

Department of College and Career Readiness

Financial Literacy

Curriculum



Kindergarten

Kindergarten Financial Literacy

Course Description

This course provides an introduction to financial literacy for kindergarten students. The aim of this course is to introduce important skills such as recognizing different coins and understanding what they're worth. Students will explore the value and uses for money as well as financial and career goals.

Kindergarten Financial Literacy

| Pacing Guide | | | |
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| Unit | Topic | SLO | Suggested Timing |
| Unit 1 | What is Money and How do we use Money | 1, 2, 3 | Approx. 9 weeks |
| Unit 2 | The Value and Identification of Money | 4, 5 | Approx. 9 weeks |
| Unit 3 | Wants and Needs | 6, 7, 8 | Approx. 9 weeks |
| Unit 4 | Financial Goal Setting | 9, 10 | Approx. 9 weeks |

Effective Pedagogical Routines/Instructional Strategies

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| <p>Modeling</p> <p>Shared Read Alouds</p> <p>Collaborative problem solving</p> <p>Model (I Do), Prompt (We Do), Check (You Do)</p> <p>Whole class discussions</p> <p>Storytelling</p> <p>Role playing/Dramatization</p> <p>Multiple Response Strategies</p> <p>Think Pair Share</p> <p>Turn and Talk</p> <p>Choral reading</p> <p>Reading partners</p> <p>Charting</p> <p>Visuals</p> | <p>Writing to learn</p> <p>Rereading & rewriting</p> <p>Interviews</p> <p>Gallery walks</p> <p>Diagrams, charts, and graphs</p> <p>Flashcards</p> <p>Word Study Drills</p> <p>Note taking</p> <p>Coaching</p> <p>Reader's/Writer's Notebook</p> <p>Quick writes</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

8.1.2.CS.1, 8.1.2.NI.3.1

□ **Computing Systems**

Select and operate computing devices that perform a variety of tasks accurately and quickly based on user needs and preferences.

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

□ **Networks and the Internet**

Engage in a variety of developmentally appropriate learning activities with students in other classes, schools, or countries using various media formats, such as online collaborative tools, and social media.

Example: Engage in discussions about texts found in Wonders with other Kindergarten classes or schools via Vlogging.

<http://www.state.nj.us/education/cccs/2014/tech/>

| Career Readiness, Life Literacies and Key Skills Practices | |
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| <p>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.</p> | |
| <p>Act as a responsible and contributing community members and employee.</p> | <p>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.</p> <p>For Example: Recognize ways to volunteer in the classroom, school, and community</p> |
| <p>Attend to financial well-being.</p> | <p>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.</p> <p>For Example: : Differentiate the various forms of money and how they are used (e.g., coins, bills, checks, debit, and credit cards).</p> <p>Brainstorm ideas for saving money.</p> |
| <p>Consider the environmental, social, and economic impacts of decisions.</p> | <p>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.</p> |

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



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

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

Career Readiness, Life Literacies and Key Skills

Standard 9

Career Awareness and Planning

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

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

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

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

Creativity and Innovation

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

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

Critical Thinking and Problem Solving

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

Example: Engage students in lessons to track their carbon footprint

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

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| 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 | | | |
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| <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. |
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| <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 Maria 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 Practices.



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 |
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| <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 feeling words.</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 Self-Management:</p> <ul style="list-style-type: none"> • Encourage students to take pride/ownership in work and behavior • Encourage students to reflect and adapt to classroom situations • Assist students with being ready in the classroom • Assist students with managing their own emotional | <p>Establish and discuss classroom routines and provide students with opportunities to practice these routines so they know what they are expected to do and how to do it successfully.</p> <p>Provide the students with opportunities to share and illustrate things they are good at and/or personal interests.</p> <p>Provide age-appropriate authentic feedback to</p> |



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| | states | invite students to reflect on their own strengths and interests. |
| Self-Awareness Self-Management ✓ Social-Awareness Relationship Skills Responsible Decision-Making | Example practices that address Social-Awareness: <ul style="list-style-type: none"> • Encourage students to reflect on the perspective of others • Assign appropriate groups • Help students to think about social strengths • Provide specific feedback on social skills • Model positive social awareness through metacognition activities | Provide the students with opportunities to learn and use their classmates' names through games and classroom activities. Create classroom buddies to promote positive peer relationships. Start each day with a personal connection by having the students share a quick greeting with their classmates. Role play social situations in the classroom with a follow-up discussion of what was challenging? successful? needs further development? |
| Self-Awareness Self-Management Social-Awareness ✓ Relationship Skills Responsible Decision-Making | Example practices that address Relationship Skills: <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 • Model and promote respecting differences | Play games that build community and require students to work collegially. To develop respect for differences (background, experiences, interests), have the students interview their classmates. Model and practice listening carefully to others and asking thoughtful questions. |



- Model and promote active listening

Brainstorm and create a class anchor chart that lists age-appropriate phrases students can use to

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| | <ul style="list-style-type: none"> • Help students develop communication skills • Demonstrate value for a diversity of opinions | express their feelings, problems, or accomplishments. |
| Self-Awareness Self-Management Social-Awareness Relationship Skills ✓ Responsible Decision-Making | Example practices that address Responsible Decision-Making: <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 | Engage in class discussions so students have opportunities to express their opinions. With the class, develop and practice age-appropriate class rules with reasonable consequences that are followed consistently. Use puppets to have students act-out problem scenarios. Give authentic feedback when students are caught making good decisions and treating others with respect. |

| Differentiated Instruction | | | |
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| Strategies to Accommodate Students Based on Individual Needs | | | |
| <u>Time/General</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 | <u>Processing</u> <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 | <u>Comprehension</u> <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 | <u>Recall</u> <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> <ul style="list-style-type: none"> • Computer/whiteboard • Video lesson • Spell-checker • Text speech software | <u>Tests/Quizzes/Grading</u> <ul style="list-style-type: none"> • Adjusted rubrics for projects • Study guides • Shortened tests • Read directions aloud | <u>Behavior/Attention</u> <ul style="list-style-type: none"> • Consistent daily structured routine • Simple and clear classroom rules • Frequent feedback | <u>Organization</u> <ul style="list-style-type: none"> • Individual daily planner • Display a written agenda • Note-taking assistance • Color code materials |

Differentiated Instruction

Strategies to Accommodate Students Based on Content-Specific Needs

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

Enrichment

Strategies Used to Accommodate Based on Students Individual Needs:

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

• Community/Subject expert mentorships

Assessments

Suggested Formative/Summative Classroom Assessments

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

Interdisciplinary Connections

English Language Arts

- Write the different ways to use money (W.IW.K.2)
- Create posters or cards for those in need (W.IW.K.2) Write career goals (W.IW.K.2)

Social Studies

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

World Language

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

Math

- Count Money (K.M.B.3)
- Identify the numerical value of money (K. M.B.3)

Fine & Performing Arts

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

Science

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

New Jersey Student Learning Standards

Mathematics

A. Know number names and the count sequence.

- K.M.B.3: Understand that certain objects are coins and dollar bills, and that coins and dollar bills represent money. Identify the values of all U.S. coins and the one dollar bill.

9.1 Personal Financial Literacy

Civic Responsibility

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

Financial Institutions

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

Financial Psychology

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

Planning and Budgeting

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

Risk Management and Insurance

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

9.2 Career Awareness, Exploration, Preparation and Training

Career Awareness and Planning

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

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| Course: Kindergarten Financial Literacy Grade Level: K | Unit Overview: This course will cover the basic foundations of money and how it can be used in society. Kindergarten students will be able to identify and count coins and bills as well as understand the value of money. |
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| NJSLS | Essential Questions | Skills & Indicators | Sample Activities | Resources |
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| 1) Describe the purpose of money NJSLS: 9.1.2.FI.1 9.1.2.CR.1 9.1.2.CR.2 | What is money? Why do people want money? What is the purpose of money? How do we spend money? | <ul style="list-style-type: none"> • Money vocabulary • Scarcity/Choice. • Exchange/Money • Understand the exchange value of coins. • Uses for money • Giving and philanthropy | <p><u>Giving Project:</u> As a class introduce the idea of giving to students. How can we as a class help the less fortunate? (Make cards for a retirement home; plan a food drive for Eva's Village etc.)</p> <p><u>Stations:</u> Create four stations with different objects. Have students assign value to the objects and justify why one is more valuable than the other. (Rocks, beads, paper cut up the look like money, and images of nature. Allow students to trade their objects.</p> | <p><u>TD Bank K-1 Intro to Saving and Spending:</u> https://www.tdbank.com/wozone/lessons/GrK-1Lesson1.pdf</p> <p><u>TEACHING MONEY SKILLS TO KIDS WITH PROJECTS</u> http://www.kindergarten-lessons.com/teaching_money_to_kids/</p> <p><u>What is Money Practical Money Skills:</u> https://www.practicalmoneyskills.com/assets/pdfs/lessons/lev_1/1_4.pdf</p> |

| NJSLS | Essential Questions | Skills & Indicators | Sample Activities | Resources |
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| <p>2) Examine and discuss the history of money</p> <p>NJSLS: 9.1.2.FI.1</p> | <p>Why is money important?</p> <p>Who invented money?</p> <p>Why do we have money?</p> | <ul style="list-style-type: none"> • Discuss why we use money • Define bartering • Identify that barter is trade without money • Identify societies that used money | <p><u>Search for Treasure:</u> A play game for Kindergarten students to learn more about money coins value and names. Hide some coins under books, among toys, or mix real coins with some play coins. Have your preschool kids search around and find the real money. Ask them to tell what coins they found.</p> <p><u>Story A Pet for Beans:</u> http://www.econedlink.org/teacher-lesson/289/Pet-Beans-Jack-Beanstalk</p> | <p><u>TD Bank: Teaching Children about Money:</u> https://readyforyou.td.com/en/teach-my-child</p> <p><u>Money Smart For Young People FDIC:</u> https://catalog.fdic.gov/money-smart-young-people-pre-k-grade-2-downloadable</p> <p><u>Making Personal Finance Cool for Young People:</u> http://business.time.com/2011/07/27/making-personal-finance-cool-to-kids/</p> <p><u>Econ Vid for Kids:</u> https://www.youtube.com/watch?v=AjTwcQYgISA</p> |
| <p>3) Explain ways money can be used</p> <p>NJSLS: 9.1.2.FP.1 9.1.2.FP.2 9.1.2.FP.3</p> | <p>How is money used to buy food, clothes, and housing (basic needs)?</p> <p>How have you used money? Why is money important?</p> | <ul style="list-style-type: none"> • Identify uses of money • Discuss all the objects that cost money in the room • Identify why people need money. | <p><u>Make a Piggy Bank:</u> <u>Find a used plastic or</u> coke can. Cut a rectangle space on the can so that a coin can slip in. Cut on the top and put 2 spoons in as the rabbit's ears. Use white paper to cut rabbit's eyes, mouth. Stick them to the can.</p> | <p><u>Finance in the Classroom:</u> http://financeintheclassroom.org/passport/kindergarten/</p> <p><u>How Money Works:</u> http://www.ff4kids.com/NonKS%20TGs/USTGK-2.pdf</p> |



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| | | | You can make with other animal shapes. | |
| 4) Explore the value of money NJSLS: 9.1.2.RM.1 | What is the value of money? How does something acquire a value? Why are some things more valuable than others? | <ul style="list-style-type: none"> Understanding and awareness of the numerical value of coins and paper currency | <p>The Presidents and History Makers: Identify the history makers on coins and dollar bills. Create posters as a class to hang up a reference sheets about each coin or bill and the corresponding President or history maker.</p> <p>Store Simulation: Create a school store and fill it with items such as food, clothes, toys etc. Assign values to each of these items and shop together as a class.</p> | <p>Early Childhood Money Lesson Plans: http://prek-8.com/preschool/lessonPlans_money.php</p> <p>Learning Coins: http://www.abcya.com/learning_coins.htm</p> |
| 5) Identify, sort, and count coins and bills NJSLS: K.M.B.3 | How do the units of money (penny, nickel, dime, quarter, and dollar) relate to each other? Why do we count? How do we count? | <ul style="list-style-type: none"> Coin recognition Understanding and awareness of the numerical value of coins and paper currency Counting and sorting money | <p>Explore/Magnifiers Children explore coins with magnifying glasses. Bring in various bills and coins for students to hold and look at using a magnifying glass.</p> <p>Counting Coins:</p> <ul style="list-style-type: none"> Using pennies and a 100 counting chart (or a 1-20 counting | <p>Practical Money Skills K-2: https://www.practicalmoneyskills.com/teach/lesson_plans/pre_k_grade_2</p> <p>Kindergarten Resources and Activities: http://financeintheclassroom.org/passport/kindergarten/math.shtml#coins</p> <p>Money From Around the World: http://prek-</p> |

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| | | | <p>chart), practice counting by ones from 1 – 100 (1-20). Introduce the value of a penny as one cent; therefore we can use pennies to count by 1's.</p> <ul style="list-style-type: none"> Using dimes and a 100 counting chart, practice counting by tens to 100. Introduce the value of a dime as 10 cents; therefore we can use dimes to count by 10's. | <p>8.com/preschool/lessonPlans_money.php</p> <p>Free Download Money Flip Book: https://www.teacherspayteachers.com/FreeDownload/Money-FREEBIE-K-2-1167439</p> <p>Khan Academy Counting Coins: https://www.khanacademy.org/math/cc-2nd-grade-math/cc-2nd-measurement-data/cc-2nd-money/v/counting-american-coins</p> |
| <p>6) Define the need for money.</p> <p>NJSLS: 9.1.2.FP.1</p> | <p>Why do people need money?</p> <p>How can money be used for basic needs?</p> <p>How much money is enough?</p> | <ul style="list-style-type: none"> Identify uses for money Comparing the differences between nickels, dimes, and quarters Correctly using the terms above when naming coins Learning the value of money, one coin at a | <p>Brainstorm: What do we need money for?</p> <p>Posters: Create a classroom poster or video the five characteristics of money divisibility, portability, durability, recognizability, and scarcity.</p> | <p>New Jersey Coalition for Financial Education NJCFE http://www.njcfe.org/</p> <p>NEA Financial Literacy Teaching Resources http://www.nea.org/tools/lessons/resources-for-teaching-financial-literacy.html</p> |

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| | | time start with a nickel, then a dime, then a quarter | | |
| <p>7) Differentiate between needs and wants</p> <p>NJSLS: 9.1.2.FP.1</p> | <p>Is there only one way to make a certain amount of money?</p> <p>What are basic human needs?</p> <p>How does one determine the difference between a want and a need?</p> | <ul style="list-style-type: none"> Career management including earning an income; Scarcity and choices/Goods and Services | <p>Wants Vs. Needs: Hold up various pictures for the class and have then identify if an item is a want or a need.</p> <p>Mind Map: As a class create a mind map about wants, needs, and spending money. This exercise will enable them to easily recognize relationships, connections, and patterns far more easily.</p> | <p>North Jersey Federal Credit Union Financial Literacy: https://njfcu.org/learning-center/financial-literacy/</p> <p>ELearning Industry Mind Maps: https://elearningindustry.com/4-fun-and-creative-mind-maps-to-develop-kids-multiple-intelligences</p> |
| <p>8) Identify sources of money. (Ie. Careers)</p> <p>NJSLS: 9.1.2.FP.1</p> | <p>How does one determine the difference between a want and a need?</p> <p>Is money unlimited?</p> <p>How can career choice impact the amount of money you have?</p> | <ul style="list-style-type: none"> Recognize that money is earned from work done. Understand that money is limited in quantity. | <p>Making Money Lesson: http://www.scholastic.com/browse/article.jsp?id=3757929</p> <p>Earning Money: As a class, collect cans and exchange them for a class activity fund.</p> | <p>Practical Money Skills: https://www.practicalmoneyskills.com/assets/pdfs/lessons/lev_1/1_3.pdf</p> <p>Edutopia Financial Literacy K-12 Resources https://www.edutopia.org/stw-financial-literacy-resources-lesson-plans</p> <p>Khan Academy Early Math: https://www.khanacademy.org/math/early-math/cc-</p> |

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| | | | | early-math-measure-data-topic |
| <p>9) Describe goal setting and how it relates to financial decisions</p> <p>NJSLS: 9.1.2.PB.1 9.1.2.PB.2</p> | <p>What is a goal?</p> <p>How can understanding effective personal finance strategies improve my life?</p> | <ul style="list-style-type: none"> • Goal and Career awareness • Identify reasons why people work and discuss how work can help a person achieve personal goals. • Identify various life roles and civic and work-related activities in the school, home, and community. • Appraise personal likes and dislikes and identify careers that might be suited to personal likes • Identify qualifications | <p>Coupon Clipping: If students' parents don't already use coupons when grocery shopping, students can work out a deal to clip coupons for their parents. Students can go along with their parents to the grocery store and ask their parents to give them the money that they saved with coupons.</p> <p>Responsible Spending Lesson: https://www.incharge.org/financial-literacy/resources-for-teachers/financial-literacy-for-kids/</p> | <p>Develop Great Financial Habits: https://www.nationaldebtreli ef.com/6-lessons-in-kindergarten-that-will-help-you-develop-great-financial-habits/</p> <p>Personal Finance for Young Learners: http://councilforeconed.org/wp/wp-content/uploads/2011/11/Never-Too-Young-Personal-Finance-for-Young-Learners.pdf</p> |



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| | | <p>needed to pursue traditional and nontraditional careers and occupations.</p> <ul style="list-style-type: none"> • Locate career information using a variety of resources. | | |
| <p>10) Name personal career goals.</p> <p>NJSLS: 9.1.2.CR.1</p> | <p>What do you want to be when you grow up?</p> <p>What is a career?</p> <p>How do I set goals?</p> | <ul style="list-style-type: none"> • Goal and Career awareness • Identify reasons why people work and discuss how work can help a person achieve personal goals. • Identify various life roles and civic and work-related activities in the school, home, and community. | <p>Goals: Each student will identify what they would like to be when they grow up and share with the class their goals. The teacher will model this activity.</p> <p>Careers Day and Slide Show: Create a PowerPoint for the class with images and videos of different careers (astronaut, doctor, lawyer, veterinarian, teacher, electrician, etc.) In addition, invite Paterson Police officers, Doctors, and Firemen to come in and talk to students about their careers.</p> | <p>Goal Setting In Elementary School: https://www.whatihavelearnedteaching.com/student-goal-setting-in-elementary/</p> <p>Jobs and Careers: https://www.whatihavelearnedteaching.com/student-goal-setting-in-elementary/</p> |

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| | | <ul style="list-style-type: none">• Appraise personal likes and dislikes and identify careers that might be suited to personal likes• Identify qualifications needed to pursue traditional and nontraditional careers and occupations. | | |

| Vocabulary | |
|--------------------------------------------------------|----------------------------------------------------------------------|
| Saving Spending Giving Goals Value Bank | Paper Money Coins Dime Nickel Quarter Penny Career |

| Suggested Unit Projects <i>Choose At Least One</i> | |
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| <u>Kindergarten Bake Shop:</u> Discuss ways to earn money and open a pretend bakery. As a group to find out how many cookies we would have to sell if we got a dollar for every two muffins. The class will create posters to advertise the sale, learn how to make a ¢ sign and take turns selling the cookies by taking them to each classroom and the staff room. | Chart: Create a chart as a class to hang on the bulletin board outlining all the different things you can use money for. Students can write or draw individual ideas to be posted. |

| Suggested Structured Learning Experiences | |
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| North Jersey Federal Credit Union Federal Credit Union Paterson, NJ | Going Shopping at Corrado's Market 1578 Main Ave, Clifton, NJ 07011 |