



## **DRIVING QUESTION**

How will your future financial goals drive your financial decisions today(Goal Setting Skills)?

## **PROJECT SUMMARY**

Financial literacy is important because it equips us with the knowledge and skills we need to manage money effectively. Without it, our financial decisions and the actions we take—or don't take—lack an informed foundation to maximize their success. And this can have dire consequences. This PBL will not only create tools to teach others how to manage their finances better, but it will force us to look at our own financial choices and help us become more productive citizens financially in the future. Throughout this semester students will be learning and discussing topics such as Types of Insurance, Retirement Planning, Debit vs Credit Cards, Credit and Credit Score, Mortgage (loans), Identity Theft, Budgeting (Save or Spend?), and Gross vs Net Pay (taxes). These are the topics that the guest speakers will be covering, and the students will be creating the teachable tools for.

## **REAL-WORLD CONTEXT**

This PBL builds a better understanding of real life scenarios that students will encounter in the future and know what tools or resources they will need to rely on. This PBL allows students to incorporate their life stories and interests into their tools by using real life examples/scenarios to make the topic more relevant. They also showcase their talents and abilities that they learned at VMCCA and WTCC through the creativity of their tool.

## **PRODUCTS & AUDIENCE**

Students will share their products electronically to outside audiences.

## **STUDENT REFLECTIONS**

- “This project helped me understand money and credit in a way that’s actually useful. It showed me how your choices now can affect your future, especially with loans and debt. It also helped me practice planning and problem-solving, which I’ll need in college.”
- “I really had to finetune my website building and Java Script skills.”

## **NC PORTRAIT OF A GRADUATE SKILLS GAINED**



**COLLABORATION**



**EMPATHY**



**COMMUNICATION**



**ADAPTABILITY**



**LEARNER'S MINDSET**



**PERSONAL RESPONSIBILITY**



**CRITICAL THINKING**

## **TEACHER REFLECTION**

With some tweaks that were made this semester, I think the PBL was even better than before. Throughout the process we continued to use SCRUM to help groups focus on what the rubric requires for this PBL, but adding additional days at the end to practice our showcases really helped students understand what went well and what didn't so that they can perfect it by the time they showcase it to others outside of our classroom. The other thing we did differently this semester is we had 7 guest speakers come in to talk about and teach the 8 key themes for this PBL. Their experience and expertise in the field really brought the topics to life for the students and helped them better understand the relevance in real work scenarios.