


6 UNITS 17 WEEKS



**FINANCIAL LITERACY
CURRICULUM**

SPECIAL EDUCATION

**JOY
2
TEACH**



For students who:

- are emerging or non-readers
- take alternate assessments
- are in special education
- short-attention span
- lack pre-requisite skills
- benefit from the use of pictures for support
- middle/high school

Why you need this bundle:

- If you teach multiple grade levels, you have all you need in one place.
- Having the same layout for each unit reduces students' anxiety and allows them to focus on the content.
- Aligned with extended learning standards.
- Saves you money
- Picture/visual support for struggling learners

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

Also includes fill-in-the-blank notes for each PowerPoint as a free bonus.

All units are built using the extended learning standards.

All the units contain various activities. Most units include:

- Detailed lesson plans
- A book (PowerPoint)
- Fill-in-the-blank notes
- 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



Christa Joy, Special Needs for Special Kids
The Picture Communication Symbols ©1981–2018 by Tobii Dynavox. All Rights Reserved
Worldwide. Used with permission. Boardmaker® is a trademark of Tobii Dynavox

Table of Contents

Pages	Activity
4-5	Vocabulary board
6-10	Vocabulary cards
11-22	Vocabulary cut and paste
23-37	Bingo cards
38-46	Interest Inventory
47-50	Filling out an application
51-53	Mock interviews
54-57	Interview power card
58-67	Circle maps
68-75	Sorting activities
76-83	Matching activities
84-90	Sudoku puzzle
91-92	Word search
93-102	Close worksheets
103-113	Assessment
114-115	Terms of Use

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

Christa Joy, Special Needs for Special Kids
The Picture Communication Symbols ©1981–2018 by Tobii Dynavox. All Rights Reserved
Worldwide. Used with permission. Boardmaker® is a trademark of Tobii Dynavox

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

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 <u>disability insurance</u><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 <u>sorting 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



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.

©Christa Joy, SNSK

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.



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.

©Christa Joy, SNSK

Health Insurance

Going to the doctor or dentist can be very _____.

Insurance is an _____ to cover part of your medical expenses as long as you pay a certain amount each month.

The amount you pay each month is called a _____.

The agreement is called a _____.

A _____ is the portion of the bill or medical expenses you will have to pay yourself before the insurance company will help you.

Premiums paid by _____ people help cover the medical costs of those who get sick.

The number of people who will need to use their health insurance is relatively _____ compared to the total number of people insured.

Note pages

Most people who are healthy choose a _____ deductible which will have a _____ premium.

Older people tend to choose a plan with a _____ deductible which will have a _____ premium.

You can lower your health care expenses by living a _____ lifestyle.

Taking care of your _____ health is just as important as taking care of your physical health.

_____ trips to the doctor can also lower your health care expenses.

Finding a good _____ you can trust is also important.

With most policies, when you go to the doctor's office, you will be required to pay a _____, or set amount right away before you can be seen.

Health insurance will also help cover the cost of _____.

Included as a free bonus, there are fill-in-the-blank notes for each unit.

Includes word banks and answer keys.

Optional Word Bank

- | | |
|---|---|
| <input type="checkbox"/> mandatory | <input type="checkbox"/> physical |
| <input type="checkbox"/> higher | <input type="checkbox"/> important |
| <input type="checkbox"/> expensive | <input type="checkbox"/> lower |
| <input type="checkbox"/> healthy | <input type="checkbox"/> deductible |
| <input type="checkbox"/> cargo ships | <input type="checkbox"/> unconstitutional |
| <input type="checkbox"/> 26 | <input type="checkbox"/> co-pay |
| <input type="checkbox"/> paycheck | <input type="checkbox"/> agreement |
| <input type="checkbox"/> medications | <input type="checkbox"/> higher |
| <input type="checkbox"/> policy | <input type="checkbox"/> benefits |
| <input type="checkbox"/> disability insurance | <input type="checkbox"/> life insurance |
| <input type="checkbox"/> required | <input type="checkbox"/> lower |
| <input type="checkbox"/> small | <input type="checkbox"/> Maritime insurance |
| <input type="checkbox"/> beneficiary | <input type="checkbox"/> healthy |
| <input type="checkbox"/> actuary | <input type="checkbox"/> minimizing |
| <input type="checkbox"/> premium | <input type="checkbox"/> Affordable Care Act |
| <input type="checkbox"/> doctor | <input type="checkbox"/> mental |
| <input type="checkbox"/> age | <input type="checkbox"/> Great Fire of London |
| <input type="checkbox"/> lower | <input type="checkbox"/> habits |
| <input type="checkbox"/> pharmacist | |
| <input type="checkbox"/> dependent | |
| <input type="checkbox"/> employer | |
| <input type="checkbox"/> financial support | |

employment

Work someone does and is paid for.



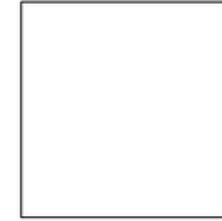
salary

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.

candidate

Person applying for a job.



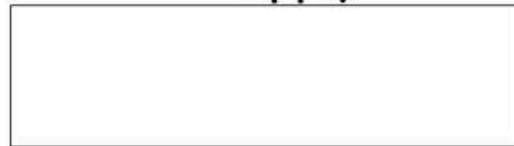
co-workers



application



apply



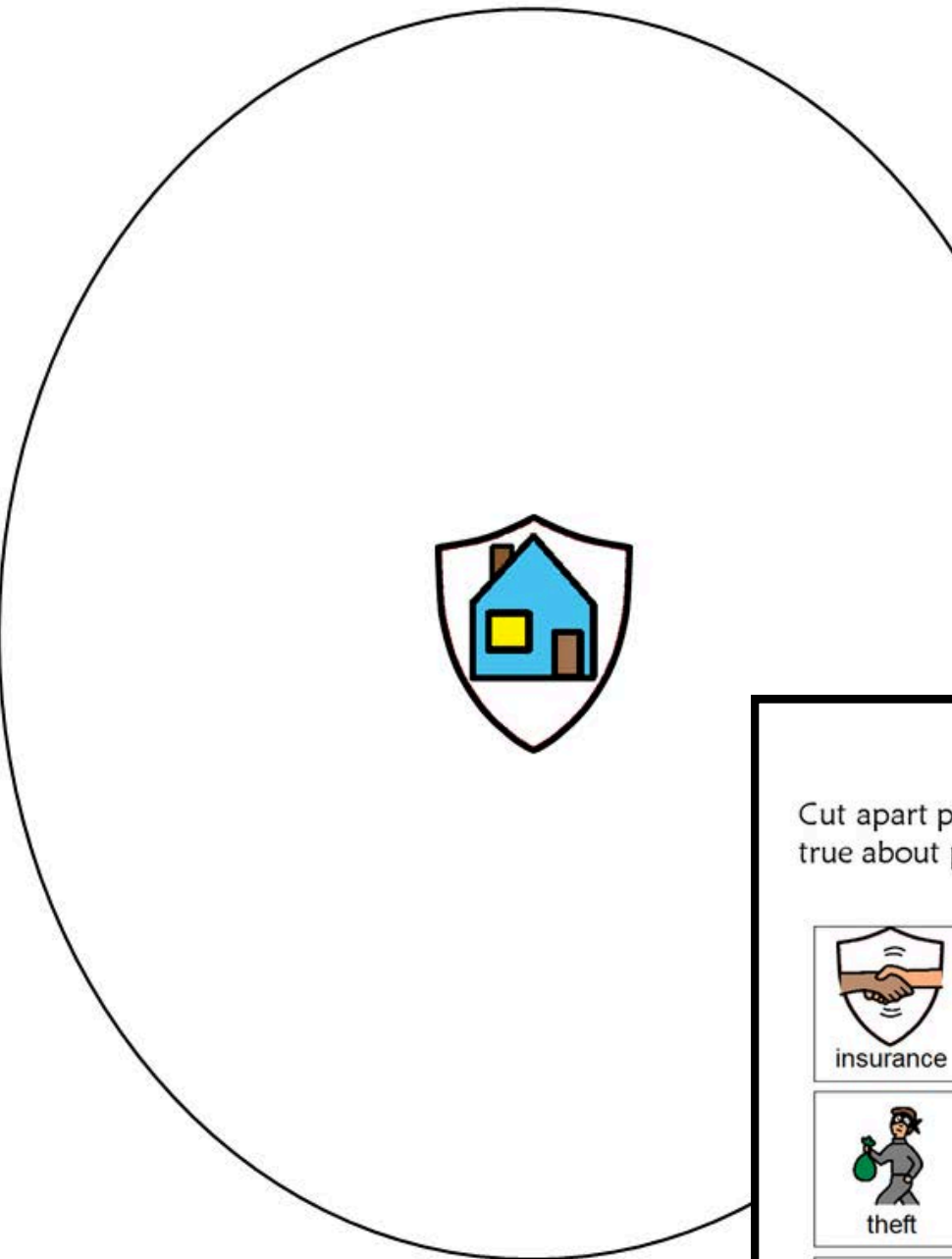
resume



Vocabulary (including cut and paste matching)








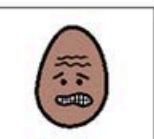
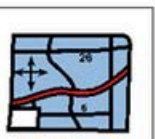
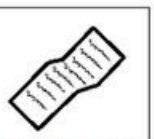
What are some things you should know about protecting your home?

circle maps




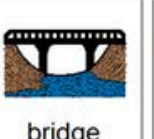


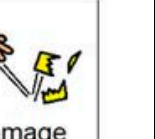


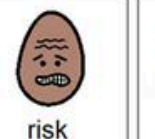




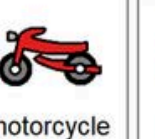
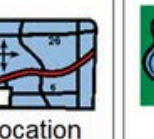
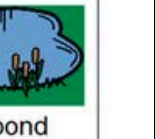
Errorless version

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

 insurance	 belongings	 house	 premium	 damage
 theft	 if people hurt	 risk	 location	 credit history

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.

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

 insurance	 bridge	 house	 premium	 damage
 theft	 if people hurt	 risk	 vacation	 credit history
 jeep	 belongings	 motorcycle	 location	 pond

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



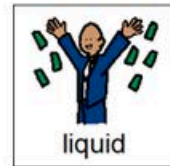
medicine	haircut	emergency room	shopping trip
groceries	physical therapy	fair tickets	broken leg
dentist	toothache	vaccine	doctor visit
hospital stay	plane ticket	manicure	occupational therapy

Christa Joy, Special Needs for Special Kids
The Picture Communication Symbols ©1981-2019 by Tobii Dynavox. All Rights Reserved
Worldwide. Used with permission. Boardmaker® is a trademark of Tobii Dynavox

sorting

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

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

Christa Joy, Special Needs for Special Kids
The Picture Communication Symbols ©1981-2019 by Tobii Dynavox. All Rights Reserved
Worldwide. Used with permission. Boardmaker® is a trademark of Tobii Dynavox



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	Fax:	Due Date: 7/1/2022			
Jonestown, PA 17985	Email: brucelake@email.com				
Invoice For: Laceration repair					
Item #	Item	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

- Total cost of procedures:
- Insurance payment:
- Total patient must pay:
- Due date:

**Lots of practice activities;
differentiated**

ChristaJoy, Special Needs for Special Kids
The Picture Communication Symbols ©1981-2018 by Tobii Dynavox. All Rights Reserved
Worldwide. Used with permission. Boardmaker® is a trademark of Tobii Dynavox

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...

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

©ChristaJoy, SNSK



Group activities

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

Christa Joy, Special Needs for Special Kids
The Picture Communication Symbols ©1981–2019 by Tobii Dynavox. All Rights Reserved
Worldwide. Used with permission. Boardmaker® is a trademark of Tobii Dynavox

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.

Christa Joy, Special Needs for Special Kids
The Picture Communication Symbols ©1981–2019 by Tobii Dynavox. All Rights Reserved
Worldwide. Used with permission. Boardmaker® is a trademark of Tobii Dynavox



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

Christa Joy, Special Needs for Special Kids
The Picture Communication Symbols ©1981–2019 by Tobii Dynavox. All Rights Reserved
Worldwide. Used with permission. Boardmaker® is a trademark of Tobii Dynavox

Review sheets

Ways to save

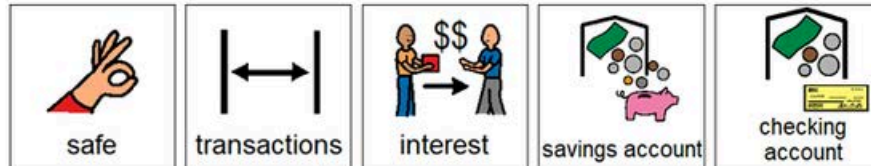
1. Earning allows your money to grow.

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 .



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:



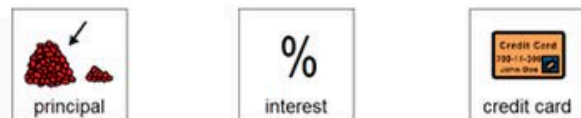
2. A loan to buy a house is called a:



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.

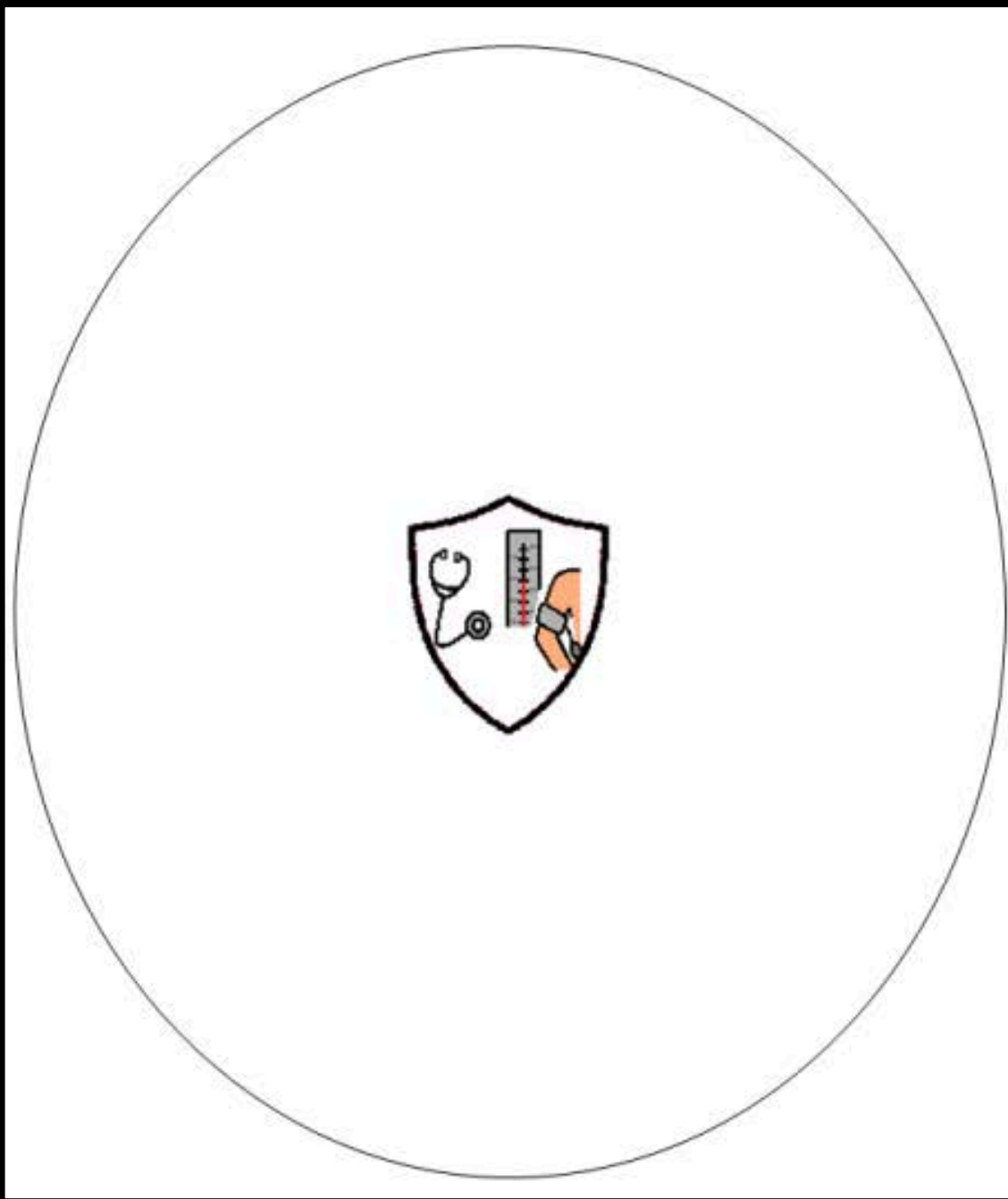
Make great independent learning centers.



Finding a Job

The movie version
of the book from
the unit.

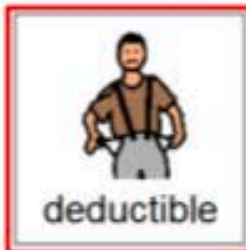
Use for more review.



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



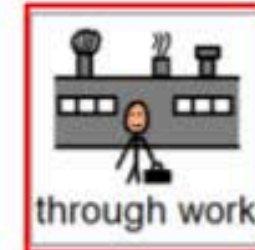
premium



deductible



covered until



through work



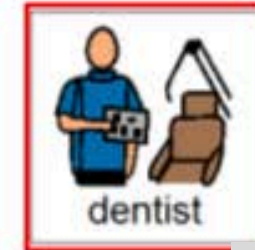
on your own



doctor visit



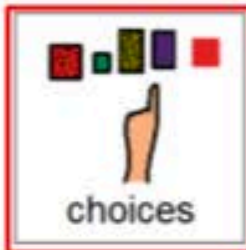
hospital



dentist



medicine










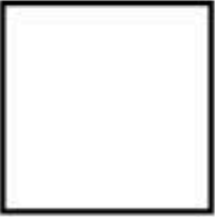








choices

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	

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

Still have questions?

Reach out at specialneedsforspecialkids@gmail.com

I will answer your question personally and promptly.

