



# Cyberarts Studio Academy

Valrie Wauchope, Principal ♦ Jamin Harris, Assistant Principal  
 237 7<sup>th</sup> Avenue Brooklyn, NY 11215

Tel # (718) 832-4201 ♦ Fax #: (718) 832-0273

## (Financial Literacy) Curriculum Calendar

### Fall Semester

Dates	#Days	Unit Title/ Due Dates / Essential Questions/ Instructional Objective	Core Content & NG Standards	Learning Target	Resources/Materials / Assessments
9/18 – 9/30	~9	UT:Unit 1: Taxes  Unit Essential Question: 1. Why do citizens pay taxes, and how does it affect income? 2. Why do citizens pay	Core Content: CDOS 3b – Financial Responsibility	<ol style="list-style-type: none"> <li>1. I can explain why we pay taxes.</li> <li>2. I can define gross vs net income.</li> <li>3. I can identify common paycheck deductions.</li> <li>4. I can explain the purpose of a W-4 form.</li> <li>5. I can interpret a W-2 form.</li> <li>6. I can calculate simple income tax owed.</li> <li>7. I can explain how tax brackets work.</li> <li>8. I can describe the difference between progressive and regressive taxes.</li> </ol>	Resources: NGPF Lesson / Worksheet / Exit Ticket  Assessment: Quiz / Unit Exam



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		taxes, and how does it affect income? 3. Why do citizens pay taxes, and how does it affect income? 4. Why do citizens pay taxes, and how does it affect income? 5. Why do citizens pay taxes,		9. I can explain how taxes support public services.	
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		<p>and how does it affect income?</p> <p>6. Why do citizens pay taxes, and how does it affect income?</p> <p>7. Why do citizens pay taxes, and how does it affect income?</p> <p>8. Why do citizens pay taxes, and how</p>			
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		<p>does it affect income?</p> <p>9. Why do citizens pay taxes, and how does it affect income?</p> <p>Students will explore key concepts through lessons and activities.</p>			
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10/01 – 10/10	~9	UT: Unit 2 Banking  Unit Essential Question: 1. How do banking tools protect and grow my money? 2. How do banking tools protect and grow my money? 3. How do banking tools protect	Core Content: CDOS 3b – Financial Responsibilit y	<ol style="list-style-type: none"><li>1. I can explain the purpose of a checking account.</li><li>2. I can write a check correctly.</li><li>3. I can explain how debit cards work.</li><li>4. I can describe overdraft fees.</li><li>5. I can compare savings vs checking accounts.</li><li>6. I can explain how direct deposit works.</li><li>7. I can identify features of online banking.</li><li>8. I can explain how to avoid common banking fees.</li><li>9. I can choose which account type meets my needs.</li></ol>	Resources: NGPF Lesson / Worksheet / Exit Ticket  Assessment: Quiz / Unit Exam
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		and grow my money? 4. How do banking tools protect and grow my money? 5. How do banking tools protect and grow my money? 6. How do banking tools protect and grow my money?			
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		<p>7. How do banking tools protect and grow my money?</p> <p>8. How do banking tools protect and grow my money?</p> <p>9. How do banking tools protect and grow my money?</p>			
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<p>10/14 – 10/24</p>	<p>~6</p>	<p>UT: Unit 3 Budgeting</p> <p>Unit Essential Question: How do people plan their spending to reach financial goals?</p>	<p>Core Content: F-IF.1–3, F-IF.4–5</p>	<ol style="list-style-type: none"> <li>1. I can create a simple monthly budget.</li> <li>2. I can adjust a budget when income changes.</li> <li>3. I can explain the importance of emergency funds.</li> <li>4. I can prioritize spending categories.</li> <li>5. I can compare needs vs wants in a budget.</li> <li>6. I can defend my budget choices.</li> </ol>	<p>Resources: NGPF Lesson / Worksheet / Exit Ticket</p> <p>Assessment: Quiz / Unit Exam</p>
<p>10/27- 11/06</p>	<p>~9</p>	<p>UT: Unit 4: Paying for College</p> <p>Unit Essential Question: How do students</p>	<p>Core Content: F-IF.7a, S-ID.6, S-ID.7–9</p>	<ol style="list-style-type: none"> <li>1. I can explain the difference between grants and loans.</li> <li>2. I can describe what a FAFSA is.</li> <li>3. I can identify key parts of a financial aid award letter.</li> <li>4. I can compare community college vs 4-year costs.</li> <li>5. I can describe work-study programs.</li> </ol>	<p>Resources: NGPF Lesson / Worksheet / Exit Ticket</p> <p>Assessment: Quiz / Unit Exam</p>



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		afford higher education?		<ol style="list-style-type: none"> <li>6. I can explain the difference between subsidized and unsubsidized loans.</li> <li>7. I can analyze how college choice impacts debt.</li> <li>8. I can describe scholarship opportunities.</li> <li>9. I can evaluate ways to reduce college costs.</li> </ol>	
11/07 -11/19	~9	<p>UT: Unit 5 Credit &amp; Debt</p> <p>Unit Essential Question: How does borrowing help or hurt financial futures?</p>	<p>Core Content: CDOS 3b – Financial Responsibility</p>	<ol style="list-style-type: none"> <li>1. I can explain the difference between credit and debit.</li> <li>2. I can describe what a credit score is.</li> <li>3. I can explain the factors that affect credit scores.</li> <li>4. I can calculate simple interest on a loan.</li> <li>5. I can describe the risks of payday loans.</li> <li>6. I can compare secured vs unsecured credit.</li> <li>7. I can explain how credit card interest works.</li> </ol>	<p>Resources: NGPF Lesson / Worksheet / Exit Ticket</p> <p>Assessment: Quiz / Unit Exam</p>



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				<ol style="list-style-type: none"><li>8. I can describe how to build good credit.</li><li>9. I can analyze the consequences of too much debt.</li></ol>	
11/20 – 12/02	~9	UT: Unit 6 Investing  Unit Essential Question: How do people grow wealth over time?	Core Content: CDOS 3b – Financial Responsibility	<ol style="list-style-type: none"><li>1. I can define investing.</li><li>2. I can explain the difference between saving and investing.</li><li>3. I can describe stocks and bonds.</li><li>4. I can explain mutual funds.</li><li>5. I can describe the concept of risk vs return.</li><li>6. I can explain compound interest.</li><li>7. I can compare short-term vs long-term investing.</li><li>8. I can describe diversification.</li><li>9. I can explain why people invest for retirement.</li></ol>	Resources: NGPF Lesson / Worksheet / Exit Ticket  Assessment: Quiz / Unit Exam



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12/03 – 12/12	~9	UT: Unit 7 Insurance  Unit Essential Question: How do people protect themselves from financial risk?	Core Content: CDOS 3b – Financial Responsibilit y	<ol style="list-style-type: none"><li>1. I can explain what insurance is.</li><li>2. I can describe how premiums and deductibles work.</li><li>3. I can explain auto insurance coverage types.</li><li>4. I can describe health insurance basics.</li><li>5. I can explain the purpose of renter's insurance.</li><li>6. I can compare term vs whole life insurance.</li><li>7. I can describe why people need insurance.</li><li>8. I can analyze the cost vs benefit of insurance.</li></ol>	Resources: NGPF Lesson / Worksheet / Exit Ticket  Assessment: Quiz / Unit Exam
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12/15 – 1/07	~9	UT: Unit 8 Consumer Skills  Unit Essential Question: How do I make smart purchasing decisions?	Core Content: CDOS 3b – Financial Responsibility	<ol style="list-style-type: none"><li>1. I can explain how to be a smart shopper.</li><li>2. I can describe how advertising affects choices.</li><li>3. I can compare buying vs renting.</li><li>4. I can explain how to avoid scams.</li><li>5. I can describe the role of credit in purchases.</li><li>6. I can compare prices using unit cost.</li><li>7. I can analyze warranties and return policies.</li><li>8. I can explain consumer rights and protections.</li><li>9. I can evaluate a purchase decision.</li></ol>	Resources: NGPF Lesson / Worksheet / Exit Ticket  Assessment: Quiz / Unit Exam
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1/08 – 1/16	~8	UT: Unit 9 Career / Income  Unit Essential Question: How does career choice impact long-term financial success?	Core Content: CDOS 3b – Financial Responsibilit y	<ol style="list-style-type: none"><li>1. I can describe how education impacts income.</li><li>2. I can identify sources of earned income.</li><li>3. I can explain what benefits are offered by employers.</li><li>4. I can describe payroll deductions.</li><li>5. I can explain how to read a pay stub.</li><li>6. I can compare different career paths.</li><li>7. I can describe strategies for increasing income.</li><li>8. I can explain how career choices affect lifestyle.</li></ol>	Resources: NGPF Lesson / Worksheet / Exit Ticket  Assessment: Quiz / Unit Exam
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