



ESL
SCIENCE
BUSINESS
BILINGUAL
PRESCHOOL
MATHEMATICS
LIBRARY MEDIA
SOCIAL STUDIES
WORLD LANGUAGES
GIFTED & TALENTED
TECHNOLOGY EDUCATION
ENGLISH LANGUAGE ARTS
FINE & PERFORMING ARTS
FAMILY & CONSUMER SCIENCE
HEALTH & PHYSICAL EDUCATION

RAHWAY PUBLIC SCHOOLS

CURRICULUM & INSTRUCTION

Content Area: Mathematics

Course: Financial Literacy

Grade Level: 7-8

This curriculum is part of the Educational Program of Studies of the Rahway Public Schools.

ACKNOWLEDGMENTS

Jeffery Kurczeski,

Program Supervisor of 7-12 Math & Science and 9-12 Business & Technology Education

The Board acknowledges the following who contributed to the preparation of this curriculum.

Doris C. Jones, Instructional Coach

Dr. Tiffany A. Beer, Director of Curriculum and Instruction

Dr. Aleya Shoieb, Superintendent of Schools

Subject/Course Title:
Financial Literacy
Grades 7-8

Date of Board Adoption:
August 27, 2024

RAHWAY PUBLIC SCHOOLS CURRICULUM

Financial Literacy: Grade 7

PACING GUIDE

Unit	Title	Pacing
1	From Dream Jobs to Dream Budgets: Your Guide to Personal Finance	5 weeks

Financial Literacy: Grade 8

PACING GUIDE

Unit	Title	Pacing
1	Financial Planning for Your Future	5 weeks

ACCOMMODATIONS

<p>504 Accommodations:</p> <ul style="list-style-type: none"> ● Provide scaffolded vocabulary and vocabulary lists. ● Provide extra visual and verbal cues and prompts. ● Provide adapted/alternate/excerpted versions of the text and/or modified supplementary materials. ● Provide links to audio files and utilize video clips. ● Provide graphic organizers and/or checklists. ● Provide modified rubrics. ● Provide a copy of teaching notes, especially any key terms, in advance. ● Allow additional time to complete assignments and/or assessments. ● Provide shorter writing assignments. ● Provide sentence starters. ● Utilize small group instruction. ● Utilize Think-Pair-Share structure. ● Check for understanding frequently. ● Have student restate information. ● Support auditory presentations with visuals. ● Weekly home-school communication tools (notebook, daily log, phone calls or email messages). ● Provide study sheets and teacher outlines prior to assessments. ● Quiet corner or room to calm down and relax when anxious. ● Reduction of distractions. ● Permit answers to be dictated. ● Hands-on activities. ● Use of manipulatives. ● Assign preferential seating. ● No penalty for spelling errors or sloppy handwriting. ● Follow a routine/schedule. ● Provide student with rest breaks. ● Use verbal and visual cues regarding directions and staying on task. ● Assist in maintaining agenda book. 	<p>IEP Accommodations:</p> <ul style="list-style-type: none"> ● Provide scaffolded vocabulary and vocabulary lists. ● Differentiate reading levels of texts (e.g., Newsela). ● Provide adapted/alternate/excerpted versions of the text and/or modified supplementary materials. ● Provide extra visual and verbal cues and prompts. ● Provide links to audio files and utilize video clips. ● Provide graphic organizers and/or checklists. ● Provide modified rubrics. ● Provide a copy of teaching notes, especially any key terms, in advance. ● Provide students with additional information to supplement notes. ● Modify questioning techniques and provide a reduced number of questions or items on tests. ● Allow additional time to complete assignments and/or assessments. ● Provide shorter writing assignments. ● Provide sentence starters. ● Utilize small group instruction. ● Utilize Think-Pair-Share structure. ● Check for understanding frequently. ● Have student restate information. ● Support auditory presentations with visuals. ● Provide study sheets and teacher outlines prior to assessments. ● Use of manipulatives. ● Have students work with partners or in groups for reading, presentations, assignments, and analyses. ● Assign appropriate roles in collaborative work. ● Assign preferential seating. ● Follow a routine/schedule.
<p>Gifted and Talented Accommodations:</p> <ul style="list-style-type: none"> ● Differentiate reading levels of texts (e.g., Newsela). ● Offer students additional texts with higher lexile levels. ● Provide more challenging and/or more supplemental readings and/or activities to deepen understanding. ● Allow for independent reading, research, and projects. ● Accelerate or compact the curriculum. ● Offer higher-level thinking questions for deeper analysis. ● Offer more rigorous materials/tasks/prompts. ● Increase number and complexity of sources. ● Assign group research and presentations to teach the class. ● Assign/allow for leadership roles during collaborative work and in other learning activities. 	<p>ML Accommodations:</p> <ul style="list-style-type: none"> ● Provide extended time. ● Assign preferential seating. ● Assign peer buddy who the student can work with. ● Check for understanding frequently. ● Provide language feedback often (such as grammar errors, tenses, subject-verb agreements, etc...). ● Have student repeat directions. ● Make vocabulary words available during classwork and exams. ● Use study guides/checklists to organize information. ● Repeat directions. ● Increase one-on-one conferencing. ● Allow student to listen to an audio version of the text. ● Give directions in small, distinct steps. ● Allow copying from paper/book. ● Give student a copy of the class notes.

- Provide written and oral instructions.
- Differentiate reading levels of texts (e.g., Newsela).
- Shorten assignments.
- Read directions aloud to student.
- Give oral clues or prompts.
- Record or type assignments.
- Adapt worksheets/packets.
- Create alternate assignments.
- Have student enter written assignments in criterion, where they can use the planning maps to help get them started and receive feedback after it is submitted.
- Allow student to resubmit assignments.
- Use small group instruction.
- Simplify language.
- Provide scaffolded vocabulary and vocabulary lists.
- Demonstrate concepts possibly through the use of visuals.
- Use manipulatives.
- Emphasize critical information by highlighting it for the student.
- Use graphic organizers.
- Pre-teach or pre-view vocabulary.
- Provide student with a list of prompts or sentence starters that they can use when completing a written assignment.
- Provide audio versions of the textbooks.
- Highlight textbooks/study guides.
- Use supplementary materials.
- Give assistance in note taking
- Use adapted/modified textbooks.
- Allow use of computer/word processor.
- Allow student to answer orally, give extended time (time-and-a-half).
- Allow tests to be given in a separate location (with the ESL teacher).
- Allow additional time to complete assignments and/or assessments.
- Read question to student to clarify.
- Provide a definition or synonym for words on a test that do not impact the validity of the exam.
- Modify the format of assessments.
- Shorten test length or require only selected test items.
- Create alternative assessments.
- On an exam other than a spelling test, don't take points off for spelling errors.

UNIT OVERVIEW

Content Area: Mathematics

Unit Title: From Dream Jobs to Dream Budgets: Your Guide to Personal Finance

Target Course/Grade Level: Financial Literacy/Grade 7

Unit Summary: This project-based learning (PBL) unit empowers 7th graders to understand the importance of financial literacy. Students recognize the fundamental role of income in managing their personal finances and the factors that affect income and take-home pay. They come to understand that the decisions they make about education and careers have an impact on their potential income and quality of life. Students will explore how their choices today impact their financial future, gain practical budgeting skills, and develop a foundational understanding of responsible money management.

Approximate Length of Unit: 5 weeks

LEARNING TARGETS

NJ Student Learning Standards

- 9.1.8.EG.1** Explain how taxes affect disposable income and the difference between net and gross income.
- 9.1.8.EG.2** Explain why various sources of income are taxed differently.
- 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.
- 9.1.8.EG.4** Identify and explain the consequences of breaking federal and/or state employment or financial laws.
- 9.1.8.EG.5** Interpret how changing economic and societal needs influence employment trends and future education.
- 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.
- 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.
- 9.1.8.EG.8** Analyze the impact of currency rates over a period of time and the impact on trade, employment, and income.
- 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.
- 9.1.8.FP.1** Describe the impact of personal values on various financial scenarios.
- 9.1.8.FP.2** Evaluate the role of emotions, attitudes, and behavior (rational and irrational) in making financial decisions.
- 9.1.8.FP.3** Explain how self-regulation is important to managing money (e.g., delayed gratification, impulse buying, peer pressure, etc.).
- 9.1.8.FP.4** Analyze how familial and cultural values influence savings rates, spending, and other financial decisions.
- 9.1.8.FP.5** Determine how spending, investing, and using credit wisely contributes to financial well-being.
- 9.1.8.FP.6** Compare and contrast advertising messages to understand what they are trying to accomplish.
- 9.1.8.FP.7** Identify the techniques and effects of deceptive advertising.

- 9.1.8.PB.1** Predict future expenses or opportunities that should be included in the budget planning process.
- 9.1.8.PB.2** Explain how different circumstances can affect one's personal budget.
- 9.1.8.PB.3** Explain how to create a budget that aligns with financial goals.
- 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).
- 9.1.8.PB.5** Identify factors that affect one's goals, including peers, culture, location, and past experiences.
- 9.1.8.PB.6** Construct a budget to save for short-term, long term, and charitable goals.
- 9.1.8.PB.7** Brainstorm techniques that will help decrease expenses including comparison shopping, negotiating, and day-to-day expense management.

Career Readiness, Life Literacies, and Key Skills:

- 9.2.8.CAP.1** Identify offerings such as high school and county career and technical school courses, apprenticeships, military programs, and dual enrollment courses that support career or occupational areas of interest.
- 9.2.8.CAP.2** Develop a plan that includes information about career areas of interest.
- 9.2.8.CAP.3** Explain how career choices, educational choices, skills, economic conditions, and personal behavior affect income.
- 9.2.8.CAP.6** Compare the costs of postsecondary education with the potential increase in income from a career of choice.
- 9.2.8.CAP.7** Devise a strategy to minimize costs of postsecondary education.
- 9.2.8.CAP.8** Compare education and training requirements, income potential, and primary duties of at least two jobs of interest.
- 9.4.8.DC.1** Analyze the resource citations in online materials for proper use.
- 9.4.8.DC.2** Provide appropriate citation and attribution elements when creating media products (e.g., W.6.8).
- 9.4.8.DC.3** Describe tradeoffs between allowing information to be public (e.g., within online games) versus keeping information private and secure. Digital footprints are publicly accessible, even if only shared with a select group. Appropriate measures such as proper interactions can protect online reputations.
- 9.4.8.DC.4** Explain how information shared digitally is public and can be searched, copied, and potentially seen by public audiences.
- 9.4.8.DC.5** Manage digital identity and practice positive online behavior to avoid inappropriate forms of self-disclosure.
- 9.4.8.DC.6** Analyze online information to distinguish whether it is helpful or harmful to reputation.
- 9.4.8.DC.7** Collaborate within a digital community to create a digital artifact using strategies such as crowdsourcing or digital surveys.
- 9.4.8.DC.8** Explain how communities use data and technology to develop measures to respond to effects of climate change (e.g., smart cities).

Interdisciplinary Connections and Standards:

ELA

- RL.CR.7.1** Cite several pieces of textual evidence and make relevant connections to support analysis of what a literary text says explicitly as well as inferences drawn from the text.
- RI.CI.7.2** Determine a central idea in an informational text and explain how it is conveyed through particular details; provide a summary of the text distinct from personal opinions or judgments.
- W.IW.7.2** Write informative/explanatory texts (including the narration of historical events, scientific procedures/experiments, or technical processes) to examine a topic and convey ideas, concepts, and information through the selection, organization, and analysis of relevant content.
- W.WP.7.4** With some guidance and support from peers and adults, develop and strengthen writing as needed by planning; flexibly making editing and revision choices and sustaining effort to complete complex writing tasks; and focusing on how well purpose and audience have been addressed.

Social Studies

- 6.1.8.EconET.4.a** Analyze the debates involving the National Bank, uniform currency, and tariffs, and determine the extent to which each of these economic tools met the economic challenges facing the new nation.
- 6.1.8.EconET.4.a** Assess the impact of the Louisiana Purchase and Western exploration on the expansion and economic development of the United States.
- 6.1.12.EconNE.9.c** Explain how the government can adjust taxes, interest rates, and spending and use other policies to restore the country's economic health.
- 6.1.12.EconNE.9.d** Explain the interdependence of various parts of a market economy (i.e., private enterprise, government programs, and the Federal Reserve System).
- 6.3.8.EconET.2** Assess the impact of government incentives and disincentives on the economy (e.g., patents, protection of private property, taxes).

Unit Understandings:

Students will understand that...

- Income plays a fundamental role in their personal finances.
- The decisions they make about education and careers have an impact on their potential income and quality of life.
- Budgeting and setting financial goals are key to having financial responsibility.

Unit Essential Questions:

- How do personal values and emotions impact financial decision-making?
- How do taxes affect personal finances, and what strategies can individuals use to navigate tax responsibilities?
- How do individual strengths, lifestyle goals, and choices shape employment opportunities and income levels?
- Why is developing and implementing an action plan crucial for achieving personal and professional goals?

Knowledge and Skills:

Students will know...

- How to recognize income as the foundation of personal finance and identify factors influencing income and take-home pay.
- How to understand the connection between educational and career decisions and their potential income and quality of life.
- How to practice setting financial goals, budgeting income, and analyzing sample budgets.
- How to leverage technology to research, analyze, and track financial information.
- How to appreciate the value of responsible spending and maintaining a balanced budget for achieving financial independence.
- How to tell the difference between abilities, interests, work preferences, and values.
- How to identify career interests and goals as a way to earn future income.
- How to interpret sources of income (salaries and wages, interest, profit for business owners, etc.).
- How to calculate NMI (net monthly income), income tax (including state income tax), Social Security, and Medicare.
- How to categorize their spending by needs and wants.
- How to determine which categories belong in a budget.
- How to distinguish between different kinds of budgets.
- How to prepare a budget using goals and income.

Students will be able to...

- Explore how personal values and emotions can impact financial decision-making.
- Analyze real-life scenarios to understand the consequences of modifying financial behavior based on individual values.
- Reflect on the connection between financial behavior and overall financial well-being.
- Investigate how marketing techniques influence consumer purchasing decisions.
- Examine the ethical implications of marketing strategies designed to encourage unnecessary purchases.
- Discuss ways to make informed consumer choices in the face of persuasive marketing tactics.
- Discuss the impact of taxes on personal finances.
- Explore government agencies and policies that regulate the financial industry and economy.
- Understand procedures for utilizing consumer protection laws and assistance programs.
- Analyze how personal strengths, lifestyle goals, and choices influence employment and income.
- Create action plans to achieve personal and professional goals.
- Explore the role of communication skills, education, and experience in employment decisions.
- Investigate resources available for creating business plans and starting/expanding a business.

EVIDENCE OF LEARNING

Assessment:

What evidence will be collected and deemed acceptable to show that students truly “understand”?

- End of Unit Common Assessment
 - Culminating Project - Using the knowledge and skills gained from the JA Finance Park curriculum, students create a portfolio and presentation describing their education path, career path, estimated income deducting tax contribution, and budget plan.
- Lesson Activities
- Teacher Created Quizzes and Check0Ins

Learning Activities:

What differentiated learning experiences and instruction will enable all students to achieve the desired results?

- My Life–Got Skills?
 - Students rate their interests, abilities, and values. They determine work preferences and match them to career options.
- My Life–College or Not?
 - Students explore how their decisions about education and careers have an impact on their income potential and quality of life.
- My Life–Where’s All My Money?
 - Part One
 - Students are introduced to the concept of taxes, why they are paid, and their impact on income. They determine net monthly income.
 - Part Two
 - Working in teams, students debate the use of tax dollars and how they are distributed.
- My Life–“Riches to Rags” . . .
 - Not Me!

- Students explore common reasons why people run into financial difficulty, including unemployment, medical bills, overextended credit, and poor decision-making.
- My Life–Income – Expenses = Reality
 - Students identify the components of a successful budget and distinguish between different kinds of budgets.
- My Life–In Control of My Money
 - Students make choices and discover how to maintain a budget. They prepare a budget based on goals and income.

RESOURCES

Teacher Resources:

- JA Finance Park
 - Career Exploration Tool
 - Career Choice Research
 - Being an Entrepreneur
 - Windows of Opportunity
 - STEM Careers
 - Social Security and Medicare
 - Sales Receipt Analysis
 - How to Complete a 1040- EZ Income Tax Form
 - Sample Budgets
 - Personal Budget
 - Paying for Postsecondary Education
- <https://www.ngpf.org/courses/middle-school/>
- <http://www.nea.org/tools/lessons/resources-for-teaching-financial-literacy.html>
- <https://handsonbanking.org/educators/>
- <https://www.fdic.gov/consumers/consumer/moneysmart/young.html>
- <http://bizkids.com/>
- https://www.treasurydirect.gov/indiv/tools/tools_moneymath.htm
- Council for Economic Education
- EconEdLink.org
- Next Gen Personal Finance
- NJFinLit.Enrich.org

Equipment Needed:

- Laptops
- Overhead Projector
- Teacher made materials
- Computer for Projects
- Calculators

UNIT OVERVIEW

Content Area: Mathematics

Unit Title: Financial Planning for Your Future

Target Course/Grade Level: Financial Literacy/Grade 8

Unit Summary: This unit empowers students to take control of their financial future by exploring key concepts in personal finance. Students explore saving and compare investments as part of their overall financial planning. They also examine risk and how insurance may help protect savings from both planned and unplanned events. Students compare financial institutions and their services. Through discussion and a game activity, they weigh the advantages and disadvantages of debit and credit. Students also examine the effect that personal finances have on credit scores and credit reporting.

Approximate Length of Unit: 5 weeks

LEARNING TARGETS

NJ Student Learning Standards

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.

9.1.8.CR.2 Compare various ways to give back through strengths, passions, goals, and other personal factors.

9.1.8.CR.3 Relate the importance of consumer, business, and government responsibility to the economy and personal finance.

9.1.8.CR.4 Examine the implications of legal and ethical behaviors when making financial decisions.

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.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.

9.1.8.CDM.3 Compare and contrast loan management strategies, including interest charges and total principal repayment costs.

9.1.8.CDM.4 Evaluate the application process for different types of loans (e.g., credit card, mortgage, student loans).

9.1.8.CP.1 Compare prices for the same goods or services.

9.1.8.CP.2 Analyze how spending habits affect one's ability to save.

9.1.8.CP.3 Explain the purpose of a credit score and credit record, the factors and impact of credit scores.

9.1.8.CP.4 Summarize borrower's credit report rights.

9.1.8.CP.5 Compare the financial products and services available to borrowers relative to their credit worthiness.

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).

9.1.8.FI.3 Evaluate the most appropriate financial institutions to assist with meeting various personal financial needs and goals.

9.1.8.FI.4 Analyze the interest rates and fees associated with financial products.

9.1.8.RM.1 Determine criteria for deciding the amount of insurance protection needed.

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.

9.1.8.RM.3 Evaluate the need for different types of warranties.

9.1.8.RM.4 Explain the purpose of insurance products and the reasons for property product and liability insurance protection.

Career Readiness, Life Literacies, and Key Skills:

9.4.8.CI.1 Assess data gathered on varying perspectives on causes of climate change (e.g., crosscultural, gender-specific, generational), and determine how the data can best be used to design multiple potential solutions.

9.4.8.CI.2 Repurpose an existing resource in an innovative way.

9.4.8.CI.3 Examine challenges that may exist in the adoption of new ideas.

9.4.8.CI.4 Explore the role of creativity and innovation in career pathways and industries.

9.4.8.CT.1 Evaluate diverse solutions proposed by a variety of individuals, organizations, and/or agencies to a local or global problem, such as climate change, and use critical thinking skills to predict which one(s) are likely to be effective.

9.4.8.CT.2 Develop multiple solutions to a problem and evaluate short- and long-term effects to determine the most plausible option.

9.4.8.CT.3 Compare past problem-solving solutions to local, national, or global issues and analyze the factors that led to a positive or negative outcome.

Interdisciplinary Connections and Standards:

ELA

RL.CR.8.1 Cite a range of textual evidence and make clear and relevant connections to strongly support an analysis of multiple aspects of what a literary text says explicitly as well as inferences drawn from the text.

RI.CI.8.2 Determine a central idea of an informational text and how it is conveyed through particular details; provide a summary of the text distinct from personal opinions or judgments.

W.IW.8.2 Write informative/explanatory texts (including the narration of historical events, scientific procedures/experiments, or technical processes) to examine a topic and convey ideas, concepts, and information through the selection, organization, and analysis of relevant content.

W.WP.8.4 With some guidance and support from peers and adults, develop and strengthen writing as needed by planning, sustaining effort to complete complex writing tasks; seeking out assistance, models, sources or feedback to improve understanding or refine final products; focusing on how well purpose and audience have been addressed.

Unit Understandings:

Students will understand that...

- Saving and investing money is a major part of their financial planning process.
- Risk management and insurance have the ability to protect their finances from unplanned events.
- Credit scores and the amount and types of debt accrued affect their financial well-being.

Unit Essential Questions:

- What strategies are effective in building and maintaining a positive credit history?
- How does credit history impact personal finances and financial decisions?
- How can individuals assess and manage risks in their financial decisions?
- In what ways does insurance protect personal finances against unforeseen circumstances?
- What strategies can be employed to increase savings, limit debt, and make informed choices about credit sources?

Knowledge and Skills:

Students will know...

- How to describe the types of financial institutions and the services they provide.
- How to explain debit cards and credit cards and their uses.
- How to identify the advantages and disadvantages related to credit cards and debit cards.
- How to give examples of the best ways to build credit.
- How to demonstrate why credit scores are important.
- How to identify the benefits of saving a portion of income for future use.
- How to explain short- and long-term saving options.
- How to explain some of the advantages and disadvantages of savings options and investment vehicles.
- How to assess personal risk and risk management.
- How to demonstrate understanding of the importance of making smart financial decisions now that will last throughout their lifetime.
- How to articulate thoughts and ideas effectively using oral, written, and nonverbal communication skills in a variety of forms and contexts.
- How to demonstrate originality and creativity.
- How to build confidence, self-esteem, and teamwork skills.
- How to differentiate between saving and investing, explore different savings vehicles, and compare various investment options based on risk tolerance and time horizon.
- How to analyze the concept of risk and its impact on financial planning. They will learn how different types of insurance can mitigate risks associated with health, property, and personal liability.
- How to compare various financial institutions (banks, credit unions, online platforms) and the services they offer, such as savings accounts, loans, and investment products.
- The importance of credit scores and how responsible financial behavior impacts them. They will learn how to build and maintain good credit for future borrowing needs.

Students will be able to...

- Understand the significance of philanthropic and charitable organizations in supporting individuals, communities, and global issues.
- Recognize the impact of using talents, resources, and abilities to contribute to society.
- Grasp the responsibility associated with building and utilizing personal wealth, including obligations to the broader community and legal rights as good citizens.
- Comprehend how personal wealth can be a tool for positive social change and community support.
- Learn strategies for building and maintaining a good credit history and understand its influence on personal finances.
- Explore factors affecting the suitability of financial institutions and services in meeting individual financial needs.
- Understand how individuals can manage risks by accepting, avoiding, reducing, or transferring risks through insurance.
- Recognize the role of insurance in safeguarding personal finances against unforeseen events.
- Explore strategies to increase savings, limit debt, and make informed decisions about credit sources.
- Grasp the importance of understanding the cost of credit and making responsible credit management choices.
- Develop creative and innovative thinking by gathering and evaluating information from various sources, including global perspectives.
- Recognize the existence of multiple solutions to problems and the importance of self-reflection in evaluating the success of problem-solving approaches.

EVIDENCE OF LEARNING

Assessment:

What evidence will be collected and deemed acceptable to show that students truly “understand”?

- End of Unit Common Assessment
 - Culminating Project - My Life Presentation: Students use the knowledge and skills gained from the JA Finance Park lessons to create a portfolio and a presentation that answers the following driving question: What do I need to do today to accomplish what I want in the future?
- Lesson Activities
- Teacher Created Quizzes or Check-Ins

Learning Activities:

What differentiated learning experiences and instruction will enable all students to achieve the desired results?

- My Life–Pay Myself First?
 - Students examine how they can benefit from paying themselves first. They compare the impact that money, time, interest rates, and inflation have on the growth of their investments.
- My Life–Insurance Too?
 - Students recognize that insurance policies safeguard against risk by providing compensation in the event of sickness, injury, accidents, or other insured circumstances.
- My Life–Financial Institutions
 - Students identify the various types of financial institutions and the services they provide.
- My Life–The Cost of Credit
 - Students explain the use of debit cards and credit cards and their advantages and disadvantages.
- My Life–My Credit Score
 - Students understand what a credit score is, why it is important, and how to build good credit.
- Simulation: Students experience the JA Finance Park simulation, where they apply classroom learning by creating a family budget based on a hypothetical life situation. Students recognize the impact of credit history on budget planning and purchasing options.

RESOURCES

Teacher Resources:

- JA Finance Park
 - Checks and Checking Accounts
 - Installment Debt (Buying on Time)
 - Rent or Home Ownership
 - Leasing or Buying a Car
 - Identity Theft
 - Understanding College Costs and the FAFSA

- Understanding Stock Quotes
- Roth IRAs: Teens and Retirement Savings
- Compound Interest and the Rule of 72
- Junior Achievement \$ave USA “Risk and Insurance” online lesson
- <https://www.ngpf.org/courses/middle-school/>
- <http://www.nea.org/tools/lessons/resources-for-teaching-financial-literacy.html>
- <https://handsonbanking.org/educators/>
- <https://www.fdic.gov/consumers/consumer/moneysmart/young.html>
- <http://bizkids.com/>
- https://www.treasurydirect.gov/indiv/tools/tools_moneymath.htm
- Council for Economic Education
- EconEdLink.org
- Next Gen Personal Finance
- NJFinLit.Enrich.org

Equipment Needed:

- Laptops
- Overhead Projector
- Teacher made materials
- Computer for Projects
- Calculators