

Woodland Park Memorial Middle School

Financial Literacy Curriculum

Grade 7

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.

7th Grade Overview:

In Grade 7, instructional time should focus on four core ideas:

1) Core Idea 1: How to Manage Money with an Income and Career

- a) Income and Careers: The financial psychology of one's choices, skills, entrepreneurship, and economic conditions affect income.**
 - i)** Understands the meaning and purposes of taxes and tax deductions.
 - ii)** An individual's values and emotions will influence the ability to modify financial behavior (when appropriate), which will impact one's financial wellbeing.
 - iii)** Relate the power to earn across cultures.
- b) Money Management: Financial Institutions can influence the system developed in order to support a financial savings plan.**
 - i)** 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.
 - ii)** Constructing a budget to support long-term, short-term, and charitable goals.
 - iii)** Create a savings plan based on various sources of income.

2) Core Idea 2: Show Me The Money!

- a) Credit and Debt Management: Building and maintaining good credit history.**
 - i)** There are strategies to increase your savings and limit debt.
 - ii)** Credit management includes making informed choices about sources of credit and requires an understanding of the cost of credit.
 - iii)** There are strategies to build and maintain a good credit history.
 - iv)** Credit history affects personal finances.

b) Planning and Budgeting: Creating a budget aligned with an individual's financial goals to prepare for future life events.

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

3) Core Idea 3: Becoming a Critical Consumer

a) Prioritize spending based on needs vs. wants.

- i) Marketing techniques are designed to encourage individuals to purchase items they may not need or want.
- ii) Prioritize the personal needs versus wants when making purchases against the effects of deceptive advertising.
- iii) Compare the goods from various sellers.
- iv) Identify types of consumer fraud, the procedures for reporting fraud, the specific consumer protection laws and the issues they address.

4) Core Idea 4: Civic Financial Responsibility

a) Determining the nature of legal and ethical behaviors when making financial decisions.

- i) Individuals can use their talents, resources and abilities to give back.
- ii) The potential for building and using personal wealth includes responsibility to the broader community and an understanding of the legal rights and responsibilities of being a good citizen.
- iii) Examine the implications of legal and ethical behaviors when making financial decisions.

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	❖ Credit and Debt Management	❖ Planning and Budgeting
Grade 7	❖ Income and Careers ❖ Money Management	❖ Credit and Debt Management ❖ Planning and Budgeting	❖ Becoming a Critical Consumer	❖ Civic Financial Responsibility
Grade 8	❖ Income and Careers ❖ Money Management	❖ Credit and Debt Management ❖ Planning and Budgeting	❖ Becoming a Critical Consumer ❖ Civic Financial Responsibility	❖ Civic Insuring and Protecting

Content Area: Financial Literacy	Grade Level : Seventh
Core Idea 1: How to Manage Money with an Income and Career	Time Frame: 1-2 weeks

Interdisciplinary Connections

ELA Connection:

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

- RI.7.1. Cite several pieces of textual evidence and make relevant connections to support analysis of what the text says explicitly as well as inferences drawn from the text.
- RI.7.7. Compare and contrast a text to an audio, video, or multimedia version of the text, analyzing each medium’s portrayal of the subject (e.g., how the delivery of a speech affects the impact of the words).
- NJSLSA.W4. Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.
- NJSLSA.W6. Use technology, including the Internet, to produce and publish writing and to interact and collaborate with others.
- 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:

6.RP.A. Understand ratio concepts and use ratio reasoning to solve problems.

- 6.RP.A.3. Use ratio and rate reasoning to solve real-world and mathematical problems, e.g., by reasoning about tables of equivalent ratios, tape diagrams, double number line diagrams, or equations.
- 6.RP.3c. Find a percent of a quantity as a rate per 100 (e.g., 30% of a quantity means 30/100 times the quantity); solve problems involving finding the whole, given a part and the percent.

6.NS.B. Compute fluently with multi-digit numbers and find common factors and multiples.

- 6.NS.B.2. Fluently divide multi-digit numbers using the standard algorithm.
- 6.NS.B.3. Fluently add, subtract, multiply, and divide multi-digit decimals using the standard algorithm for each operation

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

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.

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.

CRP5. Consider the environmental, social and economic impacts of decisions.

Career-ready individuals understand the interrelated nature of their actions and regularly make decisions that positively impact and/or mitigate negative impact on other people, organization, and the environment. They are aware of and utilize new technologies, understandings, procedures, materials, and regulations affecting the nature of their work as it relates to the impact on the social condition, the environment and the profitability of the organization.

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 a 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.

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: How to Manage Money with an Income and Career

<p>Core Idea(s):</p>	<p>An individual’s values and emotions will influence the ability to modify financial behavior (when appropriate), which will impact one’s financial wellbeing resulting in earning power across cultures.</p> <p>Financial Institutions can influence the system developed in order to support a financial savings plan.</p>
<p>Standard(s):</p>	<p>STRAND A: INCOME AND CAREERS</p> <ul style="list-style-type: none"> ● 9.1.8.A.1 Explain the meaning and purposes of taxes and tax deductions and why fees for various benefits (e.g., medical benefits) are taken out of pay. ● 9.1.8.A.4 Relate earning power to quality of life across cultures. ● 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. <p>STRAND B: MONEY MANAGEMENT</p> <ul style="list-style-type: none"> ● 9.1.8.B.2 Construct a simple personal savings and spending plan based on various sources of income. ● 9.1.8.B.6 Evaluate the relationship of cultural traditions and historical influences on financial practice. ● 9.1.8.B.7 Construct a budget to save for long-term, short-term, and charitable goals. ● 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).
<p>Financial Psychology Expectations:</p>	<ul style="list-style-type: none"> ● 9.1.8.FP.1: Describe the impact of personal values on various financial scenarios. ● 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.

Career Awareness and Planning:

- 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 can present tense spending decisions affect income? A budget?
- Why are payroll deductions important to consider during planning and budgeting?
- Why is it important to construct a personal savings plan for the future?
- Why is it important to relate earning power across cultures?
- How do you know when to use a debit card vs. a credit card?
- Why is a simple personal savings plan important to have?

Enduring Understandings:

Learning Goal 1: Learn what taxes are and gain a general sense for what they are used for.

Learning Goal 2: Discover Income Taxes and how this money is used by the federal government to provide services.

Learning Goal 3: Understand that quality of life varies by culture and consequently, so does income.

Learning Goal 4: Assess how spending priorities reflect goals and values.

Learning Goal 5: Constructing personal savings plan based on monthly income from various sources.

Learning Goal 6: Assess how spending priorities reflect goals and values and analyze how spending and saving behavior can affect overall well-being.

Learning Goal 7: Creating a budget to support long and short term goals while assembling charitable goals.

Learning Goal 8: Apply systematic decision making to setting and achieving financial goals.

	<p><u>Learning Goal 9:</u> 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.</p>
<p>Knowledge and Skills:</p> <p><u>Concept 1:</u> Meaning of taxes</p> <p><u>Concept 2:</u> Earning power across cultures</p> <p><u>Concept 3:</u> Tax deductions and medical benefits</p> <p><u>Concept 4:</u> Spending decisions</p> <p><u>Concept 5:</u> Tracking income</p> <p><u>Concept 6:</u> Payroll deductions</p> <p><u>Concept 7:</u> Employee benefits</p> <p><u>Concept 8:</u> Saving wisely</p> <p><u>Concept 9:</u> Use of cash, check, credit and debit cards</p> <p><u>Concept 10:</u> Bookkeeping strategies for saving wisely</p>	<p>Demonstration of Learning <i>Students are able to (TLWBAT/SWBAT):</i></p> <p><u>Objective 1:</u> <i>TLWBAT/SWBAT</i> learn what Income Tax is and calculate an example of the amount of money owed in Income Tax based on tax rate.</p> <p><u>Objective 2:</u> <i>TLWBAT/SWBAT</i> look at the way the government spends this money.</p> <p><u>Objective 3:</u> <i>TLWBAT/SWBAT</i> create their own plan for how the government should spend tax dollars.</p> <p><u>Objective 4:</u> <i>TLWBAT/SWBAT</i> illustrate the relationship between income level and income tax liability.</p> <p><u>Objective 5:</u> <i>TLWBAT/SWBAT</i> Calculate how payroll deductions affect take-home pay.</p> <p><u>Objective 6:</u> <i>TLWBAT/SWBAT</i> Summarize Social Security, Medicare and Affordable Care Act benefits.</p> <p><u>Objective 7:</u> <i>TLWBAT/SWBAT</i> Explain where income taxes are collected from and how they provide revenue for public expenses.</p> <p><u>Objective 8:</u> <i>TLWBAT/SWBAT</i> Read a pay stub and describe the different</p>

deductions.

Objective 9: *TLWBAT/SWBAT* Students will be able to explain irresponsible spending behaviors that could lead to bankruptcy.

Objective 10: *TLWBAT/SWBAT* Students will understand what it means to spend within one's means and spend beyond one's means with the use of an ATM, credit card, debit card, and other financial products.

Objective 11: *TLWBAT/SWBAT* explains how earning power compares to quality of life in different cultures.

Next Gen Personal Finance Middle School Alignment:

1. [What's The Big Deal About Taxes?](#)
 - a. [What's the Big Deal About Taxes \(Teacher Notes\)?](#)
2. [Follow Tax Money](#)
3. [SchoolHouse Rock Video on Tax Man Tax](#)
4. [Brief History of Taxation](#)
5. [The Tax Game](#)
6. [What's the Big Deal About Taxes? Kahoot Game](#)
7. [Taxes and Your Pay Stub](#)
8. [Teens and Taxes](#)
9. [Culture and Money Article](#)

10. [Government Jobs for Kids Lesson Plan](#)
11. [Athletic Salaries vs. Job Salaries](#)
12. [Putting Earning, Saving, and Spending Together](#)
 - a. [Teacher Notes](#)
13. [Why Do Celebrities Go Bankrupt?](#)
 - a. [Teacher Notes for Why Celebrities Go Bankrupt](#)
14. [Supplemental Resource Library](#)

Middle School Personal Financial Literacy Toolbox

Organizational Name	Organizational Description	Website Link
Next Gen Personal Finance (NGPF)	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/
National Education Association	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-for-teaching-financial-literacy.html
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	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.	Federal Deposit Insurance Corporation Money Smart Resources https://www.fdic.gov/consumers/consumer/moneysmart/young.html
BIZ Kid\$ on PBS: TV Show	TV show that teaches teens about personal finance. Show's website provides activity guides, lesson plans and games.	PBS BIZ Kid\$ Personal Finance Resources http://bizkids.com/

Money Math Lessons for Life	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.	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	"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 https://www.kitsapcu.org/services-video-education.html
My Classroom Economy	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.	My Classroom Economy Website 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 to schools or participants.	Financial Beginnings Website https://www.financialbeginnings.org/
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
Council for Economic Education (CEE)	(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 https://www.councilforeconed.org/

<p>SmartPath</p>	<p>Lesson plans and activities that teachers can bring into the classroom. SmartPath website also has additional resources for educators.</p>	<p>SmartPath Classroom Lessons and Resources https://www.economiccenter.org/teaching-resources/classroom-lessons.aspx</p>
<p>Financial Lessons: Federal Reserve of Philadelphia The Federal Reserve Bank of Philadelphia publishes</p>	<p>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.</p>	<p>Federal Reserve of Philadelphia: Financial Lessons https://www.philadelphiafed.org/education/teachers/lesson-plans</p>
<p>Junior Achievement</p>	<p>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.</p>	<p>Junior Achievement Financial Literacy Programs https://www.juniorachievement.org/web/ja-usa/a-programs</p>
<p>EverFi</p>	<p>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.</p>	<p>EverFi Financial Literacy Resources https://www.everfi.com/index.php</p>
<p>JumpStart Coalition</p>	<p>JumpStart supports the financial education efforts of its partners and affiliates, brings together the financial literacy community to foster cooperation and collaboration. JumpStart raises the importance of financial literacy and the importance of effective financial education.</p>	<p>JumpStart Financial Literacy Resources https://www.jumpstart.org/</p>

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

	Content Curriculum, standards	Process How students make sense or understand information being taught	Product Evidence of Learning
G&T	<ul style="list-style-type: none"> ❖ Compacting ❖ Flexible grouping ❖ Independent study/set own learning goals ❖ Interest/station groups ❖ Varying levels of resources and materials ❖ Use of technology 	<ul style="list-style-type: none"> ❖ Tiered Assignments ❖ Leveled questions- written responses, think-pair-share, multiple choice, open ended... ❖ Centers/Stations ❖ Use of technology ❖ Journals/Logs 	<ul style="list-style-type: none"> ❖ Choice boards ❖ Podcast/blog ❖ Debate ❖ Design and conduct experiments ❖ Formulate & defend theory ❖ Design a game ❖ Rubrics
ELL	<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 	<ul style="list-style-type: none"> ❖ 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 	<ul style="list-style-type: none"> ❖ 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

<p>At Risk</p>	<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 	<ul style="list-style-type: none"> ❖ 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 	<ul style="list-style-type: none"> ❖ 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
<p>IEP/504</p>	<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 ❖ Oral assessment instead of written 	<ul style="list-style-type: none"> ❖ 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 ❖ Graphic organizers ❖ Teacher modeling or anchor charts on board ❖ Provide multi-level reading material ❖ Chunk learning into smaller segments ❖ Small group instruction 	<ul style="list-style-type: none"> ❖ 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	Use of Multiple Representations	Analyze Student Work	Multiple Response Strategies
Connect Previous Knowledge to New Learning	Explain the Rationale of your Math Work	Identify Student's Mathematical Understanding	Asking Assessing and Advancing Questions
Making Thinking Visible	Quick Writes	Identify Student's Mathematical Misunderstandings	Revoicing
Develop and Demonstrate Mathematical Practices	Pair/Trio Sharing	Interviews	Marking
Inquiry-Oriented and Exploratory Approach	Turn and Talk Charting Gallery Walks	Role Playing	Recapping
Multiple Solution Paths and Strategies	Small Group and Whole Class Discussions	Diagrams, Charts, Tables, and Graphs	Challenging Pressing for Accuracy and Reasoning
	Student Modeling	Anticipate Likely and Possible Student Responses	Maintain the Cognitive Demand
		Collect Different Student Approaches	

Content Area: Financial Literacy	Grade Level: Seventh Grade
Core Idea 2: Show Me The Money!	Time Frame: 1-2 Weeks
Interdisciplinary Connections	
<p>ELA Connection: Alignment to Anchor Standards for Reading, Writing, & Speaking:</p> <ul style="list-style-type: none"> ● 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. ● NJLSA.R2. Determine central ideas or themes of a text and analyze their development; summarize the key supporting details and ideas. ● NJLSA.R3. Analyze how and why individuals, events, and ideas develop and interact over the course of a 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. ● NJLSA.W4. Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience. ● NJLSA.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. <p>Math Connection:</p> <p>6.RP.A.A. Understand ratio concepts and use ratio reasoning to solve problems.</p> <ul style="list-style-type: none"> ● 6.RP.A. Understand ratio concepts and use ratio reasoning to solve problems. 6.RP.A.1. Understand the concept of a ratio and use ratio language to describe a ratio relationship between two quantities. ● 6.RP.A.3. Use ratio and rate reasoning to solve real-world and mathematical problems, e.g., by reasoning about tables of equivalent ratios, tape diagrams, double number line diagrams, or equations. ● 6.RP.A.3.c. Find a percent of a quantity as a rate per 100 (e.g., 30% of a quantity means 30/100 times the quantity); solve problems involving finding the whole, given a part and the percent. <p>6.NS.B. Compare fluently with multi-digit numbers and find common factors and multiples.</p> <ul style="list-style-type: none"> ● 6.NS.B.2. Fluently divide multi-digit numbers using the standard algorithm. ● 6.NS.B.3. Fluently add, subtract, multiply, and divide multi-digit decimals using the standard algorithm for each operation. ● 6.NS.B.4. Find the greatest common factor of two whole numbers less than or equal to 100 and the least common multiple of two whole numbers less than or equal to 12. 	

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.

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.

8.1 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.

Identify and define authentic problems and significant questions for investigation. Plan and manage activities to develop a solution or complete a project. Collect and analyze data to identify solutions and/or make informed decisions. Use multiple processes and diverse perspectives to explore alternative solutions.

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.

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: Show Me The Money!

<p>Core Idea(s):</p>	<p>There are strategies to increase your savings and limit debt such as making informed choices about sources of credit while creating a budget that aligns to an individual’s financial goals.</p>
<p>Standard(s):</p>	<p>STRAND C: CREDIT AND DEBT MANAGEMENT</p> <ul style="list-style-type: none"> ● 9.1.8.C.3 Compare and contrast debt and credit management strategies. ● 9.1.8.C.4 Demonstrate an understanding of the terminology associated with different types of credit (e.g., credit cards, installment loans, mortgages) and compare the interest rates associated with each. ● 9.1.8.C.6 Determine ways to leverage debt beneficially. ● 9.1.8.C.9 Summarize the causes and consequences of personal bankruptcy. <p>STRAND D: PLANNING, SAVING, AND INVESTMENTS</p> <ul style="list-style-type: none"> ● 9.1.8.D.2 Differentiate among various savings tools and how to use them most effectively.
<p>Credit and Debt Management/ Planning and Budgeting:</p>	<ul style="list-style-type: none"> ● 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 using each. ● 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. ● 9.1.8.PB.4: Identify factors that affect one’s goals, including peers, culture, location, and past experiences. ● 9.1.8.PB.5: Construct a budget to save for short-term, long term, and charitable goals. ● 9.1.8.PB.6: Brainstorm techniques that will help decrease expenses including comparison shopping, negotiating, and day-to-day expense management.
<p>Career Awareness and Planning:</p>	<ul style="list-style-type: none"> ● 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.

<p>Essential Questions:</p> <ul style="list-style-type: none"> ● How do you earn, save, and spend? ● Why is it important to compare and contrast credit and debt management strategies? ● How can debt be leveraged that will benefit future savings? ● How can bankruptcy affect the future? ● What can cause bankruptcy? ● What do you think happens to the person who declares bankruptcy? 	<p>Enduring Understandings:</p> <p><u>Learning Goal 1:</u> Compare and contrast debit and credit strategies that support future goals in finances.</p> <p><u>Learning Goal 2:</u> 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.</p> <p><u>Learning Goal 3:</u> Students will be able to explain irresponsible spending behaviors that could lead to bankruptcy and determine how savings contribute to the financial well-being.</p> <p><u>Learning Goal 4:</u> Assess how spending priorities reflect goals and values.</p> <p><u>Learning Goal 5:</u> Discuss the components of a personal spending plan, including income, planned saving and expenses.</p> <p><u>Learning Goal 6:</u> Explain how debit cards differ from credit cards.</p> <p><u>Learning Goal 7:</u> Compare the benefits of financial responsibility with the consequences of financial irresponsibility.</p>
<p>Knowledge and Skills:</p> <p><u>Concept 1:</u> Saving wisely</p> <p><u>Concept 2:</u> Credit and debt management</p> <p><u>Concept 3:</u> Different types of credit</p>	<p>Demonstration of Learning <i>Students are able to (TLWBAT/SWBAT):</i></p> <p><u>Objective 1:</u> TLWBAT/SWBAT understand why saving is important.</p> <p><u>Objective 2:</u> TLWBAT/SWBAT see the impact of saving habits in the short term and the long term.</p>

Concept 4: Leveraging debt

Concept 5: Cause and effect of bankruptcy

Concept 6: Differentiating savings tools

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* uncover their current earning, saving, and spending habits and discover suggested earning, saving, and spending habits for financial success.

Objective 5: *TLWBAT/SWBAT* experience the circumstances of budgeting on the living wage.

Objective 6: *TLWBAT/SWBAT* reflect on the impact of the decisions they made in order to learn from them for the future.

Objective 7: *TLWBAT/SWBAT* explore the difficulties of living paycheck to paycheck and learn from the options they face as well as mistakes they make.

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. [Putting Earning and Savings Together](#)
 - a. [Teacher Notes](#)
3. [Bank or Bust](#)
4. [Earn, Save, and Spend Song](#)
5. [Why Do Celebrities Go Bankrupt?](#)
 - a. [Why Do Celebrities Go Bankrupt? Teacher Notes](#)
6. [Spent Middle School Edition](#)
 - a. [Spent Middle School Edition](#) (teacher notes)
7. [Practice Money Skills](#)

8. [Supplemental Resource Library](#)
9. [Checking vs. Savings Video](#)
10. [What is Bankruptcy?](#)
11. [Average Household Debt in America](#)
12. [Credit Management Sheet](#)
13. [Managing Debt](#)
14. [Paying Down Debt Ed Puzzle](#)
1. [Protecting Yourself Assessments](#)

Middle School Personal Financial Literacy Toolbox

Organizational Name	Organizational Description	Website Link
Next Gen Personal Finance (NGPF)	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/
National Education Association	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-for-teaching-financial-literacy.html
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	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.	Federal Deposit Insurance Corporation Money Smart Resources https://www.fdic.gov/consumers/consumer/moneysmart/young.html
BIZ Kid\$ on PBS: TV Show	TV show that teaches teens about personal finance. Show's website provides activity guides, lesson plans and games.	PBS BIZ Kid\$ Personal Finance Resources http://bizkids.com/

Money Math Lessons for Life	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.	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	"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 https://www.kitsapcu.org/services-video-education.html
My Classroom Economy	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.	My Classroom Economy Website 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 to schools or participants.	Financial Beginnings Website https://www.financialbeginnings.org/
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
Council for Economic Education (CEE)	(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 https://www.councilforeconed.org/
\$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

<p>Financial Lessons: Federal Reserve of Philadelphia The Federal Reserve Bank of Philadelphia publishes</p>	<p>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.</p>	<p>Federal Reserve of Philadelphia: Financial Lessons https://www.philadelphiafed.org/education/teachers/lesson-plans</p>
<p>Junior Achievement</p>	<p>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.</p>	<p>Junior Achievement Financial Literacy Programs https://www.juniorachievement.org/web/ja-usa/ja-programs</p>
<p>EverFi</p>	<p>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.</p>	<p>EverFi Financial Literacy Resources https://www.everfi.com/index.php</p>
<p>Jump\$tart Coalition</p>	<p>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.</p>	<p>Jump\$tart Financial Literacy Resources https://www.jumpstart.org/</p>

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 2: Differentiation/Accommodations/Modifications

	Content Curriculum, standards	Process How students make sense or understand information being taught	Product Evidence of Learning
G&T	<ul style="list-style-type: none"> ❖ Compacting ❖ Flexible grouping ❖ Independent study/set own learning goals ❖ Interest/station groups ❖ Varying levels of resources and materials ❖ Use of technology 	<ul style="list-style-type: none"> ❖ Tiered Assignments ❖ Leveled questions- written responses, think-pair-share, multiple choice, open ended... ❖ Centers/Stations ❖ Use of technology ❖ Journals/Logs 	<ul style="list-style-type: none"> ❖ Choice boards ❖ Podcast/blog ❖ Debate ❖ Design and conduct experiments ❖ Formulate & defend theory ❖ Design a game ❖ Rubrics
ELL	<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 	<ul style="list-style-type: none"> ❖ 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 	<ul style="list-style-type: none"> ❖ 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

<p>At Risk</p>	<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 	<ul style="list-style-type: none"> ❖ 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 	<ul style="list-style-type: none"> ❖ 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
<p>IEP/504</p>	<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 ❖ Oral assessment instead of written 	<ul style="list-style-type: none"> ❖ 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 ❖ Graphic organizers ❖ Teacher modeling or anchor charts on board ❖ Provide multi-level reading material ❖ Chunk learning into smaller segments ❖ Small group instruction 	<ul style="list-style-type: none"> ❖ 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	Use of Multiple Representations	Analyze Student Work	Multiple Response Strategies
Connect Previous Knowledge to New Learning	Explain the Rationale of your Math Work	Identify Student's Mathematical Understanding	Asking Assessing and Advancing Questions
Making Thinking Visible	Quick Writes	Identify Student's Mathematical Misunderstandings	Revoicing
Develop and Demonstrate Mathematical Practices	Pair/Trio Sharing	Interviews	Marking
Inquiry-Oriented and Exploratory Approach	Turn and Talk Charting Gallery Walks	Role Playing	Recapping
Multiple Solution Paths and Strategies	Small Group and Whole Class Discussions	Diagrams, Charts, Tables, and Graphs	Challenging Pressing for Accuracy and Reasoning
	Student Modeling	Anticipate Likely and Possible Student Responses	Maintain the Cognitive Demand
		Collect Different Student Approaches	

Content Area: Financial Literacy	Grade Level: Seventh Grade
Core Idea 3: Becoming a Critical Consumer	Time Frame: 1-2 Weeks
Interdisciplinary Connections	
<p>Math Connection:</p> <p>6.RP.A.3. Use ratio and rate reasoning to solve real-world and mathematical problems, e.g., by reasoning about tables of equivalent ratios, tape diagrams, double number line diagrams, or equations.</p> <ul style="list-style-type: none"> ● 6.RP.A.3(b). Solve unit rate problems including those involving unit pricing and constant speed. ● 6.RP.A.3(c). Find a percent of a quantity as a rate per 100 (e.g., 30% of a quantity means 30/100 times the quantity); solve problems involving finding the whole, given a part and the percent. <p>6.SP. A Develop understanding of statistical variability.</p> <ul style="list-style-type: none"> ● 6.SP.A.1. Recognize a statistical question as one that anticipates variability in the data related to the question and accounts for it in the answers. For example, “How old am I?” is not a statistical question, but “How old are the students in my school?” is a statistical question because one anticipates variability in students’ ages. ● 6.SP.A.2. Understand that a set of data collected to answer a statistical question has a distribution which can be described by its center, spread, and overall shape. <p>6.SP.B. Summarize and describe distributions.</p> <ul style="list-style-type: none"> ● 6.SP.B.5. Summarize numerical data sets in relation to their context, such as by: <ul style="list-style-type: none"> ○ 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. <p>Critical Thinking and Problem-solving: Multiple solutions often exist to solve a problem.</p> <ul style="list-style-type: none"> ● 9.4.8.CT.2: Develop multiple solutions to a problem and evaluate short- and long-term effects to determine the most plausible option. <p>Global and Cultural Awareness: Awareness of and appreciation for cultural differences is critical to avoid barriers to productive and positive interaction.</p> <ul style="list-style-type: none"> ● 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.
- 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.

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.

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.

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.

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 3: Becoming a Critical Consumer

Core Idea(s):	Marketing techniques are designed to encourage individuals to purchase items they may not need or want.
Standard(s):	<p>STRAND E: BECOMING A CRITICAL CONSUMER</p> <ul style="list-style-type: none">● 9.1.8.E.3 Compare and contrast product facts versus advertising claims.● 9.1.8.E.4 Prioritize personal wants and needs when making purchases.● 9.1.8.E.6 Compare the value of goods or services from different sellers when purchasing large quantities and small quantities.● 9.1.8.E.8 Recognize the techniques and effects of deceptive advertising.
Economic and Government Influences:	<ul style="list-style-type: none">● 9.1.8.EGI.7: Explain the effect of the economy (e.g. inflation, unemployment) on personal income, individual and family security, and consumer decisions.● 9.1.8.EGI.9: Identify types of consumer fraud, the procedures for reporting fraud, the specific consumer protection laws and the issues they address.
Financial Psychology:	<ul style="list-style-type: none">● 9.1.8.FP.6: Compare and contrast advertising messages to understand what they are trying to accomplish.● 9.1.8.FP.7: Identify the techniques and effects of deceptive advertising.
Career Awareness and Planning:	<ul style="list-style-type: none">● 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.

Essential Questions:

- How can you identify deception in advertising?
- Why is it important to compare sellers when making large purchase quantities?
- Why is it important to compare sellers when making small purchase quantities?
- How does an individual decipher between a need and a want?

Enduring Understandings:

Learning Goal 1: Describe a process for making a consumer decision by combining pre-purchase information with point-of-purchase information, such as unit price data and discounts.

Learning Goal 2: Evaluate the results of a financial decision to determine if it is a need vs. a want.

Learning Goal 3: Analyze how external factors, such as marketing and advertising techniques, might influence spending decisions for different individuals.

Learning Goal 4: Give examples of how decisions made today can affect future opportunities.

Learning Goal 5: Compare the value of goods or services from different sellers when purchasing large quantities and small quantities.

Learning Goal 6: Recognize ways to analyze advertising in order to identify deception of a specific good.

Knowledge and Skills:

Concept 1: Advertising claims

Concept 2: Product facts

Concept 3: Personal needs vs. wants

Concept 4: Value of goods for large or small quantities

Demonstration of Learning

Students are able to (TLWBAT/SWBAT):

Objective 1: *TLWBAT/SWBAT* identify ways to prioritize needs vs. wants when making purchases.

Objective 2: *TLWBAT/SWBAT* evaluate many types of mediums of advertisements that businesses use that can be deceptive.

Concept 5: Value of services for large or small quantities

Concept 6: Deceptive advertising

Objective 3: *TLWBAT/SWBAT* Learn to prioritize in order to satisfy all of your needs based on what you value.

Objective 4: *TLWBAT/SWBAT* Identify what you value and make a plan to finance the things you value most.

Objective 5: *TLWBAT/SWBAT* understand that unit price is the best way to make smart spending decisions.

Next Gen Personal Finance Middle School Alignment:

1. [Grocery Shopping with Unit Rates](#)
 - a. [Teacher Notes](#)
2. [Unit Price Helps you Save](#)
3. [Which is a Better Buy?](#)
4. [Wants Vs. Needs](#)
 - a. [What Do You Think Is Valuable?](#)
5. [How to Run a Lemonade Stand](#)
 - a. [Teacher Notes Lemonade Stand](#)
 - b. [Interactive Lemonade Stand](#)
6. [Advertising Campaign](#)
7. [Needs Vs. Wants](#) (cartoon analysis)
8. [Compare Needs Vs. Wants](#)
9. [The Influence of Advertising](#)
10. [Supplemental Resource Library](#)
11. [Practice Skills](#)
12. [Protecting Yourself Assessments](#)

Middle School Personal Financial Literacy Toolbox

Organizational Name	Organizational Description	Website Link
Next Gen Personal Finance (NGPF)	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/
National Education Association	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-for-teaching-financial-literacy.html
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	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.	Federal Deposit Insurance Corporation Money Smart Resources https://www.fdic.gov/consumers/consumer/moneysmart/young.html
BIZ Kid\$ on PBS: TV Show	TV show that teaches teens about personal finance. Show's website provides activity guides, lesson plans and games.	PBS BIZ Kid\$ Personal Finance Resources http://bizkids.com/

Money Math Lessons for Life	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.	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	"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 https://www.kitsapcu.org/services-video-education.html
My Classroom Economy	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.	My Classroom Economy Website 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 to schools or participants.	Financial Beginnings Website https://www.financialbeginnings.org/
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
Council for Economic Education (CEE)	(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 https://www.councilforeconed.org/
\$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

<p>Financial Lessons: Federal Reserve of Philadelphia The Federal Reserve Bank of Philadelphia publishes</p>	<p>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.</p>	<p>Federal Reserve of Philadelphia: Financial Lessons https://www.philadelphiafed.org/education/teachers/lesson-plans</p>
<p>Junior Achievement</p>	<p>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.</p>	<p>Junior Achievement Financial Literacy Programs https://www.juniorachievement.org/web/ja-usa/ja-programs</p>
<p>EverFi</p>	<p>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.</p>	<p>EverFi Financial Literacy Resources https://www.everfi.com/index.php</p>
<p>Jump\$tart Coalition</p>	<p>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.</p>	<p>Jump\$tart Financial Literacy Resources https://www.jumpstart.org/</p>

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

	Content Curriculum, standards	Process How students make sense or understand information being taught	Product Evidence of Learning
G&T	<ul style="list-style-type: none"> ❖ Compacting ❖ Flexible grouping ❖ Independent study/set own learning goals ❖ Interest/station groups ❖ Varying levels of resources and materials ❖ Use of technology 	<ul style="list-style-type: none"> ❖ Tiered Assignments ❖ Leveled questions- written responses, think-pair-share, multiple choice, open ended... ❖ Centers/Stations ❖ Use of technology ❖ Journals/Logs 	<ul style="list-style-type: none"> ❖ Choice boards ❖ Podcast/blog ❖ Debate ❖ Design and conduct experiments ❖ Formulate & defend theory ❖ Design a game ❖ Rubrics
ELL	<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 	<ul style="list-style-type: none"> ❖ 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 	<ul style="list-style-type: none"> ❖ 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	<ul style="list-style-type: none"> ❖ Compacting ❖ Flexible grouping ❖ Controlled choice ❖ Multi-sensory learning-auditory, visual, kinesthetic, tactile ❖ Pre-teach vocabulary ❖ Vocabulary lists 	<ul style="list-style-type: none"> ❖ Tiered Assignments ❖ Leveled questions- written responses, think-pair-share, multiple choice, open ended... ❖ Centers/Stations ❖ Scaffolding ❖ Chunking ❖ Extended time 	<ul style="list-style-type: none"> ❖ Rubrics ❖ Simple to complex ❖ Group tasks ❖ Quizzes, tests with various types of questions ❖ Generate charts or diagrams to show what was learned

	<ul style="list-style-type: none"> ❖ Visuals/Modeling Varying levels of resources and materials ❖ Use of technology 	<ul style="list-style-type: none"> ❖ Differentiated instructional outcomes ❖ Use of technology ❖ Partner work ❖ Frequent checks for understanding 	<ul style="list-style-type: none"> ❖ Act out or role play
IEP/504	<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 ❖ Oral assessment instead of written 	<ul style="list-style-type: none"> ❖ 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 ❖ Graphic organizers ❖ Teacher modeling or anchor charts on board ❖ Provide multi-level reading material ❖ Chunk learning into smaller segments ❖ Small group instruction 	<ul style="list-style-type: none"> ❖ 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	Use of Multiple Representations	Analyze Student Work	Multiple Response Strategies
Connect Previous Knowledge to New Learning	Explain the Rationale of your Math Work	Identify Student's Mathematical Understanding	Asking Assessing and Advancing Questions
Making Thinking Visible	Quick Writes	Identify Student's Mathematical Misunderstandings	Revoicing
Develop and Demonstrate Mathematical Practices	Pair/Trio Sharing	Interviews	Marking
Inquiry-Oriented and Exploratory Approach	Turn and Talk Charting Gallery Walks	Role Playing	Recapping
Multiple Solution Paths and Strategies	Small Group and Whole Class Discussions	Diagrams, Charts, Tables, and Graphs	Challenging Pressing for Accuracy and Reasoning
	Student Modeling	Anticipate Likely and Possible Student Responses	Maintain the Cognitive Demand
		Collect Different Student Approaches	

Content Area: Financial Literacy	Grade Level: Seventh Grade
Core Idea 4: Civic Financial Responsibility	Time Frame: 1-2 Weeks
Interdisciplinary Connections	
<p>Critical Thinking and Problem-solving: Multiple solutions often exist to solve a problem.</p> <ul style="list-style-type: none"> ● 9.4.8.CT.2: Develop multiple solutions to a problem and evaluate short- and long-term effects to determine the most plausible option. <p>Creativity and Innovation: Gathering and evaluating knowledge and information from a variety of sources, including global perspectives, fosters creativity and innovative thinking.</p> <ul style="list-style-type: none"> ● 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. <p>ELA Connection: Alignment to Anchor Standards for Reading, Writing, & Speaking:</p> <ul style="list-style-type: none"> ● 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	
<p>CRP1. Act as a responsible and contributing citizen and employee</p> <p>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.</p>	

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.

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.

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)

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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.

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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: Civic Financial Responsibility

Core Idea(s):	The potential for building and using personal wealth includes responsibility to the broader community and an understanding of the legal rights and responsibilities of being a good citizen.	
Standard(s):	STRAND F: CIVIC FINANCIAL RESPONSIBILITY <ul style="list-style-type: none"> ● 9.1.8.F.2 Examine the implications of legal and ethical behaviors when making financial decisions. 	
Civic Financial Responsibility:	<ul style="list-style-type: none"> ● 9.1.8.CFR.1: Compare and contrast the role of philanthropy, volunteer service, and charities in community development and the quality of life in a variety of cultures. ● 9.1.8.CFR.2: Compare various ways to give back through strengths, passions, goals, and other personal factors. ● 9.1.8.CFR.3: Relate the importance of consumer, business, and government responsibility to the economy and personal finance. ● 9.1.8.CFR.4: Examine the implications of legal and ethical behaviors when making financial decisions. 	
Career Awareness and Planning:	<ul style="list-style-type: none"> ● 9.2.8.CAP.3: Explain how career choices, educational choices, skills, economic conditions, and personal behavior affect income. 	
Essential Questions:	Enduring Understandings:	
<ul style="list-style-type: none"> ● Why is it important to examine the implications with legal and ethical behaviors when making financial decisions? 	<p><u>Learning Goal 1:</u> define ethics as a set of standards that govern the conduct of a person, especially a member of a profession.</p> <p><u>Learning Goal 2:</u> define legal behavior as the dictates of laws, which are written down and interpreted by the courts.</p>	

	<p>Learning Goal 3: Assess ethical issues including the obligations a company has to its employees, suppliers, customers and neighbors. In particular, business ethics is concerned with situations when those obligations are inconsistent with economic or strategic choices, or are in conflict with each other.</p>
<p>Knowledge and Skills:</p> <p>Concept 1: Define legal behaviors</p> <p>Concept 2: Define ethical behaviors</p> <p>Concept 3: Differentiate between ethical and legal behavior</p> <p>Concept 4: Utilize a decision tree</p>	<p>Demonstration of Learning Students are able to (TLWBAT/SWBAT):</p> <p>Objective 1: TLWBAT/SWBAT Recognize the importance of ethics in the business environment, particularly how individual managers should employ these principles.</p> <p>Objective 2: TLWBAT/SWBAT Define the concept of a decision tree as it applies to the ethical dimensions of a decision.</p> <p>Objective 3: TLWBAT/SWBAT use decision-tree analysis to consider the effect of each alternative on stakeholders such as employees, customers, shareholders, and communities.</p>
<p>Next Gen Personal Finance Middle School Alignment:</p> <ol style="list-style-type: none"> 1. Ethical and Legal Behaviors 2. Consider Ethics in Decision Making 3. Consider ethics in decision making 4. Supplemental Resource Library 5. Protecting Yourself Assessments 	

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National Education Association	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-for-teaching-financial-literacy.html
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	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.	Federal Deposit Insurance Corporation Money Smart Resources https://www.fdic.gov/consumers/consumer/moneysmart/young.html
BIZ Kid\$ on PBS: TV Show	TV show that teaches teens about personal finance. Show's website provides activity guides, lesson plans and games.	PBS BIZ Kid\$ Personal Finance Resources http://bizkids.com/

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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.	Financial Beginnings Website https://www.financialbeginnings.org/
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
Council for Economic Education (CEE)	(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 https://www.councilforeconed.org/
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- 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 4: Differentiation/Accommodations/Modifications

	Content Curriculum, standards	Process How students make sense or understand information being taught	Product Evidence of Learning
G&T	<ul style="list-style-type: none"> ❖ Compacting ❖ Flexible grouping ❖ Independent study/set own learning goals ❖ Interest/station groups ❖ Varying levels of resources and materials ❖ Use of technology 	<ul style="list-style-type: none"> ❖ Tiered Assignments ❖ Leveled questions- written responses, think-pair-share, multiple choice, open ended... ❖ Centers/Stations ❖ Use of technology ❖ Journals/Logs 	<ul style="list-style-type: none"> ❖ Choice boards ❖ Podcast/blog ❖ Debate ❖ Design and conduct experiments ❖ Formulate & defend theory ❖ Design a game ❖ Rubrics
ELL	<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 	<ul style="list-style-type: none"> ❖ 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 	<ul style="list-style-type: none"> ❖ 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	<ul style="list-style-type: none"> ❖ Compacting ❖ Flexible grouping ❖ Controlled choice ❖ Multi-sensory learning-auditory, visual, kinesthetic, tactile ❖ Pre-teach vocabulary ❖ Vocabulary lists 	<ul style="list-style-type: none"> ❖ Tiered Assignments ❖ Leveled questions- written responses, think-pair-share, multiple choice, open ended... ❖ Centers/Stations ❖ Scaffolding ❖ Chunking ❖ Extended time 	<ul style="list-style-type: none"> ❖ Rubrics ❖ Simple to complex ❖ Group tasks ❖ Quizzes, tests with various types of questions ❖ Generate charts or diagrams to show what was learned

	<ul style="list-style-type: none"> ❖ Visuals/Modeling Varying levels of resources and materials ❖ Use of technology 	<ul style="list-style-type: none"> ❖ Differentiated instructional outcomes ❖ Use of technology ❖ Partner work ❖ Frequent checks for understanding 	<ul style="list-style-type: none"> ❖ Act out or role play
IEP/504	<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 ❖ Oral assessment instead of written 	<ul style="list-style-type: none"> ❖ 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 ❖ Graphic organizers ❖ Teacher modeling or anchor charts on board ❖ Provide multi-level reading material ❖ Chunk learning into smaller segments ❖ Small group instruction 	<ul style="list-style-type: none"> ❖ 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	Use of Multiple Representations	Analyze Student Work	Multiple Response Strategies
Connect Previous Knowledge to New Learning	Explain the Rationale of your Math Work	Identify Student's Mathematical Understanding	Asking Assessing and Advancing Questions
Making Thinking Visible	Quick Writes	Identify Student's Mathematical Misunderstandings	Revoicing
Develop and Demonstrate Mathematical Practices	Pair/Trio Sharing	Interviews	Marking
Inquiry-Oriented and Exploratory Approach	Turn and Talk Charting Gallery Walks	Role Playing	Recapping
Multiple Solution Paths and Strategies	Small Group and Whole Class Discussions	Diagrams, Charts, Tables, and Graphs	Challenging Pressing for Accuracy and Reasoning
	Student Modeling	Anticipate Likely and Possible Student Responses	Maintain the Cognitive Demand
		Collect Different Student Approaches	