

## Department of College and Career Readiness

# Financial Literacy Curriculum



## First Grade

# **First Grade Financial Literacy**

## **Course Description**

This course will introduce elementary students to the ideas of spending, saving, and budgeting. In addition, students will develop the skills to budget and become savvy spenders.

## First Grade Financial Literacy

### Pacing Guide

Unit	Topic	SLO	Suggested Timing
Unit 1	Introduction to Saving and Spending	1, 2	Approx. 9 weeks
Unit 2	Setting Priorities	3, 4, 5	Approx. 9 weeks
Unit 3	Budgeting	6, 7, 8	Approx. 9 weeks
Unit 4	Being A Savvy Spender and Price	9, 10	Approx. 9 weeks

## Computer Science and Design Thinking

### Standards

8.1.2.CS.1, 8.1.2.NI.2, 8.1.2.AP.5

- **Computing Systems**

- ☐ Individuals use computing devices to perform a variety of tasks accurately and quickly.

**Example:** By utilizing tools such as Raz Kids, Starfall, MobyMax, and ABC Mouse, students will be able to understand basic and common Internet browser and computer, iPad and/or tablet navigation commands as well as practice cross-curricular content skills.

- **Networks and Internet**

- ☐ Engage in a variety of developmentally appropriate learning activities with students in other classes, schools, or countries using electronic tools.

**Example:** Engage in collegial discussions of the Wonders texts with other first grade classes or schools via Vlogging.

- **Algorithms and Programming**

- ☐ The development of a program involves a sequence of events, goals and expected outcomes, and addressing errors (when necessary).

**Example:** Students will work in small groups will use a variety of online and digital tools to research and complete a project sequentially.

<http://www.state.nj.us/education/cccs/standards/8/>

## 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**

- 9.1.2.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:

<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
<b>✓ Self-Awareness</b> Self-Management  Social-Awareness  Relationship Skills  Responsible Decision-Making	<b>Example practices that address Self-Awareness:</b> <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.1.2)**
- Create posters or cards for those in need **W.IW.1.2)**
- Write career goals (**W.IW.1.2)**

### 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 (**1.M.C.4)**
- Identify the numerical value of money (**1.M.C.4)**

### 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**

### **Mathematics**

#### **A. Know number names and the count sequence.**

- 1.M.C.4: Know the comparative values of coins and all dollar bills (e.g., a dime is of greater value than a nickel). Use appropriate notation (e.g., 69¢, \$10)..

### **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.

<b>Course:</b> First Grade Financial Literacy <b>Grade Level:</b> 1 <sup>st</sup>	<b>Course Overview:</b> This course will introduce elementary students to the ideas of spending, saving, and budgeting. In addition, students will develop the skills to budget and become savvy spenders.
<b>New Jersey Student Learning Standards (NJSLS):</b> 9.1.2.FP.1, 9.1.2.PB.1, 9.1.2.PB.2, 9.1.2.FP.2, 9.1.2.FP.3, 9.1.2.RM.1, 9.1.2.FI.1	

Student Learning Objectives (SLOs)	Essential Questions	Skills & Indicators	Sample Activities	Resources
1) Identify and evaluate saving and spending  <b>NJSLS:</b> 9.1.2.FP.1	What does it mean to save something?  What are some things you save?  Why do you think it is important to save?	<ul style="list-style-type: none"> <li>• Goal Setting</li> <li>• Delayed Gratification</li> <li>• Why Save?</li> <li>• Compound Interest</li> <li>• Staying Within a Budget</li> <li>• Cash Flow</li> <li>• Income vs. Expenses</li> <li>• Comparison Shopping</li> <li>• Values,</li> </ul>	<b>Brainstorm:</b> As a class discuss and brainstorm on the whiteboard all the items you would like to spend your money on.  <b>Piggy Bank:</b> As a class plan a field trip and create a piggy bank for donations.	<b><u>TD Bank K-1 Intro to Saving and Spending:</u></b> <a href="https://www.tdbank.com/wowzone/lessons/GrK-1Lesson1.pdf">https://www.tdbank.com/wowzone/lessons/GrK-1Lesson1.pdf</a>  <b><u>Take Charge America Saving Money Lesson:</u></b> <a href="http://www.takechargeamerica.org/wp-content/themes/tca/pdfs/teaching-resources/grade-one-saving-money.pdf">http://www.takechargeamerica.org/wp-content/themes/tca/pdfs/teaching-resources/grade-one-saving-money.pdf</a>



Student Learning Objectives (SLOs)	Essential Questions	Skills & Indicators	Sample Activities	Resources
		<ul style="list-style-type: none"> <li>• Wants and Needs</li> <li>• Gross vs. Net</li> <li>• Income</li> <li>• S-M-A-R-T- Goals</li> <li>• Creating a Spending Plan</li> </ul>		<p><b><u>Piggy Banks and Saving Money:</u></b>  <a href="https://www.smartypig.com/kids-corner">https://www.smartypig.com/kids-corner</a></p> <p><b><u>Econedlink Saving Money:</u></b>  <a href="https://econedlink.org/resources/the-basics-of-saving-and-budgeting/">https://econedlink.org/resources/the-basics-of-saving-and-budgeting/</a></p>

Student Learning Objectives (SLOs)	Essential Questions	Skills & Indicators	Sample Activities	Resources
2) Recognize a bank as a safe place to save  <b>NJSLS:</b> 9.1.2.PB.1	Why should you save your money in a bank?  What are banks?  Why is it important to save?	<ul style="list-style-type: none"> <li>Basics of banking</li> <li>FDIC</li> <li>Savings Accounts</li> <li>Checking Accounts</li> <li>Types of Financial Institutions</li> <li>Banking Services and Instruments</li> </ul>	<p><b>Savings lesson Plan:</b>  <a href="https://www.tdbank.com/wowzone/lessons/GrK-1Lesson1.pdf">https://www.tdbank.com/wowzone/lessons/GrK-1Lesson1.pdf</a></p> <p><b>Bank Role Play:</b> The teacher and students will take turns being a bank teller. Students will deposit marbles or other manipulatives to keep them safe in the bank.</p>	<p><b>TD Bank Account Types:</b>  <a href="https://tdbanklearningcenter.td.com/tdbank/curriculum/show?enrollment_id=32324580#savings/account-types">https://tdbanklearningcenter.td.com/tdbank/curriculum/show?enrollment_id=32324580#savings/account-types</a></p> <p><b>Edutopia Age Appropriate Money Skills:</b>  <a href="https://www.edutopia.org/blog/elementary-financial-literacy-lessons-resources-brian-page">https://www.edutopia.org/blog/elementary-financial-literacy-lessons-resources-brian-page</a></p>
3) Create a plan to save for a designated item.  <b>NJSLS:</b> 9.1.2.PB.2 9.1.2.FP.2	Why is saving for necessities important?  How can you save money?	<ul style="list-style-type: none"> <li>Basic human needs</li> <li>Wants Vs. Needs</li> <li>Creating a Spending Plan</li> <li>Shopping basics</li> <li>Price</li> </ul>	<p><b>Dream Item:</b> Draw a picture of the toy you want. As a class discuss the idea of price and saving for something.</p> <p><b>Quick Draw:</b> Have students draw a toy or</p>	<p><b>TD Bank Savings Goals:</b>  <a href="https://tdbanklearningcenter.td.com/tdbank/curriculum/show?enrollment_id=32324580#savings">https://tdbanklearningcenter.td.com/tdbank/curriculum/show?enrollment_id=32324580#savings</a></p>





Student Learning Objectives (SLOs)	Essential Questions	Skills & Indicators	Sample Activities	Resources
	What is the difference between a want and a need?		item they would buy. Share with the class.	<p><b>Take Charge America First Grade Resources:</b>  <a href="http://www.takechargeamerica.org/financial-education/teaching-resources/first-grade/#firstgrade">http://www.takechargeamerica.org/financial-education/teaching-resources/first-grade/#firstgrade</a></p> <p><b>Teaching Kids to Save Money:</b>  <a href="http://www.moneycrashers.com/teaching-kids-save-money/">http://www.moneycrashers.com/teaching-kids-save-money/</a></p>
4) Examine setting financial priorities <b>NJSLS:</b> 9.1.2.FP.2 9.1.2.FP.3 .	<p>What are priorities?</p> <p>What are the most important things to spend money on?</p> <p>How can you prioritize financial goals?</p>	<ul style="list-style-type: none"> <li>• Goals</li> <li>• Wants Vs. Needs</li> <li>• Housing, food, clothes etc.</li> <li>• What do I want to be when I grow up?</li> </ul>	<p><b>Class Discussion:</b> Give examples of types of jobs people in your family have</p> <p><b>Book:</b> Read the story, <i>Something Good</i>. Discuss, as a whole group, needs, wants, and choices. Complete a flashcard activity helping students to label wants and needs. In a small group practice counting</p>	<p><b>TD Bank Start Saving:</b>  <a href="https://tdbanklearningcenter.td.com/tdbank/curriculum/show?enrollment_id=32324580#savings/start-saving">https://tdbanklearningcenter.td.com/tdbank/curriculum/show?enrollment_id=32324580#savings/start-saving</a></p> <p><b>Take Charge America Wants Vs. Needs First Grade Resources:</b>  <a href="http://www.takechargeamerica.org/wp-content/themes/tca/pdfs/t">http://www.takechargeamerica.org/wp-content/themes/tca/pdfs/t</a></p>



Student Learning Objectives (SLOs)	Essential Questions	Skills & Indicators	Sample Activities	Resources
			money and discuss price. Students independently complete “The price is Wrong” worksheet demonstrating an understanding for making choices and counting money.	<a href="#">eaching-resources/grade-one-wants-and-needs.pdf</a>  <b>Take Charge America First Grade Resources:</b> <a href="http://www.takechargeamerica.org/financial-education/teaching-resources/first-grade/#firstgrade">http://www.takechargeamerica.org/financial-education/teaching-resources/first-grade/#firstgrade</a>
5) Discuss the idea of delaying gratification  <b>NJSLS:</b> 9.1.2.FP.1 9.1.2.FP.2 9.1.2.FP.3	What is gratification?  Why is it important to be financially responsible?  How do we become more thoughtful and responsible about how we use our money?  What happens when people cannot have everything they want?	<ul style="list-style-type: none"> <li>• Make decisions based on information.</li> <li>• Explain cause-and-effect relationships.</li> </ul>	<b><u>Delayed Gratification Money Activity:</u></b> You won first place at your school Science Fair! You have two choices for the prize: <b>Option 1:</b> You can take \$20 home with you today. <b>Option 2:</b> Take \$2 a day for the next 15 days. <b>A.</b> Which option earns more money? How much more?	<b>Take Charge America First Grade Resources:</b> <a href="http://www.takechargeamerica.org/financial-education/teaching-resources/first-grade/#firstgrade">http://www.takechargeamerica.org/financial-education/teaching-resources/first-grade/#firstgrade</a>  <b>Finance in the Classroom:</b> <a href="http://financeintheclassroom.org/passport/first/social_studies.shtml">http://financeintheclassroom.org/passport/first/social_studies.shtml</a>

Student Learning Objectives (SLOs)	Essential Questions	Skills & Indicators	Sample Activities	Resources
			<p><b>B.</b> Which option will you choose? Explain why.</p> <p><b>Discussion:</b> Why is it important to be responsible? Is being financially responsible important? What are responsible people like?</p>	<p><b>Money as You Learn:</b> <a href="http://www.moneyasyoulearn.org/tasks/delayed-gratification/">http://www.moneyasyoulearn.org/tasks/delayed-gratification/</a></p>
<p>6) Examine the importance of a budget</p> <p><b>NJSLS:</b> 9.1.2.RM.1</p>	<p>How do you decide what to do with the money you have?</p> <p>How does the concept of scarcity affect our lives and choices?</p> <p>How can understanding effective personal finance strategies improve my life?</p>	<ul style="list-style-type: none"> <li>• How much money do I have?</li> <li>• Budget: A Financial Plan</li> <li>• Fixed vs. Variable Expenses</li> </ul>	<p><b>Lunch Budget:</b> Write down the entire thing you eat or want to eat for lunch. How much will this cost?</p> <p><b>Brainstorm:</b> Ask students how much money a school student needs to "live" each month. Record responses on the board. Ask students to identify how they spend money (answers may include clothing, entertainment, savings, etc.). Finally, ask students how they</p>	<p><b>TD Bank Summer Reading and Accounts Initiatives:</b> <a href="https://www.tdbank.com/summerreading/">https://www.tdbank.com/summerreading/</a></p> <p><b>Biz Kids Budgets:</b> <a href="http://bizkids.com/lesson/lesson-116">http://bizkids.com/lesson/lesson-116</a></p> <p><b>Take Charge America First Grade Resources:</b> <a href="http://www.takechargeamerica.org/financial-education/teaching-resources/first-grade/#firstgrade">http://www.takechargeamerica.org/financial-education/teaching-resources/first-grade/#firstgrade</a></p>



Student Learning Objectives (SLOs)	Essential Questions	Skills & Indicators	Sample Activities	Resources
			obtain the money they spend. Answers may include allowance from parents, chores, jobs, gifts, etc.	<b>PBS Kids Create a Budget:</b> <a href="https://ny.pbslearningmedia.org/subjects/social-studies/economics/personal-finance/?rank_by=recency">https://ny.pbslearningmedia.org/subjects/social-studies/economics/personal-finance/?rank_by=recency</a>
7) Discuss how to keep track of expenses.  <b>NJSLS:</b> 9.1.2.PB.1 9.1.2.PB.2	How do needs and wants change?  What factors influence what people buy?  What role does money play in a family?	<ul style="list-style-type: none"> <li>• Spending log</li> <li>• Shopping list</li> <li>• Checking account balance</li> </ul>	<b>Class Log:</b> Ask students to list all the things we spend money on. Record these items in a financial planner template on the white board or smart board.  <b>Keeping Track of Money Lesson Plan:</b> <a href="http://www.takechargeamerica.org/wp-content/themes/tca/pdfs/teaching-resources/grade-two-keeping-track-of-our-money.pdf">http://www.takechargeamerica.org/wp-content/themes/tca/pdfs/teaching-resources/grade-two-keeping-track-of-our-money.pdf</a>	<b>Take Charge America First Grade Resources:</b> <a href="http://www.takechargeamerica.org/financial-education/teaching-resources/first-grade/#firstgrade">http://www.takechargeamerica.org/financial-education/teaching-resources/first-grade/#firstgrade</a>
8) Plan a budget <b>NJSLS:</b> 9.1.2.PB.1	Why is it important to plan a budget?  How does budgeting	<ul style="list-style-type: none"> <li>• Family budget</li> <li>• Housing</li> <li>• Entertainment</li> </ul>	<b>Plan a Budget PBS Lesson:</b> <a href="http://www-tc.pbskids.org/cyberch">http://www-tc.pbskids.org/cyberch</a>	<b>TD Bank Tip and Tools:</b> <a href="https://www.tdbank.com/personal/investment-">https://www.tdbank.com/personal/investment-</a>



Student Learning Objectives (SLOs)	Essential Questions	Skills & Indicators	Sample Activities	Resources
	<p>help consumers balance income, spending and savings goals?</p> <p>What can I do to ensure that I will be successful when making and managing money?</p>	<ul style="list-style-type: none"> <li>Food, clothes, basic needs</li> <li>Budget: A Financial Plan</li> <li>Fixed vs. Variable Expenses</li> </ul>	<p><a href="#">ase/parentsteachers/lessons/pdf/finlit_beingthrifty.pdf</a></p> <p><b>Planning Ahead:</b> Ask students: "What are sometimes when it is important to plan ahead?" (When shopping for a party, for a test at school, for an approaching rainstorm, etc.) Create a brainstorming list about what they do that helps them plan ahead. (Make a list, use a calendar, create a schedule, etc.). Explain that tables or charts are another way to get organized when it's time to plan ahead</p>	<p><a href="#">resources/markets-and-research.html</a></p> <p><b>Take Charge America First Grade Resources:</b>  <a href="http://www.takechargeamerica.org/financial-education/teaching-resources/first-grade/#firstgrade">http://www.takechargeamerica.org/financial-education/teaching-resources/first-grade/#firstgrade</a></p> <p><b>Time Making Personal Finance Cool for Kids:</b>  <a href="http://business.time.com/2012/07/27/making-personal-finance-cool-to-kids/">http://business.time.com/2012/07/27/making-personal-finance-cool-to-kids/</a></p>
<p>9) Differentiate between producers and consumers</p> <p><b>NJSLS:</b></p>	<p>What are goods?</p> <p>What are services?</p>	<ul style="list-style-type: none"> <li>Collect, organize, and record information.</li> </ul>	<p><b>Wearing Many Hats:</b>            Have you ever heard someone say he or she wears many hats? The</p>	<p><b>Take Charge America Pricing:</b>  <a href="http://www.takechargeamerica.org/wp-content/themes/tca/pdf">http://www.takechargeamerica.org/wp-content/themes/tca/pdf</a></p>





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9.1.2.FP.1	<p>Who is a consumer?</p> <p>Who is a producer?</p>	<ul style="list-style-type: none"> <li>• Gather and classify information.</li> <li>• Differentiate between consumers and spenders</li> </ul>	<p>hats represent the different roles or jobs that people have. People have many roles. At home one could be a husband or wife, parent, aunt or uncle, etc. The same person could also be a neighbor, instructor, and so on.</p> <p>Ask students:</p> <ul style="list-style-type: none"> <li>• What hats do you wear at home? <i>[Child, big brother or sister, grandchild, etc.]</i></li> <li>• What roles do you have at school and in our community? <i>[Student, neighbor, scout, choir member, etc.]</i></li> </ul> <p>Introduce the two main concepts: Did you know there are two more hats you wear? You are a consumer and a producer. A consumer is</p>	<p><a href="#">s/teaching-resources/grade-one-price.pdf</a></p> <p><b><u>Producers and Consumers:</u></b>  <a href="https://www.youtube.com/watch?v=dTx-co3t71E">https://www.youtube.com/watch?v=dTx-co3t71E</a></p> <p><b><u>Producers Vs. Consumers:</u></b>  <a href="http://www.internet4classrooms.com/grade_level_help/economics_consumers_and_producers_first_1st_grade_social_studies.htm">http://www.internet4classrooms.com/grade_level_help/economics_consumers_and_producers_first_1st_grade_social_studies.htm</a></p>



Student Learning Objectives (SLOs)	Essential Questions	Skills & Indicators	Sample Activities	Resources
			<p>a person who buys and uses goods and services. A producer is a person who makes goods or provides services.</p> <p><b><u>Are You A Producer or Consumer Lesson Plan:</u></b>  <a href="https://www.education.com/lesson-plan/are-you-a-producer-or-a-consumer/">https://www.education.com/lesson-plan/are-you-a-producer-or-a-consumer/</a></p>	
<p>10) Define price as the amount of money used to buy or sell something</p> <p><b>NJSLS:</b> 9.1.2.FI.1</p>	<p>Why are prices different for items?</p> <p>Who determines price?</p> <p>How do you know what a fair price is?</p>	<ul style="list-style-type: none"> <li>• Understand fair pricing</li> <li>• Decision making based on facts</li> </ul>	<p><b><u>Consumption Function:</u></b> Challenge your students to write down what he or she consumes every day for a week. Remind him or her that people consume far more than just food. They wear clothes, use computers, travel to places in cars or buses which use fuel,</p>	<p><b><u>TD Bank Young Investors:</u></b>  <a href="https://www.tdbank.com/wowzone/younginvestors/">https://www.tdbank.com/wowzone/younginvestors/</a></p> <p><b><u>Take Charge America First Grade Resources:</u></b>  <a href="http://www.takechargeamerica.org/financial-">http://www.takechargeamerica.org/financial-</a></p>



Student Learning Objectives (SLOs)	Essential Questions	Skills & Indicators	Sample Activities	Resources
			<p>they read books, throw away paper towels, etc. Encourage him or her to be conscientious about the things they consume. At the end of the day, discuss the different items on the list. Talk about where the item might have come from and how it might have been produced, manufactured, or made.</p> <p><b>Shopping Game:</b>  <a href="https://www.education.com/activity/article/shopping-game/">https://www.education.com/activity/article/shopping-game/</a></p>	<p><a href="https://www.education.com/resources/first-grade/#firstgrade">education/teaching - resources/first-grade/#firstgrade</a></p> <p><b>Goods and Services:</b>  <a href="https://www.youtube.com/watch?v=Jd4kD9TicbA">https://www.youtube.com/watch?v=Jd4kD9TicbA</a></p>

## Vocabulary

Cost  
Consumers  
Market  
Money  
Price  
Consumer  
Investment

Bank  
Choice  
Money  
Savings  
Tips  
Producer  
Account

## Suggested Unit Projects

*Choose At Least One*

**Penny the Pig Project:**

<http://wimedialab.org/finance/downloads/Narveson/PennyThePigLessonPlan.pdf>

As a class create individual safety deposit boxes for all school supplies and students favorite items. This will illustrate the safety of depositing money in a bank.

## **Suggested Structured Learning Experiences**

**Wells Fargo Bank**  
273 Crooks Ave  
(973) 790-2513

**TD Bank**  
301 Main Street  
(973) 977-8099