Stacey Brough Cavello

 EDTL 7100 Spring 2012

Unit Learner Outcomes

**Goals for Account Basics Lesson**

By the end of this session, students will be able to explain and understand:

How and why checks are used

How to write and deposit a check

How to use a check register

How to balance a checkbook

Addition and Subtraction at appropriate time

**Goals for Money Management**

By the end of this session, students will be able to explain and understand:

Identify expenses and sources of income

Develop a budget that has spending and savings

Describe decision-making steps

Know the importance of saving money

**Goals for Making Most of Your Money**

By the end of this session, students will be able to explain and understand:

Know the benefits of having a spending plan, or budget

Identify types of expenses

Be able to construct a budget

Examine forms of record keeping involved with budgeting and cash management

Consider how a budget will change throughout your life

**Goals for Use of Credit Cards**

By the end of this session, students will be able to explain and understand:

Learn what credit is

Compare the advantages and disadvantages of using credit

Outline the process of applying for credit

Examine what a credit history is and why it is important

Learn how to manage credit responsibly

Understand the concept of excessive debt and ways to correct it

Learn what to do about an inaccurate credit report