

ON YOUR OWN

coast-to-coast
2017



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Overview

Choose an Income!

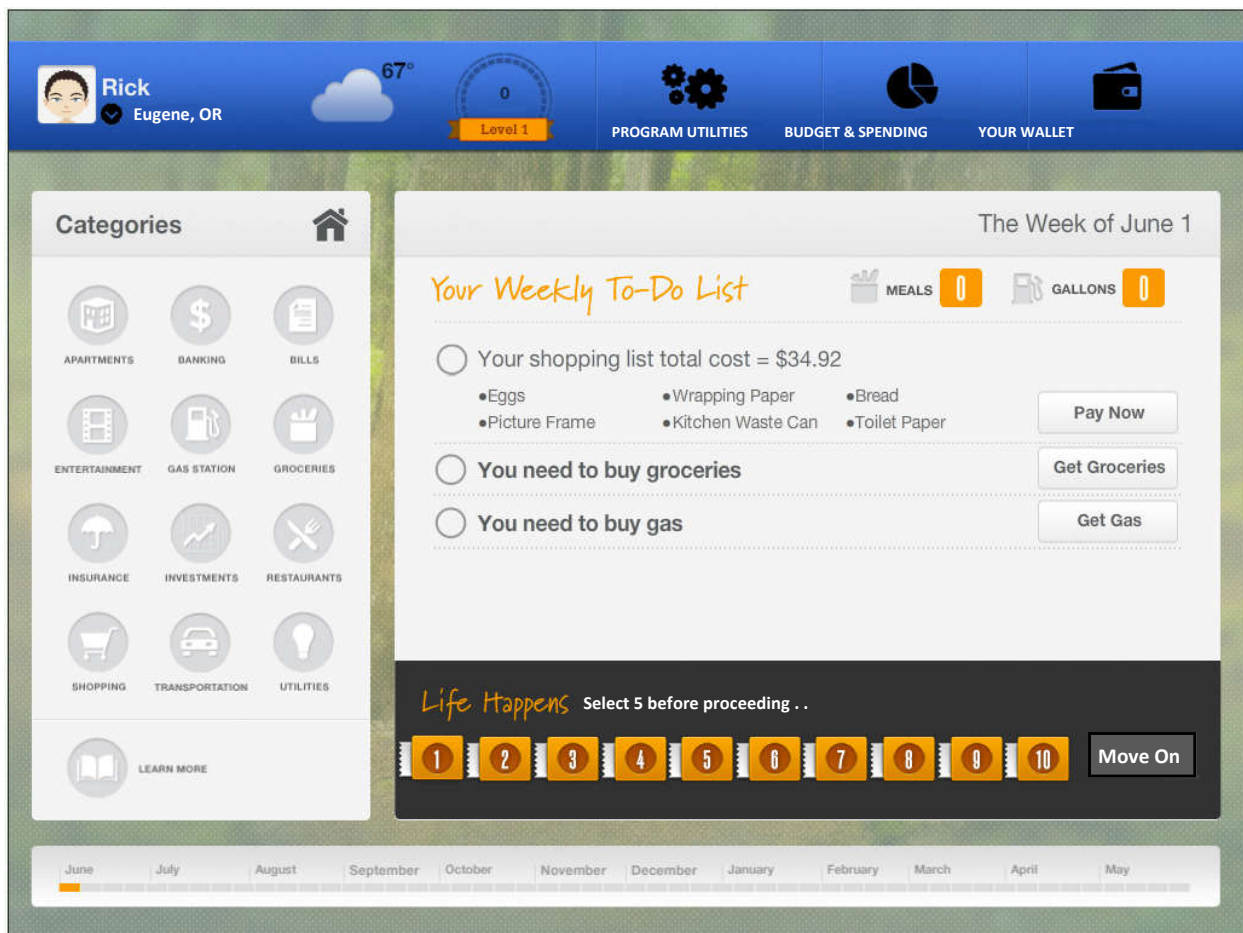
There are eight different incomes to choose from ranging from a low of \$18,000 to a high of \$60,000. You or your students can choose their income (User Choice) or you can let the program choose it for them (Random).

Choose a Community!

There are twelve different communities to choose from located across the United States and ranging in size from small towns like Fitchburg, Massachusetts to major cities like New York and Los Angeles. You or your students can choose where they are going to live (User Choice) or you can let the program choose a community for them (Random).

Then Ready or Not—Life Happens!

Once your students have chosen their income and location, life happens week-by-week for a simulated year. That is what your students will be facing as they begin this personal finance adventure. They will be in complete control of their finances and will have to live with the decisions they make!



Student Objectives During the Simulation

1) Don't Go Bankrupt

The first objective for your students is to make it through the simulated year without going bankrupt. Bankruptcy occurs when a student is unable to make a required payment. The most common causes of bankruptcy are:



- A low income: In some cases your students will find that no matter how frugal they are with their low income, they just can't make it - especially if they have unexpected expenses or emergencies.
- No insurance: If students fail to properly cover themselves with insurance or can't afford insurance, an emergency can wipe them out.
- Overspending before paying bills: If students decide to spend their money on discretionary items (such as voluntary shopping and entertainment) before paying their bills, they might not have enough money to meet their expenses.
- A series of emergencies: No matter how careful students are with their money, an unfortunate series of emergencies can bankrupt them.

(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 computer 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 or increasing their savings. They also receive 2 points for every dollar their investments increase in value.

They receive 3 points for each dollar spent on voluntary shopping and entertainment. 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 500 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.

(3) Minimize Credit Usage

In this simulation, students have a credit card with a limit of \$3,000 which they can use as they please, just as they might have 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 can not apply again.



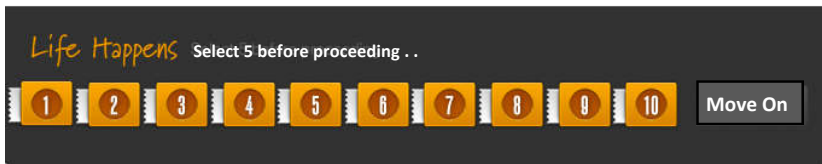
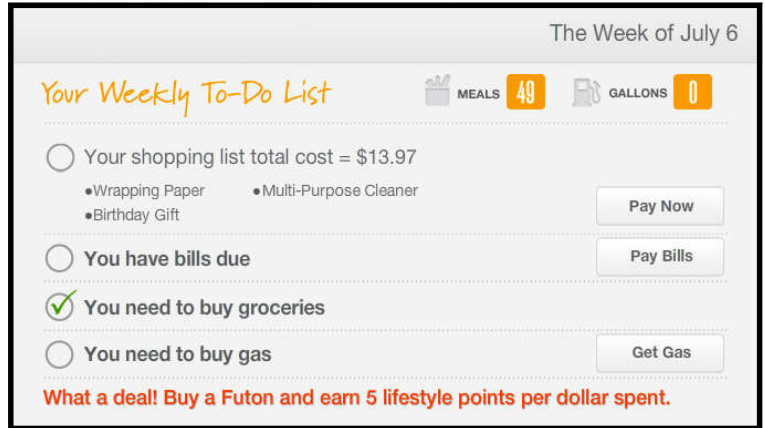
No lifestyle points are ever received for using credit, but points are earned for paying off debt.

Weekly To-Do List

Each week students must complete a To-Do List which can include:

- Required shopping
- Bills that are due
- A trip to the grocery store
- A trip to the gas station

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



Life Happens!

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

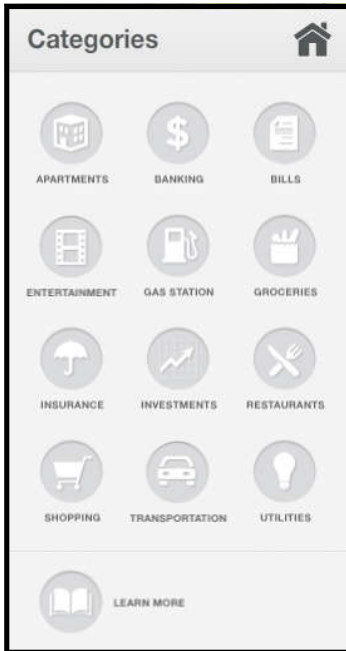
- Nothing Nothing unusual happens and there is no cost to the student.
- Hassles Students must make a small payment.
- Decisions Students must make a choice.
- Luck Students receive a payment or must answer a personal finance question.
- Math Students must solve a related math problem.

*(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. (see **The Math Option on pages 8-9.**)*

- The Word Students must determine the personal finance term that fits a definition.
- Emergencies Very costly unexpected events.

Categories

At any time during the simulation, students can engage in a number of financial activities using the twelve financial categories.



- 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 Station allows students to buy gas.
- Groceries allows students to buy groceries.
- Insurance allows students to buy insurance.
- Investments allows students to trade mutual funds.
- Restaurants allows students to go out to eat.
- Shopping allows students to do voluntary shopping.



Learn More

Learn More is your students' in-depth information source about managing their money in the real world. You may choose to assign readings to your students periodically as they are working through the simulation. However, the Learn More reading is not necessary to complete the simulation. Learn More is divided into the following 10 chapters:

- Banking
- Budgeting
- Credit
- Housing
- Insurance
- Investing
- Saving
- Shopping Smart
- Taxes
- Transportation

Do not confuse Learn More with the Help option found in Program Utilities. Help is designed to explain to students how to use every aspect of the simulation. When they want directions on how to proceed, they should go to Help.

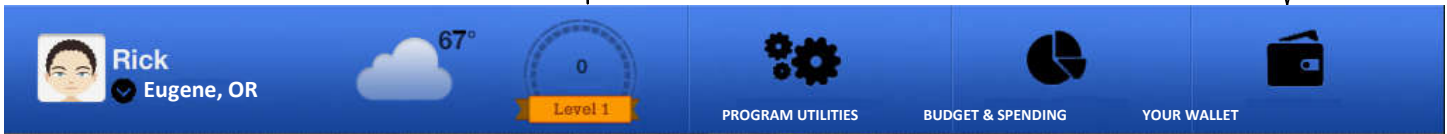
Lifestyle Points

Students can see the number of lifestyle points they have at any time and what level they have reached. *See page 3 for a complete*

Your Wallet

Students use their wallet to make payments.

Cash	\$ 23.10
Check/Debit Card	\$1,610.09
Credit	\$ 786.37



Your Summary

The Summary is a dynamic table that provides an overview of a student's work at any time during the simulated year.

To view and/or print the Summary, students simply click the down arrow located below their name.

See page 13 for a sample printout of a Summary.

Program Utilities

This is where students: SAVE their work
QUIT the program
Get HELP when they have a question
Control the AUDIO.

Your Summary

Print
✕

<p>Rick Eugene, OR 63,957 Points</p>	<p>Income \$30,000 / year \$1,153.85 / Biweekly Gross Pay \$853.29 / Biweekly Net Pay</p>	<p>Apartment 1557 Wallace Road NW Two Bedroom, \$472.50 / month Roommate: Yes</p>																								
<p>Transportation 2012 Mitsubishi Eclipse GS Payment: \$251.49 / month Public Trans: None</p>	<p>Accounts</p> <table border="0" style="width: 100%;"> <tr><td>Cash</td><td style="text-align: right;">\$71.78</td></tr> <tr><td>Checking</td><td style="text-align: right;">\$1,063.45</td></tr> <tr><td>Savings</td><td style="text-align: right;">\$50.00</td></tr> <tr><td>Available Credit</td><td style="text-align: right;">\$1,869.61</td></tr> <tr><td>Portfolio Value</td><td style="text-align: right;">\$0.00</td></tr> <tr><td>Personal Loan /principal</td><td style="text-align: right;">N/A</td></tr> <tr><td>Personal Loan /payment</td><td style="text-align: right;">N/A</td></tr> <tr><td>Student Loan /payment</td><td style="text-align: right;">N/A</td></tr> </table>	Cash	\$71.78	Checking	\$1,063.45	Savings	\$50.00	Available Credit	\$1,869.61	Portfolio Value	\$0.00	Personal Loan /principal	N/A	Personal Loan /payment	N/A	Student Loan /payment	N/A	<p>Insurance</p> <table border="0" style="width: 100%;"> <tr><td>Auto</td><td style="text-align: right;">Yes</td></tr> <tr><td>Health</td><td style="text-align: right;">Yes</td></tr> <tr><td>Property</td><td style="text-align: right;">Yes</td></tr> <tr><td>Life</td><td style="text-align: right;">No</td></tr> </table>	Auto	Yes	Health	Yes	Property	Yes	Life	No
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<p>Math Problems</p> <table border="0" style="width: 100%;"> <thead> <tr> <th></th> <th style="text-align: center;">Correct</th> <th style="text-align: center;">Incorrect</th> </tr> </thead> <tbody> <tr> <td>Level 1</td> <td style="text-align: center;">6</td> <td style="text-align: center;">0</td> </tr> <tr> <td>Level 2</td> <td style="text-align: center;">21</td> <td style="text-align: center;">3</td> </tr> <tr> <td>Level 3</td> <td style="text-align: center;">13</td> <td style="text-align: center;">2</td> </tr> </tbody> </table>				Correct	Incorrect	Level 1	6	0	Level 2	21	3	Level 3	13	2												
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Level 2	21	3																								
Level 3	13	2																								

Simulation Type: Random **Simulation Date:** The Week of March 29 **Simulation Complete:** No

Monthly Budget Table

Each month during the simulation, students can construct a budget.

A budget can be adjusted once a month, but it can not be changed once it is set.

Budgets for any month can be viewed and printed.

Category	June	July	August	September	October	November	December	January	February	March	April	May
Taxes	601.12 26.0 %											
Federal	216.92											
Social Security	143.06											
Medicare	33.46											
State	207.68											
Rent	0.00 0.0 %											
Food	0.00 0.0 %											
Groceries	0.00											
Dining Out	0.00											
Utilities	0.00 0.0 %											
Electricity	0.00											
Cable TV	0.00											
Internet	0.00											
Cell Phone	0.00											
Transportation	0.00 0.0 %											
Car Payment	0.00											
Gas	0.00											
Maintenance	0.00											
Public Transit	0.00											
Medical Expenses	0.00 0.0 %											
Insurance	0.00 0.0 %											
Auto	0.00											
Health	0.00											
Life	0.00											
Property	0.00											
Credit Payments	0.00 0.0 %											
Credit Card	0.00											
Student Loan	0.00											
Personal Loan	0.00											
Shopping	0.00 0.0 %											
Clothing	0.00											
Household	0.00											
Personal Items	0.00											
Other	0.00											
Saving / Investing	0.00 0.0 %											
Savings	0.00											
Investments	0.00											
Contributions	0.00 0.0 %											
Entertainment	0.00 0.0 %											
Miscellaneous	0.00 0.0 %											
Monthly Income	2,307.70											
Total Budgeted	601.12											
Budget Difference	1,706.56											

Monthly Spending 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 budget.

Spending for any month can be viewed and printed.

Category	June	July	August	September	October	November	December	January	February	March	April	May
Taxes	601.12											
Federal	216.92											
Social Security	143.06											
Medicare	33.46											
State	207.68											
Rent	472.50											
Food	174.87											
Groceries	174.87											
Dining Out	0.00											
Utilities	179.92											
Electricity	54.04											
Cable TV	34.99											
Internet	29.50											
Cell Phone	60.49											
Transportation	257.47											
Car Payment	0.00											
Maintenance	69.25											
Gas	188.22											
Public Transit	0.00											
Medical Expenses	55.00											
Insurance	556.00											
Auto	323.70											
Health	214.00											
Life	0.00											
Property	18.38											
Credit Payments	0.00											
Credit Card	0.00											
Student Loan	0.00											
Personal Loan	0.00											
Shopping	793.82											
Clothing	0.00											
Household	770.89											
Personal Items	10.96											
Other	11.97											
Saving / Investing	0.00											
Savings	0.00											
Investments	0.00											
Contributions	10.00											
Entertainment	129.89											
Miscellaneous	34.17											
Total Spending	3264.04											



The Timeline

The simulation begins with the month of June and continues for one simulated year through the following May. The timeline allows students to see exactly where they are in the year. The current week is highlighted in orange.

The Math Option

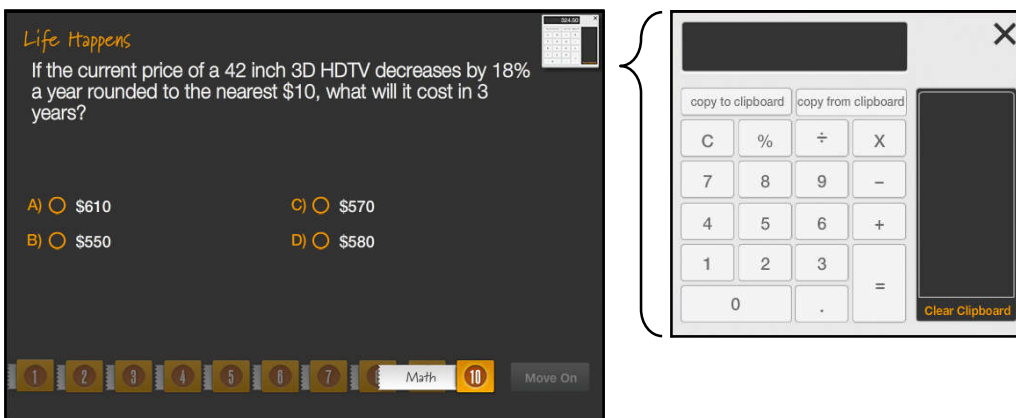
You have the choice of including or excluding the math option in Life Happens (*see page 4*). If you choose to include the math option, students will be solving problems uniquely related to their individual financial situations and the choices they make throughout the simulation. No two students will be solving the same problems.

The 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 problem is missed on level 2 or level 3, students are returned to the next lower level.

When a math problem is selected in Life Happens, students are given four possible answers to choose from and a calculator becomes available on the screen. When the calculator is selected, it is enlarged for easy use. It can also be moved around the screen to allow students to search for the information needed to solve the problem. The calculator always remains at the top level so it is always available no matter where students are looking for information.



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. Remember, each week a student must select 5 boxes.

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)

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 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)

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?

- $\$1,538.46 \times 1.05 = \$1,615.38$
- $\$5.00 / \$40.00 = .125 = 12.5\%$
- $\$179.36 + \$344.76 + \$170.89 = \695.01
 $\$695.01 / 3 = \231.67
- $\$345.99 \times .80 = \276.79

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 be in 3 years?

- $\$24.53 \times 75 = \$1,839.75$
 $\$1,839.75 + \$7.00 = \$1,846.75$ (cost of shares)
 $\$24.53 \times .65 = \15.94
 $\$15.94 \times 75 = \$1,195.50$
 $\$1,195.50 - 7.00 = \$1,188.50$
 $\$1,846.75 - \$1,188.50 = -\$658.25$
- $169 \times .7 = 118.3 = 118$
 $118 \times \$40,000 = \$4,720,000$
 $4,720,000 / 169 = \$27,928.99$
- $\$1,538.46 / 80 = 19.2308$
 $\$1,225.00 / 19.2308 = 63.69 = 63.7$ hours

Instructional Objectives

- 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 trading mutual funds, they will learn the value of investments and that there is risk involved in the investment decisions they make.
- 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.

Completion Time

On Your Own Coast-to-Coast simulates a full year divided into 52 weekly periods. Completion time for the simulation can take several 1 hour class periods and can vary based on several factors.

- **How many weeks of the year your students complete**

It is not necessary that your students complete the full 52 week year. If time is limited, you may decide to have them complete less than a year (i.e. 6 months). Especially if this allows them to experience living in different communities and living on different incomes which we feel is very valuable.

However, we also feel that completing only a month or two is too limiting. Students begin the simulation with a stock of money beyond just their salary to help them set up housekeeping. Therefore, it takes more than a month or two to really see if they can live on their salary alone. This is especially true in the large cities.

- **The financial activities your students are engaged in**

Two examples of this are constructing budgets and investing in mutual funds. Constructing an initial budget and revising it each month takes some time if it is done thoughtfully. In turn, watching the price trends of the mutual funds and making investment decisions also takes time.

While we consider these activities valuable, they are not essential to completing the simulation.

- **Including the math option**

Including the math option can dramatically increase the time needed to complete the simulation (*see The Math Option on pages 8 and Sample Problems on page 9*).

The problems are designed to require students to find the information needed as well as determine how to solve the problem. Students may be required to search through their Summary or Spending Tables to find the information they need. They may be required to look up information in the various financial Categories (i.e Shopping, Entertainment, Investments).

The problems also become more difficult as they move from Level 1 to Levels 2 and 3.

- **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 More**

Assigning readings in Learn More (*see page 5*) is valuable but also takes time.

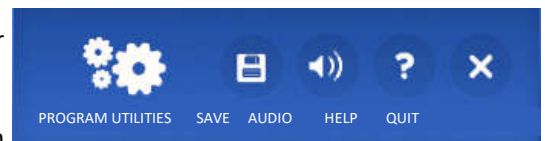
Instructional Environment

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, your students can select Help in Program Utilities. They would then select a topic from the Help Menu and from the submenus where applicable. For example, if a student wants instructions on how to rent an apartment:

Program Utilities > Help > Week-to-Week Living > Financial Tools > Categories > Apartments

Printouts

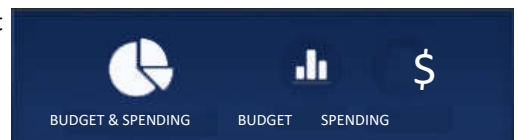
Several printouts are available to turn in so you will know what progress each student is making. These include:

- **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 printed by clicking on the down arrow located under the student's name and next to the student's avatar in the upper left hand corner of the main work screen. *(see the illustration on page 6 and the sample printout on page 13.)*

- **Monthly Budgets:**

Each of the monthly budgets can be viewed and printed by clicking on Budget & Spending at the top of the main work screen and then clicking on Budget.



- **Monthly Spending:**

Each of the monthly spending charts can be viewed and printed by clicking on Budget & Spending at the top of the main work screen and then clicking on Spending.

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.

Your Summary — The Week of March 29

Rick

On Your Own — Coast to Coast

Annual Salary \$30,000 / year
 Bi-Weekly Gross Pay \$1,153.85 / Biweekly Gross
 Bi-Weekly Net Pay \$853.29 / Biweekly Net

Location: Eugene, OR
 Apartment..... 1557 Wallace Road NW
 Apartment Type Two Bedroom
 Rent..... \$472.50 / month
 Roommate Yes

Car 2012 Mitsubishi Eclipse GS
 Car Payment \$251.49 / month
 Public Transportation None

Insurance:
 Auto Yes
 Health..... Yes
 Life..... No
 Property Yes

My Money:
 Cash..... \$71.78
 Checking..... \$1,063.45
 Savings \$50.00
 Available Credit..... \$1,869.61
 Portfolio Value \$0.00
 Personal Loan / principal N/A
 Personal Loan / payment N/A
 Student Loan / payment N/A

Math:	Correct	Incorrect	
Level 1	6	0	
Level 2	21	3	
Level 3	13	2	

Lifestyle Points..... 63,957 Lifestyle Points

Simulation Date The Week of March 29

Simulation Type Random

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 seen by having printouts turned in.
- ◆ **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.

**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 *On Your Own Coast-to-Coast* or with the accompanying supplemental activities 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 *On Your Own Coast-to-Coast* or with the accompanying supplemental activities 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.

Common Core State Standards For Mathematics

Each of the following anchor standards for math which is aligned with *On Your Own Coast-to-Coast* or with the accompanying supplemental activities 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.

Minimum System Requirements

Adobe Air is required to install the software. If you receive a file type unknown error, you will need to install Adobe Air which is available at no cost at <http://get.adobe.com/air/>

Windows 7 / Windows 8.1 / Windows 10

Mac OS X 10.6 or higher

Monitor

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

Sound Capability

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

For technical support email techsupport@cwpub.com