

**Grade 7 Scope and Sequence for Financial Literacy**

	<b>Financial Literacy</b>	<b>Number of Instructional Days</b>
<b>September/November</b>	<a href="#">Unit 1: The Stock Market</a>	2
<b>December/January</b>	<a href="#">Unit 2: Planning and Money Management: Spending and Saving</a>	2
	<a href="#">Unit 3: Saving and Investing: Investing for the Future</a>	2
<b>February/March</b>	<a href="#">Unit 4: Financial Responsibility &amp; Decision Making: Evaluating Financial Information</a>	2
<b>April/June</b>	<a href="#">Unit 5: Credit and Debt: Learning About Credit Reports</a>	2

<b>Financial Literacy</b>		<b>Grade: 7</b>
<p><b>Unit 1: The Stock Market</b>                      Investing money early in life is a way to develop wealth over time. The earlier it is invested, the more time the money has to grow. The stock market is one way of investing. Though the stock market has some risk, wise decisions can lead to a healthy portfolio. Because it is beneficial to start investing early, students should learn about the stock market at a young age. The stock market is not difficult to navigate, and with a little understanding, motivation and background knowledge.</p>		
<p><b>NJ Student Learning Standards</b></p> <ul style="list-style-type: none"> <li>9.1.8.A.2 Relate how career choices, education choices, skills, entrepreneurship, and economic conditions affect income.</li> <li>9.1.8.A.3 Differentiate among ways that workers can improve earning power through the acquisition of new knowledge and skills.</li> <li>9.1.8.A.4 Relate earning power to quality of life across cultures.</li> <li>9.1.8.A.5 Relate how the demand for certain skills determines an individual's earning power.</li> <li>9.1.8.A.6 Explain how income affects spending decisions.</li> <li>9.1.8.B.4 Relate the concept of deferred gratification to [investment,] meeting financial goals, and building wealth.</li> <li>9.1.8.D.3 Differentiate among various investment options.</li> <li>9.1.8.D.4 Distinguish between income and investment growth.</li> </ul>		
<b>Enduring Understandings/Goals</b>		<b>Essential Questions</b>
Students will understand that... <ul style="list-style-type: none"> <li>Investing money early in life is a way to develop wealth over time.</li> <li>Stocks provide benefits to both the company and the investor.</li> <li>The economy affects the value of stocks.</li> <li>Choosing a company to invest in requires research.</li> </ul>		<ul style="list-style-type: none"> <li>How does the stock market work?</li> <li>How can investing in the stock market help to develop wealth?</li> <li>How does the stock market help companies?</li> <li>How do you choose a company to invest in?</li> </ul>
<b>Lessons</b>	<b>Description</b>	<b>Resources</b>
		<b>Assessment</b>

The Stock Market (Two 45-minute lessons)	Students will learn how the stock market works and investigate how different companies' stocks have performed. Students will calculate gains and losses.	<ul style="list-style-type: none"> <li>Calculators are needed</li> <li>Handouts and answer keys</li> <li>Transcript of lesson provided</li> </ul>	Pre-assessment and in class informal assessment
<a href="#">The Stock Market Game™</a>	Students form and register teams to participate in the game.	All necessary resources are available through the website.	
<b>Skills (Students will be able to...)</b>			
<ul style="list-style-type: none"> <li>Define diversification, exchange, financial goals, income, investing, and stock.</li> <li>Explain the benefits of stocks to the company and the investor.</li> <li>Calculate the earnings of a stock.</li> <li>Explain where and how stocks are bought and sold.</li> <li>Explain how to choose a company to invest in.</li> <li>Explain how the economy affects the value of stocks.</li> </ul>			

Evidence of Learning (Assessments)	Accommodations and Modifications
<p><b>Formative Assessments:</b></p> <ul style="list-style-type: none"> <li><i>Students explain the process of buying and selling in the stock market.</i></li> <li><i>Students make decisions about which stocks to buy.</i></li> <li><i>Students calculate gains and losses of stocks.</i></li> <li><i>Closure activity</i></li> <li><i>Homework</i></li> <li><i>Mid-chapter quiz</i></li> <li><i>End-of-chapter quiz</i></li> </ul> <p><b>Summative Assessments:</b></p> <ul style="list-style-type: none"> <li>Comprehension Questions (Google Docs)</li> <li><a href="#">Why Do Celebrities Go Bankrupt?</a></li> <li><a href="#">A Day Shopping With Percentages</a></li> <li><a href="#">A Day Shopping With Unit</a></li> <li>Comprehension Questions (Kahoot)</li> <li><a href="#">Kahoot: Celebrities</a></li> </ul>	<p><b>Special Education</b></p> <ul style="list-style-type: none"> <li><a href="#">Differentiation for All Students (Special Needs, ESL, Gifted Learners, &amp; Mainstream Learners)</a></li> <li><a href="#">Subgroup Accommodations and Modifications</a></li> <li><a href="#">Curricular Modifications and Guidance for Students Educated in Special Class Settings</a></li> </ul> <p><b>Differentiation:</b></p> <ul style="list-style-type: none"> <li><i>Preview content and concepts</i></li> <li><i>Behavior management plan</i></li> <li><i>Highlight text</i></li> <li><i>Small group setting</i></li> </ul> <p><b>High-Prep Differentiation:</b></p> <ul style="list-style-type: none"> <li><i>Alternative formative and summative assessments</i></li> <li><i>Guided Reading</i></li> <li><i>Personal agendas</i></li> <li><i>Project-based learning</i></li> <li><i>Problem-based learning</i></li> <li><i>Stations/centers</i></li> <li><i>Tiered activities/assignments</i></li> </ul>

<ul style="list-style-type: none"> <li>• <a href="#">Khaoot: Shopping With Percentages</a></li> <li>• <a href="#">Kahoot: Grocery Shopping</a></li> <li>• Chapter test</li> <li>• End-of-Course test</li> <li>• POST ASSESSMENT</li> <li>• True/False statements</li> <li>• POST-LESSON ASSESSMENT IDEAS             <ul style="list-style-type: none"> <li>○ Students calculate gains and losses of company stocks during certain time periods.</li> <li>○ There is rarely only one reason a stock is a failure or a success. Students use the companies presented in the lesson as a starting point and do further research to determine why the companies' stocks succeeded or failed.</li> <li>○ Students choose a company not discussed in this lesson and conduct research about how the stock value has changed over time. Students should pay particular attention to why the stock price changed to better understand the stock market.</li> <li>○ Students research reasons why a company may or may not pay a dividend or split stocks.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• <i>Varying organizers for instructions</i></li> </ul> <p><b>Low-Prep Differentiation:</b></p> <ul style="list-style-type: none"> <li>• <i>Clubbing activities</i></li> <li>• <i>Exploration by interest</i></li> <li>• <i>Flexible groupings</i></li> </ul>
<p><b>Benchmark Assessments:</b></p>	<p><b>English Language Learners</b></p>
<ul style="list-style-type: none"> <li>• <i>TC Running Records</i></li> <li>• <i>Project Read Assessments</i></li> <li>• <i>TC Writing Rubric</i></li> <li>• <i>Nonsense Words</i></li> <li>• <i>Teachers College Running Records</i></li> <li>• <i>Letter Sound ID</i></li> <li>• <i>High Frequency Word Assessment</i></li> <li>• <i>Concepts of Print Fountas &amp; Pinnell Prompting Guide 1; Oral Reading and Early Writing.</i></li> <li>• <i>Fountas &amp; Pinnell Prompting Guide 2: Comprehension: Thinking, Talking and Writing.</i></li> <li>• <i>LinkIt! Math Benchmarks</i></li> <li>• <i>Math in Focus or Big Ideas benchmarks</i></li> </ul>	<ul style="list-style-type: none"> <li>• <a href="#">Differentiation for All Students (Special Needs, ESL, Gifted Learners, &amp; Mainstream Learners)</a></li> <li>• <a href="#">Unit 1: Curriculum for ELL</a></li> <li>• <a href="#">Subgroup Accommodations and Modifications</a></li> <li>• <i>Multi-language glossary</i></li> <li>• <i>Pupil edition in Spanish</i></li> <li>• <i>Vocabulary flash cards</i></li> </ul>
<p><b>Alternative Assessments:</b></p>	<p><b>Students at Risk for Failure</b></p>
<ul style="list-style-type: none"> <li>• <i>Fountas &amp; Pinnell Running Records</i></li> <li>• <i>Scholastic Running Records</i></li> <li>• <i>BeBop Books for running records</i></li> <li>• <i>G &amp; T Assessments: Sages-2 Screening Assessment for Gifted Elementary:</i></li> </ul>	<ul style="list-style-type: none"> <li>• <a href="#">Differentiation for All Students (Special Needs, ESL, Gifted Learners, &amp; Mainstream Learners)</a></li> <li>• <a href="#">Subgroup Accommodations and Modifications</a></li> </ul>
	<p><b>Gifted and Talented</b></p>
	<ul style="list-style-type: none"> <li>• <a href="#">Differentiation for All Students (Special Needs, ESL, Gifted Learners, &amp; Mainstream Learners)</a></li> <li>• <a href="#">Subgroup Accommodations and Modifications</a></li> <li>• <i>Math in Focus or Big Ideas G &amp; T Activities</i></li> </ul>
	<p><b>Students with 504 Plans</b></p>
	<ul style="list-style-type: none"> <li>• <a href="#">Differentiation for All Students (Special Needs, ESL, Gifted Learners, &amp; Mainstream Learners)</a></li> <li>• <a href="#">Subgroup Accommodations and Modifications</a></li> </ul>

<ul style="list-style-type: none"> <li>Mathematics/Science Language Arts/Social Studies</li> <li>Reasoning</li> <li>Yopp-Singer test of Phoneme Segmentation</li> <li>Sentence-Writing Grade Placement Test</li> <li>Linguistics Phonemic Awareness Screener</li> <li>Linguistics Decoding Pre/Post Test</li> <li>Dyslexia Screener</li> <li>PRIM checklist</li> <li>LLI; Test Preparation Lesson Framework F&amp;P levels</li> </ul>	
<p align="center"><b>Core Instructional and Supplemental Materials Professional Resources:</b></p>	<p align="center"><b>Core Instructional, Supplemental, Instructional, and Intervention Resources</b></p>
<p><b>Core Professional Resources:</b></p> <ul style="list-style-type: none"> <li>PowerPoint lesson script provided</li> <li>Handouts and answer keys provided</li> <li>Transcript of lesson provided</li> <li><a href="#">Why Do Celebrities Go Bankrupt?</a></li> <li><a href="#">A Day Shopping</a></li> <li><a href="#">Grocery Shopping</a></li> </ul> <p><b>Supplemental Professional Resources:</b></p> <ul style="list-style-type: none"> <li><i>Leveled Literacy Intervention Kits</i></li> <li><a href="#">When Readers Struggle - Teaching What Works - Irene Fountas and Gay Su Pinnell</a></li> <li><a href="#">Rubric for Assessing a Retell on a Reading Level Assessment - Levels A-Z (Teachers College)</a></li> <li><a href="#">Benchmarks for Oral Fluency Rate - Words Per Minute (Teachers College)</a></li> <li><i>Primm Book</i></li> <li><i>Unit of Study How To Books-Writing to Teach Others Text by Lucy Calkins</i></li> <li><i>Prompting Guide Part 1 - For Oral Reading and Early Writing</i></li> <li><i>Prompting Guide Part 2 - For Comprehension : Thinking, Talking, Writing</i></li> <li><i>Reading Strategies Book - Jennifer Serravallo</i></li> <li><i>Teachers College Units of Study - Phonics K-2</i></li> </ul>	<p><b>Core Instructional Resources:</b></p> <ul style="list-style-type: none"> <li>PowerPoint lesson script provided</li> <li>Handouts and answer keys provided</li> <li>Calculators are needed</li> <li>Transcript of lesson provided</li> <li><a href="#">Why Do Celebrities Go Bankrupt</a></li> <li><a href="#">A Day Shopping With Percentage</a></li> <li><a href="#">Grocery Shopping</a></li> </ul> <p><b>Supplemental Resources:</b></p> <p><b>Mentor Texts:</b></p> <ul style="list-style-type: none"> <li>Case studies of eToys and Facebook</li> </ul> <p><b>Intervention Resources:</b></p> <ul style="list-style-type: none"> <li>Leveled Literacy Intervention Texts</li> <li>Reteach</li> <li>Extra Practice</li> <li>Classroom Manipulatives</li> <li>Online Manipulatives</li> <li>Content from previous grade levels</li> </ul>

<ul style="list-style-type: none"> <li>• Florham Park <a href="#">ELA PD Sharing Website</a></li> <li>• <a href="#">Conferring Menus</a></li> <li>• <i>Math in Focus or Big Ideas Curriculum</i></li> </ul>	
<p><b>Interdisciplinary Connections</b></p>	<p><b>Integration of Technology through NJSLs</b></p>
<p>MATH</p> <ul style="list-style-type: none"> <li>• <a href="#">NJSLs.6.NS.B</a> Compute fluently with multi-digit numbers</li> <li>• <a href="#">NJSLs.6.NS.B.3</a> Fluently add, subtract, multiply, and divide multi-digit decimals using the standard algorithm for each operation.</li> <li>• <a href="#">NJSLs.7.NS.A</a> Apply and extend previous understandings of operations with fractions to add, subtract, multiply, and divide rational numbers.</li> </ul> <p>READING</p> <ul style="list-style-type: none"> <li>• <a href="#">NJLSA.R.1</a> Read closely to determine what the text says explicitly and to make logical inferences and relevant connections from it; cite specific textual evidence when writing or speaking to support conclusions drawn from the text.</li> </ul> <p>WRITING</p> <ul style="list-style-type: none"> <li>• <a href="#">NJLSA.W.7</a> Conduct short as well as more sustained research projects, utilizing an inquiry-based research process, based on focused questions, demonstrating understanding of the subject under investigation.</li> <li>• <a href="#">NJLSA.W.8</a> Gather relevant information from multiple print and digital sources, assess the credibility and accuracy of each source, and integrate the information while avoiding plagiarism.</li> <li>• <a href="#">NJLSA.W.9</a> Draw evidence from literary or informational texts to support analysis, reflection, and research</li> </ul> <p>SPEAKING AND LISTENING</p> <ul style="list-style-type: none"> <li>• <a href="#">NJLSA.SL.1</a> Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</li> <li>• <a href="#">NJLSA.SL.2</a> Integrate and evaluate information presented in diverse media and formats, including visually, quantitatively, and orally.</li> <li>• <a href="#">NJLSA.SL.4</a></li> </ul>	<ul style="list-style-type: none"> <li>• Listen to books on CDs, tapes, videos or podcasts if available.</li> <li>• Listen to books on websites (pbskids.org/lions/index.html, storylineonline.net, storyit.com, Elementary Connections Page)</li> <li>• Use document camera or overhead projector for shared reading of texts.</li> <li>• Use of Google Classroom to deliver documents to students.</li> <li>• Use of interactive websites (games)</li> <li>• Internet use to research companies for investment.</li> <li>• Registration of teams in The Stock Market Game™</li> <li>• Use of Yahoo! Finance to make decisions during The Stock Market Game™.</li> </ul>

<p>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> <ul style="list-style-type: none"> <li>● <u>NISLSA.SL.6.</u> Adapt speech to a variety of contexts and communicative tasks, demonstrating command of formal English when indicated or appropriate</li> </ul>	
<p><b>Integration of 21st Century Themes</b></p>	<p><b>Media Literacy Integration</b></p>
<p>Financial, Economic, Business, and Entrepreneurial Literacy</p> <p>LEARNING AND INNOVATION SKILLS</p> <ul style="list-style-type: none"> <li>● Creativity and Innovation</li> <li>● Critical Thinking and Problem Solving</li> <li>● Communication</li> <li>● Collaboration</li> </ul> <p>LIFE &amp; CAREER SKILLS</p> <ul style="list-style-type: none"> <li>● Flexibility and Adaptability</li> <li>● Initiative and Self-Direction</li> <li>● Social and Cross-Cultural Skills</li> <li>● Productivity and Accountability</li> <li>● Leadership and Responsibility</li> </ul> <p>INFORMATION, MEDIA &amp; TECHNOLOGY SKILLS</p> <ul style="list-style-type: none"> <li>● Information Literacy</li> <li>● Media Literacy</li> <li>● ICT (Information, Communications, and Technology) Literacy</li> </ul>	<p>Students will:</p> <ul style="list-style-type: none"> <li>● Students read case studies in order to determine if the company is worth investing in.</li> <li>● Students conduct internet research to find other companies to invest in.</li> </ul>
<p><b>Career Education</b></p>	<p><b>Global Perspectives</b></p>
<p>9.1 Personal Finance Literacy 9.2 Career Awareness, Exploration, and Preparation</p>	<ul style="list-style-type: none"> <li>● Managing money wisely is important for all people.</li> <li>● The first step in budgeting is prioritizing to meet all needs.</li> <li>● All people need to make financially smart decisions when spending money.</li> <li>● Investing in the stock market is one way that wealth can be developed over time.</li> </ul>

**Unit 2: Planning and Money Management: Spending and Saving**

As many Americans know, it’s very easy to spend your way into trouble. Last year, millions of people in the U.S. were forced to declare bankruptcy because they owed much more money than they could pay. Some of these situations couldn’t be avoided, because of serious illness or other extraordinary circumstances. But many people constantly get into trouble because they follow a pattern of spending much more money than they earn. Teaching young people to budget their money and make a plan for their spending is an important step in helping them to avoid the pitfalls that could lead to financial ruin in the future. Making a budget each week or month—and sticking to it—is a major part of financial responsibility.

**NJ Student Learning Standards**

- 9.1.8.A.2 Relate how career choices, education choices, skills, entrepreneurship, and economic conditions affect income.
- 9.1.8.A.6 Explain how income affects spending decisions.
- 9.1.8.B.1 Distinguish among cash, check, credit card, and debit card.
- 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.B.8 Develop a system for keeping and using financial records.
- 9.1.8.B.9 Determine the most appropriate use of various financial products and services (e.g., ATM, debit cards, credit cards, check books).
- 9.1.8.B.10 Justify safeguarding personal information when using credit cards, banking electronically, or filing forms.
- 9.1.8.B.11 Evaluate the appropriate financial institutions to assist with meeting various personal financial needs and goals

**Enduring Understandings/Goals**

- Students will understand that...
- There is a relationship between spending practices and reaching financial goals.
  - Saving money can enhance financial well-being.
  - There are advantages to setting financial goals.
  - There is a difference between financial *needs* and *wants*.
  - There are different parts to a personal budget.
  - There is a need for an emergency kit that includes financial and personal information.

**Essential Questions**

- How do you develop a plan to save enough money to buy something that is important to you?
- What is a budget?
- Why is it important to save money in a budget?
- Why is a balanced budget important?
- Why is it useful to have financial goals?
- Why is it necessary to have a disaster emergency kit?

Lessons	Description	Resources	Assessment
Planning and Money Management: Spending and Saving  (2 class periods)	Students learn about the components of a personal budget, including income, planned saving, taxes, and fixed and variable expenses. Students will identify a financial goal and develop a budget to manage spending to achieve financial goals.	<ul style="list-style-type: none"> <li>● Handout AA – Budget Template</li> <li>● Handout A – A Balanced Budget</li> <li>● Handout B – An Unbalanced Budget</li> <li>● Handout C – Budget Chart</li> <li>● Handout D - Disaster Preparedness File</li> </ul>	Pre-Assessment Post-Assessment

**Skills (Students will be able to...)**

- Identify the parts of a personal budget, including income, expenses (fixed and variable) and savings
- Understand the relationship between spending practices and reaching financial goals

- Learn the advantages of setting financial goals
- Recognize that saving money can enhance financial well-being
- Prepare a personal budget
- Distinguish between financial needs and wants
- Be able to create an emergency kit including personal and financial information

Evidence of Learning (Assessments)	Accommodations and Modifications
<p><b>Formative Assessments:</b></p> <ul style="list-style-type: none"> <li>• Each student completes the budget handouts and the activities.</li> <li>• Q &amp; A discussion questions which can be printed and given as a formal post assessment. (CLOSURE)</li> </ul> <p><b>Summative Assessments:</b></p> <ul style="list-style-type: none"> <li>• Comprehension Questions (Google Docs)</li> <li>• <a href="#">Assessment: Why Do Celebrities Go Bankrupt?</a></li> <li>• <a href="#">Assessment: A Day Shopping With Percentages</a></li> <li>• <a href="#">Assessment: Grocery Shopping With Units</a></li> <li>• Comprehension Questions (Kahoot)</li> <li>• <a href="#">Kahoot: Celebrities</a></li> <li>• <a href="#">Kahoot: Shopping</a></li> <li>• <a href="#">Kahoot: Grocery</a></li> <li>• Pre-Assessment</li> <li>• Chapter test</li> <li>• End-of-Course test</li> <li>• POST ASSESSMENT                             <ul style="list-style-type: none"> <li>○ True/False statements</li> </ul> </li> <li>• POST-LESSON ASSESSMENT IDEAS                             <ul style="list-style-type: none"> <li>○ Each student talks with family members about their own household's budget.</li> <li>○ Each student writes a "Top Five" list of tips that anyone can use for creating a good budget</li> </ul> </li> </ul> <p><b>Benchmark Assessments:</b></p>	<p><b>Special Education</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Differentiation for All Students (Special Needs, ESL, Gifted Learners, &amp; Mainstream Learners)</a></li> <li>• <a href="#">Subgroup Accommodations and Modifications</a></li> <li>• <a href="#">Curricular Modifications and Guidance for Students Educated in Special Class Settings</a></li> </ul> <p><b>Differentiation:</b></p> <ul style="list-style-type: none"> <li>• Preview content and concepts</li> <li>• Behavior management plan</li> <li>• Highlight text</li> <li>• Small group setting</li> </ul> <p><b>High-Prep Differentiation:</b></p> <ul style="list-style-type: none"> <li>• Alternative formative and summative assessments</li> <li>• Guided Reading</li> <li>• Personal agendas</li> <li>• Project-based learning</li> <li>• Problem-based learning</li> <li>• Stations/centers</li> <li>• Tiered activities/assignments</li> <li>• Varying organizers for instructions</li> </ul> <p><b>Low-Prep Differentiation:</b></p> <ul style="list-style-type: none"> <li>• Clubbing activities</li> <li>• Exploration by interest</li> <li>• Flexible groupings</li> </ul> <p><b>English Language Learners</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Differentiation for All Students (Special Needs, ESL, Gifted Learners, &amp; Mainstream Learners)</a></li> </ul>



- *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
- *Math in Focus or Big Ideas benchmarks*

**Alternative Assessments:**

- 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
- Have each student develop a personal budget for a whole month.
- Have students create an "emergency preparedness" list for kit preparation, in addition to their emergency budget, to utilize during times of natural disaster (i.e., storms, power surges).
- Students can use the "Saving Calculator" (<http://www.themint.org/kids/saving-calculator.html>) at the "The Mint" website to set a savings goal and plan how to reach it.
- Invite students to look into the United States budget to see how government money is spent. What does the government spend most of its money on? Where does its income come from? Is the U.S. budget balanced?

- Unit 1: Curriculum for ELL
- Subgroup Accommodations and Modifications
- Multi-language glossary
- Pupil edition in Spanish
- Vocabulary flash cards

**Students at Risk for Failure**

- Differentiation for All Students (Special Needs, ESL, Gifted Learners, & Mainstream Learners)
- Subgroup Accommodations and Modifications

**Gifted and Talented**

- Differentiation for All Students (Special Needs, ESL, Gifted Learners, & Mainstream Learners)
- Subgroup Accommodations and Modifications
- *Math in Focus or Big Ideas G & T Activities*

**Students with 504 Plans**

- Differentiation for All Students (Special Needs, ESL, Gifted Learners, & Mainstream Learners)
- Subgroup Accommodations and Modifications

Core Instructional and Supplemental Materials Professional Resources:	Core Instructional, Supplemental, Instructional, and Intervention Resources
<p><b>Core Professional Resources:</b></p> <p>Background information and vocabulary adaptations based on information from:</p> <ul style="list-style-type: none"> <li>• Council for Economic Education 2011 Survey of the States</li> <li>• National Standards in K-12 Personal Finance Education; Jump\$tart Financial Literacy Standards</li> <li>• It's My Life: Managing Money, PBS Kids GO!; <a href="http://pbskids.org/itsmylife/money">http://pbskids.org/itsmylife/money</a></li> <li>• Money Comes and Goes: <a href="http://www.econedlink.org/">http://www.econedlink.org/</a></li> <li>• Financial Planning Association: <a href="http://www.fpanet.org/LifeCrisis/PreparingforaDisaster/DisasterPreparednessMakesSenseforFinancesToo/">http://www.fpanet.org/LifeCrisis/PreparingforaDisaster/DisasterPreparednessMakesSenseforFinancesToo/</a></li> </ul> <p><b>Supplemental Professional Resources:</b></p> <ul style="list-style-type: none"> <li>• <i>Leveled Literacy Intervention Kits</i></li> <li>• <a href="#">When Readers Struggle - Teaching What Works - Irene Fountas and Gay Su Pinnell</a></li> <li>• <a href="#">Rubric for Assessing a Retell on a Reading Level Assessment - Levels A-Z (Teachers College)</a></li> <li>• <a href="#">Benchmarks for Oral Fluency Rate - Words Per Minute (Teachers College)</a></li> <li>• <i>Primm Book</i></li> <li>• <i>Unit of Study How To Books-Writing to Teach Others Text by Lucy Calkins</i></li> <li>• <i>Prompting Guide Part 1 - For Oral Reading and Early Writing</i></li> <li>• <i>Prompting Guide Part 2 - For Comprehension : Thinking, Talking, Writing</i></li> <li>• <i>Reading Strategies Book - Jennifer Serravallo</i></li> <li>• <i>Teacher's College Units of Study - Phonics K-2</i></li> <li>• Florham Park <a href="#">ELA PD Sharing Website</a></li> <li>• <a href="#">Conferring Menus</a></li> <li>• <i>Math in Focus or Big Ideas Curriculum</i></li> </ul>	<p><b>Core Instructional Resources:</b></p> <ul style="list-style-type: none"> <li>• PowerPoint lesson script provided</li> <li>• Handouts and answer keys provided</li> <li>• Calculators are needed</li> <li>• Transcript of lesson provided</li> <li>• It's My Life: Managing Money, PBS Kids GO!; <a href="http://pbskids.org/itsmylife/money">http://pbskids.org/itsmylife/money</a></li> <li>• Money Comes and Goes: <a href="http://www.econedlink.org/">http://www.econedlink.org/</a></li> <li>• Financial Planning Association: <a href="http://www.fpanet.org/LifeCrisis/PreparingforaDisaster/DisasterPreparednessMakesSenseforFinancesToo/">http://www.fpanet.org/LifeCrisis/PreparingforaDisaster/DisasterPreparednessMakesSenseforFinancesToo/</a></li> </ul> <p><b>Supplemental Resources:</b></p> <p><i>Mentor Texts:</i></p> <ul style="list-style-type: none"> <li>• Case studies of eToys and Facebook</li> <li>• Handout AA – Budget Template</li> <li>• Handout A – A Balanced Budget</li> <li>• Handout B – An Unbalanced Budget</li> <li>• Handout C – Budget Chart</li> <li>• Handout D - Disaster Preparedness File</li> </ul> <p><b>Intervention Resources:</b></p> <ul style="list-style-type: none"> <li>• Leveled Literacy Intervention Texts</li> <li>• Reteach</li> <li>• Extra Practice</li> <li>• Classroom Manipulatives</li> <li>• Online Manipulatives</li> <li>• Content from previous grade levels</li> </ul>
<p><b>Interdisciplinary Connections</b></p>	<p><b>Integration of Technology through NJSLs</b></p>

<p>MATH</p> <ul style="list-style-type: none"> <li>• <u>NJSLS.6.NS.B</u> Compute fluently with multi-digit numbers</li> <li>• <u>NJSLS.6.NS.B.3</u> Fluently add, subtract, multiply, and divide multi-digit decimals using the standard algorithm for each operation.</li> </ul> <p>WRITING</p> <ul style="list-style-type: none"> <li>• <u>NJSLSA.W2.</u> Write informative/explanatory texts to examine and convey complex ideas and information clearly and accurately through the effective selection, organization, and analysis of content.</li> </ul> <p>SPEAKING AND LISTENING</p> <ul style="list-style-type: none"> <li>• <u>NJSLSA.SL1.</u> Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</li> <li>• <u>NJSLSA.SL2.</u> Integrate and evaluate information presented in diverse media and formats, including visually, quantitatively, and orally.</li> <li>• <u>NJSLSA.SL4.</u> 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.</li> <li>• <u>NJSLSA.SL6.</u> Adapt speech to a variety of contexts and communicative tasks, demonstrating command of formal English when indicated or appropriate.</li> </ul>	<ul style="list-style-type: none"> <li>• <a href="http://www.themint.org/kids/saving-calculator.html">http://www.themint.org/kids/saving-calculator.html</a></li> <li>• <a href="http://www.financialsoccer.com/play/">http://www.financialsoccer.com/play/</a></li> <li>• <a href="http://www.themint.org/kids/saving-calculator.html">http://www.themint.org/kids/saving-calculator.html</a></li> <li>• <a href="https://vimeo.com/304974226">https://vimeo.com/304974226</a></li> <li>• <a href="https://www.econedlink.org/resources/lights-camera-budget/">https://www.econedlink.org/resources/lights-camera-budget/</a></li> <li>• <a href="https://www.econedlink.org/resources/how-rapper-50-cent-made-millions-and-then-lost-it/">https://www.econedlink.org/resources/how-rapper-50-cent-made-millions-and-then-lost-it/</a></li> <li>• <a href="https://www.econedlink.org/resources/grade/6-8/?subjects%5B%5D=13&amp;view=grid">https://www.econedlink.org/resources/grade/6-8/?subjects%5B%5D=13&amp;view=grid</a></li> <li>• <a href="http://www.plannersearch.org/financial-planning">http://www.plannersearch.org/financial-planning</a></li> </ul>
<p><b>Integration of 21st Century Themes</b></p>	<p><b>Media Literacy Integration</b></p>
<p>Financial, Economic, Business, and Entrepreneurial Literacy</p> <p>LEARNING AND INNOVATION SKILLS</p> <ul style="list-style-type: none"> <li>• Creativity and Innovation</li> <li>• Critical Thinking and Problem Solving</li> <li>• Communication</li> <li>• Collaboration</li> </ul> <p>LIFE &amp; CAREER SKILLS</p> <ul style="list-style-type: none"> <li>• Flexibility and Adaptability</li> <li>• Initiative and Self-Direction</li> <li>• Social and Cross-Cultural Skills</li> <li>• Productivity and Accountability</li> <li>• Leadership and Responsibility</li> </ul> <p>INFORMATION, MEDIA &amp; TECHNOLOGY SKILLS</p>	<p>Students will:</p> <ul style="list-style-type: none"> <li>• Students read case studies in order to determine if the company is worth investing in.</li> <li>• Students conduct internet research to find other companies to invest in.</li> <li>• Students analyze quantitative data (budgets)</li> </ul>

<ul style="list-style-type: none"> <li>Information Literacy</li> <li>Media Literacy</li> <li>ICT (Information, Communications, and Technology) Literacy</li> </ul>	
<b>Career Education</b>	<b>Global Perspectives</b>
9.1 Personal Finance Literacy 9.2 Career Awareness, Exploration, and Preparation	<ul style="list-style-type: none"> <li>There is a relationship between spending practices and reaching financial goals.</li> <li>Saving money can enhance financial well-being.</li> <li>There are advantages to setting financial goals.</li> <li>There is a difference between financial <i>needs</i> and <i>wants</i>.</li> <li>There are different parts to a personal budget.</li> <li>There is a need for an emergency kit that includes financial and personal information.</li> </ul>

<b>Financial Literacy</b>		<b>Grade: 7</b>	
<b>Unit: 3 Saving and Investing: Investing for the Future</b>			
<p>As we grow and mature, we must find ways to secure our financial future. One way we can do this is through savings and investments. The key to getting the most out of our investments is to secure investments that have high interest rates. This requires that we research our options. It also requires that we are diligent about putting money aside on a consistent and regular basis. Even a small amount can grow exponentially if we invest it wisely.</p>			
<b>NJ Student Learning Standards</b>			
<ul style="list-style-type: none"> <li>9.1.8.B.4 Relate the concept of deferred gratification to [investment,] meeting financial goals, and building wealth.</li> <li>9.1.8.B.11 Evaluate the appropriate financial institutions to assist with meeting various personal financial needs and goals.</li> <li>9.1.8.D.1 Determine how saving contributes to financial well-being.</li> <li>9.1.8.D.2 Differentiate among various savings tools and how to use them most effectively.</li> <li>9.1.8.D.3 Differentiate among various investment options.</li> <li>9.1.8.D.4 Distinguish between income and investment growth.</li> </ul>			
<b>Enduring Understandings/Goals</b>		<b>Essential Questions</b>	
Students will understand that... <ul style="list-style-type: none"> <li>Investments are made for the purpose of earning a profit.</li> <li>Savings accounts earning compound interest will grow principal faster than those earning simple interest.</li> <li>It is important to have an investment plan to pay for large expenses like college.</li> </ul>		<ul style="list-style-type: none"> <li>How can a person pay for large expected expenses, such as college?</li> </ul>	
<b>Lessons</b>	<b>Description</b>	<b>Resources</b>	<b>Assessment</b>

<p>Saving and Investing: Investing for the Future  (1 - 1.5 class periods)</p>	<p>Students will learn about the time value of money and explain how small amounts of money invested regularly over time grow exponentially. Students will devise a periodic investment plan for accumulating the tuition required to attend a four-year college.</p>	<p>FOR STUDENTS</p> <ul style="list-style-type: none"> <li>● Chart paper and markers</li> <li>● Calculators (1 per group for 5-6 groups)</li> <li>● Handout A – Millionaire Facts (1 per student)</li> <li>● Handout B – A Little Savings Goes a Long Way (1 per student)</li> <li>● Handout C– Famous Quotes and Investing – version A (1 per student [for half the class])</li> <li>● Handout C.2– Famous Quotes and Investing – version B (1 per student [for half the class])</li> <li>● Handout D – Investment Plan Directions (1 per student)</li> <li>● Handout D.1 – Compound Interest (1 per student)</li> <li>● Handout E – Compound Interest (1 per student)</li> </ul> <p>See Mentor Text and Technology Integration for additional resources.</p>	<p>Pre-assessment Post-assessment</p>
<p>Skills (Students will be able to...)</p>			
<ul style="list-style-type: none"> <li>● Define investment, simple interest, compound interest</li> <li>● Calculate the interest earned on an investment</li> <li>● Devise an investment plan for accumulating the tuition needed to attend a four-year college</li> </ul>			

Evidence of Learning (Assessments)	Accommodations and Modifications
<p><b>Formative Assessments:</b></p> <p>IN-CLASS INFORMAL ASSESSMENT</p> <ul style="list-style-type: none"> <li>● Students complete true/false quiz about millionaires.</li> <li>● Students calculate savings over an extended period of time</li> <li>● Students calculate interest earned over an extended period of time</li> </ul>	<p><b>Special Education</b></p> <ul style="list-style-type: none"> <li>● <a href="#">Differentiation for All Students (Special Needs, ESL, Gifted Learners, &amp; Mainstream Learners)</a></li> <li>● <a href="#">Subgroup Accommodations and Modifications</a></li> <li>● <a href="#">Curricular Modifications and Guidance for Students Educated in Special Class Settings</a></li> </ul>

<ul style="list-style-type: none"> <li>Students create an investment plan to pay for future college tuition</li> </ul>	<p><b>Differentiation:</b></p> <ul style="list-style-type: none"> <li>Preview content and concepts</li> <li>Behavior management plan</li> <li>Highlight text</li> <li>Small group setting</li> </ul> <p><b>High-Prep Differentiation:</b></p> <ul style="list-style-type: none"> <li>Alternative formative and summative assessments</li> <li>Guided Reading</li> <li>Personal agendas</li> <li>Project-based learning</li> <li>Problem-based learning</li> <li>Stations/centers</li> <li>Tiered activities/assignments</li> <li>Varying organizers for instructions</li> </ul> <p><b>Low-Prep Differentiation:</b></p> <ul style="list-style-type: none"> <li>Clubbing activities</li> <li>Exploration by interest</li> <li>Flexible groupings</li> </ul>
<p><b>Summative Assessments:</b></p> <ul style="list-style-type: none"> <li>Comprehension Questions (Google Docs)</li> <li><a href="#">Assessment: Why Do Celebrities Go Bankrupt?</a></li> <li><a href="#">Assessment: A Day Shopping With Percentages</a></li> <li><a href="#">Assessment: Grocery Shopping With Units</a></li> <li>Comprehension Questions (Kahoot)</li> <li><a href="#">Kahoot: Celebrities</a></li> <li><a href="#">Kahoot: Shopping</a></li> <li><a href="#">Kahoot: Grocery</a></li> <li>Pre-Assessment</li> <li>Chapter test</li> <li>POST ASSESSMENT</li> <li>POST-LESSON ASSESSMENT IDEAS             <ul style="list-style-type: none"> <li>Students take a quiz on key terms from the lesson: savings, investment, interest, simple interest, and compound interest.</li> <li>Students solve a variety of word problems involving compound interest.</li> <li>Students select the best investment option based on interest rates and investment period.</li> </ul> </li> </ul> <p>EXTENSION/ENRICHMENT</p> <ul style="list-style-type: none"> <li>Students can research a variety of investment options, including money market accounts, certificates of deposit, stocks, and bonds.</li> <li>Students can visit the website <a href="http://www.mappingyourfuture.org/Money">www.mappingyourfuture.org/Money</a> to devise a budget for college costs.</li> <li>Students can conduct research on millionaires to identify how they made their money.</li> </ul>	<p><b>English Language Learners</b></p> <ul style="list-style-type: none"> <li><a href="#">Differentiation for All Students (Special Needs, ESL, Gifted Learners, &amp; Mainstream Learners)</a></li> <li><a href="#">Unit 1: Curriculum for ELL</a></li> <li><a href="#">Subgroup Accommodations and Modifications</a></li> <li>Multi-language glossary</li> <li>Pupil edition in Spanish</li> <li>Vocabulary flash cards</li> </ul>
<p><b>Benchmark Assessments:</b></p> <ul style="list-style-type: none"> <li><i>TC Running Records</i></li> <li><i>Project Read Assessments</i></li> <li><i>TC Writing Rubric</i></li> <li><i>Nonsense Words</i></li> <li><a href="#">Teachers College Running Records</a></li> <li><a href="#">Letter Sound ID</a></li> <li><a href="#">High Frequency Word Assessment</a></li> <li><a href="#">Concepts of Print Fountas &amp; Pinnell Prompting Guide 1; Oral Reading and Early Writing.</a></li> </ul>	<p><b>Students at Risk for Failure</b></p> <ul style="list-style-type: none"> <li><a href="#">Differentiation for All Students (Special Needs, ESL, Gifted Learners, &amp; Mainstream Learners)</a></li> <li><a href="#">Subgroup Accommodations and Modifications</a></li> </ul> <p><b>Gifted and Talented</b></p> <ul style="list-style-type: none"> <li><a href="#">Differentiation for All Students (Special Needs, ESL, Gifted Learners, &amp; Mainstream Learners)</a></li> <li><a href="#">Subgroup Accommodations and Modifications</a></li> </ul>

<ul style="list-style-type: none"> <li>● <b>Fountas &amp; Pinnell Prompting Guide 2: Comprehension: Thinking, Talking and Writing.</b></li> <li>● LinkIt! Math Benchmarks</li> <li>● <i>Math in Focus or Big Ideas benchmarks</i></li> </ul>	<ul style="list-style-type: none"> <li>● <i>Math in Focus or Big Ideas G &amp; T Activities</i></li> </ul>
<p><b>Alternative Assessments:</b></p>	<p><b>Students with 504 Plans</b></p>
<ul style="list-style-type: none"> <li>● Fountas &amp; Pinnell Running Records</li> <li>● Scholastic Running Records</li> <li>● BeBop Books for running records</li> <li>● G &amp; T Assessments:Sages-2 Screening Assessment for Gifted Elementary: Mathematics/Science Language Arts/Social Studies</li> <li>● Reasoning</li> <li>● Yopp-Singer test of Phoneme Segmentation</li> <li>● Sentence-Writing Grade Placement Test</li> <li>● Linguistics Phonemic Awareness Screener</li> <li>● Linguistics Decoding Pre/Post Test</li> <li>● Dyslexia Screener</li> <li>● PRIM checklist</li> <li>● LLI; Test Preparation Lesson Framework F&amp;P levels</li> <li>● Have each student develop a personal budget for a whole month.</li> <li>● Have students create an "emergency preparedness" list for kit preparation, in addition to their emergency budget, to utilize during times of natural disaster (i.e., storms, power surges).</li> <li>● Students can use the "Saving Calculator" (<a href="http://www.themint.org/kids/saving-calculator.html">http://www.themint.org/kids/saving-calculator.html</a>) at the "The Mint" website to set a savings goal and plan how to reach it.</li> <li>● Invite students to look into the United States budget to see how government money is spent. What does the government spend most of its money on? Where does its income come from? Is the U.S. budget balanced?</li> </ul>	<ul style="list-style-type: none"> <li>● <a href="#">Differentiation for All Students (Special Needs, ESL, Gifted Learners, &amp; Mainstream Learners)</a></li> <li>● <a href="#">Subgroup Accommodations and Modifications</a></li> </ul>
<p><b>Core Instructional and Supplemental Materials Professional Resources:</b></p>	<p><b>Core Instructional, Supplemental, Instructional, and Intervention Resources</b></p>
<p><b>Core Professional Resources:</b></p>	<p><b>Core Instructional Resources:</b></p>

<p>Background information and vocabulary adaptations based on information from:</p> <ul style="list-style-type: none"> <li>* Council for Economic Education: <a href="http://www.councilforeconed.org/news/story.php?story_id=20">http://www.councilforeconed.org/news/story.php?story_id=20</a></li> <li>** Jump\$tart, Jump\$tart 2006 Financial Literacy Quiz: <a href="http://www.savingadvice.com/tools/quizzes/jumpstart-financial-literacy.html">http://www.savingadvice.com/tools/quizzes/jumpstart-financial-literacy.html</a></li> <li>*** U.S. Department of Education Press Release, American Students Show Steady Progress in Math, Rank High in International Education Comparison TIMSS: <a href="http://www2.ed.gov/news/pressreleases/2008/12/12092008.html">http://www2.ed.gov/news/pressreleases/2008/12/12092008.html</a></li> <li>Vocabulary adapted from Merriam Webster Dictionary for Kids: <a href="http://www.wordcentral.com">www.wordcentral.com</a></li> <li>Average college tuition costs taken from: <a href="http://www.collegeboard.com/student/pay/add-it-up/4494.html">www.collegeboard.com/student/pay/add-it-up/4494.html</a></li> <li>Millionaire Facts adapted from <i>The Millionaire Next Door</i>, by Thomas J. Stanley and William D. Danko (1996)</li> </ul>	<ul style="list-style-type: none"> <li>PowerPoint lesson script provided</li> <li>Handouts and answer keys provided</li> <li>Calculators are needed</li> <li>Transcript of lesson provided</li> <li>It's My Life: Managing Money, PBS Kids GO!; <a href="http://pbskids.org/itsmylife/money">http://pbskids.org/itsmylife/money</a></li> <li>Money Comes and Goes: <a href="http://www.econedlink.org/">http://www.econedlink.org/</a></li> <li>Financial Planning Association: <a href="http://www.fpanet.org/LifeCrisis/PreparingforaDisaster/DisasterPreparednessMakesSenseforFinancesToo/">http://www.fpanet.org/LifeCrisis/PreparingforaDisaster/DisasterPreparednessMakesSenseforFinancesToo/</a></li> </ul> <p>FOR STUDENTS</p> <ul style="list-style-type: none"> <li>Chart paper and markers</li> <li>Calculators (1 per group for 5-6 groups)</li> <li>Handout A – Millionaire Facts (1 per student)</li> <li>Handout B – A Little Savings Goes a Long Way (1 per student)</li> <li>Handout C– Famous Quotes and Investing – version A (1 per student [for half the class])</li> <li>Handout C.2– Famous Quotes and Investing – version B (1 per student [for half the class])</li> <li>Handout D – Investment Plan Directions (1 per student)</li> <li>Handout D.1 – Compound Interest (1 per student)</li> <li>Handout E – Compound Interest (1 per student)</li> </ul>
<p><b>Supplemental Professional Resources:</b></p>	<p><b>Supplemental Resources:</b></p> <ul style="list-style-type: none"> <li><a href="http://practicalmoneyskills.com/learn/saving">http://practicalmoneyskills.com/learn/saving</a></li> </ul>
<ul style="list-style-type: none"> <li><i>Leveled Literacy Intervention Kits</i></li> <li><a href="#">When Readers Struggle - Teaching What Works - Irene Fountas and Gay Su Pinnell</a></li> <li><a href="#">Rubric for Assessing a Retell on a Reading Level Assessment - Levels A-Z (Teachers College)</a></li> <li><a href="#">Benchmarks for Oral Fluency Rate - Words Per Minute (Teachers College)</a></li> <li><i>Primm Book</i></li> <li><i>Unit of Study How To Books-Writing to Teach Others Text by Lucy Calkins</i></li> <li><i>Prompting Guide Part 1 - For Oral Reading and Early Writing</i></li> <li><i>Prompting Guide Part 2 - For Comprehension : Thinking, Talking, Writing</i></li> <li><i>Reading Strategies Book - Jennifer Serravallo</i></li> <li><i>Teachers College Units of Study - Phonics K-2</i> <ul style="list-style-type: none"> <li>Florham Park <a href="#">ELA PD Sharing Website</a></li> <li><a href="#">Conferring Menus</a></li> </ul> </li> <li><i>Math in Focus or Big Ideas Curriculum</i></li> </ul>	<p><b>Intervention Resources:</b></p> <ul style="list-style-type: none"> <li>Leveled Literacy Intervention Texts</li> <li>Reteach</li> <li>Extra Practice</li> <li>Classroom Manipulatives</li> <li>Online Manipulatives</li> <li>Content from previous grade levels</li> </ul>
<p><b>Interdisciplinary Connections</b></p>	<p><b>Integration of Technology through NJSLs</b></p>
<p>MATH</p> <ul style="list-style-type: none"> <li><a href="#">NISLS.7.RP.A.3</a></li> </ul>	<p>COMPOUND INTEREST <a href="http://practicalmoneyskills.com/resources/financial_calculators/savings_investment/savings_grow">http://practicalmoneyskills.com/resources/financial_calculators/savings_investment/savings_grow</a></p>



<p>Use proportional relationships to solve multistep ratio and percent problems. Examples: simple interest, tax, markups and markdowns, gratuities and commissions, fees, percent increase and decrease, percent error.</p> <ul style="list-style-type: none"> <li>● NJSLS.6.NS.B.3 Compute fluently with multi-digit numbers.</li> </ul> <p><b>SPEAKING AND LISTENING</b></p> <ul style="list-style-type: none"> <li>● <u>NJSLSA.SL.1.</u> Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</li> <li>● <u>NJSLSA.SL.2.</u> Integrate and evaluate information presented in diverse media and formats, including visually, quantitatively, and orally.</li> <li>● <u>NJSLSA.SL.4.</u> 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.</li> <li>● <u>NJSLSA.SL.6.</u> Adapt speech to a variety of contexts and communicative tasks, demonstrating command of formal English when indicated or appropriate.</li> </ul>	<p>HOW LONG TO BE A MILLIONAIRE? <a href="http://practicalmoneyskills.com/resources/financial_calculators/savings_investment/save_million">http://practicalmoneyskills.com/resources/financial_calculators/savings_investment/save_million</a></p> <p>SAVING AND INVESTING <a href="https://www.econedlink.org/resources/saving-and-investing-video-and-quiz/">https://www.econedlink.org/resources/saving-and-investing-video-and-quiz/</a></p> <p><a href="https://www.econedlink.org/resources/grade/6-8/?subjects%5B%5D=13&amp;view=grid">https://www.econedlink.org/resources/grade/6-8/?subjects%5B%5D=13&amp;view=grid</a></p>
<p><b>Integration of 21st Century Themes</b></p>	<p><b>Media Literacy Integration</b></p>
<p>Financial, Economic, Business, and Entrepreneurial Literacy</p> <p><b>LEARNING AND INNOVATION SKILLS</b></p> <ul style="list-style-type: none"> <li>● Creativity and Innovation</li> <li>● Critical Thinking and Problem Solving</li> <li>● Communication</li> <li>● Collaboration</li> </ul> <p><b>LIFE &amp; CAREER SKILLS</b></p> <ul style="list-style-type: none"> <li>● Flexibility and Adaptability</li> <li>● Initiative and Self-Direction</li> <li>● Social and Cross-Cultural Skills</li> <li>● Productivity and Accountability</li> <li>● Leadership and Responsibility</li> </ul> <p><b>INFORMATION, MEDIA &amp; TECHNOLOGY SKILLS</b></p> <ul style="list-style-type: none"> <li>● Information Literacy</li> <li>● Media Literacy</li> <li>● ICT (Information, Communications, and Technology) Literacy</li> </ul>	<p>Students will:</p> <ul style="list-style-type: none"> <li>● Read brief overview articles about lesson topics</li> <li>● Understand how to use online calculators.</li> </ul>

Career Education	Global Perspectives
9.1 Personal Finance Literacy 9.2 Career Awareness, Exploration, and Preparation	<ul style="list-style-type: none"> <li>● There is a relationship between spending practices and reaching financial goals.</li> <li>● Saving money can enhance financial well-being.</li> <li>● There are advantages to setting financial goals.</li> <li>● There is a difference between financial <i>needs</i> and <i>wants</i>.</li> <li>● There are different parts to a personal budget.</li> <li>● There is a need for an emergency kit that includes financial and personal information.</li> <li>● People need to prepare for large expenses by investing money according to a plan.</li> </ul>

Financial Literacy		Grade: 7
<p><b>Unit 4: Financial Responsibility &amp; Decision Making: Evaluating Financial Information</b></p> <p>Everyday each of us is bombarded with messages from companies trying to entice us to buy their products or use their services. These advertisements can be found in print sources, such as magazines and billboards, and online as we surf the web. Viewers who are not careful to discern these messages can find themselves persuaded to purchase goods and services that may or may not live up to their claims. In order to be educated and savvy consumers, we must take the time to evaluate the messages we receive before we tap into our personal finances to acquire these products.</p>		
<p><b>NJ Student Learning Standards</b></p> <ul style="list-style-type: none"> <li>● 9.1.8.E.1 Explain what it means to be a responsible consumer and the factors to consider when making consumer decisions.</li> <li>● 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.</li> <li>● 9.1.8.E.3 Compare and contrast product facts versus advertising claims.</li> <li>● 9.1.8.E.4 Prioritize personal wants and needs when making purchases.</li> <li>● 9.1.8.E.5 Analyze interest rates and fees associated with financial services, credit cards, debit cards, and gift cards.</li> <li>● 9.1.8.E.6 Compare the value of goods or services from different sellers when purchasing large quantities and small quantities.</li> <li>● 9.1.8.E.7 Evaluate how fraudulent activities impact consumers, and justify the creation of consumer protection laws.</li> <li>● 9.1.8.E.8 Recognize the techniques and effects of deceptive advertising.</li> </ul>		
<b>Enduring Understandings/Goals</b>	<b>Essential Questions</b>	
Students will understand that... <ul style="list-style-type: none"> <li>● Claims are made by advertisers to entice the public.</li> <li>● There are several types of online ads found on websites.</li> <li>● There are regulations governing the production of advertisements.</li> <li>● There is a need to carefully evaluate advertisements before spending money.</li> </ul>	<ul style="list-style-type: none"> <li>● What are the regulations governing advertisements?</li> <li>● What gimmicks do advertisers use to entice the public to buy certain products?</li> <li>● What is an effective way to evaluate advertisements?</li> </ul>	
<b>Lessons</b>	<b>Description</b>	<b>Resources</b>
		<b>Assessment</b>

<p>Financial Responsibility &amp; Decision Making: Evaluating Financial Information</p> <p>(1 - 1.5 class periods)</p>	<p>Students will analyze and evaluate advertising claims. Students will review online and printed sources of product information and list the strengths and weaknesses of each. Students will develop an advertising pitch and their peers will evaluate the financial claims and determine the validity of the claims.</p>	<p>FOR STUDENTS</p> <ul style="list-style-type: none"> <li>• Chart paper</li> <li>• Markers</li> <li>• Painter’s tape</li> <li>• Handout B – Mark Scenario (1 copy for facilitator to read)</li> <li>• Handout A: What Do You Think? (1 per student)</li> <li>• Sample print ads from magazines or newspapers (1 per pair/group) Note: Teachers will have to gather advertisements - not provided in materials.</li> <li>• Handout C – Types of Advertising Claims (1 per student)</li> <li>• Product cards (1 card per group)</li> <li>• Handout D – Exit ticket (1 per student)</li> </ul>	<p>Exit ticket</p> <p>Pre-assessment</p> <p>Post-assessment</p>

<p><b>Skills (Students will be able to...)</b></p>			
<ul style="list-style-type: none"> <li>• Define advertising, claim, and fraud</li> <li>• Identify several claims used by advertisers to entice the public</li> <li>• Identify several types of online ads found on websites</li> <li>• List the strengths and weaknesses of online and printed sources of product information</li> <li>• Create an advertisement pitch</li> <li>• Evaluate advertisement pitches created by their peers</li> </ul>			

Evidence of Learning (Assessments)	Accommodations and Modifications
<p><b>Formative Assessments:</b></p> <p>IN-CLASS INFORMAL ASSESSMENT</p> <ul style="list-style-type: none"> <li>• T/F worksheet (Handout A)</li> <li>• Print ad/web ad evaluation using AEIOU strategy</li> <li>• Original advertisement creation</li> </ul>	<p><b>Special Education</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Differentiation for All Students (Special Needs, ESL, Gifted Learners, &amp; Mainstream Learners)</a></li> <li>• <a href="#">Subgroup Accommodations and Modifications</a></li> <li>• <a href="#">Curricular Modifications and Guidance for Students Educated in Special Class Settings</a></li> </ul>

<ul style="list-style-type: none"> <li>• Gallery walk notes and discussion</li> <li>• Exit Ticket (Handout D)</li> </ul>	<p><b>Differentiation:</b></p> <ul style="list-style-type: none"> <li>• <i>Preview content and concepts</i></li> <li>• <i>Behavior management plan</i></li> <li>• <i>Highlight text</i></li> <li>• <i>Small group setting</i></li> </ul> <p><b>High-Prep Differentiation:</b></p> <ul style="list-style-type: none"> <li>• <i>Alternative formative and summative assessments</i></li> <li>• <i>Guided Reading</i></li> <li>• <i>Personal agendas</i></li> <li>• <i>Project-based learning</i></li> <li>• <i>Problem-based learning</i></li> <li>• <i>Stations/centers</i></li> <li>• <i>Tiered activities/assignments</i></li> <li>• <i>Varying organizers for instructions</i></li> </ul> <p><b>Low-Prep Differentiation:</b></p> <ul style="list-style-type: none"> <li>• <i>Clubbing activities</i></li> <li>• <i>Exploration by interest</i></li> <li>• <i>Flexible groupings</i></li> </ul>
<p><b>Summative Assessments:</b></p>	<p><b>English Language Learners</b></p>
<ul style="list-style-type: none"> <li>• Comprehension Questions (Google Docs)</li> <li>• <a href="#">Assessment: Why Do Celebrities Go Bankrupt?</a></li> <li>• <a href="#">Assessment: A Day Shopping With Percentages</a></li> <li>• <a href="#">Assessment: Grocery Shopping With Units</a></li> <li>• Comprehension Questions (Kahoot)</li> <li>• <a href="#">Kahoot: Celebrities</a></li> <li>• <a href="#">Kahoot: Shopping</a></li> <li>• <a href="#">Kahoot: Grocery</a></li> <li>• Pre-Assessment</li> <li>• Chapter test</li> <li>• Post Assessment</li> </ul> <p>POST-LESSON ASSESSMENT IDEAS</p> <ul style="list-style-type: none"> <li>• Students can compare two television ads that are selling the same product. They can evaluate the strengths and weaknesses of the claims made by each company.</li> <li>• Students can research companies that have been accused of false advertising or forced to change their ad claims. (Frosted Mini Wheats is a good contemporary example. Listerine is another product that has a long history in this area.)</li> </ul> <p>EXTENSION/ENRICHMENT</p> <ul style="list-style-type: none"> <li>• Teachers can have students keep an “Ad Log.” Over the weekend, instruct students to record how many promos they receive in a day. Students create a log sheet to record all the ads they come across. Students should record the date, time, place seen, and the nature of the ad (what was it for)..</li> <li>• Have students visit the FTC Virtual Mall (<a href="http://www.ftc.gov/YouAreHere">http://www.ftc.gov/YouAreHere</a>). Direct students to the “East Terrace” portion of the site. Here they will engage in activities designed to have them explore the claims used by advertisers.</li> </ul>	<ul style="list-style-type: none"> <li>• <a href="#">Differentiation for All Students (Special Needs, ESL, Gifted Learners, &amp; Mainstream Learners)</a></li> <li>• <a href="#">Unit 1: Curriculum for ELL</a></li> <li>• <a href="#">Subgroup Accommodations and Modifications</a></li> <li>• Multi-language glossary</li> <li>• Pupil edition in Spanish</li> <li>• Vocabulary flash cards</li> </ul>
<p><b>Benchmark Assessments:</b></p>	<p><b>Students at Risk for Failure</b></p>
<ul style="list-style-type: none"> <li>• <i>TC Running Records</i></li> <li>• <i>Project Read Assessments</i></li> <li>• <i>TC Writing Rubric</i></li> <li>• <i>Nonsense Words</i></li> <li>• <a href="#">Teachers College Running Records</a></li> <li>• <a href="#">Letter Sound ID</a></li> <li>• <a href="#">High Frequency Word Assessment</a></li> </ul>	<ul style="list-style-type: none"> <li>• <a href="#">Differentiation for All Students (Special Needs, ESL, Gifted Learners, &amp; Mainstream Learners)</a></li> <li>• <a href="#">Subgroup Accommodations and Modifications</a></li> </ul>
	<p><b>Gifted and Talented</b></p>
	<ul style="list-style-type: none"> <li>• <a href="#">Differentiation for All Students (Special Needs, ESL, Gifted Learners, &amp; Mainstream Learners)</a></li> <li>• <a href="#">Subgroup Accommodations and Modifications</a></li> </ul>

<ul style="list-style-type: none"> <li>• <u>Concepts of Print</u><b>Fountas &amp; Pinnell Prompting Guide 1: Oral Reading and Early Writing.</b></li> <li>• <b>Fountas &amp; Pinnell Prompting Guide 2: Comprehension: Thinking, Talking and Writing.</b></li> <li>• LinkIt! Math Benchmarks</li> <li>• <i>Math in Focus or Big Ideas benchmarks</i></li> </ul>	<ul style="list-style-type: none"> <li>• <i>Math in Focus or Big Ideas G &amp; T Activities</i></li> </ul>
<p><b>Alternative Assessments:</b></p>	<p><b>Students with 504 Plans</b></p>
<ul style="list-style-type: none"> <li>• Fountas &amp; Pinnell Running Records</li> <li>• Scholastic Running Records</li> <li>• BeBop Books for running records</li> <li>• G &amp; T Assessments:Sages-2 Screening Assessment for Gifted Elementary: Mathematics/Science Language Arts/Social Studies</li> <li>• Reasoning</li> <li>• Yopp-Singer test of Phoneme Segmentation</li> <li>• Sentence-Writing Grade Placement Test</li> <li>• Linguistics Phonemic Awareness Screener</li> <li>• Linguistics Decoding Pre/Post Test</li> <li>• Dyslexia Screener</li> <li>• PRIM checklist</li> <li>• LLI; Test Preparation Lesson Framework F&amp;P levels</li> <li>• Have each student develop a personal budget for a whole month.</li> <li>• Have students create an "emergency preparedness" list for kit preparation, in addition to their emergency budget, to utilize during times of natural disaster (i.e., storms, power surges).</li> <li>• Students can use the "Saving Calculator" (<a href="http://www.themint.org/kids/saving-calculator.html">http://www.themint.org/kids/saving-calculator.html</a>) at the "The Mint" website to set a savings goal and plan how to reach it.</li> <li>• Invite students to look into the United States budget to see how government money is spent. What does the government spend most of its money on? Where does its income come from? Is the U.S. budget balanced?</li> </ul>	<ul style="list-style-type: none"> <li>• <a href="#">Differentiation for All Students (Special Needs, ESL, Gifted Learners, &amp; Mainstream Learners)</a></li> <li>• <a href="#">Subgroup Accommodations and Modifications</a></li> </ul>
<p><b>Core Instructional and Supplemental Materials Professional Resources:</b></p>	<p><b>Core Instructional, Supplemental, Instructional, and Intervention Resources</b></p>

<p><b>Core Professional Resources:</b></p> <p>Background information and vocabulary adaptations based on information from:</p> <ul style="list-style-type: none"> <li>• Council for Economic Education 2011 Survey of the States</li> <li>• Vocabulary adapted from The Language of Advertising claims:<a href="http://sunset.backbone.olemiss.edu/~egjbp/comp/ad-claims.html">http://sunset.backbone.olemiss.edu/~egjbp/comp/ad-claims.html</a></li> <li>• Vocabulary adapted from Merriam Webster Dictionary for Kids: <a href="http://www.wordcentral.com">www.wordcentral.com</a></li> <li>• Vocabulary adapted from Wikipedia.com:<a href="http://www.wikipedia.com">www.wikipedia.com</a></li> <li>• Types of Advertising Claims adapted from The Language of Advertising Claims:<a href="http://sunset.backbone.olemiss.edu/~egjbp/comp/ad-claims.html">http://sunset.backbone.olemiss.edu/~egjbp/comp/ad-claims.html</a></li> <li>• Federal Trade Commission Act—Basics adapted from The Federal Trade Commission: <a href="http://www.ftc.gov">www.ftc.gov</a></li> </ul> <p><b>Supplemental Professional Resources:</b></p> <ul style="list-style-type: none"> <li>• <i>Leveled Literacy Intervention Kits</i></li> <li>• <a href="#">When Readers Struggle - Teaching What Works - Irene Fountas and Gay Su Pinnell</a></li> <li>• <a href="#">Rubric for Assessing a Retell on a Reading Level Assessment - Levels A-Z (Teachers College)</a></li> <li>• <a href="#">Benchmarks for Oral Fluency Rate - Words Per Minute (Teachers College)</a></li> <li>• <i>Primm Book</i></li> <li>• <i>Unit of Study How To Books-Writing to Teach Others Text by Lucy Calkins</i></li> <li>• <i>Prompting Guide Part 1 - For Oral Reading and Early Writing</i></li> <li>• <i>Prompting Guide Part 2 - For Comprehension : Thinking, Talking, Writing</i></li> <li>• <i>Reading Strategies Book - Jennifer Serravallo</i></li> <li>• <i>Teacher's College Units of Study - Phonics K-2</i></li> <li>• Florham Park <a href="#">ELA PD Sharing Website</a></li> <li>• <a href="#">Conferring Menus</a></li> <li>• <i>Math in Focus or Big Ideas Curriculum</i></li> </ul>	<p><b>Core Instructional Resources:</b></p> <ul style="list-style-type: none"> <li>• PowerPoint lesson script provided</li> <li>• Handouts and answer keys provided</li> <li>• Calculators are needed</li> <li>• Transcript of lesson provided</li> <li>• It's My Life: Managing Money, PBS Kids GO!; <a href="http://pbskids.org/itsmylife/money">http://pbskids.org/itsmylife/money</a></li> <li>• Money Comes and Goes: <a href="http://www.econedlink.org/">http://www.econedlink.org/</a></li> <li>• Financial Planning Association: <a href="http://www.fpanet.org/LifeCrisis/PreparingforaDisaster/DisasterPreparednessMakesSenseforFinancesToo/">http://www.fpanet.org/LifeCrisis/PreparingforaDisaster/DisasterPreparednessMakesSenseforFinancesToo/</a></li> </ul> <p>FOR STUDENTS</p> <ul style="list-style-type: none"> <li>• Chart paper</li> <li>• Markers</li> <li>• Painter's tape</li> <li>• Handout B – Mark Scenario (1 copy for facilitator to read)</li> <li>• Handout A: What Do You Think? (1 per student)</li> <li>• Sample print ads from magazines or newspapers (1 per pair/group)</li> <li>• Note: Teachers will have to gather advertisements - not provided in materials.</li> <li>• Handout C – Types of Advertising Claims (1 per student)</li> <li>• Product cards (1 card per group)</li> <li>• Handout D – Exit ticket (1 per student)</li> </ul> <p><b>Supplemental Resources:</b></p> <ul style="list-style-type: none"> <li>• <a href="http://practicalmoneyskills.com/learn/saving">http://practicalmoneyskills.com/learn/saving</a></li> </ul> <p><b>Intervention Resources:</b></p> <ul style="list-style-type: none"> <li>• Leveled Literacy Intervention Texts</li> <li>• Reteach</li> <li>• Extra Practice</li> <li>• Classroom Manipulatives</li> <li>• Online Manipulatives</li> <li>• Content from previous grade levels</li> </ul>
<p><b>Interdisciplinary Connections</b></p>	<p><b>Integration of Technology through NJSLs</b></p>

<p>READING</p> <ul style="list-style-type: none"> <li>● <u>NISLSA.R.6.</u> Assess how point of view or purpose shapes the content and style of a text.</li> <li>● <u>NISLSA.R.7.</u> Integrate and evaluate content presented in diverse media and formats, including visually and quantitatively, as well as in words</li> <li>● <u>NISLSA.R.8.</u> Delineate and evaluate the argument and specific claims in a text, including the validity of the reasoning as well as the relevance and sufficiency of the evidence.</li> <li>● <u>NISLS.RI.7.6.</u> Determine an author’s point of view or purpose in a text and analyze how the author distinguishes his or her position from that of others.</li> </ul> <p>WRITING</p> <ul style="list-style-type: none"> <li>● <u>NISLSA.W.4.</u> Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.</li> <li>● <u>NISLSA.W.8.</u> Gather relevant information from multiple print and digital sources, assess the credibility and accuracy of each source, and integrate the information while avoiding plagiarism.</li> </ul> <p>SPEAKING AND LISTENING</p> <ul style="list-style-type: none"> <li>● <u>NISLSA.SL.1.</u> Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others’ ideas and expressing their own clearly and persuasively.</li> <li>● <u>NISLSA.SL.2.</u> Integrate and evaluate information presented in diverse media and formats, including visually, quantitatively, and orally.</li> <li>● <u>NISLSA.SL.4.</u> 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.</li> <li>● <u>NISLSA.SL.6.</u> Adapt speech to a variety of contexts and communicative tasks, demonstrating command of formal English when indicated or appropriate</li> </ul>	<ul style="list-style-type: none"> <li>● <a href="https://www.consumer.ftc.gov/sites/default/files/games/off-site/youarehere/site.html#/m-all-entrance">https://www.consumer.ftc.gov/sites/default/files/games/off-site/youarehere/site.html#/m-all-entrance</a></li> <li>● <a href="https://www.econedlink.org/resources/grade/6-8/?subjects%5B%5D=13&amp;view=grid">https://www.econedlink.org/resources/grade/6-8/?subjects%5B%5D=13&amp;view=grid</a></li> </ul>
<p style="text-align: center;"><b>Integration of 21st Century Themes</b></p>	<p style="text-align: center;"><b>Media Literacy Integration</b></p>
<p>Financial, Economic, Business, and Entrepreneurial Literacy</p> <p>LEARNING AND INNOVATION SKILLS</p> <ul style="list-style-type: none"> <li>● Creativity and Innovation</li> <li>● Critical Thinking and Problem Solving</li> <li>● Communication</li> <li>● Collaboration</li> </ul>	<p>Students will:</p> <ul style="list-style-type: none"> <li>● Read brief overview articles about lesson topics</li> <li>● Understand how to use online calculators.</li> <li>● Analyzing advertisements in print and online</li> </ul>

<p>LIFE &amp; CAREER SKILLS</p> <ul style="list-style-type: none"> <li>• Flexibility and Adaptability</li> <li>• Initiative and Self-Direction</li> <li>• Social and Cross-Cultural Skills</li> <li>• Productivity and Accountability</li> <li>• Leadership and Responsibility</li> </ul> <p>INFORMATION, MEDIA &amp; TECHNOLOGY SKILLS</p> <ul style="list-style-type: none"> <li>• Information Literacy</li> <li>• Media Literacy</li> <li>• ICT (Information, Communications, and Technology) Literacy</li> </ul>	
<p><b>Career Education</b></p>	<p><b>Global Perspectives</b></p>
<p>9.1 Personal Finance Literacy 9.2 Career Awareness, Exploration, and Preparation</p>	<ul style="list-style-type: none"> <li>• There is a relationship between spending practices and reaching financial goals.</li> <li>• Saving money can enhance financial well-being.</li> <li>• There are advantages to setting financial goals.</li> <li>• There is a difference between financial <i>needs</i> and <i>wants</i>.</li> <li>• There are different parts to a personal budget.</li> <li>• There is a need for an emergency kit that includes financial and personal information.</li> <li>• People need to prepare for large expenses by investing money according to a plan.</li> <li>• There are strategies that can be used to evaluate advertisements before financial decisions are made.</li> </ul>

<b>Financial Literacy</b>	<b>Grade: 7</b>
<p><b>Unit 5: Credit and Debt: Learning About Credit Reports</b></p> <p>Our credit history is an important part of our financial identity. Our spending habits and payment histories often serve as a means by which some organizations and companies determine how much they can trust us. Since our histories carry so much weight, it is imperative that we maintain good credit histories. One step in maintaining a good credit history is to review our credit report each year. Checking our credit report each year allows us to keep abreast of our status and to work to correct any blemishes on our records.</p>	
<p><b>NJ Student Learning Standards</b></p>	
<ul style="list-style-type: none"> <li>• 9.1.8.C.1 Compare and contrast credit cards and debit cards and the advantages and disadvantages of using each.</li> <li>• 9.1.8.C.2 Compare and contrast the financial products and services offered by different types of financial institutions.</li> <li>• 9.1.8.C.3 Compare and contrast debt and credit management strategies.</li> <li>• 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.</li> <li>• 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).</li> </ul>	



<ul style="list-style-type: none"> <li>9.1.8.C.6 Determine ways to leverage debt beneficially.</li> <li>9.1.8.C.7 Determine potential consequences of using “easy access” credit (e.g., using a line of credit vs. obtaining a loan for a specific purpose).</li> <li>9.1.8.C.8 Explain the purpose of a credit score and credit record, and summarize borrowers’ credit report rights.</li> <li>9.1.8.C.9 Summarize the causes and consequences of personal bankruptcy.</li> <li>9.1.8.C.10 Determine when there is a need to seek credit counseling and appropriate times to utilize it.</li> </ul>			
<b>Enduring Understandings/Goals</b>		<b>Essential Questions</b>	
Students will understand that... <ul style="list-style-type: none"> <li>There are entities who have legal access to their credit reports.</li> <li>Credit history has an effect on a person’s life</li> </ul>		<ul style="list-style-type: none"> <li>How does the information contained in a person’s credit report impact their life?</li> <li>Which entities have legal access to a person’s credit report?</li> </ul>	
<b>Lessons</b>	<b>Description</b>	<b>Resources</b>	<b>Assessment</b>
Credit and Debt: Learning About Credit Reports  (1-2 class periods)	Students will explain why it is important to establish a positive credit history and explain the value of credit reports to borrowers and to lenders. Students will apply legal guidelines to determine permissible uses of a credit report other than granting credit. Students will discuss ways that a negative credit report can affect a consumer’s financial future.	<ul style="list-style-type: none"> <li>Chart paper</li> <li>Markers</li> <li>Handout A – T/F Credit Statements Sheet (1 copy for facilitator)</li> <li>Handout B Answer Key– Proceed with Caution worksheet (1 copy for facilitator)</li> <li>Handout C Answer Key– Credit Rights and Responsibilities worksheet (1 copy for facilitator)</li> </ul> Student (one for each student) <ul style="list-style-type: none"> <li>Handout B – Proceed with Caution worksheet</li> <li>Handout C – Credit Rights and Responsibilities worksheet</li> <li>Handout D – Credit Rights and Responsibilities Scenarios</li> </ul>	<ul style="list-style-type: none"> <li>Pre-assessment</li> <li>Post-assessment</li> <li>In-Class informal assessment opportunities</li> </ul>
<b>Skills (Students will be able to...)</b>			
<ul style="list-style-type: none"> <li>Define credit, credit report, credit history</li> <li>Make personal connections between key concepts (credit) and their own lives</li> <li>Identify entities who have legal access to their credit reports</li> <li>Describe the effects of credit history on a person’s life</li> </ul>			

Evidence of Learning (Assessments)	Accommodations and Modifications
<p><b>Formative Assessments:</b></p> <p>IN-CLASS INFORMAL ASSESSMENT</p> <ul style="list-style-type: none"> <li>Students determine if a given set of statements about credit are true or false</li> <li>Students generate a list of agencies with legal access to credit reports</li> <li>Students define key terms and gather statistical data regarding young people and credit</li> <li>Students analyze scenarios and apply appropriate credit rights and responsibilities to each scenario</li> </ul> <p><b>Summative Assessments:</b></p> <ul style="list-style-type: none"> <li>Comprehension Questions (Google Docs)</li> <li><a href="#">Assessment: Why Do Celebrities Go Bankrupt?</a></li> <li><a href="#">Assessment: A Day Shopping With Percentages</a></li> <li><a href="#">Assessment: Grocery Shopping With Units</a></li> <li>Comprehension Questions (Kahoot)</li> <li><a href="#">Kahoot: Celebrities</a></li> <li><a href="#">Kahoot: Shopping</a></li> <li><a href="#">Kahoot: Grocery</a></li> <li>Pre-Assessment</li> <li>Chapter test</li> <li>Post Assessment</li> </ul> <p>POST-LESSON ASSESSMENT IDEAS</p> <ul style="list-style-type: none"> <li>Students conduct research to learn about other credit rights and responsibilities</li> <li>Students create a WebQuest for various government websites that provide information about credit, credit reports, and credit history</li> <li>Students act out scenarios in which people have their credit rights violated and take appropriate steps to rectify the situation</li> </ul> <p>EXTENSION/ENRICHMENT</p> <ul style="list-style-type: none"> <li>Teachers can have students explore the Federal Reserve Bank website to better understand the role of this agency (<a href="http://www.federalreserve.gov/">http://www.federalreserve.gov/</a>)</li> <li>Have students gather credit card applications from various stores. Bring in all the applications and have students review the applications to determine the APR rate for each card. Have students calculate how much various items could end up costing if they took from 6 months up until 1 year to pay back the loan.</li> </ul>	<p><b>Special Education</b></p> <ul style="list-style-type: none"> <li><a href="#">Differentiation for All Students (Special Needs, ESL, Gifted Learners, &amp; Mainstream Learners)</a></li> <li><a href="#">Subgroup Accommodations and Modifications</a></li> <li><a href="#">Curricular Modifications and Guidance for Students Educated in Special Class Settings</a></li> </ul> <p><b>Differentiation:</b></p> <ul style="list-style-type: none"> <li>Preview content and concepts</li> <li>Behavior management plan</li> <li>Highlight text</li> <li>Small group setting</li> </ul> <p><b>High-Prep Differentiation:</b></p> <ul style="list-style-type: none"> <li>Alternative formative and summative assessments</li> <li>Guided Reading</li> <li>Personal agendas</li> <li>Project-based learning</li> <li>Problem-based learning</li> <li>Stations/centers</li> <li>Tiered activities/assignments</li> <li>Varying organizers for instructions</li> </ul> <p><b>Low-Prep Differentiation:</b></p> <ul style="list-style-type: none"> <li>Clubbing activities</li> <li>Exploration by interest</li> <li>Flexible groupings</li> </ul> <p><b>English Language Learners</b></p> <ul style="list-style-type: none"> <li><a href="#">Differentiation for All Students (Special Needs, ESL, Gifted Learners, &amp; Mainstream Learners)</a></li> <li><a href="#">Unit 1: Curriculum for ELL</a></li> <li><a href="#">Subgroup Accommodations and Modifications</a></li> <li>Multi-language glossary</li> <li>Pupil edition in Spanish</li> <li>Vocabulary flash cards</li> </ul>

<ul style="list-style-type: none"> <li>Have students visit the website <a href="http://www.creditcards.com/credit-card-news/credit-card-law-interactive-1281.php">www.creditcards.com/credit-card-news/credit-card-law-interactive-1281.php</a> to learn more about the Credit CARD Act of 2009.</li> </ul>	<p><b>Students at Risk for Failure</b></p>
<p><b>Benchmark Assessments:</b></p>	<ul style="list-style-type: none"> <li><a href="#">Differentiation for All Students (Special Needs, ESL, Gifted Learners, &amp; Mainstream Learners)</a></li> <li><a href="#">Subgroup Accommodations and Modifications</a></li> </ul>
<ul style="list-style-type: none"> <li><i>TC Running Records</i></li> <li><i>Project Read Assessments</i></li> <li><i>TC Writing Rubric</i></li> <li><i>Nonsense Words</i></li> <li><a href="#">Teachers College Running Records</a></li> <li><a href="#">Letter Sound ID</a></li> <li><a href="#">High Frequency Word Assessment</a></li> <li><a href="#">Concepts of Print Fountas &amp; Pinnell Prompting Guide 1: Oral Reading and Early Writing.</a></li> <li><a href="#">Fountas &amp; Pinnell Prompting Guide 2: Comprehension: Thinking, Talking and Writing.</a></li> <li>LinkIt! Math Benchmarks</li> <li><i>Math in Focus or Big Ideas benchmarks</i></li> </ul>	<p><b>Gifted and Talented</b></p> <ul style="list-style-type: none"> <li><a href="#">Differentiation for All Students (Special Needs, ESL, Gifted Learners, &amp; Mainstream Learners)</a></li> <li><a href="#">Subgroup Accommodations and Modifications</a></li> <li><i>Math in Focus or Big Ideas G &amp; T Activities</i></li> </ul>
<p><b>Alternative Assessments:</b></p>	<p><b>Students with 504 Plans</b></p>
<ul style="list-style-type: none"> <li>Fountas &amp; Pinnell Running Records</li> <li>Scholastic Running Records</li> <li>BeBop Books for running records</li> <li>G &amp; T Assessments: Sages-2 Screening Assessment for Gifted Elementary: Mathematics/Science Language Arts/Social Studies</li> <li>Reasoning</li> <li>Yopp-Singer test of Phoneme Segmentation</li> <li>Sentence-Writing Grade Placement Test</li> <li>Linguistics Phonemic Awareness Screener</li> <li>Linguistics Decoding Pre/Post Test</li> <li>Dyslexia Screener</li> <li>PRIM checklist</li> <li>LLI; Test Preparation Lesson Framework F&amp;P levels</li> <li>Have each student develop a personal budget for a whole month.</li> <li>Have students create an "emergency preparedness" list for kit preparation, in addition to their emergency budget, to utilize during times of natural disaster (i.e., storms, power surges).</li> <li>Students can use the "Saving Calculator" (<a href="http://www.themint.org/kids/saving-calculator.html">http://www.themint.org/kids/saving-calculator.html</a>) at the "The</li> </ul>	<ul style="list-style-type: none"> <li><a href="#">Differentiation for All Students (Special Needs, ESL, Gifted Learners, &amp; Mainstream Learners)</a></li> <li><a href="#">Subgroup Accommodations and Modifications</a></li> </ul>

<ul style="list-style-type: none"> <li>Mint” website to set a savings goal and plan how to reach it.</li> <li>Invite students to look into the United States budget to see how government money is spent. What does the government spend most of its money on? Where does its income come from? Is the U.S. budget balanced?</li> </ul>	
<p align="center"><b>Core Instructional and Supplemental Materials Professional Resources:</b></p>	<p align="center"><b>Core Instructional, Supplemental, Instructional, and Intervention Resources</b></p>
<p><b>Core Professional Resources:</b></p> <p>Background information and vocabulary adaptations based on information from:</p> <ul style="list-style-type: none"> <li>Council for Economic Education 2011 Survey of the States</li> <li>Vocabulary adapted from Merriam Webster Dictionary for Kids: <a href="http://www.wordcentral.com">www.wordcentral.com</a></li> <li>Vocabulary adapted from the Federal Reserve Bank: <a href="http://www.federalreserve.gov/creditreports/default.htm">http://www.federalreserve.gov/creditreports/default.htm</a></li> <li>List of potential credit viewers adapted from CreditReport.com: <a href="http://www.creditreport.com">www.creditreport.com</a></li> <li>List of potential credit viewers adapted from the Federal Trade Commission: <a href="http://www.ftc.gov">www.ftc.gov</a></li> <li>Credit Rights and Responsibilities adapted from CreditReport.com: <a href="http://www.creditreport.com">www.creditreport.com</a></li> <li>Credit Rights and Responsibilities adapted from the Federal Trade Commission: <a href="http://www.ftc.gov">www.ftc.gov</a></li> </ul> <p><b>Supplemental Professional Resources:</b></p> <ul style="list-style-type: none"> <li><i>Leveled Literacy Intervention Kits</i></li> <li><a href="#">When Readers Struggle - Teaching What Works - Irene Fountas and Gay Su Pinnell</a></li> <li><a href="#">Rubric for Assessing a Retell on a Reading Level Assessment - Levels A-Z (Teachers College)</a></li> <li><a href="#">Benchmarks for Oral Fluency Rate - Words Per Minute (Teachers College)</a></li> <li><i>Primm Book</i></li> <li><i>Unit of Study How To Books-Writing to Teach Others Text by Lucy Calkins</i></li> </ul>	<p><b>Core Instructional Resources:</b></p> <ul style="list-style-type: none"> <li>PowerPoint lesson script provided</li> <li>Handouts and answer keys provided</li> <li>Calculators are needed</li> <li>Transcript of lesson provided</li> <li>It’s My Life: Managing Money, PBS Kids GO!; <a href="http://pbskids.org/itsmylife/money">http://pbskids.org/itsmylife/money</a></li> <li>Money Comes and Goes: <a href="http://www.econedlink.org/">http://www.econedlink.org/</a></li> <li>Financial Planning Association: <a href="http://www.fpanet.org/LifeCrisis/PreparingforaDisaster/DisasterPreparednessMakesSenseforFinancesToo/">http://www.fpanet.org/LifeCrisis/PreparingforaDisaster/DisasterPreparednessMakesSenseforFinancesToo/</a></li> <li>Chart paper</li> <li>Markers</li> <li>Handout A – T/F Credit Statements Sheet (1 copy for facilitator)</li> <li>Handout B Answer Key– Proceed with Caution worksheet (1 copy for facilitator)</li> <li>Handout C Answer Key– Credit Rights and Responsibilities worksheet (1 copy for facilitator)</li> </ul> <p>Student (one for each student)</p> <ul style="list-style-type: none"> <li>Handout B – Proceed with Caution worksheet</li> <li>Handout C – Credit Rights and Responsibilities worksheet</li> <li>Handout D – Credit Rights and Responsibilities Scenarios</li> </ul> <p><b>Supplemental Resources:</b></p> <ul style="list-style-type: none"> <li><a href="http://practicalmoneyskills.com/learn/saving">http://practicalmoneyskills.com/learn/saving</a></li> </ul> <p><b>Intervention Resources:</b></p>

<ul style="list-style-type: none"> <li>• <i>Prompting Guide Part 1 - For Oral Reading and Early Writing</i></li> <li>• <i>Prompting Guide Part 2 - For Comprehension : Thinking, Talking, Writing</i></li> <li>• <i>Reading Strategies Book - Jennifer Serravallo</i></li> <li>• <i>Teachers College Units of Study - Phonics K-2</i></li> <li>• Florham Park <a href="#">ELA PD Sharing Website</a></li> <li>• <a href="#">Conferring Menus</a></li> <li>• <i>Math in Focus or Big Ideas Curriculum</i></li> </ul>	<ul style="list-style-type: none"> <li>• Leveled Literacy Intervention Texts</li> <li>• Reteach</li> <li>• Extra Practice</li> <li>• Classroom Manipulatives</li> <li>• Online Manipulatives</li> <li>• Content from previous grade levels</li> </ul>
<p><b>Interdisciplinary Connections</b></p>	<p><b>Integration of Technology through NJSLs</b></p>
<p>READING</p> <ul style="list-style-type: none"> <li>• <u>NJSLSA.R.1.</u> Read closely to determine what the text says explicitly and to make logical inferences and relevant connections from it; cite specific textual evidence when writing or speaking to support conclusions drawn from the text.</li> <li>• <u>NJSLSA.R.7.</u> Integrate and evaluate content presented in diverse media and formats, including visually and quantitatively, as well as in words</li> </ul> <p>SPEAKING AND LISTENING</p> <ul style="list-style-type: none"> <li>• <u>NJSLSA.SL.1.</u> Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</li> <li>• <u>NJSLSA.SL.4.</u> 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.</li> <li>• <u>NJSLSA.SL.6.</u> Adapt speech to a variety of contexts and communicative tasks, demonstrating command of formal English when indicated or appropriate.</li> </ul>	<ul style="list-style-type: none"> <li>• <a href="https://www.consumer.ftc.gov/sites/default/files/games/off-site/youarehere/site.html#/m-all-entrance">https://www.consumer.ftc.gov/sites/default/files/games/off-site/youarehere/site.html#/m-all-entrance</a></li> <li>• <a href="https://www.econedlink.org/resources/grade/6-8/?subjects%5B%5D=13&amp;view=grid">https://www.econedlink.org/resources/grade/6-8/?subjects%5B%5D=13&amp;view=grid</a></li> <li>• Conduct online research</li> <li>• <a href="https://www.econedlink.org/resources/grade/6-8/?subjects%5B%5D=13&amp;view=grid">https://www.econedlink.org/resources/grade/6-8/?subjects%5B%5D=13&amp;view=grid</a></li> </ul>
<p><b>Integration of 21st Century Themes</b></p>	<p><b>Media Literacy Integration</b></p>
<p>Financial, Economic, Business, and Entrepreneurial Literacy</p> <p>LEARNING AND INNOVATION SKILLS</p> <ul style="list-style-type: none"> <li>• Creativity and Innovation</li> <li>• Critical Thinking and Problem Solving</li> <li>• Communication</li> <li>• Collaboration</li> </ul>	<p>Students will:</p> <ul style="list-style-type: none"> <li>• Read brief overview articles about lesson topics</li> <li>• Understand how to use online calculators.</li> <li>• Analyzing advertisements in print and online</li> <li>• Federal Reserve Website</li> <li>• Handouts</li> </ul>

<p>LIFE &amp; CAREER SKILLS</p> <ul style="list-style-type: none"> <li>● Flexibility and Adaptability</li> <li>● Initiative and Self-Direction</li> <li>● Social and Cross-Cultural Skills</li> <li>● Productivity and Accountability</li> <li>● Leadership and Responsibility</li> </ul> <p>INFORMATION, MEDIA &amp; TECHNOLOGY SKILLS</p> <ul style="list-style-type: none"> <li>● Information Literacy</li> <li>● Media Literacy</li> <li>● ICT (Information, Communications, and Technology) Literacy</li> </ul>	
<p><b>Career Education</b></p>	<p><b>Global Perspectives</b></p>
<p>9.1 Personal Finance Literacy 9.2 Career Awareness, Exploration, and Preparation</p>	<ul style="list-style-type: none"> <li>● There is a relationship between spending practices and reaching financial goals.</li> <li>● Saving money can enhance financial well-being.</li> <li>● There are advantages to setting financial goals.</li> <li>● There is a difference between financial <i>needs</i> and <i>wants</i>.</li> <li>● There are different parts to a personal budget.</li> <li>● There is a need for an emergency kit that includes financial and personal information.</li> <li>● People need to prepare for large expenses by investing money according to a plan.</li> <li>● There are strategies that can be used to evaluate advertisements before financial decisions are made.</li> <li>● People need to be aware of what their credit report contains.</li> <li>● Credit report information has an impact, both good and bad, on peoples' lives.</li> </ul>