

## Department of College and Career Readiness

# Financial Literacy Curriculum



## Sixth Grade

## **Course Description**

This course provides an examination of careers as well as the education and skill required for the 21<sup>st</sup> century workforce. In addition, it will also examine the consumer market and advertising. The aim of personal financial literacy is to give students the foundational knowledge to make informed financial decisions as they move into adulthood.

## First Grade Financial Literacy

### Pacing Guide

Unit	Topic	Suggested Timing
Unit 1	Career and Job Opportunities	Approx. 9 weeks
Unit 2	Introduction to Taxes	Approx. 9 weeks
Unit 3	Financial Goals	Approx. 9 weeks
Unit 4	Smart Shopping	Approx. 9 weeks

## Computer Science and Design Thinking

### Standards

8.1.5.CS.2, 8.1.5.NI.1, 8.1.5.DA.3

- Recommend improvements to computing devices in order to improve the way users interact with the devices.

Example: Students will use a word processing system to produce and publish their informational/explanatory writing pieces.

- **Networks and the Internet**

Model how information is broken down into smaller pieces, transmitted as addressed packets through multiple devices over networks and the Internet, and reassembled at the destination.

Example: Students will create a presentation to show an example of the above. Their presentations will embed the following media-rich resources: audio (sound), graphics and videos.

- **Impacts of Computing**

Describe issues of bias and accessibility in the design of existing technologies.

Example: Students will journal write about possible bias and technology.

- **Data & Analysis**

Organize and transform data collected using computational tools to make it usable for a specific purpose.

Example: Students will include a minimum of three sources within their informative/explanatory published piece. Students will use the website <http://www.citationmachine.net/apa/cite-a-book> to properly cite their sources.

## 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

	<b>For Example: Differentiate between wants and needs</b>
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><b>For Example: Brainstorm ideas for solutions to classroom issues.</b></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><b>Example: Describe how valuable items might be damaged or lost and ways to protect them</b></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><b>Example:</b> 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><b>For Example:</b> Students work in collaborative groups to create a digital poster of their chosen career</p>

## **Career Readiness, Life Literacies and Key Skills Practices**

Work productively in teams while using cultural/global competence.

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.

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



## **Career Readiness, Life Literacies and Key Skills**

### **Standard 9**

#### **Career Awareness and Planning**

9.2.8.CAP.2: Develop a plan that includes information about career areas of interest

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

interest survey <https://www.cfnc.org/media/0xtdpcig/career-interest-explorer-elementary.pdf>

#### **Creativity and Innovation**

9.4.8.CI.1: Assess data gathered on varying perspectives on causes of climate change (e.g., cross-cultural, gender-specific, generational), and determine how the data can best be used to design multiple potential solutions (e.g., RI.7.9, 6.SP.B.5, 7.1.NH.IPERS.6, 8.2.8.ETW.4).

Example: Have students identify possible career paths associate with climate issues.

#### **Critical Thinking and Problem Solving**

9.4.8.CT.2: Develop multiple solutions to a problem and evaluate short- and long-term effects to determine the most plausible option (e.g., MS-ETS1-4, 6.1.8.CivicsDP.1).

Example: Engage students in lessons to track their carbon footprint and have them identify ways t reduce their carbon footprint

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

<b>6- Reaching</b>	<ul style="list-style-type: none"> <li>• Specialized or technical language reflective of the content areas at grade level</li> <li>• A variety of sentence lengths of varying linguistic complexity in extended oral or written discourse as required by the specified grade level</li> <li>• Oral or written communication in English comparable to proficient English peers</li> </ul>
<b>5- Bridging</b>	<ul style="list-style-type: none"> <li>• Specialized or technical language of the content areas</li> <li>• A variety of sentence lengths of varying linguistic complexity in extended oral or written discourse, including stories, essays or reports</li> <li>• Oral or written language approaching comparability to that of proficient English peers when presented with grade level material.</li> </ul>
<b>4- Expanding</b>	<ul style="list-style-type: none"> <li>• Specific and some technical language of the content areas</li> <li>• A variety of sentence lengths of varying linguistic complexity in oral discourse or multiple, related sentences or paragraphs</li> <li>• 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</li> </ul>
<b>3- Developing</b>	<ul style="list-style-type: none"> <li>• General and some specific language of the content areas</li> <li>• Expanded sentences in oral interaction or written paragraphs</li> <li>• 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</li> </ul>
<b>2- Beginning</b>	<ul style="list-style-type: none"> <li>• General language related to the content area</li> <li>• Phrases or short sentences</li> <li>• 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</li> </ul>
<b>1- Entering</b>	<ul style="list-style-type: none"> <li>• Pictorial or graphic representation of the language of the content areas</li> <li>• 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</li> </ul>

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

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

\*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?

<b>CONTENT INTEGRATION</b> Teachers use examples and content from a variety of cultures & groups.	<b>KNOWLEDGE CONSTRUCTION</b> Teachers help students understand how knowledge is created and influenced by cultural assumptions, perspectives & biases.	<b>PREJUDICE REDUCTION</b> Teachers implement lessons and activities to assert positive images of ethnic groups & improve intergroup relations.	<b>EQUITABLE PEDAGOGY</b> Teachers modify techniques and methods to facilitate the academic achievement of students from diverse backgrounds.	<b>EMPOWERING SCHOOL CULTURE</b> 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 &amp; 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

### 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

### 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

### 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

### 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



SEL Competency	Examples	Content Specific Activity & Approach to SEL
<p>✓ <b>Self-Awareness</b></p> <p>Self-Management</p> <p>Social-Awareness</p> <p>Relationship Skills</p> <p>Responsible Decision-Making</p>	<p><b>Example practices that address Self-Awareness:</b></p> <ul style="list-style-type: none"> <li>• Clearly state classroom rules</li> <li>• Provide students with specific feedback regarding academics and behavior</li> <li>• Offer different ways to demonstrate understanding</li> <li>• Create opportunities for students to self-advocate</li> <li>• Check for student understanding / feelings about performance</li> <li>• Check for emotional wellbeing</li> <li>• Facilitate understanding of student strengths and challenges</li> </ul>	<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>



		Have the students make faces to depict feeling words.
Self-Awareness ✓ <b>Self-Management</b> Social-Awareness Relationship Skills Responsible Decision-Making	<b>Example practices that address Self-Management:</b> <ul style="list-style-type: none"> <li>• Encourage students to take pride/ownership in work and behavior</li> <li>• Encourage students to reflect and adapt to classroom situations</li> <li>• Assist students with being ready in the classroom</li> <li>• Assist students with managing their own emotional states</li> </ul>	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.  Provide the students with opportunities to share and illustrate things they are good at and/or personal interests.  Provide age-appropriate authentic feedback to invite students to reflect on their own strengths and interests.
Self-Awareness Self-Management ✓ <b>Social-Awareness</b> Relationship Skills	<b>Example practices that address Social-Awareness:</b> <ul style="list-style-type: none"> <li>• Encourage students to reflect on the perspective of others</li> </ul>	Provide the students with opportunities to learn and use their classmates' names through games and classroom activities.



Responsible Decision-Making	<ul style="list-style-type: none"> <li>• Assign appropriate groups</li> <li>• Help students to think about social strengths</li> <li>• Provide specific feedback on social skills</li> <li>• Model positive social awareness through metacognition activities</li> </ul>	<p>Create classroom buddies to promote 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  <b>✓ Relationship Skills</b> Responsible Decision-Making	<p><b>Example practices that address Relationship Skills:</b></p> <ul style="list-style-type: none"> <li>• Engage families and community members</li> <li>• Model effective questioning and responding to students</li> <li>• Plan for project-based learning</li> </ul>	<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>

	<ul style="list-style-type: none"> <li>• Assist students with discovering individual strengths</li> <li>• Model and promote respecting differences</li> <li>• Model and promote active listening</li> <li>• Help students develop communication skills</li> <li>• Demonstrate value for a diversity of opinions</li> </ul>	<p>Model and practice listening carefully to 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>✓ <b>Responsible Decision-Making</b></p>	<p><b>Example practices that address Responsible Decision-Making:</b></p> <ul style="list-style-type: none"> <li>• Support collaborative decision making for academics and behavior</li> <li>• Foster student-centered discipline</li> <li>• Assist students in step-by-step conflict resolution process</li> <li>• Foster student independence</li> <li>• Model fair and appropriate decision making</li> </ul>	<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>

	<ul style="list-style-type: none"><li>• Teach good citizenship</li></ul>	Give authentic feedback when students are caught making good decisions and treating others with respect.
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## Differentiated Instruction

### Strategies to Accommodate Students Based on Individual Needs

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

## **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.6.2)
- Write career goals (W.IW.6.2)

### Social Studies

- Identify positive and negative incentives that influences that decisions people make (6.1.8.EconET.3)

### Science

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

## **New Jersey Student Learning Standards**

### **9.1 Personal Financial Literacy**

#### **Civic Financial Responsibility**

- 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.

#### **Credit and Debt Management**

- 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).

#### **Credit Profile**

- 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.

#### **Economic and Government Influences**

- 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.

### **Financial Institutions**

- 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

### **Financial Psychology**

- 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.

### **Planning and Budgeting**

- 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 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.

### **Risk Management and Insurance**

- 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.

### **9.2. Career Awareness, Exploration, Preparation and Training**

- 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.4: Explain how an individual's online behavior (e.g., social networking, photo exchanges, video postings) may impact opportunities for employment or advancement
- 9.2.8.CAP.5: Develop a personal plan with the assistance of an adult mentor that includes information about career areas of interest, goals and an educational plan.

<p>Sixth Grade Financial Literacy</p> <p><b>Grade Level:</b> 6th</p>	<p><b>Course Overview:</b> This course provides an examination of careers as well as the education and skill required for the 21<sup>st</sup> century workforce. In addition, it will also examine the consumer market and advertising.</p>
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Student Learning Objectives (SLOs)	Essential Questions	Skills & Indicators	Sample Activities	Resources
<p>1) Identify and assess the skills and experience needed for a variety of careers.</p> <p><b>NJSLS:</b>            9.2..8.CAP.1            9.2..8.CAP.2            9.2..8.CAP.3            9.2..8.CAP.4</p>	<ul style="list-style-type: none"> <li>What careers fit my personality and skill set?</li> <li>How can my education impact my career path?</li> <li>Do all careers require talent, training, or education?</li> </ul>	<ul style="list-style-type: none"> <li>Research careers</li> <li>Identify the education, skills, talent, or training required for your chosen career.</li> <li>Write a list of careers that interest you.</li> <li>Identify the education required for desired career</li> <li>Identify College and small business grant opportunities</li> <li>Alternate funding for college</li> </ul>	<p><b>PowerPoint:</b> In groups students will be assigned a career and asked to create a 5 slide PowerPoint presentation for their assigned career. Including job title, education, and interest required.</p>	<p><b><u>TD Bank College Financial Aid:</u></b>  <a href="https://tdbanklearningcenter.td.com/tdbank/curriculum/show?enrollment_id=32324580#financing-higher-education">https://tdbanklearningcenter.td.com/tdbank/curriculum/show?enrollment_id=32324580#financing-higher-education</a></p> <p><b><u>Grants for College:</u></b>  <a href="http://www.collegeshipships.org/grants/federal.htm">http://www.collegeshipships.org/grants/federal.htm</a></p> <p><b><u>Dreamer Resources:</u></b>  <a href="https://www.thedream.us/resources/education/">https://www.thedream.us/resources/education/</a></p>
<p>2) Examine the impact of education and other opportunities like</p>	<ul style="list-style-type: none"> <li>Why is education important?</li> </ul>	<ul style="list-style-type: none"> <li>Understand the role of education and</li> </ul>	<p><b><u>Chart:</u></b>            Create a chart of the most</p>	<p><b><u>Career Information/Database for Kids:</u></b></p>



Student Learning Objectives (SLOs)	Essential Questions	Skills & Indicators	Sample Activities	Resources
<p>internships on career trajectory.</p> <p><b>NJSLS:</b></p> <p>9.2..8.CAP.1</p> <p>9.2..8.CAP.2</p> <p>9.2..8.CAP.3</p> <p>9.2..8.CAP.4</p>	<ul style="list-style-type: none"> <li>How does education impact career path/choice?</li> <li>What is an internship?</li> <li>What is “the time value of money?”</li> </ul>	<p>income/career</p> <ul style="list-style-type: none"> <li>Identify the education required for your desired career path.</li> <li>Identify how time is money.</li> </ul>	<p>popular careers in the US and the education that is required.</p> <p><b>Journal:</b> What are your career and educational goals?</p>	<p><a href="https://kids.usa.gov/teen/jobs/index.shtml">https://kids.usa.gov/teen/jobs/index.shtml</a></p> <p><b>PNC Bank Finances 101:</b> <a href="https://pnc.financialliteracy101.org/">https://pnc.financialliteracy101.org/</a></p> <p><b>TD Bank Save Money:</b> <a href="https://www.tdbank.com/wowzone/lessons/Grade6-8Lesson6.pdf">https://www.tdbank.com/wowzone/lessons/Grade6-8Lesson6.pdf</a></p> <p><b>Capital One Bank Financial Literacy Resources:</b> <a href="https://www.capitalone.com/bank/money-management/peace-of-mind/teaching-kids-about-money/">https://www.capitalone.com/bank/money-management/peace-of-mind/teaching-kids-about-money/</a></p> <p><b>Career Education:</b> <a href="http://www.educationworld.com/a_tech/sites/sites030.shtml">http://www.educationworld.com/a_tech/sites/sites030.shtml</a></p> <p><b>PNC Bank Finances 101:</b></p>



Student Learning Objectives (SLOs)	Essential Questions	Skills & Indicators	Sample Activities	Resources
				<a href="https://pnc.financialliteracy101.org/">https://pnc.financialliteracy101.org/</a>
<p>3) Create a path for advancing in a career field.</p> <p><b>NJSLS:</b> 9.2.8.CAP.5</p>	<ul style="list-style-type: none"> <li>What are the characteristics of a successful professional?</li> <li>How does one have a successful career?</li> <li>What is success and advancement?</li> </ul>	<ul style="list-style-type: none"> <li>Identify the characteristics required in your chosen career</li> <li>Define what it means to be a <u>professional</u></li> </ul>	<p><b>Career Plan:</b></p> <p>Have the students take out a blank sheet of paper and number it 1-4. Ask the students each of the four questions below and give them 30 seconds to respond by writing the first thing that comes to their minds.</p> <p>a. If you were given 3 wishes for anything, what would you wish for?</p> <p>b. If you won a million dollars, how would you spend it?</p> <p>c. If you could go to any</p>	<p><b>TD Bank Saving for a Special Purpose:</b> <a href="https://www.tdbank.com/wowzone/lessons/Gr9-12Lesson4.pdf">https://www.tdbank.com/wowzone/lessons/Gr9-12Lesson4.pdf</a></p> <p><b>Tuition Funding Sources:</b> <a href="https://www.tuitionfundingsources.com/">https://www.tuitionfundingsources.com/</a></p> <p><b>Financial Literacy Quizlet:</b> <a href="https://quizlet.com/116503921/financial-literacy-unit-1-career-test-flash-cards/">https://quizlet.com/116503921/financial-literacy-unit-1-career-test-flash-cards/</a></p>
<p>4) Explain the purpose of federal income and state tax and how it affects personal income.</p>	<ul style="list-style-type: none"> <li>What are the tax ramifications of various aspects of my life?</li> <li>How do taxes impact</li> </ul>	<ul style="list-style-type: none"> <li>Differentiate between the different taxes on a typical paycheck</li> <li>Define the purpose and collecting agency for</li> </ul>	<p><b>Taxes Lesson Plan:</b> <a href="http://www.econedlink.org/teacher-lesson/370/Tic-Tac-">http://www.econedlink.org/teacher-lesson/370/Tic-Tac-</a></p>	<p><b>TD Bank Checking Accounts:</b> <a href="https://www.tdbank.com/wowzone/lessons/Gr">https://www.tdbank.com/wowzone/lessons/Gr</a></p>

Student Learning Objectives (SLOs)	Essential Questions	Skills & Indicators	Sample Activities	Resources
<p><b>NJSLS:</b></p> <p>9.1.8.EG.1</p> <p>9.1.8.EG.2</p> <p>9.1.8.EG.3</p> <p>9.1.8.EG.4</p> <p>9.1.8.EG.5</p> <p>9.1.8.EG.6</p> <p>9.1.8.EG.7</p> <p>9.1.8.EG.8</p> <p>9.1.8.PB.4</p>	<p>society?</p> <ul style="list-style-type: none"> <li>• IS anyone exempt from taxes?</li> </ul>	<p>each tax (payroll and non-payroll)</p> <ul style="list-style-type: none"> <li>• Cite types and sources of other non- payroll taxes</li> <li>• Calculate the tax advantages offered by tax deferred investment vehicles</li> <li>• Describe the benefits that taxes offer to society</li> </ul>	<p><u><b>Taxes</b></u></p> <p><u><b>Tax Simulation:</b></u></p> <p>How does each level of government get the money or revenue it needs to be able to provide the goods and services you have listed? Taxation is the primary revenue generator for our governments. There are three main kinds of taxes:</p> <ul style="list-style-type: none"> <li>• Income Tax</li> <li>• Sales Tax</li> <li>• Property Tax Work with a partner to define each type of tax. Go back to the activity sheet and add each tax to the appropriate column in the revenues section. Use "Primary Source" and "Other" distinctions to show which levels of government gain most from each type of tax. Refer to the <a href="#">Economics of Taxation</a> page again to help you be as specific as possible.</li> </ul>	<p><u><a href="#">6-8Lesson1.pdf</a></u></p> <p><u><b>Capital One Bank Financial Literacy Resources:</b></u>  <a href="https://www.capitalone.com/bank/money-management/peace-of-mind/teaching-kids-about-money/">https://www.capitalone.com/bank/money-management/peace-of-mind/teaching-kids-about-money/</a></p> <p><u><b>TD Bank Wow Zone For Educators:</b></u>  <a href="https://www.tdbank.com/wowzone/educators/">https://www.tdbank.com/wowzone/educators/</a></p> <p><u><b>Wells Fargo Financial Education:</b></u>  <a href="https://www.wellsfargo.com/financial-education/">https://www.wellsfargo.com/financial- education/</a></p>





Student Learning Objectives (SLOs)	Essential Questions	Skills & Indicators	Sample Activities	Resources
<p>5) Apply mathematical skills and concepts to tax brackets and personal income.</p> <p><b><u>NJSLS:</u></b></p> <p>9.1.8.EG.1</p> <p>9.1.8.EG.2</p> <p>9.1.8.EG.3</p> <p>9.1.8.EG.4</p> <p>9.1.8.EG.5</p> <p>9.1.8.EG.6</p> <p>9.1.8.EG.7</p> <p>9.1.8.EG.8</p>	<ul style="list-style-type: none"> <li>What is human capital? What are tax brackets?</li> <li>How do you calculate taxes?</li> </ul>	<ul style="list-style-type: none"> <li>Describe examples of human capital.</li> <li>Understand the role of an accountant</li> <li>Explain the link between human capital and income earning potential and provide examples.</li> <li>Define and provide examples of human and capital resources</li> <li>Define and provide examples of income, based on the ability-to-pay principle.</li> <li>Reflection Journal: Should people who make more money pay higher taxes?</li> </ul>	<p><b><u>Income and Taxes:</u></b> Students examine careers and reflect on how workers use math in their occupations. They study selected occupations, learning about the work skills (human capital) that different workers possess and salaries that those workers earn. Next, students learn about how taxes are paid on income that people earn and how income tax is calculated.</p>	<p><b><u>TD Bank Taxes:</u></b> <a href="https://tdbanklearningcenter.td.com/tdbank/curriculum/show?enrollment_id=32324580#taxes">https://tdbanklearningcenter.td.com/tdbank/curriculum/show?enrollment_id=32324580#taxes</a></p> <p><b><u>TreasuryDirect.Gov Money and Taxes:</u></b> <a href="https://www.treasurydirect.gov/indiv/tools/tools_moneymathtaxes.pdf">https://www.treasurydirect.gov/indiv/tools/tools_moneymathtaxes.pdf</a></p> <p><b><u>Capital One Bank Financial Literacy Resources:</u></b></p>
<p>6) Describe and evaluate the importance of the current federal income tax system.</p> <p><b><u>NJSLS:</u></b></p> <p>9.1.8.EG.1</p> <p>9.1.8.EG.2</p>	<ul style="list-style-type: none"> <li>How do tax dollars positively impact the economy?</li> <li>What services are paid for by tax dollars?</li> <li>How is the infrastructure of the US funded by tax dollars?</li> </ul>	<ul style="list-style-type: none"> <li>Understand the role of tax dollars on social services, education, roads, bridges, and housing.</li> <li>Debate and discuss the pros and cons of taxes</li> </ul>	<p><b><u>Why Tax?</u></b> Name some goods and services that are provided by the government. Brainstorm a list of these items with a group of classmates.</p> <p>* Why do governments need to provide these services?</p>	<p><b><u>TD Bank Tax Education:</u></b> <a href="https://tdbanklearningcenter.td.com/tdbank/curriculum/show?enrollment_id=32324580#taxes">https://tdbanklearningcenter.td.com/tdbank/curriculum/show?enrollment_id=32324580#taxes</a></p> <p><b><u>IRS Tax Lesson Plans:</u></b> <a href="https://apps.irs.gov/app/understandingTaxes/in">https://apps.irs.gov/app/understandingTaxes/in</a></p>



Student Learning Objectives (SLOs)	Essential Questions	Skills & Indicators	Sample Activities	Resources
9.1.8.EG.3 9.1.8.EG.4 9.1.8.EG.5 9.1.8.EG.6 9.1.8.EG.7 9.1.8.EG.8				<p><a href="#">dex.jsp</a></p> <p><a href="https://www.capitalone.com/bank/money-management/peace-of-mind/teaching-kids-about-money/">https://www.capitalone.com/bank/money-management/peace-of-mind/teaching-kids-about-money/</a></p> <p><b>Wells Fargo Financial Education:</b>  <a href="https://www.wellsfargo.com/financial-education/">https://www.wellsfargo.com/financial-education/</a></p> <p><b>TD Bank Wow Zone For Educators:</b>  <a href="https://www.tdbank.com/wowzone/educators/">https://www.tdbank.com/wowzone/educators/</a></p>
7) Identify their own financial values and apply those values to their financial goals <b>NJSLS:</b> 9.1.8.CR.2	<ul style="list-style-type: none"> <li>How does culture play a role in financial values?</li> <li>What are ethics?</li> <li>How do financial values shape goals?</li> </ul>	<ul style="list-style-type: none"> <li>Describe how ethics and values impact financial decisions and goals</li> <li>Identify how to make good financial decisions.</li> </ul>		<p><b>Financial Values Lesson Plans:</b>  <a href="https://njaes.rutgers.edu/money/pdfs/DoE-Lesson-Plan-9-Values-Goals-and-Financial-Decisions.pdf">https://njaes.rutgers.edu/money/pdfs/DoE-Lesson-Plan-9-Values-Goals-and-Financial-Decisions.pdf</a></p>



Student Learning Objectives (SLOs)	Essential Questions	Skills & Indicators	Sample Activities	Resources
9.1.8.FI.3 9.1.8.PB.1 9.1.8.PB.2 9.1.8.PB.3 9.1.8.PB.4 9.1.8.PB.5 9.1.8.PB.6 9.1.8.PB.7				<b><u>Values and Beliefs Survey:</u></b> <a href="http://nextgenpersonalfinance.org/teach-money-values-beliefs/">http://nextgenpersonalfinance.org/teach-money-values-beliefs/</a>
8) Determine financial goal and develop the process to achieve it, factoring in possible barriers to that goal.  <b><u>NJSLS:</u></b> 9.1.8.PB.1 9.1.8.PB.2 9.1.8.PB.3 9.1.8.PB.4 9.1.8.PB.5 9.1.8.PB.6 9.1.8.PB.7	<ul style="list-style-type: none"> <li>• What is a financial goal?</li> <li>• What makes a good financial decision?</li> <li>• How do individual choices affect standard of living?</li> </ul>	<ul style="list-style-type: none"> <li>• Create a financial plan</li> <li>• Identify/ List future financial goals</li> <li>• Save for college</li> </ul>	<b><u>Brainstorming Goals:</u></b> Students identify long-term and short-term financial goals and break into small teams to brainstorm various ways to meet their goals.  <b><u>Mind Map:</u></b> Create a mind map that illustrates how to reach your personal financial goals.	<b><u>TD Bank College Savings Plan:</u></b> <a href="https://www.tdameritrade.com/account-types/education/529-plans.page">https://www.tdameritrade.com/account-types/education/529-plans.page</a>  <b><u>TD Bank Wow Zone For Educators:</u></b> <a href="https://www.tdbank.com/wowzone/educators/">https://www.tdbank.com/wowzone/educators/</a>  <b><u>Wells Fargo Financial Education:</u></b> <a href="https://www.wellsfargo.com/financial-education/">https://www.wellsfargo.com/financial-education/</a>

Student Learning Objectives (SLOs)	Essential Questions	Skills & Indicators	Sample Activities	Resources
<p>9) Evaluate the credibility and motivation of marketing and advertising.</p> <p><b>NJSLS:</b> 9.1.8.FP.6 9.1.8.FP.7</p>	<ul style="list-style-type: none"> <li>How do advertising and marketing affect how I spend my money?</li> <li>What is deceptive advertising?</li> <li>Why do companies market their goods?</li> </ul>	<ul style="list-style-type: none"> <li>Provide examples and reasons why advertising and marketing affect how they spend their money.</li> <li>Provide examples of how other people can affect the types of goals they set and decisions they make.</li> <li>Identify and explain where they fall on the spectrum of savings/spending and analyze change over time.</li> </ul>	<p>Venn Diagram: Compare and contrast marketing and advertising.</p> <p>Advertising Campaign Centers: Create 5 centers with popular advertising campaigns and have student's fact check the campaigns and claims of these brands.</p>	<p><b><u>TD Bank Financial Planning:</u></b> <a href="https://www.tdbank.com/wowzone/lessons/Gr6-8Lesson3.pdf">https://www.tdbank.com/wowzone/lessons/Gr6-8Lesson3.pdf</a></p> <p><b><u>TD Bank Wow Zone For Educators:</u></b> <a href="https://www.tdbank.com/wowzone/educators/">https://www.tdbank.com/wowzone/educators/</a></p> <p><b><u>Wells Fargo Financial Education:</u></b> <a href="https://www.wellsfargo.com/financial-education/">https://www.wellsfargo.com/financial-education/</a></p>
<p>10) Distinguish the best value of goods and services</p> <p><b><u>NJSLS:</u></b> 9.1.8.FP.1 9.1.8.FP.2 9.1.8.FP.3 9.1.8.FP.4 9.1.8.FP.5</p>	<ul style="list-style-type: none"> <li>How do consumers determine the best price?</li> <li>Why is it important to be an educated consumer?</li> <li>Why does demand tend to be price Sensitive?</li> <li>How do factors other than price Influence demand?</li> <li>How Is value</li> </ul>	<ul style="list-style-type: none"> <li>Understand the use of coupons and sales</li> <li>Identify fair prices for common household items</li> <li>Identify how supply and demand impact price</li> </ul>	<p><b><u>Price is Right Simulation:</u></b></p> <p>Create a price is right game to familiarize students with the prices and values of common items</p>	<p><a href="https://www.tdbank.com/wowzone/lessons/Gr6-8Lesson7.pdf">https://www.tdbank.com/wowzone/lessons/Gr6-8Lesson7.pdf</a></p> <p><a href="https://www.capitalone.com/financial-education/financial-literacy-programs/">https://www.capitalone.com/financial-education/financial-literacy-programs/</a></p> <p><a href="https://www.wellsfargo.com/financial-education/">https://www.wellsfargo.com/financial-education/</a></p>

Student Learning Objectives (SLOs)	Essential Questions	Skills & Indicators	Sample Activities	Resources
	determined?			<a href="https://www.thebalance.com/lesson-plan-using-coupons-to-teach-applied-math-951641">https://www.thebalance.com/lesson-plan-using-coupons-to-teach-applied-math-951641</a>

## Vocabulary

- Goods
- Services
- Marketing
- Advertising
- Credibility
- Funding sources

- Price
- Supply
- Demand
- Consumer

## **Suggested Unit Projects**

*Choose At Least One*

**Coupon Project: Give students a budget and a list of items. Challenge them to obtain the best prices.**

Students in groups will create an advertising campaign

## **Suggested Structured Learning Experiences**

**The Joey Creative Agency**  
Advertising Agency Hoboken, NJ  
(844) 246-5639

**Fairfield Career Showcase**