

REAL LIFE FINANCIAL MATHEMATICS -

Teacher's Guide

E-1 - Educator Quick Start

E-2 - Getting Started

Day #1 - Registration

Tip - Outcomes & Grading Matrix

Day #2 - Expectations

Day #3 - Prologue

Tip - Blended Online Course

Day #4 - Class Management

Day #5 - Teamwork

E-3 - The First 3Es - Essentials, Engage & Explore

E-4 - The Second 3Es - Expand, Enrich & Examine

E-5 - Why is **RLFM** Advanced Math?



PROLOGUE - GETTING STARTED Students

PROLOGUE - GETTING STARTED

Atlas, Three Boxes & Goals

When You Were Young

About Me - Demographics

Personal Finance Test - 50 pts

RLFM Final Exam 2018 - 100 pts

Grit & Perseverance & \$\$\$



UNIT ONE - SETTING GOALS & EXPECTATIONS

UNIT 1 - SETTING GOALS & EXPECTATIONS

Tip - Unit 1 TEKS

1-1 CONVERTING DREAMS TO REALITY

Tip - 1-1 Intro & Engage

1-1 Engage - Vision Essay -1-1 E1

Tip - 1-1 Explore

1-1 Explore - Life Plan - 1-1 E2

Tip - 1-1 Expand

1-1 Expand - Math in Real Life - 1-1 E3, E4, E5

Tip - 1-1 Enrich

1-1 Enrich - Your Calling? - 1-1 E6

Tip - 1-1 Examine

1-1 Examine - Exit Ticket - 25 pts



1-2 CRITICAL THINKING & PROBLEM SOLVING

Tip - 1-2 Intro & Engage

1-2 Engage - Who Am I? - 1-2 E1

Tip - 1-2 Explore

1-2 Explore - Problem Solving - 1-2 E2, E3

Tip - 1-2 Expand

1-2 Expand - Three Jobs that Require Problem Solving - 1-2E4

1-2 Enrich - Seek New Careers - 1-2E5



1-3 SOCIAL MOBILITY

Tip - 1-3 Intro & Engage

1-3 Engage - American Dream - 1-3 E1

Tip - 1-3 Explore

1-3 Explore - Socio-Economic Mobility -1-3 E2, E3, E4

Tip - 1-3 Expand

1-3 Expand - Brookings Institution - 1-3 E5

Tip - 1-3 Enrich

1-3 Enrich - Update Vision Essay & Life Plan -1-3 E6
VE & LP

1-3 Examine - Self-Assessment



1-4 CREATOR OF YOUR FUTURE

Tip - 1-4 Intro & Engage

1-4 Engage - Are You the Master of Your Future?-

1-4E1

Tip - 1-4 Explore

1-4 Explore - No Excuses & Business Communications

Tip - 1-4 Expand

1-4 Expand - 5W&H Questions

Tip - 1-4 Enrich

1-4 Enrich - TV News - 1-4E2



1-5 ETHICS, LAW & CHARITY

Tip - 1-5 Intro & Engage

1-5 Engage - Ethics & the Law - 1-5E1

Tip - 1-5 Explore

1-5 Explore - Ethics, Law & Charity - 1-5E2, E3

Tip - 1-5 Expand

1-5 Expand - Charities & Community - 1-5E4

Tip - 1-5 Enrich

1-5 Enrich - Artificial Intelligence - 1-5E5



1-6 ADVANCED MATH

Tip - 1-6 Intro & Engage

1-6 Engage - Math in Real Life - 1-6E1

Tips - 1-6 Explore

1-6 Explore - Disney Vacation

Tips - 1-6 Expand

1-6 Expand - Off to a Disney Resort

1-6 Examine - Unit Quiz - 25 pts



UNIT TWO - CAREER DISCOVERY!

UNIT 2 - CAREER DISCOVERY

Tip - Unit 2 TEKS

2-1 FIND A JOB YOU LOVE

Tip - 2-1 Intro & Engage

2-1 Engage - What Do You Want in a Job? 2-1 E1

Tip - 2-1 Explore

2-1 Explore - Achieving Success (Jobs, Boyle, Choi) -
2-1 E2

Tip - 2-1 Expand

2-1 Expand - Love Your Job? - 2-1 E3

Tip - 2-1 Enrich

2-1 Enrich - Your Actions Today Impact Your Future



2-2 DO YOU WANT A JOB OR CAREER?

Tip - 2-2 Intro & Engage

2-2 Engage - A Career or A Job? - 2-2 E1

Tip - 2-2 Explore

2-2 Explore - Career or Job?

Tip - 2-2 Expand

2-2 Expand - Compare Mechanical Engineer to Auto Mechanic -- 2-2 E2

2-2 Enrich - Your Teamwork



2-3 YOUR INTEREST ASSESSMENT

Tip - 2-3 Intro & Engage

2-3 Engage - Creating a Matrix - 2-3 E1

Tip - 2-3 Explore

2-3 Explore - The Assessment - 2-3 E2

2-3 Expand - Achieving Success - 2-3 E3

Tip - 2-3 Enrich

2-3 Enrich - Apply RIA-SEC



2-4 NEEDS, WANTS & STANDARD OF LIVING

Tip - 2-4 Intro & Engage

2-4 Engage - Time Travel - 2-4 E1

Tip - 2-4 Explore

2-4 Explore - Beyond Survival

Tip - 2-4 Expand

2-4 Expand - MIT Analysis - 2-4 E2

2-4 Enrich - Find A Career

2-4 Examine - Exit Ticket - 10 pts



2-5 CONNECT INTERESTS, EDUCATION & CAREERS

Tip - 2-5 Intro & Engage

2-5 Engage - Malcolm X - 2-5 E1

Tip - 2-5 Explore

2-5 Explore - Interests & PSE

Tip - 2-5 Expand

2-5 Expand - Career Matrix - 2-5 E2 CM

2-5 Enrich - Why You Will Fail

Tip - 2-5 Examine

2-5 Examine - Self-Assessment



2-6 CAREER MATRIX PRESENTATIONS

Tip - 2-6 Intro & Engage

2-6 Engage - Career Matrix Presentation - 2-5-E2 CM

Tip - 2-6 Explore

2-6 Explore - Matrix Presentations

2-6 Expand - Be an Active Listener

Tip - 2-6 Enrich

2-6 Enrich - Will Smith

2-6 Examine - Unit Quiz - 50 pts

UNIT THREE - WAGES & BENEFITS

UNIT 3 - WAGES & BENEFITS

Tip - Unit 3 TEKS

3-1 WORKING THE BRAIN

Tip - 3-1 Intro & Engage

3-1 Engage - What Does the "Future" Mean to You? - 3-1 E1

Tip - 3-1 Explore

3-1 Explore - The Prefrontal Cortex

Tip - 3-1 Expand - 3-1 E2

3-1 Expand - The Teenage Brain

Tip - 3-1 Enrich

3-1 Enrich - Update Your Future - VE, LP, CM



3-2 CAN'T WAIT TO WORK?

Tip - 3-2 Intro & Engage

3-2 Engage - Work & Social Mobility - 3-2 E1

Tip - 3-2 Explore

3-2 Explore - Child Labor & Education

Tip - 3-2 Expand

3-2 Expand - Working in America - 3-2-E2

Tip - 3-2 Enrich

3-2 Enrich - What Am I Learning?



3-3 INCOME, WAGES, NONEXEMPT & SALARIED

Tip - 3-3 Intro & Engage

3-3 Engage - Playing the *Game of Real Life*

Tip - 3-3 Explore

3-3 Explore - Workers of all Types

Tip - 3-3 Expand

3-3 Expand - Service Workers - 3-3 E1

3-3 Enrich - What Are You Thinking?

Tip - 3-3 Examine

3-3 Examine - Take Home Exam - 3-3 E2



3-4 EMPLOYEE OR INDEPENDENT CONTRACTOR?

Tip - 3-4 Intro & Engage

3-4 Engage - My Thoughts on "Work" - 3-4 E1

Tip - 3-4 Explore

3-4 Explore – Employee, Self-Employed or Independent Contractor?

Tip - 3-4 Expand

3-4 Expand - Calculate Compensation - 3-4 E2

3-4 Enrich - A Different Trajectory

3-4 Examine - Exit Ticket - 25 pts



3-5 FICA & STATUTORY BENEFITS

Tip - 3-5 Intro & Engage

3-5 Engage - Name Your Benefits - 3-5 E1

3-5 Explore - FICA, Benefits & Statutory Benefits

Tip - 3-5 Expand

3-5 Expand - Can You Afford Employees? - 3-5 E2

Tip - 3-5 Enrich

3-5 Enrich - A Question of Ethics & The Law



3-6 ELECTIVE BENEFITS

Tip - 3-6 Intro & Engage

3-6 Engage - If You Had A Choice - 3-6 E1

Tip - 3-6 Explore

3-6A Explore - Second Paycheck

3-6B Explore - Tax & Cost of Benefits

Tip - 3-6 Expand

3-6 Expand - The Process - 3-6 E2

3-6 Enrich - Education as an Economic Leverage - 3-6 E3



3-7 RETIREMENT BENEFITS

Tip - 3-7 Intro & Engage

3-7 Engage - Financial Independence - 3-7 E1

Tip - 3-7 Explore

3-7A Explore - 401(k)

3-7B Explore - Pay Yourself First - 3-7 E2

3-7C Explore - Other Retirement Plans

Tip - 3-7 Expand

3-7 Expand - Accessing 401(k) Money

Tip - 3-7 Enrich

3-7 Enrich - Retirement Planning - 3-7 E3

3-7 Examine - Unit Quiz - 70 pts



UNIT FOUR - YOUR FUTURE

UNIT 4 - YOUR FUTURE

Tip - Unit 4 TEKS

4-1 RESEARCH

Tip - 4-1 Intro & Engage

4-1 Engage - In Pursuit of My Future Career - CM - 2-5 E3, 4-1 E1

Tip - 4-1 Explore

4-1 Explore - Dream Job

Tip - 4-1 Expand

4-1 Expand - Majors and Licenses - 4-1 E2

Tip - 4-1 Enrich

4-1 Enrich - The Day is Never Done - 4-1 E3



4-2 COMMUNITY NEEDS

Tip - 4-2 Intro & Engage

4-2 Engage - What Does My Community Need to Thrive? - 4-2 E1

Tip - 4-2 Explore

4-2 Explore - Community Needs - 4-2 E2

4-2 Expand & Enrich - After Class



4-3 COMMUNITY PROJECT

Tip - 4-3 Intro & Engage

4-3 Engage - Actions Count! - 4-3 E1

Tip - 4-3 Explore

4-3 Explore - The Garden Project

Tip - 4-3 Expand

4-3 Expand - Your Project - 4-3 E2

4-3 Enrich - The Need For Budgets



4-4 USING MATH IN THE REAL WORLD

Tip - 4-4 Intro & Engage

4-4 Engage - The World Is Flat - 4-4 E1

Tip - 4-4 Explore

4-4 Explore - Real Life Financial Math

Tip - 4-4 Expand

4-4 Expand - Calculations - 4-4 E2

Tip - 4-4 Enrich

4-4 Enrich - Rule of 72



4-5 PERSONAL FINANCE

Tip - 4-5 Intro & Engage

4-5 Engage - Don't You Hate It When That Happens? - 4-5 E1

Tip - 4-5 Explore

4-5 Explore - Emergencies - 4-5 E2

Tip - 4-5 Expand

4-5 Expand - Planning Focus Is Independence - 4-5 E3
Financial Independence

4-5 Enrich - Are You a Saver or a Spender? - Vision
Essay, Life Plan, Career Matrix

4-5 Examine - Unit Quiz - 33 pts



UNIT FIVE - SELECTING POSTSECONDARY EDUCATION

UNIT 5 - SELECTING POSTSECONDARY EDUCATION

Tip - Unit 5 TEKS

5-1 YOUR HIGH SCHOOL PLAN FOR THE FUTURE

Tip - 5-1 Intro & Engage

5-1 Engage - Revised PSE Career Matrix - 5-1 E1

Tip - 5-1 Explore

5-1A Explore - College & Career Matrix

5-1B Explore - Academic Lane of LIFE PLAN - 5-1 E2

5-1C Explore - Big Fish?

Tip - 5-1 Expand

5-1 Expand - Selecting a College - 5-1 E3

5-1 Enrich - What Makes You Unique?



5-2 YOUR JOB PERFORMANCE - YOUR GPA

Tip - 5-2 Intro & Engage

5-2 Engage - And the Truth Shall Make You Free - 5-2 E1

Tip - 5-2 Explore

5-2 Explore - Calculating GPA - 5-2 E2

Tip - 5-2 Expand

5-2 Expand - AP & GPA

5-2 Enrich - Share Ideas



5-3 COLLEGE 101

Tip - 5-3 Intro & Engage

5-3 Engage - PSEs - Most Consider Only One - 5-3 E1

Tip - 5-3 Explore

5-3 Explore - Attend PSE & Graduate

Tip - 5-3 Expand

5-3 Expand - Your Top 10 - 5-3 E2

5-3 Enrich - Share Ideas



5-4 BEGIN WITH YOUR MAJOR

Tip - 5-4 Intro & Engage

5-4 Engage - Avoid Changing PSE Majors - 5-4 E1

Tip - 5-4 Explore

5-4 Explore - Begin with Your Major

Tip - 5-4 Expand

5-4 Expand - College Board - 5-4 E2

5-4 Enrich - Narrow the Focus - 5-4 E2



5-5 AM I ON TRACK?

Tip - 5-5 Intro & Engage

5-5 Engage - Making a Course Correction - 5-5 E1

Tip - 5-5 Explore

5-5 Explore - College Board

Tip - 5-5 Expand

5-5 Expand - Your Research - 5-5 E2

5-5 Enrich - SAT Focus

5-5 Examine - Unit Quiz - 75 pts



UNIT SIX - FUNDING POSTSECONDARY EDUCATION

UNIT 6 - FUNDING POSTSECONDARY EDUCATION

Tip - Unit 6 TEKS

6-1 CALCULATE THE GROSS COST OF PSE

Tip - 6-1 Intro & Engage

6-1 Engage - Susan's Dilemma - 6-1 E1

Tip - 6-1 Explore

6-1 Explore - College Costs - 6-1 E2 - PSE

Tip - 6-1 Expand

6-1 Expand - Review Goals and Costs

6-1 Enrich - More Education. More Money.



6-2 AP & DUAL CREDIT REDUCE PSE COSTS

Tip - 6-2 Intro & Engage

6-2 Engage - Making Life Choices

Tip - 6-2 Explore

6-2 Explore - AP & Dual Credit - 6-2 E1, E2

Tip - 6-2 Expand

6-2 Expand - Compare Public & Private PSE

6-2 Enrich - Update Life Plan - 1-3 E6 - LP



6-3 COLLEGE REALITY CHECK

Tip - 6-3 Intro & Engage

6-3 Engage - Affording College

Tip - 6-3 Explore

6-3 Explore - Reducing The Cost Of College

Tip - 6-3 Expand

6-3 Expand - Comparing PSE Costs

6-3 Enrich - Which PSE Is Right For Me?



6-4 FOCUS ON FAFSA

Tip - 6-4 Intro & Engage

6-4 Engage - Preparing for FAFSA & FAFSA4Caster

Tip - 6-4 Explore

6-4 Explore - FAFSA

Tip - 6-4 Expand

6-4 Expand - Computer Research - 6-4 E1

6-4 Enrich - Update Cost of PSE - 6-4 E2



6-5 OTHER \$\$ RESOURCES

Tip - 6-5 Intro & Engage

6-5 Engage - Big Picture

Tip - 6-5 Explore

6-5 Explore - Resources - 6-5 E1

Tip - 6-5 Expand

6-5 Expand - Loans

6-5 Enrich - ROR



6-6 THE FULL RIDE

Tip - 6-6 Intro & Engage

6-6 Engage - If I Had a Full-Ride, Where Would I Go?

Tip - 6-6 Explore

6-6 Explore - Five Routes

Tip - 6-6 Expand

6-6 Expand - ROI for College

6-6 Enrich - Update Life Plan - 1-1 Exercise #2

6-6 Examine - Unit Quiz - 65 pts

6-7 BONUS - Attending a Foreign University



UNIT SEVEN - INCOME TAXES & PAYROLL DEDUCTIONS

UNIT 7 - INCOME TAXES & PAYROLL DEDUCTIONS

Tip - Unit 7 TEKS

7-1 WHERE ARE TAX DOLLARS SPENT?

Tip - 7-1 Intro & Engage

7-1 Engage - What Do You Get For Your Money?

Tip - 7-1 Explore

7-1 Explore - Federal Budget - 7-1 E1 - The Smiths

Tip - 7-1 Expand

7-1 Expand - Tax Preparation Process

Tip 7-1 Enrich

7-1 Enrich - What Do Your Friends Know About Taxes?



7-2 STANDARD DEDUCTIONS

Tip - 7-2 Intro & Engage

7-2 Engage - FICA Solvency

Tip - 7-2 Explore

7-2 Explore - Personal Exemptions & Standard Deductions - 7-1 E1 - The Smiths

Tip - 7-2 Expand

7-2 Expand - Property Ownership, Ethics & the Law

Tip - 7-2 Enrich

7-2 Enrich - The Future of Social Security & Medicare



7-3 ITEMIZED DEDUCTIONS, A MIDDLE-INCOME BENEFIT

Tip - 7-3 Intro & Engage

7-3 Engage - Is Ignorance Bliss? 7-3 E1

Tip - 7-3 Explore

7-3 Explore - Understand Itemized Deductions

Tip - 7-3 Expand

7-3 Expand - Tax Practice - 7-3 E2

Tip - 7-3 Enrich

7-3 Enrich - Breakeven Analysis



7-4 FEDERAL INCOME TAX RATES

Tip - 7-4 Intro & Engage

7-4 Engage - Consider a Flat Tax

Tip - 7-4 Explore

7-4 Explore - Using X, Y,Z Schedules - 7-4 E1, E2

Tip - 7-4 Expand

7-4 Expand - Smith Tax Calcs - 7-1 E1 - The Smiths

7-4 Enrich - Soon You Will Be Voting!



7-5 INVESTMENT, CAPITAL GAIN, INTEREST, DIVIDENDS

Tip - 7-5 Intro & Engage

7-5 Engage - Why Be an Investor

Tip - 7-5 Explore

7-5 Explore - Tax & Wealth

Tip - 7-5 Expand

7-5 Expand - Capital Gains

7-5 Enrich - You are an Investor



7-6 TAX CREDITS – WHEN THE IRS GIVES BACK

Tip - 7-6 Intro & Engage

7-6 Engage - Tax Credits & College Students

Tip - 7-6 Explore

7-6 Explore - Tax Credits or Deductions

Tip - 7-6 Expand

7-6 Expand - Applying Educational Credits - 7-6 E1

7-6 Enrich - Pay it Forward



7-7 BEING SELF-EMPLOYED

Tip - 7-7 Intro & Engage

7-7 Engage - Consider Being Self-Employed

Tip - 7-7 Explore

7-7 Explore - Compare Being an Employer to an Employee

Tip - 7-7 Expand

7-7 Expand - Prepare a Tax Return - 7-7 E1

7-7 Enrich - Pay it Forward



7-8 TAX PREPARATION

Tip - 7-8 Intro & Engage

7-8 Engage - Update Your Life Plan - 1-3 E6 - LP

Tip - 7-8 Explore

7-8 Explore - Tax Preparers

Tip - 7-8 Expand

7-8 Expand - DIY or Hire a Pro? - 7-8 E1, E2

7-8 Enrich - Activities

7-8 Examine - Unit Quiz - 75 pts



UNIT EIGHT - KEEPING SCORE – FINANCIAL STATEMENTS & RISKS

UNIT 8 - KEEPING SCORE – FINANCIAL STATEMENTS & RISKS

Tip - Unit 8 TEKS

8-1 KEEPING SCORE

Tip - 8-1 Intro & Engage

8-1 Engage - Illusions - 8-1 E1

Tip - 8-2 Explore

8-1 Explore - Cash Flow - 8-1 E2

8-1 Expand - Balance Sheet - 8-1 E3

Tip - 8-1 Enrich

8-1 Enrich - Creating a Budget



8-2 BANKING & FINANCIAL INSTITUTIONS

Tip - 8-2 Intro & Engage

8-2 Engage - Banking Services

Tip - 8-2 Explore

8-2 Explore - Checking & Savings Accounts

Tip - 8-2 Expand

8-2 Expand - Balancing Accounts - 8-2 E1

Tip - 8-2 Enrich

8-2 Enrich - The Unbanked & The Underbanked



8-3 CREDIT & DEBIT CARDS

Tip - 8-3 Intro & Engage

8-3 Engage - Credit Challenge - 8-3 E1, 1-1 E2

Tip - 8-3 Explore

8-3 Explore - Pros & Cons of Credit Cards

Tip - 8-3 Expand

8-3 Expand - Selecting a Card

Tip - 8-3 Enrich

8-3 Enrich - What Have You Learned?

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8-4 DEBT – THE GOOD, THE BAD & THE UGLY

- Tip - 8-4 Intro & Engage
- 8-4 Engage - What Credit Card Do I Select?
 - Tip - 8-4 Explore & Expand
- 8-4 Explore - Loans & Borrowing
- 8-4 Expand - Skit on Borrowing Options
 - Tip - 8-4 Enrich
- 8-4 Enrich - Credit Habits

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8-5 BORROWING MONEY & RISK

- Tip - 8-5 Intro & Engage
- 8-5 Engage - If You Were a Lender, Would You Make Loans?
 - Tip - 8-5 Explore
- 8-5 Explore - Debt & the Lending Process - 8-5 E1, E2
 - Tip - 8-5 Expand & Enrich
- 8-5 Expand - Risk Taking
- 8-5 Enrich - Selecting Professional Advisors - 8-5 E3, E4
- 8-5 Examine - Unit Quiz – 60 pts

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UNIT NINE – WANTS & NEEDS

UNIT 9 – WANTS & NEEDS

- Tip - Unit 9 TEKS
- 9-1 WHAT DO I NEED?**
 - Tip - 9-1 Intro & Engage
- 9-1 Engage - Climbing Maslow's Pyramid
- 9-1 Explore - Wants & Needs in Your Community
 - Tip - 9-1 Expand & Enrich
- 9-1 Expand - Community Project - 9-1 E1
- 9-1 Enrich - 10 Years

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9-2 IDENTITY THEFT

- Tip - 9-2 Intro & Engage
- 9-2 Engage - Identity Theft & Social Media
 - Tip - 9-2 Explore
- 9-2 Explore - Types of Identity Theft
 - Tip - 9-2 Expand
- 9-2 Expand - Reduce Identity Theft
- 9-2 Enrich - Annual Credit Report Activity

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9-3 BUSINESS ETIQUETTE

- Tip - 9-3 Intro & Engage
- 9-3 Engage - First Impression - 9-3 E1
 - Tip - 9-3 Explore
- 9-3 Explore - Business Etiquette – What is it?
 - Tip - 9-3 Expand
- 9-3 Expand - The Job Interview
- 9-3 Enrich - Build Rapport

9-4 CREDIT REPORT & IMPACT ON CONSUMER PURCHASES

- Tip - 9-4 Intro & Engage
- 9-4 Engage - Credit Connection - Vision Essay & Life Plan, 9-4 E1
 - Tip - 9-4 Explore
- 9-4 Explore - Credit Reports & Scores – What Are They? 9-4 E2
 - Tip - 9-4 Expand
- 9-4 Expand - Car & Home Loans - 9-4 E3, E4, E5
- 9-4 Examine – Unit Quiz – 40 pts

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UNIT TEN – PERSONAL & PROPERTY INSURANCE

UNIT 10 – PERSONAL & PROPERTY INSURANCE

- Tip – Unit 10 TEKS
- 10-1 WHY BUY INSURANCE?**
 - Tip - 10-1 Intro & Engage - 10-1 E1
- 10-1 Engage - What Could Possibly Go Wrong?
 - Tip - 10-1 Explore
- 10-1 Explore - J&S Case Study - 10-1 E2
 - Tip - 10-1 Expand
- 10-1 Expand - Life Insurance - 10-1 E3
- 10-1 Enrich - Reflect

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10-2 BUYING HEALTH INSURANCE & THE ACTUARY

- Tip - 10-2 Intro & Engage
- 10-2 Engage - Insurability
 - Tip - 10-2 Explore
- 10-2 Explore - Health Insurance & Actuaries
 - Tip - 10-2 Expand
- 10-2 Expand - Paying a Claim - 10-2 E1
- 10-2 Enrich - Homework

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10-3 DISABILITY & SPECIALTY INSURANCE

- Tip - 10-3 Intro & Engage
- 10-3 Engage - Recession
 - Tip - 10-3 Explore
- 10-3 Explore - What Are the Odds You Will Become Disabled? -10-3 E1 & Life Plan
- 10-3 Expand - Specialty Coverage
- 10-3 Enrich - Insurance Decision

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10-4 PROPERTY & CASUALTY INSURANCE

- Tip - 10-4 Intro & Engage
- 10-4 Engage - Insurance & Ethics
 - Tip - 10-4 Explore
- 10-4 Explore - Auto Insurance - 10-4 E1, E2
 - Tip - 10-4 Expand
- 10-4 Expand - Homeowners & Renters Insurance
- 10-4 Enrich - In the GAME
- 10-4 Examine - Unit Quiz – 70 pts

UNIT ELEVEN - ALL ABOUT CARS

UNIT 11 - ALL ABOUT CARS

Tip - Unit 11 TEKS

11-1 BUYING, LEASING OR NEITHER

Tip - 11-1 Intro & Engage

11-1 Engage - Is a Car a “Want” or a “Need” - 11-1 E1

Tip - 11-1 Explore

11-1 Explore - Owning Versus Leasing a Car - 11-1 E2

Tip - 11-1 Expand

11-1 Expand - Discuss Your Analysis

11-1 Enrich - A Closer Look at Leasing & Buying - 11-1 E3

11-2 VEHICLE OPERATING COSTS

Tip - 11-2 Intro & Engage

11-2 Engage - Five Car Expenses

Tip - 11-2 Explore

11-2 Explore - Cost of Transportation

Tip - 11-2 Expand

11-2 Expand - Team Collaboration - 11-1 E2, 11-2 E2

11-2 Enrich - Putting It All Together - 1-1 E1 (VE), 1-1 E2 (LP)

11-3 FUNDING EMERGENCIES & YOUR CAR PAYMENTS

Tip - 11-3 Intro & Engage

11-3 Engage - Using 5W&H

Tip - 11-3 Explore

11-3 Explore - Emergency Funding - 11-3 E1

Tip - 11-3 Expand

11-3 Expand - Thinking About Transportation - 11-3 E2

11-3 Enrich - Big Picture

11-4 DRIVER'S EDUCATION: OPTIONS & IMPACTS

Tip - 11-4 Intro & Engage

11-4 Engage - Using 5W&H

Tip - 11-4 Explore

11-4 Explore - Driver's Ed & Traffic Offenses

Tip - 11-4 Expand

11-4 Expand - Driver's Ed Options

11-5 FINANCIAL MATH & VEHICLES

Tip - 11-5 Intro & Engage

11-5 Engage – Amortization Tables

Tip - 11-5 Explore

11-5 Explore – Amortization & PMT - 11-5 E1

Tip - 11-5 Expand

11-5 Expand - Rule of 78s

11-5 Enrich - Communicate

11-5 Examine - Unit Quiz - 60 pts

UNIT TWELVE - HOUSING

UNIT 12 - HOUSING

Tip - Unit 12 TEKS

12-1 DO I RENT OR BUY?

Tip - 12-1 Intro & Engage

12-1 Engage - Will You be Living with Your Family at Age 30? - 12-1 E1, E2

Tip - 12-1 Explore

12-1 Explore - Renting vs Buying - 12-1 E3

Tip - 12-1 Expand

12-1 Expand - Renting

12-1 Enrich - Housing Positive & Negative

12-2 PROPERTY TAXES

Tip - 12-2 Intro & Engage

12-2 Engage - Why Pay Property Tax?

Tip - 12-2 Explore

12-2 Explore - 2008 Financial Crisis, Rates & Exemptions

Tip - 12-2 Expand & Enrich

12-2 Expand - Calculate Property Taxes - 12-2 E1

12-2 Enrich - Assessments - Team Activity

12-3 PROPERTY INSURANCE

Tip - 12-3 Intro & Engage

12-3 Engage - Past Experiences

Tip - 12-3 Explore

12-3 Explore - Homeowners Insurance

Tip - 12-3 Expand

12-3 Expand – Insurance Shopping - 12-3 E1

12-3 Enrich - Power Shopping - 12-3 E2

12-4 CLOSING COSTS

Tip - 12-4 Intro & Engage

12-4 Engage - Major Costs at Closing

Tip - 12-4 Explore

12-4 Explore - Closing Costs

Tip - 12-4 Expand

12-4 Expand - Rent or Buy - 12-4 E1

12-4 Enrich – Where Will You Live?

12-4 Examine - Unit Quiz - 30 pts

UNIT THIRTEEN - ESTATE PLANNING

UNIT 13 - ESTATE PLANNING

Tip - Unit 13 TEKS

13-1 LEGAL SYSTEM – ESTATE PLANNING

Tip - 13-1 Intro & Engage

13-1 Engage - Death & Dying - 13-1 E1

Tip - 13-1 Explore & Expand

13-1 Explore & Expand - Test Your Knowledge - 13-1 E2

Tip - 13-1 Enrich

13-1 Enrich - Who Needs Estate Planning? 13-1 E3



13-2 - PROBATE, COMMUNITY, ACCOUNT NAMES

Tip - 13-2 Intro & Engage

13-2 Engage - What Are You Worth? 13-2 E1

Tip - 13-2 Explore

13-2 Explore - Case Studies 13-2 E2, E3

Tip - 13-2 Expand

13-2 Expand - Taking Action - Life Plan

13-2 Enrich - The Big Picture



13-3 - THE INTERESTED PARTIES

Tip - 13-3 Intro & Engage

13-3 Engage - Who Are Your Heirs?

Tip - 13-3 Explore

13-3 Explore - What Happens to Minor Children?

Tip - 13-3 Expand

13-3 Expand - Dying Without a Will 13-3 E1

Tip - 13-3 Enrich

13-3 Enrich - Living Will



13-4 - ESTATE & GIFT TAXES

Tip - 13-4 Intro & Engage

13-4 Engage - Will You Have \$11.1 Million?

Tip - 13-4 Explore

13-4 Explore - Who Pays Estate Tax?

Tip - 13-4 Expand

13-4 Expand - Gift Taxes

Tip - 13-4 Enrich

13-4 Enrich - DPOA

13-4 Examine - Unit Quiz - 50 pts



13-5 RETIREMENT PLAN PORTFOLIO

Tip - 13-5 Intro & Engage

13-5 Engage - An Income For Life

Tip - 13-5 Explore

13-5 Explore - MERIT & Retirement Investments

Tip - 13-5 Expand

13-5 Expand – Buying Bonds 13-5E1, E2

Tip - 13-5 Enrich

13-5 Enrich - Invest or Delegate?

13-5 Examine - Exit Ticket - 35 pts



13-6 ANNUITIES

Tip - 13-6 Intro & Engage

13-6 Engage - For the Rest of Your Life

Tip - 13-6 Explore

13-6 Explore - Type of Annuities 13-6 E1

Tip - 13-6 Expand

13-6 Expand - The Investment Pyramid

13-6 Enrich - Forward to Financial Independence

13-6 Examine - Unit Quiz - 35 pts



UNIT FOURTEEN - INVESTING TO ACHIEVE GOALS

UNIT 14 - INVESTING TO ACHIEVE GOALS

Tip - Unit 14 TEKS

14-1 BECOMING AN INVESTOR

Tip - 14-1 Intro & Engage

14-1 Engage - Which Strategy Will You Use? 14-1 E1

Tip - 14-1 Explore

14-1 Explore - Diversification & Dollar Cost Average

Tip - 14-1 Expand

14-1 Expand - Mutual Funds & ETFs 14-1 E2

14-1 Enrich - My Portfolio



14-2 - STOCKS

Tip - 14-2 Intro & Engage

14-2 Engage - What's Hot? 14-2 E1

Tip - 14-2 Explore

14-2 Explore - Fundamental Analysis 14-2 E2

Tip - 14-2 Expand

14-2 Expand- Technical Analysis

Tip - 14-2 Enrich

14-2 Enrich - Protect Gains, Reduce Losses

14-2 Examine - Unit Quiz - 60 pts



UNIT FIFTEEN - GAME OF REAL LIFE

UNIT 15 - GAME OF REAL LIFE

Tip - Unit 15 TEKS

TIP - Game Organization

15-1 PLAY THE GAME TO WIN! - OVERVIEW

Form Teams, Roll Dice, & Select PSE

Tip - Volunteers



15-2 - SCHEDULE APPOINTMENTS, INTERVIEW, REPORT CARD, & JOB OFFER

Prepare for the Interview

Resume Writing & Thank You Notes



15-3- ON THE JOB TRAINING & EMPLOYMENT



15-4 - GAME FORMS

Financial Statement - Review

Winners Announced

End of Course - Life Plan & Vision Essay