








Financial Responsibility: Staying on Budget Upper Elementary Spreadsheet Project


**CA CS
Standards:**

3-5.NI.4,
3-5.DA.8,
3-5.DA.9,
3-5.AP.13,
6-8.CS.2,
6-8.CS.3,
6-8.DA.7,
6-8.DA.8,
6-8.AP.13,
6-8.IC.22

<p>Notes & Preparation</p> 	<ul style="list-style-type: none"> • Project length - 3 classes • Instructor note - The workbook contains all the projects for this unit. Assess level of student comprehension and adjust the template as needed. Decide destination locations and budget amounts for students. Destinations can be tied into grade level social studies standards such as State Capitals for 5th grade or foreign countries for 6th grade. • Files to load - Load Blue Spreadsheets Template (depending on student device) for access on device or cloud-based service. • Web resources - Check all web resources used in the lesson ahead of time.
<p>Engage</p> 	<p><u>Opening</u></p> <p>Welcome the students to technology class. Reflect on the past unit the students completed. Remind the students the theme of the year is 'Responsibility'.</p> <p>Let the students know that over the next few lessons they will be creating projects that focus on financial responsibility. Tell the students financial responsibility means being wise with money. Review the term 'budget' with the students. A budget is a set amount of money you can spend so you do not accidently spend more money than you have. How can you help yourself stay on budget? Can you spend wisely?</p> <p><u>Project Description</u></p> <p>In this project students will practice staying on budget and will learn the importance of prioritizing needs and wants. Students will be traveling to a destination for 5 days on a set budgeted amount. They will design a detailed travel budget to make sure they do not overspend. Students will research actual expenses and will use formulas to verify and analyze their budget. Discuss destination options and allow students to pick where they would like to travel. Let students know they will be using their best guess to set budget amounts and then will complete research to try to find realistic expense costs. The time period is set for 5 days with a budget of \$3,000 (adjust if needed).</p>

	<p><u>Spreadsheet/Database Introduction</u></p> <p>Tell the students they will be using a spreadsheet and database program to develop their travel budget. A database helps you gather information quickly to sort and categorize information. A spreadsheet allows you to put information into rows and columns to perform functions like adding a series of numbers. Give examples of the differences between a word processor and spreadsheet/database program. Review the terms 'row', 'column', and 'cell'.</p> <p>Tell students one function of a spreadsheet program is to calculate information. They will be using formulas to calculate math problems. Define 'formulas' as a set of instructions that tells the computer what to calculate. They will be using technology to complete a manual task. Explain to the students that a cell containing a formula will only display the result. Show them the formula bar and let them know that is where they will be able to view and edit the formula.</p>
<p>Exploration</p> 	<ul style="list-style-type: none"> • Navigate to the following web tools to create flipped resources for the classroom: <ul style="list-style-type: none"> ○ https://info.flipgrid.com/ ○ https://www.screencastify.com/ ○ https://screencast-o-matic.com/ • Navigate to the following web tools to create class discussion, surveys, exit polls, and/or track student understanding while using this curriculum: <ul style="list-style-type: none"> ○ www.socrative.com ○ https://kahoot.it/#/ ○ https://edpuzzle.com/ ○ https://quizlet.com/ ○ https://info.flipgrid.com/ • Navigate to the following web tools to create class collaboration, blogs, or websites while using this curriculum: <ul style="list-style-type: none"> ○ http://padlet.com/ ○ https://www.weebly.com/ ○ https://sites.google.com/ • Navigate to the following web tools to create additional features that can be added to the student's projects using this curriculum: <ul style="list-style-type: none"> ○ https://www.surveymonkey.com/ ○ https://www.canva.com/ ○ https://www.the-qrcode-generator.com/ ○ https://spark.adobe.com/home/ ○ Google Forms

	<p>Instructor Note: Obtain parent/guardian permission needed for web tools.</p>
<p>Additional Emphasis</p> 	<ul style="list-style-type: none"> • Navigate to the following resources to gain more insight on financial responsibility: <ul style="list-style-type: none"> ○ http://www.themint.org/teens/buy-it-or-not.html ○ https://www.themint.org/kids/ ○ https://www.pbs.org/video/your-life-your-money-budget-your-needs-wants/ ○ https://www.pbs.org/your-life-your-money/more/needs_vs_wants.php ○ https://www.greenpath.com/budgeting-101/ ○ https://www.daveramsey.com/blog/how-to-teach-kids-about-money • Navigate to the following websites to give basic information about spreadsheets: <ul style="list-style-type: none"> ○ http://viewpure.com/05xfGNLA5W0?start=0&end=0 ○ https://www.computerhope.com/jargon/s/spreadsheet.htm • Review digital citizenship guidelines as needed. • Explain the various cursors used in the Spreadsheet program. • Demonstrate that a workbook is a file with more than one worksheet. • Row height can be manually sized the same way column width is sized. • Discourage scrolling. • Explain each formula as they are inserted. • Explain that '###' is displayed in a cell that contains numbers and column width needs adjusting. • The Control/Command key is used to select areas that are not adjacent.
<p>Learning Outcomes</p> 	<p>Students will:</p> <ul style="list-style-type: none"> • Understand the purpose of a database and spreadsheet program is to sort, categorize, and calculate information. • Identify the purpose of a budget and practice staying within a budget. • Practice using formulas to calculate mathematical expressions, analyze patterns, and convert measurement units. • Understand that an aspect of financial responsibility is prioritizing needs over wants.

<p>Project</p> 	<p>Have the students:</p> <p style="text-align: center;">Financial Responsibility Topic Research</p> <ol style="list-style-type: none"> 1. Launch an Internet browser 2. Using Boolean Operators search for information about the following topics: <ol style="list-style-type: none"> a. Financial responsibility b. Budgeting c. Spending d. Needs vs. Wants 3. Bookmark the websites 4. Evaluate each selected website and discuss why it is a credible site to use to gather information 5. If needed, use the following resources to gain additional understanding about budgeting and being money-wise: <ol style="list-style-type: none"> a. https://www.themint.org/kids/ b. https://www.pbs.org/video/your-life-your-money-budget-your-needs-wants/ c. https://www.pbs.org/your-life-your-money/more/needs_vs_wants.php d. https://www.greenpath.com/budgeting-101/ e. https://www.daveramsey.com/blog/how-to-teach-kids-about-money <p style="text-align: center;">Spreadsheet Setup</p> <ol style="list-style-type: none"> 6. Launch a Spreadsheet Program 7. Open template named <i>Blue Spreadsheets Template</i> 8. Save file into Student Folder 9. Review the following information about Spreadsheets if needed: <ol style="list-style-type: none"> a. Columns and rows b. Cell addresses c. Formula bar and its purpose 10. Switch to 'Sheet 1' worksheet 11. Rename Sheet 1 to 'Travel Budget' 12. Adjust Zoom as needed 13. In cell A1 type the title 'Financial Responsibility: Staying on Budget' 14. Select cells A1-L1 15. Merge and Center 16. In cell A2 type 'By:' and student name 17. Select cells A2-L2 18. Merge and Center 19. In cell D5 type the travel destination
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20. In cell F5 type '5 days' for the time period unless otherwise noted by teacher

21. In cell H5 type '\$3,000' for the budget unless otherwise noted by teacher. **Note: Have students type number and then format as currency**

22. Review the following table headings:

- a. Budget categories (transportation, accommodations, entertainment, other expenses): These are the categories the overall budget will breakdown into.
- b. Budget: These will be the estimated amounts allotted for each expense
- c. Actual Expense: These will be the researched amounts that would be spent
- d. Difference: This is difference between what the estimated amount was and the actual expense. Were they the same, under, over?
- e. Percent to Budget: This is the percentage amount that you have spent of your budget.

23. Select cells B9-E9

24. Copy cells

25. Paste cells into:

- a. B16
- b. B21
- c. B28

26. Select cells A9-E13 and format to All Borders

27. Select cells A16-E18 and format to All Borders

28. Select cells A21-E25 and format to All Borders

29. Select cells A28-E31 and format to All Borders

30. In the Transportation table starting in cell A10 type the following sub-categories (adjust if needed):

- a. Flights
- b. Airport Parking
- c. Car Rental
- d. Gas

31. In the Accommodations table starting in cell A17 type the following sub-categories (adjust if needed):

- a. Hotel
- b. Parking

32. In the Entertainment table starting in cell A22 type the following sub-categories (adjust if needed):

- a. Tours
- b. Amusement Parks

- c. Sightseeing
- d. Souvenirs

33. In the Other Expenses table starting in cell A29 type the following sub-categories (adjust if needed):

- a. Food
- b. Snacks
- c. Misc.

34. In cell H10 type 'Total Transportation'

35. In cell H11 type 'Total Accommodations'

36. In cell H12 type 'Total Entertainment'

37. In cell H13 type 'Total Other Expenses'

38. Before inputting budget numbers, the AutoSum formula will be inserted to better help keep track of spending

39. In cell B14 type formula =SUM(B10:B13)

40. Use the fill handle to drag formula across to D14

41. In cell B19 type formula =SUM(B17:B18)

42. Use the fill handle to drag formula across to D19

43. In cell B26 type formula =SUM(B22:B25)

44. Use the fill handle to drag formula across to D26

45. In cell B32 type formula =SUM(B29:B31)

46. Use the fill handle to drag formula across to D32

47. In cell I10 type formula =B14

48. In cell I11 type formula =B19

49. In cell I12 type formula =B26

50. In cell I13 type formula =B32

51. In cell I14 type formula =SUM(I10:I13)

52. Use the fill handle to drag formula across to J14

53. Select columns B, C, D, I, J



54. Format to Currency

55. Select column E

56. Format to Percentage

Budget Input

57. In column B for each category table, type an estimated amount of money you think you will need to spend for each of the sub-categories for the travel time period. Review the totals to see if you are staying within the total travel budget.

Actual Expense Research	
	<p>58. Using the following resources and advanced search techniques research each sub-category as best as you can to find what it may actually cost for the travel time period:</p> <ol style="list-style-type: none"> a. https://www.expedia.com/ b. https://www.tripadvisor.com/ c. https://www.hotels.com/ <p>59. In column C for each category table, type the actual expenses that have been researched for each of the sub-categories for the travel time period.</p> <p>60. Save file</p>
<p>Reflection</p> 	<p>As each class comes to a close, discuss the specific steps that have been taught that day. Review what they learned about staying within a budget and spending wisely. Ask students if they learned anything while researching actual expenses. How close were their budgeted numbers?</p> <p>Have students check off the learning objectives they focused on.</p>
<p>Extend</p> 	<p>For differentiated learning or early finishers, students may complete the following optional steps:</p> <ol style="list-style-type: none"> 1. Identify collaboration tools (editing and review tools) and use at least one tool to help review 2. Explore additional tools of the spreadsheet/database program such as: <ol style="list-style-type: none"> a. Gridlines b. Freeze panes c. Format painter d. Additional formulas 3. Add enhancements to the spreadsheet such as: <ol style="list-style-type: none"> a. Related travel graphics b. QR codes to the travel websites

