

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
 - 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
 - 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
 - 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: Financial Mindset (FM)	н			In which class will the content be taught?	Notes or Instructional Materials	
···· ··· · · · · · · · · · · · · · · ·	velo	n et	trato	gies to make intentional financial decisions throughout their lifespan.		
FM1.a.h: Critical Consumer		<u>p su</u>		gies to make intentional mancial decisions throughout their mespan.		
Summarize consumer rights, responsibilities, and consumer vigilance.	x			ants, Animals, & You; Employability/Financial Skills; Leadership; Food Science, Work tudy, 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). Analyze the financial impact of advertising including techniques, potential for deception along with the influence of promotions, packaging, and placement.	x			mp/Fin, Food Science rt Classes; Food Science, PAY	Social Studies-Individual Lessons, Agriculture classes: discussion, projects, summative	
FM1.b.h: Functions and Structure of Money	^		A		summative	
Evaluate the functions and value of money in the United States (e.g., how the value is based upon thestrength and credit of the						
government/issuing body).	x		E	conomics	Econ-Money Unit	
FM1.c.h: Opportunity Costs						
Perform a cost-benefit analysis on a real-world situation.	x		E	conomics: 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; Agriculuture readings, discussion, and projects	
	vill a	naly	yze ł	now aspects of financial psychology impact financial well-being.		
FM2.a.h: Values and Behavior		Ť				
Assess the impact of individual values and behaviors on financial decisions and goals.			U	S 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	
FM2.b.h: Emotional Influences						
Evaluate strategies individuals use to manage emotions impacting financial decisions.			A	P Psychology, Emp/Fin, Work Study, YA	Individual Unit. Agriculture classes: reading and writing reflections, discussion	
FM2.c.h: External Influences Critique a financial plan and identify areas that may have been influenced by external sources.			E	conomics, Emp/Fin	US new deal and the great depression, Agriculture: Banzai and NGFP	
FM2.d.h: Financial Goals						
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).			E	conomics, Emp/Fin	Individual Lessons. Agriculture: Banzai and NGFP	
FM2.e.h: Civic Engagement and Philanthropy (e.g., giving back, volunteering, donation, or charity)						
Describe how to incorporate philanthropic opportunities into personal financial goals.				S History; Economics; World History; English 10, Emp/Fin, Leadership	Eng 10class discussions incorporating giving, US-Gilded Age, Econ-Individual Lessons. Leadership and Emp/Fin: service learning and gifting unit	
Standard PFL.FM3: Students will establish digital awareness to enhance their financial mindset.						
FM3.a.h: Online and Account Security 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		T				
make a person vulnerable to identity theft.			E	conomics	Econ-Online Banking	
FM3.b.h: Digital Footprint Assess actions and data as beneficial or detrimental to a financial digital footprint. Strategize ways to optimize a financial digital footprint.			E	mp/Fin	Agriculture: Banzai and NGFP	
FM3.c.h: Digital Resources						

Appraise a user agreement for common financial websites and applications. Evaluate benefits					
and costs of exclusively online banking.			E	mp/Financial Llt, Economics	
Education and Employment (EE)					
Standard: PFL.EE1: S	Stude	ents	s wil	Il compare the effect of personal income on their goals	
EE.1.a.h: Deductions and Taxes					
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			E	mp/Fin, PAY, Leadership	Xello, ffa.org, NGFP plus individual projectts in agriculture classes
EE1.b.h: Types of Compensation					
Assess ways workers are compensated in different industries and sectors (i.e., fringe benefits, wages, pension plan, hourly or salaried).	x		w	Vorld and US History; English 9; Furniture and Cabinet Making, Music; Work Study	Xello Lesson and career choice projectEng 9, Social Studies-Great Depresion, Labor Union, Music: Discussion regarding pursuing a career in the Perfroming Arts; Work Study - Paycheck economics
EE1.c.h: Deductions and Taxes		_	_		
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				mp/Fin, Work Study	Anin Wure Dauchast Commiss
lifelong learning on one's ability t		116-1			Agriculture: Paycheck Economics
	ct of	life	eion	g learning on one's ability to function effectively in a diverse and changing econor	ny.
EE2.a.h: Post-Secondary Education, Skills, and Training		_	-		
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.				lealth 7 and Health 9; Graphic Design; Social Studies; Government; Economics; English ; English 12; Furniture and Cabinet Making; Metals; Introduction to Technology; Work	
	х		S	tudy, YA	Health class discussion, Social Studies-Individ
EE2.b.h: Emerging Employment and Education Trends					
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			н	ealth 7 and Health 9; Social Studies; Economics; Computer Science; Furniture and	Health class project. Agriculture: Banzai,
future career paths.	х		С	abinet Making; Metals; Introduction to Technology, Emp/Fin, Work Study, YA	Xello, and in class projects
			T		
Money Management (MM)					
	vill de	emo	onst	rate their ability to use money management skills and strategies.	
MM1.a.h: Budgeting					
					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
Prepare a budget that depicts varying sources of income, a planned saving strategy, taxes, and					and materials. Agriculture: budgeting in
other sources of fixed and variable spending.	x		E	conomics; Trade Math; Arts; Food Science, PAY, Ecology	classes
MM1.b.h: Financial Management					
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		T			
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			-		Econ-Financial Portfolio Emp/fin: guest
advice or representations.	L			conomics, Emp/Fin	speaker

MR2.A.F. Francial Institutions and Service Providers Image Institutions	Standard PFL.MM2: Students will utilize financial institutions and service providers to support money management. (cont'd)						
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MB2.5.h. Payment Types Image: sex of digital banking (e.g., online banking, bill pay, inseles, checking account insearctions). Summarize the tax and egal implications that require you to maintain personal account any sing and implications that require you to maintain personal account any sing and implications that require you to maintain personal account any sing and implications that require personal account any sing and implications that require a saving and investing to personal account any sing account to manage average accountable personal action and sing account to manage average accountable manage and intervention. Economics, Emp/Fin Lit. Standard PFL.Stl: Students will explore a saving a concepts and apply this knowledge to attain financial security. Economics, Emp/Fin Lit. Standard SPL.Stl: Students will explore a saving a concepts and apply this knowledge to attain financial security. Economics, Emp/Fin Lit. Standard SPL.Stl: Students will explore asvings accounts the tenses of the saving accounts in the impact of electronic funds transfort (FIT) electronic funds tran	Department of Financial Institutions (WDFI), Wisconsin Office of the Commissioner of Insurance					New Deal. Agriculture: readings, discussion,	
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transfers, checking account manactoring. Summarize the fixs and tegal implications that inquire law of a maintan generation and code spectra and contrast the terms of advantage and analysis of advantage accounts and advantage of the spectra adva	Assess the advantages and disadvantages of digital banking (e.g., online banking, bill pay.						
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MB2.c.h. Alternative Financial Currency Image: Compare online and mobile systems or applications used as a means of alternative currency. Image: Compare online and mobile systems or applications used as a means of alternative currency. Image: Compare online and mobile systems or applications used as a means of alternative currency. Image: Compare online and mobile systems or applications used as a means of alternative currency. Standard PFLSIT: Students will exclore settings concepts and apply this knowledge to attain financial security. Standard PFLSIT: Students will exclore settings concepts and apply this knowledge to attain financial security. Standard PFLSIT: Students will exclore settings concepts and apply this knowledge to attain financial security. Standard PFLSIT: Students will exclore settings concepts and apply this knowledge to attain financial security. Standard PFLSIT: Students will exclore settings concepts and contrast the needers of the applications of stanges accounts. Ormpare and contrast the needers of deposit). Explain the impact of dectronic funds transfer (EFT) exclose setting accounts. Standard Standard Standard PFLSIT: Students will exclore setting excloses. Standard Standard PFLSIT: Students will exclore setting excloses. Standard PFLSIT: Students will exclore setting excloses and products to achieve personal saving goals. Standard PFLSIT: Students will exclore exclose setting excloses and products to achieve personal saving goals. Standard PFLSIT: Students will exclore excloses and products to achieve personal saving goals. Standard PFLSIT: Students will exclore excloses.				F	Economics, Emp/Ein Lit		
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	SI2.c.h: Investing Goal Planning						

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,					
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financial investment goals.	v			Economics; Emp/Fin	NGFP
SI2.d.h: Investing Risks and Rewards	^		-		
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.	х		_	Economics; Emp/Fin	
SI2.d.e.h: Role of Governmentin Investing					
Determine information, assistance, and protection that individual investors can receive (e.g.,		H			
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					
5 j j					
Roth IRAs and employer-sponsored retirement vehicles. Assess fiduciary responsibilities and due				F ermania	E and to dividual Language
diligence of financial professionals.	х			Economics	Econ-Individual Lessons
Standard DEL CD	4. 0	tu d	ont	Credit and Debt (CD) s will examine the benefits and costs of using credit.	
CD1.a.h: Benefits of Using Credit	1. 3	luu	ents	s will examine the benefits and costs of using credit.	
Analyze uses of credit that provide financial and personal benefits. Predict why someone would		_			Econ-Individual Lessons, Agriculture: class
			- I.	Economics, Emp/Fin	discussion
make a purchase using credit instead of cash.	X			Economics, Emp/Fin	discussion
CD1.b.h: Costs of Using Credit					
Assess the total cost of incurring a loan (e.g., various rates of interest, loan origination fee, early					Trade math daily lesson, Econ-Individual
payback, and length of term).	х		_	Economics; Trade Math, Emp/Fin	Lessons, Emp/Fin: Paycheck Economics
CD1.c.h: Interest and Fees					
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					Trade math daily lesson, Econ-Individual
interest and over different time periods.	х		I	Economics; Trade Math	Lessons
CD1.d.h: Debt Resolution					
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					Social Studies-Individual Lessons. Emp/Fin:
and bankruptcy. Evaluate the methods that debt collectors take in recovering co	х			Economics; Government, Emp/Fin	cost of credit
Standard: DEL CD2: Stude	nte	will	int	erpret lending options, consumer rights, and responsibilities.	
CD2.a.h: Credit Products and Services			1		
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.					Trade methodaily leases - Even (Eins - D
Calculate the most cost-effective option for paying for a car.					Trade math daily lesson. Emp/Fin: Banzai,
Assess the financial benefits and services of different types of lending institutions.	х	\square		Trade Math, Emp/Fin	class discussion, guest speaker
		\square			
CD2.b.h: Consumer Credit Rights and Responsibilities					

Evaluin the rights and reasonabilities of huvers and collers under the Eair Debt Collection Brastics					
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.					Discussion on Fair Credit Reporting Act in ag
Analyze factors affecting a credit score and creditworthiness.			1	Emp/Fin	class
CD2.c.h: High-Cost Alternative Lending					
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.			E	Economics, Emp/Financial Lit.	
	R	isk		anagement and Insurance (RMI)	
Standard PFL.RMI1: Students will				different types of risk and how it could affect their financial decisions	
RMI1.a.h: Risk				<i>n</i>	
Determine different perceptions of risk based on age, culture, and social					
status.					Risky behavior and decision making.
Analyze the financial cost of taking a risk versus outsourcing the risk (e.g.,					Emp/Fin: investing slides show and
contract for services, insurance, utilization of technology).					discussion
	x			Health 7 and Health 9. Emp/Fin	Health class discussion
	<u> </u>		-1		
RMI1.b.h: Consequences of Financial Risk					
		T			History-Great Depression and New Deal,
					Capitalism Vs. Communism
Evaluate examples of personal financial decisions that prevent consumers from acquiring					Emp/Fin: Goods and Services, wants vs
necessary goods and services (i.e., ability to acquire with cash or credit based upon credit score).				US History; World History, Emp/Fin	needs
	ts wi	ll a	_	ess possible choices to protect themselves from financial risk.	
RMI2.a.h: Purpose of Insurance		Ť			
Evaluate why some types of insurance are required by law.		T	1	Emp/Fin	Insurance reading and Newsela
RMI2.b.h: Types of Insurance			1		
······································		T			
Compare the different types of insurance and the level of protection they provide including options					
provided by a person, an employer, and the					sociology-individual lesson Emp/Fin:
government.					paycheck economics
Summarize insurance and the amount of coverage mandated by various government regulations.				Social Studies, Emp/Fin	
RMI2.c.h: Cost Factors of Insurance			Ť		
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				Emp/Fin	Banzai and NGFP, class discussion
RMI2.d.h: Meaning of Insurance Contracts			ť		
Determine when and why insurance contracts are used.		-	-		
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				Social Studios	Sociology individual losson
responsibilities and rights provided by common insurance contracts. RMI2.e.h: Loss Prevention Plan		+		Social Studies	Sociology-individual lesson
		-	_		
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.				Emp/Fin	Insurance comparison losson
companies to determine whether they meet different insurance needs.			1	Emprein	Insurance comparison lesson