

Grade 6 Scope and Sequence for Financial Literacy

Semester Class	Financial Literacy	Number of Instructional Days
September-October & February-March	Unit 1: Spending Habits/ Budgeting	4 days
October-November & March-April	Unit 2: Financial Realities: Saving, Taxes, and Careers	3 days
November January & April - June	Unit 3: ROLEPLAY	6 days

Financial Literacy	Grade: 6
<p>Unit : Spending Habits/Budgeting</p> <p>Unit Description: This unit is intended to show students what can happen when money is not managed properly and conveys the idea that making a lot of money doesn't mean that you will always have a lot of money. Students will start creating budgeting habits by uncovering their needs and relating those needs to their financial priorities. The unit is also intended to help students practice their understanding of percentages and apply these skills to a real world situation, and to help students learn about how to calculate unit price and understand why unit price helps you make financially smarter purchases.</p>	
<p>NJ Student Learning Standards</p> <ul style="list-style-type: none"> ● 9.1.4.B.2 Identify age-appropriate financial goals. ● 9.1.8.B.1 Distinguish among cash, check, credit card, and debit card. ● 9.1.8.B.3 Justify the concept of “paying yourself first” as a financial savings strategy. ● 9.1.8.B.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. ● 9.1.8.C.1 Compare and contrast credit cards and debit cards and the advantages and disadvantages of using each. ● 9.1.8.C.5 Calculate the cost of borrowing various amounts of money using different types of credit (e.g., credit cards, installment loans, mortgages). ● 9.1.8.C.9 Summarize the causes and consequences of personal bankruptcy. ● 9.1.8.C.10 Determine when there is a need to seek credit counseling and appropriate times to utilize it ● 9.1.8.F.2 Examine the implications of legal and ethical behaviors when making financial decisions. <p>Unit Goals/Objectives:</p> <ul style="list-style-type: none"> ● Students will be able to explain irresponsible spending behaviors that could lead to bankruptcy. ● Students will be able to define interest and explain how interest from credit cards and loans can lead to bankruptcy and financial issues. 	

- Students will understand what it means to spend within one’s means and spend beyond one’s means.
- Students will identify what they value and make a plan to finance the things they value most.
- Students will learn to prioritize in order to satisfy all of their needs based on what they value.
- Students will practice ‘budgeting’ using examples of other students’ values and needs.
- Students will practice calculating percentages to stay within their shopping budgets.
- Students will evaluate price differences to make decisions.
- Students will analyze the effect of sales tax on the overall cost of items.
- Students will learn how to calculate unit rates in the context of unit price.
- Students will apply their understanding of dimensional analysis to unit rate and unit price.
- Students will understand that you can make price comparisons based on unit rate.
- Students will understand that unit price is the best way to make smart spending decisions.

Enduring Understandings/Goals		Essential Questions	
Students will understand that... <ul style="list-style-type: none"> <input type="checkbox"/> Making a lot of money doesn’t mean that you will always have a lot of money. <input type="checkbox"/> Managing money is important. <input type="checkbox"/> It is necessary to identify what you value and make a plan to finance the things you value most. <input type="checkbox"/> It is necessary to learn to prioritize in order to satisfy all of your needs based on what you value. <input type="checkbox"/> Percents are used to calculate discounts, sales tax, and leave a tip . <input type="checkbox"/> How to make financially smart decisions when spending money when buying groceries. 		<ul style="list-style-type: none"> <input type="checkbox"/> Why Do Celebrities Go Bankrupt? <input type="checkbox"/> What Do You Think is Valuable? <input type="checkbox"/> How are percentages used in shopping situations? <input type="checkbox"/> How can you make financially smart decisions about spending money when buying groceries? 	
Lessons	Description	Resources	Assessment
Analyze: Why Do Celebrities go Bankrupt?	The Inquiry is intended to show students what can happen when money is not managed properly and conveys the idea that making a lot of money doesn’t mean that you will always have a lot of money. **Note: Calculations with percentages are part of the inquiry. Introduce solving problems with percentages by converting the percent to a decimal by dividing the percent amount by 100, then multiplying by the cost of the item. Example: 2% of \$1200 = $2/100 \times 1200$. Encourage students to write	The link in the lessons column contains further links to student worksheets, videos, assessments, articles, interactive websites, etc.	https://docs.google.com/document/d/1N_jtbdTYQaVWGwdjcl_TheysDCpeK9y-4z3G3Qt2ox8/edit

	the fraction (2/100) in its decimal form (0.02) by saying the fraction name (“2 hundredths”).		
What Do YOU Think is Valuable?	The Inquiry is intended to help introduce students to start creating budgeting habits by uncovering their needs and relating those needs to their financial priorities	The link in the lessons column contains further links to student worksheets, videos, assessments, articles, interactive websites, etc	No assessment provided for this lesson.
A Big Day Out: Shopping with Percentages	The Inquiry is intended to help students practice their understanding of percentages and apply these skills to a real world situation.	The link in the lessons column contains further links to student worksheets, videos, assessments, articles, interactive websites, etc	Assessment: Shopping with Percentages
Grocery Shopping with Unit Price	The Inquiry is intended to help students learn about how to calculate unit price and understand why unit price helps you make financially smarter purchases. ***Note: Unit price is the total price of an item divided by the number of ounces/pounds/grams the item weighs. A unit price is a type of unit rate.	The link in the lessons column contains further links to student worksheets, videos, assessments, articles, interactive websites, etc	Assessment: Shopping with Unit Price

Skills (Students will be able to...)

- Students will be able to explain irresponsible spending behaviors that could lead to bankruptcy
- Students will be able to define interest and explain how interest from credit cards and loans can lead to bankruptcy and financial issues
- Students will understand what it means to spend within one's means and spend beyond one's means
- Students will identify what they value and make a plan to finance the things they value most.
- Students will learn to prioritize in order to satisfy all of their needs based on what they value.
- Students will practice ‘budgeting’ using examples of other students’ values and needs.
- Students will practice calculating percentages to stay within their shopping budgets.
- Students will evaluate price differences to make decisions.
- Students will analyze the effect of sales tax on the overall cost of items.
- Students will learn how to calculate unit rates in the context of unit price.
- Students will understand that you can make price comparisons based on unit rate.
- Students will understand that unit price is the best way to make smart spending decisions

Evidence of Learning (Assessments)	Accommodations and Modifications

<p>Formative Assessments:</p> <ul style="list-style-type: none"> • Closure activity • Homework • Mid-chapter quiz • End-of-chapter quiz 	<p>Special Education</p>
<p>Summative Assessments:</p> <ul style="list-style-type: none"> • Comprehension Questions (Google Docs) • Why Do Celebrities Go Bankrupt? • A Day Shopping With Percentages • Grocery Shopping With Unit Price • Comprehension Questions (Kahoot) • Kahoot (Shopping With Percentages) • Kahoot (Grocery Shopping) • Chapter test • End-of-Course test 	<ul style="list-style-type: none"> • Differentiation for All Students (Special Needs, ESL, Gifted Learners, & Mainstream Learners) • Subgroup Accommodations and Modifications • Curricular Modifications and Guidance for Students Educated in Special Class Settings <p>Differentiation:</p> <ul style="list-style-type: none"> • Preview content and concepts • Behavior management plan • Highlight text • Small group setting <p>High-Prep Differentiation:</p> <ul style="list-style-type: none"> • Alternative formative and summative assessments • Guided Reading • Personal agendas • Project-based learning • Problem-based learning • Stations/centers • Tiered activities/assignments • Varying organizers for instructions <p>Low-Prep Differentiation:</p> <ul style="list-style-type: none"> • Clubbing activities • Exploration by interest • Flexible groupings
<p>Benchmark Assessments:</p> <ul style="list-style-type: none"> • TC Running Records • Project Read Assessments • TC Writing Rubric • Nonsense Words • Teachers College Running Records • Letter Sound ID • High Frequency Word Assessment • Concepts of Print Fountas & Pinnell Prompting Guide 1; Oral Reading and Early Writing. • Fountas & Pinnell Prompting Guide 2: Comprehension: Thinking, Talking and Writing. • LinkIt! Math Benchmarks • <i>Math in Focus or Big Ideas benchmarks</i> 	<p>English Language Learners</p> <ul style="list-style-type: none"> • Differentiation for All Students (Special Needs, ESL, Gifted Learners, & Mainstream Learners) • Unit 1: Curriculum for ELL • Subgroup Accommodations and Modifications • Multi-language glossary • Pupil edition in Spanish • Vocabulary flash cards
<p>Alternative Assessments:</p> <ul style="list-style-type: none"> • Fountas & Pinnell Running Records • Scholastic Running Records • BeBop Books for running records • G & T Assessments: Sages-2 Screening Assessment for Gifted Elementary: Mathematics/Science Language Arts/Social Studies • Reasoning 	<p>Students at Risk for Failure</p> <ul style="list-style-type: none"> • Differentiation for All Students (Special Needs, ESL, Gifted Learners, & Mainstream Learners) • Subgroup Accommodations and Modifications <p>Gifted and Talented</p>

<ul style="list-style-type: none"> • Yopp-Singer test of Phoneme Segmentation • Sentence-Writing Grade Placement Test • Linguistics Phonemic Awareness Screener • Linguistics Decoding Pre/Post Test • Dyslexia Screener • PRIM checklist • LLI; Test Preparation Lesson Framework F&P levels 	<ul style="list-style-type: none"> • Differentiation for All Students (Special Needs, ESL, Gifted Learners, & Mainstream Learners) • Subgroup Accommodations and Modifications • <i>Math in Focus or Big Ideas G & T Activities</i>
<p>Core Instructional and Supplemental Materials Professional Resources:</p>	<p>Students with 504 Plans</p>
<p>Core Instructional and Supplemental Materials Professional Resources:</p>	<p>Core Instructional, Supplemental, Instructional, and Intervention Resources</p>
<p>Core Professional Resources:</p> <ul style="list-style-type: none"> • Bankruptcy Teacher Guide - by Next-Gen Personal Finance • What do you think is valuable -by Next-Gen Personal Finance • Big Day Shopping by Next-Gen Personal Finance • Grocery Shopping by Next-Gen Personal Finance 	<p>Core Instructional Resources:</p> <ul style="list-style-type: none"> • NGPF Document • Assessment: A Day Shopping With Percentages • Grocery Shopping with Unit Price
<p>Supplemental Professional Resources:</p> <ul style="list-style-type: none"> • <i>Leveled Literacy Intervention Kits</i> • When Readers Struggle - Teaching What Works - Irene Fountas and Gay Su Pinnell • Rubric for Assessing a Retell on a Reading Level Assessment - Levels A-Z (Teachers College) • Benchmarks for Oral Fluency Rate - Words Per Minute (Teachers College) • <i>Primm Book</i> • <i>Unit of Study How To Books-Writing to Teach Others Text by Lucy Calkins</i> • <i>Prompting Guide Part 1 - For Oral Reading and Early Writing</i> • <i>Prompting Guide Part 2 - For Comprehension : Thinking, Talking, Writing</i> • <i>Reading Strategies Book - Jennifer Serravallo</i> • <i>Teachers College Units of Study - Phonics K-2</i> • Florham Park ELA PD Sharing Website • Conferring Menus • <i>Math in Focus or Big Ideas Curriculum</i> 	<p>Supplemental Resources:</p> <p>Mentor Texts:</p> <ul style="list-style-type: none"> • Article: Athlete Salaries Vs. Regular Job Salaries This article allows students to see how much some of the highest paid sports stars are paid. It allows students to understand the context of the Inquiry above. • Article: 7 Responsible Celebrity Spenders These celebrities are smart with their money. This article gives 7 examples of celebrities who will inspire students to be smart with their money! Have students list some ways these stars stayed out of debt, which strategies they can relate to, and some that they don't think they could do! <p>Intervention Resources:</p> <ul style="list-style-type: none"> • Leveled Literacy Intervention Texts • Reteach • Extra Practice • Classroom Manipulatives

	<ul style="list-style-type: none"> • Online Manipulatives • Content from previous grade levels
<p>Interdisciplinary Connections</p>	<p>Integration of Technology through NJSLS</p>
<p>Math:</p> <ul style="list-style-type: none"> • NJSLS.6.RP.A.3.C <ul style="list-style-type: none"> ◦ Find a percent of a quantity as a rate per 100 (e.g., 30% of a quantity means 30/100 times the quantity); solve problems involving finding the whole, given a part and the percent. • NJSLS.6.RP.A.3.B • Solve unit rate problems including those involving unit pricing and constant speed. For example, if it took 7 hours to mow 4 lawns, then at that rate, how many lawns could be mowed in 35 hours? At what rate were lawns being mowed? • NJSLS.6.RP.A.3: Use ratio and rate reasoning to solve real-world and mathematical problems, e.g., by reasoning about tables of equivalent ratios, tape diagrams, double number line diagrams, or equations. <p>ELA:</p> <ul style="list-style-type: none"> • NISLA.R.1 <ul style="list-style-type: none"> ◦ Read closely to determine what the text says explicitly and to make logical inferences from it • NISLA.R.3 <ul style="list-style-type: none"> ◦ Analyze how and why individuals, events, or ideas develop and interact over the course of a text. • NISLA.R.4 <ul style="list-style-type: none"> ◦ Interpret words and phrases as they are used in a text, including determining technical, connotative, and figurative meanings, and analyze how specific word choices shape meaning or tone. • NISLA.R.7 <ul style="list-style-type: none"> ◦ Integrate and evaluate content presented in diverse media and formats, including visually and quantitatively, as well as in words. • NISLA.W.1 <ul style="list-style-type: none"> ◦ Write arguments to support claims in an analysis of substantive topics or texts using valid reasoning and relevant and sufficient evidence. 	<ul style="list-style-type: none"> • Create a word study word sort in Inspiration. • Listen to books on CDs, tapes, videos or podcasts if available. • Listen to books on websites (pbskids.org/lions/index.html, storylineonline.net, storyit.com, Elementary Connections Page) • Use document camera or overhead projector for shared reading of texts. • Use of Google Classroom to deliver documents to students. • Use of interactive websites (games)
<p>Integration of 21st Century Themes</p>	<p>Media Literacy Integration</p>
<p>Financial, Economic, Business, and Entrepreneurial Literacy</p>	<p>Students will:</p>

<p>LEARNING AND INNOVATION SKILLS</p> <ul style="list-style-type: none"> • Creativity and Innovation • Critical Thinking and Problem Solving • Communication • Collaboration <p>LIFE & CAREER SKILLS</p> <ul style="list-style-type: none"> • Flexibility and Adaptability • Initiative and Self-Direction • Social and Cross-Cultural Skills • Productivity and Accountability • Leadership and Responsibility <p>INFORMATION, MEDIA & TECHNOLOGY SKILLS</p> <ul style="list-style-type: none"> • Information Literacy • Media Literacy • ICT (Information, Communications, and Technology) Literacy 	<ul style="list-style-type: none"> • Read articles • Navigate interactive websites • View video • Analyze infographics
<p>Career Education</p>	<p>Global Perspectives</p>
<p>9.1 Personal Finance Literacy 9.2 Career Awareness, Exploration, and Preparation</p>	<ul style="list-style-type: none"> • Managing money wisely is important for all people. • The first step in budgeting is prioritizing to meet all needs. • All people need to make financially smart decisions when spending money.

<p>Financial Literacy</p>	<p>Grade: 6</p>
<p>Unit 2 : Financial Realities: Saving, Taxes, and Careers</p>	
<p>This unit is intended to help students understand why they should develop saving habits. It employs an analogy of insects and their habits of preparing for hard winters to help students grasp the concept of saving for the future. Students also learn what taxes are and gain a general sense for what they are used for, and how to explore the types of jobs that are available and discover job opportunities they were unaware of before.</p>	
<p>NJ Student Learning Standards</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.2 Relate how career choices, education choices, skills, entrepreneurship, and economic conditions affect income. • 9.1.8.A.3 Differentiate among ways that workers can improve earning power through the acquisition of new knowledge and skills. • 9.1.8.A.4 Relate earning power to quality of life across cultures. • 9.1.8.A.5 Relate how the demand for certain skills determines an individual’s earning power. • 9.1.8.A.6 Explain how income affects spending decisions. • 9.1.8.A.7 Explain the purpose of the payroll deduction process, taxable income, and employee benefits. • 9.1.8.B.2 Construct a simple personal savings and spending plan based on various sources of income. • 9.1.8.B.3 Justify the concept of “paying yourself first” as a financial savings strategy. • 9.1.8.B.4 Relate the concept of deferred gratification to [investment,] meeting financial goals, and building wealth. • 9.1.8.B.7 Construct a budget to save for long-term, short-term, and charitable goals. • 9.1.8.D.1 Determine how saving contributes to financial well-being. <p>Unit Learning Objectives:</p>	

<ul style="list-style-type: none"> • Students will understand why saving is important. • Students will see the impact of saving habits in the short term and the long term. • Students will identify what type of spender/saver they are now and decide whether or not that should change and why. • Students will learn what Income Tax is. • Students will calculate an example of the amount of money owed in Income Tax based on tax rate. • Students will look at the way the government spends this money. • Students will create their own plan for how the government should spend tax dollars. • Students will explore new careers. • Students will practice conducting research. • Students will apply the concepts of salary, educational background, skills or training, and the type of work to evaluate what they think about a career. 			
Enduring Understandings/Goals		Essential Questions	
Students will understand that... <ul style="list-style-type: none"> <input type="checkbox"/> Saving is important <input type="checkbox"/> How income taxes work and how this money is used by the federal government to provide services. <input type="checkbox"/> Careers are out there that interest or excite them. 		<ul style="list-style-type: none"> • Why Save? • What's the Big Deal About Taxes? • What are the Job Possibilities? 	
Lessons	Description	Resources	Assessment
ANALYZE: Why Save (For the Winter)?	The Inquiry is intended to help students understand why they should develop saving habits. It employs an analogy of insects and their habits of preparing for hard winters to help students grasp the concept of saving for the future.	The link in the lessons column contains further links to student worksheets, videos, assessments, articles, interactive websites, etc..	No assessment available for this inquiry
INVESTIGATE: What's the Big Deal About Taxes?	The Inquiry is intended to help students learn what taxes are and gain a general sense for what they are used for.	The link in the lessons column contains further links to student worksheets, videos, assessments, articles, interactive websites, etc.	Assessment: What's the Big Deal About Taxes?
EXPLORE: Do You Know the Job Possibilities?	The Inquiry is intended to help students explore the types of jobs that are available and discover job opportunities they were unaware of before.	The link in the lessons column contains further links to student worksheets, videos, assessments, articles, interactive websites, etc.	Assessment: Do You Know the Job Possibilities?
Skills (Students will be able to...)			
<ul style="list-style-type: none"> • Students will understand why saving is important. • Students will see the impact of saving habits in the short term and the long term. • Students will identify what type of spender/saver they are now and decide whether or not that should change and why. • Students will learn what Income Tax is. • Students will calculate an example of the amount of money owed in Income Tax based on tax rate. • Students will look at the way the government spends this money. • Students will create their own plan for how the government should spend tax dollars. • Students will explore new careers. • Students will practice conducting research. • Students will apply the concepts of salary, educational background, skills or training, and the type of work to evaluate what they think about a career. 			

Evidence of Learning (Assessments)	Accommodations and Modifications
<p>Formative Assessments:</p> <ul style="list-style-type: none"> • Closure activity • Homework • Mid-chapter quiz • End-of-chapter quiz <p>Summative Assessments:</p> <ul style="list-style-type: none"> • Comprehension Questions (Google Docs) • Why Do Celebrities Go Bankrupt? • A Day Shopping with Percentages • Assessment: Grocery Shopping • Comprehension Questions (Kahoot) • Kahoot: Celebrities • Kahoot: Shopping with Percentages • Kahoot: Shopping With Unit Price • Chapter test • End-of-Course test <p>Benchmark Assessments:</p> <ul style="list-style-type: none"> • TC Running Records • Project Read Assessments • TC Writing Rubric • Nonsense Words • Teachers College Running Records • Letter Sound ID • High Frequency Word Assessment • Concepts of Print Fountas & Pinnell Prompting Guide 1; Oral Reading and Early Writing. • Fountas & Pinnell Prompting Guide 2: Comprehension: Thinking, Talking and Writing. • LinkIt! Math Benchmarks • <i>Math in Focus or Big Ideas benchmarks</i> <p>Alternative Assessments:</p>	<p>Special Education</p> <ul style="list-style-type: none"> • Differentiation for All Students (Special Needs, ESL, Gifted Learners, & Mainstream Learners) • Subgroup Accommodations and Modifications • Curricular Modifications and Guidance for Students Educated in Special Class Settings <p>Differentiation:</p> <ul style="list-style-type: none"> • Preview content and concepts • Behavior management plan • Highlight text • Small group setting <p>High-Prep Differentiation:</p> <ul style="list-style-type: none"> • Alternative formative and summative assessments • Guided Reading • Personal agendas • Project-based learning • Problem-based learning • Stations/centers • Tiered activities/assignments • Varying organizers for instructions <p>Low-Prep Differentiation:</p> <ul style="list-style-type: none"> • Clubbing activities • Exploration by interest • Flexible groupings <p>English Language Learners</p> <ul style="list-style-type: none"> • Differentiation for All Students (Special Needs, ESL, Gifted Learners, & Mainstream Learners) • Unit 1: Curriculum for ELL • Subgroup Accommodations and Modifications • Multi-language glossary • Pupil edition in Spanish • Vocabulary flash cards <p>Students at Risk for Failure</p>

<ul style="list-style-type: none"> • Fountas & Pinnell Running Records • Scholastic Running Records • BeBop Books for running records • G & T Assessments: Sages-2 Screening Assessment for Gifted Elementary: Mathematics/Science Language Arts/Social Studies • Reasoning • Yopp-Singer test of Phoneme Segmentation • Sentence-Writing Grade Placement Test • Linguistics Phonemic Awareness Screener • Linguistics Decoding Pre/Post Test • Dyslexia Screener • PRIM checklist • LLI; Test Preparation Lesson Framework F&P levels 	<ul style="list-style-type: none"> • Differentiation for All Students (Special Needs, ESL, Gifted Learners, & Mainstream Learners) • Subgroup Accommodations and Modifications <p>Gifted and Talented</p> <ul style="list-style-type: none"> • Differentiation for All Students (Special Needs, ESL, Gifted Learners, & Mainstream Learners) • Subgroup Accommodations and Modifications • <i>Math in Focus or Big Ideas G & T Activities</i> <p>Students with 504 Plans</p> <ul style="list-style-type: none"> • Differentiation for All Students (Special Needs, ESL, Gifted Learners, & Mainstream Learners) • Subgroup Accommodations and Modifications
<p align="center">Core Instructional and Supplemental Materials Professional Resources:</p>	<p align="center">Core Instructional, Supplemental, Instructional, and Intervention Resources</p>
<p>Core Professional Resources:</p> <ul style="list-style-type: none"> • Why Save - by Next-Gen Personal Finance • Taxes - by Next-Gen Personal Finance • Job Possibilities - by Next-Gen Personal Finance <p>Supplemental Professional Resources:</p> <ul style="list-style-type: none"> • <i>Leveled Literacy Intervention Kits</i> • When Readers Struggle - Teaching What Works - Irene Fountas and Gay Su Pinnell • Rubric for Assessing a Retell on a Reading Level Assessment - Levels A-Z (Teachers College) • Benchmarks for Oral Fluency Rate - Words Per Minute (Teachers College) • <i>Primm Book</i> • <i>Unit of Study How To Books-Writing to Teach Others Text by Lucy Calkins</i> • <i>Prompting Guide Part 1 - For Oral Reading and Early Writing</i> • <i>Prompting Guide Part 2 - For Comprehension : Thinking, Talking, Writing</i> 	<p>Core Instructional Resources:</p> <ul style="list-style-type: none"> • NGPF: Why Do Celebrities Go Bankrupt? • Assessment: A Day Shopping With Unit Percentages • Assessment: Grocery Shopping <p>Supplemental Resources:</p>

<ul style="list-style-type: none"> ● <i>Reading Strategies Book - Jennifer Serravallo</i> ● <i>Teachers College Units of Study - Phonics K-2</i> ● Florham Park ELA PD Sharing Website ● Conferring Menus ● <i>Math in Focus or Big Ideas Curriculum</i> 	<p>Mentor Texts:</p> <ul style="list-style-type: none"> ● Article: The Amazing Power of Saving Early This article is a more complex look at how saving for retirement early in life has a greater impact than saving for retirement later. If you want students to use the above Inquiry as an introduction, this article would be a great follow up to dive into the more complex ideas surrounding saving. ● Article: Are You an Ant or a Grasshopper? This is an old resource, but one you can use if a student did not understand the Inquiry and needs a bit of a lift! It lays out the analogy for students and directly explains why being an “ant” is better in the long term than being a “grasshopper”. ● Article: Financial Advice from 12 Year Old This article gives an example of a young lady who is saving for the future. It is an impressive look at how being financially literate can help you plan for wants and needs at a very young age. ● Article: How Your Tax Dollars Are Spent This slideshow helps students learn more about how the government spends tax money. It would be a great supplemental resource to the above Inquiry so that students can better understand what they learned. ● Article: 7 ways kids can earn money This article gives students an idea of ways they can earn money while they are in Middle School. It would be a great way to segue between this Inquiry and those surrounding Saving and Spending. ● Article : 13 Job Ideas for Middle Schoolers ● Article: Highest Paying Job Opportunities This resource will allow students to explore the highest paying careers out there. It would be great to look at this article after the Inquiry so that students could think more about salaries and why some jobs pay more than others <p>Intervention Resources:</p> <ul style="list-style-type: none"> ● Leveled Literacy Intervention Texts ● Reteach ● Extra Practice ● Classroom Manipulatives ● Online Manipulatives ● Content from previous grade levels
<p style="text-align: center;">Interdisciplinary Connections</p>	<p style="text-align: center;">Integration of Technology through NJSLs</p>
<p>MATH</p>	<ul style="list-style-type: none"> ● Create a word study word sort in Inspiration. ● Listen to books on CDs, tapes, videos or podcasts if available.

<ul style="list-style-type: none"> ● NISLS6.R.P.A.3.C Find a percent of a quantity as a rate per 100 (e.g., 30% of a quantity means 30/100 times the quantity); solve problems involving finding the whole, given a part and the percent. <p>READING</p> <ul style="list-style-type: none"> ● NISLSA.R.1 Read closely to determine what the text says explicitly and to make logical inferences from it; cite specific textual evidence when writing or speaking to support conclusions drawn from the text. ● NISLSA.R.2 Determine central ideas or themes of a text and analyze their development; summarize the key supporting details and ideas. ● NISLSA.R.3 Analyze how and why individuals, events, or ideas develop and interact over the course of a text. ● NISLSA.R.7 Integrate and evaluate content presented in diverse media and formats, including visually and quantitatively, as well as in words. <p>WRITING</p> <ul style="list-style-type: none"> ● NISLSA.W.1 Write arguments to support claims in an analysis of substantive topics or texts using valid reasoning and relevant and sufficient evidence. ● NISLSA.W.4 Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience. <p>SPEAKING AND LISTENING</p> <ul style="list-style-type: none"> ● NISLSA.SL.4 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. 	<ul style="list-style-type: none"> ● Listen to books on websites (pbskids.org/lions/index.html, storylineonline.net, storyit.com, Elementary Connections Page) ● Use document camera or overhead projector for shared reading of texts. ● Use of Google Classroom to deliver documents to students. ● Use of interactive websites (games)
<p>Integration of 21st Century Themes</p>	<p>Media Literacy Integration</p>
<p>Financial, Economic, Business, and Entrepreneurial Literacy</p> <p>LEARNING AND INNOVATION SKILLS</p> <ul style="list-style-type: none"> ● Creativity and Innovation ● Critical Thinking and Problem Solving ● Communication ● Collaboration <p>LIFE & CAREER SKILLS</p> <ul style="list-style-type: none"> ● Flexibility and Adaptability ● Initiative and Self-Direction ● Social and Cross-Cultural Skills ● Productivity and Accountability 	<p>Students will:</p> <ul style="list-style-type: none"> ● Read articles ● Navigate interactive websites ● View video ● Analyze infographics

<ul style="list-style-type: none"> • Leadership and Responsibility <p>INFORMATION, MEDIA & TECHNOLOGY SKILLS</p> <ul style="list-style-type: none"> • Information Literacy • Media Literacy • ICT (Information, Communications, and Technology) Literacy 	
Career Education	Global Perspectives
<p>9.1 Personal Finance Literacy 9.2 Career Awareness, Exploration, and Preparation</p>	<ul style="list-style-type: none"> • People should plan to save wisely. • Tax dollars provide services to everyone. • Careers are out there that you may not know about and with some research an interesting career can be found.

Financial Literacy		Grade: 6
<p>Unit : ROLEPLAY Unit Description: This unit is intended to help students practice how to handle money in their current lives and to help introduce students to the decisions people have to make everyday when they are living paycheck to paycheck. It is also intended to help introduce students to the decisions they will need to make surrounding college and student loans, and to help introduce students to financial decision-making by forcing them to be metacognitive about their decisions involving money.</p>		
NJ Student Learning Standards		
<ul style="list-style-type: none"> • 9.1.8.A.6 Explain how income affects spending decisions. • 9.1.12.A.7 Analyze and critique various sources of income and available resources (e.g., financial assets, property, and transfer payments) and how they may substitute for earned income. • 9.1.8.B.2 Construct a simple personal savings and spending plan based on various sources of income. • 9.1.8.B.3 Justify the concept of “paying yourself first” as a financial savings strategy. • 9.1.8.B.4 Relate the concept of deferred gratification to [investment,] meeting financial goals, and building wealth. • 9.1.8.B.7 Construct a budget to save for long-term, short-term, and charitable goals. • 9.1.8.C.1 Compare and contrast credit cards and debit cards and the advantages and disadvantages of using each. • 9.1.8.C.5 Calculate the cost of borrowing various amounts of money using different types of credit (e.g., credit cards, installment loans, mortgages). • 9.1.8.C.6 Determine ways to leverage debt beneficially. • 9.1.8.C.9 Summarize the causes and consequences of personal bankruptcy. • 9.1.8.C.10 Determine when there is a need to seek credit counseling and appropriate times to utilize it • 9.1.8.D.4 Distinguish between income and investment growth. • 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.3 Compare and contrast product facts versus advertising claims. 		
Enduring Understandings/Goals	Essential Questions	
<p>Students will understand that...</p> <ul style="list-style-type: none"> <input type="checkbox"/> They need to be more effective with managing their money. <input type="checkbox"/> Their decisions impact the people around them and their ability to pay for the necessities each month. <input type="checkbox"/> They need to use wise spending and saving habits, choose a major that will lead to a career, 	<ul style="list-style-type: none"> • What are good earning, saving, and spending habits for financial success? • How do you make ends meet when there isn't a surplus of finances? • How do you budget during college and manage student debt? 	

<p>and manage their college life wisely.</p> <ul style="list-style-type: none"> ❑ Compounding and interest affects their ability to pay off loans and you feel frustrated when you are in over your head in debt. ❑ Many factors influence making decisions about money. 		<ul style="list-style-type: none"> • What is the price of taking on debt? • How do you make wise decisions about money? 	
Lessons	Description	Resources	Assessment
<p>Putting Earning, Saving, and Spending Together</p>	<p>The Inquiry is intended to help students practice how to handle money in their current lives. It would be a great way to put together lessons on earning, saving, and spending so that students can start to build habits or try to fix poor habits when it comes to managing their money.</p>	<p>The link in the lessons column contains further links to student worksheets, videos, assessments, articles, interactive websites, etc.</p>	<p>No assessment available</p>
<p>Spent: Middle School Edition- Budgeting with loans, insurance and paychecks</p>	<p>The Inquiry is intended to help introduce students to the decisions people have to make everyday when they are living paycheck to paycheck.</p>	<p>The link in the lessons column contains further links to student worksheets, videos, assessments, articles, interactive websites, etc.</p>	<p>Assessment: Middle School Edition</p>
<p>Payback: Middle School Edition - Student Debt and College Decisions</p>	<p>The Inquiry is intended to help introduce students to the decisions they will need to make surrounding college and student loans.</p>	<p>The link in the lessons column contains further links to student worksheets, videos, assessments, articles, interactive websites, etc.</p>	<p>Assessment: Payback Quiz</p>
<p>Cat Insanity for Middle School - Debt Compounding and Loans</p>	<p>The Inquiry is intended to help introduce students to the decisions they will need to make surrounding college and student loans.</p>	<p>The link in the lessons column contains further links to student worksheets, videos, assessments, articles, interactive websites, etc.</p>	<p>No assessment available</p>
<p>Run a Lemonade Stand - Making Decisions with Money</p>	<p>The Interactive Inquiry is intended to help introduce students to financial decision-making by forcing them to be metacognitive about their decisions involving money.</p>	<p>The link in the lessons column contains further links to student worksheets, videos, assessments, articles, interactive websites, etc.</p>	<p>Assessment: Lemonade Quiz</p>
Skills (Students will be able to...)			
<ul style="list-style-type: none"> • Students will uncover their current earning, saving, and spending habits. • Students will discover suggested earning, saving, and spending habits for financial success. • Students will experience the circumstances of budgeting on the living wage. • Students will reflect on the impact of the decisions they made in order to learn from them for the future. • Students will explore the difficulties of living paycheck to paycheck and learn from the options they face as well as mistakes they make. • Students will play the game and assume the role of a college student to experience the circumstances of budgeting during college and managing student debt. • Students will reflect on the impact of the decisions they made in order to learn from them for the future. • Students will explore college majors and associated career options. • Students will play the game to experience an analogy for what it is like to pay off a high interest loan • Students will reflect on the impact of the decisions they made in order to learn from them for the future. 			

- Students will understand the dangers of compound interest and the overwhelming emotions associated with debt.
- Students will practice being metacognitive about their decision making process
- Students will be able to plan ahead by making wise financial decisions in the present for financial gain in the future
- Students will record observations in order to learn from their mistakes and successes to help them with future decisions.

Evidence of Learning (Assessments)	Accommodations and Modifications
<p>Formative Assessments:</p> <ul style="list-style-type: none"> • Closure activity • Homework • Mid-chapter quiz • End-of-chapter quiz <p>Summative Assessments:</p> <ul style="list-style-type: none"> • Comprehension Questions (Google Docs) • Assessment: Why Do Celebrities Go Bankrupt? • Assessment: A Day Shopping With Percentages • Assessment: Grocery Shopping With Units • Comprehension Questions (Kahoot) • Kahoot: Celebrities • Kahoot: Shopping • Kahoot: Grocery • Chapter test • End-of-Course test <p>Benchmark Assessments:</p> <ul style="list-style-type: none"> • TC Running Records • Project Read Assessments • TC Writing Rubric • Nonsense Words • Teachers College Running Records • Letter Sound ID • High Frequency Word Assessment • Concepts of Print Fountas & Pinnell Prompting Guide 1; Oral Reading and Early Writing. 	<p>Special Education</p> <ul style="list-style-type: none"> • Differentiation for All Students (Special Needs, ESL, Gifted Learners, & Mainstream Learners) • Subgroup Accommodations and Modifications • Curricular Modifications and Guidance for Students Educated in Special Class Settings <p>Differentiation:</p> <ul style="list-style-type: none"> • Preview content and concepts • Behavior management plan • Highlight text • Small group setting <p>High-Prep Differentiation:</p> <ul style="list-style-type: none"> • Alternative formative and summative assessments • Guided Reading • Personal agendas • Project-based learning • Problem-based learning • Stations/centers • Tiered activities/assignments • Varying organizers for instructions <p>Low-Prep Differentiation:</p> <ul style="list-style-type: none"> • Clubbing activities • Exploration by interest • Flexible groupings <p>English Language Learners</p> <ul style="list-style-type: none"> • Differentiation for All Students (Special Needs, ESL, Gifted Learners, & Mainstream Learners) • Unit 1: Curriculum for ELL • Subgroup Accommodations and Modifications • Multi-language glossary

<ul style="list-style-type: none"> • <u>Fountas & Pinnell Prompting Guide 2: Comprehension: Thinking, Talking and Writing.</u> • LinkIt! Math Benchmarks • <i>Math in Focus or Big Ideas benchmarks</i> <p>Alternative Assessments:</p> <ul style="list-style-type: none"> • Fountas & Pinnell Running Records • Scholastic Running Records • BeBop Books for running records • G & T Assessments:Sages-2 Screening Assessment for Gifted Elementary: Mathematics/Science Language Arts/Social Studies • Reasoning • Yopp-Singer test of Phoneme Segmentation • Sentence-Writing Grade Placement Test • Linguistics Phonemic Awareness Screener • Linguistics Decoding Pre/Post Test • Dyslexia Screener • PRIM checklist • LLI; Test Preparation Lesson Framework F&P levels 	<ul style="list-style-type: none"> • Pupil edition in Spanish • Vocabulary flash cards <p>Students at Risk for Failure</p> <ul style="list-style-type: none"> • Differentiation for All Students (Special Needs, ESL, Gifted Learners, & Mainstream Learners) • <i>Subgroup Accommodations and Modifications</i> <p>Gifted and Talented</p> <ul style="list-style-type: none"> • Differentiation for All Students (Special Needs, ESL, Gifted Learners, & Mainstream Learners) • <i>Subgroup Accommodations and Modifications</i> • <i>Math in Focus or Big Ideas G & T Activities</i> <p>Students with 504 Plans</p> <ul style="list-style-type: none"> • Differentiation for All Students (Special Needs, ESL, Gifted Learners, & Mainstream Learners) • <i>Subgroup Accommodations and Modifications</i>
<p align="center">Core Instructional and Supplemental Materials Professional Resources:</p>	<p align="center">Core Instructional, Supplemental, Instructional, and Intervention Resources</p>
<p>Core Professional Resources:</p> <ul style="list-style-type: none"> • Putting Earning, Saving, and Spending Together - by Next-Gen Personal Finance • Spent: Middle School Edition- Budgeting with loans, insurance and paychecks - by Next-Gen Personal Finance • Payback: Middle School Edition - Student Debt and College Decisions - by Next-Gen Personal Finance • Cat Insanity for Middle School - Debt Compounding and Loans • Run a Lemonade Stand - Making Decisions with Money - by Next-Gen Personal Finance 	<p>Core Instructional Resources:</p> <ul style="list-style-type: none"> • Why Do Celebrities Go Bankrupt? • A Day Shopping With Percentage • Grocery Shopping With Unit <p>Supplemental Resources:</p> <p><i>Mentor Texts:</i></p> <ul style="list-style-type: none"> • Article: Why Go to College This article, along with some great graphics, explains to students why going to college is a good decision even with the rise in student debt. It may offer some perspective in light of the challenges when it comes to the college process.

	<p>Intervention Resources:</p> <ul style="list-style-type: none"> • Leveled Literacy Intervention Texts • Reteach • Extra Practice • Classroom Manipulatives • Online Manipulatives • Content from previous grade levels
<p>Interdisciplinary Connections</p>	<p>Integration of Technology through NJSLs</p>
<p>MATH</p> <ul style="list-style-type: none"> • NJSLS6.RP.A.3.C Find a percent of a quantity as a rate per 100 (e.g., 30% of a quantity means 30/100 times the quantity); solve problems involving finding the whole, given a part and the percent. <p>READING</p> <ul style="list-style-type: none"> • NJSLSA.R.1 Read closely to determine what the text says explicitly and to make logical inferences from it; cite specific textual evidence when writing or speaking to support conclusions drawn from the text. • NJSLSA.R.2 Determine central ideas or themes of a text and analyze their development; summarize the key supporting details and ideas. • NJSLSA.R.3 Analyze how and why individuals, events, or ideas develop and interact over the course of a text. • NJSLSA.R.7 Integrate and evaluate content presented in diverse media and formats, including visually and quantitatively, as well as in words. <p>WRITING</p> <ul style="list-style-type: none"> • NJSLSA.W.1 Write arguments to support claims in an analysis of substantive topics or texts using valid reasoning and relevant and sufficient evidence. • NJSLSA.W.4 Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience. <p>SPEAKING AND LISTENING</p> <ul style="list-style-type: none"> • NJSLSA.SL.4 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. 	<ul style="list-style-type: none"> • Create a word study word sort in Inspiration. • Listen to books on CDs, tapes, videos or podcasts if available. • Listen to books on websites (pbskids.org/lions/index.html, storylineonline.net, storyit.com, Elementary Connections Page) • Use document camera or overhead projector for shared reading of texts. • Use of Google Classroom to deliver documents to students. • Use of interactive websites (games)

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