

8th Grade Documentary Course Syllabus

Bellevue MS/HS

“We believe real-world learning opportunities build passionate and engaging experiences for student success in life.”

Class: 8th Grade Documentary

Grade: 8

Subject Area (ELA, Math, Science, Social Studies, Fine Arts, CTE etc.): CTE Business

Course Overview / Goals for Class: Students will have the opportunity to explore various aspects of the BHS business courses including, but not limited to: creating educational public service announcements and infomercials on various local and worldwide topics/organizations, increasing their personal finance knowledge, learning about online safety, coding, and developing entrepreneurial knowledge.

Essential Learnings - Big Ideas: How Can I Use Technology To Convey A Meaningful Message To Others?

Module 1: Welcome Mayor!

Students are introduced to the course storyline and the different features available. Students take a “Financial Personality Test,” and reflect on their own personal financial priorities, habits and mindsets.

Students will be able to:

1. Identify and reflect on their personal values, financial habits and mindsets
2. Understand the goals and features of the course

Standards Addressed:

Jump\$tart:

- Attitudes and values affect financial decisions
- A key to financial well-being is to spend less than one earns
- Apply systematic decision making to setting and achieving financial goals

- Prioritize personal financial goals
- Give examples of how decisions made today can affect future opportunities

Module 2: Smart Shopping

Students help a character that has a limited budget redecorate his room. Students must prioritize his budget, use comparison shopping methods to decide which specific items to buy, research upcoming spending decisions, and make smart choices about when to spend or save.

Students will be able to:

1. Define and identify opportunity cost in a given scenario
2. Describe and prioritize the components of a budget based on an individual's preferences
3. Prioritize and differentiate between an individual's needs and wants
4. Apply comparison shopping methods, such as gathering price and quantity information, comparing spending & non-spending alternatives, and comparing unit price information
5. Analyze whether information from sources are accurate and reliable when comparing products and services

Standards Addressed:

Jump\$tart:

- Attitudes and values affect financial decisions
- Every spending decision has an opportunity cost
- Analyze how spending and saving behavior can affect overall well-being
- Savvy consumers use comparison shopping methods, such as gathering price and quality information in advance, as well as at point-of-purchase
- When making a consumer decision, consider a range of spending and non-spending alternatives
- Describe a process for making a consumer decision by combining pre-purchase information with point-of-purchase information, such as unit price data and discounts
- Analyze how external factors, such as marketing and advertising techniques, might influence spending decisions for different individuals
- Determine whether information sources are accurate and reliable when comparing products and services
- Analyze strengths and weaknesses of various online and printed sources of product information

Module 3: Ways to Save

Students help a character save up for a trip, while managing his day-to-day expenses. Students must help him select a job, review his paycheck and credit card statement, and help him make decisions about when to utilize different payment types.

Students will be able to:

1. Choose when to use different available payment methods (including cash, debit, credit, mobile, online, direct deposit, prepaid cards)
2. Model positive strategies for using credit
3. Summarize the effects of not paying off a credit card balance in full
4. Assess the benefits and costs of using credit
5. Describe the potential consequences of using “easy access” credit
6. Understand the importance of a credit score, and recognize the components that affect your score
7. Describe different sources of income, including wages, salaries, stipends, and benefits.
8. Identify common withheld state and federal taxes by examining a paycheck

Standards Addressed:

Jump\$tart:

- Demonstrate how to open a basic deposit account at a financial institution or brokerage firm
- Compare and contrast different types of financial institutions and the services they provide
- Savings accounts, bonds, certificates of deposit (and dividend-paying stocks) are examples of investments that may produce income
- Explain how rate of return, frequency of compounding, taxes and inflation can affect changes in investment returns
- Calculate and compare the time value of money • Define the time value of money and how money invested regularly over time may grow exponentially

Module 4: Investing in You

Students advise a character on her future career path she'd like to pursue. Students must help her narrow down the career path she'd like to pursue – by examining the required skills and interests, income potential, and education and training requirements.

Afterwards, students help the character find various ways to reduce the out-of-pocket cost of her first year of higher education.

Students will be able to:

1. Match personal skills and interests to various career options
2. Compare education and training requirements, income potential and primary duties between multiple jobs of interest
3. Compare the costs of post-secondary education with the potential increase in income and lifetime earnings from a career choice
4. Devise a strategy to minimize the costs of post-secondary education
5. Describe how changes in the labor market (specifically supply and demand, and economic conditions) can affect worker's income or unemployment

Standards Addressed:

Jump\$tart:

- Match personal skills and interests to various career options
- Compare education and training requirements, income potential and primary duties of at least two jobs of interest
- Compare the costs of post-secondary education with the potential increase in income from a career of choice
- Devise a strategy to minimize the costs of post-secondary education
- Explain how individuals use debt as an investment
- Early planning can provide more options to pay for post-secondary training and education
- Generally, people earn higher incomes with higher levels of education, training and experience
- Devise an investment plan for accumulating money for a major expense such as a college education

Module 5: Growing a Business

Students help a business owner calculate her monthly profit and loss, and devise a strategy to save up for new capital for her business. Students must help the business owner open savings and checking accounts, grow her money faster with a certificate of deposit, and make monthly transaction decisions.

Students will be able to:

1. Analyze a budget to calculate revenue, expenses, and profit/loss
2. Model how to open a deposit account at a financial institution

3. Compare different interest-bearing accounts, including savings, checking and certificates of deposit, based on their interest rate, liquidity, minimum balance requirements and fee structure
4. Describe how regular contributions and compounding frequency impact the growth of savings
5. Summarize the effect of inflation and deflation on the price of goods and purchasing power over time

Standards Addressed:

Jump\$tart:

- Demonstrate how to open a basic deposit account at a financial institution or brokerage firm
- Compare and contrast different types of financial institutions and the services they provide
- Savings accounts, bonds, certificates of deposit (and dividend-paying stocks) are examples of investments that may produce income
- Explain how rate of return, frequency of compounding, taxes and inflation can affect changes in investment returns
- Calculate and compare the time value of money
- Define the time value of money and how money invested regularly over time may grow exponentially

Module 6: Your Financial Future

Students assist a character as they go through a “life simulation,” helping them make insurance and investment decisions at critical life milestones. Students help the character select different insurance policies (and experience how random, unexpected occurrences can lead to financial loss), and help the character adjust his investment portfolio as he nears retirement age.

Students will be able to:

1. Model insurance decisions that can be used to minimize the risk of financial loss
2. Categorize the kinds of expenses that typical auto, renters’, homeowners’ and health insurance policies cover
3. Describe the differences between a premium, deductible, copayment, and coinsurance
4. Investigate the use of liability insurance to cover accidental bodily harm or damage to another person’s property

5. Describe and compare stocks, bonds, and mutual funds based on their typical risk and return levels
6. Suggest appropriate investment types for people based on their risk tolerance and investment growth timeframe
7. Explain how money invested regularly over time may grow exponentially
8. Explain how stock markets facilitate the buying and selling of securities

Standards Addressed:

Jump\$tart:

Insurance

- Give examples of how people manage the risk of financial loss through avoidance, acceptance, control and reduction and transfer through insurance.
- Predict the consequences of accepting risk with insufficient or no insurance.
- Illustrate how to use insurance to share the risk of financial loss.
- Investigate the use of liability insurance to cover accidental bodily harm or damage to another person's property.
- Categorize the kinds of expenses that typical auto insurance policies cover.
- Categorize the kinds of expenses that typical renters' policies and typical homeowners' policies cover.
- Categorize the kinds of expenses that health insurance can cover.

Investing

- Explain the difference between stocks and bonds.
- Compare investing in individual stocks and bonds with investing in mutual funds and exchange traded funds.
- Discuss the potential benefits of a long-term investing strategy.
- Suggest types of investments appropriate for people who have a low risk tolerance for investment volatility.
- Illustrate the benefits of tax-advantaged investments for young people.
- Select appropriate investments for accumulating money for a major financial goal such as a college education.
- Explain how stock markets facilitate the buying and selling of securities.
- Discuss reasons why some investors sell stocks when the stock market is falling (panic selling) and buy when prices are rising (exuberant buying).
- Explain how rate of return, frequency of compounding, taxes and inflation can affect changes in investment returns.
- Devise an investment plan for accumulating money for a major expense such as a college education or the down payment on a car.
- Define the time value of money and explain how money invested regularly over time may grow exponentially

Module 7: Build Your Blueprint

Using their knowledge and experience from the course, students set their own financial goals and make plans for the future. The students' answers create a portfolio piece – their “Blueprint” – that can be printed or shared with others. This personalized document details the student's future career interests, plans for higher education, and next action steps.

Students will be able to:

1. Understand that attitudes and values affect financial decisions
2. Identify and reflect on their personal values, financial habits and mindsets
3. Apply systematic decision making to setting and achieving financial goals
4. Construct and prioritize personal financial goals
5. Determine the cost of achieving a goal
6. Give examples of how decisions made today can affect future opportunities
7. Devise a strategy to finance the costs of post-secondary education

Standards Addressed:

Jump\$tart:

- Attitudes and values affect financial decisions
- A key to financial well-being is to spend less than one earns
- Apply systematic decision making to setting and achieving financial goals
- Prioritize personal financial goals
- Determine the cost of achieving a financial goal
- Give examples of how decisions made today can affect future opportunities

Grading System - Content / Process - other important information (reassessment, homework, etc.)

70% Tests & Projects

30% Daily Work, Practice, & Homework

A+	100%	C+	78-79%
A	92-99	C	72-77
A-	90-91	C-	70-71
B+	88-89	D+	68-69
B	82-87	D	62-67
B-	80-81	D-	60-61
		F	59 or lower

Classroom Expectations - policies

Show up.
Be on time.
Show initiative.
Work together.
Ask for help.
Help others.
Be resourceful & find a way.

Late Work:

There will be a set deadline for turning in late work each quarter, students will not be allowed to turn in late assignments after that deadline.

Make Up Work:

When students are absent, they are accountable for turning in assignments the next day they return to class. If the work is not made up within three days, based on the number of days absent.

Cheating & Plagiarism:

- Cheating from another student, book, and notes are a major offense. If caught cheating the student will lose credit for the work. If a student is caught cheating with another student, BOTH students will lose credit.
- Plagiarism is when a student does not give credit to an author or producer of a piece of work (i.e. music, books, magazines, websites, etc.) If a student is caught plagiarizing the student will lose credit for their work. This is an easy punishment (Colleges today, kick students out for plagiarism)

Technology:

We will be utilizing Google Classroom everyday in our classroom. Inappropriate use of technology will lead to 0/9th Block

Instructor contact information and availability

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Other information the instructor deems important