

ROBBINSVILLE PUBLIC SCHOOLS

OFFICE OF CURRICULUM AND INSTRUCTION

Mathematics

Financial Literacy 6-8

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BOARD OF EDUCATION INITIAL ADOPTION DATE:

Financial Literacy Unit:

Will be taught in Math 6A, Pre-Algebra, Pre-Algebra Accelerated, and Math 8

Core and Supplemental Instructional Materials

Core Materials	Supplemental Materials
<ul style="list-style-type: none">● Federal Deposit Insurance Corporation Money Smart Resources https://www.fdic.gov/consumers/consumer/moneysmart/young.html	<ul style="list-style-type: none">● KIDSAP Credit Union https://www.kitsapcu.org/services-video-education.html● Understanding taxes by the IRS https://apps.irs.gov/app/understandingTaxes/student/index.jsp● THIRTEEN media with impact https://www.thirteen.org/finance/games/itcostswhat.html● Federal Trade Commission, consumer information https://www.consumer.ftc.gov/media/game-0006-invasion-wireless-hackers● Junior Achievement http://games-juniorachievement-org.s3-website-us-west-2.amazonaws.com/courseware/final/index.html

Robbinsville Public Schools

Unit: Financial Literacy

<p>Enduring Understandings:</p> <ul style="list-style-type: none"> ● Students will explore financial literacy through real-world connections that will allow for further understanding of how money affects our daily life. They will also explore how to budget and plan for the future and how to make smart choices. 	<p>Essential Questions:</p> <ul style="list-style-type: none"> ● How can we advance in a career path? ● What is the purpose of taxes? ● Why is it important to create financial goals? ● How do we make smart choices when shopping? ● What is the purpose of a budget? ● What is the importance of saving money? ● What different saving options are there and how do you choose the best option for different scenarios? ● What investment options are available and what risk do they come with? ● What is credit and how can it cause debt? ● How can you protect your identity? ● What is financial risk?
<p>Interdisciplinary Connection</p> <p>7.RP.3 Use proportional relationships to solve multistep ratio and percent problems. <i>Examples: simple interest, tax, markups and markdowns, gratuities and commissions, fees, percent increase and decrease, percent error.</i></p> <p>-Students will find and compare interest in different saving account options.</p>	

Guiding / Topical Questions with Specific Standards	Content, Themes, Concepts, and Skills	Teaching Strategies	Instructional Resources and Materials	Assessment Strategies
9.1.8.A.2 9.1.8.A.3 9.1.8.A.5 What is the difference between a job and a career? What is the best path to take to succeed in my chosen career choice?	Career and job opportunities	Students will complete a career pre-assessment. They will then split into groups and follow different career path more in depth, going through education, internships and career advancement. In the end they will come back to their own career pre-assessment and create a plan for where they hope to be in their careers.	Pre-assessment	Review career plans, group discussions

9.1.8.A.1 9.1.8.A.7	Why do we pay income tax? How does paying income tax affect my life?	Introduction to taxes.	Students will complete the <i>Understanding Taxes</i> by the IRS. Activities, tutorials, and simulations for students to learn more about taxes	http://apps.irs.gov/app/understandingTaxes/student/index.jsp Computeres	Monitor students progress as they complete the activities and tutorials
9.1.8.B.2 9.1.8.B.4 9.1.8.B.7 9.1.8.B.8	What are my financial values? What are my financial goals? What is the best method to achieve my financial goals?	Financial Goal	Students will complete the financial values and goals worksheet. They will then calculate the cost of saving for these financial goals and discuss the importance of prioritizing goals.	Financial values and goals worksheet computers	group discussions,
9.1.8.E.1 9.1.8.E.3 9.1.8.E.4 9.1.8.E.6 9.1.8.E.8	What tactics do advertisers use to entice consumers? How can I overcome these tactics? How can I be a smart shopper? What are needs vs. wants?	Smart Shopping	Students will compare advertisements to determine what makes ads appealing. They will then research cell phones and determine what would be the smart choice. Using their financial goals sheet from the previous lesson they will determine how to save for their new cell phone and if it was the right choice for them	Computeres, Financial goals sheet from previous lesson	Have students track their spending over the next week. Was their spending a want or a need?
9.1.8.A.6 9.1.8.B.3	What is a budget? Why is budgeting important?	Cash flow and budgeting	Students will play “Go with the flow” cashflow game. In groups students will roll die to determine income and expenses including housing, transportation, bills and groceries. They will then need to determine if their cash flow is positive, negative or balanced.	dice, cash flow hand out	Have students develop a cash flow statement for themselves. Over time, they should track how much income they have and the cost of their expenses. Is their cash flow positive, negative, or balanced. What changes would they make to their budget?
9.1.8.B.11 9.1.8.D.1 9.1.8.D.2 9.1.8.D.3 9.1.8.D.4 9.1.8.E.4	How do you save money? What are the most effective methods for saving money?	Importance of saving	Students will work in groups, where they will be given different scenarios where they have to determine what is the best choices to make in order to save for their desired items. Students will be given an income and expenses that they need to consider and will review different types of saving methods.	computers,	Have students come up with an item they would like to save for and determine a plan for how they can acquire their item.

9.1.8.B.4 9.1.8.B.7 9.1.8.B.11 9.1.8.D.1 9.1.8.D.2	What are the benefits of saving with a financial institution? What saving options are best?	Saving options	Teach students how to calculate compound interest. Then have students compare different saving account/ credit union options. Discussion insurance options for their money as well. What are the best investment options for different situations?	Coputers, Calculators	Exit slip: You have \$50 and want to save for a new computer. What is the best method to save?
9.1.8.D.3 9.1.8.D.4 9.1.8.D.5 9.1.8.F.1 9.1.8.F.3	What are the benefits of investing money?	Investing Options	Students will review the differences between stocks and mutual funds. They will then explore the stock market, by reviewing different stock options and simulating investing money and following their investments over time. Students will calculate the percent change on their stock to see the growth from day to day. Alternate option: students will participate in the stock market game over the course of the year. ○ http://www.stockmarketgame.org/	computers, calculators, stock market information sheets	Class discussion: Was your stock successful/unsuccessful? would you invest in the future?
9.1.8.B.1 9.1.8.C.1 9.1.8.C.3 9.1.8.C.4 9.1.8.C.5 9.1.8.C.8 9.1.8.E.5	What is credit? How do you maintain good credit? When should you use credit?	Credit and dept	Understanding credit jigsaw: have students break into 4 groups: credit vocabulary, pros and cons of credit, how to build good credit and practices that hurt credit. Students will learn about their topics in their first station and then break into another group with 1 person from each station to teach each other about their topics. Discuss as a class how credit APR is calculated and how it affects credit.	Computers	Have students complete the online tool: It cost what? http://www.thirteen.org/finance/games/itcostswhat.html
9.1.8.B.10 9.1.8.E.1 9.1.8.E.2 9.1.8.E.7	What is identity theft? How can you prevent it? What do you do if you are a victim of identity theft?	Protecting Identity	Watch: "Foiling Identity Theft" https://www.youtube.com/embed/IQhnmvj5vso?rel=0 In stations have students fill out information about 1) what is identity theft? 2) You've been scammed. 3)	Computers, Station worksheets	Student will play the online game: Invasion of the wireless hackers ○ http://www.o

			<p>Preventing identity theft. 4) I've been scammed, now what? Watch: "How to spot scams" https://www.youtube.com/embed/8GZapYV4Z8Y?rel=0 Discuss as a class.</p>		<p>nguardonline.gov/media/game-0006-invasion-wireless-hackers</p>
<p>9.1.8.G.1 9.1.8.G.2 9.1.8.G.3 9.1.8.G.4</p>	<p>What is risk? How can you protect against risk?</p>	<p>Financial Risk</p>	<p>Students will complete the Risk and Insurance online activity http://games-juniorachievement-org.s3-website-us-west-2.amazonaws.com/courseware/final/index.html</p>	<p>Computers</p>	<p>Research cost of real-world insurance and determine what would be the best fit for different scenarios</p>

General Differentiated Instruction Strategies

<ul style="list-style-type: none"> ● Leveled texts ● Chunking texts ● Choice board ● Socratic Seminar ● Tiered Instruction ● Small group instruction ● Guided Reading ● Sentence starters/frames ● Writing scaffolds ● Tangible items/pictures ● Adjust length of assignment 	<ul style="list-style-type: none"> ● Repeat, reword directions ● Brain breaks and movement breaks ● Brief and concrete directions ● Checklists for tasks ● Graphic organizers ● Assistive technology (spell check, voice to type) ● Study guides ● Tiered learning stations ● Tiered questioning ● Data-driven student partnerships ● Extra time
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Possible Additional Strategies for Special Education Students, 504 Students, At-Risk Students, and English Language Learners (ELLs)

Time/General	Processing	Comprehension	Recall
<ul style="list-style-type: none"> ● Extra time for assigned tasks ● Adjust length of assignment ● Timeline with due dates for reports and projects ● Communication system between home and school ● Provide lecture notes/outline 	<ul style="list-style-type: none"> ● Extra Response time ● Have students verbalize steps ● Repeat, clarify or reword directions ● Mini-breaks between tasks ● Provide a warning for transitions ● Reading partners 	<ul style="list-style-type: none"> ● Precise step-by-step directions ● Short manageable tasks ● Brief and concrete directions ● Provide immediate feedback ● Small group instruction ● Emphasize multi-sensory learning 	<ul style="list-style-type: none"> ● Teacher-made checklist ● Use visual graphic organizers ● Reference resources to promote independence ● Visual and verbal reminders ● Graphic organizers
Assistive Technology	Assessments and Grading	Behavior/Attention	Organization
<ul style="list-style-type: none"> ● Computer/whiteboard 	<ul style="list-style-type: none"> ● Extended time 	<ul style="list-style-type: none"> ● Consistent daily structured 	<ul style="list-style-type: none"> ● Individual daily planner

<ul style="list-style-type: none"> ● Tape recorder ● Spell-checker ● Audio-taped books 	<ul style="list-style-type: none"> ● Study guides ● Shortened tests ● Read directions aloud 	<ul style="list-style-type: none"> ● routine ● Simple and clear classroom rules ● Frequent feedback 	<ul style="list-style-type: none"> ● Display a written agenda ● Note-taking assistance ● Color code materials
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Enrichment

The goal of Enrichment is to provide learners with the opportunity to participate in extension activities that are differentiated and enhance the curriculum. All enrichment decisions will be based upon individual student needs.

- Show a high degree of intellectual, creative and/or artistic ability and demonstrate this ability in multiple ways.
- Pose questions and exhibit sincere curiosity about principles and how things work.
- The ability to grasp concepts and make real world and cross-curricular connections.
- Generate theories and hypotheses and pursue methods of inquiry.
- Produce products that express insight, creativity, and excellence.
- Possess exceptional leadership skills.
- Evaluate vocabulary
- Elevate Text Complexity
- Inquiry based assignments and projects
- Independent student options
- Tiered/Multi-level activities
- Purposeful Learning Center
- Open-ended activities and projects
- Form and build on learning communities
- Providing pupils with experiences outside the 'regular' curriculum
- Altering the pace the student uses to cover regular curriculum in order to explore topics of interest in greater depth/breadth within their own grade level
- A higher quality of work than the norm for the given age group.
- The promotion of a higher level of thinking and making connections.
- The inclusion of additional subject areas and/or activities (cross-curricular).
- Using supplementary materials in addition to the normal range of resources.

English Language Learner (ELL) Resources

- Learning style quiz for students- <http://www.educationplanner.org/students/self-assessments/learning-styles-quiz.shtml>
- “Word clouds” from text that you provide-<http://www.wordle.net/>
- Bilingual website for students, parents and educators: <http://www.colorincolorado.org/>
- Learn a language for FREE-www.Duolingo.com
- Time on task for students-<http://www.online-stopwatch.com/>
- Differentiation activities for students based on their Lexile-www.Mobymax.com
- WIDA-<http://www.wida.us/>
- Everything ESL - <http://www.everythingESL.net>
- ELL Tool Box Suggestion Site <http://www.wallwisher.com/wall/elltoolbox>
- Hope4Education - <http://www.hope4education.com>
- Learning the Language <http://blogs.edweek.org/edweek/learning-the-language/>
- FLENJ (Foreign Language Educators of NJ) 'E-Verse' wiki: <http://www.flenj.org/Publications/?page=135>
- OELA - <http://www.ed.gov/offices/OBEMLA>
- New Jersey Department of Education- Bilingual Education information <http://www.state.nj.us/education/bilingual/>

Special Education Resources

- Animoto -Animoto provides tools for making videos by using animation to pull together a series of images and combining with audio. Animoto videos or presentations are easy to publish and share. <https://animoto.com>
- Bookbuilder -Use this site to create, share, publish, and read digital books that engage and support diverse learners according to their individual needs, interests, and skills. <http://bookbuilder.cast.org/>
- CAST -CAST is a non-profit research and development organization dedicated to Universal Design for Learning (UDL). UDL research demonstrates that the challenge of diversity can and must be met by making curriculum flexible and responsive to learner differences. <http://www.cast.org>
- CoSketch -CoSketch is a multi-user online whiteboard designed to give you the ability to quickly visualize and share your ideas as images. <http://www.cosketch.com/>
- Crayon -The Crayon.net site offers an electronic template for students to create their own newspapers. The site allows you to bring multiple sources together, thus creating an individualized and customized newspaper. <http://crayon.net/> Education Oasis -Education Oasis offers a collection of graphic organizers to help students organize and retain knowledge – cause and effect, character and story, compare and contrast, and more! <http://www.educationoasis.com/printables/graphic-organizers/>
- Edutopia -A comprehensive website and online community that increases knowledge, sharing, and adoption of what works in K-12

education. We emphasize core strategies: project-based learning, comprehensive assessment, integrated studies, social and emotional learning, educational leadership and teacher development, and technology integration. <http://www.edutopia.org/>

- Glogster -Glogster allows you to create "interactive posters" to communicate ideas. Students can embedded media links, sound, and video, and then share their posters with friends. <http://edu.glogster.com/?ref=personal>
- Interactives – Elements of a Story -This interactive breaks down the important elements of a story. Students go through the series of steps for constructing a story including: Setting, Characters, Sequence, Exposition, Conflict, Climax, and Resolution. <http://www.learner.org/interactives/story/index.html>
- National Writing Project (NWP) -Unique in breadth and scale, the NWP is a network of sites anchored at colleges and universities and serving teachers across disciplines and at all levels, early childhood through university. We provide professional development, develop resources, generate research, and act on knowledge to improve the teaching of writing and learning in schools and communities. <http://www.nwp.org>
- Paccar -Vocab Ahead offers videos that give an active demonstration of vocabulary with audio repeating the pronunciation, definition, various uses, and synonyms. Students can also go through flash cards which give a written definition and visual representation of the word. <http://pacecar.missingmethod.com/>