



**Radnor High School
Course Overview**



**Independent Living
1151**

General Information

**Credits: 0.5
Weighted: N/A
Prerequisite: N/A**

**Length: Semester
Format: Meets Daily
Grade: 10, 11, 12**

I. Course Description

This course targets skills that will help you transition to the demands of the “real world.” Interviewing successfully, budgeting your own money, opening a checking account, saving, understanding the advantages and disadvantages of using credit, handling debt problems, understanding insurance and paying taxes with all be covered topics. All aspects of daily living such as, food shopping, meal planning, basic cooking skills, and laundry will be taught. Goal setting, decision making, communication skills, and conflict resolution will be an integral part of the various discussions dealing with the issues of living on your own. This course can count as a Business or an additional elective credit.

Major Units of Study

- Course Expectations & Introduction – 1 week
- Communication – 1 week
- Housing – 2 weeks
- Insurances – 2 weeks
- Taxes – 1 week
- Financial Planning – 1 week
- Budgeting – 1 week
- Banking – 1 week
- Investing – 1 week
- Credit – 2 weeks
- Meal Planning – 1 week
- Clothing Care – 1 week
- Job Seeking & Keeping – 2 weeks
- Closing – 1 week
- MyClassroomEconomy – applied throughout course

Common Core Standards

Communication

- 11.2.9.A. – Solve dilemmas using a practical reasoning approach.
- 11.2.12.A- Justify solutions developed by using practical reasoning skills.
- 11.2.9.H – Justify the significance of interpersonal communication skills in the practical reasoning method of decision making.
- 11.2.12.H- Evaluate the effectiveness of using interpersonal communication skills to resolve conflict.

Housing

- 11.1.12.A – Evaluate the impact of family resource management on the global community.
- 11.1.12.C- Analyze the relationship among factors affecting consumer housing decisions.
- 11.1.9.F – Evaluate different strategies to obtain consumer goods and services.
- 11.1.12.F- Compare and contrast the selection of goods and services by applying effective consumer strategies.
- 11.2.9.D – Analyze the space requirements for a specific activity to meet a given need.

Insurances

- 11.1.12.B- Analyze the management of financial resources across the lifespan.

Taxes

- 11.1.9.E.- Compare the influences of income and fringe benefits to make decisions about work.
- 11.1.12.E- Compare and contrast factors affecting annual gross and taxable income and reporting requirements.
- 11.2.12.E – Assess the availability of emerging technology that is designed to do the work of the family and evaluate its use on individuals, families, and communities.

Financial Planning

- 11.1.9.B. – Explain the responsibilities associated with managing personal finances.
- 11.1.12.B- Analyze the management of financial resources across the lifespan.
- 11.2.12.B – Evaluate the effectiveness of action plans that integrate personal, work, family, and community responsibilities.
- 11.2.9.G – Explain the influences of family life cycle stages on the needs of families and communities.

Budgeting

- 11.1.9.B. – Explain the responsibilities associated with managing personal finances.
- 11.1.12.B- Analyze the management of financial resources across the lifespan.
- 11.2.12.E – Assess the availability of emerging technology that is designed to do the work of the family and evaluate its use on individuals, families, and communities.
- 11.2.9.G – Explain the influences of family life cycle stages on the needs of families and communities.

Banking

- 11.1.9.B. – Explain the responsibilities associated with managing personal finances.
- 11.1.9.D. – Explain how consumer rights and responsibilities are protected.
- 11.1.9.F – Evaluate different strategies to obtain consumer goods and services.
- 11.1.12.F- Compare and contrast the selection of goods and services by applying effective consumer strategies.
- 11.2.12.E – Assess the availability of emerging technology that is designed to do the work of the family and evaluate its use on individuals, families, and communities.

Investing

- 11.1.9.B. – Explain the responsibilities associated with managing personal finances.
- 11.1.12.B- Analyze the management of financial resources across the lifespan.
- 11.1.9.F – Evaluate different strategies to obtain consumer goods and services.
- 11.1.12.F- Compare and contrast the selection of goods and services by applying effective consumer strategies.

Credit

- 11.1.12.A – Evaluate the impact of family resource management on the global community.

- 11.1.9.B. – Explain the responsibilities associated with managing personal finances.
- 11.1.12.B- Analyze the management of financial resources across the lifespan.
- 11.1.9.D. – Explain how consumer rights and responsibilities are protected.
- 11.1.12.D- Evaluate the role of consumer rights and responsibilities in the resolution of a consumer problem through the practical reasoning process.
- 11.1.9.F – Evaluate different strategies to obtain consumer goods and services.
- 11.1.12.F- Compare and contrast the selection of goods and services by applying effective consumer strategies.
- 11.1.12.G- Compare availability, costs and benefits of accessing public, nonpublic and for-profit services to assist the family.
- 11.2.12.E – Assess the availability of emerging technology that is designed to do the work of the family and evaluate its use on individuals, families, and communities.

Meal Planning

- 11.3.12.C. – Evaluate sources of food and nutrition information.
- 11.3.9.F. – Hypothesize the effectiveness of the use of meal management principles.

Clothing Care

- 16.4.3. – Use appropriate industry products and materials for cleaning, pressing, and finishing textile, apparel, and fashion products.

Job Seeking & Keeping

- 11.2.9.A. – Solve dilemmas using a practical reasoning approach.
- 11.2.12.A- Justify solutions developed by using practical reasoning skills.
- 11.2.9.H – Justify the significance of interpersonal communication skills in the practical reasoning method of decision making.
- 11.2.12.C – Analyze teamwork and leadership skills and their application in various family and work situations.

Keystone Connections:

A1.1.1 Operations with Real Numbers and Expressions

- A1.1.1.1 Represent and/or use numbers in equivalent forms (e.g., integers, fractions, decimals, percents, square roots, and exponents).
- A1.1.1.2 Apply number theory concepts to show relationships between real numbers in problem-solving settings.
- A1.1.2.2 Write, solve, and/or graph systems of linear equations using various methods.

C.E.1 Writing to Inform—Exposition

- C.E.1.1 Write informative pieces that describe, explain, or summarize information or ideas.
- C.E.2.1 Revise writing to improve style, meaning, word choice, and sentence variety.
- C.E.3.1 Use conventions of standard written language.

L.N.1 Reading for Meaning—Nonfiction

- L.N.1.2 Use appropriate strategies to determine and clarify meaning of vocabulary in literature
- L.N.1.3 Use appropriate strategies to comprehend literature during the reading process

L.N.2 Analyzing and Interpreting Literature—Nonfiction

- L.N.2.2 Use appropriate strategies to compare, analyze, and evaluate literary forms.
- L.N.2.4 Use appropriate strategies to identify and analyze text organization and structure in literary
- L.N.2.5 Use appropriate strategies to identify and analyze essential and nonessential information

in literary

Student Objectives:

Throughout each unit of study students will:

- Demonstrate a positive self-concept and accurate self-knowledge
- Identify and create personal values and goals
- Demonstrate understanding and skill in the decision making process
- Use values clarification to enhance decision-making skills

Communication – Students will:

- Demonstrate effective listening and communication skills
- Demonstrate effective conflict resolution skills
- Identify components of a business letter

Housing – Students will:

- Understand how to rent an apartment
- Understand how to buy a house
- Identify the advantages and disadvantages involved in renting versus buying

Insurances – Students will:

- Understand the concept of risk
- Identify the purpose of insurance
- Analyze different types of insurances including life, disability, health, and auto

Taxes - Students will:

- Demonstrate knowledge of all withholdings on a paystub
- Analyze the goods and services provided by taxpayers' money at the federal, state and local levels
- Demonstrate ability to complete Form W-4
- Demonstrate ability to complete Form 1040EZ tax return using Form W-2

Financial Planning – Students will:

- Understand the importance of financial planning
- Demonstrate the ability to create SMART Goals
- Demonstrate the ability to create a personal financial plan

Budgeting – Students will:

- Demonstrate the ability to analyze, create, and maintain an overall monthly budget

Banking – Students will:

- Demonstrate how to write checks and fill out a deposit slip
- Demonstrate the ability to balance a checkbook
- Discuss how to open savings and checking accounts
- Demonstrate how to reconcile a checkbook

Investing – Students will:

- Identify various investment options
- Analyze the purposes for investing and how investing works
- Determine the potential risks and rewards related to investing

Credit – Students will:

- Analyze how to use credit wisely
- Understand factors that affect credit
- Understand how a credit card works
- Discuss compound interest

Meal Planning – Students will:

- Create healthy, nutritious meals on a budget following the USDA's guidelines

Clothing Care – Students will:

- Demonstrate the ability to care for clothing including laundering and ironing skills
- Demonstrate the ability to sew a button
- Demonstrate the ability to tie a tie

Job Seeking & Keeping – Students will:

- Understand how to obtain employment and the steps required within the hiring process
- Practice interviewing techniques
- Create a professional cover letter, résumé and thank you letter
- Discuss responsibilities they will face once employed

MyClassroomEconomy – Students will:

- Apply financial concepts, computations, and practices through hands-on experiential learning

Materials

- Packets and handouts for each unit of study
- MyClassroomEconomy materials
- MyClassroomEconomy.org
- Schoology website
- DVDs
- Financial websites

Activities, Assignments & Assessments**Communication**

- Completed activities and worksheets
- Authentic assessment – Business letter

Housing

- Completed activities and worksheets
- Authentic assessments – Finding an apartment; Deciding on a house

Insurance

- Completed activities and worksheets
- Authentic assessment – Health Insurance Project

Taxes

- Completed activities and worksheets
- Authentic Assessment – Form 1040 EZ

Financial Planning

- Completed activities and worksheets
- Authentic Assessment – SMART Goals

Budgeting

- Completed activities and worksheets
- Authentic assessment – The Real Cost of College

Banking

- Completed activities and worksheets
- Authentic assessments – Using a Checking Account

Investing

- Completed activities and worksheets
- Authentic assessment – How Much Risk Am I Willing to Take?

Credit

- Completed activities and worksheets
- Authentic assessment – Credit packet

Meal Planning

- Completed activities and worksheets
- Authentic assessments - Food labs

Clothing Care

- Completed activities and worksheets
- Authentic assessments – Ironing a dress shirt; tying a tie; sewing a button

Job Seeking & Keeping

- Completed activities and worksheets
- Authentic assessments – Cover letter; résumé; thank-you letter

Terminology

- Vocabulary words that apply to each unit of study

Media, Technology, Web Resources

- PowerPoint Presentations
- DVD's and Videos from Websites
- Current Professional Websites for the Various Units of Study
- Schoology Website
- MyClassroomEconomy.org