



Township of Ocean Schools

Assistant Superintendent
Office of Teaching and Learning

SPARTAN MISSION:

Meeting the needs of all students with a proud tradition of academic excellence.

DEPARTMENT: Applied Technology

COURSE: Computer Finance, Grade 7

Curriculum Development Timeline

School: Township of Ocean Intermediate School

Course: Computer Finance, Grade 7

Department: Applied Technology

Board Approval	Supervisor	Notes
July 2015	James Maliff	Update Standards, Name change from Grade 7 Technology
December 2017	Patrick O'Neill	Update Standards
August 2019	Patrick O'Neill	Revisions
August 2021	Patrick O'Neill	Alignment to Standards
August 2024	Erin Leahy	Updated to include New State Mandates

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Township of Ocean Pacing Guide	
Week	Marking Period 1 & 3
1	Income and Careers
2	Income and Careers
3	Money Management
4	Money Management
5	Money Management
6	Money Management
7	Credit and Debt Management
8	Credit and Debt Management
9	Credit and Debt Management
10	Credit and Debt Management
Week	Marking Period 2 & 4
11	Planning, Saving, and Investing
12	Planning, Saving, and Investing
13	Planning, Saving, and Investing
14	Planning, Saving, and Investing
15	Planning, Saving, and Investing
16	Becoming a Critical Consumer
17	Becoming a Critical Consumer
18	Civic Financial Responsibility
19	Civic Financial Responsibility

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20	Civic Financial Responsibility
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Core Instructional & Supplemental Materials including various levels of Texts

Core Instruction:

- <https://everfi.com/>
- <https://www.teachfinlit.org/resource-category/incomecareers/>
- <http://www.tdbank.com/wowzone/educators/>
- <http://bizkids.com>

Supplemental:

- Microsoft Office Programs (Word, Excel, PowerPoint, and Publisher)
- <http://bizkids.com>
- <https://www.teachfinlit.org/>
- Personal Financial Literacy Textbook
- Foundations of Business
- Business & Professional Communications
- The Teen Entrepreneur (BE Publishing)

Time Frame	2 Weeks
Topic	
Income and Careers	
Alignment to Standards	
• 7.NS.A: Apply and extend previous understandings of operations with fractions to add, subtract, multiply, and divide rational numbers. • 7.RP.A: Analyze proportional relationships and use them to solve real-world and mathematical problems. • 7.EE.B.3: Solve multi-step real-life and mathematical problems posed with positive and negative rational numbers in any form (whole numbers, fractions, and decimals), using tools strategically. Apply properties of operations to calculate with numbers in any form; convert between forms as appropriate; and assess the reasonableness of answers using mental computation and estimation strategies. • 8.1.12.CS.3: Compare the functions of application software, system software, and hardware. • 8.1.12.A.2: Produce and edit a multi-page digital document for a commercial or professional audience and present it to peers and/or professionals in that related area for review.	

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Learning Objectives and Activities

SWBAT answer the following questions:

- What is income?
- What are sources of income?
- What are careers?
- What are the differences between sources of income and careers?

SWBAT understand the following concepts

- Understanding the difference between sources of income and careers is vital to making sound financial decisions as it pertains to quality of life and recognizing wants vs needs.

SWBAT to “do”

- Explain the difference between a career and a job
- Identify sources of income
- Explain how income affects spending and take home pay
- Explain the meaning and reason for taxes, tax deductions and why fees are taken out of income
- Identify how income affects spending decisions
- Identify how skills are honed into careers (cost benefit analysis)

Assessments

Formative:

- Classwork and Groupwork
- Teacher Observation

Summative:

- Questioning and discussion
- Project - Identify your ideal career and what the costs are to achieve it.

Benchmark:

-

Alternative:

- EverFi.net classroom

Interdisciplinary Connections

English Language Arts:

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W.AW.7.1 Write arguments on discipline-specific content (e.g. social studies, science, technical subjects, English/Language Arts) to support claims with clear reasons and relevant evidence.

B. Support claim(s) with logical reasoning and relevant, accurate data and evidence, that demonstrate an understanding of the topic or text, using credible sources.

Career Readiness, Life Literacies, and Key Skills

- 9.4.12.CI.2: Identify career pathways that highlight personal talents, skills and abilities.
- 9.4.12.CI.3: Investigate new challenges and opportunities for personal growth, advancement and transition.
- 9.4.12.CT.1: Identify problem-solving strategies used in the development of an innovative product or practice.
- "9.4.12.DC.2: Compare and contrast international differences in copyright laws and ethics.
- 9.4.12.DC.3: Evaluate the social and economic implications of privacy in the context of safety, law, or ethics."
- 9.4.12.TL.1: Assess digital tools based on features such as accessibility options, capacities and utility for accomplishing a specific task.
- 9.4.12.TL.4: Collaborate in online learning communities or social networks or virtual worlds to analyze and propose a resolution to a real-world problem.

Technology Integration

8.1 Educational Technology- All students will use digital tools to access, manage, evaluate, and synthesize information in order to solve problems individually and collaboratively and to create and communicate knowledge.

- Students will use Google Chrome, Google Classroom, Microsoft Word, Microsoft Excel, Microsoft PowerPoint, and Microsoft Publisher throughout this unit with all projects.

Career Education

CRP1: Act as a responsible and contributing citizen and employee.

CRP2: Apply appropriate academic and technical skills.

CRP3: Attend to personal health and financial well-being.

CRP4: Communicate clearly and effectively with reason.

CRP6: Demonstrate creativity and innovation.

CRP8: Utilize critical thinking to make sense of problems and persevere in solving them.

CRP9. Model integrity, ethical leadership and effective management.

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CRP10: Plan education and career paths aligned to personal goals.
CRP11: Use technology to enhance productivity.

Time Frame	4 Weeks
Topic	
Money Management	
Alignment to Standards	
• 7.NS.A: Apply and extend previous understandings of operations with fractions to add, subtract, multiply, and divide rational numbers. • 7.RP.A: Analyze proportional relationships and use them to solve real-world and mathematical problems. • 8.1.12.CS.3: Compare the functions of application software, system software, and hardware. • 8.1.12.A.4: Construct a spreadsheet workbook with multiple worksheets, rename tabs to reflect the data on the worksheet, and use mathematical or logical functions, charts and data from all worksheets to convey the results.	
Learning Objectives and Activities	
SWBAT answer the following questions: • How can the financial planning process help you reach your financial goals? • How can you recognize the trade-offs of financial decisions? • How can you learn to use your money wisely now? • How can you learn to live according to your values and meet your financial needs and goals throughout your life? SWBAT understand the following concepts: • The overriding topic of money management encompasses all other fiscal concepts. SWBAT to “do”: • Learn to define money management • Differentiate between needs and wants • Identify long-term and short-term goals, as well as the idea of deferred gratification • Identify age-appropriate financial goals • Distinguish among cash, check, debit card, and credit card	

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COURSE: Computer Finance, Grade 7

- Develop a system for keeping financial records

Assessments

Formative:

- Classwork and Groupwork
- Teacher Observation

Summative:

- Questioning and discussion
- Project - develop a personal budget in MS Excel

Benchmark:

-

Alternative:

- EverFi.net classroom

Interdisciplinary Connections

English Language Arts:

W.AW.7.1 Write arguments on discipline-specific content (e.g. social studies, science, technical subjects, English/Language Arts) to support claims with clear reasons and relevant evidence.

B. Support claim(s) with logical reasoning and relevant, accurate data and evidence, that demonstrate an understanding of the topic or text, using credible sources.

Mathematics:

7.EE.B.3: Solve multi-step real-life and mathematical problems posed with positive and negative rational numbers in any form (whole numbers, fractions, and decimals), using tools strategically. Apply properties of operations to calculate with numbers in any form; convert between forms as appropriate; and assess the reasonableness of answers using mental computation and estimation strategies.

Career Readiness, Life Literacies, and Key Skills

- 9.4.12.CI.3: Investigate new challenges and opportunities for personal growth, advancement and transition.
- 9.4.12.CT.1: Identify problem-solving strategies used in the development of an innovative product or practice.

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COURSE: Computer Finance, Grade 7

- 9.4.12.IML.3: Analyze data using tools and models to make valid and reliable claims, or to determine optimal design solutions.
- 9.4.12.TL.1: Assess digital tools based on features such as accessibility options, capacities and utility for accomplishing a specific task.
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Career Education

CRP2: Apply appropriate academic and technical skills.
CRP3: Attend to personal health and financial well-being.
CRP4: Communicate clearly and effectively with reason.
CRP7: Employ valid and reliable research strategies.
CRP8: Utilize critical thinking to make sense of problems and persevere in solving them.
CRP11: Use technology to enhance productivity.

Time Frame	4 Weeks
Topic	
Credit and Debt Management	
Alignment to Standards	
• 7.NS.A: Apply and extend previous understandings of operations with fractions to add, subtract, multiply, and divide rational numbers. • 7.RP.A: Analyze proportional relationships and use them to solve real-world and mathematical problems.	

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- 8.1.12.CS.3: Compare the functions of application software, system software, and hardware.
- 8.1.12.A.4: Construct a spreadsheet workbook with multiple worksheets, rename tabs to reflect the data on the worksheet, and use mathematical or logical functions, charts and data from all worksheets to convey the results.

Learning Objectives and Activities

SWBAT answer the following questions

- What is the difference between credit and debt?
- How do you avoid credit problems?
- What is interest?
- What are the causes and the consequences of personal bankruptcy?

SWBAT understand the following concepts

- Credit and Debt Management is a vital skill for students to develop in order to live a financially "healthy" life.

SWBAT to "do"

- Learn to define credit and debt
- Identify different sources and types of credit
- Determine the relationships among income, expenses, and interest
- Compare and contrast financial products and services offered by different financial institutions
- Calculate the cost of borrowing various amounts of money from different sources

Assessments

Formative:

- Classwork and Groupwork
- Teacher Observation

Summative:

- Questioning and discussion
- Project - Develop a spreadsheet in MS Excel calculating Principal and Interest on various products from various financial institutions.

Benchmark:

-

Alternative:

- EverFi.net classroom

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Interdisciplinary Connections

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Career Readiness, Life Literacies, and Key Skills

- 9.4.12.CI.3: Investigate new challenges and opportunities for personal growth, advancement and transition.
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Technology Integration

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COURSE: Computer Finance, Grade 7

projects.

Career Education

CRP1: Act as a responsible and contributing citizen and employee.
CRP2: Apply appropriate academic and technical skills.
CRP3: Attend to personal health and financial well-being.
CRP7: Employ valid and reliable research strategies.
CRP8: Utilize critical thinking to make sense of problems and persevere in solving them.
CRP9: Model integrity, ethical leadership and effective management.
CRP11: Use technology to enhance productivity.

Time Frame	5 Weeks
Topic	
Planning, Saving, and Investing	
Alignment to Standards	
• 7.NS.A: Apply and extend previous understandings of operations with fractions to add, subtract, multiply, and divide rational numbers. • 7.RP.A: Analyze proportional relationships and use them to solve real-world and mathematical problems. • 7.EE A. Use properties of operations to generate equivalent expressions. ○ 1. Apply properties of operations as strategies to add, subtract, factor, and expand linear expressions with rational coefficients. ○ 2. Understand that rewriting an expression in different forms in a problem context can shed light on the problem and how the quantities in it are related. For example, $a + 0.05a = 1.05a$ means that "increase by 5%" is the same as "multiply by 1.05." • 8.1.12.CS.3: Compare the functions of application software, system software, and hardware.	
Learning Objectives and Activities	
SWBAT answer the following questions • How can the financial planning process help you reach your financial goals? • How can you recognize the trade-offs of financial decisions? • How can you learn to use your money wisely now? • How can you learn to live according to your values and meet your financial needs and	

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goals throughout your life?

SWBAT understand the following concepts

- Financial planning is related to their lives now and in the future in order to help prepare for success.

SWBAT to “do”

- Learn to define personal financial planning
- Name the six steps of financial planning
- Identify factors that affect personal financial decisions
- Explain opportunity costs associated with personal financial decisions
- Identify eight strategies for achieving financial goals at different stages of life

Assessments

Formative:

- Classwork and Groupwork
- Teacher Observation

Summative:

- Questioning and discussion
- Project - Future Plans and How You're Getting There (MS PowerPoint)

Benchmark:

-

Alternative:

- EverFi.net classroom

Interdisciplinary Connections

English Language Arts:

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Mathematics:

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7.EE.B.3: Solve multi-step real-life and mathematical problems posed with positive and negative rational numbers in any form (whole numbers, fractions, and decimals), using tools strategically. Apply properties of operations to calculate with numbers in any form; convert between forms as appropriate; and assess the reasonableness of answers using mental computation and estimation strategies.

Career Readiness, Life Literacies, and Key Skills

- 9.4.12.CI.3: Investigate new challenges and opportunities for personal growth, advancement and transition.
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Career Education

CRP2: Apply appropriate academic and technical skills.
CRP3: Attend to personal health and financial well-being.
CRP6: Demonstrate creativity and innovation.
CRP7: Employ valid and reliable research strategies.
CRP8: Utilize critical thinking to make sense of problems and persevere in solving them.
CRP11: Use technology to enhance productivity.

Time Frame

2 Weeks

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Topic
Becoming a Critical Consumer
Alignment to Standards
• 7.NS.A: Apply and extend previous understandings of operations with fractions to add, subtract, multiply, and divide rational numbers. • 7.RP.A: Analyze proportional relationships and use them to solve real-world and mathematical problems. • 8.1.12.CS.3: Compare the functions of application software, system software, and hardware.
Learning Objectives and Activities
SWBAT answer the following questions • What factors influence consumer decisions? • What does it mean to be a responsible consumer? • What is personal information that should not be disclosed in financial transactions? • How do fraudulent activities impact consumers? • What is deceptive advertising? SWBAT understand the following concepts • Identifying the factors that determine financial decision making allow individuals to be aware of those factors, evaluate, and possibly alter them throughout the course of life. SWBAT to “do” • Determine factors that influence consumer decisions • Apply comparison shopping skills • Identify personal information that should not be disclosed and consequences • Understand how fraudulent activities impact consumers • Identify deceptive advertising
Assessments
<u>Formative:</u> • Classwork and Groupwork • Teacher Observation <u>Summative:</u> • Questioning and discussion • Project - Modern Examples of companies with fraudulent practices (MS PowerPoint)

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COURSE: Computer Finance, Grade 7

- Project - Modern Examples of deceptive advertising, chose a real life product or service and create a deceptive advertisement (MS Publisher)

Benchmark:

-

Alternative:

- EverFi.net classroom

Interdisciplinary Connections

English Language Arts:

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B. Support claim(s) with logical reasoning and relevant, accurate data and evidence, that demonstrate an understanding of the topic or text, using credible sources.

Career Readiness, Life Literacies, and Key Skills

- 9.4.12.CI.3: Investigate new challenges and opportunities for personal growth, advancement and transition.
- 9.4.12.CT.3: Collaborate with individuals to analyze a variety of potential solutions to climate change effects and determine why solutions may work better than others (e.g., political, economic, cultural).
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Career Education

CRP1: Act as a responsible and contributing citizen and employee.
CRP2: Apply appropriate academic and technical skills.
CRP3: Attend to personal health and financial well-being.
CRP5: Consider the environmental, social and economic impacts of decisions.
CRP9: Model integrity, ethical leadership and effective management.
CRP12: Work productively in teams while using cultural global competence.

Time Frame

3 Weeks

Topic

Civic Financial Responsibility

Alignment to Standards

- 7.NS.A: Apply and extend previous understandings of operations with fractions to add, subtract, multiply, and divide rational numbers.
- 7.RP.A: Analyze proportional relationships and use them to solve real-world and mathematical problems.
- 8.1.12.CS.3: Compare the functions of application software, system software, and hardware.

Learning Objectives and Activities

SWBAT answer the following questions

- What are individual financial obligations?
- What are the roles of philanthropy and volunteer service in the development of quality of life?
- How does the economic system of production and consumption contribute to societal growth?
- How are business, government, and consumer fiscal responsibility related to economy and personal finance?

SWBAT understand the following concepts

- Individual consumers and larger agencies' financial decisions play a vital role in societal health.

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SWBAT to "do"

- Identify how individual financial decisions impact society
- Identify how governmental financial decisions impact society
- Recognize legal and ethical choices as related to financial decisions

Assessments

Formative:

- Classwork and Groupwork
- Teacher Observation

Summative:

- Questioning and discussion
- Project - Find a charitable organization and identify how it improves society as a whole (MS PowerPoint)
- Project - Produce an advertising poster promoting that same charity (MS Publisher)

Benchmark:

-

Alternative:

- EverFi.net classroom

Interdisciplinary Connections

English Language Arts:

W.AW.7.1 Write arguments on discipline-specific content (e.g. social studies, science, technical subjects, English/Language Arts) to support claims with clear reasons and relevant evidence.

B. Support claim(s) with logical reasoning and relevant, accurate data and evidence, that demonstrate an understanding of the topic or text, using credible sources.

Mathematics:

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Career Readiness, Life Literacies, and Key Skills

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- 9.4.12.CT.3: Collaborate with individuals to analyze a variety of potential solutions to climate change effects and determine why solutions may work better than others (e.g., political, economic, cultural).
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CRP5: Consider the environmental, social and economic impacts of decisions.
CRP8: Utilize critical thinking to make sense of problems and persevere in solving them.
CRP9: Model integrity, ethical leadership and effective management.
CRP12: Work productively in teams while using cultural global competence.

Modifications (ELL, Special Education, At Risk Students, Gifted & Talented, & 504 Plans)

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ELL:

- Work toward longer passages as skills in English increase
- Use visuals
- Introduce key vocabulary before lesson
- Teacher models reading aloud daily
- Provide peer tutoring
- Use of Bilingual Dictionary
- Guided notes and/or scaffold outline for written assignments
- Provide students with English Learner leveled readers.

Supports for Students With IEPs:

- Allow extra time to complete assignments or tests
- Guided notes and/or scaffold outline for written assignments
- Work in a small group
- Allow answers to be given orally or dictated
- Use large print books, Braille, or books on CD (digital text)
- Follow all IEP modifications

At-Risk Students:

- Guided notes and/or scaffold outline for written assignments
- Introduce key vocabulary before lesson
- Work in a small group
- Lesson taught again using a differentiated approach
- Allow answers to be given orally or dictated
- Use visuals / Anchor Charts
- Leveled texts according to ability

Gifted and Talented:

- Create an enhanced set of introductory activities (e.g. advance organizers, concept maps, concept puzzles)
- Provide options, alternatives and choices to differentiate and broaden the curriculum
- Organize and offer flexible small group learning activities
- Provide whole group enrichment explorations
- Teach cognitive and methodological skills
- Use center, stations, or contracts
- Organize integrated problem-solving simulations

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- Propose interest-based extension activities
- Expose students to beyond level texts.

Supports for Students With 504 Plans:

- Follow all the 504 plan modifications
- Text to speech/audio recorded selections
- Amplification system as needed
- Leveled texts according to ability
- Fine motor skill stations embedded in rotation as needed
- Modified or constrained spelling word lists
- Provide anchor charts with high frequency words and phonemic patterns

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