**Reading 990**

**Chapter 9 Thinking Critically**

**Your Financial Wellness**

**Research and Presentation**

“Wellness is a term often used to refer to a person’s health, fitness, and lifestyle activities. Have you ever considered assessing your financial wellness?”

“A penny saved is a penny earned.”

**Purpose**

This reading project will help you:

* Practice higher level critical thinking skills such as summary, analysis, comparison/contrast, ,judgment, and evaluation
* Understand multiple conflicting perspectives on an issue
* Summarize and analyze multiple viewpoints in an attempt to understand them
* Learn how to conduct basic research and document research

**Packet content**

* **Part 1**:Independent , personal research, typed pages 2-5
* **Part 2**:Reading and analyzing information pages 6-8
* **Part 3**:Presentation guidelines and checklist page 9

**How this project is graded**

* **Part 1\_\_\_\_\_** individual grade
* **Part 2**\_\_\_\_\_ group grade
* **Part 3\_\_\_\_\_** group grade

**Name\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Part 1: Personal Research**

**Personal research on financial wellness in the United States should include a source for each article or video using proper MLA form. Check off each assignment when completed.**

* **For financial wellness or instability, choose only one of these topics such as:** wants and needs**,** personal budgeting**,**  how to save, long range/ short range financial goals, lifestyle, emergency funds, how to pay off student loans, financial habits to cultivate, or how to change your financial habits.

**1\_\_\_**Selection 9.2 pages 660--663 What are the skills and strategies of financial wellness? Write a summary of important points.

Source:

2\_\_\_ TED. Talks choose a video about financial wellness and write a summary of the key points.

Source:

3\_\_\_Watch **The Pursuit of Happyness** video write a summary of the key points.

Source:

4\_\_\_ Find a credit card application. How much interest will you be paying? Research: Why are college students prime targets for credit card companies? Write a summary of important points.

Source:

5\_\_\_News article 1 write a **summary of financial instability issues**

Source:

6\_\_\_News article 2 write a **summary of what constitutes financial wellness.**

Source:

7\_\_\_News article 3 write **a summary of issues of personal financial instability.**

Source:

8\_\_\_News article 4 write **a summary of personal financial wellness recommendations.**

Source

**Part 2: Group Work - Reading and Analyzing Information**

**Thought Questions**

**1. Read 9.2 pages 660-663 only. Which important information should be included in the project from these pages?**

**2 How might your background or life experience affect your understanding of financial instability and/or wellness?**

**3. Analysis, judgment, evaluation, comparison, and contrast are examples of higher level thinking skills.**

* **What are causes of financial instability? What are the effects?**
* **A Venn diagram is two large circles that intersect. The causes are listed in each circle and effects are listed in the intersecting portion. Create a Venn diagram based on your findings.**

**4 What are some differences between financial wellness to those who are educated and those who are not educated?**

**5 What are some similarities between financial wellness of those who are educated and those who are not educated?**

**6. What are some multiple conflicting perspectives about financial wellness issues?**

**7 Create a “Top Ten” list of strategies, techniques, or behaviors that you believe can help college students achieve the kind of financial wellness and “financial literacy” described in the textbook selection.**

**8. What are some things that get in the way of financial wellness? How can these issues be overcome? Are there various answers? Why?**

**9. Based on your reading, handouts etc. How would you remedy personal financial issues? How can these issues be overcome? Are there various answers? Why?**

**Part 3: Presentation Guidelines and Checklist**

**Group Presentation Guidelines**

Choose a way to present your most important findings. You might:

* Create a power point presentation
* Create a magazine
* Create a professional looking Venn diagram of your findings
* Discuss as a panel of experts
* Create a well documented professional chart of comparison/ contrasts or cause/effects
* Create well documented professional graphs
* Create a professional looking work sheet
* Create a professional looking vocabulary worksheet

**Checklist:**

\_\_\_Your group must present to the class

\_\_\_Make sure your purpose is clear to your audience.

\_\_\_Your group must list sources used