

Woodland Park Memorial Middle School

Financial Literacy Curriculum

Grade 6

Curriculum Authors:

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Course Philosophy and Description

The Woodland Park Memorial Middle School Financial Literacy Class is a 9-Week course that is perfect for delivering personal finance to middle school students. Covering 9 core ideas for grades 6-8, this course will help your students build core personal finance skills and learn real-world strategies they can use. Through engaging resources and activities, students will practice these skills so they can get started on the right track to effectively manage their personal finances.

The Financial Literacy course focuses on preparing students to meet the challenges of managing one's personal and family resources in the 21st century. Essential foundations of financial planning include the application of knowledge, skills, and ethical values when making consumer and financial decisions. The curriculum examines income and careers, money management, credit and debt management, planning, saving and investing, consumerism, civic financial responsibility, and risk management and insurance. These standards outline the important fiscal knowledge, habits, and skills that must be mastered in order for students to make informed decisions about personal finance.

Financial literacy is an integral component of a student's college and career readiness, enabling students to achieve fulfilling, financially-secure, and successful careers. The goals of the program are to provide students with learning experiences to do the following:

- Build confidence to make financial decisions related to managing personal financial resources, building earning capability, protecting assets, and adapting to unexpected events.
- Apply sound foundational financial decision making principles through the many stages of life.
- Exhibit mindful money management behaviors that benefit themselves and their families.

6th Grade Overview:

In Grade 6, instructional time should focus on four core ideas:

1) Income and Careers: The financial psychology of one's choices, skills, entrepreneurship, and economic conditions affect income.

- a) An individual's values and emotions will influence the ability to modify financial behavior (when appropriate), which will impact one's financial wellbeing.
- b) Improving an individual's earning power through the acquisition of new knowledge and skills.

2) Money Management: Financial Institutions can influence the system developed in order to support a financial savings plan.

- a) There are a variety of factors that influence how well suited a financial institution and/or service will be in meeting an individual's financial needs.

3) Credit and Debt Management: Increase your savings and limit debt.

- a) Credit management includes making informed choices about sources of credit and requires an understanding of the cost of credit.
- b) There are strategies to build and maintain a good credit history.
- c) Credit history affects personal finances.

4) Planning and Budgeting: Differentiate among various ways to save.

- a) A budget aligned with an individual's financial goals can help prepare for life events.
- b) Goals (e.g., higher education, autos, and homes, retirement), affect your finances.
- c) Identifying strategies to decrease and manage expenses.

Overview of 6-8 Financial Literacy Curriculum Pacing Guide

Titles of Core Ideas

| | | | Week 1-2 | Week 3-5 | Week 6-7 | Week 8-9 |
|----------------|----------------------------|------------------------------|--------------------------|----------------------------------|----------|----------|
| Grade 6 | ❖ Income and Careers | ❖ Money Management | ❖ Planning and Budgeting | | | |
| | Credit and Debt Management | | | | | |
| | | ❖ Money Management | ❖ Planning and Budgeting | Consumer | | |
| | | ❖ Credit and Debt Management | ❖ Becoming a Critical | ❖ Civic Financial Responsibility | | |
| Grade 7 | ❖ Income and Careers | | | | | |
| | ❖ Money Management | Management | ❖ Becoming a Critical | Responsibility | | |
| | ❖ Credit and Debt | ❖ Planning and Budgeting | Consumer | ❖ Civic Insuring and Protecting | | |
| Grade 8 | | | ❖ Civic Financial | | | |

Content Area: Financial Literacy Grade Level : Sixth Core Idea 1: Income and Careers Time Frame: 1-2 weeks

Interdisciplinary Connections

Critical Thinking and Problem-solving: Multiple solutions often exist to solve a problem.

- 9.4.8.CT.2: Develop multiple solutions to a problem and evaluate short- and long-term effects to determine the most plausible option.

Global and Cultural Awareness: Awareness of and appreciation for cultural differences is critical to avoid barriers to productive and positive interaction.

- 9.4.8.GCA.1: Model how to navigate cultural differences with sensitivity and respect.
- 9.4.8.GCA.2: Demonstrate openness to diverse ideas and perspectives through active discussions to achieve a group goal.

Creativity and Innovation: Gathering and evaluating knowledge and information from a variety of sources, including global perspectives, fosters creativity and innovative thinking.

- 9.4.8.CI.1: Assess data gathered on varying perspectives on causes of climate change (e.g., cross cultural, gender-specific, generational), and determine how the data can best be used to design multiple potential solutions.

ELA Connection:

Alignment to Anchor Standards for Reading, Writing, & Speaking:

- RI.6.1. Cite textual evidence and make relevant connections to support analysis of what the text says explicitly as well as inferences drawn from the text.
- RI.6.7. Integrate information presented in different media or formats (e.g., visually, quantitatively) as well as in words to develop a coherent understanding of a topic or issue.
- NJSLSA.W4. Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.
- NJSLSA.SL4. Present information, findings, and supporting evidence such that listeners can follow the line of reasoning and the organization, development, and style are appropriate to task, purpose, and audience.

Math Connection:

5.G.A Graph points on the coordinate plane to solve real-world and mathematical problems.

- 5.G.A.2 Represent real world and mathematical problems by graphing points in the first quadrant of the coordinate plane, and interpret coordinate values of points in the context of the situation.

Career Ready Practices

CRP2. Apply appropriate academic and technical skills.

Career-ready individuals readily access and use the knowledge and skills acquired through experience and education to be more productive. They make connections between abstract concepts with real-world applications, and they make correct insights about when it is appropriate to apply the use of an academic skill in a workplace situation.

CRP3. Attend to personal health and financial well-being.

Career-ready individuals understand the relationship between personal health, workplace performance and personal well-being; they act on that understanding to regularly practice healthy diet, exercise and mental health activities. Career-ready individuals also take regular action to contribute to their personal financial wellbeing, understanding that personal financial security provides the peace of mind required to contribute more fully to their own career success.

CRP7. Employ valid and reliable research strategies.

Career-ready individuals are discerning in accepting and using new information to make decisions, change practices or inform strategies. They use reliable research process to search for new information. They evaluate the validity of sources when considering the use and adoption of external information or practices in their workplace situation.

CRP10. Plan education and career paths aligned to personal goals.

Career-ready individuals take personal ownership of their own education and career goals, and they regularly act on a plan to attain these goals. They understand their own career interests, preferences, goals, and requirements. They have perspective regarding the pathways available to them and the time, effort, experience and other requirements to pursue each, including a path of entrepreneurship. They recognize the value of each step in the education and experiential process, and they recognize that nearly all career paths require ongoing education and experience. They seek counselors, mentors, and other experts to assist in the planning and execution of career and personal goals

CRP11. Use technology to enhance productivity.

Career-ready individuals find and maximize the productive value of existing and new technology to accomplish workplace tasks and solve workplace problems. They are flexible and adaptive in acquiring new technology. They are proficient with ubiquitous technology applications. They understand the inherent risks-personal and organizational-of technology applications, and they take actions to prevent or mitigate these risks.

9.2 Career Awareness, Exploration, and Preparation: By the end of grade 8, students will be able to:

STRAND B: CAREER EXPLORATION

9.2.8.B.1 Research careers within the 16 Career Clusters and determine attributes of career success.

9.2.8.B.3 Evaluate communication, collaboration, and leadership skills that can be developed through school, home, work, and extracurricular activities for use in a career.

9.2.8.B.4 Evaluate how traditional and nontraditional careers have evolved regionally, nationally, and globally.

9.2.8.B.6 Demonstrate understanding of the necessary preparation and legal requirements to enter the workforce.

9.2.8.B.7 Evaluate the impact of online activities and social media on employer decisions.

Technology Standards (8.1 and 8.2)

8.1 Educational Technology: All students will use digital tools to access, manage, evaluate, and synthesize information in order to solve problems individually and collaborate and to create and communicate knowledge.

A. Technology Operations and Concepts: *Students demonstrate a sound understanding of technology concepts, systems and operations.*

Understand and use technology systems.

8.1.8.A.1: Demonstrate knowledge of a real world problem using digital tools.

Select and use applications effectively and productively.

8.1.8.A.3: Use and/or develop a simulation that provides an environment to solve a real world problem or theory.

8.1 Educational Technology: All students will use digital tools to access, manage, evaluate, and synthesize information in order to solve problems individually and collaborate and to create and communicate knowledge.

C. Communication and Collaboration: Students use digital media and environments to communicate and work collaboratively, including at a distance, to support individual learning and contribute to the learning of others.

8.1.8.C.1 Collaborate to develop and publish work that provides perspectives on a global problem for discussions with learners from other countries.

8.1 Educational Technology: All students will use digital tools to access, manage, evaluate, and synthesize information in order to solve problems individually and collaborate and to create and communicate knowledge.

D. Digital Citizenship: *Students understand human, cultural, and societal issues related to technology and practice legal and ethical behavior.* Advocate and practice safe, legal, and responsible use of information and technology.

8.1.8.D.1: Understand and model appropriate online behaviors related to cyber safety, cyber bullying, cyber security, and cyber ethics including appropriate use of social media.

8.2 Technology Education, Engineering, Design, and Computational Thinking - Programming:

All students will develop an understanding of the nature and impact of technology, engineering, technological design, computational thinking and the designed world as they relate to the individual, global society, and the environment.

E. Computational Thinking: Programming: *Computational thinking builds and enhances problem solving, allowing students to move beyond using knowledge to creating knowledge.*

Computational thinking and computer programming as tools used in design and engineering.

8.2.8.E.1: Identify ways computers are used that have had an impact across the range of human activity and within different careers where they are used.

Core Idea 1: Income and Careers

Core Idea(s): An individual's values and emotions will influence the ability to modify financial behavior (when appropriate), which will impact one's financial wellbeing.

Standard(s): STRAND A: INCOME AND CAREERS

- 9.1.8.A.2 Relate how career choices, education choices, skills, entrepreneurship, and economic conditions affect income.
- 9.1.8.A.3 Differentiate among ways that workers can improve earning power through the acquisition of new knowledge and skills. (incoming careers and level of education)
- 9.1.8.A.4 Relate earning power to quality of life across cultures.
 - 9.1.8.A.5 Relate how the demand for certain skills determines an individual's earning power.
- 9.1.8.A.6 Explain how income affects spending decisions.
 - 9.1.8.A.7 Explain the purpose of the payroll deduction process, taxable income, and employee benefits.
- 9.1.8.FP.1: Describe the impact of personal values on various financial scenarios.

Financial

Psychology Expectations:

- 9.2.8.CAP.2: Develop a plan that includes information about career areas of interest.
- 9.2.8.CAP.3: Explain how career choices, educational choices, skills, economic conditions, and personal behavior affect income.
- 9.2.8.CAP.6: Compare the costs of postsecondary education with the potential increase in income from a career of choice.
- 9.2.8.CAP.10: Evaluate how careers have evolved regionally, nationally, and globally.
- 9.2.8.CAP.14: Evaluate sources of income and alternative resources to accurately compare employment options.

Essential Questions:

- How can understanding one's career choice affect your quality of life?
- How do you know when to use a debit card vs. a credit card?
- Can you spend money you do not have? If so, what could potentially happen short and long term?

Career

Awareness and Planning:

- 9.1.8.FP.2: Evaluate the role of emotions, attitudes, and behavior (rational and irrational) in making financial decisions.
- 9.1.8.FP.3: Explain how self-regulation is important to managing money. (e.g., delayed gratification, impulse buying, peer pressure, etc.)
- 9.1.8.FP.4: Analyze how familial and cultural values influence savings rates, spending and other financial decisions.
- 9.1.8.FP.5: Determine how spending, investing, and using credit wisely contributes to financial well-being.

Knowledge and Skills:

Concept 1: Researching career choices

Concept 2: Improve earning power

Concept 3: Distinguish among various financial products and services

Concept 4: Understanding of financial record keeping and confidentiality

Concept 5: Understanding access to credit and the impact on life

Enduring Understandings:

Learning Goal 1: Students will apply the concepts of salary, educational background, skills or training, and the type of work to evaluate what they think about a career by conducting research on a specific career path of their own.

Learning Goal 2: Students will reflect on the impact of the decisions they made in order to learn from them for the future.

Learning Goal 3: Define key terms of employment in order to determine how their strengths, values and past experiences impact their choice of career.

Learning Goal 4: Determine what careers might suit them based upon their strengths, values and past experiences.

Learning Goal 5: Identify the best paying and fastest growing careers.

Demonstration of Learning

Students are able to (TLWBAT/SWBAT):

Objective 1: TLWBAT/SWBAT explore new careers and practice conducting research.

Objective 2: TLWBAT/SWBAT apply the concepts of salary, educational background, skills or training, and the type of work to evaluate what they think about a career to determine what salary they desire.

Objective 3: TLWBAT/SWBAT give examples of how education and training can affect lifetime income.

Concept 6: Basic understanding of personal bankruptcy **Concept 7:**

Exploration of credit counseling **Concept 8:** Importance of long term saving goals **Concept 9:** Planning for the future

9. [Practice Money Skills](#)

Objective 4: *TLWBAT/SWBAT* match personal skills and interests to various career options.

Objective 5: *TLWBAT/SWBAT* compare the education and training requirements, income potential and primary duties of at least two jobs of interest.

Objective 6: *TLWBAT/SWBAT* relate earning power to quality of life across cultures and the demand for certain skills will determine an individual's earning power.

Objective 6: *TLWBAT/SWBAT* Outline a career plan that aligns with personal interests, financial goals, and desired lifestyle.

Next Gen Personal Finance Middle School Alignment: 1. [Do You Know The Job Possibilities?](#)

- a. [Teach notes for this lesson](#)
2. [Career Basics](#)
3. [Career Question\(s\) of the Day](#)
4. [Career Data Crunch](#)
5. [Highest Paying Jobs](#)
6. [7 Ways Kids Can Earn Money](#)
7. [13 Jobs for Middle School Students](#)
8. [Supplemental Resource Library](#)

Middle School Personal Financial Literacy Toolbox

| Organizational Name | Organizational Description | Website Link |
|---|---|---|
| Next Gen Personal Finance (NGPF) | in an easy-to-grasp, engaging way. They offer a complete course of up-to-date, customizable lessons and activities designed to spark participation and make ideas memorable. | Next Gen Personal Finance Middle School Resources https://www.ngpf.org/courses/middle-school/ |
| National Education Association NGPF is a free K-12 personal finance curriculum and professional development partner helping teachers deliver essential money understanding | Resources to supplement your curriculum and help students gain the financial literacy skills they'll need to manage their financial resources effectively throughout their lives. | National Education Association Resources for Teaching Financial Literacy http://www.nea.org/tools/lessons/resources-f |

[or-t eaching-financial-literacy.html](#)

Hands-On Banking Lessons, activities, and teacher guides from Wells Fargo that cover kids, teens, and young adults.

Federal Deposit

Insurance

Corporation – Money Smart

BIZ Kid\$ on PBS: TV Show

Standards-aligned curriculums that can be incorporated into subjects such as English language arts, mathematics and social studies. Multiple lessons and resource guides for teachers.

TV show that teaches teens about personal finance. Show's website provides activity guides, lesson plans and games.

Federal Deposit Insurance Corporation Money Smart Resources

<https://www.fdic.gov/consumers/consumer/m>

[on eysmart/young.html](#)

PBS BIZ Kid\$ Personal Finance Resources

<http://bizkids.com/>

Money Math Lessons for Life

Kitsap Credit Union – It's a Money Thing Videos

My Classroom

Economy

Lessons for Life is a four-lesson curriculum supplement for middle school math classes, teaching grades 7-9 math concepts using real-life examples from personal finance.

"It's A Money Thing" will introduce you to a collection of humorous, yet effective financial

Hands-On Banking Financial Literacy Resources

<https://handsonbanking.org/educators/>

education videos. Grounded in research, each video focuses on a specific topic and takes just a few minutes to view.

My Classroom Economy is a simple classroom economic system based on the idea that students need to earn school "dollars" so that they can rent their own desks. By bringing real world scenarios into the classroom, students see the impact of their decisions to save, spend, and budget.

Money Math Lessons for Life Curriculum Supplement

https://www.treasurydirect.gov/indiv/tools/tools_moneymath.htm

Kitsap Credit Union It's a Money Thing Videos

<https://www.kitsapcu.org/services-video-education.html>

My Classroom Economy Website

<https://www.myclassroomeconomy.org/>

course

includes the content areas of income, expenses, saving and investing, credit, and insurance.

Financial Beginnings Website

<https://www.financialbeginnings.org/>

Financial Beginnings Financial Beginnings offers elementary, middle, and high school programs. All of the materials and presenters are available at no cost to schools or participants.

Money SKILL Website

<https://afsaef.org/MoneySKILL/About>

Money SKILL MoneySKILL educates students of all ages on the basic understanding of money-management fundamentals. The

(CEE) is the leading non-profit organization in the U.S. that focuses on personal finance and economic education for students K-12.

Council for Economic Education Website

Council for Economic Education (CEE)

\$martPath Lesson plans and activities that teachers can bring into the classroom. \$martPath website also has additional resources for educators.

\$martPath Classroom Lessons and Resources

<https://www.economiccenter.org/teaching-resources/classroom-lessons.aspx>

Financial Lessons: Federal Reserve of Philadelphia

The Federal Reserve Bank of Philadelphia publishes

lessons for K-12 teachers to use to teach economics and personal finance in their own classrooms. The lessons emphasize active- and collaborative-learning teaching methodologies.

Federal Reserve of Philadelphia: Financial Lessons

<https://www.philadelphiafed.org/education/teachers/lesson-plans>

experiential learning to inspire students to dream big and reach their potential.

Junior Achievement Junior Achievement's middle school programs foster work readiness, entrepreneurship, and financial literacy skills, and use EverFi EverFi is an interactive curriculum that includes quizzes in video-game format. It offers webbased tours of the New York Stock Exchange and explanations of compounding interest and savings,

the pitfalls of bad credit and consumer fraud to teach students the core concepts of financial literacy.

<https://www.juniorachievement.org/web/ja-usa/ja-programs>

Jump\$tart Coalition Jump\$tart supports the financial education efforts of its partners and affiliates, brings together the financial literacy community to

EverFi Financial Literacy Resources

<https://www.everfi.com/index.php>

foster cooperation and collaboration. Jump\$tart raises the importance of financial literacy and the importance of effective financial education.

Junior Achievement Financial Literacy Programs

Jump\$tart Financial Literacy Resources <https://www.jumpstart.org/>

Formative/Summative/Benchmark Assessments:

Diagnostic Assessment (as Pre-Assessment): Assesses a student's strengths, weaknesses, knowledge, and skills prior to instruction. • Pre-assessments per grade level

- Daily Problem of the Day
- [Case Studies](#) (teacher guide) and [student guide](#)

Formative Assessments: Assesses a student's performance during instruction, and usually occurs regularly throughout the instruction process. • Writing Prompts, Journals, and Portfolios, Do-Now(s), Exit Tickets, iXL (performance assessments), Hands on Labs, Projects, Menu Choice boards, Anticipatory Sets, Problem of the Week

Summative Assessments: Measures a student's achievement at the end of instruction.

- Diagnostic Quizzes, Activities, Tasks, Challenge Problems, Unit Tests, Chapter Tests, End of Unit Writing Submissions, End of Unit Projects, Benchmark Assessments, midterms and finals (if applicable per grade level)
- LINKIT Benchmark Assessments
- iREADY diagnostic assessments

Criterion-Referenced Assessment: Measures a student's performance against a goal, specific objective, or standard.

Norm-Referenced Assessment: Compares a student’s performance against other students (a national group or other “norm”) • Alternate Assessments

Interim/Benchmark Assessment: Evaluates student performance at periodic intervals, frequently at the end of a grading period. Can predict student performance on end-of-the-year summative assessments.

Core Idea 1: Differentiation/Accommodations/Modifications

G&T ELL

goals

- ❖ Interest/station groups
- ❖ Varying levels of resources and materials
- ❖ Use of technology

- ❖ Compacting
- ❖ Flexible grouping
- ❖ Controlled choice
- ❖ Multi-sensory learning-auditory, visual, kinesthetic, tactile
- ❖ Pre-teach vocabulary
- ❖ Vocabulary lists
- ❖ Visuals/Modeling
- ❖ Varying levels of resources and materials
- ❖ Use of technology

Process

How students make sense or understand information being taught

- ❖ Tiered Assignments
- ❖ Leveled questions- written responses, think-pair-share, multiple choice, open ended...
- ❖ Centers/Stations
- ❖ Use of technology

❖ Journals/Logs

- ❖ Tiered Assignments
- ❖ Leveled questions- written responses, think-pair-share, choice, open ended...
- ❖ Centers/Stations
- ❖ Scaffolding
- ❖ Chunking
- ❖ E-Dictionaries, bilingual dictionaries
- ❖ Extended time
- ❖ Differentiated instructional outcomes
- ❖ Use of technology
- ❖ Frequent checks for understanding

Product

Evidence of Learning

- ❖ Choice boards
- ❖ Podcast/blog
- ❖ Debate
- ❖ Design and conduct experiments
- ❖ Formulate & defend theory
- ❖ Design a game
- ❖ Rubrics

- ❖ Rubrics
- ❖ Simple to complex
- ❖ Group tasks
- ❖ Quizzes, tests with various types of questions
- ❖ Generate charts or diagrams to show what was learned
- ❖ Act out or role play

Content

Curriculum, standards

- ❖ Compacting
- ❖ Flexible grouping
- ❖ Independent study/set own learning

At Risk IEP/504

| | | | |
|---|--|---|---|
| <ul style="list-style-type: none"> ❖ Vocabulary lists ❖ Visuals/Modeling Varying levels of resources and materials ❖ Use of technology | <ul style="list-style-type: none"> ❖ Compacting ❖ Flexible grouping ❖ Controlled choice ❖ Multi-sensory learning-auditory, visual, kinesthetic, tactile ❖ Pre-teach vocabulary ❖ Vocabulary lists ❖ Visuals/Modeling Varying levels of resources and materials ❖ Use of technology ❖ Provide word boxes ❖ Use of a calculator ❖ Present fewer multiple choice answers ❖ Acknowledge alternate responses such as pictures and/or verbal instead of written ❖ Teacher may scribe for student ❖ Tiered Assignments ❖ Leveled questions- written responses, | <ul style="list-style-type: none"> think-pair-share, multiple choice, open ended... ❖ Centers/Stations ❖ Scaffolding ❖ Chunking ❖ Extended time ❖ Differentiated instructional outcomes ❖ Use of technology ❖ Partner work ❖ Frequent checks for understanding ❖ Tiered Assignments ❖ Leveled questions- written responses, think-pair-share, multiple choice, open ended... ❖ Centers/Stations ❖ Scaffolding ❖ Chunking ❖ Extended time ❖ Differentiated instructional outcomes ❖ Use of technology ❖ Partner work ❖ Frequent checks for understanding ❖ Access to teacher created notes ❖ Use of visual and multisensory formats ❖ Use of assistive technology ❖ Vocabulary walls and anchor charts available ❖ Provide a Study Guide | <ul style="list-style-type: none"> ❖ Graphic organizers ❖ Teacher modeling or anchor charts on board ❖ Provide multi-level reading material ❖ Chunk learning into smaller segments ❖ Small group instruction ❖ Rubrics ❖ Simple to complex ❖ Group tasks ❖ Quizzes, tests with various types of questions ❖ Generate charts or diagrams to show what was learned ❖ Act out or role play ❖ Rubrics ❖ Simple to complex ❖ Group tasks ❖ Quizzes, tests with various types of questions ❖ Generate charts or diagrams to show what was learned ❖ Act out or role play |
|---|--|---|---|

Instructional Routines for Core Instructional Delivery

| | | | |
|-------------------------------|-------------------------|---|--|
| Collaborative Problem Solving | New Learning | Mathematical Practices | Multiple Solution Paths and Strategies |
| Connect Previous Knowledge to | Making Thinking Visible | Inquiry-Oriented and Exploratory Approach | Use of Multiple Representations |
| | Develop and Demonstrate | | |

| | | | |
|--------------------------------------|---|--|--|
| Explain the Rationale of your Work | Student Modeling Analyze Student Work | Diagrams, Charts, Tables, and Graphs | Revoicing Marking |
| Quick Writes | Identify Student's Mathematical Understanding | Anticipate Likely and Possible Student Responses | Recapping |
| Pair/Trio Sharing | Identify Student's Mathematical Misunderstandings | Collect Different Student Approaches Multiple Response Strategies | Challenging Pressing for Accuracy and Reasoning Maintain the Cognitive Demand |
| Turn and Talk Charting Gallery Walks | Interviews Role Playing | Asking Assessing and Advancing Questions | |

Content Area: Financial Literacy Grade Level: Sixth Grade Core Idea 2: Money Management Time

Frame: 1-2 Weeks Interdisciplinary Connections

Critical Thinking and Problem-solving: Multiple solutions often exist to solve a problem.

- 9.4.8.CT.2: Develop multiple solutions to a problem and evaluate short- and long-term effects to determine the most plausible option.

Creativity and Innovation: Gathering and evaluating knowledge and information from a variety of sources, including global perspectives, fosters creativity and innovative thinking.

- 9.4.8.CI.1: Assess data gathered on varying perspectives on causes of climate change (e.g., crosscultural, gender-specific, generational), and determine how the data can best be used to design multiple potential solutions.

Digital Citizenship: Digital footprints are publicly accessible, even if only shared with a select group. Appropriate measures such as proper interactions can protect online reputations.

- 9.4.8.DC.4: Explain how information shared digitally is public and can be searched, copied, and potentially seen by public audiences.
- 9.4.8.DC.5: Manage digital identity and practice positive online behavior to avoid inappropriate forms of self-disclosure.
- 9.4.8.DC.6: Analyze online information to distinguish whether it is helpful or harmful to reputation.

ELA Connection:**Alignment to Anchor Standards for Reading, Writing, & Speaking:**

- RI.6.1. Cite textual evidence and make relevant connections to support analysis of what the text says explicitly as well as inferences drawn from the text.
- NJSLSA.R2. Determine central ideas or themes of a text and analyze their development; summarize the key supporting details and ideas.
- NJSLSA.R3. Analyze how and why individuals, events, and ideas develop and interact over the course of a text.
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- NJSLSA.W4. Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.
- NJSLSA.SL4. Present information, findings, and supporting evidence such that listeners can follow the line of reasoning and the organization, development, and style are appropriate to task, purpose, and audience.

Math Connection:**5.OA.B. Analyze patterns and relationships.**

- 5.OA.B.3 Generate two numerical patterns using two given rules. Identify apparent relationships between corresponding terms.

5.NBT.B. Perform operations with multi-digit whole numbers and with decimals to hundredths

- 5.NBT.B.7. Add, subtract, multiply, and divide decimals to hundredths, using concrete models or drawings and strategies based on place value, properties of operations, and/or the relationship between addition and subtraction.

Career Ready Practices

CRP7. Employ valid and reliable research strategies.

Career-ready individuals are discerning in accepting and using new information to make decisions, change practices or inform strategies. They use reliable research process to search for new information. They evaluate the validity of sources when considering the use and adoption of external information or practices in their workplace situation.

CRP8. Utilize critical thinking to make sense of problems and persevere in solving them.

Career-ready individuals readily recognize problems in the workplace, understand the nature of the problem, and devise effective plans to solve the problem. They are aware of problems when they occur and take action quickly to address the problem; they thoughtfully investigate the root cause of the problem

prior to introducing solutions. They carefully consider the options to solve the problem. Once a solution is agreed upon, they follow through to ensure the problem is solved, whether through their own actions or the actions of others.

CRP10. Plan education and career paths aligned to personal goals.

Career-ready individuals take personal ownership of their own education and career goals, and they regularly act on a plan to attain these goals. They understand their own career interests, preferences, goals, and requirements. They have perspective regarding the pathways available to them and the time, effort, experience and other requirements to pursue each, including a path of entrepreneurship. They recognize the value of each step in the education and experiential process, and they recognize that nearly all career paths require ongoing education and experience. They seek counselors, mentors, and other experts to assist in the planning and execution of career and personal goals.

9.2 Career Awareness, Exploration, and Preparation: By the end of grade 8, students will be able to:

STRAND B: CAREER EXPLORATION

9.2.8.B.3 Evaluate communication, collaboration, and leadership skills that can be developed through school, home, work, and extracurricular activities for use in a career.

Technology Standards (8.1 and 8.2)

8.1 Educational Technology: All students will use digital tools to access, manage, evaluate, and synthesize information in order to solve problems individually and collaborate and to create and communicate knowledge.

A. Technology Operations and Concepts: *Students demonstrate a sound understanding of technology concepts, systems and operations.*

Understand and use technology systems.

8.1.8.A.1: Demonstrate knowledge of a real world problem using digital tools.

Select and use applications effectively and productively.

8.1.8.A.3: Use and/or develop a simulation that provides an environment to solve a real world problem or theory.

8.1 Educational Technology: All students will use digital tools to access, manage, evaluate, and synthesize information in order to solve problems individually and collaborate and to create and communicate knowledge.

D. Digital Citizenship: *Students understand human, cultural, and societal issues related to technology and practice legal and ethical*

behavior. Advocate and practice safe, legal, and responsible use of information and technology.

8.1.8.D.1: Understand and model appropriate online behaviors related to cyber safety, cyber bullying, cyber security, and cyber ethics including appropriate use of social media.

8.1 Educational Technology: All students will use digital tools to access, manage, evaluate, and synthesize information in order to solve problems individually and collaborate and to create and communicate knowledge.

E: Research and Information Fluency: Students apply digital tools to gather, evaluate, and use information.

Locate, organize, analyze, evaluate, synthesize, and ethically use information from a variety of sources and media.

8.1.8.E.1 Effectively use a variety of search tools and filters in professional public databases to find information to solve a real world problem.

8.2 Technology Education, Engineering, Design, and Computational Thinking - Programming:

All students will develop an understanding of the nature and impact of technology, engineering, technological design, computational thinking and the designed world as they relate to the individual, global society, and the environment.

E. Computational Thinking: Programming: *Computational thinking builds and enhances problem solving, allowing students to move beyond using knowledge to creating knowledge.*

Computational thinking and computer programming as tools used in design and engineering.

8.2.8.E.1: Identify ways computers are used that have had an impact across the range of human activity and within different careers where they are used.

Core Idea 2: Money Management

Core Idea(s): There are a variety of factors that influence how well suited a financial institution and/or service will be in meeting an individual's financial needs.

Standard(s): STRAND B: MONEY MANAGEMENT

- 9.1.8.B.1 Distinguish among cash, check, credit card, and debit card.
- 9.1.8.B.3 Justify the concept of “paying yourself first” as a financial savings strategy.
- 9.1.8.B.8 Develop a system for keeping and using financial records.
- 9.1.8.B.9 Determine the most appropriate use of various financial products and services (e.g., ATM, debit cards, credit cards, check books).
- 9.1.8.B.10 Justify safeguarding personal information when using credit cards, banking electronically, or

filing forms.

Financial Institutions Expectations:

- 9.1.8.FI.1: Identify the factors to consider when selecting various financial service providers.
- 9.1.8.FI.2: Determine the most appropriate use of various financial products and services to borrow and access money for making purchases (e.g. ATM, debit cards, credit cards, check books, online/mobile banking).
- 9.1.8.FI.3: Evaluate the most appropriate financial institutions to assist with meeting various personal financial needs and goals.
- 9.1.8.FI.4: Analyze the interest rates and fees associated with financial products.

Career Awareness and Planning:

Essential Questions:

- Is there such a thing as being
- 9.2.8.CAP.12: Assess personal strengths, talents, values and interests to appropriate jobs and careers to maximize career potential. Employee benefits can influence your employment choices.
- 9.2.8.CAP.13: Compare employee benefits when evaluating employment interests and explain the possible impact on personal finances.

Enduring Understandings:

Learning Goal 1: Evaluate various systems to create a running record of one's

over-prepared/underprepared for the future?

- How are cash, check, credit cards, and debit cards similar?
- How are cash, check, credit cards, and debit cards different?
- How can you protect your personal information on the world wide web when using financial banking?

Knowledge and Skills:

Concept 1: Saving wisely

Concept 2: Use of cash, check, credit and debit cards **Concept 3:**

Safeguard

Concept 4: Bookkeeping strategies

Concept 5: Paying Yourself First!

savings in order to keep track and analyze savings.

Learning Goal 2: Students will distinguish and determine the most appropriate use of various financial products and services such as cash, check, credit card, ATM, and debit cards.

Learning Goal 3: Students will be able to explain irresponsible spending behaviors that could lead to bankruptcy and determine how savings contribute to the financial well-being.

Learning Goal 4: Analyze methods of safeguarding personal information when using electronic forms of financial products (electronic banking, forms, etc.).

Demonstration of Learning

Next Gen Personal Finance Middle School Alignment:

1. [Why Save \(for the winter\)?](#) (analysis activity with ants)
 - a. [Teacher Notes: Why Save \(for the winter\)?](#)
2. [Supplemental Resource Library](#)
3. [Are you the Ant or the Grasshopper?](#)
4. [Privacy Information](#)
5. https://www.practicalmoneyskills.com/teach/lesson_plans/grades_7_8

Students are able to (TLWBAT/SWBAT):

Objective 1: *TLWBAT/SWBAT* understand why saving is important.

Objective 2: *TLWBAT/SWBAT* see the impact of saving habits in the short term and the long term.

Objective 3: *TLWBAT/SWBAT* identify what type of spender/saver they are now and decide whether or not that should change and why.

Objective 4: *TLWBAT/SWBAT* research best practices to safeguard personal information when using any electronic platform to record financial products.

Middle School Personal Financial Literacy Toolbox

| Organizational Name | Organizational Description | Website Link |
|----------------------------------|---|--|
| Next Gen Personal Finance (NGPF) | National Education Association NGPF is a free K-12 personal finance curriculum | and professional development partner helping teachers deliver essential money understanding in an easy-to-grasp, engaging way. They offer a complete course of up-to-date, customizable lessons and activities designed to spark participation and make ideas memorable. |

| | | |
|---|--|---|
| Resources to supplement your curriculum and help students gain the financial literacy skills they'll need to manage their financial resources effectively throughout their lives. | Resources https://www.ngpf.org/courses/middle-school/ | Teaching Financial Literacy http://www.nea.org/tools/lessons/resources-for-teaching-financial-literacy.html |
| Next Gen Personal Finance Middle School | National Education Association Resources for Hands-On Banking Financial Literacy Resources https://handsonbanking.org/educators/ | |
| Hands-On Banking Lessons, activities, and teacher guides from Wells Fargo that cover kids, teens, and young adults. | | |
| Federal Deposit Insurance Corporation – Money Smart | Multiple lessons and resource guides for teachers. | few minutes to view. |
| BIZ Kid\$ on PBS: TV Show | TV show that teaches teens about personal finance. Show's website provides activity guides, lesson plans and games. | My Classroom Economy is a simple classroom economic system based on the idea that students need to earn school "dollars" so that they can rent their own desks. By bringing real world scenarios into the classroom, students see the impact of their decisions to save, spend, and budget. |
| Money Math Lessons for Life | | Federal Deposit Insurance Corporation Money Smart Resources |
| Kitsap Credit Union – It's a Money Thing Videos | Lessons for Life is a four-lesson curriculum supplement for middle school math classes, teaching grades 7-9 math concepts using real-life examples from personal finance. | https://www.fdic.gov/consumers/consumer/moneysmart/young.html |
| My Classroom Economy Standards-aligned curriculums that can be incorporated into subjects such as English language arts, mathematics and social studies. | "It's A Money Thing" will introduce you to a collection of humorous, yet effective financial education videos. Grounded in research, each video focuses on a specific topic and takes just a | PBS BIZ Kid\$ Personal Finance Resources http://bizkids.com/ |

Money Math Lessons for Life Curriculum Supplement

<https://www.treasurydirect.gov/indiv/tools/ton.html>
<https://www.kitsapcu.org/services-video-educ>

Kitsap Credit Union It's a Money Thing Videos My Classroom Economy Website
<https://www.kitsapcu.org/services-video-educ> <https://www.myclassroomeconomy.org/>

Financial Beginnings Financial Beginnings offers elementary, middle, and high school programs. All of the materials and presenters are available at no cost
Financial Beginnings Website
<https://www.financialbeginnings.org/>
to schools or participants.

Money SKILL MoneySKILL educates students of all ages on the basic understanding of money-management fundamentals. The course includes the content areas of income, expenses, saving and investing, credit, and insurance.

Money SKILL Website
<https://afsaef.org/MoneySKILL/About>

(CEE) is the leading non-profit organization in the U.S. that focuses on personal finance and economic education for students K-12.
Council for Economic Education Website

Council for Economic Education (CEE)

\$martPath Lesson plans and activities that teachers can bring into the classroom. \$martPath website also has additional resources for educators.

\$martPath Classroom Lessons and Resources
<https://www.economicscenter.org/teaching-resources/classroom-lessons.aspx>

Financial Lessons: Federal Reserve of Philadelphia
The Federal Reserve Bank of Philadelphia

publishes lessons for K-12 teachers to use to teach economics and personal finance in their own classrooms. The lessons emphasize active- and collaborative-learning teaching methodologies.

Federal Reserve of Philadelphia: Financial Lessons
<https://www.philadelphiafed.org/education/teachers/lesson-plans>

<https://www.everfi.com/index.php>

explanations of compounding interest and savings, the pitfalls of bad credit and consumer fraud to teach students the core concepts of financial literacy.

Junior Achievement Junior Achievement's middle school programs foster work readiness, entrepreneurship, and financial literacy skills, and use experiential learning to inspire students to dream big and reach their potential.

EverFi EverFi is an interactive curriculum that includes quizzes in video-game format. It offers web based tours of the New York Stock Exchange and

Junior Achievement Financial Literacy Programs

<https://www.juniorachievement.org/web/ja-us a/ja-programs>

EverFi Financial Literacy Resources

Jump\$tart Coalition Jump\$tart supports the financial education efforts of its partners and affiliates, brings together the financial literacy community to foster cooperation and collaboration. Jump\$tart raises the importance of financial literacy and the importance of effective financial education.

Formative/Summative/Benchmark Assessments:

Jump\$tart Financial Literacy Resources <https://www.jumpstart.org/>

Diagnostic Assessment (as Pre-Assessment): Assesses a student's strengths, weaknesses, knowledge, and skills prior to instruction. ● Pre-assessments per grade level

- Daily Problem of the Day
- [Case Studies](#) (teacher guide) and [student guide](#)

Formative Assessments: Assesses a student's performance during instruction, and usually occurs regularly throughout the instruction

process. • Writing Prompts, Journals, and Portfolios, Do-Now(s), Exit Tickets, iXL (performance assessments), Hands on Labs, Projects, Menu Choice boards, Anticipatory Sets, Problem of the Week

Summative Assessments: Measures a student's achievement at the end of instruction.

- Diagnostic Quizzes, Activities, Tasks, Challenge Problems, Unit Tests, Chapter Tests, End of Unit Writing Submissions, End of Unit Projects, Benchmark Assessments, midterms and finals (if applicable per grade level)
- LINKIT Benchmark Assessments
- iREADY diagnostic assessments

Criterion-Referenced Assessment: Measures a student's performance against a goal, specific objective, or standard.

Norm-Referenced Assessment: Compares a student's performance against other students (a national group or other "norm") • Alternate Assessments

Interim/Benchmark Assessment: Evaluates student performance at periodic intervals, frequently at the end of a grading period. Can predict student performance on end-of-the-year summative assessments.

Core Idea 2: Differentiation/Accommodations/Modifications

| | | | |
|---|--|--|------------------------|
| | kinesthetic, tactile ❖ Pre-teach vocabulary ❖ Vocabulary lists ❖ Visuals/Modeling ❖ Varying levels of resources and materials ❖ Use of technology | ❖ Podcast/blog ❖ Debate ❖ Design and conduct experiments ❖ Formulate & defend theory ❖ Design a game ❖ Rubrics | |
| G&T ELL | Process How students make sense or understand information being taught ❖ Tiered Assignments ❖ Leveled questions- written responses, think-pair-share, multiple choice, open ended... ❖ Centers/Stations ❖ Use of technology ❖ Journals/Logs | ❖ Rubrics ❖ Simple to complex ❖ Group tasks ❖ Quizzes, tests with various types of questions ❖ Generate charts or diagrams to show what was learned ❖ Act out or role play | At Risk IEP/504 |
| Content Curriculum, standards | ❖ Tiered Assignments ❖ Leveled questions- written responses, think-pair-share, choice, open ended... ❖ Centers/Stations ❖ Scaffolding ❖ Chunking ❖ E-Dictionaries, bilingual dictionaries ❖ Extended time ❖ Differentiated instructional outcomes ❖ Use of technology ❖ Frequent checks for understanding | | |
| ❖ Compacting ❖ Flexible grouping ❖ Independent study/set own learning goals ❖ Interest/station groups ❖ Varying levels of resources and materials ❖ Use of technology | Product Evidence of Learning ❖ Choice boards | ❖ Compacting ❖ Flexible grouping ❖ Controlled choice ❖ Multi-sensory learning-auditory, visual, kinesthetic, tactile ❖ Pre-teach vocabulary ❖ Vocabulary lists ❖ Visuals/Modeling Varying levels of resources and materials ❖ Use of technology | |
| ❖ Compacting ❖ Flexible grouping ❖ Controlled choice ❖ Multi-sensory learning-auditory, visual, | | ❖ Compacting | |

- ❖ Flexible grouping
- ❖ Controlled choice
- ❖ Multi-sensory learning-auditory, visual, ended... ❖ Centers/Stations
- ❖ Kinesthetic, tactile
- ❖ Pre-teach vocabulary
- ❖ Vocabulary lists
- ❖ Visuals/Modeling Varying levels of resources and materials
- ❖ Use of technology
- ❖ Provide word boxes
- ❖ Use of a calculator
- ❖ Present fewer multiple choice answers
- ❖ Acknowledge alternate responses such as pictures and/or verbal instead of written
- ❖ Teacher may scribe for student ❖ Oral assessment instead of written
- ❖ Tiered Assignments
- ❖ Leveled questions- written responses, think-pair-share, multiple choice, open ended... ❖ Centers/Stations
- ❖ Scaffolding
- ❖ Chunking
- ❖ Extended time
- ❖ Differentiated instructional outcomes
- ❖ Use of technology
- ❖ Partner work
- ❖ Frequent checks for understanding
- ❖ Tiered Assignments
- ❖ Leveled questions- written responses, think-pair-share, multiple choice, open ended... ❖ Centers/Stations
- ❖ Scaffolding
- ❖ Chunking
- ❖ Extended time
- ❖ Differentiated instructional outcomes
- ❖ Use of technology
- ❖ Partner work
- ❖ Frequent checks for understanding
- ❖ Differentiated instructional outcomes
- ❖ Use of technology
- ❖ Partner work
- ❖ Frequent checks for understanding
- ❖ Use of visual and multisensory formats
- ❖ Use of assistive technology
- ❖ Vocabulary walls and anchor charts available ❖ Provide a Study Guide
- ❖ Graphic organizers
- ❖ Teacher modeling or anchor charts on board ❖ Provide multi-level reading material
- ❖ Chunk learning into smaller segments ❖ Small group instruction
- ❖ Rubrics
- ❖ Simple to complex
- ❖ Group tasks
- ❖ Quizzes, tests with various types of questions
- ❖ Generate charts or diagrams to show what was learned
- ❖ Act out or role play
- ❖ Rubrics
- ❖ Simple to complex
- ❖ Group tasks
- ❖ Quizzes, tests with various types of questions
- ❖ Generate charts or diagrams to show what was learned
- ❖ Act out or role play

Instructional Routines for Core Instructional Delivery

| | Approach | | |
|--|---|---|---|
| Collaborative Problem Solving | Multiple Solution Paths and Strategies | Turn and Talk Charting Gallery Walks | Identify Student's Mathematical Misunderstandings |
| Connect Previous Knowledge to New Learning | Use of Multiple Representations | Small Group and Whole Class Discussions | Interviews |
| Making Thinking Visible | Explain the Rationale of your Math Work | Student Modeling Analyze Student Work | Role Playing |
| Develop and Demonstrate Mathematical Practices | Quick Writes | Identify Student's Mathematical Understanding | Diagrams, Charts, Tables, and Graphs |
| Inquiry-Oriented and Exploratory | Pair/Trio Sharing | | Anticipate Likely and Possible |

Student Responses

Collect Different Student Approaches

Multiple Response Strategies

Asking Assessing and Advancing Questions

Revoicing

Marking

Recapping

Challenging Pressing for Accuracy and Reasoning

Maintain the Cognitive Demand

Content Area: Financial Literacy Grade Level: Sixth Grade Core Idea 3: Credit and Debt

Management Time Frame: 1-2 Weeks Interdisciplinary Connections

Critical Thinking and Problem-solving: Multiple solutions often exist to solve a problem.

- 9.4.8.CT.2: Develop multiple solutions to a problem and evaluate short- and long-term effects to determine the most plausible option.

Global and Cultural Awareness: Awareness of and appreciation for cultural differences is critical to avoid barriers to productive and positive interaction.

- 9.4.8.GCA.1: Model how to navigate cultural differences with sensitivity and respect.
- 9.4.8.GCA.2: Demonstrate openness to diverse ideas and perspectives through active discussions to achieve a group goal.

Creativity and Innovation: Gathering and evaluating knowledge and information from a variety of sources, including global perspectives, fosters creativity and innovative thinking.

- 9.4.8.CI.1: Assess data gathered on varying perspectives on causes of climate change (e.g., crosscultural, gender-specific, generational), and determine how the data can best be used to design multiple potential solutions.
- 9.4.8.CT.2: Develop multiple solutions to a problem and evaluate short- and long-term effects to determine the most plausible option.

Digital Citizenship: There are tradeoffs between allowing information to be public and keeping information private and secure. ● 9.4.8.DC.3: Describe tradeoffs between allowing information to be public (e.g. within online games) versus keeping information private and secure.

Digital Citizenship: Digital footprints are publicly accessible, even if only shared with a select group. Appropriate measures such as proper interactions can protect online reputations.

- 9.4.8.DC.4: Explain how information shared digitally is public and can be searched, copied, and potentially seen by public audiences.
- 9.4.8.DC.5: Manage digital identity and practice positive online behavior to avoid inappropriate forms of self-disclosure.
- 9.4.8.DC.6: Analyze online information to distinguish whether it is helpful or harmful to reputation.

ELA Connection:

Alignment to Anchor Standards for Reading, Writing, & Speaking:

- RI.6.1. Cite textual evidence and make relevant connections to support analysis of what the text says explicitly as well as inferences drawn from the text.
- RI.6.7. Integrate information presented in different media or formats (e.g., visually, quantitatively) as well as in words to develop a coherent understanding of a topic or issue.
- NJSLA.W4. Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.
- NJSLA.SL4. Present information, findings, and supporting evidence such that listeners can follow the line of reasoning and the organization, development, and style are appropriate to task, purpose, and audience.

Math Connection:

6.SP.B. Summarize and describe distributions.

- 6.SP.B.5. Summarize numerical data sets in relation to their context, such as by:
 - a. Reporting the number of observations.
 - b. Describing the nature of the attribute under investigation, including how it was measured and its units of measurement.

Career Ready Practices

CRP2. Apply appropriate academic and technical skills.

Career-ready individuals readily access and use the knowledge and skills acquired through experience and education to be more productive. They make connections between abstract concepts with real-world applications, and they make correct insights about when it is appropriate to apply the use of an academic skill in a workplace situation.

CRP8. Utilize critical thinking to make sense of problems and persevere in solving them.

Career-ready individuals readily recognize problems in the workplace, understand the nature of the problem, and devise effective plans to solve the problem. They are aware of problems when they occur and take action quickly to address the problem; they thoughtfully investigate the root cause of the problem prior to introducing solutions. They carefully consider the options to solve the problem. Once a solution is agreed upon, they follow through to ensure the problem is solved, whether through their own actions or the actions of others.

CRP10. Plan education and career paths aligned to personal goals.

Career-ready individuals take personal ownership of their own education and career goals, and they regularly act on a plan to attain these goals. They understand their own career interests, preferences, goals, and requirements. They have perspective regarding the pathways available to them and the time,

effort, experience and other requirements to pursue each, including a path of entrepreneurship. They recognize the value of each step in the education and experiential process, and they recognize that nearly all career paths require ongoing education and experience. They seek counselors, mentors, and other experts to assist in the planning and execution of career and personal goals

9.2 Career Awareness, Exploration, and Preparation: By the end of grade 8, students will be able to:

STRAND B: CAREER EXPLORATION

9.2.8.B.3 Evaluate communication, collaboration, and leadership skills that can be developed through school, home, work, and extracurricular activities for use in a career.

Technology Standards (8.1 and 8.2)

8.1 Educational Technology: All students will use digital tools to access, manage, evaluate, and synthesize information in order to solve problems individually and collaborate and to create and communicate knowledge.

A. Technology Operations and Concepts: *Students demonstrate a sound understanding of technology concepts, systems and operations.*

Understand and use technology systems.

8.1.8.A.1: Demonstrate knowledge of a real world problem using digital tools.

Select and use applications effectively and productively.

8.1.8.A.3: Use and/or develop a simulation that provides an environment to solve a real world problem or theory.

8.1 Educational Technology: All students will use digital tools to access, manage, evaluate, and synthesize information in order to solve problems individually and collaborate and to create and communicate knowledge.

D. Digital Citizenship: *Students understand human, cultural, and societal issues related to technology and practice legal and ethical behavior.* Advocate and practice safe, legal, and responsible use of information and technology.

8.1.8.D.1: Understand and model appropriate online behaviors related to cyber safety, cyber bullying, cyber security, and cyber ethics including appropriate use of social media.

8.1 Educational Technology: All students will use digital tools to access, manage, evaluate, and synthesize information in order to solve problems individually and collaborate and to create and communicate knowledge.

F: Critical thinking, problem solving, and decision making: Students use critical thinking skills to plan and conduct research, manage projects, solve problems, and make informed decisions using appropriate digital tools and resources.

8.1.8.F.1 Explore a local issue, by using digital tools to collect and analyze data to identify a solution and make an informed decision.

Core Idea 3: Credit and Debt Management

Core Idea(s): Credit management includes making informed choices about sources of credit and requires an understanding of the cost of credit in order to increase savings and limit the amount of debt.

Standard(s): STRAND C: Credit and Debt Management

- 9.1.8.C.1 Compare and contrast credit cards and debit cards and the advantages and disadvantages of using each.
- 9.1.8.C.7 Determine potential consequences of using “easy access” credit (e.g., using a line of credit vs. obtaining a loan for a specific purpose).
- 9.1.8.C.8 Explain the purpose of a credit score and credit record, and summarize borrowers’ credit report rights.
- 9.1.8.C.10 Determine when there is a need to seek credit counseling and appropriate times to utilize it.

Credit and Debt Management:

- 9.1.8.CDM.2: Demonstrate an understanding of the terminology associated with different types of credit (e.g. credit cards, installment loans, mortgages, lines of credit) and compare and calculate the interest rates associated with each.

Career Awareness and Planning:

Essential Questions:

- 9.1.8.CDM.1: Compare and contrast the use of credit cards and debit cards for specific purchases and the advantages and disadvantages of

- 9.2.8.CAP.3: Explain how career choices, educational choices, skills, economic conditions, and personal behavior affect income.
- 9.2.8.CAP.5: Develop a personal plan with the assistance of an adult mentor that includes information about career areas of interest, goals and an educational plan.

Concept 1: Advantages and disadvantages of credit cards vs. debit cards.

Concept 2: Consequences of easy credit

Concept 3: Line of credit

Concept 4: Purpose of credit scores

Concept 5: Credit reports

Concept 6: Credit counseling

Learning Goal 2: Students will simulate to roleplay an analogy for paying off a high interest loan.

Learning Goal 3: Decide whether credit counseling, the FTC, or the CFPB could help them manage debt.

Learning Goal 4: Examine the types of services that consumer credit counseling agencies offer.

Learning Goal 5: Identify and analyze the consequences of using “easy access” credit.

Demonstration of Learning

Students are able to (TLWBAT/SWBAT):

Objective 1: ***TLWBAT/SWBAT*** explore college majors, associated career options and assume the role of a college student to experience the circumstances of budgeting during college and

Enduring Understandings:

- Why are we so concerned with talking about student debt? ●
- Using the example of filling a tub of water, what is the main reason it is so hard to pay off large credit card debt?

Learning Goal 1: Students will reflect on the impact of the decisions they made in order to learn from them for the future.

- Why do you want to avoid getting into credit card debt?
- Why do you need credit?
- How can a credit score define you as a financial consumer?
- Who needs a credit counselor? What is the purpose of a credit counselor?

Knowledge and Skills:

managing student debt.

Objective 2: *TLWBAT/SWBAT* will reflect on the impact of the decisions they made in order to learn from them for the future.

Objective 3: *TLWBAT/SWBAT* play the game to experience an analogy for what it is like to pay off a high interest loan.

Next Gen Personal Finance Middle School

Alignment: 1. [Credit Basics](#)

2. [Intro to Credit Cards](#)

3. [Payback for Middle School](#) (game analysis)

a. [Teacher Notes](#)

4. [Student Debt by Numbers](#)

5. [How Credit Cards Work Video](#)

6. [Paying for College Unit](#)

7. [Understanding a Credit Score for children](#)

8. [CAT Insanity analysis for Credit vs. Debit](#)

a. [CAT Insanity \(General Loan Types Teacher Notes\)](#)

9. [Managing Debt](#)

10. [Supplemental Resource Library](#)

11. [Practice Money Skills](#)

Middle School Personal Financial Literacy Toolbox

| Organizational Name | Organizational Description | Website Link |
|----------------------------------|-----------------------------------|---|
| Next Gen Personal Finance (NGPF) | | |
| | National Education Association | |
| | | NGPF is a free K-12 personal finance curriculum and professional development partner helping teachers deliver essential money understanding in an easy-to-grasp, engaging way. They offer a complete course of up-to-date, customizable |

Objective 4: *TLWBAT/SWBAT* understand the dangers of compound interest and the overwhelming emotions associated with debt.

Objective 5: *TLWBAT/SWBAT* identify, analyze, and cite informational text determining which form of credit is considered “easy.”

lessons and activities designed to spark participation and make ideas memorable.

Resources to supplement your curriculum and help students gain the financial literacy skills they'll need to manage their financial resources effectively throughout their lives.

Hands-On Banking Lessons, activities, and teacher guides from Wells Fargo that cover kids, teens, and young adults.

Federal Deposit
Insurance
Corporation – Money Smart

BIZ Kid\$ on PBS: TV Show
Standards-aligned curriculums that can be incorporated into subjects such as English language arts, mathematics and social studies.
Multiple lessons and resource guides for teachers.

TV show that teaches teens about personal finance. Show's website provides activity guides, lesson plans and games.
Federal Deposit Insurance Corporation Money

Next Gen Personal Finance Middle School Resources

<https://www.ngpf.org/courses/middle-school/or-teaching-financial-literacy.html>

National Education Association Resources for

Hands-On Banking Financial Literacy Resources

<https://handsonbanking.org/educators/>

Smart Resources

https://www.fdic.gov/consumers/consumer/mon_eysmart/young.html

PBS BIZ Kid\$ Personal Finance Resources

<http://bizkids.com/>

Money Math Lessons for Life

Kitsap Credit Union – It's a Money Thing Videos

My Classroom
Economy

Lessons for Life is a four-lesson curriculum supplement for middle school math classes, teaching grades 7-9 math concepts using real-life examples from personal finance.

Teaching Financial Literacy

<http://www.nea.org/tools/lessons/resources-f>

"It's A Money Thing" will introduce you to a collection of humorous, yet effective financial education videos. Grounded in research, each video focuses on a specific topic and takes just a few minutes to view.

My Classroom Economy is a simple classroom economic system based on the idea that students need to earn school "dollars" so that they can rent their own desks. By bringing real world scenarios into the classroom, students see the impact of their decisions to save, spend, and budget.

Money Math Lessons for Life Curriculum Supplement

https://www.treasurydirect.gov/indiv/tools/tools_moneymath.htm

Kitsap Credit Union It's a Money Thing Videos

<https://www.kitsapcu.org/services-video-education.html>

<https://www.myclassroomeconomy.org/>

My Classroom Economy Website

course

includes the content areas of income, expenses, saving and investing, credit, and insurance.

Financial Beginnings Website

<https://www.financialbeginnings.org/>

Financial Beginnings Financial Beginnings offers elementary, middle, and high school programs. All of the materials and presenters are available at no cost to schools or participants.

Money SKILL Website

<https://afsaef.org/MoneySKILL/About>

Money SKILL MoneySKILL educates students of all ages on the basic understanding of money-management fundamentals. The

(CEE) is the leading non-profit organization Council for Economic Education Website in the U.S. that focuses on personal finance and economic education for students K-12. <https://www.councilforeconed.org/>

Council for Economic Education (CEE)

\$martPath Lesson plans and activities that teachers can bring into the classroom. \$martPath website also has additional resources for educators.

\$martPath Classroom Lessons and Resources

<https://www.economicscenter.org/teaching-resources/classroom-lessons.aspx>

Financial Lessons: Federal Reserve of Philadelphia

lessons for K-12 teachers to use to teach

Federal Reserve of Philadelphia: Financial Lessons

The Federal Reserve Bank of Philadelphia publishes

economics and personal finance in their own classrooms. The lessons emphasize active- and collaborative-learning teaching methodologies.

<https://www.philadelphiafed.org/education/teachers/lesson-plans>

use

experiential learning to inspire students to dream big and reach their potential.

Junior Achievement Junior Achievement's middle school programs foster work readiness, entrepreneurship, and financial literacy skills, and video-game format. It offers webbased tours of the New York

EverFi EverFi is an interactive curriculum that includes quizzes in

format. It offers webbased tours of the New York

Stock Exchange and explanations of compounding interest and savings, the pitfalls of bad credit and consumer fraud to teach students the core concepts of financial literacy.

<https://www.juniorachievement.org/web/ja-usa/ja-programs>

Jump\$tart Coalition Jump\$tart supports the financial education efforts of its partners and affiliates, brings together the financial literacy community to

EverFi Financial Literacy Resources

<https://www.everfi.com/index.php>

foster cooperation and collaboration. Jump\$tart raises the importance of financial literacy and the importance of effective financial education.

Jump\$tart Financial Literacy Resources <https://www.jumpstart.org/>

Junior Achievement Financial Literacy Programs

Formative/Summative/Benchmark Assessments:

Diagnostic Assessment (as Pre-Assessment): Assesses a student's strengths, weaknesses, knowledge, and skills prior to instruction. • Pre-assessments per grade level

- Daily Problem of the Day
- [Case Studies](#) (teacher guide) and [student guide](#)

Formative Assessments: Assesses a student's performance during instruction, and usually occurs regularly throughout the instruction process. • Writing Prompts, Journals, and Portfolios, Do-Now(s), Exit Tickets, iXL (performance assessments), Hands on Labs, Projects, Menu Choice boards, Anticipatory Sets, Problem of the Week

Summative Assessments: Measures a student's achievement at the end of instruction.

- Diagnostic Quizzes, Activities, Tasks, Challenge Problems, Unit Tests, Chapter Tests, End of Unit Writing Submissions, End of Unit Projects, Benchmark Assessments, midterms and finals (if applicable per grade level)
- LINKIT Benchmark Assessments
- iREADY diagnostic assessments

Criterion-Referenced Assessment: Measures a student's performance against a goal, specific objective, or standard.

Norm-Referenced Assessment: Compares a student’s performance against other students (a national group or other “norm”) • Alternate Assessments

Interim/Benchmark Assessment: Evaluates student performance at periodic intervals, frequently at the end of a grading period. Can predict student performance on end-of-the-year summative assessments.

Core Idea 3: Differentiation/Accommodations/Modifications

G&T

- ❖ Flexible grouping
- ❖ Controlled choice
- ❖ Multi-sensory learning-auditory, visual, kinesthetic, tactile
- ❖ Pre-teach vocabulary
- ❖ Vocabulary lists
- ❖ Visuals/Modeling
- ❖ Varying levels of resources and materials
- ❖ Use of technology
- think-pair-share, multiple choice, open ended... ❖ Centers/Stations
- ❖ Use of technology
- ❖ Journals/Logs

**At Risk
Content**

Curriculum, standards

- ❖ Compacting
- ❖ Flexible grouping
- ❖ Controlled choice
- ❖ Multi-sensory learning-auditory, visual, kinesthetic, tactile
- ❖ Pre-teach vocabulary
- ❖ Vocabulary lists
- ❖ Compacting
- ❖ Flexible grouping
- ❖ Controlled choice
- ❖ Multi-sensory learning-auditory, visual, kinesthetic, tactile
- ❖ Pre-teach vocabulary
- ❖ Vocabulary lists
- ❖ Tiered Assignments
- ❖ Leveled questions- written responses, think-pair-share, multiple choice, open ended... ❖ Centers/Stations
- ❖ Scaffolding
- ❖ Chunking
- ❖ E-Dictionaries, bilingual dictionaries
- ❖ Extended time
- ❖ Differentiated instructional outcomes
- ❖ Use of technology
- ❖ Frequent checks for understanding

ELL

- ❖ Compacting
- ❖ Flexible grouping
- ❖ Independent study/set own learning goals
- ❖ Interest/station groups
- ❖ Varying levels of resources and materials
- ❖ Use of technology
- ❖ Compacting

Process

How students make sense or understand information being taught

- ❖ Tiered Assignments
- ❖ Leveled questions- written responses, think-pair-share, multiple choice, open ended... ❖ Centers/Stations
- ❖ Scaffolding
- ❖ Chunking

❖ Extended time
Product
 Evidence of Learning

❖ Choice boards
 ❖ Podcast/blog
 ❖ Debate
 ❖ Design and conduct experiments ❖
 Formulate & defend theory ❖ Design a
 game
 ❖ Rubrics

❖ Rubrics
 ❖ Simple to complex
 ❖ Group tasks
 ❖ Quizzes, tests with various types of
 questions
 ❖ Generate charts or diagrams to show
 what was learned
 ❖ Act out or role play

❖ Rubrics
 ❖ Simple to complex

❖ Group tasks
 ❖ Quizzes, tests with various types of
 questions
 ❖ Generate charts or diagrams to show
 what was learned

IEP/504

❖ Visuals/Modeling Varying levels of
 resources and materials
 ❖ Use of technology

❖ Compacting
 ❖ Flexible grouping
 ❖ Controlled choice

❖ Multi-sensory learning-auditory, visual,
 kinesthetic, tactile
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 ❖ Visuals/Modeling Varying levels of
 resources and materials
 ❖ Use of technology
 ❖ Provide word boxes
 ❖ Use of a calculator
 ❖ Present fewer multiple choice answers
 ❖ Acknowledge alternate responses such
 as pictures and/or verbal instead of written
 ❖ Teacher may scribe for student ❖ Oral
 assessment instead of written
 ❖ Differentiated instructional outcomes
 ❖ Use of technology
 ❖ Partner work
 ❖ Frequent checks for understanding

❖ Tiered Assignments
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 ❖ Scaffolding
 ❖ Chunking
 ❖ Extended time

❖ Differentiated instructional outcomes
 ❖ Use of technology
 ❖ Partner work
 ❖ Frequent checks for understanding
 ❖ Access to teacher created notes
 ❖ Use of visual and multisensory formats
 ❖ Use of assistive technology
 ❖ Vocabulary walls and anchor charts
 available ❖ Provide a Study Guide
 ❖ Graphic organizers
 ❖ Teacher modeling or anchor charts on
 board ❖ Provide multi-level reading
 material ❖ Chunk learning into smaller
 segments ❖ Small group instruction
 ❖ Act out or role play

❖ Rubrics
 ❖ Simple to complex
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 ❖ Quizzes, tests with various types of
 questions
 ❖ Generate charts or diagrams to show
 what was learned
 ❖ Act out or role play

Instructional Routines for Core Instructional Delivery

Mathematical Practices

Collaborative Problem Solving

Connect Previous Knowledge to
 New Learning

Making Thinking Visible

Develop and Demonstrate

Inquiry-Oriented and Exploratory
 Approach

| | | | |
|---|---|--|---|
| Multiple Solution Paths and Strategies | Small Group and Whole Class Discussions | Interviews | Asking Assessing and Advancing Questions |
| Use of Multiple Representations | Student Modeling | Role Playing | Revoicing |
| Explain the Rationale of your Math Work | Analyze Student Work | Diagrams, Charts, Tables, and Graphs | Marking |
| Quick Writes | Identify Student's Mathematical Understanding | Anticipate Likely and Possible Student Responses | Recapping |
| Pair/Trio Sharing | Identify Student's Mathematical Misunderstandings | Collect Different Student Approaches | Challenging Pressing for Accuracy and Reasoning |
| Turn and Talk Charting Gallery Walks | | Multiple Response Strategies | Maintain the Cognitive Demand |

Content Area: Financial Literacy Grade Level: Sixth Grade

Core Idea 4: Planning, Savings, and Investments

Critical Thinking and Problem-solving: Multiple solutions often exist to solve a problem.

Time Frame: 1-2 Weeks

Interdisciplinary Connections

- 9.4.8.CT.2: Develop multiple solutions to a problem and evaluate short- and long-term effects to determine the most plausible option.

Global and Cultural Awareness: Awareness of and appreciation for cultural differences is critical to avoid barriers to productive and positive interaction.

- 9.4.8.GCA.1: Model how to navigate cultural differences with sensitivity and respect.
- 9.4.8.GCA.2: Demonstrate openness to diverse ideas and perspectives through active discussions to achieve a group goal.

Creativity and Innovation: Gathering and evaluating knowledge and information from a variety of sources, including global perspectives, fosters creativity and innovative thinking.

- 9.4.8.CI.1: Assess data gathered on varying perspectives on causes of climate change (e.g., crosscultural, gender-specific, generational), and determine how the data can best be used to design multiple potential solutions.

ELA Connection:

Alignment to Anchor Standards for Reading, Writing, & Speaking:

- RI.6.1. Cite textual evidence and make relevant connections to support analysis of what the text says explicitly as well as inferences drawn from the text.
- RI.6.7. Integrate information presented in different media or formats (e.g., visually, quantitatively) as well as in words to develop a coherent understanding of a topic or issue.
- NJSLSA.W4. Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.
- NJSLSA.SL4. Present information, findings, and supporting evidence such that listeners can follow the line of reasoning and the organization, development, and style are appropriate to task, purpose, and audience.

Career Ready Practices

CRP1. Act as a responsible and contributing citizen and employee

Career-ready individuals understand the obligations and responsibilities of being a member of a community, and they demonstrate this understanding every day through their interactions with others. They are conscientious of the impacts of their decisions on others and the environment around them. They think about the near-term and long-term consequences of their actions and seek to act in ways that contribute to the betterment of their teams, families, community and workplace. They are reliable and consistent in going beyond the minimum expectation and in participating in activities that serve the greater good.

CRP3. Attend to personal health and financial well-being.

Career-ready individuals understand the relationship between personal health, workplace performance and personal well-being; they act on that understanding to regularly practice healthy diet, exercise and mental health activities. Career-ready individuals also take regular action to contribute to their personal financial wellbeing, understanding that personal financial security provides the peace of mind required to contribute more fully to their own career success.

CRP4. Communicate clearly and effectively and with reason.

Career-ready individuals communicate thoughts, ideas, and action plans with clarity, whether using written, verbal, and/or visual methods. They communicate in the workplace with clarity and purpose to make maximum use of their own and others' time. They are excellent writers; they master conventions, word choice, and organization, and use effective tone and presentation skills to articulate ideas. They are skilled at interacting with others; they are active listeners and speak clearly and with purpose. Career-ready individuals think about the audience for their communication and prepare accordingly to ensure the desired outcome.

CRP7. Employ valid and reliable research strategies.

Career-ready individuals are discerning in accepting and using new information to make decisions, change practices or inform strategies. They use reliable research process to search for new information. They evaluate the validity of sources when considering the use and adoption of external information or practices in their workplace situation.

9.2 Career Awareness, Exploration, and Preparation: By the end of grade 8, students will be able to:

STRAND B: CAREER EXPLORATION

9.2.8.B.3 Evaluate communication, collaboration, and leadership skills that can be developed through school, home, work, and extracurricular activities for use in a career.

9.2.8.B.4 Evaluate how traditional and nontraditional careers have evolved regionally, nationally, and globally.

Technology Standards (8.1 and 8.2)

8.1 Educational Technology: All students will use digital tools to access, manage, evaluate, and synthesize information in order to solve problems individually and collaborate and to create and communicate knowledge.

B. Technology Operations and Concepts: *Students demonstrate a sound understanding of technology concepts, systems and operations.*

Understand and use technology systems.

8.1.8.A.1: Demonstrate knowledge of a real world problem using digital tools.

Select and use applications effectively and productively.

8.1.8.A.3: Use and/or develop a simulation that provides an environment to solve a real world problem or theory.

8.1 Educational Technology: All students will use digital tools to access, manage, evaluate, and synthesize information in order to solve problems individually and collaborate and to create and communicate knowledge.

D. Digital Citizenship: *Students understand human, cultural, and societal issues related to technology and practice legal and ethical behavior.* Advocate and practice safe, legal, and responsible use of information and technology.

8.1.8.D.1: Understand and model appropriate online behaviors related to cyber safety, cyber bullying, cyber security, and cyber ethics including appropriate use of social media.

Core Idea 4: Planning, Savings, and Investments

Core Idea(s): A budget aligned with an individual's financial goals can help prepare for life events while outlining strategies to decrease and manage expenses.

Standard(s): STRAND D: PLANNING, SAVINGS, AND INVESTMENTS

- 9.1.8.D.1 Determine how saving contributes to financial well-being.
personal budget.
- 9.1.8.PB.3: Explain how to create a budget that aligns with financial goals. Construct a simple personal savings and spending plan based on various sources of income and different stages of life (e.g. teenager, young adult, family).

Planning and Budgeting:

- 9.2.8.CAP.3: Explain how career choices, educational choices, skills, economic conditions, and personal behavior affect income.
- 9.2.8.CAP.7: Devise a strategy to minimize costs of postsecondary

Career Awareness and Planning:

Essential Questions:

- 9.1.8.PB.1: Predict future expenses or opportunities that should be included in the budget planning process.
- 9.1.8.PB.2: Explain how different circumstances can affect one's

education. **Enduring Understandings:**

- How can saving contribute to your financial well being?
- What are the disadvantages of not creating a savings plan?
- What are the advantages of creating a savings plan?

Learning Goal 1: Analyze how spending and saving behavior can affect

overall well-being.

Learning Goal 2: Compare the advantages and disadvantages of saving for financial goals.

Learning Goal 3: Apply systematic decision making to setting and achieving financial goals.

Knowledge and Skills:

Concept 1: Importance of saving

Concept 2: Developing savings habits

Concept 3: Surviving the future with a savings plan (advantages and disadvantages)

Next Gen Personal Finance Middle School Alignment:

1. [Why Save \(for the winter\)?](#)

- a. [Why Save for The Winter? Teacher Notes](#)
2. [Grasshopper and Ant Video](#)
3. [Grow Money Video](#)
4. [Financial Advice from a 12 year Old \(article\)](#)
5. [Cash Calculator Lab](#)
6. [Supplemental Resource Library](#)
7. [Practice Money Skills](#)

Demonstration of Learning

Students are able to (TLWBAT/SWBAT):

Objective 1: *TLWBAT/SWBAT* understand why saving is important.

Objective 2: *TLWBAT/SWBAT* see the impact of saving habits in the short term and the long term.

Objective 3: *TLWBAT/SWBAT* identify what type of spender/saver they are now and decide whether or not that should change and why.

Objective 4: *TLWBAT/SWBAT* create a goal to support a long term savings plan.

Middle School Personal Financial Literacy Toolbox

Organizational Name Organizational Description Website Link

Next Gen Personal Finance (NGPF)

National Education Association

NGPF is a free K-12 personal finance curriculum and professional development partner helping teachers deliver essential money understanding in an easy-to-grasp, engaging way. They offer a

complete course of up-to-date, customizable lessons and activities designed to spark participation and make ideas memorable.

Next Gen Personal Finance Middle School Resources

<https://www.ngpf.org/courses/middle-school/>

<http://www.nea.org/tools/lessons/resources-for-teaching-financial-literacy.html>

Resources to supplement your curriculum and help students gain the financial literacy skills they'll need to manage their financial resources effectively throughout their lives.

National Education Association Resources for Teaching Financial Literacy

Hands-On Banking Lessons, activities, and teacher guides from Wells Fargo that cover kids, teens, and young adults.

Hands-On Banking Financial Literacy Resources

<https://handsonbanking.org/educators/>

Federal Deposit Insurance Corporation – Money Smart

Federal Deposit Insurance Corporation Money Smart Resources

https://www.fdic.gov/consumers/consumer/mo_neysmart/young.html

teaching grades 7-9 math concepts using real-life examples from personal finance.

BIZ Kid\$ on PBS: TV Show
Standards-aligned curriculums that can be incorporated into subjects such as English language arts, mathematics and social studies. Multiple lessons and resource guides for teachers.

PBS BIZ Kid\$ Personal Finance Resources

<http://bizkids.com/>

Money Math Lessons for Life

"It's A Money Thing" will introduce you to a collection of humorous, yet effective financial education videos. Grounded in research, each video focuses on a specific topic and takes just a few minutes to view.

Kitsap Credit Union – It's a Money Thing Videos

My Classroom Economy is a simple classroom economic system based on the idea that students need to earn school "dollars" so that they can rent their own desks. By bringing real world scenarios into the classroom, students see the impact of their decisions to save, spend, and budget.

TV show that teaches teens about personal finance. Show's website provides activity guides, lesson plans and games.

My Classroom Economy

Lessons for Life is a four-lesson curriculum supplement for middle school math classes,

Money Math Lessons for Life Curriculum Supplement

<https://www.treasurydirect.gov/indiv/tools/t>

[ool s_moneymath.htm](https://www.kitsapcu.org/services-video-educ)

[ati on.html](https://www.kitsapcu.org/services-video-educ)

<https://www.myclasroomeconomy.org/>

Kitsap Credit Union It's a Money Thing Videos

<https://www.kitsapcu.org/services-video-educ> My Classroom Economy Website

course

includes the content areas of income, expenses, saving and investing, credit, and insurance.

Financial Beginnings Website

<https://www.financialbeginnings.org/>

Financial Beginnings Financial Beginnings offers elementary, middle, and high school programs. All of the materials and presenters are available at no cost to schools or participants.

Money SKILL Website

<https://afsaef.org/MoneySKILL/About>

Money SKILL MoneySKILL educates students of all ages on the basic understanding of money-management fundamentals. The

(CEE) is the leading non-profit organization Council for Economic Education Website in the U.S. that focuses on personal finance and economic education for students K-12. <https://www.councilforeconed.org/>

Council for Economic Education (CEE)

\$martPath Lesson plans and activities that teachers can bring into the classroom. \$martPath website also has additional resources for educators.

\$martPath Classroom Lessons and Resources

<https://www.economicscenter.org/teaching-resources/classroom-lessons.aspx>

Financial Lessons: Federal Reserve of Philadelphia

lessons for K-12 teachers to use to teach economics and personal finance in their own

Federal Reserve of Philadelphia: Financial Lessons

The Federal Reserve Bank of Philadelphia publishes

classrooms. The lessons emphasize active- and collaborative-learning teaching methodologies.

<https://www.philadelphiafed.org/education/teachers/lesson-plans>

foster work readiness, entrepreneurship, and financial literacy skills, and use

experiential learning to inspire students to dream big and reach their potential.

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Core Idea 4: Differentiation/Accommodations/Modifications

| | | | |
|-----|---|--|---|
| G&T | | materials ❖ Use of technology | How students make sense or understand information being taught |
| | | ❖ Compacting ❖ Flexible grouping ❖ Controlled choice ❖ Multi-sensory learning-auditory, visual, kinesthetic, tactile ❖ Pre-teach vocabulary ❖ Vocabulary lists ❖ Visuals/Modeling ❖ Varying levels of resources and materials ❖ Use of technology | ❖ Tiered Assignments ❖ Leveled questions- written responses, think-pair-share, multiple choice, open ended... ❖ Centers/Stations ❖ Use of technology ❖ Journals/Logs |
| | At Risk Content Curriculum, standards | | ❖ Tiered Assignments ❖ Leveled questions- written responses, think-pair-share, choice, open ended... |
| ELL | ❖ Compacting ❖ Flexible grouping ❖ Independent study/set own learning goals ❖ Interest/station groups ❖ Varying levels of resources and | ❖ Compacting ❖ Flexible grouping ❖ Controlled choice ❖ Multi-sensory learning-auditory, visual, kinesthetic, tactile ❖ Pre-teach vocabulary ❖ Vocabulary lists | ❖ Centers/Stations ❖ Scaffolding ❖ Chunking ❖ E-Dictionaries, bilingual dictionaries ❖ Extended time ❖ Differentiated instructional outcomes ❖ Use of technology ❖ Frequent checks for understanding |
| | | Process | |

- ❖ Tiered Assignments
- ❖ Leveled questions- written responses, think-pair-share, multiple choice, open ended...
- ❖ Centers/Stations
- ❖ Scaffolding
- ❖ Chunking
- ❖ Extended time

Product

Evidence of Learning

- ❖ Choice boards
- ❖ Podcast/blog
- ❖ Debate
- ❖ Design and conduct experiments
- ❖ Formulate & defend theory
- ❖ Design a game
- ❖ Rubrics

- ❖ Rubrics
- ❖ Simple to complex
- ❖ Group tasks
- ❖ Quizzes, tests with various types of questions
- ❖ Generate charts or diagrams to show what was learned
- ❖ Act out or role play

- ❖ Rubrics
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IEP/504

- ❖ Visuals/Modeling Varying levels of resources and materials
- ❖ Use of technology

- ❖ Compacting
- ❖ Flexible grouping
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- ❖ Use of technology
- ❖ Provide word boxes
- ❖ Use of a calculator
- ❖ Present fewer multiple choice answers
- ❖ Acknowledge alternate responses such as pictures and/or verbal instead of written
- ❖ Teacher may scribe for student
- ❖ Oral assessment instead of written
- ❖ Differentiated instructional outcomes
- ❖ Use of technology
- ❖ Partner work
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- ❖ Use of technology
- ❖ Partner work
- ❖ Frequent checks for understanding
- ❖ Access to teacher created notes
- ❖ Use of visual and multisensory formats
- ❖ Use of assistive technology
- ❖ Vocabulary walls and anchor charts available
- ❖ Provide a Study Guide
- ❖ Graphic organizers
- ❖ Teacher modeling or anchor charts on board
- ❖ Provide multi-level reading material
- ❖ Chunk learning into smaller segments
- ❖ Small group instruction
- ❖ Act out or role play
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Instructional Routines for Core Instructional Delivery

| | | |
|---|---|--|
| Collaborative Problem Solving | Student Modeling Analyze Student Work | Challenging Pressing for Accuracy and Reasoning |
| Connect Previous Knowledge to New Learning | Identify Student's Mathematical Understanding | Maintain the Cognitive Demand |
| Making Thinking Visible | Identify Student's Mathematical Misunderstandings | |
| Develop and Demonstrate Mathematical Practices | Interviews | |
| Inquiry-Oriented and Exploratory Approach | Role Playing | |
| Multiple Solution Paths and Strategies | Diagrams, Charts, Tables, and Graphs | |
| Use of Multiple Representations | Anticipate Likely and Possible Student Responses | |
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