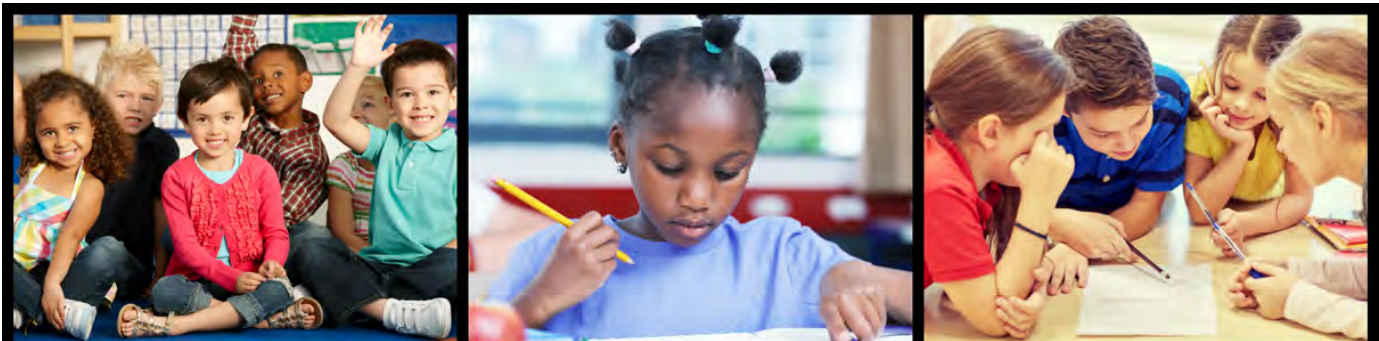




3rd Grade

FINANCIAL LITERACY

Created By:
Misty Pohly



**Whole Class Lessons and Guided Math Groups
Active Engagement and Games
Intervention and Enrichment
EXIT TICKETS**



I Plan ~ You Teach

Helping you live your life
AND

be the math teacher that gets results

Are you Ready For Help?

Click the links for Lesson Plans that align with TEXAS TEKS!



[2nd Grade Math Lesson Plans](#)

[3rd Grade Math Lesson Plans](#)

[4th Grade Math Lesson Plans](#)

[5th Grade Math Lesson Plans](#)

I SEE YOU~

- struggling each week to write lesson plans that meet the rigor of the TEKS.
- searching endlessly for resources that will help kids learn math while being challenged and engaged.
- staying late everyday after school working on plans and creating everything from scratch.

You are exhausted from working with students all day, and still have to prep, write and create.

I SEE YOU~

SACRIFICING your time with your family and friends

to ensure success for ALL of OUR Children.



Want to know when sales are happening? Click links to follow



Name _____

Personal and Financial Literacy

LT	Statement	1	2	3	4	Evidence
1	I can explain the connection between human capital/labor and income.					
2	I can describe the relationship between the availability or scarcity of resources and how that impacts cost.					
3	I can identify the costs and benefits of planned and unplanned spending decisions.					
4	I can explain that credit is used when wants or needs exceed the ability to pay and that it is the borrower's responsibility to pay it back to the lender, usually with interest.					
5	I can list reasons to save and explain the benefit of a savings plan, including for college.					
6	I can identify decisions involving income, spending, saving, credit, and charitable giving.					

1	2	3	4
I have no idea how to do this.	I can do this with some help.	I can do this by myself	I can teach someone to do this.

Learning Target	What do we want students to learn?	How will we know if they learned it?	What will we do if they don't?	What will we do if they already know it?
1 3.9A	Explain the connection between human capital/labor and income.	Explain: <ul style="list-style-type: none"> • more experience and training increases income • some jobs require college degrees • increased skills create greater opportunities • increased skills of the worker increase income for the company 	Small group instruction with graphic organizers, charts and sentence stems	Budget Project
2 3.9B	Describe the relationship between the availability or scarcity of resources and how that impacts cost.	Describe the relationship between scarcity and cost	Small group instruction- card sort	Budget project
3 3.9C	Identify the costs and benefits of planned and unplanned spending decisions.	Identify planned and unplanned expenses, Identify costs and benefits of both	Small group instruction-	Budget project

Learning Target	What do we want students to learn?	How will we know if they learned it?	What will we do if they don't?	What will we do if they already know it?
4 3.9D	Explain that credit is used when wants or needs exceed the ability to pay and that it is the borrower's responsibility to pay it back to the lender, usually with interest.	Explain the reasons to use credit. Explain the responsibility of the borrower	Small Group Instruction	Budget Project
5 3.9E	List reasons to save and explain the benefit of a savings plan, including for college.	List the reasons to save Explain the benefits of having a savings plan	Small Group Instruction	Budget Project
6 3.9F	Identify decisions involving income, spending, saving, credit, and charitable giving.	Identify reasonable decisions involving income, spending, saving, credit, charitable giving	Small group instruction-	Budget Project

Day 1	Day 2	Day 3	Day 4	Day 5
LT 1 Human capital and income Mini Lesson	LT 2 Resources and cost 3 Read infographics	LT 3 Planned unplanned Mini Lesson	LT 4, 5 Credit and Savings 3 Read infographics	LT 6 Decision Making Math Huddle
Guided Math	Guided Math	Guided Math	Guided Math	Guided Math
Reading Charts and Graphs	Scarcity	Planned and unplanned events	Explain responsibility for using credit and reasons for saving	Reteach

Personal and Financial Literacy



Thank you for your download!

I hope this helps your students!



A portion of the materials contained in this publication were created with the use of 1,2,3 Math Fonts. And Math Clipart

Graphics by



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