

Florida Trends's

2018-19

next

CLASSROOM ACTIVITY GUIDE

www.FloridaNEXT.com

Ideas for Teachers and Guidance Counselors

INCLUDES RELATED FLORIDA STATE STANDARDS



This is Joann Cassio's second year creating activities for the Classroom Activity Guide.

Teaching was Joann's profession for many years; it was also her passion. She has taught everything from accounting to U.S. government and economics to English 4. Joann's bachelor's degree is in Business Education and she has a master's degree in Curriculum, Instruction and Technology. She loves to read and stay current with educational trends. She retired last year after 40 years in the classroom!

INSIDE ▼

HIGH SCHOOL YEARBOOK

ACTIVITY 1
I HATE TESTS!

ACTIVITY 2
Get Online!

ACTIVITY 3
I Need Money for College

COLLEGE PLANNER

ACTIVITY 1
**Make Your Own Major.
Make Your Own Life.**

ACTIVITY 2
What the CLEP?

LIFE COACH

ACTIVITY 1
Is a STEM career right for you?

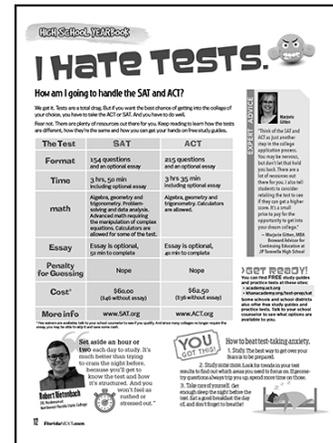
ACTIVITY 2
**What the Heck Should I Be
When I Grow Up?**

ACTIVITY 3
Your Voice Matters

ACTIVITY 4
Are you Financially Literate?



To follow reading
 and discussion of
 "I Hate Tests"
 on page 12.



HIGH SCHOOL YEARBOOK: ACTIVITY 1

i HATE TESTS! Activity

INSTRUCTIONS

1. TEACHER: *SAT and ACT exams are similar in a few ways, as discussed in the NEXT article. But what are the types of questions asked on both tests? If they are similar, why do colleges require both tests? What does each test for in a student? These are some of the questions you will answer today. This exercise will give each of you a better understanding of these tests.*
2. TEACHER: *The following is the task to complete. Be sure to list your references.*
3. TEACHER: *Create a document in MS Word to answer the questions posted on the whiteboard. Find the answers using the Internet and reliable websites, such as collegeboard.org or act.org. There are other websites that will give you valuable information as well.*
4. TEACHER: *Using a data projector, post these 5 questions on the classroom white board or screen:*

- Q. 1 - What subjects are tested on the SAT and the ACT?
 - Q. 2 - What is the test format (i.e., true/false, fill in the blanks, multiple choice) for the SAT and the ACT?
 - Q. 3 - Both tests have optional essays, however, what is the objective of both test's essay? (In other words, what are you being tested on?)
 - Q. 4 - How can you study for the SAT and the ACT?
 - Q. 5 - What is the score range for both tests?
- *Choose 3 Florida colleges/universities of your choice. Determine which test is acceptable for admission and discuss the score that is required to be accepted.*
 - *Opinion Question: What has your experience been with taking either the SAT or ACT? If you have taken both, give your appropriate opinion about the tests.*
 - *Share your answers with your classmates. Clarify the differences in answers (if any are found).*

Teacher Needs

- Laptop/desktop
- NEXT magazine article "I HATE TESTS!" on page 12
- Data projector

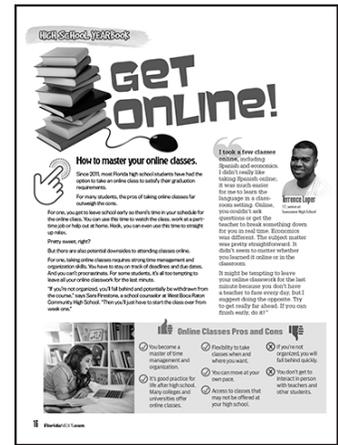
Student Needs

- Laptop/desktop
- Internet access
- MS Word

Florida State Standards

- LAFS.1112.W.2.4
Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.
- LAFS.1112.W.2.6
Use technology, including the Internet, to produce, publish, and update individual or share writing products in response to ongoing feedback, including new arguments and information.
- LAFS.1112.RI.2.4
Determine the meaning of words and phrases as they are used in text, including figurative, connotative, and technical meanings; analyze how an author uses and refines the meaning of a key term or terms over the course of the text.


 To follow
 reading and
 discussion of
 "Get Online" on
 page 16.



HIGH SCHOOL YEARBOOK: ACTIVITY 2

Get Online! Activity

INSTRUCTIONS

1. TEACHER: Read the NEXT magazine article **Get Online!** with students.
2. TEACHER: "How many of you take an online course or have taken an online course?"
3. TEACHER: "Describe your experience."
4. TEACHER: Have students reference the listed pros and cons of taking an online course in the article and discuss how they feel (agree or disagree) about those items listed.
5. Divide class in groups of 2.
6. TEACHER: *Create a PowerPoint presentation for parents concerning online courses. Include the pros and cons from a student perspective, a parent perspective, and a guidance counselor perspective. You may include only 2 items from the article in NEXT. Use other resources available to you through the media center, Internet, an interview with your school guidance counselor, and of course personal experience. Do not forget to reference all resources, including those interviewed.*
 - Use PowerPoint.
 - Maximum of 5 slides, including a reference slide.
 - Be creative in your explanations and remember who your audience will be.
7. Have each team present their presentation in class.
8. Hand out copies of the "Exit Slip."

Teacher Needs

- NEXT magazine article "Get Online!" on page 16
- Laptop/desktop
- Internet access
- MS PowerPoint
- Printer
- Printed "Exit Slip" – 1 for each student (attached)

Student Needs

- Laptop/desktop
- Internet access
- MS PowerPoint

Florida State Standards

- LAFS.1112.RI.3.7
 Integrate and evaluate multiple sources of information presented in different media or formats (e.g., visually, quantitatively) as well as in words in order to address a question or solve a problem.
- LAFS.1112.W.2.5
 Develop and strengthen writing as needed by planning, revising, editing, rewriting, or trying a new approach, focusing on addressing what is most significant for a specific purpose and audience.
- LAFS.1112.W.2.6
 Use technology, including the Internet, to produce, publish, and update individual or shared writing products in response to ongoing feedback, including new arguments or information.

HIGH SCHOOL YEARBOOK: ACTIVITY 2

Get Online! Exit Slip

(5 POINTS)

Student Name _____

What is one advantage of taking an online course that you learned about?

What is one critical disadvantage of taking an online course that you learned about?



To follow
 reading and
 discussion of
 "I Need Money
 for College" on
 page 31.



HIGH SCHOOL YEARBOOK: ACTIVITY 3

i Need Money for College Activity

INSTRUCTIONS

1. TEACHER: **"I Need Money for College"** lists 4 ways in which a student can finance their college education. Today we will investigate some of those ways and how they can work for us during our college years.
2. TEACHER: Divide the class into groups of 4 students; give each group a copy of the hand-out (attached).
3. TEACHER:
 - a. Divide the assignment among each member of your team.
 - b. Research the area of funding being sure to take note of references accessed.
 - c. Divide poster board into 4 even sections. Each section should represent one of the types of college funding. Include the details of application as well as any other necessary information that a grade 12 student might need when applying for funding.
 - d. Attach a list of all references to the back of the poster board.
 - e. Proof your work before displaying the poster board in your classroom.
4. TEACHER: Print one copy of the attached Exit Slip for each student.

EXIT SLIP QUESTION: After researching and discussing the types of financial aid for college students, which one do you feel is appropriate for you to pursue and why?

Teacher Needs

- NEXT magazine article "I Need Money for College" on page 31
- Whiteboard and marker or data projector
- Laptop/desktop
- Internet access
- Printer access
- Poster board (enough for each team of 4 students)
- Markers/scissors/glue
- Copies of hand-out (1 per team)

Student Needs

- Paper/pen/pencil
- Laptop/desktop
- Internet access
- URL of website to use for research
- One piece of poster board
- Markers/scissors/glue
- Printer access

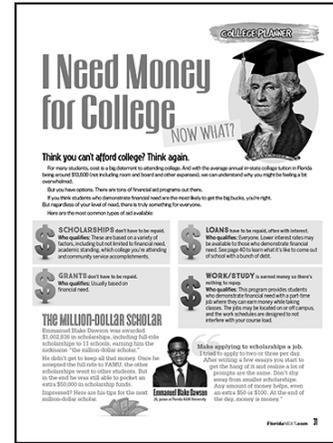
Florida State Standards

LAFS.1112.W.1.2
 Write informative/explanatory texts to examine and convey complex ideas, concepts, and information clearly and accurately through the effective selection, organization, and analysis of content.

LAFS.1112.R.1.3.7
 Integrate and evaluate multiple sources of information presented in different media or formats (e.g., visually, quantitatively) as well as in words in order to address a question or solve a problem.



To follow reading and discussion of "I Need Money for College" on page 31.



HIGH SCHOOL YEARBOOK: ACTIVITY 3

i Need Money for College Activity Hand-Out

GRANTS – Below you will find 5 grants offered to college students in the state of Florida. Choose 3 of these and research the requirements, such as amount of grant, application process, etc.

1. First Generation Matching Grant
2. Access to Better Learning and Education Grant Program
3. Florida Student Assistance Grant
4. Effective Access to Student Education Program
5. Jose Marti Scholarship Challenge Grant Fund

SCHOLARSHIPS – There are many and varied scholarship opportunities for students planning to attend a college/university in Florida. Use this website (www.unigo.com/scholarships/by-state/florida-scholarships) to help you choose at least 3 scholarships that pertain to the state of Florida only. Include a brief summary of the scholarship requirements, application process and monetary award.

LOANS – There are many loan types offered to perspective college students; from Florida's Federal Student Loan Program to alternative type loans. Use the following website for this section of the activity www.gocollege.com/financial-aid/student-loans/states/florida.html.

Choose 2 loans offered to college students. Determine the process to follow in order to be approved, when the student begins paying back the lending institution and what is the interest rate being charged.

WORK/STUDY PROGRAMS – As described in the NEXT article, these types of programs are offered to students who have financial need. It is a federal program and offered at most every college and university in Florida. Research the program and determine how much a student might get paid, who is eligible, how many hours can a student work, do students on work/study pay federal income tax and how does a student apply for the program.

HIGH SCHOOL YEARBOOK: ACTIVITY 3

i Need Money for College Exit Slip

After researching and discussing the types of financial aid for college students, which one do you feel is appropriate for you to pursue and why?



To follow reading and discussion of "Make Your Own Major. Make Your Own Life." on page 30.



COLLEGE: ACTIVITY 1

Make Your Own Major. Make Your Own Life. Activity

INSTRUCTIONS

1. **TEACHER:** *Today we will concentrate on college planning. The article in NEXT magazine entitled, "Make Your Own Major. Make Your Own Life." explains that many colleges and universities have a major choice called "Interdisciplinary Studies." This choice would be for those students who are looking for a major course of study that is typically not offered in the traditional sense.*
2. **DISCUSSION GENERATOR** – *Think of 2 things that you feel are important in choosing a major course of study in college. (Write these on a board for all students to view.)*
3. **QUESTION** – *Why are these things important in choosing your major?*
4. **TASK**
 - a. Divide class into groups of 3.
 - b. Provide poster board, markers/colored pencils to each group.
 - c. Each student in the group should choose one Florida state college or university that they are interested in attending.
 - d. Each student will research the courses required if they chose a traditional major (such as biology, education or engineering). Record this in a unique and appropriate manner on the poster board.
 - e. Next, each student will research the courses taken if they were to create their own major through the Interdisciplinary Studies Department in the same college/university. This information should also be recorded on the poster board.

(Continued on next page.)

Teacher Needs

NEXT magazine article "Make Your Own Major. Make Your Own Life." on page 30

Access to desktop/laptop

Poster board

Marker/colored pencils

Exit Slip (See instructions below for using www.padlet.com.)

Student Needs

Laptop/desktop

Poster board

Marker/colored pencils

Exit Slip: Go to www.padlet.com and enter the URL address the teacher has provided and write a question or make a comment about the task completed today in class.

Florida State Standards

LAFS.1112.RI.3.7

Integrate and evaluate multiple sources of information presented in different media or formats (e.g., visually, quantitatively) as well as in words in order to address a question or solve a problem.

LAFS.1112.W.2.4

Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience. (Grade-specific expectations for writing types are defined in standards 1–3 above.)

LAFS.1112.W.2.6

Use technology, including the Internet, to produce, publish, and update individual or shared writing products in response to ongoing feedback, including new arguments or information

LAFS.1112.SL.2.5

Make strategic use of digital media (e.g., textual, graphical, audio, visual, and interactive elements) in presentations to enhance understanding of findings, reasoning, and evidence and to add interest.



To follow reading and discussion of "Make Your Own Major. Make Your Own Life." on page 30.



COLLEGE: ACTIVITY 1

Make Your Own Major. Make Your Own Life. Activity (continued)

- f. Attach a Word doc from each student that tells why they would consider choosing their own major opposed to a traditional major choice. What are the pros and cons? Is there any benefit from an Interdisciplinary studies degree? Does this exercise influence your current mindset in choosing a traditional major?
- g. Print the document and attach it to the poster board.
- h. Display the poster board in the classroom.

TO THE TEACHER: Below are instructions for using Padlet. It can be used as a virtual post board or bulletin board. It is free to use.

1. Go to **www.padlet.com**.
2. Create an account or log in using either your Facebook or Google login.
3. The dashboard is where all your Padlets will be stored.
4. Once you are logged in, click on "+Make" button.
5. If you scroll down, you will see Padlet templates prepared that you can choose to use or create your own and "start with a blank"
6. From this point, use the menu on the right-hand side of the "wall" to decorate your Padlet.
7. Click on the wall (any place) and enter a title and comment/question.
8. Give students the URL of the location of your personal Padlet and they can answer the Exit Slip question.

Be certain to go through the settings on the right-hand menu and choose the settings appropriate to your needs.

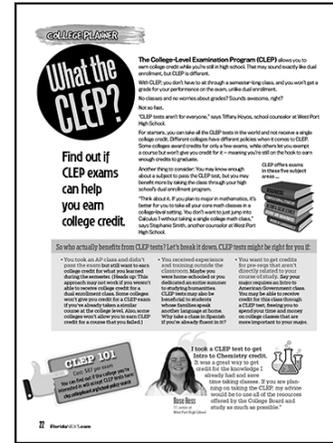
Make Your Own Major. Make Your Own Life.

Exit Slip

1. Go to **www. Padlet.com** and enter the URL address teacher has written on board.
2. When you see the teacher's name and Exit Slip assignment, click anywhere on the screen.
3. Write either a comment or a question about making your own major based upon the work completed today in class.
4. After the comment/question, include your initials for verification and so that you will get credit.



To follow reading and discussion of "What the CLEP" on page 22.



COLLEGE: ACTIVITY 2

What the CLEP? Activity

INSTRUCTIONS

- TEACHER: Have students read the article in NEXT magazine, "What the CLEP?" Today we will discuss more about the CLEP exam and how it might help to gain college credit and help save on college tuition.
- TEACHER: Divide class into teams of 2.
 - We will work through a **PowerPoint** presentation of statements. This will be like the game "Jeopardy." You and your partner will find the question that the slide statement or answer is referring to by using the internet.
 - When your team has found the solution, write it on your white board in question format.
 - You will have 20 seconds to find and write your solution. At that time, you will be asked to put your markers down.
 - Do not show this to another team.
- Teacher will have everyone hold up their white boards at the same time.
- Exit Slip is included in the PowerPoint presentation.

Teacher Needs

- NEXT magazine article "What the CLEP?" on page 22
- Laptop/desktop
- Internet access
- MS PowerPoint presentation (See Notes pages for teacher-only information.)
- Data projector
- Desk-size white boards/ marker/erasers

Student Needs

- Laptop/desktop
- Internet access
- Desk size white board/ marker/eraser

Florida State Standards

LAFS.1112.SL.1.1 - Initiate and participate effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on grades 11–12 topics, texts, and issues, building on others' ideas and expressing their own clearly and persuasively.

LAFS.1112.SL.2.5 - Make strategic use of digital media (e.g., textual, graphical, audio, visual, and interactive elements) in presentations to enhance understanding of findings, reasoning, and evidence and to add interest.

LAFS.1112.W.3.7 - Conduct short as well as more sustained research projects to answer a question (including a self-generated question) or solve a problem; narrow or broaden the inquiry when appropriate; synthesize multiple sources on the subject, demonstrating understanding of the subject under investigation.

SLIDE EXAMPLE

The answer is ...
 One point for each correct answer; points are not deducted for wrong or skipped answers.

The question is ...
 How is the CLEP scored?



To follow reading and discussion of "Is a STEM career right for you?" on page 46.

LIFE COACH

Is a STEM career right for you?

Get paid to change the world.

There is a whole lot of great careers waiting for you in science, technology, engineering and math, and for good reason. These careers are in high demand because they solve the world's most difficult problems and need to be solved before it's too late.

Read on to see why Florida students should choose to pursue a STEM career. Then see how much money you could make, and which degrees are required, to work in some of the hottest STEM careers.

Why do you choose a STEM career?
 Jennifer: I've always been interested in how the world works, especially things you can't see with the naked eye. What really drew me to STEM is the opportunity to conduct research that can help solve some of the world's most pressing problems. I also like the challenge of learning and trying to figure out how things work.

What do you hope to do with your career?
 Jennifer: I'd like to go into research. I'm interested in studying infectious diseases and how they spread. For example, maybe they could find a way to stop the spread of Zika virus.

What is a research career like?
 Jennifer: You usually have to get a graduate or postgraduate degree. You'll have to do a lot of reading and writing. You'll also have to work in a lab or office. It can be a lot of work, but it's also a lot of fun. You'll get to learn a lot of new things and solve some of the world's most difficult problems.

What's the highest-paying STEM job?
 Jennifer: That's a hard question to answer. It varies a lot by industry and location. Some of the highest-paying jobs are in software development, data science, and engineering.

How can a student with a STEM career right for her?
 Jennifer: I suggest watching shows on National Geographic or Animal Planet, or reading science fiction. There's a lot to be learned from these sources.

STEM Job	Annual Salary	Requirements
Software Developer	\$100,000	Bachelor's in computer science
Mathematician	\$100,000	Master's in mathematics
Research Scientist	\$90,000	PhD in science
Engineer	\$85,000	Bachelor's in engineering
Systems Analyst	\$85,000	Master's in business

Florida Trend's

LIFE: ACTIVITY 1

Is a STEM career right for you? Activity

INSTRUCTIONS

- TEACHER: Divide class into pairs (2) on each team.
- TEACHER: *The article discusses STEM as it relates to one student who is pursuing a STEM career. There are many careers that are associated with Science, Technology, Engineering, and Math. Today we will look at the top STEM occupations. Not only will this give us knowledge of why STEM is so important today, but it will give each of us an opportunity to think about, if not decide on pursuing such a career.*
- TEACHER: Hand out the list of STEM related jobs to each team. This hand-out includes the assignment. Each team should choose one occupation. Ask each team their choice to make certain there are no duplicates.

Teacher Needs

Laptop/desktop

NEXT magazine article "Is a STEM career right for you?" on page 46

Printer access

Print hand-out (attached)

Poster board and markers for each team

Student Needs

Laptop/desktop

Printer access

Internet access

Poster board/markers

Florida State Standards

LAFS.1112.W.2.4

Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.

LAFS.1112.W.2.6

Use technology, including the Internet, to produce, publish, and update individual or share writing products in response to ongoing feedback, including new arguments and information.

LAFS.1112.RI.2.4

Determine the meaning of words and phrases as they are used in text, including figurative, connotative, and technical meanings; analyze how an author uses and refines the meaning of a key term or terms over the course of the text

LIFE: ACTIVITY 1

STEM (Science, Technology, Engineering, Math) Occupations Activity

GEOGRAPHER	FINANCIAL MANAGER	CIVIL ENGINEER	WEB DEVELOPER	MATHEMATICIAN
BIOMEDICAL ENGINEER	MEDICAL AND HEALTH SERVICES MANAGER	ELECTRICAL ENGINEER	INDUSTRIAL PSYCHOLOGIST	FORENSIC SCIENCE TECHNICIAN
ENVIRONMENTAL ENGINEER	ACCOUNTANT	SOFTWARE DEVELOPER	IT ADMINISTRATOR	BIOCHEMIST

DIRECTIONS

1. Each team will choose one of the careers listed above to research.
2. You will create a poster board presentation in the format shown below. The teacher will give you the poster board and markers to use. You can use pictures from websites offering free stock pictures (this will avoid copyright issues).
3. Each of the sections on your poster board will include the information outlined below. Be creative, unique, colorful.
4. Proof your work. When all work is complete, have teacher review and display in the classroom

<p>CAREER TITLE</p> <p>Definition (What is this job, exactly?)</p>	<p>EDUCATION REQUIRED</p> <p>(Include 2 or 3 Florida colleges/ universities that offer this major/ minor.)</p>	<p>EXPECTED JOB OPENINGS IN THE NEXT 5 YEARS</p> <ul style="list-style-type: none"> • Expected Average Salary • Where in the U.S. is the most demand for this career?
<p>INDUSTRIES (2) that have a need for this career. Name the company and its location. (If available find the openings for this career at the companies chosen.)</p>	<p>YOU</p> <ul style="list-style-type: none"> • What interested you most about this career? • Would you pursue this career? • Did you find any drawbacks? 	<p>TEAMMATE</p> <ul style="list-style-type: none"> • What interested you most about this career? • Would you pursue this career? • Did you find any drawbacks?



To follow reading and discussion of "What the Heck Should I Be When I Grow Up?" on pages 44-45.

LIFE: ACTIVITY 2

WHAT THE HECK SHOULD I BE WHEN I GROW UP?

10 Most in-Demand Jobs

Software Developer	\$90,990
Information Security Analyst	\$82,880
Production Manager	\$62,000
Information Systems Manager	\$122,000
Marketing Manager	\$96,340
Account Executive	\$60,000
Project Manager	\$70,000
Human Resources Manager	\$85,000
Business Development Manager	\$64,500
HR Director	\$130,000

Average Annual Salary by Education Level

No High School Diploma	\$25,836	54%
High School Diploma	\$28,276	61%
Some College, No Degree	\$34,406	73%
Associate Degree	\$39,134	84%
Bachelor's Degree	\$69,732	148%
Doctorate	\$84,396	183%

How much does REAL LIFE cost anyway?

Costs include: Rent (\$1,044), Groceries (\$151), Gas (\$74), Car Payment (\$278), Health Insurance (\$1,630), Total: \$4,887

What the Heck Should I Be When I Grow Up? Activity

INSTRUCTIONS

- TEACHER: Have students read "What the Heck Should I Be When I Grow Up?"
- TEACHER: Discussion: *How many of you know for sure what career opportunity you will pursue after graduation? Tell the class what helped you to make this decision.*
- TEACHER: *Finding just the right career is important. Whether it suits you is something that you must evaluate yourself. What can help with this decision is investigating some of the most current in demand career opportunities? That is what we will look at today.*
- TEACHER: Students will work independently to research 3 careers.
- TEACHER: List the following items using PowerPoint and display during class for students to review.
 - Define the specific job title.
 - Determine the typical responsibilities and duties.
 - What training or education is necessary?
 - Is there a license or certification required to obtain this job?
 - What is the average salary?
- TEACHER: *Record your reaction to the statement: "I feel this is the right career choice for me because ..."*
 - Proofread and edit your work before printing.
 - Print and display on bulletin board entitled, "What the Heck Should I Be When I Grow Up?"

Teacher Needs

- NEXT magazine article "What the Heck Should I Be When I Grow Up?" on pages 44 - 45
- Laptop/desktop
- Data projector
- Access to MS PowerPoint
- Access to MS Publisher or Word
- Prepare a bulletin board with the same title as the magazine article. This will be space for students to display their completed work.
- Print and hand out Exit Slips (see attached)

Student Needs

- Laptop/desktop
- Internet access
- Access to MS Publisher or Word
- Printer access

Florida State Standards

- LAFS.1112.RST.1.2
Determine the central ideas or conclusions of a text; summarize complex concepts, processes, or information presented in a text by paraphrasing them in simpler but still accurate terms.
- LAFS.1112.SL.1.2
Integrate multiple sources of information presented in diverse formats and media (e.g., visually, quantitatively, orally) in order to make informed decisions and solve problems, evaluating the credibility and accuracy of each source and noting any discrepancies among the data.
- LAFS.1112.SL.2.4
Present information, findings, and supporting evidence, conveying a clear and distinct perspective, such that listeners can follow the line of reasoning, alternative or opposing perspectives are addressed, and the organization, development, substance, and style are appropriate to purpose, audience, and a range of formal and informal tasks.

LIFE: ACTIVITY 2

What the Heck Should i Be When i Grow Up? Exit Slip

Student Name _____

Name 2 things you discovered today during your research about your career choices that you did not know prior to this assignment.

Websites students may use to gather information for this activity:

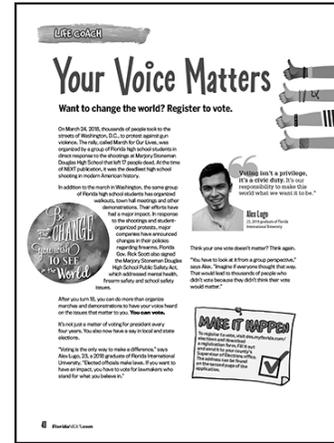
www.cnbc.com/2017/07/19/these-20-jobs-pay-over-100000-but-are-super-competitive.html

www.forbes.com/pictures/feki45egedk/the-most-in-demand-jobs/#596f066a1d51

<https://money.usnews.com/money/careers/slideshows/the-25-best-jobs>



To follow reading and discussion of "Your Voice Matters" on page 48.



LIFE: ACTIVITY 3

Your Voice Matters Activity

INSTRUCTIONS

- TEACHER: After reading the NEXT article "Your Voice Matters," discuss with a partner the meaning of the quote by Alex Lugo: "Voting isn't a privilege it's a civic duty. It's our responsibility to make this world what we want it to be."
- TEACHER: Discussion: Do you agree or disagree? Support your answer and share your opinion with the class.
- TEACHER: There are current issues that we must be concerned about now in order to make a better future for ourselves and others. These are issues that we will have an opportunity to vote on either for or against. We must look at how voting will impact these issues.
- TEACHER: Divide students into groups of 2 or 3.
- TEACHER: The objective of this assignment is to answer a few important questions about our voting. (Teacher should project the following 6 questions on whiteboard or write them on the board.) Each person in the group should take responsibility to find the answer(s) to the questions. Using the answers, create a poster to be displayed in your school hallways promoting the need to vote. You can use available poster board or MS Publisher.

- Q. 1 - Historically, how did men and women obtain the right to vote?
- Q. 2 - Is it a responsibility, privilege or right to vote?
- Q. 3 - What are the requirements to be able to vote?
- Q. 4 - What is the process to register to vote?
- Q. 5 - What are some reasons people do not vote?
- Q. 6 - As a group, choose one topic that is considered a "hot" issue today and explain briefly what a vote for or against will accomplish.

- TEACHER: Proofread your work before creating and/or printing the final copy. Have the teacher review it with each group before posting in the school hallways.

Teacher Needs

- NEXT magazine article "Your Voice Matters" on page 48
- Laptop/desktop with MS Publisher and Word
- Internet access

Student Needs

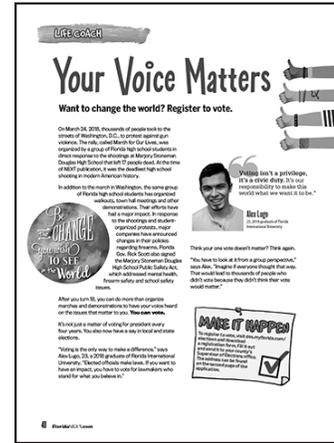
- Laptop/desktop with MS Publisher and Word
- Internet access
- Poster board
- Markers/s cissors
- Printer and printer paper

Florida State Standards

- LAFS.1112.W.2.4
Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.
- LAFS.1112.W.2.6
Use technology, including the Internet, to produce, publish, and update individual or shared writing products in response to ongoing feedback, including new arguments or information.
- LAFS. 1112.W.3.7
Conduct short as well as more sustained research projects to answer a question (including a self-generated question) or solve a problem; narrow or broaden the inquiry when appropriate; synthesize multiple sources on the subject, demonstrating understanding of the subject under investigation.



To follow reading and discussion of "Your Voice Matters" on page 48.



LIFE: ACTIVITY 4

Are You Financially Literate? Activity

INSTRUCTIONS

Part I - Defining important words/phrases

1. Reference the NEXT article: Are You Financially Literate?
2. Divide class into groups of 4.
3. TEACHER: Ask each group to list the words/phrases that are unclear or unknown to them in the article.
4. Have one student write the group's words on a whiteboard. If words/phrases are repeated, student should put a checkmark next to the word previously listed. This indicates that these particular words are unclear to most of your students and must be addressed.
5. Depending upon the number of words, assign one or more words to each group to define using dictionary.com.
6. Share definitions.
7. Lead students in interactive discussion about why being financially literate is important to them.

Part II - Assessing financial decisions

1. Make copies of scenario handout (attached) for each student.
2. Have students read the 2 scenarios; discuss whether the decision was financially sound and support their conclusion.

Teacher Needs

- NEXT magazine article "Are you financially literate" on page 50
- Laptop/desktop
- Internet access
- MS Excel
- Scenarios handout (attached)

Student Needs

- Laptop/desktop
- Internet access
- MS Excel
- Scenarios handout

Florida State Standards

- LAFS.1112.L.1.1
Demonstrate command of the conventions of standard English grammar and usage when writing or speaking.
- LAFS.1112.L.3.4
Determine or clarify the meaning of unknown and multiple-meaning words and phrases based on grades 11–12 reading and content, choosing flexibly from a range of strategies.
- LAFS.1112.L.3.6
Acquire and use accurately general academic and domain-specific words and phrases, sufficient for reading, writing, speaking, and listening at the college and career readiness level; demonstrate independence in gathering vocabulary knowledge when considering a word or phrase important to comprehension or expression.

LIFE: ACTIVITY 4

Are You Financially Literate? Scenarios

1. Michael wanted to buy a car within a year so that he could drive to school and to his job in the evening. Michael's paycheck every week was \$120 after taxes. He had saved about \$4,500 over the last 3 years of work. The car he wanted cost \$6,500. Michael decided that he would borrow the \$2,000 at an interest rate of 9% and pay the loan back over the next 5 years. His monthly payment would be \$42. The total cost of the loan would be \$2,491. Do you think that Michael was making a smart decision borrowing the money? *Why or why not?*

2. Alyssa and her dad sat down to create a budget for her now that she had a job at the local supermarket and wanted to save money for college. They addressed all her income and listed all expenses. Her expenses included gas for her car, cell phone bill, savings for college, entertainment, and spending money. Alyssa was proud of herself for sticking to the budget and began to see money accumulate in her savings account. Her best friend, Ciara, asked Alyssa to go shopping one day. Alyssa saw the purse she ALWAYS wanted. Her spending money was about gone and so was her entertainment money for the week. But she did have enough in her savings account to cover the cost of the purse. *What do you think Alyssa should do? Why? Support your answer.*