

Department of College and Career Readiness

Financial Literacy Curriculum



Second Grade

Course Description

In this course students will identify ways to earn money, understand the concept of charitable giving and be introduced to the basics of investing.

Second Grade Financial Literacy

Pacing Guide			
Unit	Topic	SLO	Suggested Timing
Unit 1	Earning Money	1,, 2, 3	Approx. 9 weeks
Unit 2	Donating Money	4, 5	Approx. 9 weeks
Unit 3	Investing Money	6, 7, 8	Approx. 9 weeks
Unit	Borrowing Money	9, 10	Approx. 9 weeks

Effective Pedagogical Routines/Instructional Strategies

<p>Collaborative problem solving</p> <p>Writing to learn</p> <p>Making thinking visible</p> <p>Note-taking</p> <p>Rereading & rewriting</p> <p>Establishing text-based norms for discussions & writing</p> <p>Establishing metacognitive reflection & articulation as a regular pattern in learning</p> <p>Quick writes</p> <p>Pair/trio Sharing</p> <p>Turn and Talk</p> <p>Charting</p> <p>Gallery Walks</p> <p>Whole class discussions</p> <p>Modeling</p>	<p>Word Study Drills</p> <p>Flash Cards</p> <p>Interviews</p> <p>Role Playing</p> <p>Diagrams, charts and graphs</p> <p>Storytelling</p> <p>Coaching</p> <p>Reading partners</p> <p>Visuals</p> <p>Reading Aloud</p> <p>Model (I Do), Prompt (We Do), Check (You Do)</p> <p>Mind Mapping</p> <p>Trackers</p> <p>Multiple Response Strategies</p> <p>Choral reading</p> <p>Reader's/Writer's Notebooks</p> <p>Conferencing</p>
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Computer Science and Design Thinking

Standards

8.1.2.CS.1, 8.1.2.DA.4, 8.1.2.NI.1

- **Computing Systems**

- ☐ Select and operate computing devices that perform a variety of tasks accurately and quickly based on user needs and preferences. **Example:** By utilizing tools such as RAZ Kids and Starfall, students will be able to understand basic and common commands as well as navigating the computer through practice and cross- curricular content skills.

- **Data and Analysis**

- ☐ Data can be used to make predictions about the world.

Example: Students will use Microsoft word to create a clip art presentation to convey ideas based on their narrative writing.

- **Network and the Internet**

- ☐ Computer networks can be used to connect individuals to other individuals, places, information, and ideas. The internet enables individuals to connect with others worldwide.

Example: Students will share their published informational/ narrative pieces with other classes.

Career Readiness, Life Literacies and Key Skills Practices

Career Readiness, Life Literacies, and Key Skills Practices describe the habits of the mind that all educators in all content areas should seek to develop in their students. They are practices that have been linked to increase college, career, and life success. These practices should be taught and reinforced in all content areas with increasingly higher levels of complexity and expectation as a student advances through a program of study.

Act as a responsible and contributing community members and employee.

Students understand the obligations and responsibilities of being a member of a community, and they demonstrate this understanding every day through their interactions with others. They are conscientious of the impacts of their decisions on others and the environment around them. They think about the near-term and long-term consequences of their actions and seek to act in ways that contribute to the betterment of their teams, families, community and workplace. They are reliable and consistent in going beyond the minimum expectation and in participating in activities that serve the greater good.

For Example: Recognize ways to volunteer in the classroom, school and community

Attend to financial well-being.

Students take regular action to contribute to their personal financial well-being, understanding that personal financial security provides the peace of mind required to contribute more fully to their own career success.

For Example: : Differentiate the various forms of money and how they are used (e.g., coins, bills, checks, debit and credit cards).

Brainstorm ideas for saving money.

Consider the environmental, social and economic impacts of decisions.

Students understand the interrelated nature of their actions and regularly make decisions that positively impact and/or mitigate negative impact on other people, organization, and the environment. They are aware of and utilize new technologies, understandings, procedures, materials, and regulations affecting the nature of their work as it relates to the impact on the social condition, the environment and the profitability of the organization.



Career Readiness, Life Literacies and Key Skills Practices

	For Example: Differentiate between wants and needs
Demonstrate creativity and innovation.	<p>Students regularly think of ideas that solve problems in new and different ways, and they contribute those ideas in a useful and productive manner to improve their organization. They can consider unconventional ideas and suggestions as solutions to issues, tasks or problems, and they discern which ideas and suggestions will add greatest value. They seek new methods, practices, and ideas from a variety of sources and seek to apply those ideas to their own workplace. They take action on their ideas and understand how to bring innovation to an organization.</p> <p>For Example: Brainstorm ideas for solutions to classroom issues.</p>
Utilize critical thinking to make sense of problems and persevere in solving them.	<p>Students readily recognize problems in the workplace, understand the nature of the problem, and devise effective plans to solve the problem. They are aware of problems when they occur and take action quickly to address the problem; they thoughtfully investigate the root cause of the problem prior to introducing solutions. They carefully consider the options to solve the problem. Once a solution is agreed upon, they follow through to ensure the problem is solved, whether through their own actions or the actions of others.</p> <p>Example: Describe how valuable items might be damaged or lost and ways to protect them</p>
Model integrity, ethical leadership and effective management.	<p>Students consistently act in ways that align personal and community-held ideals and principles while employing strategies to positively influence others in the workplace. They have a clear understanding of integrity and act on this understanding in every decision. They use a variety of means to positively impact the directions and actions of a team or organization, and they apply insights into human behavior to change others' action, attitudes and/or beliefs. They recognize the near-term and long-term effects that</p>

Career Readiness, Life Literacies and Key Skills Practices

	<p>management's actions and attitudes can have on productivity, morals and organizational culture.</p> <p>Example: Students will demonstrate, in whole and small group content learning activities, an understanding, respect, and adherence to the classroom rules and expectations for active student participation i.e., thinking critically, reasoning, problem solving, collaborating, listening, speaking, defending your position in Accountable Talk discussions, and taking turns so that all student voices are heard</p>
Plan education and career paths aligned to personal goals.	<p>Students take personal ownership of their own education and career goals, and they regularly act on a plan to attain these goals. They understand their own career interests, preferences, goals, and requirements. They have perspective regarding the pathways available to them and the time, effort, experience and other requirements to pursue each, including a path of entrepreneurship. They recognize the value of each step in the education and experiential process, and they recognize that nearly all career paths require ongoing education and experience. They seek counselors, mentors, and other experts to assist in the planning and execution of career and personal goals.</p> <p>Example: Make a list of different types of jobs and describe the skills associated with each.</p>
Use technology to enhance productivity increase collaboration and communicate effectively.	<p>Students find and maximize the productive value of existing and new technology to accomplish workplace tasks and solve workplace problems. They are flexible and adaptive in acquiring new technology. They are proficient with ubiquitous technology applications. They understand the inherent risks-personal and organizational-of technology applications, and they take actions to prevent or mitigate these risks.</p> <p>For Example: Students work in collaborative groups to create a digital poster of their</p>



Career Readiness, Life Literacies and Key Skills Practices

	chosen career
Work productively in teams while using cultural/global competence.	<p>Students positively contribute to every team, whether formal or informal. They apply an awareness of cultural difference to avoid barriers to productive and positive interaction. They find ways to increase the engagement and contribution of all team members. They plan and facilitate effective team meetings.</p> <p>For Example: Students will demonstrate, in whole and small group content learning activities, an understanding, respect, and adherence to the classroom rules and expectations for active student participation i.e., thinking critically, reasoning, problem solving, collaborating, listening, speaking, defending your position in Accountable Talk discussions and taking turns so that all student voices are heard</p>

Career Readiness, Life Literacies and Key Skills

Standard 9

Career Awareness and Planning

- 9.1.2.CAP.1: Different types of jobs require different knowledge and skills.

Example: Make a list of different types of jobs and describe the skills associated with each job

- 9.1.2.CAP.2: Income is received from work in different ways

Example: Explain why employers are willing to pay individuals to work

Creativity and Innovation

9.4.2.CI.2: Brainstorming can create new and innovative ideas

Example: Have students identify possible career paths based on their interest, talent, and skill.

Critical Thinking and Problem Solving

9.4.2.CT.1: Gather information about an issue such as climate change and collaboratively brainstorm ways to solve the problem.

Example: Engage students in lessons to track their carbon footprint

WIDA Proficiency Levels: At the given level of English language proficiency, English language learners will process, understand, produce or use:

6- Reaching	<ul style="list-style-type: none"> • Specialized or technical language reflective of the content areas at grade level • A variety of sentence lengths of varying linguistic complexity in extended oral or written discourse as required by the specified grade level • Oral or written communication in English comparable to proficient English peers
5- Bridging	<ul style="list-style-type: none"> • Specialized or technical language of the content areas • A variety of sentence lengths of varying linguistic complexity in extended oral or written discourse, including stories, essays or reports • Oral or written language approaching comparability to that of proficient English peers when presented with grade level material.
4- Expanding	<ul style="list-style-type: none"> • Specific and some technical language of the content areas • A variety of sentence lengths of varying linguistic complexity in oral discourse or multiple, related sentences or paragraphs • Oral or written language with minimal phonological, syntactic or semantic errors that may impede the communication, but retain much of its meaning, when presented with oral or written connected discourse, with sensory, graphic or interactive support
3- Developing	<ul style="list-style-type: none"> • General and some specific language of the content areas • Expanded sentences in oral interaction or written paragraphs • Oral or written language with phonological, syntactic or semantic errors that may impede the communication, but retain much of its meaning, when presented with oral or written, narrative or expository descriptions with sensory, graphic or interactive support
2- Beginning	<ul style="list-style-type: none"> • General language related to the content area • Phrases or short sentences • Oral or written language with phonological, syntactic, or semantic errors that often impede of the communication when presented with one to multiple-step commands, directions, or a series of statements with sensory, graphic or interactive support
1- Entering	<ul style="list-style-type: none"> • Pictorial or graphic representation of the language of the content areas • Words, phrases or chunks of language when presented with one-step commands directions, WH-, choice or yes/no questions, or statements with sensory, graphic or interactive support

Language Development Supports For English Language Learners To Increase Comprehension and Communication Skills

Environment			
<ul style="list-style-type: none"> • Welcoming and stress-free • Respectful of linguistic and cultural diversity • Honors students' background knowledge • Sets clear and high expectations • Includes routines and norms • Is thinking-focused vs. answer-seeking • Offers multiple modalities to engage in content learning and to demonstrate understanding • Includes explicit instruction of specific language targets • Provides participation techniques to include all learners • Integrates learning centers and games in a meaningful way • Provides opportunities to practice and refine receptive and productive skills in English as a new language • Integrates meaning and purposeful tasks/activities that: <ul style="list-style-type: none"> ◦ Are accessible by all students through multiple entry points ◦ Are relevant to students' lives and cultural experiences ◦ Build on prior mathematical learning ◦ Demonstrate high cognitive demand ◦ Offer multiple strategies for solutions ◦ Allow for a language learning experience in addition to content 			
Sensory Supports*	Graphic Supports*	Interactive Supports*	Verbal and Textual Supports
<ul style="list-style-type: none"> • Real-life objects (realia) or concrete objects • Physical models • Manipulatives • Pictures & photographs • Visual representations or models such as diagrams or drawings • Videos & films • Newspapers or magazines • Gestures • Physical movements • Music & songs 	<ul style="list-style-type: none"> • Graphs • Charts • Timelines • Number lines • Graphic organizers • Graphing paper 	<ul style="list-style-type: none"> • In a whole group • In a small group • With a partner such as <i>Turn and Talk</i> • In pairs as a group (first, two pairs work independently, then they form a group of four) • In triads • Cooperative learning structures such as <i>Think-Pair-Share</i> • Interactive websites or software • With a mentor or coach 	<ul style="list-style-type: none"> • Labeling • Students' native language • Modeling • Repetitions • Paraphrasing • Summarizing • Guiding questions • Clarifying questions • Probing questions • Leveled questions such as <i>What? When? Where? How? Why?</i> • Questioning prompts & cues • Word Banks • Sentence starters • Sentence frames • Discussion frames • Talk moves, including <i>Wait Time</i>

*from *Understanding the WIDA English Language Proficiency Standards: A Resource Guide*, 2007 Edition... Board of Regents of the University of Wisconsin System, on behalf of the WIDA Consortium—www.wida.us.

BUILDING EQUITY IN YOUR TEACHING PRACTICE

How do the essential questions highlight the connection between the big ideas of the unit and equity in your teaching practice?

CONTENT INTEGRATION Teachers use examples and content from a variety of cultures & groups.	KNOWLEDGE CONSTRUCTION Teachers help students understand how knowledge is created and influenced by cultural assumptions, perspectives & biases.	PREJUDICE REDUCTION Teachers implement lessons and activities to assert positive images of ethnic groups & improve intergroup relations.	EQUITABLE PEDAGOGY Teachers modify techniques and methods to facilitate the academic achievement of students from diverse backgrounds.	EMPOWERING SCHOOL CULTURE Using the other four dimensions to create a safe and healthy educational environment for all.
<p>This unit / lesson is connected to other topics explored with students.</p> <p>There are multiple viewpoints reflected in the content of this unit / lesson.</p> <p>The materials and resources are reflective of the diverse identities and experiences of students.</p> <p>The content affirms students, as well as exposes them to experiences other than their own.</p>	<p>This unit / lesson provides context to the history of privilege and oppression.</p> <p>This unit / lesson addresses power relationships.</p> <p>This unit / lesson help students to develop research and critical thinking skills.</p> <p>This curriculum creates windows and mirrors* for students.</p>	<p>This unit / lesson help students question and unpack biases & stereotypes.</p> <p>This unit / lesson help students examine, research and question information and sources.</p> <p>The curriculum encourage discussion and understanding about the groups of people being represented.</p> <p>This unit / lesson challenges dominant perspectives.</p>	<p>The instruction has been modified to meet the needs of each student.</p> <p>Students feel respected and their cultural identities are valued.</p> <p>Additional supports have been provided for students to become successful and independent learners.</p> <p>Opportunities are provided for student to reflect on their learning and provide feedback.</p>	<p>There are opportunities for students to connect with the community.</p> <p>My classroom is welcoming and supportive for all students?</p> <p>I am aware of and sensitive to the needs of my students and their families.</p> <p>There are effective parent communication systems established. Parents can talk to me about issues as they arise in my classroom.</p>

Developed by Karla E. Vigil. Adapted with permission from James A. Banks, CULTURAL DIVERSITY AND EDUCATION: FOUNDATIONS, CURRICULUM, AND TEACHING (6th edition), New York: Routledge, 2016, page 5 and Gordon School Institute on Multicultural Practice.



Culturally Relevant Pedagogy Examples

- **Relationships:**
 - Maintain constant communication with parents/guardians
 - Cultivate personal connections with difficult students
 - Gain knowledge about your students' different cultures
- **Instructional Delivery:**
 - Present real-life, relatable issues from various points of view
 - Engage all students, ensuring all voices have the opportunity to be heard
 - Provide effective and frequent feedback
 - Modify teaching to accommodate student learning styles
- **Curriculum:**
 - Infuse student-related/relatable examples
 - Create learning stations consisting of a range of materials
 - Utilize media that positively depicts various cultures



SOCIAL AND EMOTIONAL LEARNING (SEL) COMPETENCIES

SELF-AWARENESS

The ability to accurately recognize one's own emotions, thoughts, and values and how they influence behavior. The ability to accurately assess one's strengths and limitations, with a well-grounded sense of confidence, optimism, and a "growth mindset."

- IDENTIFYING EMOTIONS
- ACCURATE SELF-PERCEPTION
- RECOGNIZING STRENGTHS
- SELF-CONFIDENCE
- SELF-EFFICACY

SOCIAL AWARENESS

The ability to take the perspective of and empathize with others, including those from diverse backgrounds and cultures. The ability to understand social and ethical norms for behavior and to recognize family, school, and community resources and supports.

- PERSPECTIVE-TAKING
- EMPATHY
- APPRECIATING DIVERSITY
- RESPECT FOR OTHERS

RESPONSIBLE DECISION-MAKING

The ability to make constructive choices about personal behavior and social interactions based on ethical standards, safety concerns, and social norms. The realistic evaluation of consequences of various actions, and a consideration of the well-being of oneself and others.

- IDENTIFYING PROBLEMS
- ANALYZING SITUATIONS
- SOLVING PROBLEMS
- EVALUATING
- REFLECTING
- ETHICAL RESPONSIBILITY

SELF-MANAGEMENT

The ability to successfully regulate one's emotions, thoughts, and behaviors in different situations — effectively managing stress, controlling impulses, and motivating oneself. The ability to set and work toward personal and academic goals.

- IMPULSE CONTROL
- STRESS MANAGEMENT
- SELF-DISCIPLINE
- SELF-MOTIVATION
- GOAL SETTING
- ORGANIZATIONAL SKILLS

RELATIONSHIP SKILLS

The ability to establish and maintain healthy and rewarding relationships with diverse individuals and groups. The ability to communicate clearly, listen well, cooperate with others, resist inappropriate social pressure, negotiate conflict constructively, and seek and offer help when needed.

- COMMUNICATION
- SOCIAL ENGAGEMENT
- RELATIONSHIP BUILDING
- TEAMWORK



SEL Competency	Examples	Content Specific Activity & Approach to SEL
<p>✓ Self-Awareness</p> <p>Self-Management</p> <p>Social-Awareness</p> <p>Relationship Skills</p> <p>Responsible Decision-Making</p>	<p>Example practices that address Self-Awareness:</p> <ul style="list-style-type: none"> • Clearly state classroom rules • Provide students with specific feedback regarding academics and behavior • Offer different ways to demonstrate understanding • Create opportunities for students to self-advocate • Check for student understanding / feelings about performance • Check for emotional wellbeing • Facilitate understanding of student strengths and challenges 	<p>The Wonders kindergarten program through stories such as “What About Bear?” and “How to Be a Friend?” focus on how to get along with others.</p> <p>Ask students to share ways that they get along with others. Students can draw, and with adult assistance, label their ideas.</p> <p>Create and illustrate an anchor chart, with the students, of age-appropriate feeling words the students can use to develop their emotions vocabulary. Add to the list as new feeling words are encountered and encourage students to use these words in their interactions with their classmates and teachers.</p> <p>Have the students make faces to depict</p>



		feeling words.
<p>Self-Awareness</p> <p>✓ Self-Management</p> <p>Social-Awareness</p> <p>Relationship Skills</p> <p>Responsible Decision-Making</p>	<p>Example practices that address Self-Management:</p> <ul style="list-style-type: none"> • Encourage students to take pride/ownership in work and behavior • Encourage students to reflect and adapt to classroom situations • Assist students with being ready in the classroom • Assist students with managing their own emotional states 	<p>Establish and discuss classroom routines and provide students with opportunities to practice these routines so they know what they are expected to do and how to do it successfully.</p> <p>Provide the students with opportunities to share and illustrate things they are good at and/or personal interests.</p> <p>Provide age-appropriate authentic feedback to invite students to reflect on their own strengths and interests.</p>
<p>Self-Awareness</p> <p>Self-Management</p> <p>✓ Social-Awareness</p> <p>Relationship Skills</p>	<p>Example practices that address Social-Awareness:</p> <ul style="list-style-type: none"> • Encourage students to reflect on the perspective of others 	<p>Provide the students with opportunities to learn and use their classmates' names through games and classroom activities.</p> <p>Create classroom buddies to promote</p>



Responsible Decision-Making	<ul style="list-style-type: none"> • Assign appropriate groups • Help students to think about social strengths • Provide specific feedback on social skills • Model positive social awareness through metacognition activities 	<p>positive peer relationships.</p> <p>Start each day with a personal connection by having the students share a quick greeting with their classmates.</p> <p>Role play social situations in the classroom with a follow-up discussion of what was challenging? successful? needs further development?</p>
Self-Awareness Self-Management Social-Awareness ✓ Relationship Skills Responsible Decision-Making	<p>Example practices that address Relationship Skills:</p> <ul style="list-style-type: none"> • Engage families and community members • Model effective questioning and responding to students • Plan for project-based learning • Assist students with discovering individual strengths 	<p>Play games that build community and require students to work collegially.</p> <p>To develop respect for differences (background, experiences, interests), have the students interview their classmates.</p> <p>Model and practice listening carefully to</p>



	<ul style="list-style-type: none"> • Model and promote respecting differences • Model and promote active listening • Help students develop communication skills • Demonstrate value for a diversity of opinions 	<p>others and asking thoughtful questions.</p> <p>Brainstorm and create a class anchor chart that lists age-appropriate phrases students can use to express their feelings, problems or accomplishments.</p>
<p>Self-Awareness</p> <p>Self-Management</p> <p>Social-Awareness</p> <p>Relationship Skills</p> <p>✓ Responsible Decision-Making</p>	<p>Example practices that address Responsible Decision-Making:</p> <ul style="list-style-type: none"> • Support collaborative decision making for academics and behavior • Foster student-centered discipline • Assist students in step-by-step conflict resolution process • Foster student independence • Model fair and appropriate decision making • Teach good citizenship 	<p>Engage in class discussions so students have opportunities to express their opinions.</p> <p>With the class, develop and practice age-appropriate class rules with reasonable consequences that are followed consistently.</p> <p>Use puppets to have students act-out problem scenarios.</p> <p>Give authentic feedback when students are caught making good decisions and</p>

		treating others with respect.
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Differentiated Instruction

Strategies to Accommodate Students Based on Individual Needs

<u>Time/General</u>	<u>Processing</u>	<u>Comprehension</u>	<u>Recall</u>
<ul style="list-style-type: none"> • Extra time for assigned tasks • Adjust length of assignment • Timeline with due dates for reports and projects • Communication system between home and school • Provide lecture notes/assignments, and tutorials outline 	<ul style="list-style-type: none"> • Extra Response time • Have students verbalize steps • Repeat, clarify or reword directions • Mini breaks between tasks • Provide a warning for transitions • Video lessons online 	<ul style="list-style-type: none"> • Precise step-by-step directions • Short manageable tasks • Brief and concrete directions • Provide immediate feedback • Small group instruction • Emphasize multi-sensory learning 	<ul style="list-style-type: none"> • Teacher-made checklist • Use visual graphic organizers • Reference resources to promote independence • Visual and verbal reminders • Graphic organizers
<u>Assistive Technology</u>	<u>Tests/Quizzes/Grading</u>	<u>Behavior/Attention</u>	<u>Organization</u>
<ul style="list-style-type: none"> • Computer/whiteboard • Video lesson • Spell-checker • Text speech software 	<ul style="list-style-type: none"> • Adjusted rubrics for projects • Study guides • Shortened tests • Read directions aloud 	<ul style="list-style-type: none"> • Consistent daily structured routine • Simple and clear classroom rules • Frequent feedback 	<ul style="list-style-type: none"> • Individual daily planner • Display a written agenda • Note-taking assistance • Color code materials



Differentiated Instruction

Strategies to Accommodate Students Based on Content-Specific Needs

- Bank role play
- “Play” money
- Counting money
- Guided Reading
- Extra time for assigned tasks
- Adjust length of assignment
- The use of visual aids
- Age appropriate tasks
- The use of manipulatives when counting
- Tiered tasks
- Math/Personal Finance Stations

Enrichment

Strategies Used to Accommodate Based on Students Individual Needs:

- Adaption of Material and Requirements
- Evaluate Vocabulary
- Elevated Text Complexity
- Elevated Projects Rubrics
- Independent Written and Video Online Tutorials
- Projects completed individual or with Partners
- Self Selection of Research
- Tiered/Multilevel Activities
- Online Learning Communities
- Individual Response Board
- Independent Book Studies

- Open-ended activities
- Community/Subject expert mentorships

Assessments

Suggested Formative/Summative Classroom Assessments

- Mind Maps
- Teacher-created Unit Assessments, Topic Assessments, Quizzes
- Math Stations/Centers
- Accountable Talk, Debate, Oral Report, Role Playing, Think Pair, and Share
- Projects, Portfolio,
- Homework
- Concept Mapping

Interdisciplinary Connections

English Language Arts

- Write the different ways to use money W.IW.2.2
- Write career goals W.IW.2.2

Social Studies

- Discuss the difference between needs and wants (6.1.2.EconET.1)

World Language

- Translate Personal Finance content (7.1.ILA)
- Create a translated index of Personal Finance vocabulary (7.1.ILA)

Math

- Count Money **2.M.C.8**

Identify the numerical value of money **2.M.C.8**

Fine & Performing Arts

- Draw ways to use money (1.5.2.CR2c)
- Create and sing a song about money (1.5.2.CR2c)

Science

- Research latest developments in industry technology (K-2-ETS1-1)
- Investigate applicable-careers in STEM fields (K-2-ETS1-1)

New Jersey Student Learning Standards

9.1 Personal Financial Literacy

Civic Responsibility

- 9.1.2.CR.1: Recognize ways to volunteer in the classroom, school and community.
- 9.1.2.CR.2: List ways to give back, including making donations, volunteering, and starting a business.

Financial Institutions

- 9.1.2.FI.1: Differentiate the various forms of money and how they are used (e.g., coins, bills, checks, debit and credit cards).

Financial Psychology

- 9.1.2.FP.1: Explain how emotions influence whether a person spends or saves
- 9.1.2.FP.2: Differentiate between financial wants and needs.
- 9.1.2.FP.3: Identify the factors that influence people to spend or save (e.g., commercials, family, culture, society).

Planning and Budgeting

- 9.1.2.PB.1: Determine various ways to save and places in the local community that help people save and accumulate money over time

Risk Management and Insurance

- 9.1.2.RM.1: Describe how valuable items might be damaged or lost and ways to protect them.

9.2. Career Awareness, Exploration, Preparation and Training

Career Awareness and Planning

- 9.2.1.CAP.1: Make a list of different types of jobs and describe the skills associated with each job.

Course: 2nd Grade Financial Literacy	Course Overview: This course will introduce elementary students to the ideas of spending, saving, and budgeting. Ina addition, students will develop the skills to budget and become savvy spenders			
Standards: 9.1.2.FI.1, 9.1.2.CR.1, 9.1.2.CR.2, 9.1.2.CAP.1, 9.1.2.PB.1				
NJSLS	Essential Questions	Skills & Indicators	Sample Activities	Resources
1) Recognize work as a means for obtaining money. 				

NJSLS	Essential Questions	Skills & Indicators	Sample Activities	Resources
				<u>In Charge America Making Money:</u> https://www.incharge.org/financial-literacy/resources-for-teachers/financial-literacy-for-kids/
2) Distinguish paid work from other activities people do. NJSLS: 9.1.2.CR.1 9.1.2.CR.2	What is work? What is a volunteer activity? Why would someone work for free?	<ul style="list-style-type: none"> • Works vs. volunteer activities • Skilled jobs • How to find a job 	<u>Class Discussion:</u> Discuss what it means to volunteer. Invite students to share examples of volunteering. <u>Quick Share:</u> Do you get paid for chores at home? Why or why not?	<u>Finance in the Classroom:</u> http://financeintheclassroom.org/teacher/look.shtml <u>Earning Money:</u> https://www.moneyinstructor.com/earning.asp <u>TD Bank Teacher Resources Lesson Plan:</u> https://www.tdbank.com/wowzone/educators/
3) Assess jobs they can perform to earn money.	What is a good job? What is a fair wage?	<ul style="list-style-type: none"> • Jobs and education. • Wages 	<u>Career Toolbox:</u> The teacher collects various items and puts them all	<u>TD Bank Teacher Resources Lesson Plan:</u>



NJSLS	Essential Questions	Skills & Indicators	Sample Activities	Resources
NJSLS: 9.1.2.CAP.1	How can I find a good job? How can education impact the quality of a job?	<ul style="list-style-type: none"> Salary 	<p>in a box with a cover. Students are called up one at a time to reach their hand in and pull out an item. Once they see what the item is, they guess what career(s) the item might be used for. The rest of the class also will be asked to their ideas. Examples of items to put in the box: a ruler, pencil, flashlight, compass, map, dog leash, manicure set, book, screwdriver, rubber glove, floss, cell phone, walkie talkie, etc.</p> <p><u>Goal Setting Posters:</u> The teacher will create goal-setting posters and laminated them. The posters show an example of a goal and ask what that person could do to meet his/her goal. Other posters ask students to identify a</p>	<p>https://www.tdbank.com/wowzone/educators/</p> <p><u>PBS Living Wage:</u> http://www.pbs.org/pov/wagingaliving/lesson-plan/</p>



NJSLS	Essential Questions	Skills & Indicators	Sample Activities	Resources
			goal for themselves that related to school, home, friendships, recess, etc. The Teacher will lay several posters on the floor and have each student pick one they want to talk about.	
<p>4) Explain the meaning of charitable giving, and its rewards</p> <p>NJSLS:</p> <p>9.1.2.CR.1</p> <p>9.1.2.CR.2</p>	<p>What is a charity?</p> <p>How do we identify charities or non-profits?</p> <p>How do we become more thoughtful and responsible about how we use our money?</p>	<ul style="list-style-type: none"> • Money can be used in three ways: to spend, to save, and to give (also known as charitable giving). • Money can be spent for things that we need and for things that we want but don't really need. 	<p>Picture Book: Create a picture book as a class outlining themes of kindness and generosity.</p> <p>Class Reflection: Ask the students to think about their favorite candy bar (you may bring in samples). Have them share what it is about their candy bar that appeals to them.</p>	<p>TD Bank Charitable Foundation: https://www.tdbank.com/corporate-responsibility/the-ready-commitment/funding-opportunities/</p> <p>Practical Money Skills Charitable Giving: https://www.practicalmoneyskills.com/assets/pdfs/lessons/lev9-12/TG_Lesson22.pdf</p>



NJSLS	Essential Questions	Skills & Indicators	Sample Activities	Resources
			<p>For example: How do they feel while they are thinking about their favorite candy bar? How do they feel while they are actually eating their favorite candy bar? How do they feel after they have actually eaten their favorite candy bar? Do they think that they might eat another of those candy bars in the future? Do they think they might try a different kind of candy bar in the future? Have the students think about and share with the class how eating their favorite candy bar and there having been involved in this most recent service project might be alike. Conclude this reflection by having the students share their favorite part about this service project and</p>	<p>Learning to Give: http://www.learningtogive.org/units/money-smart-children-2nd-grade/spend-save-invest-or-donate-2nd-grade</p> <p>TD Bank Teacher Resources Lesson Plan: https://www.tdbank.com/wowzone/educators/</p>



NJSLS	Essential Questions	Skills & Indicators	Sample Activities	Resources
			explain why.	
5) Create a plan to raise money for a charitable cause NJSLS: 9.1.2.CR.1 9.1.2.CR.2	Why should I incorporate charitable giving into my financial plan How can charitable giving enhance one's life? How does charitable giving help the community?	<ul style="list-style-type: none"> • The Spirit of Giving: Time, Treasures and Efforts • The Value of Philanthropy • Giving Back or Paying Forward 	<p>Superhero: Invent a superhero who protects something you care about. What is s/he fighting for? How does s/he create change?</p> <p>Choose a Charity: As a class select a charity that you would like to help and start a charity drive at your school. (i.e. UNICEF)</p>	<p>Practical Money Skills Charitable Giving: https://www.practicalmoneyskills.com/assets/pdfs/lessons/lev9-12/TG_Lesson22.pdf</p> <p>PBS: Teaching Kids About Charity: https://www.youtube.com/watch?v=p29dKpHnPjQ</p> <p>TD Bank Teacher Resources Lesson Plan: https://www.tdbank.co</p>



NJSLS	Essential Questions	Skills & Indicators	Sample Activities	Resources
				m/wowzone/educators/
<p>6) Explore the basic concepts of investing, including risk and return</p> <p>NJSLS: 9.1.2.FI.1</p>	<p>What is an investment?</p> <p>Why can investments be risky?</p> <p>What is the stock market?</p>	<ul style="list-style-type: none"> • Stock Market • Different Types of Investments: Stocks, Bonds, Mutual Funds, etc. The Investment Pyramid • Components of Investment Risk • Market Efficiency: What Moves the Market? 	<p><u>Class Discussion:</u> As a class discuss why investing is a risk. In addition, explain to students that there is a possibility of a large financial reward.</p> <p><u>Choose a Stock:</u> After Students Understand The Concept Of Risk, How Would They Invest Their Money And Why. \\</p>	<p><u>TD Bank Grade 2-3: History of Banking and Saving:</u> https://www.tdbank.com/wowzone/lessons/Gr2-3Lesson2.pdf</p> <p><u>TD Bank Teacher Resources Lesson Plan:</u> https://www.tdbank.com/wowzone/educators/</p> <p><u>SEC Teaching About Investing:</u> https://www.sec.gov/investor/students/tips.htm</p> <p><u>PNC Bank Teaching Financial Resources:</u> https://pnc.financialliteracy101.org/</p>
<p>7) Compare and contrast several kinds of</p>	<p>What is a stock? How does it impact the</p>	<ul style="list-style-type: none"> • Different Types of Investments: 	<p><u>What would you do</u></p>	<p><u>TD Bank Teacher Resources Lesson</u></p>



NJSLS	Essential Questions	Skills & Indicators	Sample Activities	Resources
<p>investments</p> <p>NJSLS: 9.1.2.PB.1</p>	<p>economy?</p> <p>Why do people invest in the stock market?</p> <p>How does risk/reward impact your investment choices?</p>	<p>Stocks, Bonds, Mutual Funds, etc.</p> <ul style="list-style-type: none"> • The Investment Pyramid • Components of Investment Risk • Market Efficiency: What Moves the Market? 	<p>with your money? Display a \$20 bill and ask the students what they would do with \$20 if it were given to them. Ask students if they ever receive gifts of money for holidays or special occasions. Discuss with students what they usually do with their own money. Tell the students that today they are going to learn about some different things people can do with their money.</p> <p>PowerPoint: Create a PPT presentation outlining all the different types of investment,</p>	<p>Plan: https://www.tdbank.com/wowzone/educators/</p> <p>TD Bank Banking Methods: http://www.tdbank.com/wowzone/lessons/Gr2-3Lesson3.pdf</p>
<p>8) Analyze the savings outcome of several investment options</p> <p>NJSLS: 9.1.2.PB.1</p>	<p>How does risk/reward impact your investment choices?</p> <p>How does age influence your investments?</p> <p>What are the different</p>	<ul style="list-style-type: none"> • Savings vs. investments • Types of investments • Risk assessment 	<p><u>Saving and Investment Lesson Plans:</u> https://www.saveandinvest.org/educate-youth/</p> <p><u>Class Discussion:</u> Why is it important to save</p>	<p>TD Bank Investing: https://www.td.com/us/en/investing/</p> <p>TD Bank Teacher Resources Lesson Plan:</p>



NJSLS	Essential Questions	Skills & Indicators	Sample Activities	Resources
	forms of business organizations?		when you are young?	https://www.tdbank.com/wowzone/educators/ PNC Bank Teaching Financial Resources: https://pnc.financialliteracy101.org/ ABCs of Saving: https://www.econedlink.org/resources/
9) Describe borrowing and lending with real-life examples NJSLS: 9.1.2.PB.1	What is borrowing? Who lends money? What are the risks of lending and borrowing money?	<ul style="list-style-type: none"> • Understand the concept of borrowing. • Be able to list occasions on which they borrowed something. • Identify the characteristics of a “good borrower.” 	Brainstorm: Ask the students to brainstorm what it means to borrow something. (Use something that belongs to someone else for a period of time and then give it back to the owner Borrowing Lesson/Activity: http://www.discoverededucation.com/teachers/free-lesson-plans/money-kids-and-cash.cfm	TD Bank Teacher Resources Lesson Plan: https://www.tdbank.com/wowzone/educators/



NJSLS	Essential Questions	Skills & Indicators	Sample Activities	Resources
<p>10) Discuss and illustrate ways to borrow responsibly</p> <p>NJSLS: 9.1.2.PB.1</p>	<p>What are characteristics of being a good borrower?</p> <p>Is it responsible to borrow money?</p> <p>What are the risks of borrowing money?</p>	<ul style="list-style-type: none"> Identify ways to borrow money Understand the concept of borrowing. Be able to list occasions on which they borrowed something. Identify the characteristics of a “good borrower.” 	<p>Discussion: Why would you borrow money? Discuss as a class the items they would borrow money to buy.</p> <p>Borrowing and Interest Lesson Plan: http://www.takechargeamerica.org/wp-content/themes/tca/pdfs/teaching-resources/grade-three-debt.pdf</p>	<p>TD Bank Loans: https://www.td.com/us/en/personal-banking/personal-loan/</p> <p>TD Bank Teacher Resources Lesson Plan: https://www.tdbank.com/wowzone/educators/</p>

Vocabulary	
Stock Market Charity Income Paycheck Interest Borrowing	Career Honesty Money Profit Trade

Suggested Unit Projects	
<i>Choose At Least One</i>	
As a class students will create a school wide charity campaign. (i.e. a food drive or book drive)	As a class students will help the teacher organize a career day based on the careers discussed in their class.

Suggested Structured Learning Experiences	
Paterson Fire Department Headquarters 300 McBride Ave	PNC Bank 1152 Main St (973) 881-3070