

Woodland Park Memorial Middle School

Financial Literacy Curriculum

Grade 8

Curriculum Authors:

Supervisor of Mathematics: Ms. Bronwen Calderon

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.

8th Grade Overview:

In Grade 8, instructional time should focus on four core ideas:

1) Core Idea 1: How to Manage Taxes and Personal Finances with the Chosen Career

- a) Income and Careers: The financial psychology of one's choices, skills, entrepreneurship, and economic conditions affect income.**
 - i) Understand the purpose of taxes and tax deductions.
 - ii) Relate earning power.
 - iii) Analyze spending decisions.
 - iv) How to calculate payroll deductions.
- b) Money Management: Financial Institutions can influence the system developed in order to support a financial savings plan.**
 - i) Relate to the concept of deferred gratification.
 - ii) Keep up to date with the effects of the economy.
 - iii) Evaluate appropriate financial institutions.

2) Core Idea 2: Saving the Money!

- a) Credit and Debt Management: Making informed choices about sources of credit and requires an understanding of the cost of credit.**
 - i) Compare and contrast the financial products.
 - ii) Comparing interest rates.
 - iii) Calculate the cost of borrowing.
- b) Planning and Budgeting: Creating a budget aligned with an individual's financial goals to prepare for future life events.**
 - i) Differentiate investment options.
 - ii) Distinguish between income and investment.
 - iii) Explain the economic principle.

3) Core Idea 3: Becoming a Critical Consumer with Responsibility and Financial Responsibility

- a) Becoming a Critical Consumer: Individuals can choose to accept some risk, to take steps to avoid or reduce risk, or to transfer risk, or to transfer risk to others through the purchase of insurance.**
 - i) The factors to consider when making consumer decisions.
 - ii) Identifying what personal information should not be disclosed.
 - iii) Evaluate how fraudulent activities impact consumers.
 - iv) Analyze interest rates.

- b) Civic Financial Responsibility: 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.**
 - i) Explain how the economic system of production and consumption works.
 - ii) Relate the impact of business, government, and consumer responsibility to the economy.

4) Core Idea 4: Civic Insuring and Protecting

- a) Insurance can protect your personal finances.**
 - i) Explain why it is important to develop plans for protection of assets.
 - ii) Determine how much insurance is needed.
 - iii) Analyze the value of different types of insurance vs. deductibles.
 - iv) Evaluate extended warranties.

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 : Eighth
Core Idea 1: How to Manage Taxes and Personal Finances with the Chosen 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:

7.NS.A. Apply and extend previous understandings of operations with fractions to add, subtract, multiply, and divide rational numbers.

- 7.NS.A.1(d). Apply properties of operations as strategies to add and subtract rational numbers.

7.NS.A.2. Apply and extend previous understandings of multiplication and division and of fractions to multiply and divide rational numbers.

- 7.NS.A.2(c). Apply properties of operations as strategies to multiply and divide rational numbers.

7.NS.A.3. Solve real-world and mathematical problems involving the four operations with rational numbers.

7.RP.A. Analyze proportional relationships and use them to solve real-world and mathematical problems.

- 7.RP.A.1. Compute unit rates associated with ratios of fractions, including ratios of lengths, areas and other quantities measured in like or different units.

7.RP.A.2. Recognize and represent proportional relationships between quantities.

- 7.RP.A.2(c). Represent proportional relationships by equations.
- 7.RP.A.3. Use proportional relationships to solve multistep ratio and percent problems.

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

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.

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 Taxes and Personal Finances with the Chosen Career

Core Idea(s):	Taxes affect one’s personal finances. There are a variety of factors that influence how well suited a financial institution and/or service will be in meeting an individual’s financial needs.
Standard(s):	<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.4 Relate the concept of deferred gratification to [investment,] meeting financial goals, and building wealth. ● 9.1.8.B.5 Explain the effect of the economy on personal income, individual and family security, and consumer decisions. ● 9.1.8.B.11 Evaluate the appropriate financial institutions to assist with meeting various personal financial needs and goals.
Financial Psychology Expectations:	<ul style="list-style-type: none"> ● 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:	<ul style="list-style-type: none"> ● 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.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.

<p>Essential Questions:</p> <ul style="list-style-type: none"> ● How can you identify an expensive need versus an inexpensive need? ● Why do you think that teenagers make up such a small percentage of taxpayers overall? ● How can the economy affect an individual’s personal financial income? ● Where do our tax dollars go? ● Why should I invest? 	<p>Enduring Understandings:</p> <p><u>Learning Goal 1:</u> Learn to prioritize in order to satisfy all of your needs based on what you value.</p> <p><u>Learning Goal 2:</u> Assess how spending priorities reflect goals and values.</p> <p><u>Learning Goal 3:</u> Assess differences among peer values and attitudes about money.</p> <p><u>Learning Goal 4:</u> Illustrate how to use insurance to share the risk of financial loss.</p> <p><u>Learning Goal 5:</u> Recognize the value of young people investing early, regularly, and long-term to extract maximum earnings from their investments.</p> <p><u>Learning Goal 6:</u> Compare consequences of delaying investment for retirement and benefits of investing early</p> <p><u>Learning Goal 7:</u> Differentiate between amortized installment loans and revolving credit lines.</p> <p><u>Learning Goal 8:</u> Develop a backup plan for a specific financial goal when circumstances change, such as from job loss, illness, major gift or inheritance.</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>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> Identify what you value and make a plan to finance the things you value most.</p>

Concept 4: Spending decisions

Concept 5: Deferred gratification

Concept 6: Payroll deductions

Concept 7: Employee benefits

Concept 8: Evaluate financial institutions

Concept 9: Effects of the economy on personal income

Objective 3: *TLWBAT/SWBAT* identify what they value and make a plan to finance the things they value most.

Objective 4: *TLWBAT/SWBAT* I learn to prioritize in order to satisfy all of their needs based on what they value and practice ‘budgeting’ using examples of other students’ values and needs.

Objective 5: *TLWBAT/SWBAT* Calculate how payroll deductions affect take-home pay.

Objective 6: *TLWBAT/SWBAT* Explain the purpose of the following payroll deductions such as Social Security, Medicare and medical benefits.

Objective 7: *TLWBAT/SWBAT* Explain why so few teenagers file taxes and identify common misconceptions about taxes and state the correct facts.

Objective 8: *TLWBAT/SWBAT* Read a pay stub and describe the different deductions. Explore the difficulties of living paycheck to paycheck and learn from the options they face as well as mistakes they make.

Objective 9: *TLWBAT/SWBAT* Explain how compound interest works and how to harness its power when saving and investing.

Objective 10: *TLWBAT/SWBAT* Understand the financial implications of working in the gig economy while analyzing the importance of saving throughout the pay period.

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. [What Do You Think Is Valuable?](#)
 - a. [Teacher Notes](#)
11. [Can I Afford It? Video from CNN](#)
12. [The Spending Challenge Game](#)
13. [Needs Vs. Wants](#)
14. [Spent for Middle School](#)
15. [Why Do Celebrities Go Bankrupt?](#)
 - a. [Teacher Notes for Why Celebrities Go Bankrupt](#)
16. [Supplemental Resource Library](#)
17. [Teens and Taxes](#)
18. [Why Should I Invest?](#)
19. [Loan Fundamentals](#)

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.economicscenter.org/teaching-resources/classroom-lessons.aspx
Financial Lessons: Federal Reserve of Philadelphia The Federal Reserve Bank of Philadelphia publishes	lessons for K-12 teachers to use to teach economics and personal finance in their own classrooms. The lessons emphasize active- and collaborative-learning teaching methodologies.	Federal Reserve of Philadelphia: Financial Lessons https://www.philadelphiafed.org/education/teachers/lesson-plans
Junior Achievement	Junior Achievement’s middle school programs foster work readiness, entrepreneurship, and financial literacy skills, and use experiential learning to inspire students to dream big and reach their potential.	Junior Achievement Financial Literacy Programs https://www.juniorachievement.org/web/ja-usa/a-programs

EverFi	EverFi is an interactive curriculum that includes quizzes in video-game format. It offers web based tours of the New York Stock Exchange and explanations of compounding interest and savings, the pitfalls of bad credit and consumer fraud to teach students the core concepts of financial literacy.	EverFi Financial Literacy Resources https://www.everfi.com/index.php
Jump\$tart Coalition	Jump\$tart supports the financial education efforts of its partners and affiliates, and 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.	Jump\$tart Financial Literacy Resources https://www.jumpstart.org/

Formative/Summative/Benchmark Assessments:

Diagnostic Assessment (as Pre-Assessment): Assesses a student’s strengths, weaknesses, knowledge, and skills prior to instruction.

- Pre-assessments per grade level
- Daily Problem of the Day
- [Case Studies](#) (teacher guide) and [student guide](#)

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

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

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

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

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

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

- Alternate Assessments

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

Core Idea 1: Differentiation/Accommodations/Modifications

	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: Eighth Grade
Core Idea 2: Saving 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>7.NS.A. Apply and extend previous understandings of operations with fractions to add, subtract, multiply, and divide rational numbers.</p> <ul style="list-style-type: none"> ● 7.NS.A.1(d). Apply properties of operations as strategies to add and subtract rational numbers. <p>7.NS.A.2. Apply and extend previous understandings of multiplication and division and of fractions to multiply and divide rational numbers.</p> <ul style="list-style-type: none"> ● 7.NS.A.2(c). Apply properties of operations as strategies to multiply and divide rational numbers. <p>7.NS.A.3. Solve real-world and mathematical problems involving the four operations with rational numbers.</p> <p>7.RP.A. Analyze proportional relationships and use them to solve real-world and mathematical problems.</p> <ul style="list-style-type: none"> ● 7.RP.A.1. Compute unit rates associated with ratios of fractions, including ratios of lengths, areas and other quantities measured in like or different units. <p>7.RP.A.2. Recognize and represent proportional relationships between quantities.</p> <ul style="list-style-type: none"> ● 7.RP.A.2(c). Represent proportional relationships by equations. ● 7.RP.A.3. Use proportional relationships to solve multistep ratio and percent problems. 	

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: Saving The Money!

Core Idea(s):

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.

Standard(s):

STRAND C: CREDIT AND DEBT MANAGEMENT

- 9.1.8.C.2 Compare and contrast the financial products and services offered by different types of financial institutions.
- 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.5 Calculate the cost of borrowing various amounts of money using different types of credit (e.g., credit cards, installment loans, mortgages).

STRAND D: PLANNING, SAVING, AND INVESTMENTS

- 9.1.8.D.3 Differentiate among various investment options.
- 9.1.8.D.4 Distinguish between income and investment growth.
- 9.1.8.D.5 Explain the economic principle of supply and demand.

**Credit and Debt Management/
Planning and Budgeting:**

- 9.1.8.CDM.3: Compare and contrast loan management strategies, including interest charges and total principal repayment costs.
- 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.

Credit Profile:

- 9.1.8.CP.4: Summarize borrower’s credit report rights.

	<ul style="list-style-type: none"> ● 9.1.8.CP.5: Compare the financial products and services available to borrowers relative to their credit worthiness.
<p>Essential Questions:</p> <ul style="list-style-type: none"> ● Why is it important to have a payoff strategy? ● How “credit stressed” are US citizens? ● How do payday loans differ from other types of loans? ● What criteria are important to consider when comparing different credit card offers? ● Who will work past the age of 65? ● How “financially prepared” are Americans? ● Do YOU have what it takes to be an expert investor? 	<p>Enduring Understandings:</p> <p><u>Learning Goal 1:</u> Analyze investments in order to promote generational wealth.</p> <p><u>Learning Goal 2:</u> Identify types of investments appropriate for different objectives such as liquidity, income and growth</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> Understand the consequences for not paying one’s debts.</p> <p><u>Learning Goal 7:</u> Evaluate the benefit of common credit card perks and rewards.</p>
<p>Knowledge and Skills:</p> <p><u>Concept 1:</u> Compare and contrast financial products</p> <p><u>Concept 2:</u> Compare interest rates</p> <p><u>Concept 3:</u> Calculate borrowing costs</p>	<p>Demonstration of Learning <i>Students are able to (TLWBAT/SWBAT):</i></p> <p><u>Objective 1:</u> <i>TLWBAT/SWBAT</i> Explore payday loan regulation and usage rates across the country.</p> <p><u>Objective 2:</u> <i>TLWBAT/SWBAT</i> see the impact of saving habits in the short term and the long term.</p>

Concept 4: Investment options

Concept 5: Income and investments

Concept 6: Supply and demand principle

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* describe debtors' and creditors' rights related to wage garnishment and repossessions when an overdue debt is not paid

Objective 5: *TLWBAT/SWBAT* generate a list of responsible strategies that can be used by an individual to pay down and eliminate their debts.

Objective 6: *TLWBAT/SWBAT* identify what financial need payday lenders are meeting and why consumers use payday loans

Objective 7: *TLWBAT/SWBAT Explain the importance of annual fee, APR, penalty fees and rates, and grace period when selecting a credit card.*

Objective 8: *TLWBAT/SWBAT* Explain how compound interest works, its benefits to savers, and how to calculate it using an online calculator

Objective 9: *TLWBAT/SWBAT* use an investment portfolio to calculate investment options in a virtual piggy bank.

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. [Strategies to paying down debt](#)
4. [Earn, Save, and Spend Song](#)
5. [Debt Management](#)
6. [Spent Middle School Edition](#)

9. [Supplemental Resource Library](#)
10. [Checking vs. Savings Video](#)
11. [What is Bankruptcy?](#)
12. [Average Household Debt in America](#)
13. [Credit Management Sheet](#)
14. [Managing Debt](#)
15. [Predatory Lending](#)
16. [Select a Credit Card](#)
17. [Investment Basics](#)

- a. [Spent Middle School Edition](#) (teacher notes)
7. [Practice Money Skills](#)
8. [Protecting Yourself Assessments](#)

18. [Calculate Compound Interests](#)
19. [What if you invested that latte?](#)
20. [Invest with STAX](#)

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 Classroom Lessons and

	SmartPath website also has additional resources for educators.	Resources https://www.economiccenter.org/teaching-resources/classroom-lessons.aspx
Financial Lessons: Federal Reserve of Philadelphia The Federal Reserve Bank of Philadelphia publishes	lessons for K-12 teachers to use to teach economics and personal finance in their own classrooms. The lessons emphasize active- and collaborative-learning teaching methodologies.	Federal Reserve of Philadelphia: Financial Lessons https://www.philadelphiafed.org/education/teachers/lesson-plans
Junior Achievement	Junior Achievement’s middle school programs foster work readiness, entrepreneurship, and financial literacy skills, and use experiential learning to inspire students to dream big and reach their potential.	Junior Achievement Financial Literacy Programs https://www.juniorachievement.org/web/ja-usa/ja-programs
EverFi	EverFi is an interactive curriculum that includes quizzes in video-game format. It offers webbased tours of the New York Stock Exchange and explanations of compounding interest and savings, the pitfalls of bad credit and consumer fraud to teach students the core concepts of financial literacy.	EverFi Financial Literacy Resources https://www.everfi.com/index.php
Jump\$tart Coalition	Jump\$tart supports the financial education efforts of its partners and affiliates, brings together the financial literacy community to foster cooperation and collaboration. Jump\$tart raises the importance of financial literacy and the importance of effective financial education.	Jump\$tart Financial Literacy Resources https://www.jumpstart.org/

Formative/Summative/Benchmark Assessments:

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

- Pre-assessments per grade level
- Daily Problem of the Day
- [Case Studies](#) (teacher guide) and [student guide](#)

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

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

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

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

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

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

- Alternate Assessments

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

Core Idea 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: Eighth Grade
Core Idea 3: Becoming a Critical Consumer with Responsibility and Financial Responsibility	Time Frame: 1-2 Weeks
Interdisciplinary Connections	
<p>Math Connection:</p> <p>7.SP.A. Use random sampling to draw inferences about a population.</p> <ul style="list-style-type: none"> ● 7.SP.A.1. Understand that statistics can be used to gain information about a population by examining a sample of the population; generalizations about a population from a sample are valid only if the sample is representative of that population. Understand that random sampling tends to produce representative samples and support valid inferences. ● 7.SP.A.2. Use data from a random sample to draw inferences about a population with an unknown characteristic of interest. Generate multiple samples (or simulated samples) of the same size to gauge the variation in estimates or predictions. <p>7.NS.A.3. Solve real-world and mathematical problems involving the four operations with rational numbers.</p> <p>7.RP.A. Analyze proportional relationships and use them to solve real-world and mathematical problems.</p> <ul style="list-style-type: none"> ● 7.RP.A.1. Compute unit rates associated with ratios of fractions, including ratios of lengths, areas and other quantities measured in like or different units. <p>7.RP.A.2. Recognize and represent proportional relationships between quantities.</p> <ul style="list-style-type: none"> ● 7.RP.A.2(c). Represent proportional relationships by equations. ● 7.RP.A.3. Use proportional relationships to solve multistep ratio and percent problems. <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.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.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.

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 with Responsibility and Financial Responsibility

<p>Core Idea(s):</p>	<p>Individuals can choose to accept some risk, to take steps to avoid or reduce risk, or to transfer risk, or to transfer risk to others through the purchase of insurance. 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.</p>
<p>Standard(s):</p>	<p>STRAND E: BECOMING A CRITICAL CONSUMER</p> <ul style="list-style-type: none"> ● 9.1.8.E.1 Explain what it means to be a responsible consumer and the factors to consider when making consumer decisions. ● 9.1.8.E.2 Identify personal information that should not be disclosed to others and the possible consequences of doing or not doing so. ● 9.1.8.E.7 Evaluate how fraudulent activities impact consumers, and justify the creation of consumer protection laws. ● 9.1.8.E.5 Analyze interest rates and fees associated with financial services, credit cards, debit cards, and gift cards. <p>STRAND F: CIVIC FINANCIAL RESPONSIBILITY</p> <ul style="list-style-type: none"> ● 9.1.8.F.1 Explain how the economic system of production and consumption may be a means to achieve significant societal goals. ● 9.1.8.F.3 Relate the impact of business, government, and consumer fiscal responsibility to the economy and to personal finance.
<p>Civic Financial Responsibility:</p>	<ul style="list-style-type: none"> ● 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.

<p>Economic and Government Influences:</p>	<ul style="list-style-type: none"> ● 9.1.8.EGI.6: Explain the economic principle of the circular flow of money in different situations regarding buying products or services from a local or national business and buying imported or domestic goods. ● 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.
<p>Career Awareness and Planning:</p>	<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.
<p>Essential Questions:</p> <ul style="list-style-type: none"> ● Why shop ethically? ● How ethical are the products you use? ● How does an individual decipher between a need and a want? ● How do you currently share your personal information, if at all? ● Why do you think it is difficult to know if your card information has been stolen immediately after it's been taken? ● How does the economic system of production and consumption support societal goals? 	<p>Enduring Understandings:</p> <p><u>Learning Goal 1:</u> How to become an ethical consumer when making financial decisions.</p> <p><u>Learning Goal 2:</u> Outline steps to resolve identity theft problems as recommended by the Federal Trade Commission and relevant financial institutions.</p> <p><u>Learning Goal 3:</u> Keeping your personal information confidential is one of the most important ways you can prevent ID theft.</p> <p><u>Learning Goal 4:</u> Explain the importance of annual fee, APR, penalty fees and rates, and grace period when selecting a credit card.</p> <p><u>Learning Goal 5:</u> An economic system is any system of allocating scarce resources.</p> <p><u>Learning Goal 6:</u> Government decision-making is a characteristic of command economies.</p>

Knowledge and Skills:

Concept 1: Consumer decisions

Concept 2: Disclosing personal information

Concept 3: Evaluate fraudulent activities

Concept 4: Analyze interest rates and fees

Concept 5: Economic system of production and consumption

Concept 6: Consumer fiscal responsibility

Demonstration of Learning

Students are able to (TLWBAT/SWBAT):

Objective 1: *TLWBAT/SWBAT* Identify steps you can take to become a more ethical consumer

Objective 2: *TLWBAT/SWBAT* Research how the companies you buy products from rank on the Ethical Company Index

Objective 3: *TLWBAT/SWBAT* Explain why members of the Millennial generation are investing more in Socially Responsible Investments (SRIs)

Objective 4: *TLWBAT/SWBAT* Identify different types of identity theft, how they can occur, and the impact they can have on your life. Understand current trends about identity theft

Objective 5: *TLWBAT/SWBAT* identify tactics people will make in order to get any consumer to divulge personal information.

Objective 6: *TLWBAT/SWBAT* Evaluate the benefit of common credit card perks and rewards in order to find the credit card best suited for your needs.

Objective 7: *TLWBAT/SWBAT* identify three basic economic questions such as what gets produced, how should goods be produced, and who should get what is produced.

Objective 8: *TLWBAT/SWBAT* analyze decisions in order to allocate based on willingness to pay.

Next Gen Personal Finance Middle School Alignment:

1. [How to Be a Conscious Consumer](#)
2. [Ethical Consumer](#)
3. [Identity Theft](#)
4. [Is My Identity Safe From Hackers?](#)
5. [Unit Price Helps you Save](#)
6. [Which is a Better Buy?](#)
7. [Wants Vs. Needs](#)
 - a. [What Do You Think Is Valuable?](#)
8. [How to Run a Lemonade Stand](#)
 - a. [Teacher Notes Lemonade Stand](#)
 - b. [Interactive Lemonade Stand](#)
9. [Advertising Campaign](#)
10. [Needs Vs. Wants](#) (cartoon analysis)
11. [Compare Needs Vs. Wants](#)
12. [The Influence of Advertising](#)
13. [Supplemental Resource Library](#)
14. [Practice Skills](#)
15. [Phone Tap: Shop Til You Drop All Your Info](#)
16. [5 Ways Thieves Steal Credit Card Information](#)
17. [Select a Credit Card](#)
18. [Visa Rewards Credit Card Commercial](#)
19. [Bank of America Cash Rewards Credit Card Commercial](#)
20. [Economic Stimulus \(COVID\)](#)
21. [Economic systems, the role of incentives, and the circular flow model](#)
22. [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/
SmartPath	Lesson plans and activities that teachers can bring into the classroom. SmartPath website also has additional resources for educators.	SmartPath 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 web based 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: Eighth Grade
Core Idea 4: Civic Insuring and Protecting	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. <p>Math Connection: 7.NS.A.3. Solve real-world and mathematical problems involving the four operations with rational numbers.</p> <p>7.RP.A. Analyze proportional relationships and use them to solve real-world and mathematical problems.</p> <ul style="list-style-type: none"> ● 7.RP.A.1. Compute unit rates associated with ratios of fractions, including ratios of lengths, areas and other quantities measured in like or different units. <p>7.RP.A.2. Recognize and represent proportional relationships between quantities.</p> <ul style="list-style-type: none"> ● 7.RP.A.2(c). Represent proportional relationships by equations. 	

- 7.RP.A.3. Use proportional relationships to solve multistep ratio and percent problems.

Career Ready Practices

CRP1. Act as a responsible and contributing citizen and employee

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

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

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

CRP4. Communicate clearly and effectively and with reason.

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

CRP7. Employ valid and reliable research strategies.

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

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.

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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.

Core Idea 4: Civic Insuring and Protecting

Core Idea(s):	Insurance can protect your personal finances.	
Standard(s):	<p>STRAND G: CIVIC INSURING AND PROTECTING</p> <ul style="list-style-type: none"> ● 9.1.8.G.1 Explain why it is important to develop plans for protecting current and future personal assets against loss. ● 9.1.8.G.2 Determine criteria for deciding the amount of insurance protection needed. ● 9.1.8.G.3 Analyze the need for and value of different types of insurance and the impact of deductibles. ● 9.1.8.G.4 Evaluate the need for different types of extended warranties. 	
Risk Management and Insurance:	<ul style="list-style-type: none"> ● 9.1.8.RMI.1: Determine criteria for deciding the amount of insurance protection needed. ● 9.1.8.RMI.2: Analyze the need for and value of different types of insurance and the impact of deductibles in protecting assets against loss. ● 9.1.8.RMI.3: Evaluate the need for different types of warranties. ● 9.1.8.RMI.4: Explain the purpose of insurance products and the reasons for property product and liability insurance protection. 	
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 would someone want to have renters insurance if their building owner has insurance? ● What is your stuff worth? 		<p><u>Learning Goal 1:</u> Analyze how changes in life circumstances can affect a personal spending plan.</p>

<ul style="list-style-type: none"> ● How Many Americans Have Trouble Paying Medical Bills? ● Why do consumers consider warranties when making financial purchases? 	<p>Learning Goal 2: Develop a backup plan for a specific financial goal when circumstances change, such as from job loss, illness, major gift or inheritance.</p> <p>Learning Goal 3: Compare sources of health and disability insurance coverage, including employee benefit plans.</p> <p>Learning Goal 4: Calculate payment expected on an auto insurance claim after applying exclusions and deductibles.</p>
<p>Knowledge and Skills:</p> <p>Concept 1: Plans for protecting assets</p> <p>Concept 2: Amount of insurance protection needed</p> <p>Concept 3: Different types of insurance</p> <p>Concept 4: Need for extended warranties</p>	<p>Demonstration of Learning <i>Students are able to (TLWBAT/SWBAT):</i></p> <p>Objective 1: TLWBAT/SWBAT investigate other types of insurance, such as renters, long term disability, and cell phone insurance, and determine if they are worthwhile expenses.</p> <p>Objective 2: TLWBAT/SWBAT describe the cost and impact of larger societal forms of insurance, like Social Security</p> <p>Objective 3: TLWBAT/SWBAT Understand the financial tradeoff between premiums and deductibles/out-of-pocket costs under various insurance plans</p> <p>Objective 4: TLWBAT/SWBAT Appreciate the “randomness” of accidents and illnesses and how insurance protects against financial ruin</p> <p>Objective 5: TLWBAT/SWBAT Understand the factors that affect insurance premiums and assess an individual’s risk level based on personal information.</p>
<p>Next Gen Personal Finance Middle School Alignment:</p> <ol style="list-style-type: none"> 1. Other Types of Insurance 2. What’s Your Stuff Worth? 3. Is Smartphone Insurance Worth Buying? 	<ol style="list-style-type: none"> 6. Supplemental Resource Library 7. Extended Warranties 8. Protecting Yourself Assessments

4. [Like a Good Neighbor, Narwhal Is There](#)
5. [Financial Impact of Insurance](#)

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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	TV show that teaches teens about personal finance. Show's website	PBS BIZ Kid\$ Personal Finance Resources

Show	provides activity guides, lesson plans and games.	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
Financial Lessons: Federal Reserve of Philadelphia The Federal Reserve Bank of Philadelphia publishes	lessons for K-12 teachers to use to teach economics and personal finance in their own classrooms. The lessons emphasize active- and collaborative-learning teaching methodologies.	Federal Reserve of Philadelphia: Financial Lessons https://www.philadelphiafed.org/education/teachers/lesson-plans
Junior Achievement	Junior Achievement’s middle school programs foster work readiness, entrepreneurship, and financial literacy skills, and use experiential learning to inspire students to dream big and reach their potential.	Junior Achievement Financial Literacy Programs https://www.juniorachievement.org/web/ja-usa/ja-programs
EverFi	EverFi is an interactive curriculum that includes quizzes in video-game format. It offers web based tours of the New York Stock Exchange and explanations of compounding interest and savings, the pitfalls of bad credit and consumer fraud to teach students the core concepts of financial literacy.	EverFi Financial Literacy Resources https://www.everfi.com/index.php
Jump\$tart Coalition	Jump\$tart supports the financial education efforts of its partners and affiliates, brings together the financial literacy community to foster cooperation and collaboration. Jump\$tart raises the importance of financial literacy and the importance of effective financial education.	Jump\$tart Financial Literacy Resources https://www.jumpstart.org/

Formative/Summative/Benchmark Assessments:

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

- Pre-assessments per grade level
- Daily Problem of the Day
- [Case Studies](#) (teacher guide) and [student guide](#)

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

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

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

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

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

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

- Alternate Assessments

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

Core Idea 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

<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

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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	