



# School District of Manawa

## Curriculum COMMITTEE MEETING

*Manawa School District Office - Board Room*

*800 Beech Street, Manawa WI*

*(920)596-2525*

**Wednesday, April 17, 2024**  
**5:15 P.M.**

**Board of Education Committee Members:**  
**Riske (C), Fietzer, and Emmert**

❖ **CALL TO ORDER**

❖ **PLEDGE OF ALLEGIANCE**

❖ **ROLL CALL - Verification of Quorum**

➤ *B.O.E. Members Present:*

❖ **COMPLIANCE WITH OPEN MEETING LAW NOTIFICATION** [*§19.84(2) Wis. Stats.*]

❖ **AGENDA**

1. Wit and Wisdom - Elementary Materials
2. Curriculum - Financial Literacy
  - a. Memo
  - b. Financial Literacy Scope and Sequence PDF
3. Testing Update

❖ **FUTURE MEETING AGENDA ITEMS**

➤

❖ **ADJOURN**

\* Any person with a qualifying disability under the Americans with Disabilities Act that requires the meeting or material to be in accessible format, please contact the District Administrator to request reasonable accommodation. The meeting room is wheelchair accessible. This meeting is a meeting of the Board of Education in public for the purpose of conducting the School District's business and is not to be considered a public hearing. There may be a time for public comment during the meeting as indicated in the agenda.

\*\*Upon request to the District Administrator, submitted twenty-four (24) hours in advance, the District shall make reasonable accommodations including the provision of informational material in an alternative format for a disabled person to be able to attend this meeting.



## School District of Manawa

*Students Choosing to Excel, Realizing Their Strengths*

**Board Meeting Date:** 3/25/24

**Subject:** Wit & Wisdom Purchase Recommendation

**Presenter(s):** Danni Brauer & Christy Hintz

### **I. Overall Content/Purpose:**

The purpose of this memo is to recommend the purchase of Wit & Wisdom for grades K-3 to complement Really Great Reading and Geodes materials to align with Act 20.

### **II. Board Motion Needed:**

District Administration recommends the Board of Education approve the proposed Academic Calendar for the 2024-25 school year.

### **III. Point of Emphasis / Key Communication(s):**

#### A. Act 20 Alignment

1. The Joint Committee on Finance approved Wit & Wisdom with Geodes and PK-3 Really Great Reading resources for the 2024-25 Early Literacy Instructional materials list. We currently use Really Great Reading (4K Launchpad, K Countdown, 1 Blast, 2 and 3 HD Word) and Geodes decodables.

#### B. Knowledge Building Pillar

1. Knowledge has a multiplier effect - the earlier you begin to build knowledge, the better you do academically in later years. English language arts lessons can integrate knowledge from science, history, geography, and other topics while students develop their reading and writing skills and expand their vocabulary. *Wit & Wisdom's* approach to ELA allows students to build both skills and knowledge with every lesson.

#### C. Writing

1. *Wit and Wisdom* lessons integrate writing into every lesson's core work, including daily opportunities for students to write to learn and learn to write. Students write to learn every day when they record text evidence in Evidence Organizers, take notes in Response Journals, write creatively to imagine a character's perspective, summarize key ideas from reading, respond to text-dependent questions, and analyze key vocabulary by using graphic

organizers. All craft instruction is grounded in the contents and texts, and students use writing as a tool for learning. Students learn to write through Craft Stages which are repeated, transferable stages that scaffold the writing process and students' skill-building. The Craft Stages are Examine, Experiment, Execute, and Excel.

#### D. Speaking

1. *Wit and Wisdom* builds students' ability to communicate by maximizing the quality, quantity, and variety of their speaking and listening experiences. Students have opportunities to speak to learn; they also have the instruction in the skills needed to learn to speak in academic discussions, like these: gallery walk, jigsaw, mix and mingle, oral rehearsal, think-pair-share, and whip around. Additionally, students apply the crafts of speaking and listening to express and extend what they have learned from their reading and writing in socratic seminars.

#### **IV. Contact for More Information:**

**Name:** Christy Hintz and Danni Brauer



## School District of Manawa

*Students Choosing to Excel, Realizing Their Strengths*

**Board Meeting Date:** April 22, 2024

**Subject:** Financial Literacy 6-12 Update

**Presenter(s):** Michelle Johnson

**I. Overall Content/Purpose:**

The purpose of this memo is to share Financial Literacy standards covered in grades 6-12.

**II. Board Motion Needed:**

Informational

**III. Point of Emphasis / Key Communication(s):**

- A. Financial Scope and Sequence for grades 6-12.
- B. Highlight work that has been done in both the Financial Literacy Exploratory course in middle school as well as throughout course work at the high school level.

**IV. Contact for More Information:**

**Name:** Michelle Johnson    **Phone:** (920) 596-5800 ex 5300

By the end of 12th grade, students should be able to:	H	In which class will the content be taught?	Notes or Instructional Materials
<b>Financial Mindset (FM)</b>			
<b>Standard PFL.FM1: Students will develop strategies to make intentional financial decisions throughout their lifespan.</b>			
<b>FM1.a.h: Critical Consumer</b>			
Summarize consumer rights, responsibilities, and consumer vigilance.	x	Plants, Animals, & You; Employability/Financial Skills; Leadership; Food Science, Work Study, Youth Apprenticeship; Economics; US History,	
Analyze and apply multiple sources of information when making consumer decisions (e.g., advertisements, reviews, interest rates, applicable fees, consumer movements, and choice).	x	Emp/Fin, Food Science	Social Studies-Individual Lessons, Agriculture classes: discussion, projects, summative
Analyze the financial impact of advertising including techniques, potential for deception along with the influence of promotions, packaging, and placement.	x	Art Classes; Food Science, PAY	
<b>FM1.b.h: Functions and Structure of Money</b>			
Evaluate the functions and value of money in the United States (e.g., how the value is based upon the strength and credit of the government/issuing body).	x	Economics	Econ-Money Unit
<b>FM1.c.h: Opportunity Costs</b>			
Perform a cost-benefit analysis on a real-world situation.	x	Economics; Physical Science, Music, Food Science, Animal Science, Emp/Fin; Work Study	Level 2 project, Econ-Individual Lessons, Music: Booking the job in the performing Art; Agriculture readings, discussion, and projects
<b>Standard PFL.FM2: Students will analyze how aspects of financial psychology impact financial well-being.</b>			
<b>FM2.a.h: Values and Behavior</b>			
Assess the impact of individual values and behaviors on financial decisions and goals.		US History; Economics; English 9/11; CPE/ CAPP (12), Music; Work Study/YA	Social Studies-Individual Lessons, Music: lecture on ongoing improvement cost ie professional lessons and training. Agriculture: Xello, goal setting, class discussions, value inventory
<b>FM2.b.h: Emotional Influences</b>			
Evaluate strategies individuals use to manage emotions impacting financial decisions.		AP Psychology, Emp/Fin, Work Study, YA	Individual Unit. Agriculture classes: reading and writing reflections, discussion
<b>FM2.c.h: External Influences</b>			
Critique a financial plan and identify areas that may have been influenced by external sources.		Economics, Emp/Fin	US new deal and the great depression, Agriculture: Banzai and NGFP
<b>FM2.d.h: Financial Goals</b>			
Distinguish how an investment plan that incorporates a goal development strategy reflects various life factors (e.g., age, personal values, income, liabilities, assets, goals, family size, risk tolerance, and net worth).		Economics, Emp/Fin	Individual Lessons. Agriculture: Banzai and NGFP
<b>FM2.e.h: Civic Engagement and Philanthropy (e.g., giving back, volunteering, donation, or charity)</b>			
Describe how to incorporate philanthropic opportunities into personal financial goals.		US History; Economics; World History; English 10, Emp/Fin, Leadership	Eng 10--class discussions incorporating giving, US-Gilded Age, Econ-Individual Lessons. Leadership and Emp/Fin: service learning and gifting unit
<b>Standard PFL.FM3: Students will establish digital awareness to enhance their financial mindset.</b>			
<b>FM3.a.h: Online and Account Security</b>			
Choose an effective means to manage and protect passwords for multiple online accounts. Develop strategies to guard against malicious threats including viruses, phishing, and identity theft, and recognize the importance of security protocols. Research ways online transactions, online banking, email scams, and telemarketing calls can make a person vulnerable to identity theft.		Economics	Econ-Online Banking
<b>FM3.b.h: Digital Footprint</b>			
Assess actions and data as beneficial or detrimental to a financial digital footprint. Strategize ways to optimize a financial digital footprint.		Emp/Fin	Agriculture: Banzai and NGFP
<b>FM3.c.h: Digital Resources</b>			

Appraise a user agreement for common financial websites and applications. Evaluate benefits and costs of exclusively online banking.			Emp/Financial Lit, Economics	
<b>Education and Employment (EE)</b>				
<b>Standard: PFL.EE1: Students will compare the effect of personal income on their goals</b>				
<b>EE.1.a.h: Deductions and Taxes</b>				
Prioritize potential occupations based upon the results of a career assessment or interest inventory. Create a career development plan relative to personal interests, aptitudes, and potential earnings. Explain how career development goals fit with personal skills and attributes, current activities, and postsecondary plan			Emp/Fin, PAY, Leadership	Xello, ffa.org, NGFP plus individual projects in agriculture classes
<b>EE1.b.h: Types of Compensation</b>				
Assess ways workers are compensated in different industries and sectors (i.e., fringe benefits, wages, pension plan, hourly or salaried).	x		World and US History; English 9; Furniture and Cabinet Making, Music; Work Study	Xello Lesson and career choice project--Eng 9, Social Studies-Great Depression, Labor Union, Music: Discussion regarding pursuing a career in the Performing Arts; Work Study - Paycheck economics
<b>EE1.c.h: Deductions and Taxes</b>				
Evaluate a paycheck and how payroll taxes along with other deductions (e.g. insurance, retirement account, flexible spending-parking, childcare, health) decrease net income. Analyze the impact of tax liability on income including potential deductions and credits that will impact state and federal income tax. Wisconsin Standards for Personal Financial Literacy - January 2020 Public Draft 20 Evaluate types of taxes (e.g., progressive, regressive) and earned benefits with eligibility criteria (e.g., Social Security, Medicare, Medicaid). Understand and follow the requirements of filing income taxes. Standard: SS.EE2: Students will evaluate the impact of lifelong learning on one's ability t			Emp/Fin, Work Study	Agriculture: Paycheck Economics
<b>Standard: PFL.EE2: Students will evaluate the impact of lifelong learning on one's ability to function effectively in a diverse and changing economy.</b>				
<b>EE2.a.h: Post-Secondary Education, Skills, and Training</b>				
Assess how people's willingness and ability to plan for the future affects their decision to increase their education or job training in a dynamic and changing labor market.  Compare the employment rates of workers with different skills.  Evaluate the return on investment of the preparation requirements for different career pathways.	x		Health 7 and Health 9; Graphic Design; Social Studies; Government; Economics; English 9; English 12; Furniture and Cabinet Making; Metals; Introduction to Technology; Work Study, YA	Health class discussion, Social Studies-Indiv
<b>EE2.b.h: Emerging Employment and Education Trends</b>				
Research and identify a job or field that may be high demand in the future based on emerging technologies.  Assess employment trends and how those will impact future career paths.	x		Health 7 and Health 9; Social Studies; Economics; Computer Science; Furniture and Cabinet Making; Metals; Introduction to Technology, Emp/Fin, Work Study, YA	Health class project. Agriculture: Banzai, Xello, and in class projects
<b>Money Management (MM)</b>				
<b>Standard PFL.MM1: Students will demonstrate their ability to use money management skills and strategies.</b>				
<b>MM1.a.h: Budgeting</b>				
Prepare a budget that depicts varying sources of income, a planned saving strategy, taxes, and other sources of fixed and variable spending.	x		Economics; Trade Math; Arts; Food Science, PAY, Ecology	Trade math project, Econ-Budget Lesson; Students research tools and materials needed for a specific Art project, then determine how they should charge for what Art project based on their hours in the project and materials. Agriculture: budgeting in classes
<b>MM1.b.h: Financial Management</b>				
Compare and contrast different sources of active and passive income, savings, and investment vehicles. Develop and critique short-term and long-term personal financial plans. Summarize factors to consider when selecting a financial advisor. Evaluate circumstances where an individual or Wisconsin Standards for Personal Financial Literacy - January 2020 Public Draft 24 household may want to consult with a financial advisor, attorney, tax advisor, or financial planner for financial advice or representations.			Economics, Emp/Fin	Econ-Financial Portfolio Emp/fin: guest speaker

Standard PFL.MM2: Students will utilize financial institutions and service providers to support money management. (cont'd)				
<b>MM2.a.h: Financial Institutions and Service Providers</b>				
Compare financial institutions and service providers (e.g., banks, credit unions, investment or brokerage firms, mortgage brokers, payday lenders, online financial institutions, and loan agencies. Analyze the reasons for regulation and the roles of financial regulators [e.g., Federal Deposit Insurance Corporation (FDIC), National Credit Union Administration (NCUA), Consumer Finance Wisconsin Standards for Personal Financial Literacy - January 2020 Public Draft 25 Protection Bureau (CFPB), Federal Reserve, Office of the Comptroller of the Currency, Wisconsin Department of Financial Institutions (WDFI), Wisconsin Office of the Commissioner of Insurance (WOCI), Wisconsin Department of Agriculture, Trade, and Consumer Protection (WDATCP)].			Economics; US History; Government; Emp/Fin	Econ-Banking Project, US-Great Depression, New Deal. Agriculture: readings, discussion, and guest speaker
<b>MM2.b.h: Payment Types</b>				
Assess the advantages and disadvantages of digital banking (e.g., online banking, bill pay, transfers, checking account transactions). Summarize the tax and legal implications that require you to maintain personal records of significant financial transactions.			Economics, Emp/Fin Lit.	
<b>MM2.c.h: Alternative Financial Currency</b>				
Compare online and mobile systems or applications used as a means of alternative currency.			Economics, Emp/Fin. Lit	
<b>Saving and Investing</b>				
<b>Standard PFL.SI1: Students will explore savings concepts and apply this knowledge to attain financial security.</b>				
<b>SI1.a.h: Saving Principles</b>				
Demonstrate how to manage savings accounts both manually and electronically, including reconciliation. Determine the opportunity cost in relation to a saving plan (e.g., inflation, taxes). Compare and contrast the benefits of pay yourself first and living paycheck to paycheck strategies on financial outcomes.			Economics, Emp/Fin	Econ-Opportunity Cost, Emp/Fin: Banzai, NGFP, guest speaker
<b>SI1.b.h: Savings Types and Features</b>				
Compare and contrast characteristics of basic savings options (e.g., savings accounts, money market accounts, and certificates of deposit). Explain the impact of electronic funds transfer (EFT) services on savings accounts.			Economics, Emp/Fin	Econ-Markets LEsson. Agriculture: lecture/discussion
<b>SI1.c.h: Saving Goal Planning</b>				
Determine the best options to achieve specific short- and long-term personal saving goals. Compare and contrast financial services and products to achieve personal saving goals.			Economics	Econ-Individual Lessons
<b>SI1.d.h: Saving Risk and Reward</b>				
Compare and contrast the opportunity cost and reward of basic saving options (e.g., savings accounts, money market accounts, and certificates of deposit). Evaluate the effect of compound interest on savings options.			Economics; Trade Math; Algebra; Pre-Calculus; Emp/Fin	CPM Lesson on Exponential Growth-Algebra, Trade math, and Pre-Calculus, Econ-Opportunity Cost. Emp/Fin: discussion
<b>SI1.e.h: Role of Government in Saving</b>				
Explain the role that government agencies play in protecting deposits (e.g. Federal Deposit Insurance Corporation (FDIC), National Credit Union Administration (NCUA)).			Economics; Government; Emp/Fin	Social studies-individual lesson Agriculture: lecture/discussion
<b>Standard PFL.SI2: Students will explore investing concepts and apply this knowledge to attain financial security.</b>				
<b>SI2.a.h: Investing Principles</b>				
Explain the role of revenue generating assets in building net worth (e.g., real estate and entrepreneurship). Evaluate the effect of compounding earned interest on investments. Compute time value of money (TVM) principles (e.g., compound interest, Rule of 72). Evaluate the reliability and trustworthiness of digital investment banking.	x		Arts; Economics; Emp/Fin; Work Study	Discussion about the value of Art. (I.E if an artist were to sell their wares, or perform at an event, what is a fair price to charge (time, supplies, mileage, what the market will bear, etc) Econ-Individual Lessons. Rule of 72 worksheet in agriculture classes
<b>SI2.b.h: Investing Types and Features</b>				
SI2.b.h Describe a range of investment vehicles (short-term and long-term) for buying and selling investments. Explain the concept of asset allocation, associated fees, and their effect on the rate of return. Differentiate between different types of long-term retirement investments [e.g., IRA, Roth IRA, 401(k), and 403 (b)].	x		Economics	Econ-Individual Lessons
<b>SI2.c.h: Investing Goal Planning</b>				

SI2.c.h Create personal criteria for investment planning. Analyze financial investment services according to personal criteria for investment planning. Assess various means of building net worth. Justify how paying yourself first early and often influences positive progress toward long-term financial planning goals. Evaluate factors that influence financial investment planning (i.e., age, income, liabilities, assets, goals, family size, risk tolerance, etc.) Develop an investment plan to meet individual short- and long-term financial investment goals.	x	Economics; Emp/Fin	Econ-Individual Lessons. PYF in Emp/Fin in NGFP
<b>SI2.d.h: Investing Risks and Rewards</b>			
Compare the risk, return, and liquidity of various investment alternatives contrasting a range of short-term and long-term investment strategies. Identify financial risks, including inflation, deflation, and recession. Assess the long-term investment potential associated with the stock market, focusing on fundamentals such as diversification, risk-reward, dollar cost averaging, and investor behavior.	x	Economics; Emp/Fin	
<b>SI2.d.e.h: Role of Government in Investing</b>			
Determine information, assistance, and protection that individual investors can receive (e.g., Securities and Exchange Commission, Financial Industry Regulatory Authority, Consumer Financial Protection Bureau, State Securities Administrators). Compare and contrast the advantages of taxable, tax deferred and tax-advantaged investments for new savers, including Roth IRAs and employer-sponsored retirement vehicles. Assess fiduciary responsibilities and due diligence of financial professionals.	x	Economics	Econ-Individual Lessons
<b>Credit and Debt (CD)</b>			
<b>Standard PFL.CD1: Students will examine the benefits and costs of using credit.</b>			
<b>CD1.a.h: Benefits of Using Credit</b>			
Analyze uses of credit that provide financial and personal benefits. Predict why someone would make a purchase using credit instead of cash.	x	Economics, Emp/Fin	Econ-Individual Lessons, Agriculture: class discussion
<b>CD1.b.h: Costs of Using Credit</b>			
Assess the total cost of incurring a loan (e.g., various rates of interest, loan origination fee, early payback, and length of term).	x	Economics; Trade Math, Emp/Fin	Trade math daily lesson, Econ-Individual Lessons, Emp/Fin: Paycheck Economics
<b>CD1.c.h: Interest and Fees</b>			
Evaluate options for payment on credit cards and the consequences of each option. Compare different debt payment methods. Calculate the total cost of repaying a loan under various rates of interest and over different time periods.	x	Economics; Trade Math	Trade math daily lesson, Econ-Individual Lessons
<b>CD1.d.h: Debt Resolution</b>			
Examine services that consumer credit counseling agencies offer. Examine how consumers apply financial coaching to various situations. Investigate the purpose and types of bankruptcy, including its possible negative effects on assets, employability, credit availability, cost of credit, and lenders. Explore strategies that may be used to avoid bankruptcy and what debt may not be discharged through bankruptcy. Investigate common life situations that lead to financial difficulty and bankruptcy. Evaluate the methods that debt collectors take in recovering co	x	Economics; Government, Emp/Fin	Social Studies-Individual Lessons. Emp/Fin: cost of credit
<b>Standard: PFL.CD2: Students will interpret lending options, consumer rights, and responsibilities.</b>			
<b>CD2.a.h: Credit Products and Services</b>			
Analyze the impact of using a credit card versus debit card as it relates to money management. Compare various types of student loans and alternatives of paying for post-secondary education. Research the potential consequences of deferred payment of student loans. Differentiate between adjustable- and fixed-rate debt. Analyze the effect of debt on a person's net worth. Calculate the most cost-effective option for paying for a car. Assess the financial benefits and services of different types of lending institutions.	x	Trade Math, Emp/Fin	Trade math daily lesson. Emp/Fin: Banzai, class discussion, guest speaker
<b>CD2.b.h: Consumer Credit Rights and Responsibilities</b>			



<p>Explain the rights and responsibilities of buyers and sellers under the Fair Debt Collection Practice Act consumer protection laws. Explain the rights that people have to review and resolve credit score discrepancies under the Fair Credit Reporting Act. Compile examples of permissible uses of credit reports other than granting credit. Compose information on the primary organizations that maintain and provide consumer credit records.</p> <p>Analyze factors affecting a credit score and creditworthiness.</p> <p><b>CD2.c.h: High-Cost Alternative Lending</b></p>				Emp/Fin	Discussion on Fair Credit Reporting Act in ag class
<p>Compare and contrast advantages, disadvantages, and risks of lending products and practices (e.g. refund anticipation loan, payday lending, and rent-to-own). Differentiate between a rapid access loan and bank loan in both the short-term and long-term.</p>				Economics, Emp/Financial Lit.	
<b>Risk Management and Insurance (RMI)</b>					
<b>Standard PFL.RMI1: Students will contrast different types of risk and how it could affect their financial decisions</b>					
<b>RMI1.a.h: Risk</b>					
<p>Determine different perceptions of risk based on age, culture, and social status.</p> <p>Analyze the financial cost of taking a risk versus outsourcing the risk (e.g., contract for services, insurance, utilization of technology).</p>			x	Health 7 and Health 9, Emp/Fin	Risky behavior and decision making. Emp/Fin: investing slides show and discussion Health class discussion
<b>RMI1.b.h: Consequences of Financial Risk</b>					
<p>Evaluate examples of personal financial decisions that prevent consumers from acquiring necessary goods and services (i.e., ability to acquire with cash or credit based upon credit score).</p>				US History; World History, Emp/Fin	History-Great Depression and New Deal, Capitalism Vs. Communism Emp/Fin: Goods and Services, wants vs needs
<b>Standard PFL.RMI2: Students will assess possible choices to protect themselves from financial risk.</b>					
<b>RMI2.a.h: Purpose of Insurance</b>					
<p>Evaluate why some types of insurance are required by law.</p>				Emp/Fin	Insurance reading and Newsela
<b>RMI2.b.h: Types of Insurance</b>					
<p>Compare the different types of insurance and the level of protection they provide including options provided by a person, an employer, and the government.</p> <p>Summarize insurance and the amount of coverage mandated by various government regulations.</p>				Social Studies, Emp/Fin	sociology-individual lesson Emp/Fin: paycheck economics
<b>RMI2.c.h: Cost Factors of Insurance</b>					
<p>Analyze insurance coverage needs that can increase or decrease insurance costs. Compare insurance policies, rates, premiums, and deductibles to minimize costs. Examine the conditions under which it is appropriate and necessary for young adults to have life, auto, health, and</p>				Emp/Fin	Banzai and NGFP, class discussion
<b>RMI2.d.h: Meaning of Insurance Contracts</b>					
<p>Determine when and why insurance contracts are used.</p> <p>Identify why it is important to understand the details of an insurance plan. Evaluate the components of insurance contracts and their common terms and conditions. Interpret the responsibilities and rights provided by common insurance contracts.</p>				Social Studies	Sociology-individual lesson
<b>RMI2.e.h: Loss Prevention Plan</b>					
<p>Predict what happens when someone underestimates, or overestimates a protection level, and justify an appropriate level of insurance coverage. Evaluate insurance professionals and companies to determine whether they meet different insurance needs.</p>				Emp/Fin	Insurance comparison lesson