and/or labels; difficult to read and find information
Time on Task		Made appropriate use of class time; used all of allotted class time	Made some appropriate use of class time	Did not make appropriate use of class time
Total (21 possible pts)				

Grading Scale

A+ = 21 = 100%	B+ = 18 = 93	C+ = 14 = 85	D+ = 10 = 77
A = 20 = 96	B = 16-17 = 89	C = 12-13 = 82	D = 9 = 74
A- = 19 = 94	B- = 15 = 86	C- = 11 = 78	D- = 8 = 70
			F = 7 = 69

Instructor Comments: