

Department of College and Career Readiness

Financial Literacy Curriculum



Seventh Grade

Seventh Grade Financial Literacy

Course Description

This course will examine the risks of identity theft and different types of investments. Management of these risks will also be touched upon. The aim of financial literacy is to give students the foundational knowledge to make informed financial decisions as they move into adulthood.

Seventh Grade Financial Literacy

Pacing Guide			
Unit	Topic	SLO	Suggested Timing
Unit 1	Protecting your Identity	1, 2	Approx. 9 weeks
Unit 2	Cash Flow and Budgeting	3, 4, 5	Approx. 9 weeks
Unit 3	Investing Options	6, 7, 8	Approx. 9 weeks
Unit 4	Financial Risk	9, 10	Approx. 9 weeks

Effective Pedagogical Routines/Instructional Strategies

Collaborative problem solving
 Writing to learn
 Making thinking visible
 Note-taking
 Rereading & rewriting
 Establishing text-based norms for discussions & writing
 Establishing metacognitive reflection & articulation as a regular pattern
 in learning
 Quick writes
 Pair/trio Sharing
 Turn and Talk
 Charting
 Gallery Walks
 Whole class discussions
 Modeling

Word Study Drills
 Flash Cards
 Interviews
 Role Playing
 Diagrams, charts and graphs
 Storytelling
 Coaching
 Reading partners
 Visuals
 Reading Aloud
 Model (I Do), Prompt (We Do), Check (You Do)
 Mind Mapping
 Trackers
 Multiple Response Strategies
 Choral reading
 Reader's/Writer's Notebooks
 Conferencing

Computer Science and Design Thinking

Standards

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

- **Computing Systems**

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

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

- **Networks and the Internet**

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

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

- **Impacts of Computing**

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

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

Data & Analysis

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

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

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.

Example: Students can demonstrate the responsibilities associated with being a member of community when engaging in collaboration with pair/trio partnerships and when participating in whole group discussions. Examples may include jigsaw and fishbowl activities.

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.

Example: Students will find ways to increase the engagement and contribution of all team members by participating in small group Accountable Talk discussion to determine a budget for themselves and group members.

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.

Example: Students will work in small groups and research a financial organization. They will present their findings to the rest of the small groups in class. Each student will have a specific

Career Readiness, Life Literacies and Key Skills Practices

	<p>role within the small group.</p>
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>Example: Students will create posters illustrating financial risk</p>
Utilize critical thinking to make sense of problems and persevere in solving them.	<p>Students readily recognize problems in the workplace, understand the nature of the problem, and devise effective plans to solve the problem. They are aware of problems when they occur and take action quickly to address the problem; they thoughtfully investigate the root cause of the problem prior to introducing solutions. They carefully consider the options to solve the problem. Once a solution is agreed upon, they follow through to ensure the problem is solved, whether through their own actions or the actions of others.</p> <p>Example: Ask individuals or small groups of students to define some financial problems they have faced and their suggested solutions. Use student-generated problems/questions in class activities.</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</p>

Career Readiness, Life Literacies and Key Skills Practices

	<p>insights into human behavior to change others' action, attitudes and/or beliefs. They recognize the near-term and long-term effects that management's actions and attitudes can have on productivity, morals and organizational culture.</p> <p>Example: While working in groups, pairs, and during whole group discussion, students will be utilizing Accountable Talk protocols and engage in collaborative work. Through these partnerships, students will work together as a team, being mindful of the uniqueness of each individual within the team and encouraging one another.</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: At the onset of each unit, students should be setting goals for completion of the overall task and enduring understandings. As students work toward the goal throughout the unit, teachers may confer with the student to discuss progress and provide action steps form advancement.</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>

Career Readiness, Life Literacies and Key Skills Practices

	<p>Example: While participating in daily instruction students utilize digital platforms to collaborate with their peers and share ideas, including but not limited to Google Meet, Jamboard, Nearpod, etc.</p>
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>Example: While working in groups, pairs, and during whole group discussion, students will be utilizing Accountable Talk protocols. Teachers will enforce the Accountable talk protocols with students, ensuring all students are contributing to the group's discussion.</p>

Career Readiness, Life Literacies and Key Skills

Standard 9

Career Awareness and Planning

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

Example: Make a list of different types of jobs and describe the skills associated with each job. Complete a career interest survey <https://www.cfnc.org/media/0xtdpcig/career-interest-explorer-elementary.pdf>

Creativity and Innovation

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

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

Critical Thinking and Problem Solving

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

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

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

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

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

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

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

BUILDING EQUITY IN YOUR TEACHING PRACTICE

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

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

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



Culturally Relevant Pedagogy Examples

- **Relationships:**

- Maintain constant communication with parents/guardians

- Cultivate personal connections with difficult students

- Gain knowledge about your students' different cultures

- **Instructional Delivery:**

- Present real-life, relatable issues from various points of view

- Engage all students, ensuring all voices have the opportunity to be heard

- Provide effective and frequent feedback

- Modify teaching to accommodate student learning styles

- **Curriculum:**

- Infuse student-related/relatable examples

- Create learning stations consisting of a range of materials

- Utilize media that positively depicts various cultures

SOCIAL AND EMOTIONAL LEARNING (SEL) COMPETENCIES

SELF-AWARENESS

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

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

SELF-MANAGEMENT

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

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

SOCIAL AWARENESS

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

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

RELATIONSHIP SKILLS

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

- COMMUNICATION
- SOCIAL ENGAGEMENT
- RELATIONSHIP BUILDING
- TEAMWORK

RESPONSIBLE DECISION-MAKING

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

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



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



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



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

		treating others with respect.
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Differentiated Instruction

Strategies to Accommodate Students Based on Individual Needs

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

Differentiated Instruction

Strategies to Accommodate Students Based on Content-Specific Needs

- Web quests
- Use of graphic organizers, e.g. Triple-Venn Diagram for Economic Cycles
- Banking Simulations
- Stock Market Role Play
- Calculations of tax deductions, exemptions and credits
- Extra time for assigned tasks
- Adjust length of assignment
- Timeline with due dates for reports and projects
- Communication system between home and school
- Small group instruction

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 earn money (W.IW.7.2)
- Write career goals (W.IW.7.2)

Social Studies

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

Science

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

New Jersey Student Learning Standards

9.1 Personal Financial Literacy

Civic Financial Responsibility

- 9.1.8.CR.1: Compare and contrast the role of philanthropy, volunteer service, and charities in community development and the quality of life in a variety of cultures.
- 9.1.8.CR.2: Compare various ways to give back through strengths, passions, goals, and other personal factors.
- 9.1.8.CR.3: Relate the importance of consumer, business, and government responsibility to the economy and personal finance.
- 9.1.8.CR.4: Examine the implications of legal and ethical behaviors when making financial decisions.

Credit and Debt Management

- 9.1.8.CDM.1: Compare and contrast the use of credit cards and debit cards for specific purchases and the advantages and disadvantages of using each.
- 9.1.8.CDM.2: Demonstrate an understanding of the terminology associated with different types of credit (e.g., credit cards, installment loans, mortgages, lines of credit) and compare and calculate the interest rates associated with each.
- 9.1.8.CDM.3: Compare and contrast loan management strategies, including interest charges and total principal repayment costs.
- 9.1.8.CDM.4: Evaluate the application process for different types of loans (e.g., credit card, mortgage, student loans).

Credit Profile

- 9.1.8.CP.1: Compare prices for the same goods or services.
- 9.1.8.CP.2: Analyze how spending habits affect one's ability to save.
- 9.1.8.CP.3: Explain the purpose of a credit score and credit record, the factors and impact of credit scores.
- 9.1.8.CP.4: Summarize borrower's credit report rights.
- 9.1.8.CP.5: Compare the financial products and services available to borrowers relative to their credit worthiness.

Economic and Government Influences

- 9.1.8.EG.1: Explain how taxes affect disposable income and the difference between net and gross income
- 9.1.8.EG.2: Explain why various sources of income are taxed differently.
- 9.1.8.EG.3: Explain the concept and forms of taxation and evaluate how local, state and federal governments use taxes to fund public activities and initiatives.

- 9.1.8.EG.4: Identify and explain the consequences of breaking federal and/or state employment or financial laws.
- 9.1.8.EG.5: Interpret how changing economic and societal needs influence employment trends and future education.
- 9.1.8.EG.6: Explain the economic principle of the circular flow of money in different situations regarding buying products or services from a local or national business and buying imported or domestic goods.
- 9.1.8.EG.7: Explain the effect of the economy (e.g., inflation, unemployment) on personal income, individual and family security, and consumer decisions.
- 9.1.8.EG.8: Analyze the impact of currency rates over a period of time and the impact on trade, employment, and income.
- 9.1.8.EG.9: Identify types of consumer fraud, the procedures for reporting fraud, the specific consumer protection laws, and the issues they address.

Financial Institutions

- 9.1.8.FI.1: Identify the factors to consider when selecting various financial service providers.
- 9.1.8.FI.2: Determine the most appropriate use of various financial products and services to borrow and access money for making purchases (e.g., ATM, debit cards, credit cards, check books, online/mobile banking).
- 9.1.8.FI.3: Evaluate the most appropriate financial institutions to assist with meeting various personal financial needs and goals.
- 9.1.8.FI.4: Analyze the interest rates and fees associated with financial products

Financial Psychology

- 9.1.8.FP.1: Describe the impact of personal values on various financial scenarios.
- 9.1.8.FP.2: Evaluate the role of emotions, attitudes, and behavior (rational and irrational) in making financial decisions.
- 9.1.8.FP.3: Explain how self-regulation is important to managing money (e.g., delayed gratification, impulse buying, peer pressure, etc.).
- 9.1.8.FP.4: Analyze how familial and cultural values influence savings rates, spending, and other financial decisions.
- 9.1.8.FP.5: Determine how spending, investing, and using credit wisely contributes to financial well-being.
- 9.1.8.FP.6: Compare and contrast advertising messages to understand what they are trying to accomplish.
- 9.1.8.FP.7: Identify the techniques and effects of deceptive advertising.

Planning and Budgeting

- 9.1.8.PB.1: Predict future expenses or opportunities that should be included in the budget planning process.
- 9.1.8.PB.2: Explain how different circumstances can affect one's personal budget.
- 9.1.8.PB.3: Explain how to create budget that aligns with financial goals.
- 9.1.8.PB.4: Construct a simple personal savings and spending plan based on various sources of income and different stages of life (e.g. teenager, young adult, family).
- 9.1.8.PB.5: Identify factors that affect one's goals, including peers, culture, location, and past experiences.

- 9.1.8.PB.6: Construct a budget to save for short-term, long term, and charitable goals.
- 9.1.8.PB.7: Brainstorm techniques that will help decrease expenses including comparison shopping, negotiating, and day-to-day expense management.

Risk Management and Insurance

- 9.1.8.RM.1: Determine criteria for deciding the amount of insurance protection needed.
- 9.1.8.RM.2: Analyze the need for and value of different types of insurance and the impact of deductibles in protecting assets against loss.
- 9.1.8.RM.3: Evaluate the need for different types of warranties.
- 9.1.8.RM.4: Explain the purpose of insurance products and the reasons for property product and liability insurance protection.

9.2. Career Awareness, Exploration, Preparation and Training

Career Awareness and Planning

- 9.2.8.CAP.1: Identify offerings such as high school and county career and technical school courses, apprenticeships, military programs, and dual enrollment courses that support career or occupational areas of interest.
- 9.2.8.CAP.2: Develop a plan that includes information about career areas of interest.
- 9.2.8.CAP.3: Explain how career choices, educational choices, skills, economic conditions, and personal behavior affect income.
- 9.2.8.CAP.4: Explain how an individual's online behavior (e.g., social networking, photo exchanges, video postings) may impact opportunities for employment or advancement
- 9.2.8.CAP.5: Develop a personal plan with the assistance of an adult mentor that includes information about career areas of interest, goals and an educational plan.

Course: Seventh Grade Financial Literacy Grade Level: 7th	Course Overview: This course will examine the risks of identity theft and different types of investments. Management of these risks will also be touched upon. The aim of financial literacy is to give students the foundational knowledge to make informed financial decisions as they move into adulthood
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NJSLS	Essential Questions	Skills & Indicators	Sample Activities	Resources
1) Create a trifold informative brochure on identity theft and prevention methods NJSLS: 9.1.8.FP.1 9.1.8.FP.2 9.1.8.FP.3 9.1.8.FP.4 9.1.8.FP.5 9.1.8.FP.7 9.1.8.EG.9	How can you protect against identity theft? What is the role of the internet in identity theft? Why would someone want to obtain your personal information?	<ul style="list-style-type: none"> • Identity Safeguards • Stealing Process • Resolving the Theft • Determining Your Risk 	Flyer: Create a flyer aimed at middle school students about how to avoid identity theft. Identity Theft Webquest: http://questgarden.com/68/45/7/080717065952/index.htm	TD Bank Identify Theft: https://tdbanklearningcenter.td.com/tdbank/curriculum/show?enrollment_id=32324580#identity-protection Identify Theft and Phishing: https://www.tdbank.com/wowzone/lessons/Gr9-12Lesson10.pdf PBS Ways to Avoid Identity Theft: http://www.pbs.org/wgbh/nova/blogs/education/2014/10/four-ways-to-



NJSLS	Essential Questions	Skills & Indicators	Sample Activities	Resources
				help-students-avoid-online-identity-theft/ Wells Fargo Hands on Banking: https://www.wellsfargo.com/about/corporate-responsibility/hands-on-banking/ Capital One Bank Financial Literacy Resources: https://www.capitalone.com/bank/money-management/peace-of-mind/teaching-kids-about-money/ PNC Bank Finances 101: https://pnc.financialliteracy101.org/
2) Apply information about identity theft and prevention in realistic role-plays	<p>How can you safeguard against identity theft?</p> <p>How can you protect your identity online?</p>	<ul style="list-style-type: none"> • Identity Safeguards • Stealing Process • Resolving the Theft 	Centers: Students will rotate through five centers will unique scenarios of identity	TD Bank Fraud and Identity Theft: https://tdbanklearningcenter.td.com/tdbank/curriculum/show?enrollm



NJSLS	Essential Questions	Skills & Indicators	Sample Activities	Resources
NJSLS: 9.1.8.FP.1 9.1.8.FP.2 9.1.8.FP.3 9.1.8.FP.4 9.1.8.FP.5 9.1.8.FP.7 9.1.8.EG.9	How do privacy laws impact identity theft?	<ul style="list-style-type: none"> Determining Your Risk Create an identity safety plan 	theft. At each center students will illustrate through a task how this theft could be avoided. Reflection: Why is your name so personal and unique?	ent_id=32324580#identity-protection/consumer-crimes Chase Bank Financial Education: https://www.chase.com/ Capital One Bank Financial Literacy Resources: https://www.capitalone.com/bank/money-management/peace-of-mind/teaching-kids-about-money/ PNC Bank Finances 101: https://pnc.financialliteracy101.org/
3) Explain the purpose and value of budgeting NJSLS:	Why is a budget necessary? Why is it important to have a balanced budget?	<ul style="list-style-type: none"> Budget: A Financial Plan Fixed vs. Variable Expenses 	Middle School Budget Lesson Plan: https://www.scholastic.com/teachers/sponsored-content/unexpected-	TD Bank Budgeting: https://www.tdbank.com/wowzone/lessons/Gr6-8Lesson3.pdf



NJSLS	Essential Questions	Skills & Indicators	Sample Activities	Resources
9.1.8.PB.1 9.1.8.PB.2 9.1.8.PB.3 9.1.8.PB.4 9.1.8.PB.5 9.1.8.PB.6 9.1.8.PB.7	How does evaluation play a role in the budgeting process?	<ul style="list-style-type: none"> Create a personal budget for the life you want 	math/17-18/basics-in-building-a-budget/ This is Your Budget: Students will be assigned a level of education, career, salary, housing etc. and asked to budget using these parameters.	Chase Bank Financial Education: https://www.chase.com/ Capital One Bank Financial Literacy Resources: https://www.capitalone.com/bank/money-management/peace-of-mind/teaching-kids-about-money/ PNC Bank Finances 101: https://pnc.financialliteracy101.org/
4) Explain the budget categories: fixed expenses, variable expenses, and discretionary expenses NJSLS: 9.1.8.PB.1 9.1.8.PB.2	What is a fixed expense? What is a variable expense? What is a discretionary expense?	<ul style="list-style-type: none"> Differentiate between the types of expenses? Create an expense list using an excel spreadsheet 	Chart: Create a chart differentiating between fixed, variable and discretionary expenses. Give examples of each. Discussion: Why are do people spend money on luxury items?	TD Bank Saving Lessons: https://www.tdbank.com/wowzone/lessons/Gr9-12Lesson4.pdf Chase Bank Financial Education: https://www.chase.com/



NJSLS	Essential Questions	Skills & Indicators	Sample Activities	Resources
9.1.8.PB.3 9.1.8.PB.4 9.1.8.PB.5 9.1.8.PB.6 9.1.8.PB.7				Capital One Bank Financial Literacy Resources: https://www.capitalone.com/bank/money-management/peace-of-mind/teaching-kids-about-money/ PNC Bank Finances 101: https://pnc.financialliteracy101.org/
5) Create a budget accounting for income, expenses, and unexpected scenarios NJSLS: 9.1.8.PB.1 9.1.8.PB.2 9.1.8.PB.3 9.1.8.PB.4 9.1.8.PB.5 9.1.8.PB.6	Where is the money coming from? Why do families create budgets? Why should you plan for unexpected events?	<ul style="list-style-type: none"> Income: money you receive as payment for goods or services Hourly Salary Interest Capital gains Commission Discretionary Income: money left after paying 	Personal Budget Webquest: https://www.quia.com/p/ages/cr/rodes/pbwebquest Budget Lesson Plan: https://secure.cfwv.com/images/wv/PDFs/RTS/Facilitators_Guides/Grade_7-12/G9_7-12_MoneyMatters1.pdf	Federal Student Aid: https://studentaid.ed.gov/sa/prepare-for-college/checklists/middle-school Chase Bank Financial Education: https://www.chase.com/ Capital One Bank Financial Literacy Resources: https://www.capitalone.com/bank/money-management/peace-of-mind/teaching-kids-about-money/

		essentials		
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NJSLS	Essential Questions	Skills & Indicators	Sample Activities	Resources
9.1.8.PB.7		<ul style="list-style-type: none"> Create a family budget plan Identifying college funding sources Creating a college plan 		com/bank/money-management/peace-of-mind/teaching-kids-about-money/ PNC Bank Finances 101: https://pnc.financialliteracy101.org/ Scholarship Readiness: https://www.insidephilanthropy.com/grants-for-college-readin
6) Understand investment growth, losses, reward, and risk by developing and tracking a stock portfolio. NJSLS: 9.1.8.RMI.1 9.1.8.RMI.2 9.1.8.RMI.3 9.1.8.RMI.4	What is investment growth? What is an investment loss? What is a stock portfolio?	<ul style="list-style-type: none"> Create a stock portfolio using real world scenarios Differentiate between risk, reward and loss 	Stock Market Game: http://www.wallstreetsurvivor.com/stock-market-game Stock Portfolio Simulation: http://zunal.com/webquest.php?w=109533	TD Bank Balancing a Checkbook: https://www.tdbank.com/wowzone/lessons/Gr6-8Lesson2.pdf Chase Bank Financial Education: https://www.chase.com/ Capital One Bank Financial Literacy



NJSLS	Essential Questions	Skills & Indicators	Sample Activities	Resources
				Resources: https://www.capitalone.com/bank/money-management/peace-of-mind/teaching-kids-about-money/ PNC Bank Finances 101: https://pnc.financialliteracy101.org/
7) Demonstrate a general understanding of investment vehicles, like bonds, stocks, and mutual funds. NJSLS: 9.1.8.FI.1 9.1.8.FI.2 9.1.8.FI.3 9.1.8.FI.4	What types of companies are in each market? What are the benefits and risks of each type of investment? How do the different investment vehicles impact risk?	Differentiated between stocks, bonds, and mutual funds. Understand the risk involved in investments	<u>Investing Lesson Plans:</u> http://education.howthee.com/teachers/personal-finance-lesson-plans/investing-lesson-plans/ Prezi: In groups create a presentation that outlines the various investment vehicles.	<u>Chase Bank Financial Education:</u> https://www.chase.com/ <u>TD Bank Planning for the Future:</u> https://tdbanklearningcenter.td.com/tdbank/curriculum/show?enrollment_id=32324580#retirement-101 PNC Bank Finances 101: https://pnc.financialliteracy101.org/

NJSLS	Essential Questions	Skills & Indicators	Sample Activities	Resources
				acy101.org/
<p>8) Create investment tips for a middle school audience.</p> <p>NJSLS:</p> <p>9) 1.8.CDM.1 9.1.8.CDM.2 9.1.8.CDM.3 9.1.8.CDM.4</p>	<p>What should kids know about investments?</p> <p>Can kids invest in the stock market?</p> <p>Why is investing young beneficial to your overall financial health?</p>	<ul style="list-style-type: none"> Understand how to invest Understand the rules of investment Create a step-by-step guide for young people. 	<p>Website: Create an introduction to investing for middle school and high school student website.</p> <p>Diversification Lesson Plan: https://www.stlouisfed.org/~media/Education/Lessons/pdf/Diversification-and-Risk.pdf</p>	<p>Chase Bank Financial Education: https://www.chase.com/</p> <p>Capital One Bank Financial Literacy Resources: https://www.capitalone.com/bank/money-management/peace-of-mind/teaching-kids-about-money/</p> <p>PNC Bank Finances 101: https://pnc.financialliteracy101.org/</p>
<p>9) Identify methods to protect oneself from unwanted financial risk.</p> <p>NJSLS:</p> <p>9.1.8.RMI.1</p>	<p>How can you avoid financial risk?</p> <p>What are financial risks?</p> <p>How can poor financial decisions impact your overall financial health?</p>	<p>Understand risk assessment</p> <p>Manage risks</p>	<p>Discussion: Why do people purchase life, renters, homeowners, and malpractice insurance?</p> <p>Reflection and Poster: What types of risk do we</p>	<p>TD Bank Risk Assessment: https://www.nasdaq.com/symbol/td/risk</p> <p>Risk: http://www.scholastic.com</p>



NJSLS	Essential Questions	Skills & Indicators	Sample Activities	Resources
9.1.8.RMI.2 9.1.8.RMI.3 9.1.8.RMI.4			face?	om/nextgeneration/lessons&worksheets/risk.htm Chase Bank Financial Education: https://www.chase.com/ PNC Bank Finances 101: https://pnc.financialliteracy101.org/
10) Create a risk management plan for a purchase. NJSLS: 9.1.8.RMI.1 9.1.8.RMI.2 9.1.8.RMI.3 9.1.8.RMI.4	How can a risk plan minimize potential risks? What are financial risks? How can poor financial decisions impact your overall financial health?	Draft a risk management plan Identify risks Identify professionals that minimize risk	Create a plan: Write down the risks you face daily, the type of risk and how you could minimize that risk. Debate: Taking risks in life is important, but you want to be smart about those risks. What things can you do to protect your business, your assets, and yourself?	BIZ KIDS Risk: http://bizkids.com/wp-content/uploads/Biz_Kids_Lesson_207_High_School.pdf Chase Bank Financial Education: https://www.chase.com/

NJSLS	Essential Questions	Skills & Indicators	Sample Activities	Resources
				<u>PNC Bank Finances 101:</u> https://pnc.financialliteracy101.org/

Vocabulary

Risk Management
 Investments
 Stocks
 Bonds
 Mutual Funds
 Identity Theft
 Phishing

Portfolio
 Fixed expenses
 Variable expenses
 Discretionary
 expenses College
 Funding Scholarships
 Grants
 Loans

Suggested Unit Projects

Choose At Least One

Create in groups a risk management plan for occupations such as an entrepreneur, doctor, lawyer, astronaut, and commercial fisherman.

Create a budget that would allow you to save 1 million dollars by the time you are 65.

Suggested Structured Learning Experiences

US Treasury Department

Address: 290 Broadway # 3, New York, NY 10007

Phone: (212) 436-1471

Federal Reserve Bank

Address: 33 Liberty St, New York, NY 10045

Phone: (212) 720-6130