

WAMC Lab Template

Math Concept(s):

Source / Text: Financial Algebra

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I took the basic idea and reworked most of it completely.

Attach the following documents:

Lab Instructions

Student Handout(s)

Rubric and/or Assessment Tool

Short Description (Be sure to include where in your instruction this lab takes place):

Lab Plan

Lab Title: Credit Cards (to be used in conjunction with Ch 4.4)

Prerequisite skills: Power Point, Word, Internet Research

Lab objective: Students will research and present information about 3 Acts that protect credit card users, credit scores, or advantages and disadvantages of credit cards.

Standards:

CCSS-M:

- Math standards will be addressed in the work completed in the classroom after the lab is completed.

Standards for Mathematical Practice:

•

State Standards addressed (2008 Washington State Mathematics Standards):

•

Reading:

•

Writing:

•

Leadership/21st Century Skills:

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21st Century Interdisciplinary themes (Check those that apply to the above activity.)

- Global Awareness Financial/Economic/Business/Entrepreneurial Literacy Civic Literacy
 Health/Safety Literacy Environmental Literacy

21st Century Skills (Check those that students will demonstrate in the above activity.)

LEARNING AND INNOVATION

Creativity and Innovation

- Think Creatively
 Work Creatively with Others
 Implement Innovations

Critical Thinking and Problem Solving

- Reason Effectively
 Use Systems Thinking
 Make Judgments and Decisions
 Solve Problems

Communication and Collaboration

- Communicate Clearly
 Collaborate with Others

INFORMATION, MEDIA & TECHNOLOGY SKILLS

Information Literacy

- Access and Evaluate Information
 Use and manage Information

Media Literacy

- Analyze Media
 Create Media Products

Information, Communications and Technology (ICT Literacy)

- Apply Technology Effectively

LIFE & CAREER SKILLS

Flexibility and Adaptability

- Adapt to Change
 Be Flexible

Initiative and Self-Direction

- Manage Goals and Time
 Work Independently
 Be Self-Directed Learners

Social and Cross-Cultural

- Interact Effectively with Others
 Work Effectively in Diverse Teams

Productivity and Accountability

- Manage Projects
 Produce Results

Leadership and Responsibility

- Guide and Lead Others
 Be Responsible to Others

Teacher Preparation: (What materials and set-up are required for this lab?)

Materials

- Computers
- Projector
- Rubric for Presentations
- Rubric for Participation (self - assessment)

Set-Up Required:

- Computer Lab

Lab Organization Strategies:

Grouping/Leadership/Presentation Opportunities:

- The students in a group will be responsible for setting the roles for the group members.

Cooperative Learning:

- Students will be working in groups of 3 to complete the activity that they select.

Expectations:

- Students will work cooperatively to select, research, and present one of the three options. Students will be placed into groups by random draw, or another method of the instructors choosing.

Timeline:

- 3 - 50 minute classes. One day for research and group formation. One day for creating the presentation with power point. One day for presentations. A fourth day could be added if necessary for time / extension.

Post Lab Follow-Up/conclusions:

Discuss real world application of learning from lab

- Credit Debt reduction (credit score improvement)
- Understanding credit protections

- Knowledge about good and bad credit decisions

Career Applications

- Invite guest speaker from Bank/ Credit Union

Optional or Extension Activities

- Acquire your personal credit report from one or more of the reporting agencies and determine if your credit is good or not. Determine what could be done to improve your score if it is not in the above 720 category. Also determine what is causing it to be considered low if the number is low.

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Student Instructions:

1. After being assigned into a group, determine the roles that each group member will have. There needs to be a member in charge of saving and storing research(works cited) and presentation. A member should be the project leader, responsible for keeping the group moving forward toward the goal. The third member should be in charge of turning in the materials. All members need to work on the research and presentation.
2. Once the roles have been determined, the group needs to get the research completed. Research can be printed and stored by the assigned group member. Once the research is completed students can begin working on their presentations.
3. Presentations and group performance will be graded using the attached rubrics. The group performance is a self-assessment rubric, while the presentation is graded in three areas. The three areas will be averaged to get a total score for the grade book. Any score under a 2.5 must be redone.

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Presentation Rubric (Advantages)

| Score | 4 | 3 | 2 | 1 |
|------------------------------|--|--|---|--|
| Advantages and Disadvantages | Group has listed 3 Advantages and Disadvantages. Includes detailed description of each advantage and 2 main points of how it can help. | Group has listed at least 2 Advantages and Disadvantages. Includes vague descriptions of each. Includes at least 1 main point of how it can help | Group has listed at least 1 Advantages and Disadvantages. Descriptions are not included. | Group has 1 or no Advantages and Disadvantages listed. |
| Visual | Group has a visual in form of power point presentation. Presentation includes 1 graphic per slide, 1 animation per slide, is visually easy to read. Presentation must have at least 8 slides | Group has a visual in form of power point presentation. Slides are missing at least 2 graphics or animations. | Group has a visual in form of power point presentation. Slides are missing more than 4 graphics and animations. Presentation is missing at least 3 slides | Group has no visual. |

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Presentation Rubric (3 Acts)

| Score | 4 | 3 | 2 | 1 |
|------------|--|---|---|--|
| Three Acts | All 3 Acts are listed and described in detail. Including when passed and how it effects consumers. | All 3 Acts are listed, but only two of them has been described in detail. Including when passed and how it effects consumers. | All 3 Acts are listed, but only one of them has been described in detail. Including when passed and how it effects consumers. | No Acts have been described, they are just listed. |
| Visual | Group has a visual in form of power point presentation. Presentation includes 1 graphic per slide, 1 animation per slide, is visually easy to read. Presentation must have at least 4 slides | Group has a visual in form of power point presentation. Slides are missing at least 2 graphic or animations. | Group has a visual in form of power point presentation. Slides are missing more than 3 graphics and animations. | Group has no visual. Presentation is missing slides. |

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Presentation Rubric (Credit Score)

| Score | 4 | 3 | 2 | 1 |
|--------------|--|---|---|---|
| Credit Score | The presentation contains 3 ways to positively and 3 ways to negatively affect credit score. Also it must explain what is a good score, a bad score, and how to find you score. | The presentation contains 2 ways to positively and 2 ways to negatively affect credit score. Also explains what is a good and what is a bad score or how to find your score. | The presentation contains 1 way to positively and 1 way to negatively affect credit score. No explanation about good or bad scores or how to find your score is included. | Only 1 positive or negative way to affect credit score. |
| Visual | Group has a visual in form of power point presentation. Presentation includes 1 graphic per slide, 1 animation per slide, is visually easy to read. Presentation must have at least 4 slides | Group has a visual in form of power point presentation. Slides are missing at least 2 graphic or animations. | Group has a visual in form of power point presentation. Slides are missing more than 3 graphics and animations. | Group has no visual. Presentation is missing slides. |

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Self-Assessment Rubric

| Score | 4 | 3 | 2 | 1 |
|--------------------------------|---|---|---|---|
| My role with the group was to: | I completed my role fully. I worked cooperatively with all of my group members. | I completed my role, but could have been more cooperative with group members. | I didn't complete my role without help. My cooperation with group members was unproductive. | My role was incomplete and I didn't cooperate with group members. |
| My group members: | Completed their tasks and worked cooperatively with each other. | Completed their task but could have been more cooperative with other group members. | Didn't complete their role without help. Their cooperation with group members was unproductive. | Their role was incomplete and they didn't cooperate with group members. |
| My group members: | Completed their tasks and worked cooperatively with each other. | Completed their task but could have been more cooperative with other group members. | Didn't complete their role without help. Their cooperation with group members was unproductive. | Their role was incomplete and they didn't cooperate with group members. |

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