

SINGLE-CLASS LESSON PLAN · NEXT GEN CORNER

City Life — Can I Afford to Move There?

A 50-minute personal-finance lesson built around a free interactive budgeting tool. Students pick a real U.S. metro and an entry-level job, then watch the math hold or break.

Subject: Personal Finance · Economics · Math · Career Readiness

Grade band: 11–12 (adaptable to 10)

Duration: One 50-minute period (extension activities included)

Tool: intellitcsolutions.com/next-gen-corner (Scenario A)

Materials: Student devices with browsers · Projector · Rubric/worksheet handout

Learning Objectives

- Distinguish between gross salary and take-home pay using federal, state, and FICA taxes.
- Build a monthly budget across rent, utilities, groceries, transportation, healthcare, and discretionary spending.
- Apply the standard $\leq 30\%$ housing-to-income rule and calculate a personal savings rate.
- Evaluate trade-offs between city, occupation, and lifestyle decisions using real numeric outcomes.
- Defend a written conclusion about which single variable most changes a budget verdict.

Before Class (5–10 minutes of teacher prep)

Open the live tool once on your own device — intellitcsolutions.com/next-gen-corner — and click Scenario A · City Life. Pick the city closest to your school plus one entry-level job and confirm the numbers look reasonable. No accounts, no logins; the tool runs entirely in the browser.

Print the companion Rubric & Worksheet PDF for each student (one double-sided sheet).

50-Minute Pacing

Time	Phase	Activity
0:00–0:05	Warm-up	Write on the board: “What does your first apartment cost?” Take 4–5 student guesses for rent in a city they want to live in. Don't correct any of them yet — these become reference points later.
0:05–0:15	Live Walkthrough	Project the tool. Pick the city closest to school plus Elementary Teacher as the job. Walk through Steps 1–5: city pick, apartment, job, budget, verdict. Narrate the take-home calculation: federal + state + FICA. End by clicking Run the Numbers and reading the verdict aloud.
0:15–0:35	Individual Work	Each student opens the tool on their device. Picks one city and one job that match a post-grad plan they've actually considered. Records on the worksheet: gross salary, take-home, total monthly expenses, leftover, housing %, savings rate, and the verdict.

Time	Phase	Activity
0:35-0:45	Pair Share-Out	Pairs compare. Was the verdict the same? Whose budget had the most cushion? Whose broke? Two pairs share to the class. Teacher captures common patterns on the board (cities that broke vs. balanced).
0:45-0:50	Exit Ticket	Single sentence on the way out the door: "If I had to make my plan balance, the one variable I'd change is _____." Students hand the slip to the teacher as they leave.

Discussion Prompts (use during share-out)

- “Whose budget broke? What was the single biggest expense as a share of take-home?”
- “Whose budget had a 20%+ savings rate? Was it because of a high salary or a low cost of living?”
- “What did adding a roommate (or imagining one) do to the verdict?”
- “Did anyone pick a high cost-of-living city? What salary would actually balance the budget?”
- “What surprised you about the gap between gross salary and take-home pay?”

Differentiation Notes

Support: Pair newer students with a peer model. Pre-pick the city and job for IEP/504 students who need scaffolding so they spend the work block manipulating only one or two variables.

Stretch: Advanced students can run the same city/job in three configurations (solo / 1 roommate / 2 roommates) and graph how the savings rate changes. Or compare three cities against the same job to surface the cost-of-living index in action.

EL/MLL: The tool labels every input in plain language and pre-fills with realistic numbers. Encourage students to read the verdict banner together with a partner and translate it line by line.

Assessment

Use the City Life — Rubric & Worksheet PDF. The four-criterion rubric (city research, math accuracy, budget realism, written reflection) maps directly to the worksheet students fill out during class.

Quick formative check: Read the exit-ticket slips on the way to your prep block. The variable each student names tells you whether the lesson landed (housing/roommates/salary all count as evidence of understanding).

Want to Extend It? — Multi-Day Variants

Day 2 — The Roommate Reality. Open Scenario B and replay the same student plan with a roommate. What does halving the rent (and most utilities) actually do to the savings rate? Compute compounded savings over 5 years.

Day 3 — Same job, three cities. Each student picks one entry-level job and runs it in three different metros (one big-city, one mid-size, one small). Build a 3-row comparison chart. Discuss what cost-of-living index actually measures — and what it doesn't (career growth, social network, family proximity).

Day 4 — Same city, three jobs. Hold the city constant. Run a high-school-only job, a trade/apprentice path, and a bachelor's-required job in the same metro. Compare the verdicts. The discussion isn't “college vs. trades” — it's “what do I need from a job to make this city work?”

Day 5 — Plan presentation. Each student presents a one-slide post-grad housing plan: city, job, monthly take-home, monthly leftover, and the one variable they'd want to lock in first. Peers give one piece of mathematical feedback per plan.

Standards Snapshot

Maps to the Virginia Department of Education Economics & Personal Finance graduation requirement (especially EPF.10–EPF.13 on income, taxes, and budgeting), plus personal-finance components in California, Texas, New York, and Florida frameworks. Full crosswalk in the Standards Alignment PDF.

Educational purposes only. The City Life scenario produces estimates for classroom learning. Cost-of-living, rent, and salary figures vary by neighborhood, employer, and year. Tax estimate uses simplified 2024/2025 federal brackets, a state flat rate, and 7.65% FICA — not a substitute for a real paycheck calculator or a tax professional.