All Grown Up – No More Spring Breaks: Making The Dream A Reality (D5)

Course/Grade(s)
Personal Finance/9-12

Module D:
All Grown Up – No More Spring Breaks!

Lesson Title
Making The Dream A Reality Course Project

Duration:
3 - 45 minute class sessions

Materials/Resources/Technology:
Student Activity Sheets A1-A4
Student Activity Sheets B1-B4
Student Activity Sheets C1-C4
Student Activity Sheets D1-D3F
Computer
Writing Guidelines
Writing Rubric

Overview:
The recommended course summative project provides an opportunity for students to revisit their original “Dreaming” essay and extend that writing to encompass the knowledge gained from the College GP$: Goals, Problems, and $olutions course.

Project guidelines and an assessment rubric have been provided.

Have students complete the writing during three class sessions.

Standards:
This summative assessment reinforces all standards covered in the College GP$ curriculum.

Day 1
Learning Targets/Objectives:
Students will create an outline for their essay and begin composing an initial draft.
Activating Strategy:
Ask students if they ever wished they could have a “do over” for something that was important to them. Make a list on the board of things students would like to do over.

Instruction:
Explain to the students that they are getting a chance to “do over” their original dreaming essay from the first lesson. The reason they get the opportunity to “do over” their original essay is so they can incorporate all of the new knowledge they have gained throughout the course. Discuss the overall essay and review all content expectations.

Show students an overview of the timeline to create the essay in a timely manner (e.g. what they should accomplish each day to remain on time). Discuss the project rubric with students to ensure they understand all the elements required in the essay.

Have students begin by creating outlines for their essays. Once their outlines are created students should begin working on the content of their essay. Tell students that they may refer to their Student Activity Sheets to refresh their memories about the course content.

 Modifications/Grouping:
Students with learning disabilities or cultural differences may need assistance with summarizing and arranging the information for the essay. They may also need assistance with preparing the final essay. Advanced students may be assigned an extended writing assignment. The instructor will determine any additional modifications/grouping required for each class.

Assessment/Evaluation/Closure:
Ask students to complete an exit ticket listing the first major change in how they will plan and manage their finances since writing the original essay. Tell students that they will complete their initial essay draft and begin editing the document during the next class session.

Reflect on the students’ questions/feedback, activating strategy, and instruction and make notes for future instruction. Did students attain the learning targets at an acceptable level? Were special needs students adequately accommodated?

Day 2
Learning Targets/Objectives:
Students will complete the initial draft for their essay and begin editing the essay.

Activating Strategy:
Ask students to share some of the long-term goals that they are including in their essays.
Instruction
Have students continue writing their essays. Students should be reminded to review the grading criteria for this essay as they continue to write. Remind students that they should have the initial draft of their essay completed by the end of class.

Modifications/Grouping:
Students with learning disabilities or cultural differences may need assistance with composing their essay. Advanced students may be asked to include appropriately sourced references in their paper. The instructor will determine any additional modifications/grouping required for each class.

Assessment/Evaluation/Closure:
Ask students to read their opening paragraph to their shoulder partner for grammatical accuracy and interest. Inform students that they will critique their essays and complete final revisions to it during the next class session.

Reflect on the students’ questions/feedback, activating strategy, and instruction and make notes for future instruction. Did students attain the learning targets at an acceptable level? Were special needs students adequately accommodated?

Day 3
Learning Targets/Objectives:
Students will critique their essays and make final revisions to complete the essay.

Activating Strategy
Have the students read their essays to a partner as part of the editing process. Ask the listeners to write down two points that the readers might consider revising.

Instruction
Instruct students to prepare their a final copy of their essay to be submitted for a grade by the end of class.

Modifications/Grouping:
Students with learning disabilities or cultural differences may need assistance with the final editing process. Advanced students may be asked to self-critique their essay by using the writing rubric and scoring their own paper. They should be asked to justify, with specifics, their scoring. The instructor will determine any additional modifications/grouping required for each class.

Assessment/Evaluation/Closure:
Ask students to share what they added to their essay from lessons they learned in this course.

Reflect on the students’ questions/feedback, activating strategy, and instruction and make notes for future instruction. Did students attain the learning targets at an acceptable level? Were special needs students adequately accommodated?

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Course Summative Assessment Project

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ALL GROWN UP – NO MORE SPRING BREAKS:
MAKING THE DREAM A REALITY

Writing Guidelines

Situation:

Congratulations! You’ve finished all of the lessons for this course. Now that you are an A+ Personal Finance Whiz, it’s time to revisit your original vision for your future and incorporate what you have learned into that dream.

Project:

For this project, begin by rereading your dreaming essay written at the beginning of the course. How much of that essay was based in reality? What do you know now that you didn’t know then? How can you use the knowledge you’ve gained to prepare a more realistic road map for your future?

Details:

Write a three- to four-page essay describing what you believe your life will be like in twenty years. Be sure to include your career goals, where you live, the type of home you live in, your family, and your hobbies. Incorporate at least ten different skills you learned in the process of finishing this course. Give as complete a picture as you can of your hopes for the future.
<table>
<thead>
<tr>
<th>CATEGORY</th>
<th>10</th>
<th>8</th>
<th>6</th>
<th>4</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Content</td>
<td>The composition gives evidence of workmanship and originality.</td>
<td>The composition expresses interesting facts in logical progression with some individuality of style.</td>
<td>The composition as a whole is ordinary.</td>
<td>Treatment of the subject is vague.</td>
<td>The composition reveals no solid ideas.</td>
</tr>
<tr>
<td>Organization</td>
<td>Organization shows the writer’s ability to stay on subject and maintain a point of view through a well-planned beginning, middle, and end.</td>
<td>The author’s planned presentation suits the topic and purpose.</td>
<td>The writer’s purpose is clear, but the ideas are inadequate or superficial.</td>
<td>The composition shows a lack of planning.</td>
<td>The writer rambles and fails to follow a plan.</td>
</tr>
<tr>
<td>Paragraphs and Transitions</td>
<td>Paragraphs have transitional and topical sentences.</td>
<td>Paragraphs are adequately developed.</td>
<td>Paragraphs are too brief, rambling, or discursive with no transitions provided.</td>
<td>Paragraphs are loosely constructed and insufficiently developed.</td>
<td>Paragraphing is neglected altogether.</td>
</tr>
<tr>
<td>Sentences</td>
<td>Sentences are expressive in nature and show tremendous variety in structure.</td>
<td>Sentences are expressive in nature and show some variety in structure.</td>
<td>Sentences are monotonous.</td>
<td>Sentences are awkward or elementary in structure.</td>
<td>Sentences are confused and meaningless.</td>
</tr>
<tr>
<td>Vocabulary</td>
<td>The vocabulary is distinguished for its variety and clarity.</td>
<td>The vocabulary is highly readable and interesting.</td>
<td>Essay lacks specific detail or provides interest for the reader.</td>
<td>Choice of words is commonplace or inappropriate.</td>
<td>Choice of words is childish.</td>
</tr>
<tr>
<td>Reflection</td>
<td>Author has obviously thought deeply about the subject and given the work considerable effort.</td>
<td>Author has obviously thought about the subject and given the work significant effort, but more work could have been done.</td>
<td>Author has given some thought about the subject and demonstrated some effort.</td>
<td>Author has given minimal personal thought about the subject and demonstrated little effort.</td>
<td>The paper demonstrates minimal personal reflection and effort from the author. There is little personal investment of self in the paper.</td>
</tr>
<tr>
<td>Mechanics, Usage, Grammar, Spelling (MUGS)</td>
<td>MUGS - no more than three errors</td>
<td>MUGS - no more than six errors</td>
<td>MUGS - no more than nine errors</td>
<td>MUGS - There are gross errors.</td>
<td>MUGS - Errors make the paper unreadable.</td>
</tr>
<tr>
<td>Content</td>
<td>Writing demonstrates significant growth in personal finance literacy in 10 or more areas</td>
<td>Writing demonstrates strong growth in personal finance literacy in at least 8 areas</td>
<td>Writing demonstrates adequate growth in personal finance literacy in 6 areas</td>
<td>Writing demonstrates moderate growth in personal finance literacy in 5 areas</td>
<td>Writing demonstrates minimal growth in personal finance literacy in less than 5 areas</td>
</tr>
</tbody>
</table>

Total (80 Maximum) __________

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