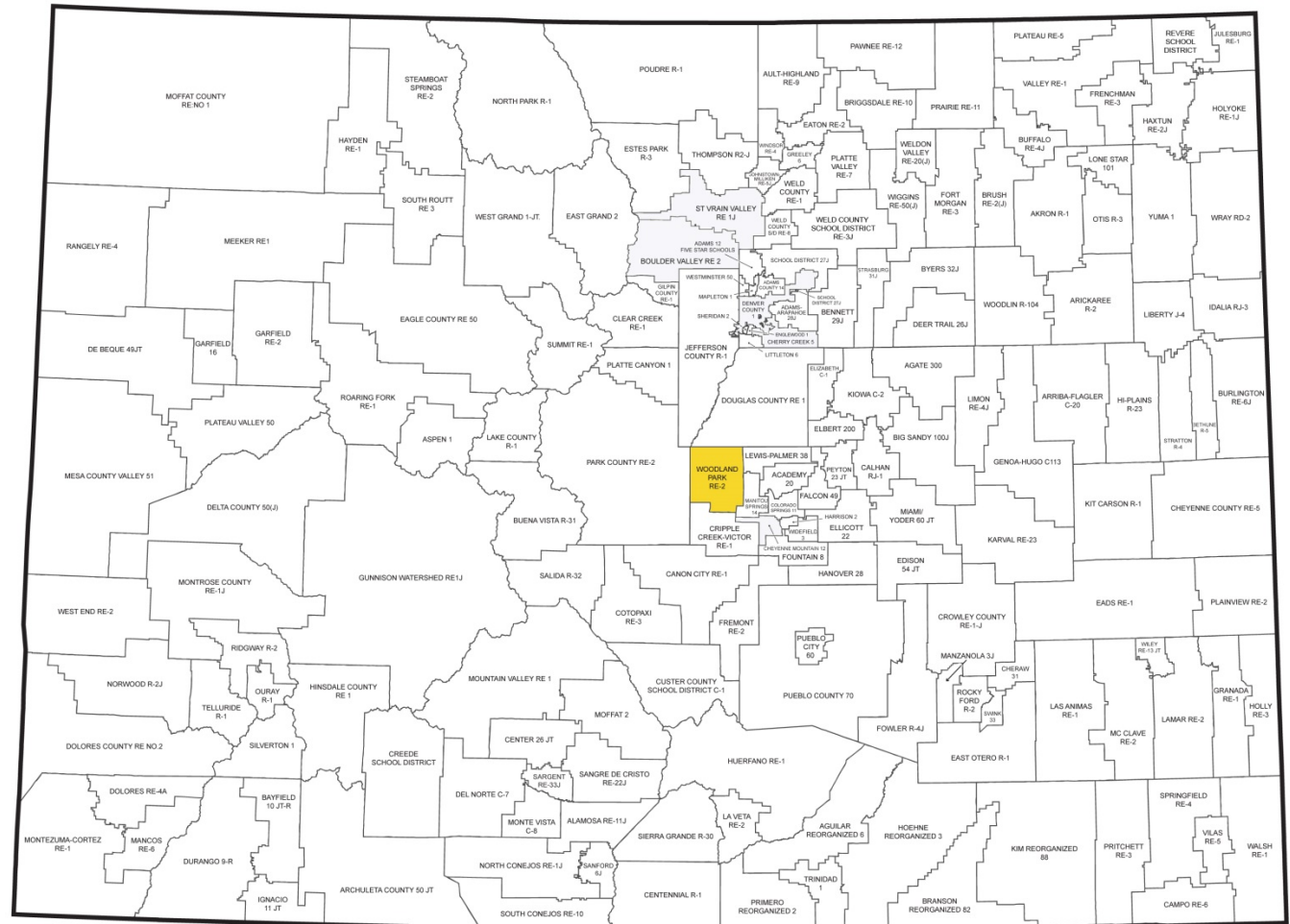


# Unit Title: One of the Certain Things In Life...Taxes

## CURRICULUM OVERVIEW AND INSTRUCTIONAL UNIT AUTHORS

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Colorado's District Sample Curriculum Project

*This unit was authored by a team of Colorado educators. The template provided one example of unit design that enabled teacher-authors to organize possible learning experiences, resources, differentiation, and assessments. The unit is intended to support teachers, schools, and districts as they make their own local decisions around the best instructional plans and practices for all students.*

DATE POSTED: MARCH 04, 2016

**Colorado Teacher-Authored Sample Instructional Unit**

<b>Content Area</b>	Social Studies	<b>Grade Level</b>	7 <sup>th</sup> Grade
<b>Course Name/Course Code</b>	7 <sup>th</sup> Grade Social Studies		
<b>Standard</b>	<b>Grade Level Expectations (GLE)</b>	<b>GLE Code</b>	
1. History	1. Seek and evaluate multiple historical sources with different points of view to investigate a historical question and to formulate and defend a thesis with evidence	SS09-GR.7-S.1-GLE.1	
	2. The historical eras, individuals, groups, ideas and themes within regions of the Eastern Hemisphere and their relationships with one another	SS09-GR.7-S.1-GLE.2	
2. Geography	1. Use geographic tools to gather data and make geographic inferences and predictions	SS09-GR.7-S.2-GLE.1	
	2. Regions have different issues and perspectives	SS09-GR.7-S.2-GLE.2	
3. Economics	1. Supply and demand influence price and profit in a market economy	SS09-GR.7-S.3-GLE.1	
	2. Manage personal credit and debt (PFL)	SS09-GR.7-S.3-GLE.2	
4. Civics	1. The different forms of government and international organizations and their influence in the world community	SS09-GR.7-S.4-GLE.1	
	2. Compare how various nations define the rights, responsibilities and roles of citizens	SS09-GR.7-S.4-GLE.2	
<p align="center"><b>Colorado 21<sup>st</sup> Century Skills</b></p> <p><b>Critical Thinking and Reasoning:</b> <i>Thinking Deeply, Thinking Differently</i></p> <p><b>Information Literacy:</b> <i>Untangling the Web</i></p> <p><b>Collaboration:</b> <i>Working Together, Learning Together</i></p> <p><b>Self-Direction:</b> <i>Own Your Learning</i></p> <p><b>Invention:</b> <i>Creating Solutions</i></p>		<p align="center"><b>Reading &amp; Writing Standards for Literacy in History/Social Studies 6 - 12</b></p> <p><b>Reading Standards</b></p> <ul style="list-style-type: none"> <li>• Key Ideas &amp; Details</li> <li>• Craft And Structure</li> <li>• Integration of Knowledge and Ideas</li> <li>• Range of Reading and Levels of Text Complexity</li> </ul> <p><b>Writing Standards</b></p> <ul style="list-style-type: none"> <li>• Text Types &amp; Purposes</li> <li>• Production and Distribution of Writing</li> <li>• Research to Construct and Present Knowledge</li> <li>• Range of Writing</li> </ul>	
<b>Unit Titles</b>		<b>Length of Unit/Contact Hours</b>	<b>Unit Number/Sequence</b>
One of the Certain Things in Life...Taxes		2 weeks	

**Colorado Teacher-Authored Sample Instructional Unit**

<b>Unit Title</b>	One of the Certain Things in Life...Taxes		<b>Length of Unit</b>	2 weeks
<b>Focusing Lens(es)</b>	Choice	<b>Standards and Grade Level Expectations Addressed in this Unit</b>	SS09-GR.7-S.3-GLE.2 SS09-GR.7-S.4-GLE.1	
<a href="#">CCSS Reading Standards for Literacy in History/Social Studies 6-8</a>	CCSS.RH.6-8.4; CCSS.RH.6-8.7		<a href="#">CCSS Writing Standards for Literacy in History/Social Studies 6-8</a>	CCSS.WHST.6-8.7; CCSS.WHST.6-8.8; CCSS.WHST.6-8.9
<b>Inquiry Questions (Engaging-Debatable):</b>	<ul style="list-style-type: none"> <li>• What is the most important tax?</li> <li>• How much of your money goes to taxes?</li> <li>• What are the benefits of being a financially responsible citizen?</li> <li>• What roles of citizens are the most important?</li> </ul>			
<b>Unit Strands</b>	Economics (PFL), civics			
<b>Concepts</b>	Financial resources, taxes (property, income, sales), income, spending, saving, price, supply, demand, economic choice(s), consumer, budget, financial planning			

<b>Generalizations</b> My students will <b>Understand</b> that...	<b>Guiding Questions</b>	
	<b>Factual</b>	<b>Conceptual</b>
Financially responsible individuals recognize the purposes of and necessity to pay various taxes such as property, income, and sales (SS09-GR.7-S.3-GLE.2-EO.f,g)	What purposes do different taxes serve? (SS09-GR.7-S.3-GLE.2-EO.g,h)	Why should citizens pay taxes? Why do some people resist or oppose taxation? How does a government decide how and when to tax its citizens?
Individual consumer choices often depend on income, and production factors such as resource availability, supply and demand, and price (SS09-GR.7-S.3-GLE.2-RA.1)	What is the relationship between supply, demand, and price? (SS09-GR.7-S.3-GLE.2-EO.f)	How does the availability or the lack of resources influence individual choices?
Individual taxation responsibilities (income, property, sales) inform financial decision making (spending, saving, budgets, financial planning) (SS09-GR.7-S.4-GLE.1-EO.b) and (SS09-GR.7-S.3-GLE.2-EO.h)	What are the different types of taxes? (SS09-GR.7-S.3-GLE.2-EO.g)	Does everybody have to pay taxes? How do individuals plan financially for payment of taxes? (SS09-GR.7-S.3-GLE.2-EO.h) How will government taxes impact your individual earnings and spending?

**Colorado Teacher-Authored Sample Instructional Unit**

<b>Critical Content:</b> <b>My students will Know...</b>	<b>Key Skills:</b> <b>My students will be able to (Do)...</b>
<ul style="list-style-type: none"> <li>• Personal financial decisions have consequences (SS09-GR.7-S.3-GLE.2-EO.a; RA.1)</li> <li>• Examples of different types of taxes (e.g. property, sales, and income) (SS09-GR.7-S.3-GLE.2-EO.g)</li> <li>• The purpose(s) of taxes such as paying for roads, parks, and playgrounds (goods) and services such as the public school system or the police department</li> <li>• The (taxation, voting) responsibilities of citizens in the United States (SS09-GR.7-S.4-GLE.1-EO.b) (SS09-GR.7-S.3-GLE.2-NO.3)</li> <li>• The Internal Revenue Service (IRS) establishes the rules, provides the proper forms, and collects and monitors tax payments</li> <li>• The impact of local, state, and federal taxes on income and standard of living (SS09-GR.7-S.3-GLE.2-EO.h)</li> <li>• Factors such as supply and demand, and cooperation and competition determine</li> <li>• How governments support their expenditures through taxation of its citizens and businesses (SS09-GR.7-S.4-GLE.1-EO.c,d,e) (SS09-GR.7-S.3-GLE.1-EO.b,c,d)</li> </ul>	<ul style="list-style-type: none"> <li>• Define resources from an economic and personal finance perspective (SS09- (GR.7-S.3-GLE.2-EO.e)</li> <li>• Explain the role of taxes in economic production and distribution of resources (SS09-GR.7-S.3-GLE.2-EO.f)</li> <li>• Define the various types of taxes students will pay as adults</li> <li>• Demonstrate the impact of taxes on individual income and spending (SS09-GR.7-S.3-GLE.2-EO.h)</li> <li>• Identify and interpret sources and examples of the rights and responsibilities of citizens (SS09-GR.7-S.3-GLE.2-NO.3)</li> <li>• List examples of goods and services that are paid for through taxes</li> </ul>

<p><b>Critical Language:</b> includes the Academic and Technical vocabulary, semantics, and discourse which are particular to and necessary for accessing a given discipline.          EXAMPLE: A student in Language Arts can demonstrate the ability to apply and comprehend critical language through the following statement: <i>“Mark Twain exposes the hypocrisy of slavery through the use of satire.”</i></p>	
<p><b>A student in _____ can demonstrate the ability to apply and comprehend critical language through the following statement(s):</b></p>	<p><i>When planning for an upcoming major purchase or expense, Phyllis takes taxes into account when developing her budget.</i></p>
<p><b>Academic Vocabulary:</b></p>	<p>Resource(s)</p>
<p><b>Technical Vocabulary:</b></p>	<p>Financial resources, taxes (property, income, sales), income, spending, saving, price, supply, demand, economic choice(s), consumer, budget, financial planning, citizen, voluntary compliance, Internal Revenue Service, tax(es), economic production, good, service</p>

### Colorado Teacher-Authored Sample Instructional Unit

<b>Unit Description:</b>	This unit begins by connecting supply and demand to consumer choices. Then it continues into why and how citizens pay taxes and the types of taxes they pay as well as what personal finance responsibilities citizens have. Finally, students will have an opportunity to apply their knowledge of income and taxes with a simulated tax paying experience. The unit culminates with students writing a dialogue between a tax preparation professional and a new taxpayer.
<b>Considerations:</b>	This is a personal finance unit introducing the basic concepts of taxes. Teachers are cautioned against going into deeper nuances of tax laws, extended tax forms, and hypothetical complicated individual situations. There is potential for extended discussions and debates regarding how taxes are collected and used.
<b>Unit Generalizations</b>	
<b>Key Generalization:</b>	Individual taxation responsibilities (income, property, sales) inform financial decision making (spending, saving, budgets, financial planning)
<b>Supporting Generalizations:</b>	Individual consumer choices often depend on production factors such as resource availability, supply and demand, and price
	Financially responsible individuals recognize the purposes of and necessity to pay various taxes such as property, income and sales

<b>Performance Assessment: <i>The capstone/summative assessment for this unit.</i></b>	
<b>Claims:</b> (Key generalization(s) to be mastered and demonstrated through the capstone assessment.)	Individual taxation responsibilities (income, property, sales) inform financial decision making (spending, saving, budgets, financial planning)
<b>Stimulus Material:</b> (Engaging scenario that includes role, audience, goal/outcome and explicitly connects the key generalization)	<p>You are a tax advisor working for the Pikes Peak Accounting Agency. A new customer, Les Ismore, needs to file his taxes for the first time and has several crucial questions that you need to answer. Les asks the following questions during the dialogue:</p> <ul style="list-style-type: none"> <li>• Why do people need to pay taxes?</li> <li>• What kinds of taxes can I expect to pay as I grow older?</li> <li>• How do taxes impact my life today and in the future?</li> <li>• How is my personal financial planning affected by paying taxes?</li> </ul> <p>In addition to answers to the above questions, at least 3 additional questions should be developed and have answers included.</p>
<b>Product/Evidence:</b> (Expected product from students)	<p>Students will create a dialogue between two people to demonstrate their understanding of taxes and the role they play in financial planning and daily life.</p> <p>NOTE TO TEACHER: Students could be offered options for how the dialogue is presented - it could be in the form of a skit, graphic novel, animation, etc.</p> <p><a href="https://litreactor.com/columns/talk-it-out-how-to-punctuate-dialogue-in-your-prose">https://litreactor.com/columns/talk-it-out-how-to-punctuate-dialogue-in-your-prose</a> (Example: Dialogue in various ways)</p> <p><a href="http://homeworktips.about.com/od/writingrules/a/Writing-Story-Dialogue.htm">http://homeworktips.about.com/od/writingrules/a/Writing-Story-Dialogue.htm</a> (Article: Writing a Story Dialogue)</p>
<b>Differentiation:</b> (Multiple modes for student expression)	<p>Students may be provided a text bubble dialogue template to organize information in their conversation.</p> <p><a href="http://tinyurl.com/o8le6nu">http://tinyurl.com/o8le6nu</a> (Example of a template)</p> <p>Students may add an additional character in their dialogue.</p> <p>Students may add a scene in their dialogue.</p>

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Texts for independent reading or for class read aloud to support the content	
Informational/Non-Fiction	Fiction
Belllenir, K. <i>Cash and Credit Information for Teens: Tips for a Successful Financial Life</i> . Lexile: N/A. De Capua, S. <i>Paying Taxes</i> . Lexile: 850 Orman, S. <i>The Money Book for the Young, Fabulous &amp; Broke</i> . Lexile: Ramsey, Dave. <i>The Total Money Makeover</i> . Lexile: Adult Siegel, C. <i>Why Didn't They Teach Me This in School?: 99 Personal Money Management Principles to Live By</i> . Lexile: Adult	Deitz Shea, P. & Van Rynbach, I. <i>The Taxing Case of Cows</i> . Lexile: 910 Mitchell, M.K. <i>Uncle Jed's Barbershop</i> . Lexile: AD710 Paine, T. <i>Rights of Man</i> . Lexile: 1320 Paulsen, G. <i>Lawn Boy</i> . Lexile: 780 Williams, V. <i>A Chair for My Mother</i> . Lexile: 640

Ongoing Discipline-Specific Learning Experiences				
1.	Description:	Operate as a financially responsible citizen by being able to read financial documents (e.g., tax forms, paychecks, receipts)	Teacher Resources:	<a href="http://apps.federalreserveeducation.org/resources/fiftyifty/">http://apps.federalreserveeducation.org/resources/fiftyifty/</a> (Econ vocabulary cards) <a href="http://olc.spsd.sk.ca/de/pd/instr/strats/wordwall/">http://olc.spsd.sk.ca/de/pd/instr/strats/wordwall/</a> (Word Walls) <a href="http://www.readingrockets.org/strategies/word_walls/">http://www.readingrockets.org/strategies/word_walls/</a> (Word Walls) <a href="http://www.readwritethink.org/classroom-resources/lesson-plans/using-word-journal-create-20.html">http://www.readwritethink.org/classroom-resources/lesson-plans/using-word-journal-create-20.html</a> (Lesson: Personal Dictionary)
			Student Resources:	<a href="http://apps.federalreserveeducation.org/resources/fiftyifty/">http://apps.federalreserveeducation.org/resources/fiftyifty/</a> (Econ vocabulary cards) <a href="http://www.realclassroomideas.com/resources/graphic+organizers-wordbank.pdf">http://www.realclassroomideas.com/resources/graphic+organizers-wordbank.pdf</a> (Word Bank Graphic Organizer) <a href="http://www.eslpages.com/samplesheets/samplewordbanksheets.htm">http://www.eslpages.com/samplesheets/samplewordbanksheets.htm</a> (Word Bank Worksheet) <a href="http://www.realclassroomideas.com/resources/graphic+organizers-vocabcards.pdf">http://www.realclassroomideas.com/resources/graphic+organizers-vocabcards.pdf</a> (Vocabulary Graphic Organizer)
	Skills:	Use financial terminology. Determine the meaning of personal finance domain specific vocabulary ( <a href="#">CCSS.ELA-LITERACY.RH.6-8.4</a> )	Assessment:	Students may create a word wall to organize important vocabulary throughout the unit. Students may keep a personal dictionary to record unfamiliar vocabulary.
2.	Description:	Think like a financially responsible citizen by making informed financial decisions using reliable resources	Teacher Resources:	<a href="https://federalreserveeducation.org/">https://federalreserveeducation.org/</a> (Federal Reserve) <a href="http://apps.irs.gov/app/understandingTaxes/index.jsp">http://apps.irs.gov/app/understandingTaxes/index.jsp</a> (IRS - Internal Revenue Service) <a href="http://www.nefe.org/who-we-help/educators.aspx">http://www.nefe.org/who-we-help/educators.aspx</a> (NEFE - National Endowment for Financial Education)
			Student Resources:	<a href="https://federalreserveeducation.org/">https://federalreserveeducation.org/</a> (Federal Reserve) <a href="http://apps.irs.gov/app/understandingTaxes/index.jsp">http://apps.irs.gov/app/understandingTaxes/index.jsp</a> (IRS - Internal Revenue Service)
	Skills:	Gather relevant information from multiple print and digital sources ( <a href="#">CCSS.ELA-LITERACY.WHST.6-8.8</a> )	Assessment:	Students may keep a journal of financial website resources visited throughout the unit and provide an overview of the type of information provided in the source and how it can be used to inform financial decisions now and in the future.

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<b>Prior Knowledge and Experiences</b>		
Students should have a basic knowledge of economic principles such as opportunity cost, scarcity, choice, wants, needs, supply, demand, production, etc.		
<b>Learning Experience # 1</b>		
The teacher may facilitate a brainstorming session so that students can connect prior knowledge of supply, demand and production to the influence those factors have on individual consumer choices.		
<b>Generalization Connection(s):</b>	Individual consumer choices often depend on production factors such as resource availability, supply and demand, and price	
<b>Teacher Resources:</b>	<a href="http://www.econedlink.org/lessons/index.php?lid=664&amp;type=educator">http://www.econedlink.org/lessons/index.php?lid=664&amp;type=educator</a> (Lesson Plan: The Price of Gasoline - What's Behind It?) <a href="http://www.econedlink.org/lessons/index.php?lid=978&amp;type=educator">http://www.econedlink.org/lessons/index.php?lid=978&amp;type=educator</a> (Lesson Plan: Goods and Services - Some are Private, Some are Not) <a href="http://www.imf.org/external/pubs/ft/fandd/basics/suppdem.htm">http://www.imf.org/external/pubs/ft/fandd/basics/suppdem.htm</a> (Article: Supply and Demand) <a href="http://www.infoplease.com/cig/economics/change-supply.html">http://www.infoplease.com/cig/economics/change-supply.html</a> (Article: Supply and Demand) <a href="http://www.cals.ncsu.edu/course/are012/lectur20.pdf">http://www.cals.ncsu.edu/course/are012/lectur20.pdf</a> (Visuals: Supply and demand curves) <a href="http://www.fte.org/sodatax/">http://www.fte.org/sodatax/</a> (Lesson Plan: Supply and demand affected by taxes) <a href="http://apps.federalreserveeducation.org/resources/fiftynifty/">http://apps.federalreserveeducation.org/resources/fiftynifty/</a> (Flashcards: Fifty Nifty Econ Cards for students) <a href="http://www2.ku.edu/~onlineacademy/academymodules/a304/support/xpages/a304b0_20800.html">http://www2.ku.edu/~onlineacademy/academymodules/a304/support/xpages/a304b0_20800.html</a> (Graphic Organizer: Web)	
<b>Student Resources:</b>	<a href="http://www.consumer.ftc.gov/sites/default/files/games/off-site/youarehere/pages/htmlsite/food_court.html">http://www.consumer.ftc.gov/sites/default/files/games/off-site/youarehere/pages/htmlsite/food_court.html</a> (Article: Supply, Demand, Prices) <a href="http://apps.federalreserveeducation.org/resources/fiftynifty/">http://apps.federalreserveeducation.org/resources/fiftynifty/</a> (Flashcards: Fifty Nifty Econ Cards for students) <a href="http://www2.ku.edu/~onlineacademy/academymodules/a304/support/xpages/a304b0_20800.html">http://www2.ku.edu/~onlineacademy/academymodules/a304/support/xpages/a304b0_20800.html</a> (Graphic organizer: Web) <a href="https://www.stlouisfed.org/education/economic-lowdown-video-series/episode-1-supply">https://www.stlouisfed.org/education/economic-lowdown-video-series/episode-1-supply</a> (Video: Supply and demand basics) <a href="https://www.stlouisfed.org/education/economic-lowdown-podcast-series/episode-2-factors-of-production">https://www.stlouisfed.org/education/economic-lowdown-podcast-series/episode-2-factors-of-production</a> (Podcast: Factors of Production)	
<b>Assessment:</b>	Students will complete a web to generate and organize ideas about how supply, demand and production influence individual consumer choices.	
<b>Differentiation:</b> (Multiple means for students to access content and multiple modes for student to express understanding.)	<b>Access</b> (Resources and/or Process)	<b>Expression</b> (Products and/or Performance)
	Students may be provided a word bank containing info to fill in the web bubbles	Students may be use a word bank containing info to fill in the web bubbles

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<b>Extensions for depth and complexity:</b>	<b>Access</b> (Resources and/or Process)	<b>Expression</b> (Products and/or Performance)
	<p>Students may view this link on the concept of a demand curve:  <a href="https://www.khanacademy.org/economics-finance-domain/microeconomics/consumer-producer-surplus/deadweight-loss-tutorial/v/taxes-and-perfectly-elastic-demand">https://www.khanacademy.org/economics-finance-domain/microeconomics/consumer-producer-surplus/deadweight-loss-tutorial/v/taxes-and-perfectly-elastic-demand</a> (Video: Elastic Demand)</p> <p>Then students may complete this worksheet:  <a href="http://www.slideshare.net/evelynrodd/demand-curve-worksheet">http://www.slideshare.net/evelynrodd/demand-curve-worksheet</a> (Worksheet: Specific Demand Curve with questions)</p>	<p>Students can view a lesson on demand curves (e.g., Khan Academy link) and then complete a worksheet plotting demand curves, along with answering questions about specific demand curves</p>
<b>Critical Content:</b>	<ul style="list-style-type: none"> <li>• Supply/demand affect consumer choices</li> <li>• There is a correlation between supply and demand</li> <li>• Production factors are influenced by supply/demand</li> <li>• Scarcity of goods affects supply and demand</li> <li>• Factors of production: land, labor, capital and entrepreneurship</li> <li>• Price is determined by production, profit, motive, supply and taxes</li> <li>• Role of government in supply/demand</li> <li>• Supply and demand curves interact to affect value and price</li> </ul>	
<b>Key Skills:</b>	<ul style="list-style-type: none"> <li>• Define supply/demand</li> <li>• Explain effects of increasing or decreasing supply/demand</li> </ul>	
<b>Critical Language:</b>	<p>Supply and demand, cost, resources, human resources, natural resources, capital resources, goods, services, scarcity, production factors, entrepreneurship, correlation, price</p>	

<b>Learning Experience # 2</b>	
<p>The teacher may provide charts, graphs, and data (e.g., tax allocation data, state budgets, local budgets) so that students can explain why financially responsible individuals pay taxes (e.g., sales, property, income) on goods/earnings in order to provide public services.</p>	
<b>Generalization Connection(s):</b>	<p>Financially responsible individuals recognize the purposes of and necessity to pay various taxes such as property, income and sales</p>
<b>Teacher Resources:</b>	<p><a href="http://www.kidseconposters.com/posters/the-basics/goods-services/">http://www.kidseconposters.com/posters/the-basics/goods-services/</a> (Poster: difference between goods and services)  <a href="https://sites.google.com/a/svvsd.org/understanding-taxes/the-hows-of-ta">https://sites.google.com/a/svvsd.org/understanding-taxes/the-hows-of-ta</a> (PFL Lesson: 7th grade PFL lessons specific to taxes)  <a href="http://www.econedlink.org/lessons/index.php?lid=947&amp;type=educator">http://www.econedlink.org/lessons/index.php?lid=947&amp;type=educator</a> (Teacher resource: Actual tax forms)  <a href="http://apps.irs.gov/app/understandingTaxes/teacher/downloads.jsp">http://apps.irs.gov/app/understandingTaxes/teacher/downloads.jsp</a> (Article and Lesson Plan: IRS explanation of taxes)  <a href="http://www.scholastic.com/browse/article.jsp?id=3756498">http://www.scholastic.com/browse/article.jsp?id=3756498</a> (Lesson Plans: Tax Basics for Middle Schoolers)  <a href="http://www.econedlink.org/lessons/index.php?lid=370&amp;type=educator">http://www.econedlink.org/lessons/index.php?lid=370&amp;type=educator</a> (Lesson Plan: Tic Tac Taxes)</p>
<b>Student Resources:</b>	<p><a href="https://www.youtube.com/watch?v=6Q3NPgHZzDo">https://www.youtube.com/watch?v=6Q3NPgHZzDo</a> (Video: School House Rock on Taxes)</p>



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	<a href="http://econ.glendale.edu/">http://econ.glendale.edu/</a> (The Tax Game: Includes all forms of taxes) <a href="http://tinyurl.com/zk6hvur">http://tinyurl.com/zk6hvur</a> (Slideshow: The biggest 10 things your taxes pay for) <a href="http://apps.irs.gov/app/understandingTaxes/student/index.jsp">http://apps.irs.gov/app/understandingTaxes/student/index.jsp</a> (Activities and Simulations: IRS understanding taxes) <a href="http://bizkids.com/clip/de-intro#">http://bizkids.com/clip/de-intro#</a> (Video: A world without taxes – How taxes impact your life) <a href="https://www.moneyinstructor.com/taxes.asp">https://www.moneyinstructor.com/taxes.asp</a> (Lesson and Worksheet: All about different kinds of taxes)	
<b>Assessment:</b>	Students will write a persuasive letter to their local government to advocate for something they would like to see taxes spent on and the benefits that project would give to their community.	
<b>Differentiation:</b> (Multiple means for students to access content and multiple modes for student to express understanding.)	<b>Access</b> (Resources and/or Process)	<b>Expression</b> (Products and/or Performance)
	Students may be provided sentence starters on the body of the letter to help them organize ideas and information <a href="https://kveritasushistory.wikispaces.com/file/view/Sentence+Starters.pdf">https://kveritasushistory.wikispaces.com/file/view/Sentence+Starters.pdf</a> (example of sentence starters)	Students may use sentence starters on the body of the letter to help them organize ideas and information
<b>Extensions for depth and complexity:</b>	<b>Access</b> (Resources and/or Process)	<b>Expression</b> (Products and/or Performance)
	Students may need assistance finding relevant sources to pull data from to complete this choice-based assignment	Students may be required to provide facts and sources in their persuasive letter
<b>Critical Content:</b>	<ul style="list-style-type: none"> <li>• The three main types of taxes are sales, property, and income: state vs federal</li> <li>• Taxes pay for government services</li> <li>• Citizens are required to pay local, state, and federal taxes</li> <li>• Citizens may influence government spending decisions</li> <li>• Federal, State and Local governments all collect taxes in order to raise money to pay for government expenditures</li> <li>• Each level of government provides certain economic goods and services to the citizens of the United States</li> </ul>	
<b>Key Skills:</b>	<ul style="list-style-type: none"> <li>• Determine what services governments fund</li> <li>• Decide personal needs/wants</li> </ul>	
<b>Critical Language:</b>	IRS, Federal and State taxes, earnings, goods, services, social contract, responsibility, consumer choice, voluntary compliance, sales tax, property tax, income tax, expenditure	

<b>Learning Experience # 3</b>	
The teacher may bring in a guest speaker (e.g., an accountant, financial planner, human resources professional) so that students can explain the ways in which individual taxation responsibilities inform financial decision making (e.g., earnings, financial planning).	
<b>Generalization Connection(s):</b>	Individual taxation responsibilities (income, property, sales) inform financial decision making (spending, saving, budgets, financial planning)
<b>Teacher Resources:</b>	<a href="http://www.thirteen.org/edonline/lessons/m_taxes/b.html">http://www.thirteen.org/edonline/lessons/m_taxes/b.html</a> (Lesson plan: Where does your money go?) <a href="http://www.credit.com/personal-finance/how-to-read-your-paycheck-stub/">http://www.credit.com/personal-finance/how-to-read-your-paycheck-stub/</a> (Article: understanding a paycheck)

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	<a href="http://financeintheclassroom.org/downloads/AnalyzePayStub.pdf">http://financeintheclassroom.org/downloads/AnalyzePayStub.pdf</a> (Assessment: Paycheck stub with questions) <a href="http://tinyurl.com/ppb7bfw">http://tinyurl.com/ppb7bfw</a> (Article & Examples: Income distribution)	
<b>Student Resources:</b>	<a href="http://www.bankrate.com/calculators/tax-planning/payroll-tax-deductions-calculator.aspx">http://www.bankrate.com/calculators/tax-planning/payroll-tax-deductions-calculator.aspx</a> (Formula: Average payroll deductions) <a href="http://tinyurl.com/hhakdx8">http://tinyurl.com/hhakdx8</a> (Worksheet: Understanding pay stubs) <a href="http://financeintheclassroom.org/downloads/AnalyzePayStub.pdf">http://financeintheclassroom.org/downloads/AnalyzePayStub.pdf</a> (Assessment: Paycheck stub with questions) <a href="https://www.collegeincolorado.org/Financial_Aid_Planning/_default.aspx">https://www.collegeincolorado.org/Financial_Aid_Planning/_default.aspx</a> (Resources: College in Colorado financial planning) <a href="http://www.finsim.umn.edu/">http://www.finsim.umn.edu/</a> (Simulation: Personal finance)	
<b>Assessment:</b>	Students will complete the analysis of the paycheck stub along with the questions associated with this particular paycheck stub (e.g., <a href="http://financeintheclassroom.org/downloads/AnalyzePayStub.pdf">http://financeintheclassroom.org/downloads/AnalyzePayStub.pdf</a> )	
<b>Differentiation:</b> (Multiple means for students to access content and multiple modes for student to express understanding.)	<b>Access</b> (Resources and/or Process)	<b>Expression</b> (Products and/or Performance)
	Students may be allowed to work in pairs to complete questions	Students may use a highlighter to identify correct answers on the paycheck stub
<b>Extensions for depth and complexity:</b>	<b>Access</b> (Resources and/or Process)	<b>Expression</b> (Products and/or Performance)
	N/A	N/A
<b>Critical Content:</b>	<ul style="list-style-type: none"> <li>• Types of income taxes: federal and state tax</li> <li>• Other types of monies withheld from a paycheck (deductions): social security, Medicare, health/medical benefits, pension/retirement</li> <li>• Elements of a paycheck stub: Gross pay, net pay, overtime hours/pay, deductions</li> <li>• Taxes affect individual budget decisions</li> <li>• The impact of local, state, and federal taxes on income and standard of living</li> </ul>	
<b>Key Skills:</b>	<ul style="list-style-type: none"> <li>• Calculate taxes owed</li> <li>• Analyze paycheck stub</li> <li>• Determine gross/net pay</li> <li>• Identify government deductions from paycheck</li> <li>• Draw evidence from informational texts to support analysis, reflection, and research (CCSS.ELA-LITERACY.WHST.6-8.9)</li> </ul>	
<b>Critical Language:</b>	Income, W-4, social security, Medicare, state/federal tax, income tax, checking/savings account, year to date (YTD), overtime, pension, retirement, deduction, wages, gross/net pay, standard of living	

<b>Learning Experience # 4</b>	
The teacher may provide real-world examples (e.g., paycheck stubs, grocery store receipts, electronics purchase, car repairs, car purchase) so that students can discuss the role of taxes when creating a budget.	
<b>Generalization Connection(s):</b>	Individual taxation responsibilities (income, property, sales) inform financial decision making (spending, saving, budgets, financial planning)

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<b>Teacher Resources:</b>	<a href="http://www.learnvest.com/knowledge-center/your-ultimate-budget-guideline-the-502030-rule/">http://www.learnvest.com/knowledge-center/your-ultimate-budget-guideline-the-502030-rule/</a> (Article: Creating a budget with the 50/20/30 philosophy) <a href="http://www.frbsf.org/education/files/lessonplan_jobskills.pdf">http://www.frbsf.org/education/files/lessonplan_jobskills.pdf</a> (Class Game: Budgets with differing factors)	
<b>Student Resources:</b>	<a href="https://hrblock.budgetchallenge.com/">https://hrblock.budgetchallenge.com/</a> (Simulation: H&R Block challenge on successful budgeting/personal) <a href="https://www.consumerjungle.org/game_link">https://www.consumerjungle.org/game_link</a> (Games: Budget) <a href="http://www.vertex42.com/ExcelTemplates/weekly-expense-report.html">http://www.vertex42.com/ExcelTemplates/weekly-expense-report.html</a> (Form: Weekly expense/budget)	
<b>Assessment:</b>	Students will take their paycheck stub from Learning Experience #3 and create a monthly budget. Students will select a “big purchase” item worth saving for so they can include a savings plan in their budget which takes into account the cost of the item and its applicable tax.	
<b>Differentiation:</b> (Multiple means for students to access content and multiple modes for student to express understanding.)	<b>Access</b> (Resources and/or Process)	<b>Expression</b> (Products and/or Performance)
	Students may be provided with a budget template to help them organize their information <a href="http://www.moneyandstuff.info/budgetworksheet.htm">http://www.moneyandstuff.info/budgetworksheet.htm</a> (Budget template for kids and teens) Students may be provided with a budget calculation formula for converting a weekly budget to a monthly budget	Students may use a budget template to help them organize their information
<b>Extensions for depth and complexity:</b>	<b>Access</b> (Resources and/or Process)	<b>Expression</b> (Products and/or Performance)
	Students may be provided with a list of considerations for a yearly budget (e.g., medical, vacation, auto maintenance, home/rental, gifts, clothing, holidays, etc.) <a href="https://www.listplanit.com/articles/budgeting-for-yearly-expenses/">https://www.listplanit.com/articles/budgeting-for-yearly-expenses/</a>	Students may create a yearly budget based on their completed monthly budget
<b>Critical Content:</b>	<ul style="list-style-type: none"> <li>• Taxes affect budgetary decisions</li> <li>• Product type affects taxes levied (e.g., vice/sin taxes, luxury taxes, tax exempt items)</li> <li>• Planning a budget must take into account costs and taxes</li> <li>• Successful budgets should include fixed costs (e.g., house/rental, utilities), financial goals (e.g., savings), and flexible spending (e.g., gifts, eating out)</li> </ul>	
<b>Key Skills:</b>	<ul style="list-style-type: none"> <li>• Prepare personal budget</li> <li>• Determine taxes owed on purchases</li> <li>• Integrate visual information (e.g., in charts, graphs, photographs, videos, or maps) with other information in print and digital texts (<a href="#">CCSS.ELA-LITERACY.RH.6-8.7</a>)</li> <li>• Draw evidence from informational texts to support analysis, reflection, and research. (<a href="#">CCSS.ELA-LITERACY.WHST.6-8.9</a>)</li> <li>• Understand that successful budgets include multiple considerations (e.g., medical, vacation, auto maintenance, home/rental, gifts, clothing, holidays, etc.)</li> <li>• Conduct short research projects on taxes before making a purchasing decision (<a href="#">CCSS.ELA-LITERACY.WHST.6-8.7</a>)</li> </ul>	
<b>Critical Language:</b>	Budget, gross income, net income, spending, savings, cost, tax exempt, vice, luxury, paycheck, stub, cost	

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<b>Learning Experience # 5</b>		
The teacher may engage students in a simulation of filing taxes so that students can experience the process of being a financially responsible citizen by paying taxes.		
<b>Generalization Connection(s):</b>	Financially responsible individuals recognize the purposes of and necessity to pay various taxes such as property, income and sales	
<b>Teacher Resources:</b>	<a href="http://apps.irs.gov/app/understandingTaxes/hows/mod02/sim_mod02_01.jsp">http://apps.irs.gov/app/understandingTaxes/hows/mod02/sim_mod02_01.jsp</a> (Simulation: IRS) <a href="https://www.stlouisfed.org/legacy_assets/education_resources/assets/lesson_plans/06ITV_IncomeTaxes.pdf">https://www.stlouisfed.org/legacy_assets/education_resources/assets/lesson_plans/06ITV_IncomeTaxes.pdf</a> (Lesson Plan: "Inside the Vault" NOTE: Some elements in this lesson may be too high for some 7th graders, use at teachers discretion) <a href="http://www.econedlink.org/lessons/index.php?lid=947&amp;type=educator">http://www.econedlink.org/lessons/index.php?lid=947&amp;type=educator</a> (Lesson plan: Preparing 1040 EZ tax form) <a href="http://www.econedlink.org/lessons/docs_lessons/947_2012_Sample_W-2_Completed.pdf">http://www.econedlink.org/lessons/docs_lessons/947_2012_Sample_W-2_Completed.pdf</a> (Sample: W-2 Form)	
<b>Student Resources:</b>	<a href="http://apps.irs.gov/app/understandingTaxes/hows/mod02/sim_mod02_01.jsp">http://apps.irs.gov/app/understandingTaxes/hows/mod02/sim_mod02_01.jsp</a> (Simulation: IRS) <a href="http://www.econedlink.org/lessons/docs_lessons/947_2012_Sample_W-2_Completed.pdf">http://www.econedlink.org/lessons/docs_lessons/947_2012_Sample_W-2_Completed.pdf</a> (Sample: W-2 Form) <a href="http://taxhow.net/articles/1040ez-step-by-step-guide">http://taxhow.net/articles/1040ez-step-by-step-guide</a> (Guide: Completing EZ tax form) <a href="http://www.wikihow.com/Fill-Out-a-US-1040EZ-Tax-Return">http://www.wikihow.com/Fill-Out-a-US-1040EZ-Tax-Return</a> (Guide: Completing EZ tax form)	
<b>Assessment:</b>	Students will complete a sample 1040EZ form with a sample W2.	
<b>Differentiation:</b> (Multiple means for students to access content and multiple modes for student to express understanding.)	<b>Access</b> (Resources and/or Process)	<b>Expression</b> (Products and/or Performance)
	Students may be allowed to work in partners to complete the 1040EZ form	N/A
<b>Extensions for depth and complexity:</b>	<b>Access</b> (Resources and/or Process)	<b>Expression</b> (Products and/or Performance)
	N/A	N/A
<b>Critical Content:</b>	<ul style="list-style-type: none"> <li>• Citizens must pay taxes</li> <li>• State and federal income tax forms are submitted yearly</li> <li>• Personal income level affects tax bill</li> <li>• The purpose of a W-4 is so that an employer can withhold the proper amount of payroll taxes from a paycheck</li> <li>• A W-2 is required of employers as a way of reporting earnings and deductions throughout the year</li> <li>• A 1040EZ tax form is used for filing annual federal and state income taxes</li> </ul>	
<b>Key Skills:</b>	<ul style="list-style-type: none"> <li>• Fill out tax forms</li> <li>• Analyze personal financial forms for tax prep</li> <li>• Draw evidence from informational texts to support analysis, reflection, and research (<a href="#">CCSS.ELA-LITERACY.WHST.6-8.9</a>)</li> <li>• Accurate completion of legal/government/financial forms</li> </ul>	
<b>Critical Language:</b>	1040-EZ form, federal deductions, state deductions, tax filing, tax return, W-2, secure financial information, accountant	