

Print & digital

6 UNITS 17 WEEKS



FINANCIAL LITERACY BUNDLE

SPECIAL EDUCATION



Special Needs for Special Kids



This bundle includes resources created for students with significant challenges (like autism and ID) who were several years behind their peers. This is a great way to help students start planning for the future.

This bundle includes 6 units that cover financial planning. It includes:

- **Employment (3 weeks)**
- **Budgeting Skills (3 weeks)**
- **Saving Money (3 weeks)**
- **Borrowing Money and Credit Cards (3 weeks)**
- **Home and Auto Insurance (2 weeks)**
- **Health Insurance (3 weeks)**

**All units have
printable AND
digital
versions**

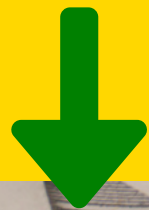
All units built using the extended learning standards from Ohio.

All the units contain various activities. Most units include:

- Detailed lesson plans
- A book (PowerPoint)
- Vocabulary cards
- Circle maps
- Sorting activities
- Matching activities
- Group activities
- Vocabulary puzzles
- Close worksheets (fill in the blank)
- Assessments (3 versions)

The activities are differentiated to allow more students to participate in the same activity.

- Saves you time
- Fosters inclusion



KEEP SCROLLING FOR ALL THE DETAILS



Employment

By
Christa Joy
Special Needs for Special Kids



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Also included in this resource as separate files:

- Lesson plans
- Links and directions to digital activities
- PowerPoints (these are the books in the lesson plan)
- Voice recorded PowerPoint
- Activities in black and white

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Every unit has lots of different activities and ways for students to practice that skill.

Health Insurance Lesson Plan

Preparation

- Print out a vocabulary board for each student to use throughout unit
 - Laminate or place in page protector
- Vocabulary cards
 - Print out a set of cards onto cardstock and laminate
 - Make one set for each student and also one for the teacher to use in I Spy games
- Book
 - Print out, laminate, and bind
 - Also available as a recorded PowerPoint and video in the directions for digital activities pdf
- Who am I activity cards
 - Print out a set of cards onto cardstock and laminate
 - Make one set for each student and one for the teacher

Preassessment (do day 1 before starting lesson)

- Choose the form of the assessment that best fits
- Give the assessment to assess what your student knows
- I cannot emphasize enough how important this growth, this preassessment is so important!!

Teaching Tips

1. **Color Coding:** this is a really easy way to add to the activity. Outline or color in an empty box or circle around the corresponding picture symbols the same color.
 - a. For more info, read more here: <https://specialneedsforspecialkids.org/2018/03/20/differentiation/>
 - b. I also have a blog post on differentiating <https://specialneedsforspecialkids.org/2018/03/20/3-ways-easily-and-effectively/>
2. **Make your own copies of the activities.** Every student has a copy yesterday. For that reason:

Quick Look

Day	Activity	Day	Activity
1	<ul style="list-style-type: none"> • Read book • Vocabulary activity • Circle map 	9	<ul style="list-style-type: none"> • Read book • Who am I activity • Matching activity
2	<ul style="list-style-type: none"> • Read book • Vocabulary activity • Sorting activity 	10	<ul style="list-style-type: none"> • Read book • Who am I activity • Reading a statement
3	<ul style="list-style-type: none"> • Read book • Vocabulary activity • Sorting activity 	11	<ul style="list-style-type: none"> • Read book • Who am I activity • Reading a statement
4	<ul style="list-style-type: none"> • Read book • Vocabulary activity • Sorting activity 	12	<ul style="list-style-type: none"> • Read book • Who am I activity • Close worksheet
5	<ul style="list-style-type: none"> • Read book • Vocabulary activity • Sorting activity 	13	<ul style="list-style-type: none"> • Read book • Vocabulary cut and paste • Vocabulary puzzle
		14	<ul style="list-style-type: none"> • Read book • Vocabulary cut and paste • Vocabulary puzzle
		15	<ul style="list-style-type: none"> • Assessment

Day 7

Activity	Notes	Materials
Read or listen to a recording of the book: <i>Disability and Life Insurance</i> (10 minutes)	<ul style="list-style-type: none"> • Since this is the <u>first time</u> students are seeing the book, I focus a lot on the pictures <ul style="list-style-type: none"> ◦ Ask lots of questions about what they might think the pictures mean or may relate to • Make connections between book and vocabulary board (have students find relevant symbols on their boards to go with a concept or photo on page.) 	<ul style="list-style-type: none"> • Book • Vocabulary board
Vocabulary cards Speed Matching (10 minutes)	<ul style="list-style-type: none"> • place all the cards in the middle of the table • hold up a card, and the students race to find it in the pile in the middle of the table <ul style="list-style-type: none"> ◦ NOTE: for students with physical challenges, allow them to simply find the symbol on their board or communication device 	<ul style="list-style-type: none"> • Vocabulary cards (extra sets)
Circle Map (10 minutes)	<ul style="list-style-type: none"> • Do the circle map about disability insurance <ul style="list-style-type: none"> ◦ Choose the best version (errorless or not) depending on the learning level of your students ◦ Students cut out symbols and place in circle map. • Make connections to the book as necessary 	<ul style="list-style-type: none"> • Circle map • Scissors • Glue
Sharing (10 minutes)	<ul style="list-style-type: none"> • Each student shares one of their finished sorting <u>activity</u> with the group using the communication method of their choice 	<ul style="list-style-type: none"> • Completed worksheets • Communication devices

Lesson plan

Every unit has a detailed lesson plan with suggestions, a quick look, and a daily step-by-step guide.

Book

Every unit has a book with simple text and engaging photos. This book walks through the process and what students need to know to complete the activities in the unit. It comes in a PowerPoint and an mp4 file.



Finally, you will want to include 3-5 **references**. These are people who know you and can talk about what a good worker you are and how you would be a good fit for this job. You will want to include their name, job title, and phone number or email.

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There are a lot of reasons a person who has a job, may suddenly not be able to work. They may have an accident and become injured. If a person has disability insurance, they would receive part of their paycheck until they were able to work again.

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employment

Work someone does and is paid for.



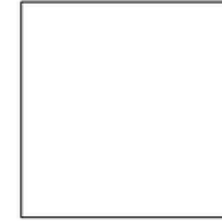
salary

How much a person is paid for a job.



qualifications

Traits and experiences that make a person good for a certain job.



references

People who will tell an employer why you would be good for a job.



employer

Person who is in charge and hires people.



employee

Person doing the work.



interview

Conversation between an employer and possible employee who is looking for a job.

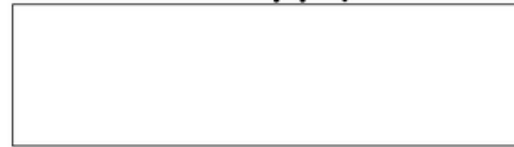
co-workers



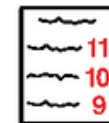
application



apply



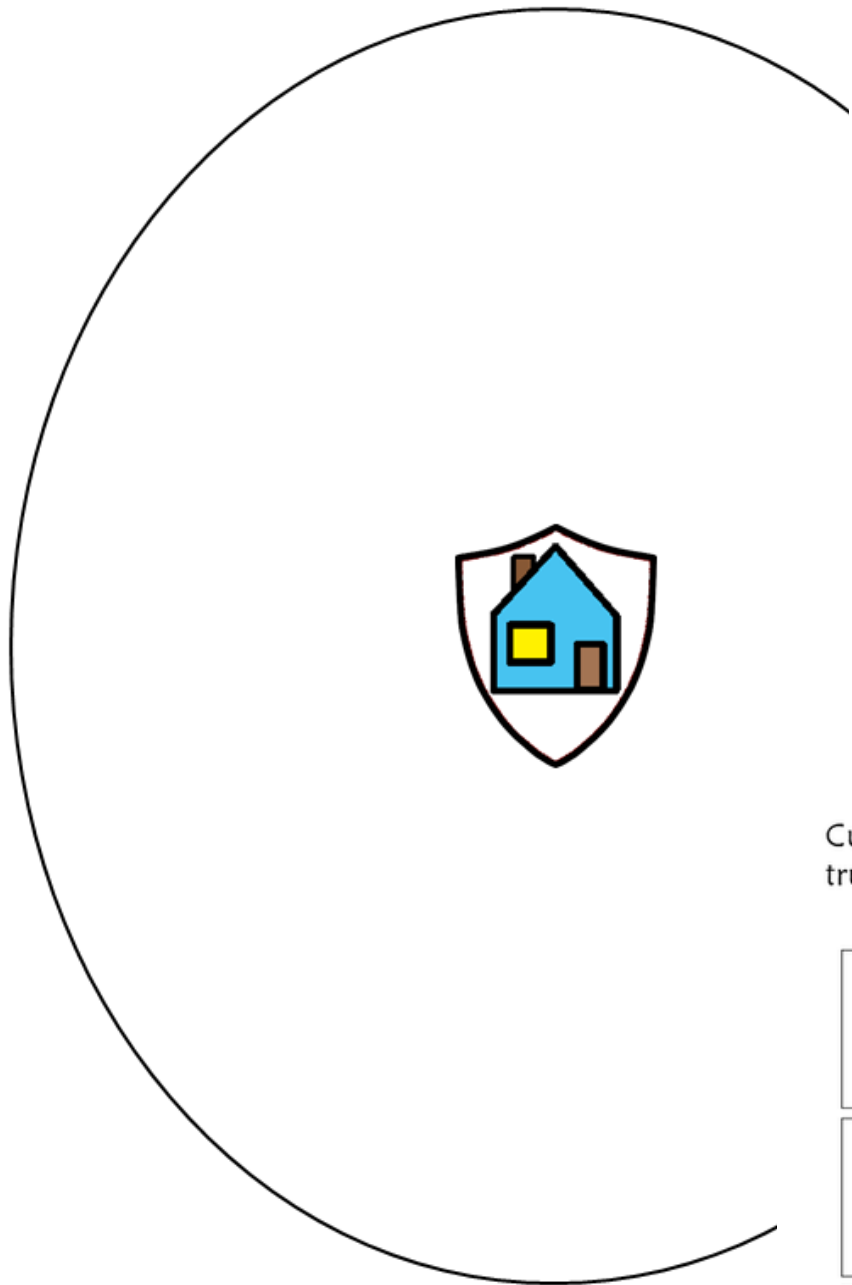
resume



Vocabulary (including cut and paste matching)

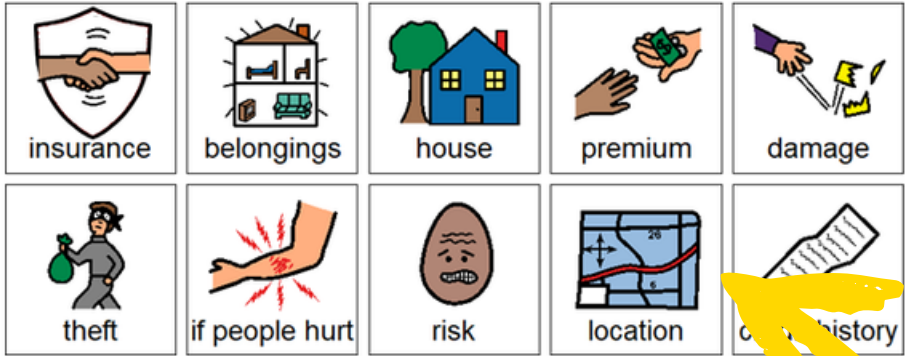
What are some things you should know about protecting your home?

circle maps



Errorless version

Cut apart pictures and place in circle map showing things to know about protecting your home.



Cut apart pictures and place in circle map **ONLY IF** they are true about protecting you home.



Each unit comes with 1-2 circle maps to visually review the main facts from the book. These come with an errorless option and an option with wrong answers mixed in.

What are some things health insurance will and will not cover?

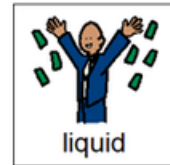


medicine	haircut	emergency room	shopping trip
groceries	physical therapy	fair tickets	broken leg
dentist	toothache	vaccine	doctor visit
hospital stay	plane ticket	manicure	occupational therapy

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sorting

What are some characteristics of different ways to save?



savings account	savings account	checking account	checking account
CD	CD	bonds	money market account
money market account	money market account	stocks	stocks

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Most units have sorting activities. There are suggestions for how to differentiate these quickly included.

Answer the questions below about the medical bill below.

Doctor Smith, mD					
1765 North Street		P: 555-9845	drsmith@email.com		
Jonestown, PA 17985		Website: https://drsmith.org/			
Bill To: Bruce Lake	Phone: 555-7412	Invoice Date: 6/1/2022			
Address: 43263 South Place Dr Jonestown, PA 17985	Fax:	Due Date: 7/1/2022			
Email: brucelake@email.com					
Invoice For: Laceration repair					
Item #	Items	Description	Unit Price	Quantity	Price
1	Emergency Room	after hours visit	\$325.00	1	\$325.00
2	Exam	right arm exam	\$125.00	4	\$500.00
3	bloodwork	CBC/Diff	\$75.00	1	\$75.00
4	wound lavage	clean wound	\$450.00	1	\$450.00
5	wound repair	stitches	\$650.00	1	\$650.00
6	dress wound	wrap and bandage	\$200.00	1	\$200.00
7	medication	antibiotic ointment	\$125.00	1	\$125.00
8	medication	antibiotics	\$325.00	1	\$325.00
Subtotal					\$ 2,650.00
Insurance payment					\$530.00
Adjusted subtotal					\$2,120.00
PATIENT TOTAL					\$2,120.00
Payment					\$0.00
TOTAL DUE					\$2,120.00

1. Total cost of procedures:

2. Insurance payment:

3. Total patient must pay:

4. Due date:

**Lots of practice activities;
differentiated**

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Scenario 4: Chrissy

Chrissy is getting older and taking on more chores around the house. She wants to save money so she can go out and have fun with her friends this summer, so she wants to make a budget. Help Chrissy decide how much she can spend and save using the following information. (worksheet 1)

- Money that Chrissy makes: (worksheet 1)
 - Allowance: \$25 per week
 - Extra job, cleaning out the garage: \$10
 - Early birthday present from Grandma: \$25
- Expenses Chrissy has this week
 - Chrissy likes to get an ice cream in the cafeteria a few days: \$3
 - Chrissy has to pay back her brother: \$5

Chrissy would like to save \$10 each week. (worksheet 2)

How much can she spend this week on o

WORKSHEET 2:

Deciding how much he/she can spend.

	Total income	Amount to save (\$)/week	Total expenses
Total			

See blue box on page 1

From scenario

See yellow box on page 1



- income
- to save
- expenses
- ok to spend

Mock Interview

- This gives students a chance to practice using common interview questions.
- I rubric is included in case you want to give students feedback.
- Before the interview:
 - Assign the student a company or have student choose a company they would want to interview for.
 - Have students dress the day of the interview.
 - Bring a complete application if appropriate.
 - Make sure students have access to their communication device if they use one.
- During the interview
 - Assign another student to be the secretary. Have the student interviewing enter, introduce themselves to the secretary and tell him/her why they are there.
 - Either you read the questions on the next page, or choose another student to be the employer conducting the interview. You could also ask a different teacher to stand in as the employer.
- After the interview
 - Make sure student says a proper good bye with a handshake
 - Construct a short email as a thankyou

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Group activities



Bingo cards

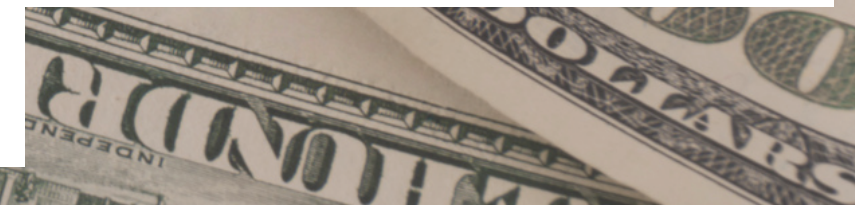
- Included are 10 Bingo cards in color and 10 Bingo cards in BW.
- Place the cards in page protectors or laminate for long term use.
- **Calling cards are included.**
- This is a great way to practice the new vocabulary included in this unit.
- Cut apart a set of the vocabulary cards to use as the calling cards.
- Options:
 - Show students the picture for them to match
 - Read the definition and see if students can find the matching picture
 - Work as teams
 - Vary the "winning" patterns.
 - Cover all
 - Cover corners
 - Row across or down
 - Cover the edges
 - Vary the ways to mark the card
 - Place in page protector or laminate and use dry erase markers
 - Stickers
 - Post-it notes
 - Dot markers

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Who am I cards

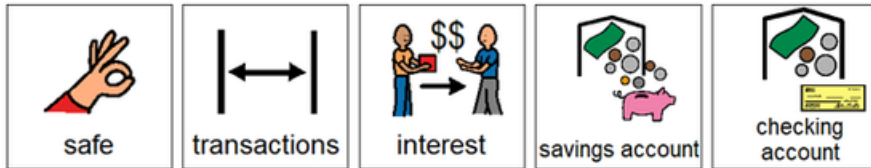
- Give each student a set of Who am I cards
- Various options/ways to play, but the goal is to have students hold up the card you are talking about. Sometimes there can be more than one correct answer
- Things you can do:
 - Hold up a vocabulary card
 - Show a page from the book
 - Point to a symbol on the vocabulary board
 - Verbally describe the characteristics of that type of insurance.
- Tell a scenario where a person would need to use insurance.
 - Where are you living/driving?
 - What type of home/car do you have?
 - What caused the damage?
- Tell a scenario and students would decide if this would raise or lower your premium.

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Ways to save

1. Earning allows your money to grow.
2. A bank will keep your money .
3. A has low interest but is very safe.
4. A often has zero interest but is the easiest to access.
5. Deposits and withdrawals are both examples of .



Health Insurance

1. Medical bills can be very .
2. Health insurance will help cover costs for a visit to the .
3. Health insurance will help cover costs for .
4. To lower your monthly premium, you can pay a higher .
5. Many people get health insurance through their .



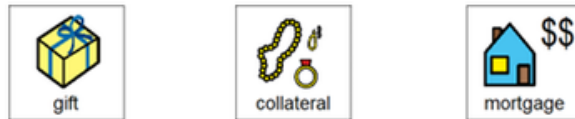
Review sheets

All units include fill-in-the-blank worksheets to review concepts covered in the book and unit. Answer keys included.

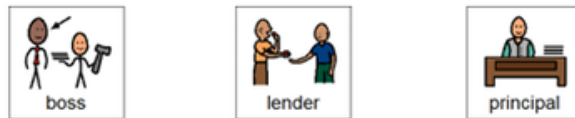
1. Circle the reasons people want to borrow money:



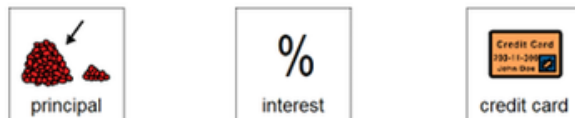
2. A loan to buy a house is called a:



3. The person or business you borrow from is the:



4. What is the initial amount you borrow called?



5. Circle all the places or ways people borrow money:



Assessment

1. Circle the things you need to plan a budget:

- | | |
|------------|---------------------|
| A. weather | D. expenses |
| B. income | E. address |
| C. bills | F. how much to save |

2. A paycheck, allowance, and gifts are all examples of:

- A. fees
B. expenses
C. income

3. Bills, necessities, and fees are all examples of:

- A. expenses
B. check
C. wants

4. To afford something, your income must be more than your:

- A. wants
B. allowance
C. expenses

5. Circle all the examples of necessities:

- | | |
|--------------|---------------|
| A. food | D. trampoline |
| B. shelter | E. soap |
| C. surfboard | F. toothbrush |

6. A haircut, fitness trainer, and tutor are all examples of:

- A. income
B. goods
C. services

Finally, each unit has an assessment that is available in 3 versions. These are given 1:1 and read aloud to the student. It also includes a traditional multiple-choice version included.

- *All of these units include digital versions of the activities. These simply require the student to click and drag the answers. In one set of slides, there is some typing involved.*
- *There are 2 complete sets of slides. One set is differentiated using color.*

Make great independent learning centers.

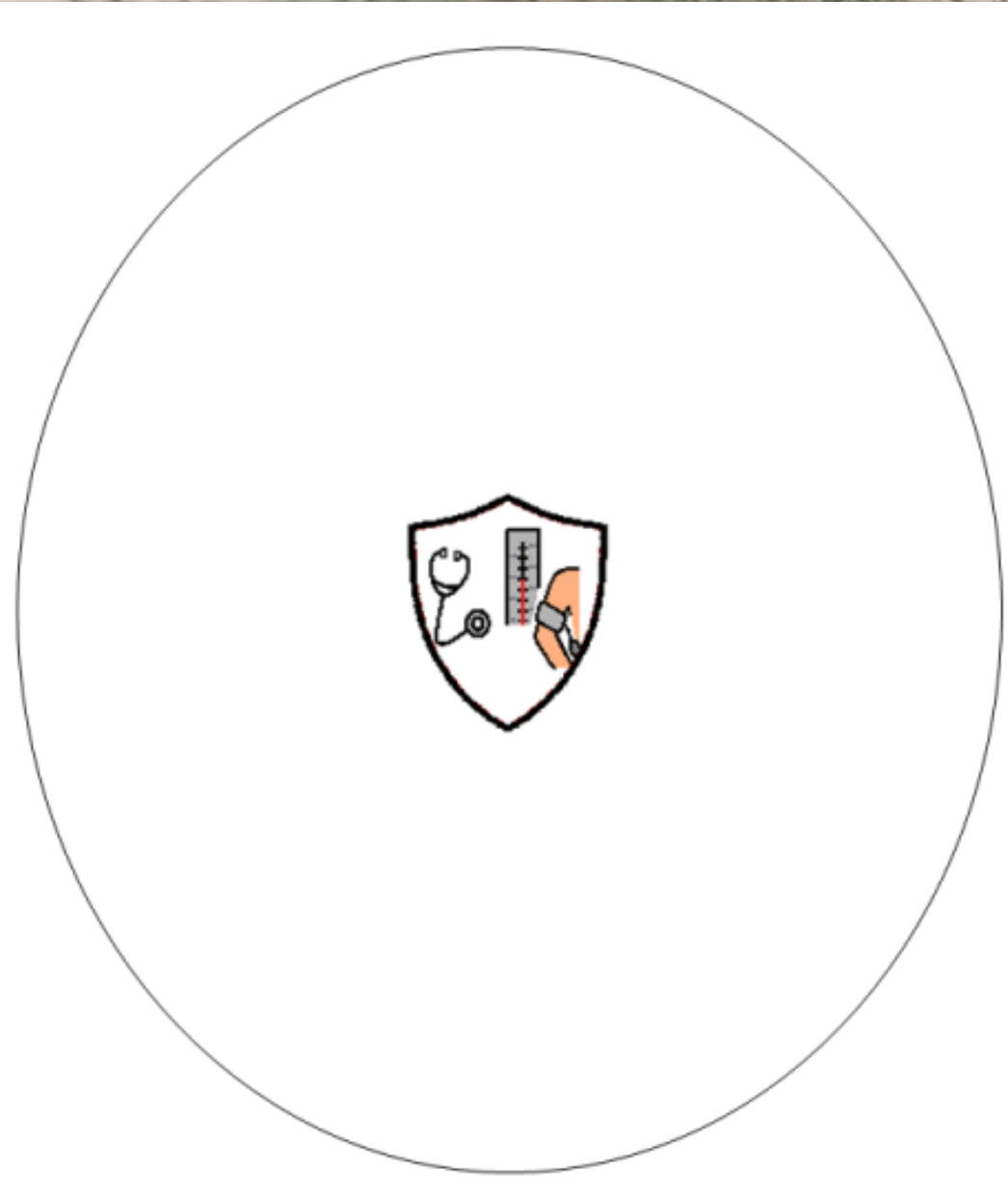


Finding a Job

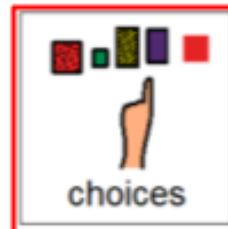
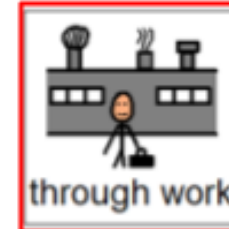
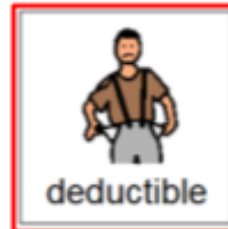
By Christa Joy

The movie version
of the book from
the unit.

Use for more review.



What are some things you should know about health insurance?
Place pictures in circle map things about health insurance.













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The digital
activities are click
and drag.

Perfect for any learning level.

Match the job to the task.

 use cash register		 feed a seal	
 frost a cake		 give an injection	
 write a story		 feed cows	
 blow a whistle		 arrest people	

Match the job to the task commonly done. Try to find the best match, there is one job for each task.

 doctor	 author	 zoo keeper
 police officer	 clerk	 referee
 baker	 farmer	

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Each unit comes with a set of slides that are differentiated with color.