

## Components of the Adventure Scouts USA Learning-by-Doing Financial Program

### Classroom portion:

The classroom portion consists of a curriculum for various subjects, such as history, math, and science. Each curriculum includes important details, such as ideas for group discussions, classroom activities, the estimated educational timeframe, character education, and information on assessment of students.

### Visit portion:

During the visit portion, actual professionals from the community, such as stock traders, and bankers come into the school and work with the students, enabling them to acquire knowledge through learning by doing. We prefer that each student work one on one with a professional.

### Standards Based

We have endeavored to create standards-based curriculums for students to be used in the classroom. We encourage educators to make necessary modifications to ensure the curriculum meets standards in their district.

### Experiential Education

As educators know, experiential education is an educational philosophy centered around learning-by-doing. Local experts in a particular field come into the school and give learning-by-doing presentations about a subject matter. Students are enabled to engage actively in hands-on activities.

### Leadership

Leadership is an important part of the program. Students acquire knowledge while learning to communicate, how to be resourceful, and how to lead.

### Structure of the Program

Our curriculum is designed to be implemented either as a stand-alone curriculum or as part of your already existing curriculum.

The program has three components:

Educator's note: Please feel free to alter curriculum if necessary to fulfill district standards. We provide examples for in-class discussion, assignments, a Character Education section, which is an opportunity to critically think about and discuss how good character relates to the subject.

Program Name:

Learning by Doing Financial

Grade Level:

7-12

Sample Classroom Curriculum for the following subjects: History, English, Science, Math

Subject: History

Estimated instructional time:

One class period, 30-50 minutes

Class Period 1:

Performance Standards:

- Learns from Models
- Reviews Progress
- Evaluates Performance
- Participation in the Establishment and Operation of self-directed Work Teams
- Plans and Carries out Strategies for Introducing Students to New Concepts
- Explains the Structure of a System
- Analyzes the Way the System Works
- Develops and Tests Strategies
- Evaluates the Effectiveness of Strategies

Unit/ Focus Objectives:

- By the end of this material, students will understand how finances affected the outcome of the Civil War.
- By the end this material, students will understand how the type of society a country has (industrial, agrarian), affects their ability to make war.

Class Game: Each student is assigned a different state, such as New York or Virginia. Students are given information about their state as it was just prior to the Civil War, such as what their most important cash crop was, if the state allowed slavery, and what kind of industry was in the state. Students receive play money based on their strengths. Some students will receive more money and some will receive less. Students then plan how their state will go to war based on the amount of money they have at their disposal.

Discussion and Critical Thinking Questions

- At the time of the Civil War, the North was largely an industrial society, and the South was largely an agrarian society. Factories in the North were quickly and easily converted into factories which could make cannons and ammunition, etc. The South did not have similar factories. Describe what effect this had on the outcome of the Civil War.

## Financial Curriculum

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- At the beginning of the Civil War, the South was near to winning. What benefit for them was there in being an agrarian society? Why did benefits not last very long?
- What was the South's number one cash crop? Why was it of little use?

Class Assignment:

Students write an essay on what influence finances had on the outcome of the Civil War from the perspective of the state they represented during the class game.

Activities/ Materials Needed: Financial information, including what each state's cash crop was, if the state allowed slavery, and what kind of industry was in the state, for every state just prior to the Civil War.

Play money.

Class Format: Class game

Individual work Character Education:

After the slaves were freed by the Emancipation Proclamation, many had a difficult time surviving and some remained with the family who had held them in slavery. Why did the slaves have such a difficult time surviving on their own? Can you suggest anything that might have helped?

Assessment: Test and Quizzes as Appropriate

Grading of essay

Subject: Science

Class Period 1:

Estimated instructional time:

One class period, 15-50 minutes

Performance Standards:

- Learns from Models
- Reviews Progress
- Evaluates Performance
- Participation in the Establishment and Operation of Self-directed Work Teams
- Plans and Carries out Strategies for Introducing Students to New Concepts
- Explains the Structure of a System

- Analyzes the Way the System Works
- Develops and Tests Strategies
- Evaluates the Effectiveness of Strategies

### Unit/ Focus Objectives:

- By the end this material, students will know how to spot a counterfeit \$20 bill.

### Group Discussion:

Educators pass the counterfeit \$20 bill and a genuine \$20 bill around the class. Students comment on any differences they see between the two. At the end of the discussion, the educator reveals the which is which. Can a dollar bill be tested to reveal its authenticity.

### Discussion and Critical Thinking Questions

- What are some of the differences between the two \$20 bills. Are any of them obvious to the naked eye?
- What are some of the negative effects counterfeit currency has on our country?

### Class Assignment:

Students write an essay about the differences between the genuine \$20 bill and the counterfeit one. They also write about the effect counterfeit currency has on our economy.

### Activities and Materials Needed:

Prior to this class, the educator can contact the US Treasury or the Secret Service about receiving a counterfeit \$20 bill, and information about the differences between it and a genuine \$20 bill, in order to educate students about the differences. They will be happy to help you.

A genuine \$20 bill

Class Format: Class discussion

### Individual work Character Education:

Why would someone create counterfeit currency? How would you feel if you realized all the currency you have was counterfeit and worth nothing? What effect does counterfeit currency have on your community and your family?

Assessment: Test and Quizzes as Appropriate

Grading of essay

Subject: Math

Class Period 1:

Estimated instructional time:

One class period, 5-50 minutes

Performance Standards:

- Learns from Models
- Reviews Progress
- Evaluates Performance
- Participation in the Establishment and Operation of Self-directed Work Teams
- Plans and Carries out Strategies for Introducing Students to New Concepts
- Explains the Structure of a System
- Analyzes the Way the System Works
- Develops and Tests Strategies
- Evaluates the Effectiveness of Strategies

Unit/ Focus Objectives:

By the end of this material, students will be able to balance a checkbook.

Group Discussion: Educators explain the concept of balancing a checkbook, and demonstrate how it is done.

Discussion and Critical Thinking Questions

- Why is it important to balance your checkbook?
- What potential mistakes could someone make if they did not balance their checkbook on a regular basis?
- Some people do not balance their checkbook. What are some of the reasons they might not? Do you consider those good reasons?

Class Assignment:

Students are given play checkbooks, a list of checks with amounts that they have written, and their checking account balance. Each student must balance the checkbook and report the amount they have left in their checking account.

Activities and Materials Needed

Play checkbooks

Class Format: Class discussion

Individual work Character Education:

When asked why people did not balance their checkbooks, people reported that it takes too long, they do not understand how to do it, or they are afraid of knowing what their real balance is. What do you think of those

reasons?

It takes self-discipline to do something we do not want to do, but know we should. Describe a time in your life when you did what you knew was best for you, despite not wanting to do it.

Assessment:

Test and Quizzes as Appropriate

Grading of accuracy on checkbook

Subject: English

Class Period 1:

Estimated instructional time:

One class period, 15-50 minutes

Performance Standards:

- Learns from Models
- Reviews Progress
- Evaluates Performance
- Participation in the Establishment and Operation of Self-directed Work Teams
- Plans and Carries out Strategies for Introducing Students to New Concepts
- Explains the Structure of a System
- Analyzes the Way the System Works
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Unit/ Focus Objectives:

- By the end this material, students will be introduced to creating advertising for a potential business of their own.

Group Discussion:

Educators pass out written ads found in the newspaper.

Students break up in small groups. Each group gets an ad. Students discuss the ads.

Discussion and Critical Thinking Questions

- What about the ad is effective?
- What about the ad is ineffective?
- Do you think the ad is honest? Why or why not?
- Would you change anything about the ad?

### Class Assignment:

Students create their own newspaper ad for a potential business they could create. Each student creates their own ad, and presents it to the class.

The class evaluates the ad based on the discussion and critical thinking questions.

### Activities and Materials Needed:

Various newspaper ads

Class Format: Class discussion

Individual work Character Education: Sometimes ads are not entirely honest, or make promises which are impossible. For example: "Our stain fighter gets out every stain!" We know it would be impossible to get our EVERY stain. What do you think is the importance of honesty in advertising? Do you think dishonesty is an accepted part of advertising? What could you do to make the ad you created more honest?

Assessment: Test and Quizzes as Appropriate

Grading of advertisement