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| NECC_NETS_small | | **Lesson Plan for Implementing NETS•S  *(More Directed Learning Activities)*** |
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| Teacher(s) Name | Leah Kurtz | |
| Position | Social Studies Teacher | |
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| Phone | 678-234-2885 | |
| Grade Level(s) | 12 | |
| Content Area | Economics | |
| Time line | 4 weeks – October 28, 2013 through November 22, 2013 | |

**Standards**

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| Content Standards | Georgia Performance Standards SSEIN1 through SSEIN3 – International Economics  And SSEPF1 through SSEPF6 – Personal Finance Economics – all tested on EOCT |
| NETS\*S Standards: | 1 Creativity and Communication, 3 Research and Information Fluency, 4 Critical Thinking, Problem Solving, and Decision Making, 5 Digital Citizenship, and 6 Technology Operations  Students will utilize computers with internet access and EverFi account. Students will produce one of a variety of options for international trade. Students will successfully earn financial literacy certificate from EverFi. |

**Overview**

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| This is a lengthy unit over international trade and economics and personal finance. Students will view several PowerPoints throughout the unit addressing the textbook information on international economics and personal finance. Students will design a product addressing all international economics standards as well as the rubric that will be utilized for their grade. For the personal finance portion of the unit, students will work their way through the EverFi course on personal finance literacy in the computer lab. |

**Essential Questions**

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| Why do individuals, businesses, and governments trade goods and services?  How does a country decide whether to erect a trade barrier or advocate free trade?  How can exchange rates impact the purchasing power of individuals in the United States and other countries?  How can I apply rational decision making to personal spending and saving choices?  How do banks and other financial institutions act as businesses to channel funds from savers to investors?  How can changes in fiscal and monetary policy impact my spending and saving choices?  What are the costs and benefits of using credit?  How can insurance and other risk-management strategies protect against financial loss?  How are the earnings of workers determined in the marketplace? |

**Assessment**

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| Students will produce two items to illustrate their learning. The first is their international trade project, which is their choice of products. Students may create a visual through a trifold presentation, a 2D graphic or poster, a PowerPoint presentation, or any other visual approved by the teacher, or students may write a 1-1/2 to 3 page paper. Students will be developing new knowledge through their research for this project on various aspects of international trade and trade barriers. Differentiation is inherent in this product as students are choosing what they will be producing, and students will also be designing the rubric utilized to grade the projects.  The second item students will produce to illustrate their learning is a financial literacy certificate from EverFi certifying their successful completion of the course. This course will take approximately 6 to 8 hours to complete. Students may at any time repeat one of the modules of the course to earn a higher grade. Additionally, students will work at their own pace with a required completion date of the date of the final exam, December 17, 2013. Students are provided with time in the computer lab during class hours as well as several opportunities to come before or after school if they do not have internet access at home. |

**Resources**

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| Technology clearly supports student learning in this unit. In the student’s first product, the international trade project, they are investigating aspects of international trade utilizing the teacher’s PowerPoints (available on the class blog), the textbook, and online encyclopedias. In the student’s second product, the EverFi financial literacy course, they are working through online modules on financial literacy, taking quizzes, and participating in an online simulation of actual personal finance situations. A basic knowledge of the internet and ability to navigate it will be necessary to complete both of these products. Both products begin with work in the computer lab with the content and special education teachers circulating throughout the lab to answer questions and direct students to appropriate websites. Prior to the lab time, students were given a basic course in responsible internet use. |

**Instructional Plan**

**Preparation**

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| A pre-test on this unit is given through Socrative (an online quizzing site). Most students showed little prior knowledge of international finance, thus time was spent on the textbook PowerPoints addressing critical vocabulary. As for the personal finance section of the unit, little prior knowledge is required as EverFi does a fantastic job of walking students through major aspects of this information. |

**Management**

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| When in the classroom to begin the unit, students will utilize their personal cell phones and the school WiFi to take the Socrative pre-test. Those students without personal cell phones will be provided with a department laptop to take the quiz. During this time, it is imperative that both teachers are up and moving through the classroom to monitor appropriate use of cell phones. When researching the international trade product, classes will be conducted in the computer lab. Prior to the first day in the computer lab, teachers are advised to review responsible use of the internet with students. During time in the computer lab, teachers will need to be moving throughout the lab to assist students with finding information on various sites. Wikipedia is a good place to begin research, but some of these articles can be overwhelming when dealing with an introduction to international trade. Students will be provided with days in the lab to work on this, but some work will be expected to be done after school at home or with the teacher in a one-on-one environment. When completing the EverFi financial literacy course, students will begin their course in the lab, and teachers will again need to be up and moving around the lab to facilitate successful account set up and progress through the modules. Additionally, EverFi offers a teacher dashboard to individually monitor student progress through the modules. For both products, teacher will be available before and after school at least two days a week to facilitate equitable access to technology for those students without home access. |

**Instructional Strategies and Learning Activities**

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| The students will be creating their own products for international trade through research into various aspects of trade, trade barriers, and exchange rates. While I will be providing some information through PowerPoint and class discussion at the beginning as an introduction, most of what students develop will be through their own research and collaboration with students in impromptu groups in the lab. Throughout this portion of the unit, my role as the teacher is primarily as the facilitator with students taking primary responsibility for their own learning. Through student development of the rubric, they gain knowledge of how teachers grade and how they can earn higher grades. As they move into the EverFi portion of the unit, they will be utilizing digital tools and resources to explore financial literacy and their own personal finance decisions. By providing them with chances to repeat modules they do not complete successfully, students gain knowledge and skills about financial literacy. They are also able to interact with others in a safe virtual environment in making financial decisions. My role here is to encourage and facilitate their successful completion of each module and progress through the course. |

**Differentiation**

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| Differentiation is inherent throughout this unit. In the international trade portion of the unit, students are given a choice of multiple products to illustrate their learning. Additionally, they are able to research utilizing multiple sources such as the internet, the class PowerPoints on the blog, and their textbooks. Students are encouraged to work collaboratively with other students to evaluate their projects prior to turning them in for a grade. In the personal finance portion of the unit, students are able to work through the modules in any order they desire and are also able to retake any modules on which they did not score well. The EverFi financial literacy course offers in itself opportunities for enrichment with an online simulation environment wherein students are able to apply their financial literacy knowledge to a SIMS-like game. Although no assistive technologies are needed by students in this particular class, the voice on EverFi with optional closed captioning will be useful for some students. Additionally, I will be available at all times throughout the unit to assist students in developing their products for international trade and in navigating the world of EverFi. |

**Reflection**

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| There is no true closing event to this rather lengthy unit. When students turned in their international trade projects, they did so with their created rubrics. On a formative basis, I asked students what their thoughts were on the project and what they would have changed. Ironically, many students felt like they had too many options to choose from for their final product. Additionally, I had several request that we just do notes for this portion of the course. However, on the EverFi portion of the unit, most students have given very positive feedback and have mentioned that this online course has provided them with hands-on information they can actually use in their everyday lives. Further, several students have spoken to my co-teacher and myself about opening savings accounts and their futures. In the future, I will probably narrow the choices for the international trade project down to the top three chosen by the class, and we will probably also develop the rubric as a class instead of leaving that to each individual student. Several students were quite overwhelmed by this development, and that was definitely not the point I was trying to get across to them. |

**Closure:** Anything else you would like to reflect upon regarding lessons learned and/or your experience with implementing this lesson. What advice would you give others if they were to implement the lesson?

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| The advice I would give to any other teacher implementing this lesson is that while some of my students seemed to balk at the product required for the international trade portion, I do think that I will do the project in a similar manner again. Most students improved their test scores on the post-test for international trade, so clearly they did take away some learning from this lesson. Whether you utilize the entire unit or not, I would definitely recommend using the EverFi financial literacy course. Students responded in a positive manner and are excited about what they learned. I would call that a definite success! |