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| **UNIT: Career Ready Practices** | | | **LESSON: Attend to personal health and financial well‐being.** | | | **LESSON SEQUENCE IN UNIT:** | |
| **Learning Objective:** | | | | | | | |
| **Understand why living a healthy lifestyle is important to be successful in college and career.**  **Compare examples of living a healthy life style and understand why living a healthy lifestyle is necessary to be successful in college and career.**  **Calculate the financial requirements for living on your own.** | | | | | | | |
| **Content Focus—What will students learn?** | | | | | | | |
| Career Ready Practices | | Career Cluster Standards | | | Common Core Learning Standards | | Bloom’s Taxonomy |
| Attend to personal health and financial well‐being. | |  | | |  | | Creating  Evaluating  Analyzing  Applying  Understanding  Remembering |
| **Lesson Outline—What learning activities will students do?** | | | | | | | |
| Time | Sequence | | | Description of Learning Activity | | | |
|  | Get Started/Engage | | | Lead-In question: Why would a college be interested in your health and financial well-being?  Why would an employer be interested in your health and financial well-being? | | | |
|  | Discover/Explain: Provide new information or demonstrate a skill | | | Opening discussion on the Lead-In question. Be sure to discuss health insurance and the costs (short term and long term) associated with a non-healthy lifestyle.  Ask the students to write on an index card examples of “living a healthy lifestyle”. Pair and share. Open for class discussion.  Check for understanding (thumbs up/thumbs down). React. | | | |
|  | Practice: Provide opportunities to practice independently or in groups | | | Have students write on their paper the monthly cost they believe to be associated with each of the following. Students can work in teams or alone.  o Rent  o Utilities  o Transportation  o Groceries  o Debt repayment (e.g. student loans, car loans)  o Phone, cable, internet  o Entertainment (including eating out)  o Saving for medical expenses  o Saving for retirement  o Savings for emergencies and miscellaneous costs  Have the student total their monthly costs.  Go around the room and randomly ask for the students’ totals and maybe there largest and smallest expenses. Write the numbers on the board.  Share the values below with students on the board. Values are based on a single young person just out of college who is establishing credit.  o Rent: $850/month for a 1 bedroom apartment  o Utilities: $70/month  o Transportation: $470 (This is based on car payment and insurance; allow a lower value if public transit is going to be utilize)  o Groceries: $200/month  o Debt repayment: $175/month  o Savings: $100/month  o Phone, cable, internet: $150/month  o Entertainment: $80/month  o Saving for medical expenses: $60/month  o Saving for retirement: $80/month  o Savings for emergencies and miscellaneous costs: $100/month  Total per month: $2335  Total per year: $28,020  Discuss the numbers. For example:  o How close were the students’ estimates?  o Which numbers surprised them? | | | |
|  | Check for Understanding: Monitor what is being learned | | | Check for understanding (thumbs up/thumbs down). React. | | | |
|  | Close: Summarize, check, and answer questions | | | Wrap Up question: Describe why living a healthy lifestyle is necessary when applying to a job. | | | |
|  | Support, Modifications, and Extensions | | |  | | | |
| **Materials and Resources—What do you need to assemble and prepare before the lesson?** | | | | | | | |
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| **Reflection—Did the students learn the content outlined in the lesson focus? Why or why not?** | | | | | | | |
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