

# Financial Literacy Curriculum



# Third Grade

# **Third Grade Personal Finance**

## **Course Description**

This course will examine the various types of bank accounts and ways to pay. In addition students will be introduced to credit as well as interest.

## Third Grade Financial Literacy

Pacing Guide			
Unit	Topic	SLO	Suggested Timing
Unit 1	Ways to Pay	1, 2, 3, 4	Approx. 9 weeks
Unit 2	Bank Accounts	5, 6, 7	Approx. 9 weeks
Unit 3	Interest	8	Approx. 9 weeks
Unit 4	Credit	9, 10	Approx. 9 weeks

## Effective Pedagogical Routines/Instructional Strategies

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

### Standards

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

➤ **Computing Systems**

- Model how computer software and hardware work together as a system to accomplish tasks.

**Example:** Students, after editing their friendly letters and personal narratives from Wonders, will publish their completed piece using a word processing application adding graphics.

➤ **Networks and the Internet**

- Develop models that successfully transmit and receive information using both wired and wireless methods

**Example:** Students will share their friendly letters with students from other schools.

➤ **Data & Analysis**

- Organize and present collected data visually to communicate insights gained from different views of the data.

**Example:** Students will use digital tools to locate, analyze, and evaluate information from a variety of sources and media to provide background information for their personal narrative piece.

[www.state.nj.us/education/cccs/standards/8/](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 give back and relate them to you strengths, interests, and other personal factors

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:** : Students will evaluate the benefits and disadvantages of credit

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:</b> Brainstorm ideas for solutions to classroom issues.</p>
Utilize critical thinking to make sense of problems and persevere in solving them.	<p>Students readily recognize problems in the workplace, understand the nature of the problem, and devise effective plans to solve the problem. They are aware of problems when they occur and take action quickly to address the problem; they thoughtfully investigate the root cause of the problem prior to introducing solutions. They carefully consider the options to solve the problem. Once a solution is agreed upon, they follow through to ensure the problem is solved, whether through their own actions or the actions of others.</p> <p><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>
<p>Plan education and career paths aligned to personal goals.</p>	<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>
<p>Use technology to enhance productivity increase collaboration and communicate effectively.</p>	<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</p>





## Career Readiness, Life Literacies and Key Skills Practices

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

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

### **Standard 9**

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

- 9.2.5.CAP.1: Evaluate personal likes and dislikes and identify careers that might be suited to personal likes

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

#### **Creativity and Innovation**

- 9.4.5.CI.1: Use appropriate communication technologies to collaborate with individuals with diverse perspectives about a local and/or global climate change issue and deliberate about possible solutions (e.g., W.4.6, 3.MD.B.3, 7.1.NM.IPERS.6).

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

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

- 9.4.5.CT.1: Identify and gather relevant data that will aid in the problem-solving process (e.g., 2.1.5.EH.4, 4-ESS3-1, 6.3.5.CivicsPD.2)

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](http://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

### SOCIAL AWARENESS

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

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

### RESPONSIBLE DECISION-MAKING

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

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

### SELF-MANAGEMENT

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

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

### RELATIONSHIP SKILLS

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

- COMMUNICATION
- SOCIAL ENGAGEMENT
- RELATIONSHIP BUILDING
- TEAMWORK





SEL Competency	Examples	Content Specific Activity & Approach to SEL
<p>✓ <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> <p>Have the students make faces to depict</p>

		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.  Create classroom buddies to promote

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>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> <li>• Assist students with discovering individual strengths</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> <p>Model and practice listening carefully to</p>



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

## 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**

- Extra time for assigned tasks
- Student entrepreneur idea pitch
- Adjust length of assignment
- Timeline with due dates for reports and projects
- Communication system between home and school
- Small group instruction
- Assignment choice
- Create presentation
- Draw and picture or write a song to demonstrate learning
- Career interest centers
- Create a flyer, brochure, or poster on paying taxes

## 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.3.2)
- Write career goals (W.IW.3.2)

### Social Studies

- Identify positive and negative incentives that influences that decisions people make (6.1.5.EconET.1)

### World Language

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

### Science

- Research latest developments in industry technology (3-5-ETS1-1)
- Investigate applicable-careers in STEM fields (3-5-ETS1-1)

## [New Jersey Student Learning Standards](#)

### **9.1 Personal Financial Literacy**

#### **Civic Financial Responsibility**

- 9.1.5.CR.1: Compare various ways to give back and relate them to your strengths, interests, and other personal factors..

#### **Credit Profile**

- 9.1.5.CP.1: Identify the advantages of maintaining a positive credit history.

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

- 9.1.5.EG.1: Explain and give examples of what is meant by the term “tax.”
- 9.1.5.EG.2: Describe how tax monies are spent
- 9.1.5.EG.3: Explain the impact of the economic system on one’s personal financial goals.
- 9.1.5. EG.4: Describe how an individual’s financial decisions affect society and contribute to the overall economy
- 9.1.5. EG.5: Identify sources of consumer protection and assistance.

#### **Financial Institutions**

- 9.1.5.FI.1: Identify various types of financial institutions and the services they offer including banks, credit unions, and credit card companies.

#### **Financial Psychology**

- 9.1.5.FP.1: Illustrate the impact of financial traits on financial decisions.
- 9.1.5.FP.2: Identify the elements of being a good steward of money .
- 9.1.5.FP.3: Analyze how spending choices and decision-making can result in positive or negative consequences.
- 9.1.5.FP.4: Explain the role of spending money and how it affects wellbeing and happiness (e.g., "happy money," experiences over things, donating to causes, anticipation, etc.).
- 9.1.5.FP.5: Illustrate how inaccurate information is disseminated through various external influencers including the media, advertisers/marketers, friends, educators, and family members.

**Planning and Budgeting**

- 9.1.5.PB.1: Develop a personal budget and explain how it reflects spending, saving, and charitable contributions.
- 9.1.5.PB.2: Describe choices consumers have with money (e.g., save, spend, donate).

**Risk Management and Insurance**

9.1.5.RMI.1: Identify risks that individuals and households face.

9.1.5.RMI.2: Justify reasons to have insurance.

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

Career Awareness and Planning

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

<b>Course:</b> Third Grade Financial Literacy <b>Grade Level:</b> 3rd	<b>Course Overview:</b> This course will examine the various types of bank accounts and ways to pay. In addition students will be introduced to credit as well as interest.
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NJSLS	Essential Questions	Skills & Indicators	Sample Activities	Resources
1) Explain the concept of credit and debit (including checks and money orders)  <b>NJSLS:</b> 9.1.5.CP.1	What is credit?  What are debit cards?  How do money orders differ from cash?	<ul style="list-style-type: none"> <li>• Why use Credit?</li> <li>• Establishing and Maintaining Credit</li> <li>• Laws and Regulation of Credit</li> <li>• Building a Credit History</li> <li>• Credit Reports and Your FICO Score</li> <li>• Different Types of Credit</li> <li>• How Much Credit?</li> </ul>	<p><b><u>Class Discussion:</u></b> Have you ever seen something you wanted, but you didn't have any money to purchase it? What did you want? Did you get the money to purchase the item? How did you get the money?</p> <p><b><u>Centers:</u></b> Create student centers with IPAD tutorials that allow students to practice and simulate using credit, debit, money orders, and checks.</p>	<p><b><u>TD Bank Grade 3: Checking Accounts and Alternative Banking Methods:</u></b>  <a href="https://www.tdbank.com/wowzone/lessons/Grade3Lesson3.pdf">https://www.tdbank.com/wowzone/lessons/Grade3Lesson3.pdf</a></p> <p><b><u>Take Charge America Using Credit:</u></b>  <a href="http://www.takechargeamerica.org/wp-content/themes/tca/pdfs/teaching-resources/grade-five-using-credit.pdf">http://www.takechargeamerica.org/wp-content/themes/tca/pdfs/teaching-resources/grade-five-using-credit.pdf</a></p> <p><b><u>The Mint:</u></b></p>

NJSLS	Essential Questions	Skills & Indicators	Sample Activities	Resources
				<a href="http://www.themint.org">http://www.themint.org</a>  <b>Citi Bank Teaching Kids How Credit Cards Work:</b> <a href="https://www.citi.com/credit-cards/knowledge-center/citi-articles/citi.action?ID=financial-literacy-for-kids">https://www.citi.com/credit-cards/knowledge-center/citi-articles/citi.action?ID=financial-literacy-for-kids</a>
2) Compare and contrast various payment methods (cash, credit, and debit)  <b>NJSLS:</b> 9.1.5.CP.1	What is cash?  How can debit and credit cards be used as payment?  Why are there various ways to pay for goods and services?	<ul style="list-style-type: none"> <li>Differentiate between the different payment types</li> <li>Apply payment types to real world situations</li> </ul>	<b>Triple Venn Diagram:</b> Compare and contrast as a class buying items with cash, credit cards, and debit cards. What characteristics are the same for both debit and credit cards and cash?  <b>Class Discussion:</b> Ask students if they are familiar with each of these types of payments: cash, check, debit card, gift certificate, and	<b>TD Bank: Pre-Paid Cards:</b> <a href="https://tdbanklearningcenter.td.com/tdbank/curriculum/show?enrollment_id=32324580#prepare-id-cards">https://tdbanklearningcenter.td.com/tdbank/curriculum/show?enrollment_id=32324580#prepare-id-cards</a>  <b>First Western Trust The Mobile Payments Revolution and Kids: A Financial Literacy Guide:</b> <a href="https://myfw.com/mobile-payments-revolution-kids-financial-literacy-guide/">https://myfw.com/mobile-payments-revolution-kids-financial-literacy-guide/</a>

NJSLS	Essential Questions	Skills & Indicators	Sample Activities	Resources
			credit card. If not, explain the basic differences. Then, ask students which of them have used each of these payment methods. Record their answers on the board.	<b>Credit Vs. Debit:</b> <a href="https://www.youtube.com/watch?v=XbtSftL6dbY">https://www.youtube.com/watch?v=XbtSftL6dbY</a>
3) Apply knowledge of payment options to real-world scenarios  <b>NJSLS:</b> 9.1.5.EG.1 9.1.5.EG.2	What are ways to save money and what are savings options to save toward goals?  What is a grant? Do I have to pay it back?  Why do different goods and services require specific forms of payment?  How to payment options impact personal financial health and goals?	<ul style="list-style-type: none"> <li>• Differentiate between the different payment types</li> <li>• Apply payment types to real world situations</li> <li>• Best ways to pay off debt</li> <li>• Grant Opportunities</li> </ul>	<b>Payment Centers:</b> Create 5 centers where students must choose the best methods to buy groceries, sneakers, a house, a car or pay a bill.  <b>Class Discussion/Brainstorm</b> : What are the risks of always paying in cash?	<b>Grants 101:</b> <a href="https://www.grants.gov/learn-grants/grants-101.html">https://www.grants.gov/learn-grants/grants-101.html</a>  <b>Financial Literacy Youth Grants:</b> <a href="https://www.financialeducatorsCouncil.org/financial-literacy-grants/">https://www.financialeducatorsCouncil.org/financial-literacy-grants/</a>  <b>Best Way to Teach Your Kids About Money:</b> <a href="https://www.dallasnews.com/business/personal-finance/2017/04/25/behavior-teaches-kids-">https://www.dallasnews.com/business/personal-finance/2017/04/25/behavior-teaches-kids-</a>



NJSLS	Essential Questions	Skills & Indicators	Sample Activities	Resources
				<a href="#">money-allowances</a>  <b>TD Bank Checking and ATMs:</b> <a href="https://www.tdbank.com/wowzone/lessons/Gr2-3Lesson3.pdf">https://www.tdbank.com/wowzone/lessons/Gr2-3Lesson3.pdf</a>
4) Discuss the consequences of paying back credit past the due date  <b>NJSLS:</b> 9.1.5.CP.1 9.1.5.EG.4 9.1.5.FP.3	What is a delinquent account?  How is credit scored?  What are the different types of credit?	<ul style="list-style-type: none"> <li>Consumer credit is an essential part of the American economy</li> <li>Credit recipients who are risky will generally have to pay higher interest rates</li> <li>The simplest way to get and maintain a good credit rating is to pay your bills on time</li> <li>Paying a credit card bill in full is the only way to prevent yourself from paying credit card interest</li> </ul>	<b>Brainstorm:</b> What happens if you borrow money and do not pay it back?  <b>Poster:</b> As a class create a poster for responsibly using credit cards.	<b>TD Bank Intro to Credit:</b> <a href="https://www.tdbank.com/wowzone/lessons/Gr4-5Lesson3.pdf">https://www.tdbank.com/wowzone/lessons/Gr4-5Lesson3.pdf</a>  <b>PNC Bank Teaching Kids the Value of Money:</b> <a href="https://learn.pnc.com/brian.taft/HowToTeachKidsTheValueOfMoney">https://learn.pnc.com/brian.taft/HowToTeachKidsTheValueOfMoney</a> <b>The Mint Credit Card Facts:</b> <a href="http://www.themint.org/kids/credit-card-facts.html">http://www.themint.org/kids/credit-card-facts.html</a>

5) Discuss identity theft and types of personal information that should	How can you protect your identity?	<ul style="list-style-type: none"><li>• Understand personal information such as SS Numbers, bank pins, and other</li></ul>	<b><u>Quick Write and Share:</u></b> Why is your personal information such as	<b><u>TD Bank Identity Theft Education:</u></b> <a href="https://tdbanklearningc">https://tdbanklearningc</a>
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NJSLS	Essential Questions	Skills & Indicators	Sample Activities	Resources
<p>not be shared</p> <p><b>NJSLS:</b> 9.1.5.EG.5</p>	<p>Why is identity theft bad?</p> <p>What is personal information and should never be shared?</p>	<p>information should never be shared with strangers.</p> <ul style="list-style-type: none"> <li>Understand how technology puts us at risk for identity theft</li> </ul>	<p>name and social security private? Why shouldn't you share this information on the internet?</p> <p><b>Video:</b> As a class create a video for elementary student teaching them about identity theft.</p>	<p><a href="http://enter.td.com/tdbank/curriculum/show?enrollment_id=32324580#identity-protection">enter.td.com/tdbank/curriculum/show?enrollment_id=32324580#identity-protection</a></p> <p><b>FDIC Identity Theft:</b> <a href="https://www.fdic.gov/consumers/assistance/protection/idtheft.html">https://www.fdic.gov/consumers/assistance/protection/idtheft.html</a></p> <p><b>Chase Bank Identity Theft:</b> <a href="https://www.chase.com/digital/resources/privacy-security/questions/identity-theft">https://www.chase.com/digital/resources/privacy-security/questions/identity-theft</a></p>
<p>6) Differentiate between certificates of deposit (CDs), checking, and savings accounts</p> <p><b>NJSLS:</b> 9.1.5.FI.1</p>	<p>What is a CD?</p> <p>What is a checking account?</p> <p>What is a savings account?</p>	<ul style="list-style-type: none"> <li>Understand the various banking accounts</li> <li>Identify the best accounts using real life situations</li> </ul>	<p><b>Venn Diagram:</b> As a class compare and contrast checking, savings, and CDs.</p> <p><b>Bank Simulation:</b> The teacher will play the teller and students will fill out deposit slips for checking</p>	<p><b>TD Bank Checking:</b> <a href="https://www.tdbank.com/wowzone/lessons/Gr4-5Lesson2.pdf">https://www.tdbank.com/wowzone/lessons/Gr4-5Lesson2.pdf</a></p> <p><b>TD Bank Budgeting and Saving:</b> <a href="https://www.tdbank.com/wowzone/lessons/Gr">https://www.tdbank.com/wowzone/lessons/Gr</a></p>



NJSLS	Essential Questions	Skills & Indicators	Sample Activities	Resources
			and savings accounts.	<a href="#">4-5Lesson1.pdf</a>
<p>7) Describe the purpose/working of ATM transactions.</p> <p><b>NJSLS:</b> 9.1.5.FI.1</p>	<p>What is an ATM?</p> <p>Why do people use them?</p> <p>How do ATMs impact the way people spend money?</p>	<ul style="list-style-type: none"> <li>• Origins of ATMS</li> <li>• Risks and advantages</li> <li>• Role of technology in banking</li> <li>• Easy access to cash</li> </ul>	<p><b>ATM Lesson Plan:</b> <a href="https://www.moneyinstructor.com/wsp/atm.asp">https://www.moneyinstructor.com/wsp/atm.asp</a></p> <p><b>Hands on Banking Lesson Plan:</b> <a href="http://www.handsonteaching.org/nav_element_s/teachers_guide_PDF/Kids_T_Guide.pdf">http://www.handsonteaching.org/nav_element_s/teachers_guide_PDF/Kids_T_Guide.pdf</a></p>	<p><b>TD Bank ATMs:</b> <a href="https://www.tdbank.com/wowzone/lessons/Gr6-8Lesson1.pdf">https://www.tdbank.com/wowzone/lessons/Gr6-8Lesson1.pdf</a></p> <p><b>Credit Union of NJ ATMs Student Resources:</b> <a href="http://www.cunj.org/home/tools/locations/hsbranch">http://www.cunj.org/home/tools/locations/hsbranch</a></p>
<p>8) Define Interest.</p> <p><b>NJSLS:</b> 9.1.5.EG.3</p>	<p>What is interest?</p> <p>How do you earn interest?</p> <p>What are the benefits of interest?</p>	<ul style="list-style-type: none"> <li>• Understand that money must be managed carefully</li> <li>• Understand the role of banks in helping people save money</li> <li>• Define savings account</li> <li>• Understand that interest is extra money earned by saving money at a</li> </ul>	<p><b>Direct Instruction and Class Discussion:</b> Ask students if there are ways for kids to make money other than work, allowance, or gifts. Explain that banks and other financial institutions pay interest on certain accounts as an incentive to get people to deposit their money with them. They then use this money to make loans to</p>	<p><b>TD Bank Review Interest Rates:</b> <a href="https://smartasset.com/checking-account/td-bank-banking-review">https://smartasset.com/checking-account/td-bank-banking-review</a></p> <p><b>Teaching Financial Literacy To Tweens: Earning And Paying Interest:</b> <a href="http://www.investopedia.com/university/teaching-financial-literacy-tweens/teaching-">http://www.investopedia.com/university/teaching-financial-literacy-tweens/teaching-</a></p>

NJSLS	Essential Questions	Skills & Indicators	Sample Activities	Resources
		bank	<p>companies and individuals. Banks make money from the interest they charge on the loans.</p> <p><b>Calculate Interest:</b> As a class, look up how much interest you can earn via several types of accounts. Calculate how much money you can earn in interest over the course of one year.</p>	<a href="http://financial-literacy-tweens-earning-and-paying-interest.asp">financial-literacy-tweens-earning-and-paying-interest.asp</a>
<p>9) Provide a simple explanation of credit and credit cards.</p> <p><b>NJSLS:</b></p> <p>9.1.5.CP.1</p> <p>9.1.5.FP.3</p>	<p>What is credit?</p> <p>How is a credit card used?</p> <p>How can credit positively and negatively impact personal finances?</p> <p>What is collateral?</p>	<ul style="list-style-type: none"> <li>• Understand the concept of credit and charge cards</li> <li>• Borrowing money at interest</li> <li>• Understand credit score</li> <li>• Consumer credit is an essential part of the American economy</li> <li>• Credit recipients who are risky will generally have to pay higher interest rates</li> </ul>	<p><b>Discussion:</b> How can credit allow you to buy items without having the money?</p> <p><b>Using Credit Lesson Plan:</b>  <a href="http://www.takechargeamerica.org/wp-content/themes/tca/pdfs/teaching-resources/grade-five-using-credit.pdf">http://www.takechargeamerica.org/wp-content/themes/tca/pdfs/teaching-resources/grade-five-using-credit.pdf</a></p>	<p><b>TD Bank Credit:</b>  <a href="https://tdbanklearningcenter.td.com/tdbank/curriculum/show?enrollment_id=32324580#credit-scores-and-reports">https://tdbanklearningcenter.td.com/tdbank/curriculum/show?enrollment_id=32324580#credit-scores-and-reports</a></p> <p><b>Take Charge America Spending Money and Using Credit Wisely:</b>  <a href="http://www.takechargeamerica.org/wp-content/themes/tca/pdfs/teaching-resources/grade-four-">http://www.takechargeamerica.org/wp-content/themes/tca/pdfs/teaching-resources/grade-four-</a></p>



NJSLS	Essential Questions	Skills & Indicators	Sample Activities	Resources
		<ul style="list-style-type: none"> <li>The simplest way to get and maintain a good credit rating is to pay your bills on time</li> <li>Paying a credit card bill in full is the only way to prevent yourself from paying credit card interest</li> </ul>		<a href="#">using-credit-and-spending-money-wisely.pdf</a>
10) Describe the advantages and disadvantages of using credit  <b>NJSLS:</b> 9.1.5.CP.1	How does one use <b>credit</b> wisely?  What factors contribute to a good <b>credit</b> rating?  What is bad credit? What are the 3 Cs of credit?	<ul style="list-style-type: none"> <li>Understand good vs. Bad Credit</li> <li>Understand the concept of credit and charge cards</li> <li>Borrowing money at interest</li> <li>Understand credit score</li> <li>Consumer credit is an essential part of the American economy</li> <li>Credit recipients who are risky will generally have to</li> </ul>	<b>Chart:</b> As a class create a chart outlining the pros and cons of using credit.	<b>TD Bank Protecting Your Credit:</b> <a href="https://tdbanklearningcenter.td.com/tdbank/curriculum/show?enrollment_id=32324580#credit-scores-and-reports/protect-your-credit-score">https://tdbanklearningcenter.td.com/tdbank/curriculum/show?enrollment_id=32324580#credit-scores-and-reports/protect-your-credit-score</a>  <b>Take Charge America Spending Money and Using Credit Wisely:</b> <a href="http://www.takechargeamerica.org/wp-content/themes/tca/pdfs/teaching-">http://www.takechargeamerica.org/wp-content/themes/tca/pdfs/teaching-</a>



		pay higher interest rates	
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NJSLS	Essential Questions	Skills & Indicators	Sample Activities	Resources
		<ul style="list-style-type: none"> <li>• The simplest way to get and maintain a good credit rating is to pay your bills on time</li> <li>• Paying a credit card bill in full is the only way to prevent yourself from paying credit card interest</li> </ul>		<p><a href="#">resources/grade-four - using-credit-and-spending-money-wisely.pdf</a></p> <p><b>TD Bank Credit:</b>  <a href="https://tdbanklearningcenter.td.com/tdbank/curriculum/show?enrollment_id=32324580#credit-scores-and-reports">https://tdbanklearningcenter.td.com/tdbank/curriculum/show?enrollment_id=32324580#credit-scores-and-reports</a></p> <p><b>Credit Friend or Foe?</b>  <a href="https://www.moneysmart.gov.au/media/441165/credit-debt-lesson-plan-1.pdf">https://www.moneysmart.gov.au/media/441165/credit-debt-lesson-plan-1.pdf</a></p>

## Vocabulary

Debt  
Checking  
Savings  
Account  
Interest  
ATM

Credit  
Credit Card  
CD  
Transaction  
PIN

## Suggested Unit Projects

*Choose At Least One*

In pairs create a guide for kids to avoid identity theft.

As a class create posters outlining the different payment methods to be hung up around the school.

## Suggested Structured Learning Experiences

**TD Bank Center City Mall**  
**Paterson, NJ**  
(973) -977-8099

**Lakeland Bank**  
Little Falls, NJ · (973) 237-9253