North Dakota 10 Financial Literacy / Personal Finance

FREE PREVIEW

Full-Year Teacher Planner, Blank Editable Planner & School-Submission Binder

This preview shows the real structure and a genuine sample of the completed planner. The full product contains 9 units, 36 weekly plans and 180 daily plans, plus blank editable versions of every form.

State	North Dakota
Grade	10 (High)
Subject	Financial Literacy / Personal Finance
Course category	College and Career Readiness
Standards family	English Language Arts / Literacy
Framework	North Dakota Financial Literacy Content Standards K-12 (2025)
Issuing agency	North Dakota Department of Public Instruction
Scope	36 instructional weeks · 180 instructional days · 9 units

This is a statewide standards index, not a local course catalog. Course names, grade placement, electives, and graduation sequences vary by district.

What you get

Folder	Contents
01 START HERE	Read-me, contents, printing and digital instructions, standards verification guide, this preview
02 FILLED FULL YEAR	Completed planner in colour and ink-friendly PDF, plus editable DOCX
03 BLANK EDITABLE	Blank planner in colour, ink-friendly and fillable PDF, plus editable DOCX
04 ASSESSMENTS AND DATA	Baseline observation, quarterly rubrics, anecdotal forms, portfolio checklist
05 SCHOOL SUBMISSION	Submission covers, alignment summary, evidence checklist, observation, reflection, signature page
06 LICENSE AND CREDITS	Terms of use, credits and licences, copyright notice

The pages that follow are reproduced **exactly** as they appear in the full completed planner.

Week 9 — Benefits, Incentives, and What Actually Reaches You

Unit 3: What a Job Pays, and How You Get In · Month 3 · Quarter 1 · Semester 1 · Instructional Days 41–45

Essential question	Why is the salary not what the job is worth, and not what you get?
Standards	**Benefits and Incentives Beyond Pay** -> **9-10.FA.FD.2 FD** — Identify tools available to examine financial options. Tools may include various interest rate calculators, loan pay-off calculators, amortization schedules, fee charts, and return on investment/compound interest calculators. **9-10.FA.FD.1 FD** — Describe emotional and behavioral aspects of financial situations. This standard may include wants vs. needs, delayed gratification, impulse purchases, peer pressure, values, attitudes, emotions, and financial behaviors. **From Gross Salary to Net Pay** -> **9-10.FA.FD.1 FD** — Describe emotional and behavioral aspects of financial situations. This standard may include wants vs. needs, delayed gratification, impulse purchases, peer pressure, values, attitudes, emotions, and financial behaviors. **9-10.FA.FD.2 FD** — Identify tools available to examine financial options. Tools may include various interest rate calculators, loan pay-off calculators, amortization schedules, fee charts, and return on investment/compound interest calculators.
Learning target	“I can investigate benefits and incentives, and calculate net pay from gross salary.”
Local dates	______________________________ (enter your school dates)

Measurable objectives

- Students will investigate employee benefits and incentives related to identified career choices.
- Students will calculate net pay from a given gross salary by subtracting required and optional deductions.

Success criteria (student-friendly)

- “I identify the benefits and incentives attached to a job.”
- “I explain what a benefit is worth.”
- “I calculate net pay accurately from a gross figure.”

Academic vocabulary

benefit, incentive, gross pay, net pay, required deduction, optional deduction, withholding, employer contribution, total compensation

Materials and technology

- Notebooks
- Supplied sample pay statements
- Supplied benefit summaries
- Calculators

Differentiation and supports

Support area	This week's plan
Special education / IEP	Reduce group size; pair visual cue cards with all verbal directions; allow gesture or picture response in place of speech; pre-teach the week's target in a 1:1 warm-up.
Section 504	Provide the child's documented accommodations throughout; permit movement breaks and alternative seating at any point in the sequence.
Multilingual learners	Introduce each vocabulary word with an object or image; accept home-language responses; send the vocabulary list home where a translation is available; pair with a peer who shares the home language.
Advanced / extension	Ask the learner to teach the skill to a peer, extend the task, or record a demonstration for the class reference wall.
Intervention / reteach	Reteach the target in a short small group using the same materials; split the day's check for understanding into two smaller steps.
Enrichment	Extend into an open-ended centre or project connected to the essential question.

Assessment and evidence

Student calculates net pay accurately and values a benefits package.

Family communication

Ask your child the difference between gross and net pay.

Day 41 — Benefits Are Part of What a Job Pays

Week 9, Day 1 · Unit 3 · Standards: 9-10.FA.FD.2, 9-10.FA.FD.1

Focus	Benefits.
Learning target	“I can investigate benefits and incentives, and calculate net pay from gross salary.”
Vocabulary in use	benefit, incentive, gross pay, net pay, required deduction, optional deduction, withholding, employer contribution, total compensation
Local date	____________________

Learning sequence

TEACHER NOTE: general information about how compensation is structured. Not financial advice, and no student is asked what their family receives. Connect: two jobs, same salary, very different value. Teach: benefits are the non-salary parts of compensation - retirement contributions, medical, life and disability cover, paid leave, sick pay, training - and some are worth a large fraction of salary. The standard names benefits AND incentives; incentives are the conditional parts, such as bonuses or commission, which may or may not arrive. Try: shared comparison of two supplied packages with identical salaries. Apply: students identify benefits and incentives for their chosen careers. Reflect: compare total compensation, not salary.

Check for understanding

Student identifies benefits and incentives and distinguishes them.

Differentiation in the moment

If the learner...	Then...
needs more support	Model the step again with guided support, then fade to a gesture cue.
is ready for more	Invite the learner to demonstrate for a peer or add a second example.
is dysregulated	Pause instruction, move to co-regulation, and return to the target later.

Closure and reflection

Gather the group. Restate the learning target. Ask one learner to demonstrate. Name one specific thing the group did well, then preview tomorrow.

Teacher reflection (fictional example)

Fictional Example — Customize and Verify Before School Submission.

Most learners met the target. Two needed the visual cue repeated during guided practice; I will pre-teach with them tomorrow. The extension held attention longer than planned, so I shortened closure.

Day 42 — What a Benefit Is Actually Worth

Week 9, Day 2 · Unit 3 · Standards: 9-10.FA.FD.2, 9-10.FA.FD.1

Focus	Valuing benefits.
Learning target	“I can investigate benefits and incentives, and calculate net pay from gross salary.”
Vocabulary in use	benefit, incentive, gross pay, net pay, required deduction, optional deduction, withholding, employer contribution, total compensation
Local date	____________________

Learning sequence

Connect: putting a number on it. Teach: a benefit's value is roughly what it would cost you to buy the same thing, plus what it protects you from - and an employer contribution to retirement is money you would otherwise have to save from taxed income. Incentives should be valued at what is likely, not what is possible. Try: shared valuation of a supplied package. Apply: students value two supplied packages and rank them against salary alone. Reflect: the lower salary sometimes wins.

Check for understanding

Student values a benefits package and compares total compensation.

Differentiation in the moment

If the learner...	Then...
needs more support	Model the step again with guided support, then fade to a gesture cue.
is ready for more	Invite the learner to demonstrate for a peer or add a second example.
is dysregulated	Pause instruction, move to co-regulation, and return to the target later.

Closure and reflection

Gather the group. Restate the learning target. Ask one learner to demonstrate. Name one specific thing the group did well, then preview tomorrow.

Teacher reflection (fictional example)

Fictional Example — Customize and Verify Before School Submission.

Most learners met the target. Two needed the visual cue repeated during guided practice; I will pre-teach with them tomorrow. The extension held attention longer than planned, so I shortened closure.

Day 43 — Gross, and Where It Starts Shrinking

Week 9, Day 3 · Unit 3 · Standards: 9-10.FA.FD.2, 9-10.FA.FD.1

Focus	Deductions.
Learning target	“I can investigate benefits and incentives, and calculate net pay from gross salary.”
Vocabulary in use	benefit, incentive, gross pay, net pay, required deduction, optional deduction, withholding, employer contribution, total compensation
Local date	____________________

Learning sequence

TEACHER NOTE: every figure is supplied on a card. No student uses a real pay statement, their own or a family member's. This is not tax advice. Connect: the first pay is always less than expected. Teach: GROSS is what was earned; deductions are REQUIRED (tax withheld, payroll taxes) or OPTIONAL (benefit premiums, retirement contributions, savings); NET is what arrives. Withholding is an estimate collected in advance, which is why filing later produces a refund or a bill. Try: shared walk through a supplied sample pay statement, line by line. Apply: students identify every line and its type on two supplied statements. Reflect: read the statement; errors happen and only you will notice.

Check for understanding

Student identifies and classifies every deduction on a pay statement.

Differentiation in the moment

If the learner...	Then...
needs more support	Model the step again with guided support, then fade to a gesture cue.
is ready for more	Invite the learner to demonstrate for a peer or add a second example.
is dysregulated	Pause instruction, move to co-regulation, and return to the target later.

Closure and reflection

Gather the group. Restate the learning target. Ask one learner to demonstrate. Name one specific thing the group did well, then preview tomorrow.

Teacher reflection (fictional example)

Fictional Example — Customize and Verify Before School Submission.

Most learners met the target. Two needed the visual cue repeated during guided practice; I will pre-teach with them tomorrow. The extension held attention longer than planned, so I shortened closure.

Day 44 — Calculating Net Pay

Week 9, Day 4 · Unit 3 · Standards: 9-10.FA.FD.2, 9-10.FA.FD.1

Focus	The calculation.
Learning target	“I can investigate benefits and incentives, and calculate net pay from gross salary.”
Vocabulary in use	benefit, incentive, gross pay, net pay, required deduction, optional deduction, withholding, employer contribution, total compensation
Local date	____________________

Learning sequence

Teach: work in order - start from gross for the period, subtract required deductions, then optional ones, and check the result against an estimate first so a misplaced decimal is caught. Annual to monthly to weekly conversions are where errors enter, so carry the period through every line as you would carry a unit. Try: shared calculation of two examples. Apply: students calculate net pay for four supplied scenarios and verify each by a second method. Reflect: state the period on every line.

Check for understanding

Student calculates net pay accurately and verifies it independently.

Differentiation in the moment

If the learner...	Then...
needs more support	Model the step again with guided support, then fade to a gesture cue.
is ready for more	Invite the learner to demonstrate for a peer or add a second example.
is dysregulated	Pause instruction, move to co-regulation, and return to the target later.

Closure and reflection

Gather the group. Restate the learning target. Ask one learner to demonstrate. Name one specific thing the group did well, then preview tomorrow.

Teacher reflection (fictional example)

Fictional Example — Customize and Verify Before School Submission.

Most learners met the target. Two needed the visual cue repeated during guided practice; I will pre-teach with them tomorrow. The extension held attention longer than planned, so I shortened closure.

Day 45 — The Offer You Would Actually Take

Week 9, Day 5 · Unit 3 · Standards: 9-10.FA.FD.2, 9-10.FA.FD.1

Focus	The week's product.
Learning target	“I can investigate benefits and incentives, and calculate net pay from gross salary.”
Vocabulary in use	benefit, incentive, gross pay, net pay, required deduction, optional deduction, withholding, employer contribution, total compensation
Local date	____________________

Learning sequence

Connect: two standards, one decision. Teach: comparing two job offers means net pay plus the value of benefits plus the likely value of incentives, against the demands from Week 8 and the opportunity cost from Week 4 - the same systematic process, applied to money. Try: shared comparison using the decision grid. Apply: students compare two supplied offers fully and record the reasoning. Reflect: the number on the advertisement is the least informative figure in the whole comparison.

Check for understanding

Student compares two offers on total value using the decision process.

Differentiation in the moment

If the learner...	Then...
needs more support	Model the step again with guided support, then fade to a gesture cue.
is ready for more	Invite the learner to demonstrate for a peer or add a second example.
is dysregulated	Pause instruction, move to co-regulation, and return to the target later.

Closure and reflection

Gather the group. Restate the learning target. Ask one learner to demonstrate. Name one specific thing the group did well, then preview tomorrow.

Teacher reflection (fictional example)

Fictional Example — Customize and Verify Before School Submission.

Most learners met the target. Two needed the visual cue repeated during guided practice; I will pre-teach with them tomorrow. The extension held attention longer than planned, so I shortened closure.

Important before you buy

- This is a **digital download**. Nothing is shipped.
- The planner is **calendar-neutral**: Month 1–9, Week 1–36, Day 1–180, so it fits any school calendar. You add your own dates.
- Standards were transcribed from the official source.
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