

Course: Math 3 & 4 SC
Unit 2: Finances

Year of Implementation: 2024-2025

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Stage One - Desired Results

Link(s) to New Jersey Student Learning Standards for this course:

<https://www.state.nj.us/education/cccs/2020/>

- **Unit Standards:**

- **Content Standards**

- 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.
- 9.1.8.CP.1: Compare prices for the same goods or services.
- 9.1.8.FI.1: Identify the factors to consider when selecting various financial service providers.
- 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).

- **21st Century Life & Career Standards**

- 9.4.12.CI.2: Identify career pathways that highlight personal talents, skills, and abilities
- 9.4.12.CT.1: Identify problem-solving strategies used in the development of an innovative product or practice.
- 9.4.12.CT.2: Explain the potential benefits of collaborating to enhance critical thinking and problem solving.
- 9.4.12.IML.1: Compare search browsers and recognize features that allow for filtering of information.
- 9.4.12.TL.2: Generate data using formula-based calculations in a spreadsheet and draw conclusions about the data.

- **Interdisciplinary Content Standards**

- 6.1.12.EconNE.6.a: Analyze the impact of money, investment, credit, savings, debt, and financial institutions on the development of the nation and the lives of individuals

- HSN-Q.A.1: Use units as a way to understand problems and to guide the solution of multi-step problems; choose and interpret units consistently in formulas; choose and interpret the scale and the origin in graphs and data displays
- **NJ Statutes:** NJ State law mandates the inclusion of the following topics in lesson design and instruction as aligned to elementary and secondary curriculum.

Amistad Law: N.J.S.A. 18A 52:16A-88 Every board of education shall incorporate the information regarding the contributions of African-Americans to our country in an appropriate place in the curriculum of elementary and secondary school students.

Holocaust Law: N.J.S.A. 18A:35-28 Every board of education shall include instruction on the Holocaust and genocides in an appropriate place in the curriculum of all elementary and secondary school pupils. The instruction shall further emphasize the personal responsibility that each citizen bears to fight racism and hatred whenever and wherever it happens.

LGBT and Disabilities Law: N.J.S.A. 18A:35-4.35 A board of education shall include instruction on the political, economic, and social contributions of persons with disabilities and lesbian, gay, bisexual, and transgender people, in an appropriate place in the curriculum of middle school and high school students as part of the district's implementation of the New Jersey Student Learning Standards (N.J.S.A. 18A:35-4.36) A board of education shall have policies and procedures in place pertaining to the selection of instructional materials to implement the requirements of N.J.S.A. 18A:35-4.35.

Diversity and Inclusion (N.J.S.A. 18A:35-4.36a) A board of education shall incorporate instruction on diversity and inclusion in an appropriate place in the curriculum of students in grades kindergarten through 12 as part of the district's implementation of the New Jersey Student Learning Standards.

Asian American and Pacific Islanders (AAPI) P.L.2021, c.410 Ensures that the contributions, history, and heritage of Asian Americans and Pacific Islanders (AAPI) are included in the New Jersey Student Learning Standards (NJSLs) for Social Studies in kindergarten through Grade 12 (P.L.2021, c.416)

For additional information, see

NJ Amistad Curriculum: <https://www.nj.gov/education/amistad/about/>

Diversity and Inclusion: <https://www.nj.gov/education/standards/dei/index.shtml>

- (Sample Activities/ Lessons): <https://www.nj.gov/education/standards/dei/samples/index.shtml>

Asian American and Pacific Islanders:

- [Asian American and Pacific Islander Heritage and History in the U.S.](#)

A Teacher's Guide from EDSITEment offering a collection of lessons and resources for K-12 social studies, literature and arts classrooms that center around the experiences, achievements and perspectives of Asian Americans and Pacific Islanders across U.S. history.

Transfer Goal: Students will be able to independently use their learning to exchange money using diverse methods of payment.

As aligned with LRHSD Long Term Learning Goal(s): <https://www.lrhdsd.org/Page/6163>

- Problem-Solving: apply and transfer autonomously and collaboratively mathematical concepts and problem-solving techniques to unfamiliar, varied and real-world situations
- Reasoning: reason abstractly and quantitatively by applying mathematical representations, symbols and estimation techniques when engaging in problem-solving
- Critical Thinking: construct and effectively communicate valid conclusions and critique the reasoning of others
- Tools: identify the correct tools to solve problems, if applicable
- Habits of Mind: approach new situations with curiosity, persistence, resourcefulness, and confidence; take risks, monitor their progress, accept and learn from setbacks, make adjustments, and reflect on their performance

Enduring Understandings

Students will understand that. . .

EU 1

- real-world scenarios require money skills in order to be a productive employee and consumer.

EU 2

- critical vocabulary is essential when learning money skills.

Essential Questions

- How does money impact daily life?
- How can money be earned?
- How can critical vocabulary terms be used to better enhance the understanding of money?

<p><u>Knowledge</u> Students will know . . .</p> <p><i>EU 1</i></p> <ul style="list-style-type: none"> the value of United States coins and paper money. (9.1.8.CP.1) the appropriate situations to use a credit card. (9.1.8.CDM.1) <p><i>EU 2</i></p> <ul style="list-style-type: none"> the calculations that are needed during money transactions to use the appropriate amount of money in real-world situations. (9.1.8.FI.2) 	<p><u>Skills</u> Students will be able to. . .</p> <p><i>EU 1</i></p> <ul style="list-style-type: none"> identify coins and dollar bills and know their value. (9.1.8.CP.1) read, count, and write amounts of money correctly. (9.1.8.CP.1) identify the difference between debit cards and credit cards. (9.1.8.CDM.1) <p><i>EU 2</i></p> <ul style="list-style-type: none"> make change using the least amount of coins if appropriate. (9.1.8.FI.2) purchase items using cash. (9.1.8.FI.2) purchase items using credit card and debit card. (9.1.8.FI.2)
Stage Two - Assessment	
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Stage Three - Instruction	

Learning Plan: Suggested Learning Activities to Include Differentiated Instruction and Interdisciplinary Connections: Each learning activity listed must be accompanied by a learning goal of A= Acquiring basic knowledge and skills, M= Making meaning and/or a T= Transfer. All knowledge and skills must be addressed in this section with a corresponding lesson/activity which teaches each concept. The following color codes are used to notate activities that correspond with interdisciplinary connections and 21st Century Life & Career Connections (which involves Technology Literacy): Red = Interdisciplinary Connection; Purple = 21st Century Life & Career Connection

- Observe cashiers in the school store setting. (A, EU1)
- Brainstorm various greetings for initiating conversation at the register. (A, EU2)
- Identify register keys used for specific functions. (A, EU1 & EU2)
- Review items on a local menu in a restaurant. (A, EU1)
- Discuss ways to interact with a server. (A, EU1)
- Discuss appropriate ways to interact with patrons in a restaurant. (A, EU1)
- Review coin values and coin combination values. (A, EU1)
- Identify a dollar bill amount (A, EU1)
- Identify coin amounts (A, EU1)
- Model how to find the tax at the current rate.(A, EU2)
- Model how to find the tip for a server at least 18%. (A, EU2)
- Discuss the importance of the role of a cashier in our store setting. (A, EU2)
- Discuss why we use a bank (A, EU2)
- Introduce credit cards and interest rates (A, EU2)
- Discuss different banking options (A,M, EU1)
- Discuss pros and cons of debit cards (A,M, EU1)
- Discuss the pros and cons of credit cards (A,M, EU2)
- Discuss the difference between debit cards and credit cards (A,M, EU2)
- Use skills checklist to evaluate performance of cashiering steps. (M, EU2)
- Use register in practice mode to role play transactions. (M, EU1 & EU2)
- Compare change combinations to find the one that uses the least amount of dollars and coins. (M,EU1 & EU2)
- Observe a role play transaction and identify errors. (M, EU1 & EU2)
- Review that a debit card is linked to a checking account (M,EU2)
- Use effective greetings and manners during a sales transaction. (T, EU2)
- Speak clearly and appropriately and smile when working as a cashier in the store. (T, EU2)
- Use register functions to correct input errors or give a refund (T, EU1)
- Give a customer the correct amount of change with efficiency. (T, EU1)
- Perform accurate transactions with real customers in the store. (T, EU1)
- Identify different types of bank accounts (T, EU2)
- Model how to use a debit card (T, EU2)

- Model how to use a credit card (T, EU2)

Pacing Guide

{This chart will be identical in all of the units for this course.}

Unit #	Title of Unit	Approximate # of teaching days
1	Advanced Number Sense	30-45
2	Finances	30-45
3	Budgeting	30-45
4	Advanced Graphing and Equations	30-45

Instructional Materials

- Menus
- Calculators
- Cash Register
- Money
- Credit Card
- Debit Card

Accommodations

Special Education: The curriculum will be modified as per the Individualized Education Plan (IEP). Students will be accommodated based on specific accommodations listed in the IEP.

Students with 504 Plans: Students will be accommodated based on specific accommodations listed in the 504 Plan.

English Language Learners: Students will be accommodated based on individual need and in consultation with the ELL teacher.

Students at Risk of School Failure: Students will be accommodated based on individual need and provided various structural supports through their school.

Gifted and Talented Students: Students will be challenged to enhance their knowledge and skills through acceleration and additional independent research on the subject matter.