

## Student Teacher Work Sample #2 Rating Scale

Item	Points Possible	Points Earned
<b>The Unit and Lesson Plans</b>		
<ul style="list-style-type: none"> <li>• The unit plan and all lesson plans were present. The lesson and unit plans included all sections of the C-N Teacher Education department format.</li> <li>• The unit and lesson plans were based on state standards.</li> <li>• The unit and lessons are an effective way to achieve the goals and objectives of the unit.</li> </ul>	17	17
	4	4
	4	4
<b>The Work Sample</b>		
<b>Work Sample Cover Page</b>		
<ul style="list-style-type: none"> <li>• The cover page includes a description of the classroom context with all requested items addressed.</li> </ul>	6	6
<b>Assessment Plan</b>		
<ul style="list-style-type: none"> <li>• The pre-assessment provided student teachers with important information about the knowledge of each child at the beginning of the unit.</li> <li>• Pre-assessment information was used to determine appropriate changes to the unit and lessons to be taught.</li> <li>• The post assessment accurately determined the achievement of each student during the unit.</li> <li>• The assessment plan included a description of effective informal and formal means of assessment other than the pre and post assessments.</li> <li>• The assessment plan, unit plan and lesson plans demonstrated alignment between the goals, teaching methods, and assessment methods used in the work sample.</li> </ul>	4	4
	4	4
	4	4
	4	4
	4	4
	4	4
<b>Analysis of Assessment</b>		
<ul style="list-style-type: none"> <li>• Two columns identified for pre- and post- assessment data were provided which include data on all students for the unit and for each of five objectives.</li> <li>• A column identified for mastery data was included for each objective and the data was present.</li> <li>• A column identified for gains data was included for each objective and the data was present.</li> <li>• A key was provided that clearly and appropriately defined mastery and gains.</li> <li>• Overall and by objectives, the data were disaggregated by two different indicators. <b><u>(Not by objective by indicator)</u></b></li> <li>• Data was gathered, organized and presented clearly in an Excel spreadsheet.</li> </ul>	6	6
	3	3
	3	3
	4	3
	4	0
	4	4
	4	4
<b>Reflection Form</b>		
<ul style="list-style-type: none"> <li>• Conclusions drawn from whole class and disaggregated data analysis are accurate and appropriate.</li> <li>• Based on data analysis and conclusions, plans and/or ideas for how to teach the same content again are included.</li> <li>• Explanation of circumstances related to those not accomplishing mastery of all five objectives is provided.</li> <li>• Description of immediate actions taken to assure achievement by those who did not accomplish mastery is provided.</li> <li>• The student demonstrated that he/she could make thoughtful instructional decisions based on student data.</li> </ul>	7	7
	4	4
	4	4
	4	4
	6	6
	6	6
<b>Total Points</b>		
	<b>100</b>	<b>95</b>
NOTE: Additional points may be deducted for any item that is turned in late, not typed, or that has mechanical errors in spelling, grammar, punctuation, and word usage.		

**General Comments:**

CARSON-NEWMAN COLLEGE  
Student Teacher Work Sample Cover Page

Student Teacher Name:

**School/Grade/Subject: Jefferson County High School/10th-12<sup>th</sup> Grades/Financial  
Planning Date: 4/30/09**

Teaching Context for the Work Sample

**Provide a description of classroom characteristics that include a state of:**

Grade levels: Tenth Grade through Twelfth Grade.

Daily schedule summary: 1<sup>st</sup> Period – Financial Planning/2<sup>nd</sup> Period – Integrated  
Computer Input/3<sup>rd</sup> Period – Desktop Publishing/4<sup>th</sup> Period – Planning.

Resources available (equipment and supplies): Desks (Tables with Chairs), 26  
Computers, a projector, 3 printers, textbooks, Financial Peace workbooks by Dave  
Ramsey, the Financial Peace Video series by Dave Ramsey, and paper.

Assistance available (instructional assistants, volunteers, resource teachers, others):  
There is no assistance or extra help for this classroom.

Describe any grouping or scheduling patterns that impact teaching and learning in the  
classroom:

The tables create immediate groups. This can be very assistive when assigning group  
projects. During testing time, this can be a bother, because all of these students must be  
separated to try to keep the students from copying off of one another. The schedule  
changes almost every day. This is a challenge to adjust too. The block schedule also  
makes it tougher, because a lecture can not last the entire 90 minutes of class, or you will  
lose the students at some point in time through out the day.

**Identify the student characteristics:**

Ages	15-18
Number of students enrolled in class	33
Number of males/females	16 17
Number of students typically present	30
Number of ESL students in class	0
Number of students in class with IEPs	4
Number of 504 identified students in class	2
Number of student on free or reduced lunch	13
Number of students in supplementary programs (Title I, gifted)	0

Level of diversity by category ( use low, medium or high in the blanks)

Ages Low

Languages	Low
Achievement/Developmental Levels	High
Cultures	Low

Describe any special circumstances that are relevant to this work sample: There were no special circumstances in regard to this work sample. The modifications that needed to be made were added to the lesson plan modifications. The modifications that were added to the lesson plans took into consideration the IEP's of the young men and women in the class who have an IEP, to help them achieve their academic potential. These students were expected to complete the same work as the other students they were just given more time to finish their work than the regular students in the classroom.

Describe any adjustments made to accommodate one or more of the diversity categories of learners identified above for the work sample: These students are given more time to finish their work. One young man is allowed to visit the resource room during test time to have his test's read to him orally.

Describe any adjustment made due to other class/student conditions: No other adjustments have been made in this classroom. The students are expected to be in class daily and to do their best to reach their academic potential.

## Work Sample #2

Prepared by:

Spring 2009

## **I. Overview**

The topic of this unit is on credit and will be taught in a Financial Planning class. All of the students in this classroom are in high school. There are six learners with Individualized Education Plans. There are no gifted or talented learners in this classroom. The majority of the students are Caucasian, there is one African American male and no Hispanic students in the classroom. These lessons are designed for 90-minute class periods.

This unit is a pretty important topic, especially for the high school seniors who are going to be faced with many credit decisions in the near future. This unit will begin to build a foundation that these students will use for the rest of their lives. This topic is something that students will use throughout their lives and will eventually need to be passed down to their families. This unit exhibits a great deal of higher order thinking topics and makes the students think on different levels. I believe that this unit will challenge the student's thoughts on money and credit.

I do not expect the students to do well with this unit at the beginning. I expect the scores on the pre-test to be a little low, and the post-test scores to be much higher. These students have more than likely heard of credit, but I do not believe that these students will have the working knowledge of credit that they will gain throughout the unit. Students will be taking notes in the first lesson or two. After that, students are going to have to use math skills to be able to properly answer their credit installment plans. Students will work in pairs to prepare a

presentation on credit and the effects of credit to their classmates. After they complete this presentation, they will review and prepare for the post-assessment test in the class.

### **Unit Goals and Objectives**

The objectives of this unit come from the state of Tennessee's standards for Business Technology. The students will learn how to evaluate the use of credit as it applies to their lives and the lives of others. Students will be evaluating credit and will be using math formulas to determine and figure out credit installment plans. Students will learn rules for evaluating the credit industry, to evaluate different credit situations, and be able to critique whether the use of credit is advised or ill-advised. Students have probably not been introduced to credit, unless they have bought a car, or they have used a parent's credit card. Otherwise, most high school students are too young and are not going to work enough to warrant being given a credit card. The other forms of credit, these students may have heard about from their parents, but in no way have they been exposed to it.

The following are my u

Unit objectives:

1. TLW: Students will learn the terms and vocabulary that are paramount to the credit and monetary industry so that they can understand what they are reading or seeing when they begin to work with the rest of the credit unit. They should have all of this by the end of lesson number one.

2. TLW: Students will be expected to work out the problems that they have been given to work on the formulas provided by the teacher so that they understand how a credit installment plan works at the end of the second day's class period.
3. TLW: Students will create an installment plan from an advertisement, from a magazine, or a trading magazine. This will then be passed along to one of their peers, so that they can finish the project by determining what the cost of financing the purchase through credit would be in regards to the product.
4. TLW: Students will watch the Dave Ramsey video on Financial Peace. They will then answer the questions in the workbook to help them learn more about credit. After that, students will do a web activity to learn even more about credit and credit cards.
5. TLW: Students will research a story about someone who has gotten into trouble through the use of credit.
6. TLW: demonstrate his or her knowledge of the credit unit and the lessons that they were taught.

### Unit Organizer

<u>Lesson</u>	<u>Length</u>	<u>Objectives</u>	<u>Assessment</u>	<u>Description</u>
Credit Unit: Credit Pre-Test and Lesson 5.1	The Pre-Test will be given during the first half of class. Then the students will be introduced to credit. This should take one ninety minute class period.	Students will show their content knowledge of credit. They will then be introduced to some basic theories and concepts regarding the	Students will be assessed by the amount of correct answers on their credit pre-test.	Technology will be used after the Pre-Test

		credit industry.		
Credit Unit: Lesson 5.1	This should be over at the end of one ninety minute lesson.	TLW: Students will learn the terms and vocabulary that are paramount to the credit and monetary industry so that they can understand what they are reading or seeing when they begin to work with the rest of the credit unit. They should have all of this by the end of lesson number one.	The students will be assessed by their answers to in class questions, their responses to discussion, and their ability to generate questions.	Technology. This will be done through a powerpoint presentation.
Credit Unit: Lesson 5.2	This should take one ninety minute class period.	TLW: Students will be expected to work out the problems that they have been given to work on the formulas provided by the teacher so that they understand how a credit installment plan works at the end of the second day's class period.	Students will be assessed off of the Credit Installment worksheet that they will turn in for a class grade.	Technology will be used to show students the different formulas for reaching their calculations.



<p>Credit Unit: Lesson 5.3</p>	<p>This should be over at the end of one ninety minute lesson.</p>	<p>TLW: Students will create an installment plan from an advertisement, from a magazine, or a trading magazine. This will then be passed along to one of their peers, so that they can finish the project by determining what the cost of financing the purchase through credit would be in regards to the product.</p>	<p>Students will be assessed off of their ability to create a credit installment plan for one of their peers. They will then also be assessed for their ability to correctly workout the problem so that they can understand how much money they would pay through their credit installment plans. Both will be turned in to the teacher for a class grade.</p>	<p>The students will use magazines, advertisements, and trade books to determine the values of the different items.</p>
<p>Credit Unit: Lesson 5.4</p>	<p>This should be over at the end of one ninety minute class.</p>	<p>TLW: Students will watch the Dave Ramsey video on Financial Peace. They will then answer the questions in the workbook to help them learn more about credit. After that, students will do a web activity to learn even more about credit and credit cards.</p>	<p>Students will be assessed on their ability to properly answer the questions in the Financial Peace workbook that are passed on by the Dave Ramsey video. These workbooks will then be turned in for a grade.</p>	<p>Students will be shown an educational video series using technology.</p>
<p>Credit Unit: Lesson 5.5</p>	<p>This should be over at the end of two ninety minute classes. One day to do the research. One day to do the presentations.</p>	<p>TLW: Students will research a story about someone who has gotten into trouble through the use of credit. After their research is finished, they will present the information to the rest of the class through a short presentation.</p>	<p>The students will be assessed on the content that is passed along to their peers. Their style of presentation will be a part of their overall grade for this lesson.</p>	<p>The students will use technology to research their credit presentations.</p>

Credit Unit: Review	This should be over at the end of one ninety minute class.	TLW: Students will demonstrate their knowledge of the credit unit and the lessons that they were taught by reviewing through playing a review game.	Students will be assessed by the answers they provide for the review game.	Students will participate by playing a review game for bonus points on the post-assessment test.
Credit Unit: Post-Assessment Test	This should be over at the end of one ninety minute lesson.	TLW: Students will demonstrate their knowledge of the credit unit and the lessons that they were taught by taking the post-assessment test.	Students will be assessed by their answers on the post-test.	They will take the post-assessment test.

### **Assessment Plan**

At the beginning of the first lesson for the credit unit the students will be given a pre-assessment. This will allow me to see where the students are with this material. I believe that since these ideas are all fairly new the students will struggle with the pre-assessment. They may have heard of credit through commercials or from their parents, but they do not have a first-hand account or knowledge of credit.

At the completion of this credit unit the students will have to take a post-assessment test. The students will get the entire class period to work on this assessment. It will be aligned with the unit's goals and objectives, and will include students having to answer a few credit installment questions. This will let me know what concepts and ideas the students understood and what might need to be recovered in subsequent units. The test will be comprised of questions that will test the students' knowledge of the material.

Every day the students will be assessed. I need to know what the students are comprehending and what they are missing in the credit unit. If the students are not picking up the concepts of credit, I will need reteach and reassess the ideas that they are not understanding during the class. I will get this information from them answering impromptu questions, worksheets, their ability to complete in class assignments, their participation in classroom discussions, their ability to formulate questions about the credit business, general activities, and the unit post-assessment.

## II. Lesson Plans

### Lesson Plan – Financial Planning - Credit

#### Financial Planning

Principles – Business Education – Grades 10-12. 3 Qtrs. of the way through the 2<sup>nd</sup> Semester Spring 2009.

#### Objectives

Students will take a pre-test to determine their knowledge of the content area for this unit.

#### Materials

Pencil/Paper

#### Procedures

1. Check Roll – This will occur at the very beginning of the class period.
2. Pre-Test – The students will be given the rest of the period to finish the pre-test. (A copy of the pre-test is listed after this lesson plan).
3. I will then introduce the beginning of the credit unit. This will occur through a discussion.
4. Once students are finished, they are allowed to work on any unfinished work from the previous unit.

#### Assessment

The students will be assessed on their pre-test to help in guiding lesson development and planning for the rest of the unit.

This will help to give them a better overall understanding of the subject matter at hand. This should help them to understand the importance of the credit unit.

#### Modifications

Modifications will be made in accordance with each individual student's IEP. Some of the modifications that can be planned are:

1. Needs more instructional time with the material.
2. Needs more time being walked through the material by the student's aide.
3. The student needs more time working on the application.
4. The student needs to read and explain each individual statement for comprehension.

5. An aide can write notes for any students when needed.
6. Assigned less work than the other students. Normally, just simple vocabulary words.
7. He also may be assigned some questions from the book.
8. Other modifications as seen fit for the curriculum by the teacher.
9. Students will be given extra time when needed to complete assignments, tests, and quizzes.

### ***Credit Test***

**DO NOT WRITE ON THIS TEST!**

**1-5 Match the following using the information on Installment Plans.  
Use Matching - A list.**

1. Always given
2. Cash Price - Down Payment
3. Installment Price - Cash Price
4. Cash Price  $\times$  % to be paid down
5. (Monthly payment  $\times$  No. of payments)  
+ down payment

**6-10. You bought a boat priced at \$8525. The store asked you to pay 15% down and the rest in monthly payments of \$250 for 3 years. Figure the following:**

6. Cash Price
7. Down Payment
8. Amount Financed
9. Installment Price
10. Finance Charge

**11-20. True or False**

11. Few people can pay for a home without borrowing.
12. A credit card loan is usually a secured loan.
13. The Fair Credit Billing Act helps consumer's correct credit card billing mistakes.

14. Consumers should take every credit card that is offered to them so they will have a variety of choices.
15. The Equal Credit Opportunity Act makes it illegal to refuse credit on the basis of race, color, religion, national origin, sex, marital status or age.
16. The law requires the credit bureau to investigate disputed items on a credit report within 30 days.
17. It is fair to assume that the credit bureau will take care of a problem for you.
18. A credit card lender will always limit your credit because it is trying to protect you from financial difficulties.
19. Homes and cars normally increase in value.
20. APR stands for annual price rate.

**21-31. Multiple Choice**

21. A loan that is backed by something of value pledged to insure payment is a  
(a) unsecured loan, (b) secured loan, (c) signature loan, (d) none of these.
22. Suppose you are renting a living room suite for \$9.95 per week. After you rent it for 40 weeks, the rent-to-own company says you can own the furniture. How much do you have invested?  
(a) \$350, (b) \$300 (c) \$398.
23. Which of the following are sources of credit cards?  
(a) VISA, (b) MasterCard, (c) American Express, (d) all of these.
24. The time between the billing date and the payment due date, when no interest is charged, is the  
(a) credit period, (b) interest period, (c) grace period, (d) none of these.

25. The maximum amount you are allowed to charge on your account is the  
(a) quota, (b) account ceiling, (c) credit limit, (d) that's all.
26. A form of credit in which you pay for an item in monthly payments is  
(a) cash payment, (b) installment plan, (c) cash price, (d) down  
payment.
27. Write the formula for calculating simple interest? Not a multiple  
choice question.

Calculate the following:

28. You borrow \$700 for 1 year at 8%. What is the interest charged?  
(a) \$560, (b) \$56, (c) \$5600, (d) none of these.
29. You borrow \$2310 for 2 years at 5%. What is the interest charged?  
(a) \$25, (b) \$213, (c) \$231, (d) none of these.
30. An annual percentage rate of 24% would yield what monthly rate?  
(a) 24%, (b) 2.4%, (c) 12%, (d) none of these.
31. You pay \$60 on your credit card with a \$245 balance and an 18% APR.  
What is your current balance? (a) \$187.78, (b) \$185, (c) \$218.30, (d)  
none of these.

32-50. **Matching**

32. The value of what you own, including savings, investments, and  
property.
33. Law that requires all banks to calculate costs the same way.
34. Law that gives consumers a way to check their credit reports.
35. Part of the Truth-in-Lending Act that helps consumers' correct credit  
card billing mistakes.
36. Law to stop debt collection agencies from using abusive practices.

37. Credit contract that says the entire debt is immediately due if you miss a single payment.
38. Contract that requires you to make a final payment that is much larger than the regular payments.
39. Involved using someone else's identity to get cash or buy products using credit.
40. Legal process in which people who cannot pay their debts must surrender most of their property.
41. Loan designed to pay off all the smaller loans and give you one payment to make each month.
42. A measure of your financial ability to repay a loan.
43. A loan to be repaid in a certain number of payments.
44. Credit worthy person agrees to repay the debt if you don't.
45. A measure of your credit worthiness.
46. A measure of your ability and willingness to repay a loan.
47. A measure of your sense of financial responsibility.
48. Ability to borrow money in return for a promise of future repayment.
49. Property pledged to back a loan.



## **Lesson Plan – Financial Planning - Credit**

### **Business Technology**

Financial Planning – Business Tech – Grades 10-12. 3 Qtrs. through the 2<sup>nd</sup> Semester Spring 2009.

### **Objectives**

Students will understand the terms and concepts that are associated with the credit industry.

### **Materials**

Computers/Printer/Pencil/Pen/Paper/Textbook/Handouts

### **Procedures**

1. Check Roll – I will check the roll at the beginning of class. This should take 5 minutes.
2. Daily Instructional Information – (Lesson Plan – PowerPoint that covers Credit concepts and terms. This should last about 80 minutes.)
3. Add business commentary to try and put the vocabulary and concepts into layman's terms.
4. Review and Summarize to make sure that they understand Credit.

### **Assessment**

I will ask them questions that can help them to understand the principles of credit.

1. They will be asked to explain their reasoning behind their thoughts.

This will help to give them a better overall understanding of the subject matter at hand.

If more time and help is needed, we will make adjustments accordingly to help the individual student.

1. First, the students can be given a copy of the teacher's notes if needed to help understand the material.
2. Students can be asked to apply the material learned to in-class assignments.
3. May be asked to create a document to show their full application and analysis of the material. This can then be turned in for synthesis and evaluation.

### **Modifications**

Modifications will be made in accordance with each individual student's IEP. Some of the modifications that can be planned are:

1. Needs more instructional time with the material.
2. Needs more time being walked through the material by the student's aide.
3. The student needs more time working on the application.
4. The student needs to read and explain each individual statement for comprehension.
5. Notes can be printed off by the teacher for the students.
6. An aide can write notes for any students when needed.
7. Assigned less work than the other students. Normally, just simple vocabulary words.
8. He also may be assigned some questions from the book.
9. Other modifications as seen fit for the curriculum by the teacher.
10. Students will be given extra time when needed to complete assignments, tests, and quizzes.

### **Lesson Plan – Financial Planning - Credit**

#### **Business Technology**

Financial Planning – Business Tech – Grades 10-12. 3 Qtrs. through the 2<sup>nd</sup> Semester Spring 2009.

#### **Objectives**

Students will understand the formulas and math involved with designing and figuring out an installment plan.

#### **Materials**

Computers/Printer/Pencil/Pen/Paper/Textbook/Handouts

#### **Procedures**

1. Check Roll – I will check the roll at the beginning of class. This should take 5 minutes.
2. Daily Instructional Information – The students will be given the formulas to work on the installment plans. I will cover these on the board, and then I will give them a hand-out that they will work on during the class period. (A copy of this hand out is listed below this lesson plan.)
3. Review and Summarize to make sure that they understand Credit.

#### **Assessment**

1. I will walk around the room and keep an eye on the work that the students are producing.
2. They will turn this worksheet in at the end of class for a class grade.

This will help to give them a better overall understanding of the subject matter at hand.

If more time and help is needed, we will make adjustments accordingly to help the individual student.

3. First, the students can be given a copy of the teacher's notes if needed to help understand the material.
4. Students can be asked to apply the material learned to in-class assignments.
5. May be asked to create a document to show their full application and analysis of the material. This can then be turned in for synthesis and evaluation.

### Modifications

Modifications will be made in accordance with each individual student's IEP. Some of the modifications that can be planned are:

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3. The student needs more time working on the application.
4. The student needs to read and explain each individual statement for comprehension.
5. Notes can be printed off by the teacher for the students.
6. An aide can write notes for any students when needed.
7. Assigned less work than the other students. Normally, just simple vocabulary words.
8. He also may be assigned some questions from the book.
9. Other modifications as seen fit for the curriculum by the teacher.
10. Students will be given extra time when needed to complete assignments, tests, and quizzes.

Name: \_\_\_\_\_

### INSTALLMENT PLAN

1. You bought a **big screen television** priced at **\$1,590**. The store asked you to pay **20% down** and the rest in monthly payments of **\$40** for **three** years. Figure out the following:

1. Cash Price \_\_\_\_\_
2. Down Payment \_\_\_\_\_
3. Amount Financed \_\_\_\_\_
4. Installment Price \_\_\_\_\_ (should be highest amount)
5. Finance Charge \_\_\_\_\_



2. You bought a **car** priced at **\$17,950**. The dealer asked you to pay **15% down** and the rest in monthly payments of **\$315.95** for **five** years.  
Figure out the following:

1. Cash Price \_\_\_\_\_
2. Down Payment \_\_\_\_\_
3. Amount Financed \_\_\_\_\_
4. Installment Price \_\_\_\_\_ (should be highest amount)
5. Finance Charge \_\_\_\_\_



3. You bought a **jet ski** priced at **\$5,376** from a friend. He asked you to pay **25%** now and the rest in monthly payments of **\$175.35** for **2 ½** years.  
Figure out the following:

1. Cash Price \_\_\_\_\_
2. Down Payment \_\_\_\_\_
3. Amount Financed \_\_\_\_\_
4. Installment Price \_\_\_\_\_ (should be highest amount)
5. Finance Charge \_\_\_\_\_

4. You bought living room **furniture** for **\$860**. The store asked you to pay **5% down** and the rest in monthly payments of **\$75** for **one** year.  
Figure out the following:

1. Cash Price \_\_\_\_\_
2. Down Payment \_\_\_\_\_
3. Amount Financed \_\_\_\_\_
4. Installment Price \_\_\_\_\_ (should be highest amount)
5. Finance Charge \_\_\_\_\_



5. You purchased a piece of **land** for future development at the price of **\$46,000**. You were asked you to pay **25% down** and the rest in monthly payments of **\$500** for **seven** years.

Figure out the following:

1. Cash Price \_\_\_\_\_
2. Down Payment \_\_\_\_\_
3. Amount Financed \_\_\_\_\_
4. Installment Price \_\_\_\_\_ (should be highest amount)
5. Finance Charge \_\_\_\_\_



6. You want to purchase a **condo** and put **\$12,500** as a down payment on the purchase price **\$79,500**. Figure out the following:

1. Cash Price \_\_\_\_\_
2. Down Payment \_\_\_\_\_
3. Amount Financed \_\_\_\_\_

The bank is going to charge you **6%** interest on the amount financed. Calculate your monthly payment if you choose to pay for the condo in **15** years.

4. Finance (interest) charge \_\_\_\_\_  
Hint: amount financed x 6%
5. Monthly Payment \_\_\_\_\_

## **Business Technology**

Financial Planning – Business Tech – Grades 10-12. 3 Qtrs. through the 2<sup>nd</sup> Semester Spring 2009.

### **Objectives**

Students will show their comprehension of the installment plan. They will then learn from Dave Ramsey.

### **Materials**

Computers/Printer/Pencil/Pen/Paper/Textbook/Handouts

### **Procedures**

1. Check Roll – I will check the roll at the beginning of class. This should take 5 minutes.
2. Installment Plan Quiz. The students will start with a short quiz, this should take about 10 to 20 minutes.
3. Daily Instructional Information – (After the quiz, the students will watch the Dave Ramsey Financial Peace video on Credit Cards). This will last the rest of the class period.
4. Review and Summarize to make sure that they understand Credit. See if they have any questions on the Dave Ramsey Video.

### **Assessment**

1. They will be assessed on their quizzes. They will later be assessed on the Dave Ramsey video, when it is all finished.

This will help to give them a better overall understanding of the subject matter at hand.

If more time and help is needed, we will make adjustments accordingly to help the individual student.

2. First, the students can be given a copy of the teacher's notes if needed to help understand the material.
3. Students can be asked to apply the material learned to in-class assignments.
4. May be asked to create a document to show their full application and analysis of the material. This can then be turned in for synthesis and evaluation.

### **Modifications**

Modifications will be made in accordance with each individual student's IEP. Some of the modifications that can be planned are:

1. Needs more instructional time with the material.

2. Needs more time being walked through the material by the student's aide.
3. The student needs more time working on the application.
4. The student needs to read and explain each individual statement for comprehension.
5. Notes can be printed off by the teacher for the students.
6. An aide can write notes for any students when needed.
7. Assigned less work than the other students. Normally, just simple vocabulary words.
8. He also may be assigned some questions from the book.
9. Other modifications as seen fit for the curriculum by the teacher.
10. Students will be given extra time when needed to complete assignments, tests, and quizzes.

### **Lesson Plan – Financial Planning - Credit**

#### **Business Technology**

Financial Planning – Business Tech – Grades 10-12. 3 Qtrs. through the 2<sup>nd</sup> Semester Spring 2009.

#### **Objectives**

Students will show their comprehension by answering the questions from the Dave Ramsey Workbook.

#### **Materials**

Computers/Printer/Pencil/Pen/Paper/Textbook/Handouts

#### **Procedures**

1. Check Roll – I will check the roll at the beginning of class. This should take 5 minutes.
2. Students will watch the rest of the Dave Ramsey video. Once the Dave Ramsey video is completed, they will answer questions 1-28 on page 42-43, and one of the Case Studies.
3. The students will be assessed on the Dave Ramsey Answer in their workbooks.
4. If any students finish early, they will be allowed to finish up any unfinished work in the class.

#### **Assessment**

1. They will be assessed on their workbooks.

This will help to give them a better overall understanding of the subject matter at hand.

If more time and help is needed, we will make adjustments accordingly to help the individual student.

2. First, the students can be given a copy of the teacher's notes if needed to help understand the material.
3. Students can be asked to apply the material learned to in-class assignments.
4. May be asked to create a document to show their full application and analysis of the material. This can then be turned in for synthesis and evaluation.

### **Modifications**

Modifications will be made in accordance with each individual student's IEP. Some of the modifications that can be planned are:

1. Needs more instructional time with the material.
2. Needs more time being walked through the material by the student's aide.
3. The student needs more time working on the application.
4. The student needs to read and explain each individual statement for comprehension.
5. Notes can be printed off by the teacher for the students.
6. An aide can write notes for any students when needed.
7. Assigned less work than the other students. Normally, just simple vocabulary words.
8. He also may be assigned some questions from the book.
9. Other modifications as seen fit for the curriculum by the teacher.
10. Students will be given extra time when needed to complete assignments, tests, and quizzes.

## **Lesson Plan – Financial Planning - Credit**

### **Business Technology**

Financial Planning – Business Tech – Grades 10-12. 3 Qtrs. through the 2<sup>nd</sup> Semester Spring 2009.

### **Objectives**

Students will discover and create a presentation about credit through the credit project.

### **Materials**

Computers/Printer/Pencil/Pen/Paper/Textbook/Handouts

### **Procedures**

1. Check Roll – I will check the roll at the beginning of class. This should take 5 minutes.
2. Students will complete an individual project on credit. They will be given the entire period to work on this project. (A copy of the project is listed below).



### **Assessment**

1. They will be assessed on the research that they performed for their presentations.

This will help to give them a better overall understanding of the subject matter at hand.

If more time and help is needed, we will make adjustments accordingly to help the individual student.

2. First, the students can be given a copy of the teacher's notes if needed to help understand the material.
3. Students can be asked to apply the material learned to in-class assignments.
4. May be asked to create a document to show their full application and analysis of the material. This can then be turned in for synthesis and evaluation.

### **Modifications**

Modifications will be made in accordance with each individual student's IEP. Some of the modifications that can be planned are:

1. Needs more instructional time with the material.
2. Needs more time being walked through the material by the student's aide.
3. The student needs more time working on the application.
4. The student needs to read and explain each individual statement for comprehension.
5. Notes can be printed off by the teacher for the students.
6. An aide can write notes for any students when needed.
7. Assigned less work than the other students. Normally, just simple vocabulary words.
8. He also may be assigned some questions from the book.
9. Other modifications as seen fit for the curriculum by the teacher.
10. Students will be given extra time when needed to complete assignments, tests, and quizzes.

## **CREDIT PROJECT**

You will complete this project with one partner. The partner will be chosen for you.

Person 1

Person 2

\_\_\_\_\_ and \_\_\_\_\_

Person 1

Find one (1) story about a person who has had difficulty because of misuse of credit from loans or credit card.

The stories must have been published recently – within the past 18 months.

You can find these stories in a magazine, on the Internet, or off of TV.

You must copy or tape the story.

You will give a 2 to 3 minute presentation over one (1) of the stories.

Person 2

Find one (1) story about a person who has had difficulty because of misuse of credit from loans or credit card.

The stories must have been published recently – within the past 18 months.

You can find these stories in a magazine, on the Internet, or off of TV.

You must copy or tape the story.

You will give a 2 to 3 minute presentation over one (1) of the stories.

Both Person 1 & 2

Complete a detailed summary of each story.

Each summary must be a minimum of **1 Page** – typed in size 14 font or smaller and in Times New Roman font and double spaced. You will also be graded on your grammar.

Include in the last paragraph your reaction to the story and how this information can benefit you.

Person(s) 1 and 2

	<u>Person 1</u>	<u>Person 2</u>
Story on Internet	20 pts.	20 pts.
Story in Magazine	20 pts.	20 pts.
Story off of TV	25 pts. (5 Extra Pts.)	25 pts. (5 Extra Pts.)
Copy/Tape of Story	5 pts.	5 pts.
Presentation (Voice, Body Language, Detail, Reaction)	50 pts.	
Story Summary & Reaction	20 pts.	20 pts.
Following Instructions	10 pts.	10 pts.

**Lesson Plan – Financial Planning - Credit**

**Business Technology**

Financial Planning – Business Tech – Grades 10-12. 3 Qtrs. through the 2<sup>nd</sup> Semester Spring 2009.

### **Objectives**

Students will show their comprehension of their findings, by delivering a presentation to the rest of the class.

### **Materials**

Computers/Printer/Pencil/Pen/Paper/Textbook/Handouts

### **Procedures**

1. Check Roll – I will check the roll at the beginning of class. This should take 5 minutes.
2. The students will be given 15 minutes to finish up their projects. They will then present their projects to the class. The presentations will take the rest of the class period.

### **Assessment**

1. They will be assessed off of the quality of their presentations.

This will help to give them a better overall understanding of the subject matter at hand.

If more time and help is needed, we will make adjustments accordingly to help the individual student.

2. First, the students can be given a copy of the teacher's notes if needed to help understand the material.
3. Students can be asked to apply the material learned to in-class assignments.
4. May be asked to create a document to show their full application and analysis of the material. This can then be turned in for synthesis and evaluation.

### **Modifications**

Modifications will be made in accordance with each individual student's IEP. Some of the modifications that can be planned are:

1. Needs more instructional time with the material.
2. Needs more time being walked through the material by the student's aide.
3. The student needs more time working on the application.
4. The student needs to read and explain each individual statement for comprehension.
5. Notes can be printed off by the teacher for the students.
6. An aide can write notes for any students when needed.
7. Assigned less work than the other students. Normally, just simple vocabulary words.
8. He also may be assigned some questions from the book.
9. Other modifications as seen fit for the curriculum by the teacher.

10. Students will be given extra time when needed to complete assignments, tests, and quizzes.

## **Lesson Plan – Financial Planning - Credit**

### **Business Technology**

Financial Planning – Business Tech – Grades 10-12. 3 Qtrs. through the 2<sup>nd</sup> Semester Spring 2009.

### **Objectives**

Students will comprehend the concepts and ideas behind Dave Ramsey's theories on Credit.

### **Materials**

Computers/Printer/Pencil/Pen/Paper/Textbook/Handouts

### **Procedures**

1. Check Roll – I will check the roll at the beginning of class. This should take 5 minutes.
2. Daily Instructional Information – We will finish the rest of the presentations on credit. Then we will move on to Chapter 6 of the Dave Ramsey Financial Peace series. This will take us through the end of the class.

### **Assessment**

1. They will be asked to answer questions in their Financial Peace workbooks.

This will help to give them a better overall understanding of the subject matter at hand.

If more time and help is needed, we will make adjustments accordingly to help the individual student.

2. First, the students can be given a copy of the teacher's notes if needed to help understand the material.
3. Students can be asked to apply the material learned to in-class assignments.
4. May be asked to create a document to show their full application and analysis of the material. This can then be turned in for synthesis and evaluation.

### **Modifications**

Modifications will be made in accordance with each individual student's IEP. Some of the modifications that can be planned are:

1. Needs more instructional time with the material.
2. Needs more time being walked through the material by the student's aide.
3. The student needs more time working on the application.
4. The student needs to read and explain each individual statement for comprehension.
5. Notes can be printed off by the teacher for the students.
6. An aide can write notes for any students when needed.
7. Assigned less work than the other students. Normally, just simple vocabulary words.
8. He also may be assigned some questions from the book.
9. Other modifications as seen fit for the curriculum by the teacher.
10. Students will be given extra time when needed to complete assignments, tests, and quizzes.

### **Lesson Plan – Financial Planning - Credit**

#### **Business Technology**

Financial Planning – Business Tech – Grades 10-12. 3 Qtrs. through the 2<sup>nd</sup> Semester Spring 2009.

#### **Objectives**

Students will complete the questions to Chapter 6 of the Financial Peace video.

#### **Materials**

Computers/Printer/Pencil/Pen/Paper/Textbook/Handouts

#### **Procedures**

1. Check Roll – I will check the roll at the beginning of class. This should take 5 minutes.
2. Daily Instructional Information – Students will watch the end of the Dave Ramsey Video on Financial Peace for Chapter 6. They will then answer the questions on Page 88. Questions 1-25 and then one of the Case Study questions.

#### **Assessment**

1. They will be assessed off of their answers in their workbooks.

This will help to give them a better overall understanding of the subject matter at hand.

If more time and help is needed, we will make adjustments accordingly to help the individual student.

2. First, the students can be given a copy of the teacher's notes if needed to help understand the material.
3. Students can be asked to apply the material learned to in-class assignments.
4. May be asked to create a document to show their full application and analysis of the material. This can then be turned in for synthesis and evaluation.

### **Modifications**

Modifications will be made in accordance with each individual student's IEP. Some of the modifications that can be planned are:

1. Needs more instructional time with the material.
2. Needs more time being walked through the material by the student's aide.
3. The student needs more time working on the application.
4. The student needs to read and explain each individual statement for comprehension.
5. Notes can be printed off by the teacher for the students.
6. An aide can write notes for any students when needed.
7. Assigned less work than the other students. Normally, just simple vocabulary words.
8. He also may be assigned some questions from the book.
9. Other modifications as seen fit for the curriculum by the teacher.
10. Students will be given extra time when needed to complete assignments, tests, and quizzes.

## **Lesson Plan – Financial Planning - Credit**

### **Business Technology**

Financial Planning – Business Tech – Grades 10-12. 3 Qtrs. through the 2<sup>nd</sup> Semester Spring 2009.

### **Objectives**

Students will review for the post-test.

### **Materials**

Computers/Printer/Pencil/Pen/Paper/Textbook/Handouts

### **Procedures**

1. Check Roll – I will check the roll at the beginning of class. This should take 5 minutes.
2. Daily Instructional Information – Review of the material for the Post-Test. This will be done through a game of Bingo.

### **Assessment**

I will ask them questions that can help them to understand the principles of credit.

1. They will be asked to explain their reasoning behind their thoughts.
2. They will answer questions for bonus points through a review game.

This will help to give them a better overall understanding of the subject matter at hand.

If more time and help is needed, we will make adjustments accordingly to help the individual student.

3. First, the students can be given a copy of the teacher's notes if needed to help understand the material.
4. Students can be asked to apply the material learned to in-class assignments.
5. May be asked to create a document to show their full application and analysis of the material. This can then be turned in for synthesis and evaluation.

### **Modifications**

Modifications will be made in accordance with each individual student's IEP. Some of the modifications that can be planned are:

1. Needs more instructional time with the material.
2. Needs more time being walked through the material by the student's aide.
3. The student needs more time working on the application.
4. The student needs to read and explain each individual statement for comprehension.
5. Notes can be printed off by the teacher for the students.
6. An aide can write notes for any students when needed.
7. Assigned less work than the other students. Normally, just simple vocabulary words.
8. He also may be assigned some questions from the book.
9. Other modifications as seen fit for the curriculum by the teacher.
10. Students will be given extra time when needed to complete assignments, tests, and quizzes.

## **Lesson Plan – Financial Planning - Credit**

### **Business Technology**

Financial Planning – Business Tech – Grades 10-12. 3 Qtrs. through the 2<sup>nd</sup> Semester Spring 2009.

### **Objectives**

**Standard: 5.0 - The student will evaluate the use of credit.**

**5.1 - Investigate the credit industry.**

**5.2 - Analyze the cost of buying on margin.**

**5.3 Assess ways to solve credit problems**

### **Materials**

Computers/Printer/Pencil/Pen/Paper/Textbook/Handouts

### **Procedures**

1. Check Roll – I will check the roll at the beginning of class. This should take 5 minutes.
2. Students will have the entire class to take the Post-Test on Credit.

### **Assessment**

This is the post-test for the credit unit.

If more time and help is needed, we will make adjustments accordingly to help the individual student.

### **Modifications**

Modifications will be made in accordance with each individual student's IEP. Some of the modifications that can be planned are:

1. Needs more instructional time with the material.
2. Needs more time being walked through the material by the student's aide.
3. The student needs more time working on the application.
4. The student needs to read and explain each individual statement for comprehension.
5. Notes can be printed off by the teacher for the students.
6. An aide can write notes for any students when needed.
7. Assigned less work than the other students. Normally, just simple vocabulary words.
8. He also may be assigned some questions from the book.
9. Other modifications as seen fit for the curriculum by the teacher.



10. Students will be given extra time when needed to complete assignments, tests, and quizzes.

### *Credit Test*

#### **DO NOT WRITE ON THIS TEST!**

- 1-5 Match the following using the information on Installment Plans.  
Use Matching - A list.**

1. Always given
2. Cash Price - Down Payment
3. Installment Price - Cash Price
4. Cash Price  $\times$  % to be paid down
5. (Monthly payment  $\times$  No. of payments)  
+ down payment

- 6-10. You bought a boat priced at \$8525. The store asked you to pay 15% down and the rest in monthly payments of \$250 for 3 years. Figure the following:**

6. Cash Price
7. Down Payment
8. Amount Financed
9. Installment Price
10. Finance Charge

- 11-20. True or False**

11. Few people can pay for a home without borrowing.
12. A credit card loan is usually a secured loan.
13. The Fair Credit Billing Act helps consumer's correct credit card billing mistakes.
14. Consumers should take every credit card that is offered to them so they will have a variety of choices.

15. The Equal Credit Opportunity Act makes it illegal to refuse credit on the basis of race, color, religion, national origin, sex, marital status or age.
16. The law requires the credit bureau to investigate disputed items on a credit report within 30 days.
17. It is fair to assume that the credit bureau will take care of a problem for you.
18. A credit card lender will always limit your credit because it is trying to protect you from financial difficulties.
19. Homes and cars normally increase in value.
20. APR stands for annual price rate.

**21-31. Multiple Choice**

21. A loan that is backed by something of value pledged to insure payment is a  
(a) unsecured loan, (b) secured loan, (c) signature loan, (d) none of these.
22. Suppose you are renting a living room suite for \$9.95 per week. After you rent it for 40 weeks, the rent-to-own company says you can own the furniture. How much do you have invested?  
(a) \$350, (b) \$300 (c) \$398.
23. Which of the following are sources of credit cards?  
(a) VISA, (b) MasterCard, (c) American Express, (d) all of these.
24. The time between the billing date and the payment due date, when no interest is charged, is the  
(a) credit period, (b) interest period, (c) grace period, (d) none of these.
25. The maximum amount you are allowed to charge on your account is the  
(a) quota, (b) account ceiling, (c) credit limit, (d) that's all.

26. A form of credit in which you pay for an item in monthly payments is  
(a) cash payment, (b) installment plan, (c) cash price, (d) down  
payment.

27. Write the formula for calculating simple interest? Not a multiple  
choice question.

Calculate the following:

28. You borrow \$700 for 1 year at 8%. What is the interest charged?  
(a) \$560, (b) \$56, (c) \$5600, (d) none of these.

29. You borrow \$2310 for 2 years at 5%. What is the interest charged?  
(a) \$25, (b) \$213, (c) \$231, (d) none of these.

30. An annual percentage rate of 24% would yield what monthly rate?  
(a) 24%, (b) 2.4%, (c) 12%, (d) none of these.

31. You pay \$60 on your credit card with a \$245 balance and an 18% APR.  
What is your current balance? (a) \$187.78, (b) \$185, (c) \$218.30, (d)  
none of these.

32-50. **Matching**

32. The value of what you own, including savings, investments, and  
property.

33. Law that requires all banks to calculate costs the same way.

34. Law that gives consumers a way to check their credit reports.

35. Part of the Truth-in-Lending Act that helps consumers' correct credit  
card billing mistakes.

36. Law to stop debt collection agencies from using abusive practices.

37. Credit contract that says the entire debt is immediately due if you  
miss a single payment.

38. Contract that requires you to make a final payment that is much larger than the regular payments.
39. Involved using someone else's identity to get cash or buy products using credit.
40. Legal process in which people who cannot pay their debts must surrender most of their property.
41. Loan designed to pay off all the smaller loans and give you one payment to make each month.
42. A measure of your financial ability to repay a loan.
43. A loan to be repaid in a certain number of payments.
44. Credit worthy person agrees to repay the debt if you don't.
45. A measure of your credit worthiness.
46. A measure of your ability and willingness to repay a loan.
47. A measure of your sense of financial responsibility.
48. Ability to borrow money in return for a promise of future repayment.
49. Property pledged to back a loan.

## Reflection

This assignment was incredibly helpful and important to me in my quest to becoming a great teacher. Being able to plan lessons is one of the most important aspects of being a teacher. After receiving the feedback from my first work sample, I changed several things in my lesson plans. I know that I can improve this technique, but I believe that I have improved on this issue from Work Sample One to Work Sample Two. Not only do we have to plan the lessons but also it is just as important to be able to carry them out.

During my teaching of this unit there were several interruptions in the regular school schedule. On the 22<sup>nd</sup> of April, the state of Tennessee had a state wide assessment of juniors on the ACT test. The school that I was student teaching in gave anyone who was not a junior a day off of school. Then on April 24<sup>th</sup>, the school had their junior and senior prom. This lead to over half of my class being absent from school and we were not able to continue consecutively through the lesson. Lastly, on April the 27<sup>th</sup>, the school had an administrative day for Kindergarten registration. This was another day that took away from continued teaching in the lesson curriculum. The students did not ask for a large amount of review either. I do think this could have affected the students and their learning process.

The day before the posttest I did play a review game of bingo; the students really enjoyed this. They were even given the opportunity to use the points they received in the game for bonus points on the test or redeem them for candy. This helped some students with their grade, and may have just tipped

them over the passing line. This is important for this class because so many of them are in danger of not passing the class for the semester. I felt that the students did improve from pre-test to post-test, but I think a lot of that may have been the fact that they had not been exposed to credit like that before. I think had they been exposed to a credit unit before, they would not have had gains as large as they did from pre-test to post-test.

When I disaggregated the data by the demographic information, I believe it stayed the same because the students had not had a credit unit previous to this. I think that the credit unit was an introduction to such new material that it would have been very hard for one group out perform another, no matter if it was the males versus the females, or the athletes versus the non-athletes. Had one of the groups previously been exposed to this material, I believe that the numbers would have told a different story. Especially in regards to the gains that were shown by the majority of the class. The students who did show mastery in any categories, probably show no mastery because they did not try to achieve to the levels of their peers. They did not put the effort forth, and it showed in the final product. If you look at the overall breakdown of my objectives, you will see the amount of students who passed each individual objective through a percentage rating.

I feel the students did really well with this unit, since they did not have any previous introduction to credit. After seeing the tests, I think I would maybe change the lesson plans to include more review of the material. I do not believe I would make a change in the way I taught the lessons. I would not change the

overall assessment of the students. I may have added or taken away an assignment or two. The reason most of these students do not do as well as I would like is because of their lack of effort. These are sophomores, juniors, and seniors in high school they need to be able to do work by this time in their academic careers. I think that I can be an effective teacher for years to come. The students improved according to the data. That is all that I can ask for from a class, that the students will make positive gains from the beginning of a lesson to the end of a lesson. I know that this will not always occur, but I am pleased with the work that was turned in for my second work sample.

Student Name	Pre	Post	Gains	Mastery	Gains	Gender
St 1	64	94	30	Y	G	Male
St 2	32	88	66	Y	G	Male
St 3	24	78	54	Y	G	Female
St 4	76	100	34	Y	G	Female
St 5	26	68	62	N	G	Female
St 6	48	76	28	Y	M	Male
St 7	44	76	32	Y	G	Female
St 8	18	50	32	N	G	Male
St 9	58	94	36	Y	G	Female
St 10	66	96	30	Y	M	Female
St 11	42	70	28	Y	M	Female
St 12	42	76	34	Y	G	Female
St 13	54	84	30	Y	M	Male
St 14	34	74	40	N	G	Male
St 15	0	76	76	Y	G	Female
St 16	42	88	46	Y	G	Male
St 17	36	76	40	Y	G	Female
St 18	4	42	38	N	G	Male
St 19	24	84	60	Y	G	Female
St 20	38	92	54	Y	G	Male
St 21	36	72	36	Y	G	Male
St 22	28	70	42	Y	G	Female
St 23	28	78	50	Y	G	Female
St 24	0	74	74	Y	G	Male
St 25	22	88	66	Y	G	Male
St 26	0	78	78	Y	G	Male
St 27	20	84	64	Y	G	Female

St 28	0	62	62	N	G	Male
St 29	0	58	58	N	G	Male
St 30	26	72	46	Y	G	Male
St 31	18	70	52	Y	G	Female
St 32	34	84	50	Y	G	Female
St 33	0	68	68	N	G	Female

Class Mean	29.81818	76.96969697	48.3636
Class Median	28	76	46
Class Mode	0	76	30

78% of the Class made Mastery, only 22% did not make Mastery.  
87% of the class made Gains, only 13% was in the maintaining category.

Y- >70%

N- <70%

G- >30%

M- <30%

NG- <0%

#### Comparison By Gender

Student Name	Gender	Pre	Post
St 10	Female	66	96
St 11	Female	42	70
St 12	Female	42	76
St 15	Female	0	76
St 17	Female	36	76
St 19	Female	24	84
St 22	Female	28	70
St 23	Female	28	78
St 27	Female	20	84
St 3	Female	24	78
St 31	Female	18	70
St 32	Female	34	84
St 33	Female	0	68
St 4	Female	76	100
St 5	Female	26	68
St 7	Female	44	76
St 9	Female	58	94
St 1	Male	64	94
St 13	Male	54	84
St 14	Male	34	74
St 16	Male	42	88
St 18	Male	4	42
St 2	Male	32	88
St 20	Male	38	92
St 21	Male	36	72
St 24	Male	0	74
St 25	Male	22	88



St 26	Male	0	78
St 28	Male	0	62
St 29	Male	0	58
St 30	Male	26	72
St 6	Male	48	76
St 8	Male	18	50

Female Mean                      33.29411765    79.2941  
Male Mean                              26.125            74.5

Female Median                      28                76  
Male Median                            29                75

Female Mode                        42                76  
Male Mode                              0                88

#### Comparison of Athletes vs Non-Athletes

Student Name	Gender	Pre	Post	Athlete
St 2	Male	32	88	Ath
St 6	Male	48	76	Ath
St 7	Female	44	76	Ath
St 10	Female	66	96	Ath
St 11	Female	42	70	Ath
St 13	Male	54	84	Ath
St 14	Male	34	74	Ath
St 15	Female	0	76	Ath
St 17	Female	36	76	Ath
St 20	Male	38	92	Ath
St 26	Male	0	78	Ath
St 30	Male	26	72	Ath
St 31	Female	18	70	Ath
St 32	Female	34	84	Ath
St 1	Male	64	94	NA
St 3	Female	24	78	NA
St 4	Female	76	100	NA
St 5	Female	26	68	NA
St 8	Male	18	50	NA
St 9	Female	58	94	NA
St 12	Female	42	76	NA
St 16	Male	42	88	NA
St 18	Male	4	42	NA
St 19	Female	24	84	NA
St 21	Male	36	72	NA
St 22	Female	28	70	NA
St 23	Female	28	78	NA
St 24	Male	0	74	NA
St 25	Male	22	88	NA
St 27	Female	20	84	NA
St 28	Male	0	62	NA

St 29	Male	0	58	NA
St 33	Female	0	68	NA

Athlete Mean                      33.71428571    79.4286  
 Non-Athlete Mean                26.94736842    75.1579

Athlete Median                    35                76  
 Non-Athlete  
 Median                                24                76

Athlete Mode                      34                76  
 Non-Athlete Mode                0                94

**Objective 1: The student will evaluate the use of credit**

**Mastery**

**>70%**

**Gains >30%**

**Maintaining <30%**

**Negative Gains <0%**

Student Name	Pre	Post	Gains	Mastery
St 1	60	100	40	Yes
St 2	30	90	60	Yes
St 3	20	80	60	Yes
St 4	80	100	20	Yes
St 5	30	70	40	Yes
St 6	50	80	30	Yes
St 7	40	80	40	Yes
St 8	20	50	30	NO
St 9	60	90	30	Yes
St 10	70	100	30	Yes
St 11	40	70	30	Yes
St 12	40	80	40	Yes
St 13	50	80	30	Yes
St 14	30	70	40	Yes
St 15	0	80	80	Yes
St 16	40	90	50	Yes
St 17	40	80	40	Yes
St 18	10	30	20	NO
St 19	20	80	60	Yes
St 20	40	100	60	Yes
St 21	40	80	40	Yes
St 22	30	70	40	Yes
St 23	30	80	50	Yes
St 24	0	70	70	Yes
St 25	20	90	70	Yes
St 26	0	80	80	Yes

St 27	20	80	60	Yes
St 28	0	60	60	Yes
St 29	0	60	60	Yes
St 30	30	70	40	Yes
St 31	20	70	50	Yes
St 32	30	80	50	Yes
St 33	0	70	70	Yes

93% of the class made mastery of Objective 1, 7% did not.

93% of the class made gains in Objective #1, 7% are maintaining.

### **Objective 2: The student will be able to answer installment questions**

#### **Mastery**

**>70%**

**Gains >30%**

**Maintaining <30%**

**Negative Gains <0%**

Student Name	Pre	Post	Gains	Mastery
St 1	40	100	80	Yes
St 2	0	100	100	Yes
St 3	10	60	50	NO
St 4	40	100	60	Yes
St 5	0	40	40	NO
St 6	30	80	50	Yes
St 7	0	60	60	NO
St 8	0	40	40	NO
St 9	0	80	80	Yes
St 10	0	100	100	Yes
St 11	20	70	50	Yes
St 12	30	80	50	Yes
St 13	0	80	80	Yes
St 14	0	70	70	Yes
St 15	0	80	80	Yes
St 16	40	90	50	Yes
St 17	20	80	60	Yes
St 18	20	40	20	NO
St 19	30	80	50	Yes
St 20	30	90	60	Yes
St 21	0	70	70	Yes
St 22	10	70	60	Yes
St 23	10	80	70	Yes
St 24	20	70	50	Yes
St 25	10	90	80	Yes
St 26	10	80	70	Yes
St 27	20	80	60	Yes
St 28	10	60	60	NO
St 29	0	60	60	NO

St 30	10	70	60	Yes
St 31	20	70	50	Yes
St 32	30	80	50	Yes
St 33	30	70	40	Yes

79% Made Mastery of Objective #2, While 21% did not make mastery.  
97% of the class showed Gains in Objective #2, while 3% failed to do so.

**Objective 3: The student will be able to answer questions that were featured in the Dave Ramsey videos on Chapters 4 & 6 from Financial Peace that was watched during class.**

**Mastery**

**>70%**

**Gains >30%**

**Maintaining <30%**

**Negative Gains <0%**

Student Name	Pre	Post	Gains	Mastery
St 1	60	100	40	Yes
St 2	30	90	60	Yes
St 3	30	80	50	Yes
St 4	80	100	20	Yes
St 5	30	70	40	Yes
St 6	50	80	30	Yes
St 7	50	80	30	Yes
St 8	30	50	20	NO
St 9	60	90	30	Yes
St 10	70	100	30	Yes
St 11	50	70	20	Yes
St 12	40	80	40	Yes
St 13	60	80	20	Yes
St 14	30	70	40	Yes
St 15	0	80	80	Yes
St 16	40	90	50	Yes
St 17	40	80	40	Yes
St 18	10	60	50	NO
St 19	20	80	60	Yes
St 20	40	90	50	Yes
St 21	40	70	30	Yes
St 22	30	70	40	Yes
St 23	20	80	60	Yes
St 24	0	70	70	Yes
St 25	20	90	70	Yes
St 26	0	80	80	Yes
St 27	20	80	60	Yes
St 28	40	60	20	NO
St 29	20	60	40	NO
St 30	20	70	50	Yes

St 31	20	70	50	Yes
St 32	40	80	40	Yes
St 33	0	70	70	Yes

88% of the class made Mastery of Objective #3 on the Post-Test, While 12% missed mastery.

84% of the class made gains on Objective #3 and 16% maintained.

**Objective 4: The student will be able to assess how to solve credit problems.**

**Mastery**

**>70%**

**Gains >30%**

**Maintaining <30%**

**Negative Gains <0%**

Student Name	Pre	Post	Gains	Mastery
St 1	30	100	70	Yes
St 2	20	90	70	Yes
St 3	20	80	60	Yes
St 4	50	100	50	Yes
St 5	20	70	50	Yes
St 6	20	80	60	Yes
St 7	30	80	50	Yes
St 8	20	70	50	Yes
St 9	50	90	40	Yes
St 10	60	100	40	Yes
St 11	30	80	50	Yes
St 12	40	80	40	Yes
St 13	50	80	30	Yes
St 14	20	70	50	Yes
St 15	40	80	40	Yes
St 16	30	90	60	Yes
St 17	40	80	40	Yes
St 18	10	50	40	NO
St 19	10	80	70	Yes
St 20	50	100	50	Yes
St 21	40	80	40	Yes
St 22	40	70	30	Yes
St 23	50	80	30	Yes
St 24	30	40	70	Yes
St 25	40	90	50	Yes
St 26	40	80	40	Yes
St 27	30	80	50	Yes
St 28	40	60	20	Yes
St 29	30	60	30	Yes
St 30	30	70	40	Yes
St 31	20	70	50	Yes
St 32	30	80	50	Yes
St 33	40	70	30	Yes

97% of the class showed Mastery of Objective #4, while 3% did not show mastery.  
97% showed gains on this objective, while 3% maintained.

**Objective 5: The student will be able to recognize and answer properly vocabulary terms and concepts.**

**Mastery**

**>70%**

**Gains >30%**

**Maintaining <30%**

**Negative Gains <0%**

Student Name	Pre	Post	Gains	Mastery
St 1	40	100	80	Yes
St 2	0	100	100	Yes
St 3	10	60	50	NO
St 4	40	100	60	Yes
St 5	0	40	40	NO
St 6	30	80	50	Yes
St 7	0	60	60	NO
St 8	0	40	40	NO
St 9	0	80	80	Yes
St 10	0	100	100	Yes
St 11	20	70	50	Yes
St 12	30	80	50	Yes
St 13	0	80	80	Yes
St 14	0	70	70	Yes
St 15	0	80	80	Yes
St 16	40	90	50	Yes
St 17	20	80	60	Yes
St 18	10	60	50	NO
St 19	20	80	60	Yes
St 20	40	90	50	Yes
St 21	40	70	30	Yes
St 22	30	70	40	Yes
St 23	20	80	60	Yes
St 24	0	70	70	Yes
St 25	20	90	70	Yes
St 26	0	80	80	Yes
St 27	20	80	60	Yes
St 28	40	60	20	NO
St 29	20	60	40	NO
St 30	20	70	50	Yes
St 31	20	70	50	Yes
St 32	40	80	40	Yes
St 33	0	70	70	Yes

78% of the students made mastery of Objective #5, while 22% did not make mastery.  
97% of the students made gains for objective#5, while 3% maintained.



Student Name	Pre	Post	Gains	Mastery	Gains	Gender
St 1	64	94	30	Y	G	Male
St 2	32	88	66	Y	G	Male
St 3	24	78	54	Y	G	Female
St 4	76	100	34	Y	G	Female
St 5	26	68	62	N	G	Female
St 6	48	76	28	Y	M	Male
St 7	44	76	32	Y	G	Female
St 8	18	50	32	N	G	Male
St 9	58	94	36	Y	G	Female
St 10	66	96	30	Y	M	Female
St 11	42	70	28	Y	M	Female
St 12	42	76	34	Y	G	Female
St 13	54	84	30	Y	M	Male
St 14	34	74	40	N	G	Male
St 15	0	76	76	Y	G	Female
St 16	42	88	46	Y	G	Male
St 17	36	76	40	Y	G	Female
St 18	4	42	38	N	G	Male
St 19	24	84	60	Y	G	Female
St 20	38	92	54	Y	G	Male
St 21	36	72	36	Y	G	Male
St 22	28	70	42	Y	G	Female
St 23	28	78	50	Y	G	Female
St 24	0	74	74	Y	G	Male
St 25	22	88	66	Y	G	Male
St 26	0	78	78	Y	G	Male
St 27	20	84	64	Y	G	Female
St 28	0	62	62	N	G	Male
St 29	0	58	58	N	G	Male
St 30	26	72	46	Y	G	Male
St 31	18	70	52	Y	G	Female
St 32	34	84	50	Y	G	Female
St 33	0	68	68	N	G	Female

Class Mean	29.81818	76.96969697	48.36364
Class Median	28	76	46
Class Mode	0	76	30

78% of the Class made Mastery, only 22% did not make Mastery.  
87% of the class made Gains, only 13% was in the maintaining category.

- Y- >70%
- N- <70%
- G- >30%
- M- <30%
- NG- <0%

Comparison By Gender

Student Name	Gender	Pre	Post
St 10	Female	66	96
St 11	Female	42	70



St 12	Female	42	76
St 15	Female	0	76
St 17	Female	36	76
St 19	Female	24	84
St 22	Female	28	70
St 23	Female	28	78
St 27	Female	20	84
St 3	Female	24	78
St 31	Female	18	70
St 32	Female	34	84
St 33	Female	0	68
St 4	Female	76	100
St 5	Female	26	68
St 7	Female	44	76
St 9	Female	58	94
St 1	Male	64	94
St 13	Male	54	84
St 14	Male	34	74
St 16	Male	42	88
St 18	Male	4	42
St 2	Male	32	88
St 20	Male	38	92
St 21	Male	36	72
St 24	Male	0	74
St 25	Male	22	88
St 26	Male	0	78
St 28	Male	0	62
St 29	Male	0	58
St 30	Male	26	72
St 6	Male	48	76
St 8	Male	18	50

Female Mean                      33.29411765    79.29412  
Male Mean                            26.125            74.5

Female Median                      28                76  
Male Median                            29                75

Female Mode                        42                76  
Male Mode                              0                88

Comparison of Athletes vs Non-Athletes

Student Name	Gender	Pre	Post	Athlete
St 2	Male	32	88	Ath
St 6	Male	48	76	Ath
St 7	Female	44	76	Ath
St 10	Female	66	96	Ath
St 11	Female	42	70	Ath
St 13	Male	54	84	Ath
St 14	Male	34	74	Ath
St 15	Female	0	76	Ath
St 17	Female	36	76	Ath

St 20	Male	38	92	Ath
St 26	Male	0	78	Ath
St 30	Male	26	72	Ath
St 31	Female	18	70	Ath
St 32	Female	34	84	Ath
St 1	Male	64	94	NA
St 3	Female	24	78	NA
St 4	Female	76	100	NA
St 5	Female	26	68	NA
St 8	Male	18	50	NA
St 9	Female	58	94	NA
St 12	Female	42	76	NA
St 16	Male	42	88	NA
St 18	Male	4	42	NA
St 19	Female	24	84	NA
St 21	Male	36	72	NA
St 22	Female	28	70	NA
St 23	Female	28	78	NA
St 24	Male	0	74	NA
St 25	Male	22	88	NA
St 27	Female	20	84	NA
St 28	Male	0	62	NA
St 29	Male	0	58	NA
St 33	Female	0	68	NA

Athlete Mean	33.71428571	79.42857
Non-Athlete Mean	26.94736842	75.15789
Athlete Median	35	76
Non-Athlete Median	24	76
Athlete Mode	34	76
Non-Athlete Mode	0	94

**Objective 1: The student will evaluate the use of credit**  
**Mastery >70%**  
**Gains >30%**  
**Maintaining <30%**  
**Negative Gains <0%**

Student Name	Pre	Post	Gains	Mastery
St 1	60	100	40	Yes
St 2	30	90	60	Yes
St 3	20	80	60	Yes
St 4	80	100	20	Yes
St 5	30	70	40	Yes
St 6	50	80	30	Yes
St 7	40	80	40	Yes
St 8	20	50	30	NO
St 9	60	90	30	Yes
St 10	70	100	30	Yes

St 11	40	70	30	Yes
St 12	40	80	40	Yes
St 13	50	80	30	Yes
St 14	30	70	40	Yes
St 15	0	80	80	Yes
St 16	40	90	50	Yes
St 17	40	80	40	Yes
St 18	10	30	20	NO
St 19	20	80	60	Yes
St 20	40	100	60	Yes
St 21	40	80	40	Yes
St 22	30	70	40	Yes
St 23	30	80	50	Yes
St 24	0	70	70	Yes
St 25	20	90	70	Yes
St 26	0	80	80	Yes
St 27	20	80	60	Yes
St 28	0	60	60	Yes
St 29	0	60	60	Yes
St 30	30	70	40	Yes
St 31	20	70	50	Yes
St 32	30	80	50	Yes
St 33	0	70	70	Yes

93% of the class made mastery of Objective 1, 7% did not.  
93% of the class made gains in Objective #1, 7% are maintaining.

**Objective 2: The student will be able to answer installment questions**

**Mastery >70%**

**Gains >30%**

**Maintaining <30%**

**Negative Gains <0%**

Student Name	Pre	Post	Gains	Mastery
St 1	40	100	80	Yes
St 2	0	100	100	Yes
St 3	10	60	50	NO
St 4	40	100	60	Yes
St 5	0	40	40	NO
St 6	30	80	50	Yes
St 7	0	60	60	NO
St 8	0	40	40	NO
St 9	0	80	80	Yes
St 10	0	100	100	Yes
St 11	20	70	50	Yes
St 12	30	80	50	Yes
St 13	0	80	80	Yes
St 14	0	70	70	Yes
St 15	0	80	80	Yes
St 16	40	90	50	Yes
St 17	20	80	60	Yes

St 18	20	40	20	NO
St 19	30	80	50	Yes
St 20	30	90	60	Yes
St 21	0	70	70	Yes
St 22	10	70	60	Yes
St 23	10	80	70	Yes
St 24	20	70	50	Yes
St 25	10	90	80	Yes
St 26	10	80	70	Yes
St 27	20	80	60	Yes
St 28	10	60	60	NO
St 29	0	60	60	NO
St 30	10	70	60	Yes
St 31	20	70	50	Yes
St 32	30	80	50	Yes
St 33	30	70	40	Yes

79% Made Mastery of Objective #2, While 21% did not make mastery.  
97% of the class showed Gains in Objective #2, while 3% failed to do so.

**Objective 3: The student will be able to answer questions that were featured in the Dave Ramsey videos on Chapters 4 & 6 from Financial Peace that was watched during class.**

**Mastery >70%**

**Gains >30%**

**Maintaining <30%**

**Negative Gains <0%**

Student Name	Pre	Post	Gains	Mastery
St 1	60	100	40	Yes
St 2	30	90	60	Yes
St 3	30	80	50	Yes
St 4	80	100	20	Yes
St 5	30	70	40	Yes
St 6	50	80	30	Yes
St 7	50	80	30	Yes
St 8	30	50	20	NO
St 9	60	90	30	Yes
St 10	70	100	30	Yes
St 11	50	70	20	Yes
St 12	40	80	40	Yes
St 13	60	80	20	Yes
St 14	30	70	40	Yes
St 15	0	80	80	Yes
St 16	40	90	50	Yes
St 17	40	80	40	Yes
St 18	10	60	50	NO
St 19	20	80	60	Yes
St 20	40	90	50	Yes
St 21	40	70	30	Yes
St 22	30	70	40	Yes

St 23	20	80	60	Yes
St 24	0	70	70	Yes
St 25	20	90	70	Yes
St 26	0	80	80	Yes
St 27	20	80	60	Yes
St 28	40	60	20	NO
St 29	20	60	40	NO
St 30	20	70	50	Yes
St 31	20	70	50	Yes
St 32	40	80	40	Yes
St 33	0	70	70	Yes

88% of the class made Mastery of Objective #3 on the Post-Test, While 12% missed mastery.  
84% of the class made gains on Objective #3 and 16% maintained.

**Objective 4: The student will be able to assess how to solve credit problems.**

**Mastery >70%**

**Gains >30%**

**Maintaining <30%**

**Negative Gains <0%**

Student Name	Pre	Post	Gains	Mastery
St 1	30	100	70	Yes
St 2	20	90	70	Yes
St 3	20	80	60	Yes
St 4	50	100	50	Yes
St 5	20	70	50	Yes
St 6	20	80	60	Yes
St 7	30	80	50	Yes
St 8	20	70	50	Yes
St 9	50	90	40	Yes
St 10	60	100	40	Yes
St 11	30	80	50	Yes
St 12	40	80	40	Yes
St 13	50	80	30	Yes
St 14	20	70	50	Yes
St 15	40	80	40	Yes
St 16	30	90	60	Yes
St 17	40	80	40	Yes
St 18	10	50	40	NO
St 19	10	80	70	Yes
St 20	50	100	50	Yes
St 21	40	80	40	Yes
St 22	40	70	30	Yes
St 23	50	80	30	Yes
St 24	30	40	70	Yes
St 25	40	90	50	Yes
St 26	40	80	40	Yes
St 27	30	80	50	Yes
St 28	40	60	20	Yes
St 29	30	60	30	Yes
St 30	30	70	40	Yes

St 31	20	70	50	Yes
St 32	30	80	50	Yes
St 33	40	70	30	Yes

97% of the class showed Mastery of Objective #4, while 3% did not show mastery.  
97% showed gains on this objective, while 3% maintained.

**Objective 5: The student will be able to recognize and answer properly vocabulary terms and concepts.**

**Mastery >70%**

**Gains >30%**

**Maintaining <30%**

**Negative Gains <0%**

Student Name	Pre	Post	Gains	Mastery
St 1	40	100	80	Yes
St 2	0	100	100	Yes
St 3	10	60	50	NO
St 4	40	100	60	Yes
St 5	0	40	40	NO
St 6	30	80	50	Yes
St 7	0	60	60	NO
St 8	0	40	40	NO
St 9	0	80	80	Yes
St 10	0	100	100	Yes
St 11	20	70	50	Yes
St 12	30	80	50	Yes
St 13	0	80	80	Yes
St 14	0	70	70	Yes
St 15	0	80	80	Yes
St 16	40	90	50	Yes
St 17	20	80	60	Yes
St 18	10	60	50	NO
St 19	20	80	60	Yes
St 20	40	90	50	Yes
St 21	40	70	30	Yes
St 22	30	70	40	Yes
St 23	20	80	60	Yes
St 24	0	70	70	Yes
St 25	20	90	70	Yes
St 26	0	80	80	Yes
St 27	20	80	60	Yes
St 28	40	60	20	NO
St 29	20	60	40	NO
St 30	20	70	50	Yes
St 31	20	70	50	Yes
St 32	40	80	40	Yes
St 33	0	70	70	Yes

78% of the students made mastery of Objective #5, while 22% did not make mastery.  
97% of the students made gains for objective#5, while 3% maintained.