

**Randolph Township Schools
Randolph Middle School
Financial & Technology Literacy Curriculum**

*“Planning is bringing the future into the present so that you can do something about it now.”
-Alan Lakein*

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**Randolph Township Schools
Randolph Middle School
Financial & Technology Literacy Curriculum**

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**Randolph Township Schools
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Financial & Technology Literacy Curriculum**

Mission Statement

We commit to inspiring and empowering all students in Randolph schools to reach their full potential as unique, responsible and educated members of a global society.

**Affirmative Action Statement
Equality and Equity in Curriculum**

The Randolph Township School district ensures that the district's curriculum and instruction are aligned to the state's standards. The curriculum provides equity in instruction, educational programs and provides all students the opportunity to interact positively with others regardless of race, creed, color, national origin, ancestry, age, marital status, affectional or sexual orientation, gender, religion, disability or socioeconomic status.

N.J.A.C. 6A:7-1.7(b): Section 504, Rehabilitation Act of 1973; N.J.S.A. 10:5; Title IX, Education Amendments of 1972

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**EDUCATIONAL GOALS
VALUES IN EDUCATION**

The statements represent the beliefs and values regarding our educational system. Education is the key to self-actualization, which is realized through achievement and self-respect. We believe our entire system must not only represent these values, but also demonstrate them in all that we do as a school system.

We believe:

- The needs of the child come first
- Mutual respect and trust are the cornerstones of a learning community
- The learning community consists of students, educators, parents, administrators, educational support personnel, the community and Board of Education members
- A successful learning community communicates honestly and openly in a non-threatening environment
- Members of our learning community have different needs at different times. There is openness to the challenge of meeting those needs in professional and supportive ways
- Assessment of professionals (i.e., educators, administrators and educational support personnel) is a dynamic process that requires review and revision based on evolving research, practices and experiences
- Development of desired capabilities comes in stages and is achieved through hard work, reflection and ongoing growth

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Introduction

Financial & Technology Literacy is a required marking period course that provides students with the necessary skills to make informed career and financial decisions, engage as responsible community members in a digital society, and successfully meet challenges and opportunities in an interconnected global economy. Throughout this class, students will develop their technology literacy through a series of digital tasks and projects pertaining to financial literacy. To begin, students will learn how to plan for personal finance with effective money management strategies while constructing a basic budget to support financial goals. Students will then explore multiple avenues of financial decision making as they examine the impact of credit management, the national and global economy, consumer fraud, and insurance options. To emphasize the importance of community, a culminating project will combine students' financial knowledge with their technology skills to plan a fundraiser for a charitable organization. By the end of this cycle class, students will have gained important financial and technology literacy skills relevant to their current and future endeavors in academics, personal finance, and society. This course will be guided by the current New Jersey Learning Standards in Career Readiness, Life Literacies, and Key Skills, Computer Science and Design Thinking, Mathematics, and English.

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Curriculum Pacing Chart**

| SUGGESTED TIME ALLOTMENT | UNIT NUMBER | CONTENT - UNIT OF STUDY |
|---------------------------------|--------------------|--------------------------------------|
| 4 weeks | I | Planning for Personal Finance |
| 3 weeks | II | Financial Decision Making |
| 2 weeks | III | Contributing to the Community |

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Unit I: Planning for Personal Finance

| TRANSFER: Students will be able to independently use their learning to plan for short-term and long-term actionable goals. | | |
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| STANDARDS / GOALS: | ENDURING UNDERSTANDINGS | ESSENTIAL QUESTIONS |
| <p>NJ 2020 SLS: Career Readiness, Life Literacies, and Key Skills</p> <p>9.1.8.CDM.1: Compare and contrast the use of credit cards and debit cards for specific purchases and the advantages and disadvantages of using each.</p> <p>9.1.8.CP.1: Compare prices for the same goods or services.</p> <p>9.1.8.CP.2: Analyze how spending habits affect one’s ability to save.</p> <p>9.1.8.EG.1: Explain how taxes affect disposable income and the difference between net and gross income.</p> <p>9.1.8.EG.2: Explain why various sources of income are taxed differently.</p> | Financial choices will have benefits, costs, and future consequences. | How can understanding effective personal finance strategies improve my life? |
| | Budgeting allows an individual to achieve financial goals at different stages of life. | How does meeting personal financial goals better prepare an individual for life events? |
| | <u>KNOWLEDGE</u> Students will know: | <u>SKILLS</u> Students will be able to: |
| | There are strategies to increase your savings and limit debt. | Compare and contrast the use of credit cards and debit cards for specific purchases and the advantages and disadvantages of using each. |
| | There are strategies to build and maintain a good credit history. | Compare prices for the same goods or services. |
| Taxes affect one’s personal finances. | Analyze how spending habits affect one’s ability to save. | |
| | Explain how taxes affect disposable income and the difference between net and gross income. | |

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Unit I: Planning for Personal Finance

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| <p>9.1.8.EG.3: Explain the concept and forms of taxation and evaluate how local, state and federal governments use taxes to fund public activities and initiatives.</p> <p>9.1.8.FI.1: Identify the factors to consider when selecting various financial service providers.</p> <p>9.1.8.FI.2: Determine the most appropriate use of various financial products and services to borrow and access money for making purchases (e.g., ATM, debit cards, credit cards, check books, online/mobile banking).</p> <p>9.1.8.FI.3: Evaluate the most appropriate financial institutions to assist with meeting various personal financial needs and goals.</p> <p>9.1.8.FP.1: Describe the impact of personal values on various financial scenarios.</p> <p>9.1.8.FP.2: Evaluate the role of emotions, attitudes, and behavior (rational and irrational) in making financial decisions.</p> | <p>There are government agencies and policies that affect the financial industry and the broader economy.</p> <p>There are a variety of factors that influence how well suited a financial institution and/or service will be in meeting an individual's financial needs.</p> | <p>Explain why various sources of income are taxed differently.</p> <p>Explain the concept and forms of taxation and evaluate how local, state and federal governments use taxes to fund public activities and initiatives.</p> <p>Identify the factors to consider when selecting various financial service providers.</p> <p>Determine the most appropriate use of various financial products and services to borrow and access money for making purchases (e.g., ATM, debit cards, credit cards, check books, online/mobile banking).</p> <p>Evaluate the most appropriate financial institutions to assist with meeting various personal financial needs and goals.</p> <p>Analyze the interest rates and fees associated with financial products.</p> |
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Unit I: Planning for Personal Finance

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| <p>9.1.8.PB.3: Explain how to create budget that aligns with financial goals.</p> <p>9.1.8.PB.4: Construct a simple personal savings and spending plan based on various sources of income and different stages of life (e.g. teenager, young adult, family).</p> <p>9.1.8.PB.5: Identify factors that affect one’s goals, including peers, culture, location, and past experiences.</p> <p>9.1.8.PB.6: Construct a budget to save for short-term, long term, and charitable goals.</p> <p>9.1.8.PB.7: Brainstorm techniques that will help decrease expenses including comparison shopping, negotiating, and day-to-day expense management.</p> <p>9.4.8.TL.3: Select appropriate tools to organize and present information digitally.</p> | <p>A budget aligned with an individual’s financial goals can help prepare for life events.</p> <p>Goals (e.g., higher education, autos, and homes, retirement), affect your finances.</p> | <p>Identify the techniques and effects of deceptive advertising.</p> <p>Predict future expenses or opportunities that should be included in the budget planning process.</p> <p>Explain how different circumstances can affect one’s personal budget.</p> <p>Explain how to create a budget that aligns with financial goals.</p> <p>Construct a simple personal savings and spending plan based on various sources of income and different stages of life (e.g. teenager, young adult, family).</p> <p>Identify factors that affect one’s goals, including peers, culture, location, and past experiences.</p> <p>Construct a budget to save for short-term, long-term, and charitable goals.</p> |
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Unit I: Planning for Personal Finance

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| <p>NJ 2016 SLS: Literacy in History, Social Studies, & Technical Subjects RST.6-8.2: Determine the central ideas or conclusions of a text; provide an accurate summary of the text distinct from prior knowledge or opinions.</p> <p>RST.6-8.4: Determine the meaning of symbols, key terms, and other domain-specific words and phrases as they are used in a specific scientific or technical context relevant to grades 6-8 texts and topics.</p> <p>WHST.6-8.6: Use technology, including the Internet, to produce and publish writing and present the relationships between information and ideas clearly and efficiently.</p> <p>NJ 2016 SLS: Mathematical Practices MP1: Make sense of problems and persevere in solving them. MP2: Reason abstractly and quantitatively. MP4: Model with mathematics. MP5: Use appropriate tools strategically.</p> | <p>There are strategies to decrease and manage expenses.</p> <p>VOCABULARY: expenses, budget, goals, purchase, savings, interest rate, fees, deductions, goods and services, investment, advertisement, taxes</p> <p>KEY TERMS: credit, credit history, comparison shopping, ATM, debit card, credit card, checking account, savings account, mortgage</p> | <p>Brainstorm techniques that will help decrease expenses including comparison shopping, negotiating, and day-to-day expense management.</p> |
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Unit I: Planning for Personal Finance

ASSESSMENT EVIDENCE: Students will show their learning by:

- Creating and modeling a savings plan
- Testing spending practices through simulations
- Preparing a spreadsheet for a budget with various expenses and incomes
- Analyze and construct a supported claim of the deductions from a paycheck
- Constructing a comparison report between similar products

KEY LEARNING EVENTS AND INSTRUCTION:

- Video and online based instruction
- Microsoft Excel spreadsheet of budget, savings, and projections
- Microsoft Word tables, layout, and reference
- Daily reflections in journal

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Unit I: Planning for Personal Finance

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| SUGGESTED TIME ALLOTMENT | 4 weeks |
| SUPPLEMENTAL UNIT RESOURCES | Required Resources: <ul style="list-style-type: none">• Computers• Microsoft Word• Microsoft Excel Suggested Resources: <ul style="list-style-type: none">• Everfi Vault• Everfi FutureSmart• Next Gen Personal Finance: Unit 2 Consumer Skills• Next Gen Personal Finance: Unit 3 Budget• https://www.nerdwallet.com/blog/category/money/?trk=nw_gn_4.0 |

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Unit II: Financial Decision Making

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| TRANSFER: Students will be able to independently utilize scientific knowledge to make informed personal and civic decisions as they relate to and impact the natural environment and society. | | |
| STANDARDS / GOALS: | ENDURING UNDERSTANDINGS | ESSENTIAL QUESTIONS |
| <p>NJ 2020 SLS: Career Readiness, Life Literacies, and Key Skills</p> <p>9.1.8.CDM.2: Demonstrate an understanding of the terminology associated with different types of credit (e.g., credit cards, installment loans, mortgages, lines of credit) and compare and calculate the interest rates associated with each.</p> <p>9.1.8.CDM.3: Compare and contrast loan management strategies, including interest charges and total principal repayment costs.</p> <p>9.1.8.CDM.4: Evaluate the application process for different types of loans (e.g., credit card, mortgage, student loans).</p> <p>9.1.8.CP.3: Explain the purpose of a credit score and credit record, the factors and impact of credit scores.</p> | Financial services and strategies can help individuals obtain goals and protect their finances. | How can I make choices that ensure personal financial security? |
| | Individual financial decisions can impact future options of borrowing and spending. | How will developing effective spending habits affect my financial future? |
| | <u>KNOWLEDGE</u> Students will know: | <u>SKILLS</u> Students will be able to: |
| | There are strategies to increase your savings and limit debt. | Demonstrate an understanding of the terminology associated with different types of credit (e.g., credit cards, installment loans, mortgages, lines of credit) and compare and calculate the interest rates associated with each. |

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| <p>9.1.8.CP.4: Summarize borrower’s credit report rights.</p> <p>9.1.8.CP.5: Compare the financial products and services available to borrowers relative to their credit worthiness.</p> <p>9.1.8.EG.4: Identify and explain the consequences of breaking federal and/or state employment or financial laws.</p> <p>9.1.8.EG.5: Interpret how changing economic and societal needs influence employment trends and future education.</p> <p>9.1.8.EG.6: Explain the economic principle of the circular flow of money in different situations regarding buying products or services from a local or national business and buying imported or domestic goods.</p> <p>9.1.8.EG.7: Explain the effect of the economy (e.g., inflation, unemployment) on personal income, individual and family security, and consumer decisions.</p> | <p>Credit management includes making informed choices about sources of credit and requires an understanding of the cost of credit.</p> <p>There are strategies to build and maintain a good credit history.</p> <p>Credit history affects personal finances.</p> <p>There are government agencies and policies that affect the financial industry and the broader economy.</p> | <p>Compare and contrast loan management strategies, including interest charges and total principal repayment costs.</p> <p>Evaluate the application process for different types of loans (e.g., credit card, mortgage, student loans).</p> <p>Explain the purpose of a credit score and credit record, the factors and impact of credit scores.</p> <p>Summarize borrower’s credit report rights.</p> <p>Compare the financial products and services available to borrowers relative to their credit worthiness.</p> <p>Identify and explain the consequences of breaking federal and/or state employment or financial laws.</p> <p>Interpret how changing economic and societal needs influence employment trends and future education.</p> |
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| <p>9.1.8.EG.8: Analyze the impact of currency rates over a period of time and the impact on trade, employment, and income.</p> <p>9.1.8.EG.9: Identify types of consumer fraud, the procedures for reporting fraud, the specific consumer protection laws, and the issues they address.</p> <p>9.1.8.FI.4: Analyze the interest rates and fees associated with financial products.</p> <p>9.1.8.FP.5: Determine how spending, investing, and using credit wisely contributes to financial well-being.</p> <p>9.1.8.RM.1: Determine criteria for deciding the amount of insurance protection needed.</p> <p>9.1.8.RM.2: Analyze the need for and value of different types of insurance and the impact of deductibles in protecting assets against loss.</p> | <p>There are procedures required to take advantage of consumer protection laws and assistance programs.</p> <p>Individuals can choose to accept some risk, to take steps to avoid or reduce risk, or to transfer risk to others through the purchase of insurance.</p> | <p>Explain the economic principle of the circular flow of money in different situations regarding buying products or services from a local or national business and buying imported or domestic goods.</p> <p>Explain the effect of the economy (e.g., inflation, unemployment) on personal income, individual and family security, and consumer decisions.</p> <p>Analyze the impact of currency rates over a period of time and the impact on trade, employment, and income.</p> <p>Identify types of consumer fraud, the procedures for reporting fraud, the specific consumer protection laws, and the issues they address.</p> <p>Determine criteria for deciding the amount of insurance protection needed.</p> |
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| <p>9.1.8.RM.3: Evaluate the need for different types of warranties.</p> <p>9.1.8.RM.4: Explain the purpose of insurance products and the reasons for property product and liability insurance protection.</p> <p>9.4.8.TL.3: Select appropriate tools to organize and present information digitally.</p> <p>NJ 2016 SLS: Literacy in History, Social Studies, & Technical Subjects</p> <p>RST.6-8.2: Determine the central ideas or conclusions of a text; provide an accurate summary of the text distinct from prior knowledge or opinions.</p> <p>RST.6-8.4: Determine the meaning of symbols, key terms, and other domain-specific words and phrases as they are used in a specific scientific or technical context relevant to grades 6-8 texts and topics.</p> <p>WHST.6-8.6: Use technology, including the Internet, to produce and publish writing and present the relationships between information and ideas clearly and efficiently.</p> | <p>Insurance can protect your personal finances.</p> <p>VOCABULARY: savings, debt, interest rate, economy, fraud, risk, asset</p> <p>KEY TERMS: credit, credit history, credit score, loan, mortgage, principal, inflation, insurance, deductible, warranty</p> | <p>Analyze the need for and value of different types of insurance and the impact of deductibles in protecting assets against loss.</p> <p>Evaluate the need for different types of warranties.</p> <p>Explain the purpose of insurance products and the reasons for property product and liability insurance protection.</p> |
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Unit II: Financial Decision Making

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| <p>NJ 2016 SLS: Mathematical Practices MP1: Make sense of problems and persevere in solving them. MP2: Reason abstractly and quantitatively. MP5: Use appropriate tools strategically.</p> | | |
| <p>ASSESSMENT EVIDENCE: Students will show their learning by:</p> <ul style="list-style-type: none"> • Constructing a plan for achieving financial life changing goals • Assessing whether a specific purchase justifies the use of credit • Calculating the total cost of repaying a loan under various rates of interest and over different periods • Weighing the potential payoffs of a positive borrowing reputation versus the potential consequences of a poor borrowing reputation • Presenting how interest rate, compounding frequency and loan length affect the cost of using credit <p>KEY LEARNING EVENTS AND INSTRUCTION:</p> <ul style="list-style-type: none"> • Video and online based instruction • Digital product expressing the impact of credit management, the national and global economy, consumer fraud, and insurance options on personal financial plans • Daily reflection in journal | | |

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Unit II: Financial Decision Making

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| SUGGESTED TIME ALLOTMENT | 3 weeks |
| SUPPLEMENTAL UNIT RESOURCES | <p>Required Resources:</p> <ul style="list-style-type: none"> • Computers • Microsoft Word • Microsoft Excel <p>Suggested Resources</p> <ul style="list-style-type: none"> • Everfi Vault • Everfi FutureSmart • Next Gen Personal Finance • Microsoft PowerPoint • FlipGrid • Padlet • <u>“Understanding the Circular Flow Model in Economics”</u> • <u>https://www.myfico.com/credit-education/calculators/loan-savings-calculator/</u> • <u>https://www.nerdwallet.com/article/finance/credit-score-ranges-and-how-to-improve?trk=nw_gn1_4.0</u> • <u>https://www.nerdwallet.com/blog/category/insurance/?trk=nw_gn_4.0</u> |

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Unit III: Contributing to the Community

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| TRANSFER: Students will be able to independently utilize scientific knowledge to make informed personal and civic decisions as they relate to and impact the natural environment and society. | | |
| STANDARDS / GOALS: | ENDURING UNDERSTANDINGS | ESSENTIAL QUESTIONS |
| <p>NJ 2020 SLS: Career Readiness, Life Literacies, and Key Skills</p> <p>9.1.8.CR.1: Compare and contrast the role of philanthropy, volunteer service, and charities in community development and the quality of life in a variety of cultures.</p> <p>9.1.8.CR.2: Compare various ways to give back through strengths, passions, goals, and other personal factors.</p> <p>9.1.8.CR.3: Relate the importance of consumer, business, and government responsibility to the economy and personal finance.</p> <p>9.1.8.CR.4: Examine the implications of legal and ethical behaviors when making financial decisions.</p> | Giving back to charities and the community can have positive effects on personal and communal goals. | How can I make an impact in the local and global community? |
| | In the problem-solving process researching various options and choices can give individuals information to make informed choices. | How does research change the way we view and solve a problem? |
| | <u>KNOWLEDGE</u> Students will know: | SKILLS Students will be able to: |
| | Philanthropic and charitable organizations play important roles in supporting the interests of individuals and local and global communities and the issues that affect them. | Compare and contrast the role of philanthropy, volunteer service, and charities in community development and the quality of life in a variety of cultures. |

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Unit III: Contributing to the Community

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| <p>9.4.8.TL.1: Construct a spreadsheet in order to analyze multiple data sets, identify relationships, and facilitate data-based decision-making.</p> <p>9.4.8.TL.2: Gather data and digitally represent information to communicate a real-world problem.</p> <p>9.4.8.TL.3: Select appropriate tools to organize and present information digitally.</p> <p>9.4.8.TL.4: Synthesize and publish information about a local or global issue or event.</p> <p>NJ 2020 SLS: Computer Science and Design Thinking</p> <p>8.2.8.ED.5: Explain the need for optimization in a design process.</p> <p>8.2.8.ED.6: Analyze how trade-offs can impact the design of a product.</p> | <p>Individuals can use their talents, resources, and abilities to give back.</p> <p>The potential for building and using personal wealth includes responsibility to the broader community and an understanding of the legal rights and responsibilities of being a good citizen.</p> <p>Some digital tools are appropriate for gathering, organizing, analyzing, and presenting information, while other types of digital tools are appropriate for creating text, visualizations, models, and communicating with others.</p> | <p>Compare various ways to give back through strengths, passions, goals, and other personal factors.</p> <p>Relate the importance of consumer, business, and government responsibility to the economy and personal finance.</p> <p>Examine the implications of legal and ethical behaviors when making financial decisions.</p> <p>Construct a spreadsheet in order to analyze multiple data sets, identify relationships, and facilitate data-based decision making.</p> <p>Gather data and digitally represent information to communicate a real-world problem.</p> <p>Select appropriate tools to organize and present information digitally.</p> |
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| <p>NJ 2016 SLS: Literacy in History, Social Studies, & Technical Subjects</p> <p>RST.6-8.2: Determine the central ideas or conclusions of a text; provide an accurate summary of the text distinct from prior knowledge or opinions.</p> <p>RST.6-8.4: Determine the meaning of symbols, key terms, and other domain-specific words and phrases as they are used in a specific scientific or technical context relevant to grades 6-8 texts and topics.</p> <p>WHST.6-8.4: Produce clear and coherent writing in which the development, organization, voice, and style are appropriate to task, purpose, and audience.</p> <p>WHST.6-8.6: Use technology, including the Internet, to produce and publish writing and present the relationships between information and ideas clearly and efficiently.</p> <p>NJ 2016 SLS: Mathematical Practices</p> <p>MP1: Make sense of problems and persevere in solving them.</p> <p>MP2: Reason abstractly and quantitatively.</p> | <p>Engineering design requirements and specifications involve making trade-offs between competing requirements and desired design features.</p> <p>VOCABULARY: expenses, budget, goals, purchase, volunteer, community, donation, organization, fundraise, spreadsheet, data, optimize, trade-off</p> <p>KEY TERMS: philanthropy, charity, comparison shopping, target audience, consumer profile, profit margin, unit price, quote</p> | <p>Synthesize and publish information about a local or global issue or event.</p> <p>Discuss the need for optimization in a design process.</p> <p>Analyze how trade-offs can impact the design of a product.</p> |
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Unit III: Contributing to the Community

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| MP4: Model with mathematics. MP5: Use appropriate tools strategically. | | |
| <p>ASSESSMENT EVIDENCE: Students will show their learning by:</p> <ul style="list-style-type: none">• Developing a fundraising plan, including goals and consumer profiles, to raise money for a charitable organization• Designing a fundraising product representing a charitable organization that appeals to and can be purchased by a target audience• Comparing product price options from multiple vendors and calculating potential profit margins when purchasing in bulk• Evaluating data sets and assessing trade-offs to determine which options will optimize the success of the fundraiser in appealing to the target audience and maximize the amount of money raised <p>KEY LEARNING EVENTS AND INSTRUCTION:</p> <ul style="list-style-type: none">• Microsoft PowerPoint presentation detailing a fundraising plan and product design for a charitable organization• Microsoft Excel spreadsheet with formulas to analyze data sets and assess trade-offs while comparing vendors and bulk purchase profit margins• Microsoft Word fundraiser order form with clear and coherent writing appropriate to the task, audience, and purpose | | |

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Unit III: Contributing to the Community

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| SUGGESTED TIME ALLOTMENT | 2 weeks |
| SUPPLEMENTAL UNIT RESOURCES | Required Resources: <ul style="list-style-type: none">• Computers• Microsoft Word• Microsoft Excel• Microsoft PowerPoint Suggested Resources: <ul style="list-style-type: none">• “T-shirt Fundraiser Project”• https://logomakr.com/ |