

# Teacher Guide



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## On Your Own Assessment

(Click On Any Topic)

- [Unlocking the Student Assessment](#)
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## Alignment with the Common Core State Standards

Anchor Standards for:

- [Reading](#)
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## Student Login: How your students will access On Your Own Coast-to-Coast

- 1) Go to [www.cwpubonline.com](http://www.cwpubonline.com)
- 2) Click **STUDENT LOGIN** on the home page.
- 3) LOG IN :
  - **State:** First, use the drop down menu to select your state.
  - **District:** Next, use the drop down menu to select your district.
  - **School:** Finally, use the drop down menu to select your school.
  - **User Name:** Enter your user name.
  - **Password:** Enter your password.
- 4) Select On Your Own Coast-to-Coast from the Financial Literacy program menu.
- 5) Click the **BEGIN** button.

The screenshot shows the 'cwpubonline' website's student login page. The header includes the logo 'cwpubonline' with a cloud icon, 'STUDENT LOGIN', and a link 'Not a student? Teachers/Admins please login here'. The form contains three dropdown menus for 'State', 'District', and 'School', a 'Remember my school' checkbox, and input fields for 'User Name' and 'Password'. A 'LOG IN' button and a 'Help' link are at the bottom.The screenshot shows a dropdown menu titled 'Program' with the following options: 'Financial Literacy Programs', 'Bills, Budgets and Bank Accounts', 'Budgeting Decisions', 'Credit Decisions', 'Get Rich With Math', and 'On Your Own Coast-to-Coast'. The 'On Your Own Coast-to-Coast' option is highlighted in red.

**TIP:** If you want to run On Your Own Coast-to-Coast just as your students do, add yourself to the class as a student.

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## The Programs Work Best in Full Screen Mode

To work in full screen mode, use the following commands based on your type of device:

- Windows: F11
- Mac: Command + Shift + F
- Chromebook: Full Screen key



## Teacher/Admin Log in

To log in to the system as a teacher or admin, you will click the **TEACHER/ADMIN LOGIN** at the top right of the cwpubonline.com homepage.

Enter your User Name and password and then click the **LOG IN** button.

If you cannot remember your user name or password, click the "Forget your info?" link under the **LOG IN** button and enter your email on the next screen and click the submit button. Your credentials will be emailed to your address.

A screenshot of a login form on a blue background. It features two input fields: "User Name" and "Password". Below the "Password" field is a "LOG IN" button and a "Help" link. At the bottom, there is a "Forget your info?" link.

Note: Teacher and Admin accounts can only log into the admin portion of the portal.

**TIP: If you want to run On Your Own Coast-to-Coast just as your students do, add yourself to the class as a student.**

## Minimum System Requirements

- Reliable Broadband Internet Connection
- A web browser that supports HTML5. C.W. Publications recommends Google Chrome.
- Microsoft Windows: Windows 7 / Windows 8 / Windows 10 / Windows 11
- Mac OS X 10.6 or higher
- Chrome OS
- Monitor

A Color Monitor with minimum resolution of 1024 x 768 is required.

- Sound Capability

The sound is optional and may be turned off by clicking on the Audio Icon located in Program Utilities.

- For technical support email [support@cwpub.com](mailto:support@cwpub.com) or call 815.441.4308

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## Generating Student Reports

To create the reports for one or more students:

- 1) Click the "Classes" link on the left side of the page
- 2) Click the green reports icon next to the class containing the student(s) for which you want to generate the report(s)



### Classes

<a href="#">School</a>	<a href="#">First Name</a>	<a href="#">Last Name</a>	<a href="#">Class</a>	<a href="#"># of Students current/max</a>	<a href="#">Expiration Date</a>	<a href="#">Student Management</a>
Demo School	Demo	Teacher	Demo 3	10/50	1/17/2016	   
Demo School	Demo	Teacher	Demo 2	4/100	1/23/2016	   
Demo School	Demo	Teacher	Demo 1	1/50	1/5/2016	   

Most Recent

<

>

- 3) On the Reports screen that opens, click the radio button next to the report you wish to print. If you are choosing to print a budget or a spending report, you will also need to choose the month from the drop down box.
- 4) Select the Student Name, or choose the All Students option if you want to print your entire class, from the drop down menu

### Reports for Demo 2 - Demo School

**Select Report:**

**On Your Own**  Summary  Spending  Budget

**On The Job**  Personnel File

August

**Select Student:**

Student504, Demo

Get Report Cancel

- 5) Press the **Get Report** button

- 6) The report for the student will be present on the screen. If you wish to print the report, click the **Print Report** button and a printable version of the report will be created.

**NOTE:** You are only able to generate reports for the current or finished simulation for students. If a student starts a new simulation the report data will reset.



## Limiting Program Availability to Students

By default, all students in your class(es) have access to all programs available within the cwpubonline portal. If you wish to limit your student(s) to certain programs this can be accomplished through the Admin Portal.

### LIMITING INDIVIDUAL STUDENTS:

- 1) Log into the Admin Portal
- 2) Click the "Students" link on the left hand side of the screen
- 3) You can scroll through the list of students on the bottom section of the screen or you can use the search box at the top of the screen to quickly find the student you wish to limit
- 4) Click the "Pencil Icon" next to the student
- 5) Click the check box next to "Customize access to simulations for this student (overrides current class setting)"
- 6) Remove the check marks next to the programs you do not want your student to access
- 7) Click the "Update" button

### LIMITING YOUR ENTIRE CLASS TO ONE OR MORE PROGRAMS:

- 1) Log into the Admin Portal
- 2) Click on the "Classes" link on the left hand side of the page
- 3) Click the "Pencil Icon" next to the class in which you to set the limits
- 4) Check the box next to "Select simulations available to students in the class"
- 5) Remove the check marks next to the programs you do not want your students to access
- 6) Click the "Update" button at the bottom of the screen
- 7) You will see a warning box state that setting limits for a class will override individual student selections, click "OK"

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# Student On Screen Guides

Every screen includes **Your Guide** with step-by-step instructions for completing the simulation. This will allow your students to work independently and at their own speed. All they need to do is click the **Your Guide** tab.



Bob

LEVEL 1 POINTS 0

MY MONEY  
Debit Card: \$3,900.00  
Credit Card: \$2,883.32

*your Weekly To-Do List*

The Week of June 1

- You need to buy groceries, you now have 0 meals. **GET GROCERIES**
- You need to buy gas, you now have 4 gallons. **GET GAS**
- You are buying a man's sweatshirt with a team logo as a gift. **Go Shopping**
- You need to buy bleach. **Go Shopping**

Don't miss out! Buy a Dressing Table and earn 9 lifestyle points per dollar spent.

Life Happens Select 5 before proceeding.

LEARN BUDGET SPENDING SUMMARY HELP SOUND SAVE QUIT

YOUR GUIDE

Click Your Guide

Bob

LEVEL 1 POINTS 0

MY MONEY  
Debit Card: \$3,900.00  
Credit Card: \$2,883.32

*your Weekly To-Do List*

The Week of June 1

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Don't miss out! Buy a Dressing Table and earn 9 lifestyle points per dollar spent.

Life Happens Select 5 before proceeding.

LEARN BUDGET SPENDING SUMMARY HELP SOUND SAVE QUIT

YOUR GUIDE

Welcome to the **HOME** screen. This is where it all happens. Your goal is to complete each simulated week while maximizing your Lifestyle Points and avoiding bankruptcy.

The **Home** screen includes:

- Financial tools you will use
- Tasks you must complete
- Decisions you must make
- Unexpected events and emergencies
- Financial information showing how you are doing
- Opportunities to improve your lifestyle

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## Overview of On Your Own Coast-to-Coast

During this simulation, your students can choose to live in any of twelve cities across the United States. They will be in complete control of their finances and will have to live with the decisions they make. There are three objectives for your students:



- 1) **Complete the simulation without going bankrupt.** If students cannot make a required payment at any time, they will go bankrupt and the simulation will end. To make a payment, they have the following sources of money available to them which can be consolidated into their checking account (debit card).
  - A) Transfer money from their credit card to their checking account (debit card) at their bank.
  - B) Transfer money from their savings account to their checking account (debit card) at their bank.
  - C) Apply for a loan at their bank. If approved, the money is deposited in their checking account.
  - D) Transfer the balance from their 401k to their checking account (a 33% penalty is applied).
- 2) **Earn Lifestyle Points.** Lifestyle points are our way of measuring utility. In reality, we all spend money to meet our expenses and pay for things we enjoy. In a simulation, there has to be another incentive since we can't really enjoy a movie or concert or use an item of clothing or furniture. Earning lifestyle points is that incentive.
- 3) **Minimize credit usage.** In this simulation, students have a credit card with a limit of \$3,000 which they can use just as they would in the real world. They also have the option of applying for one personal loan at their bank for up to \$5,000 during the simulation. If their loan application is denied, they cannot apply again. No lifestyle points are ever received for using credit, but points are earned for paying off debt.

## Simulation Options

The following options are available to you as your students begin the simulation.

- You can choose the length of the simulation: 3 months, 6 months or 12 months. Understand that this does not refer to real time, but simulated time within the program.
- You can choose to include math problems or no math problems. (See math option on pages 2 and 3)
- You can have your students explore up to 20 careers and have them choose a career for the simulation. (See career choice option on pages 4 and 5)
- You can choose the income level (User Choice) or let the program choose (Random). 8 income levels are available (\$18,000 / \$25,000 / \$30,000 / \$35,000 / \$40,000 / \$45,000 / \$50,000 / \$60,000).
- You can choose the city your students live in (User Choice) or let the program choose (Random). 12 cities of different sizes are available.

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## The Math Option

You have the choice of directing your students to include or exclude the math option in Life Happens. If you choose to include the math option, students will be solving problems related to their unique financial situations and the choices they make throughout the simulation. No two students will be solving the same problems. The problems are designed to require students to find the information needed as well as determine how to solve the problem. Students will be required to search through their Summary or Spending Tables to find the information they need. They will be required to look up information in the various Financial Apps (i.e. Shopping, Entertainment).

The math problems are divided into the following three levels.

- Level 1 problems are worth 100 Lifestyle Points. If five level 1 problems in a row are solved correctly, students move to level 2 problems.
- Level 2 problems are worth 300 Lifestyle Points. If three level 2 problems in a row are solved correctly, students move to level 3 problems.
- Level 3 problems are worth 500 Lifestyle Points. Students remain on level 3 until a problem is missed.

When a math problem is selected in Life Happens, students are given four possible answers to choose from. When a problem is missed on level 2 or level 3, students are returned to the next lower level. The student Summary includes math results for each of the three levels.

During any given week in the simulation, students can receive from 0 to 3 math problems. To illustrate this, here are the Life Happens selections for the first 7 weeks of an actual simulation.

Week of June 1:	Decision	Math	Math	Decision	Hassle	(2 math problems)
Week of June 8:	Hassle	Hassle	Math	Hassle	Nothing	(1 math problem)
Week of June 15:	The Word	Math	Math	Luck	Math	(3 math problems)
Week of June 22:	Math	Math	Nothing	Math	Hassle	(2 math problems)
Week of June 29:	Hassle	Decision	Decision	Hassle	The Word	(0 math problems)
Week of July 6:	Nothing	The Word	Math	Decision	The Word	(1 math problem)
Week of July 13:	Math	Emergency	Decision	The Word	Nothing	(1 math problem)

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## Sample Math Problems

### Level 1:

- 1) What is the difference in your total spending last month compared to the month before?
- 2) If your rent for your apartment increased by \$6 a month, what would your new monthly rent payment be?
- 3) 1.45% of your biweekly gross pay will be withheld for medicare tax. How much will be withheld?
- 4) Last month, what was your average daily amount spent on shopping?

### Level 2:

- 1) If your biweekly gross pay increased by 5%, what would your new biweekly gross pay be?
- 2) The repertory theater is planning on raising its ticket price by \$5.00 next year. What will be the percentage increase in the price of a ticket?
- 3) Excluding the current month, what has been the average monthly amount you have spent on groceries?
- 4) If you are shopping for a recliner and are offered a 20% discount, what would be the discount price of the recliner?

### Level 3:

- 1) What would be your capital loss if you bought 75 shares of the Index Fund this week and had to sell them after the price dropped by 35%? Remember, there is a \$7 brokerage fee to buy or sell.
- 2) The cost of living index where you live is 169. If you lived in a community with an index 30% lower rounded to the nearest full point, what annual income would you need to have an equal standard of living?
- 3) If your biweekly gross pay represents 80 hours of work, how many hours must you work to pay your monthly rent?
- 4) If your current annual income increases by 5% a year rounded to the nearest \$10, what will your annual income

### Level 1:

$$\$6,008.37 - \$3,522.87 = \$2,485.50$$

$$\$1,225 + \$3 = \$1,228$$

(This student is living in New York and has a roommate)

$$\$1,538.46 \times .0145 = \$22.31$$

$$\$505.44 / 30 = \$16.85$$

(the month of September)

$$\$1,538.46 \times 1.05 = \$1,615.38$$

$$\$5.00 / \$40.00 = .125 = 12.5\%$$

$$\$179.36 + \$344.76 + \$170.89 = \$695.01$$

$$\$695.01 / 3 = \$231.67$$

$$\$345.99 \times .80 = \$276.79$$

$$\$24.53 \times 75 = \$1,839.75$$

$$\$1,839.75 + \$7.00 = \$1,846.75 \text{ (cost of shares)}$$

$$\$24.53 \times .65 = \$15.94$$

$$\$15.94 \times 75 = \$1,195.50$$

$$\$1,195.50 - 7.00 = \$1,188.50$$

$$\$1,846.75 - \$1,188.50 = -\$658.25$$

$$169 \times .7 = 118.3 = 118$$

$$118 \times \$40,000 = \$4,720,000$$

$$4,720,000 / 169 = \$27,928.99$$

$$\$1,538.46 / 80 = 19.2308$$

$$\$1,225.00 / 19.2308 = 63.69 = 63.7 \text{ hours}$$

$$\$40,000 \times 1.05 = \$42,000$$

$$\$42,000 \times 1.05 = \$44,100$$



## Career Choice Option

If you have your students choose Career Choice, they will have the opportunity to explore up to 20 careers and then choose one of the 20 for their career during the simulation. Their income for the simulation will then reflect the entry level wage or salary for that career in the city they choose to live in.

### HELP

Students can read the on screen instructions for Career Choice by selecting **HELP**.

### SAVE & EXIT

Students can save their work and leave the simulation during Career Choice by selecting **SAVE & EXIT**.





















To explore a career, a student will:

1) Select a career photo



### Career Options

HELP
SAVE & EXIT

 Accountant	 Actor	 Automotive Service Technician	 Chef	 Chemist
 Civil Engineer	 Computer Systems Analyst	 Dental Hygienist	 Electrician	 Financial Advisor
 Firefighter	 Graphic Designer	 Hairstylist	 Physical Therapist Assistant	 Police Officer
 Public School Teacher	 Registered Nurse	 Secretary	 Social Worker	 Technical Writer

2) Read the description of that career




### Accountant

RETURN TO MENU
GO TO QUESTIONS

Accountants typically do the following:

- Examine financial statements to ensure that they are accurate and comply with laws and regulations
- Compute taxes owed, prepare tax returns and ensure that taxes are paid properly and on time
- Inspect account books and accounting systems for efficiency and use of accepted accounting procedures
- Organize and maintain financial records
- Assess financial operations and make best-practices recommendations to management
- Suggest ways to reduce costs, enhance revenues, and improve profits



Most accountants work in offices, but some work from home. Although they complete much of their work alone, they sometimes work in teams with other accountants. Accountants may travel to their clients' places of business.

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3) Then select **GO TO QUESTIONS**.

To complete the exploration of a career, the student must correctly answer 10 questions pertaining to that career. The questions are not a quiz, but rather a guide to understanding the career. While answering questions, a student can return to the career description at any time. When the student has answered 10 questions correctly, that career will become available as a career option for the student.

The screenshot shows a page titled "Accountant" with a progress indicator "Correct Answers: 1 of 10" in green. The main text asks, "Overtime hours are typical for an accountant at certain times of the year." Below this are two radio button options: "True" and "False". A "RETURN TO DESCRIPTION" button is located at the bottom left. On the right side, there is a photograph of a man in a blue shirt and glasses working at a computer desk.

When a student has finished exploring the careers they are interested in (or have been assigned for them to explore), the student will select **CHOOSE CAREER** and only those that have been explored will become potential career options.

4) Select **CHOOSE CAREER**

A horizontal navigation bar with a black border. It contains two orange buttons: "CHOOSE CAREER" and "SAVE &amp; EXIT". An arrow points from the text "4) Select CHOOSE CAREER" to the "CHOOSE CAREER" button.

From the careers the student has explored, they will select one career for the simulation. Their income for the simulation will then reflect the entry level wage or salary for that career in the city they choose to live in.

5) Choose a career for the simulation

The screenshot shows a "Career Options" screen with the instruction "Select your career!". There are three career options displayed as cards: "Accountant" (with a photo of a man at a computer), "Chef" (with a photo of a man in a white chef's hat), and "Chemist" (with a photo of a woman in a lab coat). A "SAVE &amp; EXIT" button is in the top right corner. An arrow points from the text "5) Choose a career for the simulation" to the "Accountant" card.

## What Your Students Will Learn



- By completing the simulation at different income levels, your students will learn the value of having career skills that command higher incomes and give them a higher standard of living.
- By completing the simulation in different communities, your students will learn that the cost of living can vary dramatically from one community to another.
- By making their own financial decisions (good or bad), they will learn that they must live with the consequences of the decisions they make.
- By constructing a beginning budget, revising it monthly and comparing it to their actual monthly spending, they will learn to live on their income.
- By opening checking and savings accounts, they will learn the differences between financial institutions and how to select the accounts that work best for them.
- By having an available source of credit, they will learn that it is easy to get into debt but hard to get out and perhaps not get into financial trouble with their first credit card.
- By choosing where they want to live, they will experience all the costs involved in having a place of their own including rent, deposits, utilities and everyday expenses.
- By choosing their own transportation, they will learn that owning a car is expensive when you have to make payments, buy insurance and pay for gas and maintenance.
- By making their own spending decisions (right or wrong), they will learn the necessity of meeting their financial obligations before spending on discretionary items.
- By paying their monthly bills, they will learn that they should pay their bills first and pay them on time.
- By having to deal with emergencies, large and small, they will learn that they must prepare themselves for the unexpected with insurance, savings and sources of credit.
- By opening a 401k, they will learn the value of long term savings and investing for retirement.
- By solving real world math problems, they will learn the importance of math in their everyday lives.
- By completing the word challenges, they will learn the basic financial terminology that is used in everyday life.

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## Completion Time

Completion time for the simulation can take several 1 hour class periods and can vary based on several factors.

- **Whether you choose the 3 month, 6 month or 12 month option.**
- **Whether you choose to include the math option.**

Including the math option can dramatically increase the time needed to complete the simulation. The problems are designed to require students to find the information needed as well as determine how to solve the problem. Students will be required to search through their Summary or Spending Tables to find the information they need. They will be required to look up information in the various Financial Apps (i.e. Shopping, Entertainment). The problems also become more difficult as they move from Level 1 to Levels 2 and 3.

- **Whether you have your students select the Career Choice option.**

Including the Career Choice option can dramatically increase the time needed to complete the simulation. Students can explore up to 20 careers which includes reading a description of each career and answering questions pertaining to the career.

- **Constructing and revising the budget.**

Constructing an initial budget and revising it each month takes some time if it is done thoughtfully.

- **Your students' skills and level of engagement.**

Obviously, some students work more slowly than others and will need more time to complete their work. Also, those students who are more engaged in the simulation will take longer than those who simply try to "click through" and get done.

- **Learn**

Assigning readings in Learn is valuable but also takes time.





## Instructional Environment

### Each experience is unique

Because of the variable nature of the simulation, each of your students will have a unique experience each time they use On Your Own. Even if you have your students complete the simulation with the same income in the same community, the results will be different for each student. Getting the “answers” from other students is not a concern. They must each make their own choices and decisions throughout the simulation.

### Help

All necessary instructions for using the simulation are available to your students on screen at all times so they can work on their own. To read instructions on how to use any part of the program, students can select the Help icon and then select a topic from the Help menu.

### Printouts

Three items are available that let you know what progress each student is making. These include:

- **The Summary:**

This is a general overview of where your students are at any time in the simulation and how they are doing. The Summary can be viewed and/or printed by selecting the Summary icon ([see Summary illustration](#))

- **Monthly Budgets:**

Each of the monthly Budgets can be viewed and/or printed by selecting the Budget icon.

- **Monthly Spending:**

Each of the monthly Spending charts can be viewed and/or printed by selecting the Spending icon.

### Self Pacing

Students can work at their own pace. No matter where they are in the simulation students can stop, save their work and return to the same place in the simulation at a later time. Student work is saved in two ways:

### Saving Work

As students move from one week to the next, their work is automatically saved. At any other point in the simulating, students must save their work by selecting the Save icon. It is important that students select the Save icon if they must stop work before a week is completed.

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## Our Grading Philosophy

**We believe** students should be rewarded for completing the simulation one or more times. A student's efforts in completing the simulation can be determined from reviewing the student's Summary.

**We do not believe** students should be given a letter grade based on their results (such as an "A" for having lots of lifestyles points or an "F" for going bankrupt). Whatever result a student has, learning will have taken place. And sometimes a bad result is the best lesson. For example:

- Students starting with small amounts of money and having low incomes will see how difficult it is to make ends meet. If they go bankrupt, they will have learned something.
- Students who think they have a lot of money but waste it on discretionary spending will learn what can happen if you don't pay your bills first.
- Students who decide not to buy insurance will learn the financial consequences of having a car wreck or going to the hospital.

**We do not believe** a comparative grade can be given by comparing one student's results with another. Remember, even if you determine their income, other factors out of their control will immediately put them in different financial positions. For example:

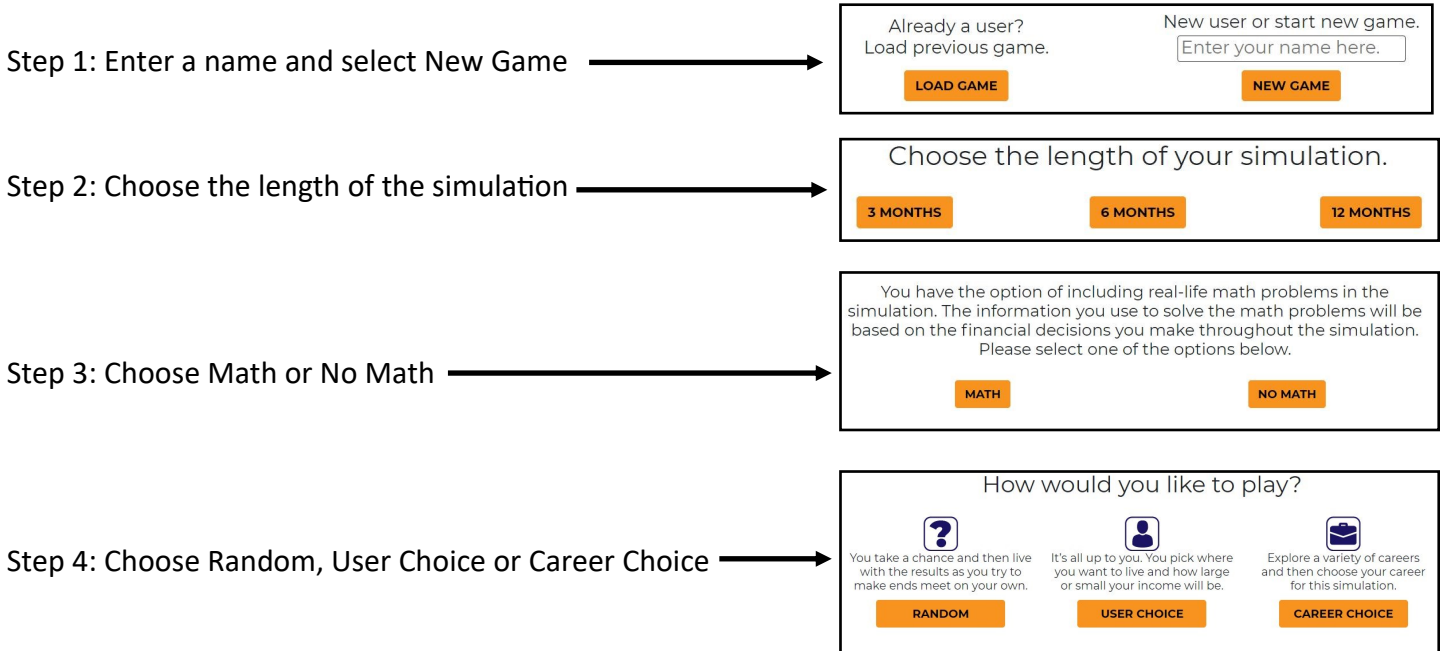
- The amount of money they have "to get started" when they leave home (this is random).
- Other random events such as emergencies will also affect results even if students make the same decisions where they can such as living in the same apartment or driving the same car.

**We believe** a student's overall experience with the simulation is more important than just an assessment result in determining a grade for the work.



## Beginning The Simulation

To begin the simulation, students must “Move In” by completing the following steps.



**If you have your students choose Random**, the program will randomly assign each student a city and an income (\$18,000 / \$25,000 / \$30,000 / \$35,000 / \$40,000 / \$45,000 / \$50,000 / \$60,000).

**If you have your students choose User Choice**, you can decide which income level you want them to select (\$18,000 / \$25,000 / \$30,000 / \$35,000 / \$40,000 / \$45,000 / \$50,000 / \$60,000) and which city you want them to live in. There are 12 cities designated on the U. S. map:

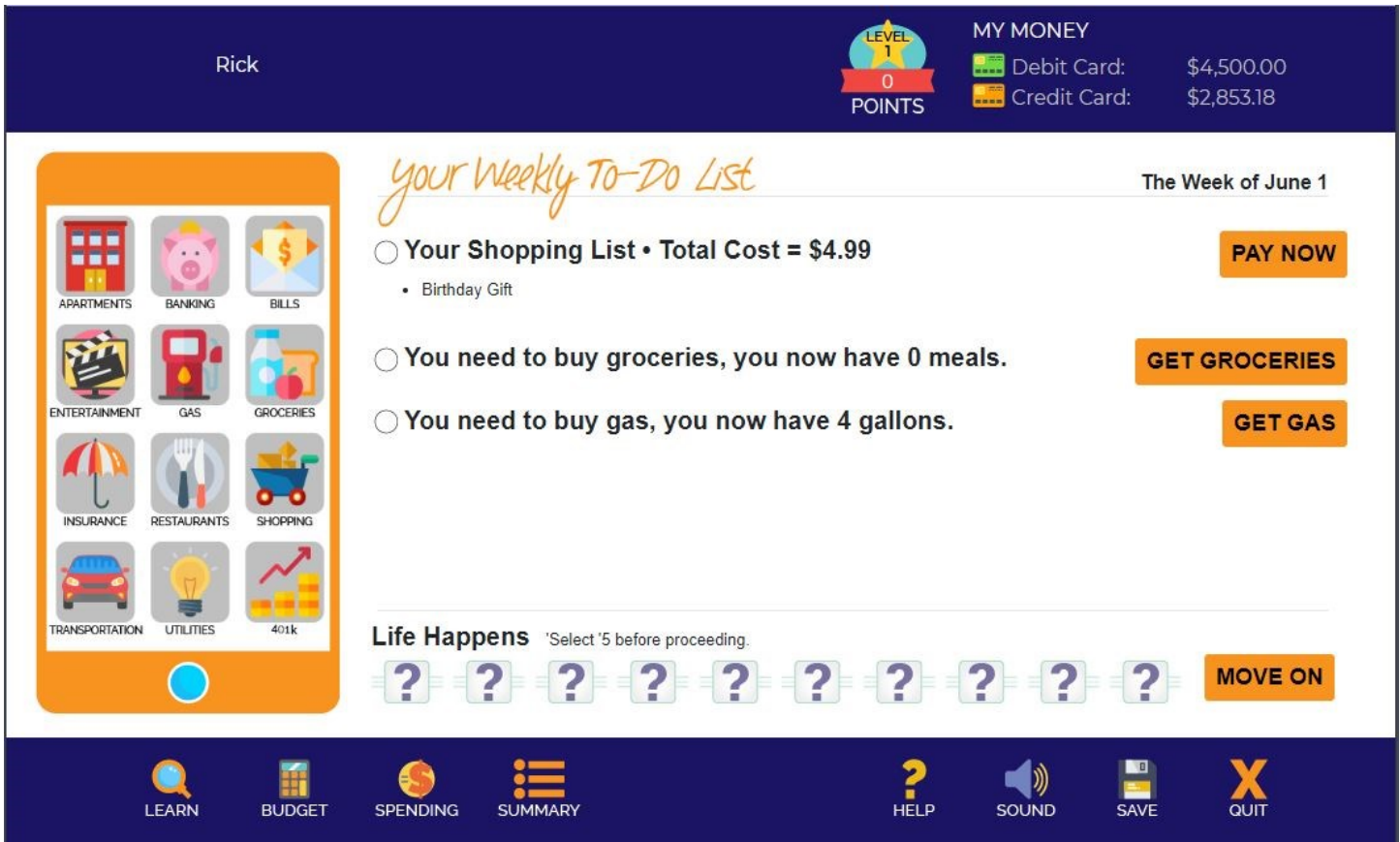
- Large metropolitan cities include: Atlanta, Chicago, Los Angeles and New York
- Medium size cities include: Des Moines, Eugene, Lubbock and Raleigh
- Small cities including: Casper, Fitchburg, Fort Pierce, and Santa Fe

To review the cities, select a location on the map to see the city’s description. Use the Go Back arrow to move between the map and the city descriptions. To choose a city to live in, select MOVE IN on the description screen.

**If you have your students choose Career Choice**, they will have the opportunity to explore up to 20 careers and then choose one of the 20 for the simulation. Their income for the simulation will then reflect the entry level wage or salary for that career in the city they choose to live in. See pages 4 and 5 for a detailed explanation of the Career Choice option.

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The Home Screen includes the following tools which students will use throughout the simulation:



[My Money](#) includes a student's debit card and credit card to make payments.

[Lifestyle Points](#) keeps a running total of the Lifestyle Points earned during the simulation.

[Your Weekly To-Do List](#) are financial activities that must be completed each week.

[The 12 Financial Apps](#) allow a student to engage in a variety of financial activities.

[Life Happens](#) are unexpected events a student must complete each week.

[Learn](#) is a student's in-depth financial information source. (see page 16)

[Budget](#) allows a student to construct a budget and revise it each month.

[Spending](#) lists a student's spending by category each month.

[Summary](#) gives an overview of a student's work at any time during the simulation.

[Help](#) gives on screen instructions for using the simulation.



[Sound](#) allows a student to turn the sound on and off.

[Save](#) allows a student to save their work at any time.

[Quit](#) allows a student to leave the simulation at any time.

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**My Money** is used to make payments. When the Debit Card balance is selected, the payment is taken from the student's checking account. When the Credit Card balance is selected, the payment is taken from the student's credit card balance which has a maximum credit limit of \$3,000.

MY MONEY	
 Debit Card:	\$2,900.00
 Credit Card:	\$2,844.12

**Lifestyle Points** are our way of measuring utility. In reality, we all spend money to meet our expenses and pay for things we enjoy. In a simulation there has to be another incentive since we can't really enjoy a movie or concert or use an item of clothing or furniture. Earning lifestyle points is that incentive.



Your students earn Lifestyle Points by paying bills, going shopping, paying for hassles and emergencies, increasing their savings, making investments, answering Luck questions, solving math problems, completing a word challenge and making the correct decisions in personal, social and work situations.

For example, they receive 1 Lifestyle Point for each dollar they spend paying bills, making required purchases or buying groceries or gasoline. They receive 2 points for each dollar spent eating out. They receive 3 points for each dollar spent on voluntary shopping and entertainment. They receive 10 points for every dollar deposited in savings, but lose the points when money is withdrawn. Periodically, they are also offered shopping specials for which they can earn up to 10 lifestyle points for every dollar spent.

They receive 200 points for every Luck question they answer correctly. They can earn or lose 100, 300, or 500 points for math problems. They can earn or lose 200 points for a word challenge. And they can earn or lose up to 500 lifestyle points based on the decisions they make in each personal, social and work situation.


**Your Weekly To-Do List** must be completed by students each week. The list can include:

- Grocery shopping
- Buying gas
- Required shopping
- Paying bills that are due
- And more

Periodically, they are also offered shopping specials for which they can receive up to 10 lifestyle points for every dollar spent.

*your Weekly To-Do List* The Week of June 1

- You need to buy groceries, you now have 0 meals. GET GROCERIES
- You need to buy gas, you now have 2 gallons. GET GAS
- Your toaster died. Buy a new one. Go Shopping
- Buy a ticket to the pop concert. Have Fun
- Meet a friend for lunch at a casual dining restaurant. Let's Eat

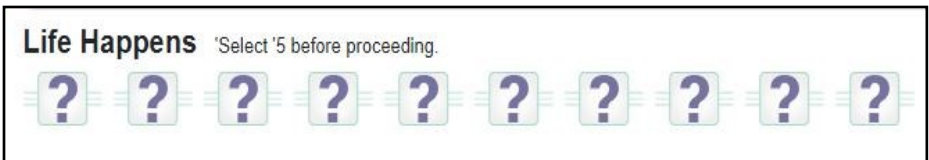
 A special offer just for you! Buy a Vacuum Cleaner and earn 7 lifestyle points per dollar spent.

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**12 Financial Apps** let students engage in a variety of financial activities at any time.

- Apartments allows students to rent an apartment and choose to have a roommate or not.
- Banking allows students to open their bank accounts, transfer funds, make loans, etc.
- Bills allows students to pay their bills at any time.
- Entertainment allows students to make entertainment choices.
- Gas allows students to buy gas.
- Groceries allows students to buy groceries.
- Insurance allows students to buy insurance.
- Restaurants allows students to go out to eat.
- Shopping allows students to do voluntary shopping.
- Transportation allows students to trade cars, sell or donate a car or purchase public transportation.
- Utilities allows students to select their utility services.
- 401k allows students to open a retirement account, choose their level of investment risk, view their balance and cash in their account if necessary.



Each week, students must select five of ten Life Happens boxes and deal with the unexpected. This can include:

- Nothing ..... Nothing unusual happens and there is no cost to the student.
- Hassles..... Students must make a small payment.
- Decisions ..... Students must make a choice.
- Luck ..... Students receive a payment or must answer a personal finance question.
- Math..... Students must solve a related math problem.  
*(You have the choice of including or excluding the math option in Life Happens. If you choose to include the math option, students will be solving problems uniquely related to their individual financial situations and the choices they make throughout the simulation. No two students will be solving the same problems.)*
- The Word ..... Students must determine the personal finance term that fits a definition.
- Emergencies..... Very costly unexpected events.

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## The Word: Terms and Definitions

Account: You should have one for checking and saving  
Annuity: This financial tool will provide you guaranteed income  
Apartment: Your rented rooms  
Appliances: Your stove and refrigerator  
Banking: When you use a financial institution  
Bankrupt: When you can't pay your debts  
Balance: The amount in your account  
Bargains: You get this when you shop the sales  
Biweekly: How often you are paid  
Borrower: What you are when you get a loan  
Brokerage: Your fee for buying a mutual fund  
Budgeting: Organizing your money  
Capital: You want this gain on your investments  
Checkbook: Your checks, deposit slips and register  
Checking: Your demand deposit account  
Collateral: Security for your loan  
Collision: An insurance coverage on your car  
Compare: You should always do this with prices  
Compound: Better for you than simple interest  
Contract: Your apartment lease is this  
Cosigner: The person who pays if you default  
Creditor: Who you borrow from  
Currency: Your paper money  
Dealership: You can buy a car here  
Deductible: What you pay before your insurance pays  
Deductions: Subtractions from your gross pay  
Depreciate: Your car's value will do this  
Deposit: The money you put in your account  
Deposits: Additions to your account  
Discount: A reduction in the price you pay  
Disposable: This is income you can spend as you wish  
Diversify: Don't put all your eggs in one basket  
Dividends: Your share of your investment's profits  
Donation: Your money given to charity  
Emergency: You should first save for this  
Endorse: Write your name on the back of a check  
Expense: Payments you must make  
Finances: Handling your money  
Furniture: Your couch and chairs  
Gasoline: A recurring expense that keeps your car running  
Government: Your taxes help pay for this  
Groceries: Your food purchases for home  
Guarantee: Your warranty on a purchase  
Inspect: You should do this before you buy a used car

Insurance: Your protection from loss  
Interest: What you pay to borrow money  
Internet: This lets you shop from home  
Investment: Using your money to make money  
Liability: What you have when you are at fault  
License: A tax to drive your car  
Lifestyle: The way you live  
Liquidity: The ease of converting your asset to cash  
Location: A major factor in determining your rent  
MasterCard: Your old age health care tax  
Minimum: The least you can pay on your credit card bill  
Mortgage: Your home loan  
Motorcycle: This might be your transportation choice  
Newspaper: You can find a car for sale here  
Nutrition: You should read this label on food packaging  
Overdraw: Writing a check for more than your balance  
Paycheck: What you get as an employee for working  
Payments: You will make these to repay a loan  
Pension: Your retirement income  
Percentage: Your interest rate on a loan  
Periodic: Your occasional expenses  
Plastic: Slang for your credit card  
Portfolio: All of your investments  
Premium: The cost of your insurance  
Principal: The amount you borrow  
Privilege: Credit is not your right. It is this.  
Property: Insurance on your possessions  
Repossess: What a creditor can do if you don't make your payments  
Retirement: Your longest term savings goal  
Revolving: Your credit card is this type of credit  
Roommate: Someone who helps to pay your rent  
Securities: Your stocks, bond and mutual funds  
Shopping: You can do this in stores or online  
Spending: What you are not saving  
Statement: Monthly listing of your transactions  
Taxpayer: What you are to the government when you earn income  
Unexpected: An expense that surprises you  
Unsecured: Your loan without collateral  
Utilities: Your electricity, water and cell phone  
Variable: Your expenses that are not fixed.  
Wardrobe: Your clothing  
Withdrawal: Money removed from your account

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## Luck: Questions and Answers

1. How many coin denominations are currently in circulation? ..... 6
2. Which of these will not accept a deposit? ..... Finance Company
3. For Deposit Only—John Smith is what type of endorsement? ..... Restrictive
4. Which type of savings plan is actually a loan? ..... Savings Bond
5. Which of these would not be found in a loan contract? ..... A Credit Score
6. How many times is the amount written on a check? ..... 2
7. How many currency denominations are in circulation? ..... 7
8. Who is pictured on the \$20 bill? ..... Andrew Jackson
9. Which of these would not be included in a checking account statement? ..... Uncleared Checks
10. Who is pictured on the \$10 bill? ..... Alexander Hamilton
11. Which of these would not describe a bank loan? ..... A Right
12. Which term does not refer to the cost of a loan? ..... Principal
13. Which of these could not give you a loan? ..... Credit Bureau
14. Which of these means earning interest on interest? ..... Compounding
15. Which of these is not found on our currency? ..... A Hologram
16. Which of these includes both EE and I varieties? ..... Saving Bonds
17. Which of these is the lender of last resort? ..... Finance Company
18. Which of these is a credit to a checking account? ..... A Deposit
19. What is pictured on the obverse of the presidential \$1 coins? .... The Statue of Liberty
20. Who is pictured on the \$50 bill? ..... Ulysses S. Grant
21. Which of these would be the least expensive source of credit? .. Bank
22. Which type of insurance can a lender require you to buy? ..... Property
23. Which of these is not needed to calculate interest on a loan? .... Equity
24. Which method is most commonly used to calculate credit card finance charges? ..... Average Daily Balance
25. Which of these refers to a credit score? ..... FICO

**Learn** is your students' in-depth financial information resource. You may choose to assign readings to your students periodically as they work through the simulation. Learn is divided into the following 14 sections:



- 401k
- Bills
- Credit
- Roommates
- Transportation
- Apartments
- Budgeting
- Food
- Saving
- Utilities
- Banking
- Clothing
- Insurance
- Taxes

**Budget** allows students to construct a budget and adjust it once a month during the simulation.

To construct the first budget, students select the **Budget** icon. A budget table will be shown that contains only the taxes that are withheld from paychecks each month. All other categories in the table are set at \$0.

Budget: June				EDIT	PRINT	X			
JUNE	Taxes	1,368.46	29.9%	Transportation	0.00	0.0%	Shopping	0.00	0.0%
JULY	Federal	789.33	17.8%	Car Payment	0.00	0.0%	Clothing	0.00	0.0%
AUGUST	Social Security	286.15	6.2%	Gas	0.00	0.0%	Household	0.00	0.0%
SEPTEMBER	Medicare	66.92	1.5%	Maintenance	0.00	0.0%	Personal Items	0.00	0.0%
OCTOBER	State	226.03	4.9%	Public Transit	0.00	0.0%	Other	0.00	0.0%
NOVEMBER	Rent	0.00	0.0%	Medical Expenses	0.00	0.0%	Saving / 401k	0.00	0.0%
DECEMBER	Food	0.00	0.0%	Insurance	0.00	0.0%	Savings	0.00	0.0%
JANUARY	Groceries	0.00	0.0%	Auto	0.00	0.0%	401k	0.00	0.0%
FEBRUARY	Dining Out	0.00	0.0%	Health	0.00	0.0%	Contributions	0.00	0.0%
MARCH	Utilities	0.00	0.0%	Life	0.00	0.0%	Entertainment	0.00	0.0%
APRIL	Electricity	0.00	0.0%	Property	0.00	0.0%	Miscellaneous	0.00	0.0%
MAY	Television	0.00	0.0%	Credit Payments	0.00	0.0%			
	Internet	0.00	0.0%	Credit Card	0.00	0.0%			
	Cell Phone	0.00	0.0%	Student Loan	0.00	0.0%			
				Personal Loan	0.00	0.0%			
Monthly Income: 4,635.30		Total Budgeted: 1,368.46	Budget Difference: 3,266.92	CALCULATE		VIEW GRAPH			

At the bottom of the table is listed the Monthly Income, the Total Budgeted and the Budget Difference. The Budget Difference is the amount that must be entered in the various categories to complete your budget.

To enter amounts in the various categories, select **Edit** and the spending categories that can be changed will be highlighted. As amounts are entered in the categories, select **Calculate** which will subtract the total amount entered in the table from the monthly income and also show the percentage of income allotted for that category. The amount left is the Budget Difference. When the budget is completed and the Budget Difference is \$0, select **Set**. Select **View Graph** to see a bar graph of the budget. Select **Print** to print the budget. Select **X** to leave the budget.

A budget may adjusted during any week in a month, but only once a month. Throughout the year, any monthly budget may be viewed and/or printed by choosing the appropriate month in the timeline at the left of the budget table.

**The Spending Table** automatically categorizes spending during the month. The spending table mirrors the budget table so students can compare their actual spending to their budgets. Spending for any month can be viewed and/or printed by choosing the appropriate month in the timeline at the left of the spending table.

Spending: June				PRINT	X		
JUNE	Taxes	253.27		Transportation	65.99	Shopping	285.97
JULY	Federal	198.46		Car Payment	0.00	Clothing	0.00
AUGUST	Social Security	71.54		Gas	65.09	Household	224.04
SEPTEMBER	Medicare	16.73		Maintenance	0.00	Personal Items	22.36
OCTOBER	State	64.54		Public Transit	0.00	Other	35.97
NOVEMBER	Rent	1,722.00		Medical Expenses	0.00	Saving / 401k	125.00
DECEMBER	Food	274.20		Insurance	307.35	Savings	25.00
JANUARY	Groceries	269.73		Auto	141.30	401k	100.00
FEBRUARY	Dining Out	44.97		Health	214.00	Contribution	0.00
MARCH	Utilities	89.34		Life	0.00	Entertainment	11.50
APRIL	Electricity	0.00		Property	12.25	Miscellaneous	35.30
MAY	Television	0.00		Credit Payments	260.39		
	Internet	0.00		Credit Card	104.57		
	Cell Phone	89.34		Student Loan	0.00		
				Personal Loan	0.00		
				Total Spending			3,489.41

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**The Summary** is a dynamic table that provides an overview of a student's work at any time during the simulated. To view and/or print the Summary, select the Summary icon.

Shown below is a sample of a Summary printout.

Your Summary		PRINT												
<b>SIMULATION TYPE:</b> CAREER	<b>Rick</b> Des Moines, IA 2,495 Lifestyle Points	<b>Income</b> \$41,000 / year \$1,576.92 / bi-weekly gross pay \$1,203.19 / bi-weekly net pay \$0.00 / unemployment	<b>Apartment</b> One Bedroom \$983.00 / month Roommate: No											
<b>SIMULATION DATE:</b> THE WEEK OF JUNE 1	<b>Transportation</b> 2012 Chevy Cruze Payment: None Public Trans: None	<b>Accounts</b> Debit Card \$1,529.17 Savings \$25.00 Available Credit \$2,853.18 401k Balance \$0.00 Personal Loan - principal N/A Personal Loan - payment N/A Student Loan - payment \$360.15	<b>Insurance</b> Auto Liability: Yes Collision: Yes Comprehensive: Yes Medical Payments: Yes Uninsured Motorist: Yes Health: Yes Property: Yes Life: No											
<b>SIMULATION COMPLETE:</b> NO	<b>Math Problems</b>													
<b>CAREER CHOSEN:</b> ACCOUNTANT														
<b>CAREERS EXPLORED:</b> 1	<table border="1"> <thead> <tr> <th></th> <th>Correct</th> <th>Incorrect</th> </tr> </thead> <tbody> <tr> <td>Level 1</td> <td>0</td> <td>0</td> </tr> <tr> <td>Level 2</td> <td>0</td> <td>0</td> </tr> <tr> <td>Level 3</td> <td>0</td> <td>0</td> </tr> </tbody> </table>		Correct	Incorrect	Level 1	0	0	Level 2	0	0	Level 3	0	0	
	Correct	Incorrect												
Level 1	0	0												
Level 2	0	0												
Level 3	0	0												

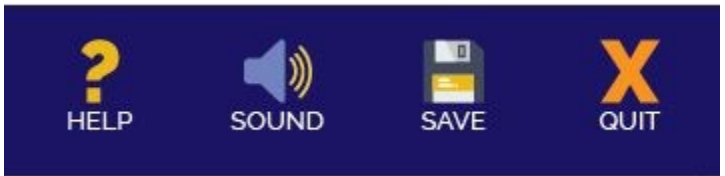
### Your Summary—The Week of August 24

Annual Salary .....		\$41,000 / year
Bi-Weekly Gross Pay .....		\$1,576.92
Bi-Weekly Net Pay .....		\$1,203.19
Unemployment .....		\$0.00
Location: .....		Des Moines, IA
Apartment Type .....		One Bedroom
Rent .....		\$983.00 / month
Roommate .....		No
Car .....		Kia Soul
Car Payment .....		\$288.75 / month
Public Transportation .....		None
Insurance:		
Auto		
Liability .....		Yes
Collision .....		Yes
Comprehensive .....		Yes
Medical Payments .....		Yes
Uninsured Motorist .....		Yes
Health .....		Yes
Life .....		No
Property .....		Yes
My Money:		
Debit Card .....		\$1,063.45
Savings .....		\$100.00
Available Credit .....		\$1,869.61
401k .....		\$150.47
Personal Loan / principal .....		N/A
Personal Loan / payment .....		N/A
Student Loan / payment .....		\$153.82
Math:	Correct	Incorrect
Level 1	5	0
Level 2	5	0
Level 3	0	1
Lifestyle Points .....		15,957
Simulation Date .....		The Week of August 24
Simulation Type .....		Career
Career Chosen .....		Accountant
Careers Explored .....		5
Simulation Completed .....		No

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**Help** is your students' on screen instructions for using the simulation. To view the instructions, select Help and then select a topic from the menu.



**Sound** allows students to turn the sound on and off.

**Save** allows students to save their work at any time. Student work is saved in two ways:

- 1) As students move from one week to the next, their work is automatically saved.
- 2) At any other point in the simulating, students must save their work by selecting the Save icon. It is important that students select the Save icon if they must stop work before a week is completed.


**Quit** allows students to leave the simulation at any time. Students should be sure to save their work before they Quit the simulation.



## Unlocking the Student Assessment


When you create a class, all students in the class have access to all the programs available within the portal until you make a program unavailable — **except in the case of the On Your Own Student Assessment**. The assessment is locked until you unlock it for class use or for use by an individual student.

**To make the On Your Own Assessment available to your students on their menu, follow these steps.**

- 1) Go to [www.cwpubonline.com](http://www.cwpubonline.com)
- 2) Select TEACHER/ADMIN LOGIN in the upper right corner of the HOME screen.
- 3) Log in with your User Name and Password.
- 4) Select Classes under the RECORDS MANAGEMENT menu on the left of the screen.
- 5) Select the pencil  icon (Edit Class) next to the class you wish to activate.
- 6) Click/touch the box next to **Select simulations available to students in this class**.
- 7) Click/touch the box next to **On Your Own Assessment**.
- 8) Click/touch the Update button.

The On Your Own Assessment is now available to the students in the class you selected.

**To make the On Your Own Assessment available to individual students, follow these steps.**

- 1) Go to [www.cwpubonline.com](http://www.cwpubonline.com)
- 2) Select TEACHER/ADMIN LOGIN in the upper right corner of the HOME screen.
- 3) Log in with your User Name and Password.
- 4) Select Students under the RECORDS MANAGEMENT menu on the left of the screen.
- 5) Select the pencil  icon next to the student you wish to activate.
- 6) Click/touch the box next to **Customize access to simulations for this student**.
- 7) Click/touch the box next to **On Your Own Assessment**.
- 8) Click/touch the Update button.

The On Your Own Assessment is now available on this student's menu.

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# Overview of the On Your Own Student Assessment

The On Your Own Student Assessment lets you evaluate what your students have learned about living on their own and managing their personal finances.

The assessment is divided into two parts. You can choose to have your students complete:

**STUDENT ASSESSMENT**

PART A: DECISIONS	PART B: MATH	PARTS A & B
-------------------	--------------	-------------

Part A   or   Part B   or   A & B

## Part A

In Part A, students will be asked to read a statement and decide if it would be a Good Decision or a Bad Decision. Here is an example.

Decision 1  
Be sure you have health insurance.

Good Decision	Bad Decision
---------------	--------------

After students make a choice, they are told why it would be a good or bad decision. Here is an example.

**Good health insurance is essential to protect you against high medical**

You have 3 options for the number of Decisions statements that are included in the assessment.

Select the number of Decision statements.

30	40	50
----	----	----

The statements are randomized so no two students will ever have the same set of Decisions statements.

## Part B

In Part B, students will be asked to solve personal finance math problems. Here is an example.

Problem 1  
Your biweekly gross pay is \$2,150. \$139.75 is withheld for state income tax. What was the state income tax rate?

6.50%	6.00%
5.50%	5.75%

When students choose a wrong answer, they are told the correct answer. Here is an example.

**No. The Correct answer is 6.50%**

You have 3 options for the number of Math problems that are included in the assessment.

Select the number of Math problems.

5	10	15
---	----	----

The problems are randomized so no two students will ever have the same set of problems.

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## Assessment Scores

At the end of each part of the assessment, students will be given their scores.



YOU HAVE COMPLETED THE DECISIONS ASSESSMENT!

Correct Answers: 36 (90%)

Incorrect Answers: 4 (10%)

START MATH  
ASSESSMENT



YOU HAVE COMPLETED THE MATH ASSESSMENT!


Correct Answers: 8 (80%)

Incorrect Answers: 2 (20%)

END ASSESSMENT

## Viewing / Printing Student Scores

You can view/print your students' scores by following these steps.

- 1) Go to [www.cwpubonline.com](http://www.cwpubonline.com)
- 2) Select TEACHER/ADMIN LOGIN in the upper right corner of the HOME screen.
- 3) Log in with your User Name and Password.
- 4) Select Classes under the RECORDS MANAGEMENT menu on the left of the screen.
- 5) Select the green reports  icon next to the class you wish to view.
- 6) On the reports screen, click/touch the radio button next to Assessment under On Your Own.
- 7) From the Select Student drop down menu, select ALL STUDENTS or an individual student.
- 8) Click/touch the Get Report button.

**Select Report:**

<input type="radio"/> <i>On Your Own</i>	<input type="radio"/> <i>Budget Decisions</i>
<input type="radio"/> Summary	<input type="radio"/> <i>Career Decisions</i>
<input type="radio"/> Spending	<input type="radio"/> <i>Credit Decisions</i>
<input type="radio"/> Budget	<input type="radio"/> <i>Finding A Job Trivia</i>
<input checked="" type="radio"/> Assessment	<input type="radio"/> <i>Get Rich With Math</i>
	<input type="radio"/> <i>Job Search</i>
	<input type="radio"/> <i>Personal Finance Decisions</i>
	<input type="radio"/> <i>Personal Finance Trivia</i>
	<input type="radio"/> <i>Who Would You Fire?</i>
	<input type="radio"/> <i>Who Would You Hire?</i>
	<input type="radio"/> <i>Who Would You Promote?</i>

**Select Student:**

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# Common Core State Standards for Literacy in History/Social Studies, Science and Technical Subjects

Each of the following anchor standards for reading which is aligned with *cwpubonline* has been marked with a red arrow.

## College and Career Readiness Anchor Standards for Reading

### Key Ideas and Details

- ▶ 1. Read closely to determine what the text says explicitly and to make logical inferences from it; cite specific textual evidence when writing or speaking to support conclusions drawn from the text.
- ▶ 2. Determine central ideas or themes of a text and analyze their development; summarize the key supporting details and ideas.
- ▶ 3. Analyze how and why individuals, events, or ideas develop and interact over the course of a text.

### Craft and Structure

- ▶ 4. Interpret words and phrases as they are used in a text, including determining technical, connotative, and figurative meanings, and analyze how specific word choices shape meaning or tone.
- ▶ 5. Analyze the structure of texts, including how specific sentences, paragraphs, and larger portions of the text (e.g., a section, chapter, scene, or stanza) relate to each other and the whole.
- 6. Assess how point of view or purpose shapes the content and style of a text.

### Integration of Knowledge and Ideas

- 7. Integrate and evaluate content presented in diverse formats and media, including visually and quantitatively, as well as in words.
- ▶ 8. Delineate and evaluate the argument and specific claims in a text, including the validity of the reasoning as well as the relevance and sufficiency of the evidence.
- 9. Analyze how two or more texts address similar themes or topics in order to build knowledge or to compare the approaches the authors take.

### Range of Reading and Level of Text Complexity

- ▶ 10. Read and comprehend complex literary and informational texts independently and proficiently.

# Common Core State Standards for Literacy in History/Social Studies, Science and Technical Subjects

Each of the following anchor standards for writing which is aligned with *cwpubonline* has been marked with a red arrow.

## College and Career Readiness Anchor Standards for Writing

### Text Types and Purposes

- ▶ 1. Write arguments to support claims in an analysis of substantive topics or texts using valid reasoning and relevant and sufficient evidence.
- ▶ 2. Write informative/explanatory texts to examine and convey complex ideas and information clearly and accurately through the effective selection, organization, and analysis of content.
- ▶ 3. Write narratives to develop real or imagined experiences or events using effective technique, well-chosen details and well-structured event sequences.

### Production and Distribution of Writing

- ▶ 4. Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.
- ▶ 5. Develop and strengthen writing as needed by planning, revising, editing, rewriting, or trying a new approach.
- 6. Use technology, including the Internet, to produce and publish writing and to interact and collaborate with others.

### Research to Build and Present Knowledge

- 7. Conduct short as well as more sustained research projects based on focused questions, demonstrating understanding of the subject under investigation.
- 8. Gather relevant information from multiple print and digital sources, assess the credibility and accuracy of each source, and integrate the information while avoiding plagiarism.
- ▶ 9. Draw evidence from literary or **informational** texts to support analysis, reflection, and research.

### Range of Writing

- ▶ 10. Write routinely over extended time frames (time for research, reflection, and revision) and **shorter time frames** (a single sitting or a day or two) for a range of tasks, purposes, and audiences.

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# Common Core State Standards for Literacy in History/Social Studies, Science and Technical Subjects

Each of the following anchor standards for math which is aligned with *cwpubonline* has been marked with a **red arrow**

## Standards for Mathematical Practice

- ▶ 1. Make sense of problems and persevere in solving them.
- ▶ 2. Reason abstractly and quantitatively.
- ▶ 3. Construct viable arguments and critique the reasoning of others.
- ▶ 4. Model with mathematics.
- ▶ 5. Use appropriate tools strategically.
- ▶ 6. Attend to precision.
- ▶ 7. Look for and make use of structure.
- ▶ 8. Look for and express regularity in repeated reasoning.