



Springfield Public Schools
Springfield, New Jersey 07081

Financial Literacy
Grades 6-8

Curriculum Guide

2025

This curriculum may be modified through varying materials, techniques, and strategies as per an individual student's IEP.

*Springfield Board of Education
Approved December 15, 2025*

Springfield Public Schools

Cultivating compassionate and extraordinary learners!

EXTRACT OF THE MINUTES OF A MEETING OF
THE BOARD OF EDUCATION OF
THE TOWNSHIP OF SPRINGFIELD
COUNTY OF UNION, NEW JERSEY
AS RECORDED IN THE OFFICIAL MINUTE BOOK

Resolution: 15
Introduced By: Mrs. Turnbull
Seconded By: Mrs. Murphy
Adopted: December 15, 2025

Curriculum Adoption

To approve the following new and revised curriculum:

1. Middle School Level
 - a. Financial Literacy
2. High School
 - a. AP Calculus BC
 - b. AP Statistics - *New*
 - c. Mathematics Strategies - *New*
 - d. English and Language Arts Strategies

I, Michelle Calas, School Business Administrator/ Board Secretary of the Springfield Board of Education, hereby certify that the extract from the minutes of a meeting of the Board of Education duly called and held on December 15, 2025 has been compared by me with the original minute book of said Board of Education, and is a true, complete and exact copy thereof, as far as the same relates to the subject matter to on said extract.

In WITNESS THEREOF, I have hereunto set my hand and seal of the Springfield Board of Education, this 16th day of December 2025.

SEAL



Michelle Calas
School Business Administrator/ Board Secretary

Michelle Calas, School Business Administrator/Board Secretary



SPRINGFIELD PUBLIC SCHOOLS
ENGAGING STUDENTS • FOSTERING ACHIEVEMENT • CULTIVATING 21ST CENTURY GLOBAL SKILLS

Springfield Public Schools Springfield, New Jersey

**Dr. Rachel Goldberg
Superintendent of Schools**

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Introduction

This template is the product of an initiative led by the New Jersey Department of Education, Office of Academic Standards, in partnership with the New Jersey Association for Supervision and Curriculum Development (NJASCD) and the New Jersey Principals and Supervisors Association (NJPSA). The project was undertaken with the assistance of New Jersey content area supervisors, curriculum coordinators, and teachers during spring-summer 2009. The goal of the project was to design exemplar unit plans and accompanying lesson plans aligned with the New Jersey Student Learning Standards that may be used by districts as models for the development of local curricula.

The Unit Overview Template, which follows, is a tool that can help districts define one unit plan of several that comprise a specific course in the curriculum for any content area. It is designed, once completed, to summarize the content and objectives for the unit, outline lessons and assessments that support the unit, and provide links to documents that facilitate delivery of the unit, such as student materials, background information, resources, and performance rubrics. To see how the units fit together in the design of a course, see the Curriculum Design Template included at the end of this document.

Seven content area Unit Overviews were created as part of the project to serve as exemplar unit plans that are aligned with the New Jersey Student Learning Standards and that assist in achieving the goal of engaging students, fostering achievement, and cultivating 21st-century global skills. The units stress the integration of 21st-century themes and skills, global perspectives, technology, and cross-curricular connections.

We encourage districts to use the exemplars in conjunction with the curriculum development tools and templates that emanated from this project as models for teaching and learning based on the New Jersey Student Learning Standards.



Unit Overview Template

Content Area: Mathematics **Grade Level:** 6 **Unit Title:** Applying Decimal Calculations

Unit Summary: Students will apply decimal calculations and financial literacy skills to real-world situations involving spending, saving, and budgeting. They will examine needs versus wants, compare their own financial choices to those of others, and participate in a hands-on banking simulation. Students will create and adjust a personal budget, evaluate financial scenarios such as buying a car or furniture, and analyze the challenges involved in staying within budget while making responsible decisions.

Primary Interdisciplinary Connections: *Financial Literacy*

21st Century Themes ☒ Creativity and Innovation ☒ Critical Thinking and Problem Solving ☒ ICT Literacy
☒ Information Literacy ☒ Life and Career Skills ☒ Communication and Collaboration ☒ Media Literacy

Unit Rationale: This unit equips students with the foundational decimal and financial decision-making skills needed to navigate real-world budgeting, evaluate spending choices, and manage personal resources responsibly..

Career Readiness (Standard 9):

- 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.9: Analyze how a variety of activities related to career preparation (e.g., volunteering, apprenticeships, structured learning experiences, dual enrollment, job search, scholarships) impacts postsecondary options.
- 9.2.8.CAP.11: Analyze potential career opportunities by considering different types of resources, including occupation databases, and state and national labor market statistics.
- 9.2.8.CAP.13: Compare employee benefits when evaluating employment interests and explain the possible impact on personal finances.
- 9.2.8.CAP.14: Evaluate sources of income and alternative resources to accurately compare employment options.
- 9.2.8.CAP.20: Identify the items to consider when estimating the cost of funding a business.
- 9.4.8.CI.2: Repurpose an existing resource in an innovative way (e.g., 8.2.8.NT.3).
- 9.4.8.CI.3: Examine challenges that may exist in the adoption of new ideas (e.g., 2.1.8.SSH, 6.1.8.CivicsPD.2).
- 9.4.8.CI.4: Explore the role of creativity and innovation in career pathways and industries.
- 9.4.8.CT.1: Evaluate diverse solutions proposed by a variety of individuals, organizations, and/or agencies to a local or global problem, such as climate change, and use critical thinking skills to predict which one(s) are likely to be effective (e.g., MS-ETS1-2).
- 9.4.8.DC.1: Analyze the resource citations in online materials for proper use.
- 9.4.8.DC.7: Collaborate within a digital community to create a digital artifact using strategies such as crowdsourcing or digital surveys.



9.4.8.GCA.2: Demonstrate openness to diverse ideas and perspectives through active discussions to achieve a group goal.

Learning Targets

Standards: 9.1 Personal Financial Literacy by the End of Grade 8

Content Statements: Credit and Debt Management, Economic and Government Influences, Financial Institutions, Financial Psychology, Planning and Budgeting

CPI#: **Cumulative Progress Indicator (CPI):**

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).

9.1.8.EG.2 Explain why various sources of income are taxed differently.

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.

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.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 a 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.

Unit Essential Questions:

- How do we distinguish between needs and wants when making financial decisions?
- How do decimal calculations help us compare prices and evaluate tradeoffs?
- How does budgeting help people stay within their financial limits?
- How do fixed and variable expenses influence spending choices?
- How can unexpected expenses affect a personal budget?
- How do opportunity costs impact the decisions we make with money?
- How do income, taxes, and take-home pay determine what we can afford?
- How does comparison shopping support more informed consumer choices?
- How does evaluating spending habits help us plan for future goals?
- How can simulations help us understand real-world financial responsibilities?

Unit Enduring Understandings:

- Financial decisions require distinguishing between needs and wants.
- Decimal calculations are essential for budgeting, comparison shopping, and evaluating expenses.
- Effective budgeting helps maintain a positive balance and prepare for unexpected costs.
- Opportunity cost is present in every financial choice.
- Income, taxes, and deductions determine available spending power.
- Prioritizing needs over wants supports long-term financial stability.
- Financial simulations mirror real-world decision-making and build practical money-management skills.
- Responsible financial planning requires adjusting choices when balances change.
- Tracking spending helps evaluate personal habits and improve future decisions.

Unit Learning Targets:

Students will identify the difference between needs and wants and explain how these categories influence financial choices. Students will apply decimal calculations to create and maintain a budget, compare prices, and track spending accurately.



Evidence of Learning

Summative Assessment: 1 day

Equipment Needed: Calculator, iPads

Teacher Calculator, iPad or laptop

Resources:

Formative Assessments:

- Homework check
- Lesson opener or daily quiz
- Guided practice exercises
- Closure activity



Lesson Plans

Lesson	Time Frame
Lesson 1 Needs and Wants	3 days
Lesson 2 Hands on Banking	3 days

Teacher Notes:

This unit emphasizes hands-on financial literacy through real-world simulations and decision-making activities. Teachers should focus on guiding students to connect mathematical operations with personal financial choices, reinforcing the concepts of needs vs. wants and budgeting. Formative assessments include class discussions, budgeting worksheets, and simulation reflections. Encourage students to explain their reasoning when prioritizing expenses and making trade-offs, and use opportunities to highlight practical strategies for staying within a budget.

Curriculum Development Resources/Technology Resources:

Click the links below to access additional resources used to design this unit:

PersonalFinanceLab.com



Lesson Plan 1 Template

Content Area: Mathematics Lesson Title: Needs and Wants Time Frame: 3 days

Lesson Components

21st Century Themes

- ☒ Global Awareness ☒ Financial, Economic, Business and Entrepreneurial Literacy
☒ Civic Literacy ☐ Health Literacy

21st Century Skills

- ☒ Creativity and Innovation ☒ Critical Thinking and Problem Solving ☒ Information Literacy
☒ Life and Career Skills ☒ Communication and Collaboration ☒ Media Literacy ☐ ICT Literacy

Interdisciplinary Connections: Financial Literacy

Integration of Technology: Calculators, iPads, Google Sheets, Google Docs, PersonalFinanceLab.com

Equipment Needed: Calculators, iPads, textbook, Google Sheets, Google Docs

Goals/Objectives	Learning Activities/ Instructional Strategies	Formative Assessment Tasks
Students will: - Understand the difference between needs and wants. - Apply concepts of money, spending, and opportunity cost to personal decision-making. - Explore how needs and wants influence budgeting and spending plans. - Analyze alternatives and evaluate financial choices using real-world scenarios.	Lesson Sequence Task 1 - The teacher explains that today's lesson will introduce needs and wants as the foundation of budgeting and spending plans. - The teacher asks students to share their ideas of what a "need" or a "want" means and clarifies that needs are essentials required for survival while wants are non-essential items or luxuries. - Students discuss examples of needs such as water, food, and shelter and examples of wants such as technology, entertainment, or brand-name clothing.	- Mini-Lessons - Pre-Investigation Activity - Task Questions - Class discussions - Note sheets



4. Students complete one simulated month of the PersonalFinanceLab.com budgeting game and record each financial decision they make with a sentence explaining the reason for their choice.
5. The teacher collects students' written decision logs as an assessment of understanding.
6. The class discusses questions such as "How did you prioritize spending?", "Do you think you spent more on needs or wants?", and "What real-life scenarios were missing from the simulation?"

Task 2

7. Students complete the "All About Budgeting" lesson on PersonalFinanceLab.com to connect needs and wants to fixed and variable expenses in a personal budget.
8. Students complete the quiz at the end of the lesson as an assessment, and if assigned as homework, the teacher follows up with discussion questions the next day.
9. The teacher may use the accompanying presentation for direct instruction to support students who need additional guidance.



10. The class discusses questions such as “Why is it important to separate needs and wants into fixed and variable expenses?”, “What are the benefits of creating a budget?”, and “When might you need a project-specific budget?”
11. Students complete a worksheet classifying items in their home bedroom as needs or wants, listing approximate costs, identifying alternative products, and evaluating whether they would make the same purchases again to connect needs, wants, and opportunity cost.

Task 3

12. Students receive ten sticky notes and write five needs on one color and five wants on the other based on items from their own life during the past week.
13. Students place their notes on a class board, separating needs and wants, and the teacher reads several examples aloud, grouping common themes such as food, hydration, technology, or leisure.
14. The class discusses questions such as “Why is this item a need or want?”, “Is there an alternative for this



	item?", "Why are there many leisure items but only one type of water item?", and "How would this board look different if your parents created it?" 15. Students summarize the definitions of needs and wants in their own words. 16. The teacher reads a list of items aloud, and students move to the front of the room for "need" or the back for "want," followed by student explanations defending their choices. Task 4 17. Students work in groups on a plane-wreck survival scenario in which they must select ten items they believe are essential for survival, reinforcing the distinction between necessities and luxuries. 18. The class discusses teamwork, compromise, and universal needs such as water and why those items classify as needs. 19. Students then complete a shipwreck scenario requiring them to rank items by importance, prioritizing survival needs over wants and defending their ranking choices. 20. The class discusses questions such as "Did anyone sacrifice an item for the group?", "What items appeared	
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consistently across groups?”, and “Would those items be needs or wants?”

21. Students complete four short scenarios in which they identify needs and wants, choose a financial or survival decision, and justify their reasoning.
22. The class discusses which scenario was easiest or hardest, what factors influenced decisions, and whether students can create new scenarios.

Task 5

23. Students list ten items from their bedroom and complete a chart identifying each item's name, alternatives, approximate cost, price differences, classification as a need or want, and whether the item was worth its cost.

Item	Description	Cost	Alternatives	Classification	Worth the Cost?
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
Total					

24. Students reflect on how frequently they used each item when it was first purchased compared to how often they use it now.
25. The teacher facilitates a discussion asking “Which items would you definitely buy again and why?” and “Which items



were a waste of money
and what led you to buy
them originally?"

Differentiation:

The lesson is conceptually based and allows for individual pacing. Students can access material either by researching on their own or utilizing the resource table online. Students will be active participants in their learning by choosing tasks based on their individual comfort level. Students will use critical thinking skills to create a partnership with the charity of their choosing. Students will have the option to attend mini-lessons that reinforce the main objectives of the project.

Resources Provided:

- <https://content.personalfinancelab.com/personal-finance/budgeting/>
- https://docs.google.com/presentation/d/1acfF2BJTlCYQo7Dw_Q35KGNQtRcFtVldGxmFtVf8vFE/copy
- https://docs.google.com/document/d/1_DzbGiHY5CMtuT5Rr4vJli8Q8UEDif28hjp_3OuyPpo/copy
- <http://www.wrha.mb.ca/staff/collaborativecare/files/Resource-TeamExercise-2.pdf>
- https://insight.typepad.co.uk/lost_at_sea.pdf
- https://www.practicalmoneyskills.com/assets/pdfs/lessons/lev9-12/SA_Lesson11.pdf



Lesson Plan 2 Template

Content Area: Mathematics Lesson Title: Hands on Banking Time Frame: 3 days

Lesson Components

21st Century Themes

- ☒ Global Awareness ☒ Financial, Economic, Business and Entrepreneurial Literacy
☒ Civic Literacy ☐ Health Literacy

21st Century Skills

- ☒ Creativity and Innovation ☒ Critical Thinking and Problem Solving ☒ Information Literacy
☒ Life and Career Skills ☒ Communication and Collaboration ☒ Media Literacy ☐ ICT Literacy

Interdisciplinary Connections: Financial Literacy

Integration of Technology: Calculators, iPads, Google Sheets, Google Docs, PersonalFinanceLab.com

Equipment Needed: Calculators, iPads, textbook, Google Sheets, Google Docs

Goals/Objectives	Learning Activities/ Instructional Strategies	Formative Assessment Tasks
Students will: • Manage money using simulated real-world financial decisions. • Comparison shop and evaluate expenses based on income, needs, and family structure. • Apply budgeting strategies to stay within a monthly balance and respond to unexpected financial events. • Reflect on spending decisions and evaluate how choices impact financial stability.	Lesson Sequence 1. Task 1 The teacher introduces the Hands on Banking simulation and explains that students will manage money using a personal profile detailing their career, income, and family situation. 2. Students review their individual profile and budget worksheet, identifying their profession, gross yearly salary, gross monthly salary, and take-home pay. 3. The teacher explains the difference between gross salary and take-home pay and helps students identify additional profile details such as marital	• Mini-Lessons • Pre-Investigation Activity • Task Questions • Class discussions • Note sheets



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- status, spouse income, education level, student loans, and number of children.
4. Students examine the budget worksheet and learn how to record each station visited, the option chosen, the cost of the option, and their updated monthly balance.
 5. The teacher models how to calculate a running monthly balance and emphasizes the importance of staying above zero, revisiting stations if necessary.
 6. Students enter any required retirement contributions and student loan payments using information from their profile and update their remaining balance.
 7. Students begin working through the simulation at their own pace, referring to their profile to determine how family size or optional costs affect their budget.

Task 2

8. The class begins the virtual simulation together and the teacher explains that students will visit thirteen stations, making required choices while staying within their remaining balance.
9. Students visit the Communication Station



- and choose at least one mobile phone, cable, or Internet plan based on their budget.
10. Students visit the Clothing Station and select one appropriate clothing option.
 11. Students encounter their first chance card to simulate unexpected events and adjust their balance accordingly.
 12. Students visit the Housing Station and select one housing option that fits their monthly budget.
 13. Students visit the Furniture Station and choose one furniture option.
 14. Students visit the Bank Station and deposit a minimum of ten dollars into a savings account.
- Task 3
15. Students begin with another chance card and adjust their remaining balance.
 16. Students visit the Eating Out Station and choose one monthly dining plan.
 17. Students visit the Childcare Station and choose an option only if their profile includes children under age fourteen.
 18. Students visit the Insurance Station and select an insurance



- option that fits their needs and budget.
19. Students receive another chance card and update their remaining balance.
 20. Students visit the Transportation Station and select one transportation option.
 21. Students visit the Grocery Station and choose one grocery plan.
 22. Students visit the Charitable Giving Station and make a required charitable giving decision.
 23. Students receive another chance card and adjust their balance.
 24. Students visit the Personal Care Station and select one personal care plan.
 25. The teacher allows time for students to revisit stations to revise poor decisions or correct overspending.

Task 4

26. Students create a PowerPoint presentation addressing their experience with the Hands on Banking simulation.
27. Students participate in a class discussion reflecting on their financial decisions, unexpected events, spending strategies, and overall outcomes.



28. Students respond to questions such as “What lessons did you learn?”, “Which station was most challenging?”, “How did you handle unexpected expenses?”, “Did you stay within your budget?”, and “What would you do differently in real life?”

Differentiation:

The lesson can be differentiated based on the job the students are given. Also, it will be modified based on IEP's and 504's. The lesson can also be altered with respect to the slides: you can do them faster, or spread them out based on the students' needs.

Resources Provided:

- <https://handsonbanking.org/handsonbankingexperience/>



Lesson Reflection

Reflect on the lesson you have developed and rate the degree to which the lesson *Strongly*, *Moderately* or *Weakly* meets the criteria below.

Lesson Activities	Strongly	Moderately	Weakly
Are challenging Strongly and require higher order thinking and problem solving skills	X		
Allow for student choice	X		
Provide scaffolding for acquiring targeted knowledge/skills	X		
Integrate global perspectives		X	
Integrate 21st century skills	X		
Provide opportunities for interdisciplinary connection and transfer of knowledge and skills		X	
Foster student use of technology as a tool to develop critical thinking, creativity and innovation skills		X	
Are varied to address different student learning styles and preferences	X		
Are differentiated based on student needs	X		
Are student-centered with teacher acting as a facilitator and co-learner during the teaching and learning process	X		
Provide means for students to demonstrate knowledge and skills and progress in meeting learning goals and objectives	X		
Provide opportunities for student reflection and self- assessment	X		
Provide data to inform and adjust instruction to better meet the varying needs of learners		X	

Curriculum Design Template

Content Area: Mathematics	Grade Level: 6	Unit Title: Numerical Operations
Created: 2025	Board Approved on:	



Unit Overview Template

Content Area: Civics **Grade Level:** 7 **Unit Title:** Financial Literacy-Portrait of Americans

Unit Summary: This unit introduces the significance of making informed financial choices by examining how economic factors have shaped the experiences of people throughout American history. Students explore the financial motivations that brought many immigrants to the United States and analyze how the concept of the American Dream has evolved over time. The lessons emphasize the connections between personal values, financial priorities, and long-term goal setting. Students will develop a life-plan and engage in real-world simulations to understand how financial decisions create lasting positive or negative outcomes in their lives.

Primary Interdisciplinary Connections: *Financial Literacy*

21st Century Themes ☒ Creativity and Innovation ☒ Critical Thinking and Problem Solving ☒ ICT Literacy
☒ Information Literacy ☒ Life and Career Skills ☒ Communication and Collaboration ☒ Media Literacy

Unit Rationale: This unit will help students understand how personal values, historical context, and economic realities influence the financial choices they make. By examining the pursuit of the American Dream and simulating long-term life planning, students will develop a clearer sense of how informed financial decisions support stability, opportunity, and future success.

Career Readiness (Standard 9):

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.9: Analyze how a variety of activities related to career preparation (e.g., volunteering, apprenticeships, structured learning experiences, dual enrollment, job search, scholarships) impacts postsecondary options.

9.2.8.CAP.11: Analyze potential career opportunities by considering different types of resources, including occupation databases, and state and national labor market statistics.

9.2.8.CAP.13: Compare employee benefits when evaluating employment interests and explain the possible impact on personal finances.

9.2.8.CAP.14: Evaluate sources of income and alternative resources to accurately compare employment options.

9.2.8.CAP.20: Identify the items to consider when estimating the cost of funding a business.

9.4.8.CI.2: Repurpose an existing resource in an innovative way (e.g., 8.2.8.NT.3).

9.4.8.CI.3: Examine challenges that may exist in the adoption of new ideas (e.g., 2.1.8.SSH, 6.1.8.CivicsPD.2).

9.4.8.CI.4: Explore the role of creativity and innovation in career pathways and industries.

9.4.8.CT.1: Evaluate diverse solutions proposed by a variety of individuals, organizations, and/or agencies to a local or global problem, such as climate change, and use critical thinking skills to predict which one(s) are likely to be effective (e.g., MS-ETS1-2).

9.4.8.DC.1: Analyze the resource citations in online materials for proper use.



9.4.8.DC.7: Collaborate within a digital community to create a digital artifact using strategies such as crowdsourcing or digital surveys.

9.4.8.GCA.2: Demonstrate openness to diverse ideas and perspectives through active discussions to achieve a group goal.

Learning Targets

Standards: 9.1 Personal Financial Literacy by the End of Grade 8

Content Statements: Credit and Debt Management, Credit Profile, Civic Financial Responsibility, Economic and Government Influences, Financial Psychology, Planning and Budgeting, Risk Management and Insurance

CPI#:	Cumulative Progress Indicator (CPI):
9.1.8.CDM.3	Compare and contrast loan management strategies, including interest charges and total principal repayment costs.
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.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.
9.1.8.EG.1	Explain how taxes affect disposable income and the difference between net and gross income
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.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.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 a 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.
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.

Unit Essential Questions:

- What is the American Dream and how has it evolved over time?
- How do personal values influence financial decisions?
- How can financial decisions impact your life in the short and long term?
- What economic opportunities and challenges did immigrants face in America?
- How can you create a financial plan to achieve your personal goals?
- What role do risk and responsibility play in financial decision-making?
- How do freedoms in the American economy affect your financial choices?

Unit Enduring Understandings:

- The American Dream is shaped by cultural, historical, and personal factors.
- Financial decisions are influenced by individual values, priorities, and goals.
- Smart financial planning is essential to achieving life goals.
- Economic opportunities can be both created and limited by circumstances and choices.
- Risk is inherent in financial decisions, but it can be managed through planning and research.
- Responsible financial behavior contributes to long-term financial stability.
- Understanding economic freedoms allows individuals to make informed financial decisions.

Unit Learning Targets:

Students will analyze the concept of the American Dream and explain how it has evolved. Students will identify personal values and connect them to their own financial decision-making. Students will evaluate financial opportunities and risks and create a life plan with realistic financial goals. Students will simulate financial decision-making scenarios to understand the impact of their choices. Students will explain how economic freedoms affect individual financial decisions and opportunities.



Evidence of Learning

Summative Assessment: American Dream Project, Buying A Car

Equipment Needed: Calculators, iPads, Comic Life Template

Teacher Calculator, iPad or laptop

Resources:

Formative Assessments:

- Cultural Portrait of Americans: Who We Are A Class Survey.
- Blogs
- Journal Entries
- Do Now's/Exit Cards
- Immigration Survey/Results Analysis
- Budget Creation



Lesson Plans

Lesson	Time Frame
Lesson 1 My American Dream	3 days
Lesson 2 The American Economy	2 days
Lesson 3 Buying A Car	3 days

Teacher Notes:

This unit introduces students to the foundations of the American Dream and the economic decisions that shape personal financial success. Teachers should emphasize the connection between personal values, goal setting, and financial planning. The lessons are designed to be interactive, using simulations, media clips, and discussions to engage students in critical thinking about real-life financial decisions. Encourage students to reflect on their own values and goals while considering the historical and contemporary context of the American Dream. Facilitate discussions around trade-offs, opportunity costs, and the impact of choices over time, helping students see the long-term consequences of financial decisions.

Curriculum Development Resources/Technology Resources:

Click the links below to access additional resources used to design this unit:

www.autotrader.com

www.carfax.com

[Child Entrepreneurs](#)

<https://www.consumercredit.com/financial-education/financial-calculators/credit-card-interest-calculator>

<http://www.playinsure.com/>



Lesson Plan 1 Template

Content Area: Civics Lesson Title: The American Dream Time Frame: 3 days

Lesson Components

21st Century Themes

- ☒ Global Awareness ☒ Financial, Economic, Business and Entrepreneurial Literacy
☒ Civic Literacy ☐ Health Literacy

21st Century Skills

- ☒ Creativity and Innovation ☒ Critical Thinking and Problem Solving ☒ Information Literacy
☒ Life and Career Skills ☒ Communication and Collaboration ☒ Media Literacy ☐ ICT Literacy

Interdisciplinary Connections: Financial Literacy

Integration of Technology: iPads

Equipment Needed: iPads

Goals/Objectives	Learning Activities/ Instructional Strategies	Formative Assessment Tasks
Students will: - Describe the values that unite us as a nation. - Explain the concept of the American Dream and how it has evolved. - Identify elements of their own American Dream and develop a financial plan to achieve it. - Analyze how personal values influence their American Dream.	Lesson Sequence Task 1: 1. Do Now: Complete the "Why" blog on On Course. Respond to the question: Why are so many immigrants drawn to the United States? Task 2: 2. Class Discussion: The American Dream 3. Review American Dream notes on On Course. Discuss the three core beliefs/values that the American Dream centers around. 4. Explain the difference between beliefs (ideas we trust are true) and values (standards of behavior), noting that both vary by individual.	- Homework review - Lesson opener or daily quiz - Guided practice exercises - Closure discussion



5. Core Beliefs/Values of the American Dream:
6. Equality: Everyone should have the same rights and opportunities, though opportunities may be limited by skill or ability.
7. Freedom: The ability to make choices, keeping in mind one person's freedom may affect others.
8. Justice: Fairness, which does not require identical treatment but fair treatment based on circumstances.

Task 3:

9. Analyzing the Evolution of the American Dream
10. Watch and analyze the following clips and songs:
11. Fievel Goes West (2:15): Discuss America as a land of opportunity versus their homeland.
12. Neil Diamond – America (4:17): Identify messages about immigration, freedom, and opportunity.
13. Alicia Keys – Empire State of Mind (4:37): Examine opportunities, challenges, and temptations in urban life.
14. Hamilton – Wrote My Way Out (4:10): Discuss using talent and education to overcome obstacles.
15. Discussion: How does each artist describe the



	American Dream? Has it evolved over time? What is the stereotypical American Dream? Is it easy to achieve? Task 4: 16. Identify Your Own American Dream 17. Begin the "My American Dream" Project. Create a dream bubble with goals, plans, and dreams. Use magazines, newspapers, the internet, or drawings. Task Sheet Questions: 18. What are the elements of your American Dream? 19. Why have you included these specific items? 20. Is there anything you did not include? Why? 21. How does your American Dream compare to the stereotypical one? 22. Create a life plan: How can you achieve your dream? Summary 23. Although the American Dream has evolved, it remains centered on the idea of achieving a better life through hard work, education, and smart financial decisions.	
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Differentiation:

The lesson is conceptually based and allows for individual pacing. Students can access material either by researching on their own or utilizing the resource table online. Students will be active participants in their learning by identifying and setting goals for their future. Students will use critical thinking



skills to develop a realistic plan for achieving their goals. This lesson enables students to use their voice and see how the content has real world implications.

Resources Provided:

- Sample American Dream Projects
- Ted Talk-The New American Dream
- Life Plan Template



Lesson Plan 2 Template

Content Area: Civics Lesson Title: American Economy Time Frame: 3 days

Lesson Components

21st Century Themes

- ☒ Global Awareness ☒ Financial, Economic, Business and Entrepreneurial Literacy
☒ Civic Literacy ☒ Health Literacy

21st Century Skills

- ☒ Creativity and Innovation ☒ Critical Thinking and Problem Solving ☒ Information Literacy
☒ Life and Career Skills ☒ Communication and Collaboration ☒ Media Literacy ☒ ICT Literacy

Interdisciplinary Connections: Financial Literacy

Integration of Technology: iPads

Equipment Needed: iPads, Digital Resource Table

Goals/Objectives	Learning Activities/ Instructional Strategies	Formative Assessment Tasks
Students will: - Explain the characteristics of the American economy. - Recognize the responsibilities associated with personal financial decisions. - Identify common types of financial risk. - Analyze the impact of credit and competition on individual financial choices. - Evaluate how economic freedoms affect personal and national financial decisions.	Lesson Sequence Task 1: 1. DO NOW: Complete the "Shopping" blog online. Reflect on what helps you decide what to buy when you go into a store. Task 2: 2. Discuss student responses: price, quality, sale, value, want vs. need, personal priorities. Task 3: 3. Class Discussion – American Economic Freedoms (review notes online). Define economy as a system for producing and distributing goods and services to fulfill people's wants. Explain that America has a	- Blog - Personal Finance Survey - Budget to Spending



	free-market, capitalist, free-enterprise economy. Task 4: 4. Introduce Market – a place where people exchange goods or services. Discuss examples of markets and the variety of choices available locally. Task 5: 5. Explain Price – the amount paid for a good or service. Discuss what determines price, including quality and competition. Give example: iPod initial high price vs. decreased price as competitors enter the market. Task 6: 6. Discuss Money – anything accepted as payment for a good or service. Compare Cash vs. Credit. Explore the real cost of items purchased with credit cards, including APR and minimum payments. Task 7: 7. Use online credit card interest calculator to demonstrate: How much a \$1500 phone would cost if only the minimum payment is made each month.	
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- b. How long it would take to pay off.
 - c. Total cost of the item.
- 8. Discuss whether this is a financially responsible approach.
- 9. Task 8: Introduce Five Basic American Economic Freedoms:
 - a. Freedom to Compete – compete against other sellers; discuss how competition affects the economy.
 - b. Freedom to Buy and Sell – rights to buy and sell goods and services; discuss government restrictions.
 - c. Freedom to Own Property – rights to buy, sell, and use property; discuss renting vs. buying.
 - d. Freedom to Choose an Occupation – freedom to pursue any career; discuss factors influencing career choice.
 - e. Freedom to Make a Profit – sell a product or service for more than production cost;



	discuss challenges in making profit. Task 9: 10. Class discussion – What is the cornerstone of the American economic system? Freedom. How do personal financial decisions fit within this framework? Task 10: 11. Wrap-up: Students reflect on how economic freedoms, competition, and credit affect their personal financial decisions. Students answer discussion questions or complete a short reflection in their online journal.	
Differentiation: The lesson is conceptually based and allows for individual pacing. Students can access material either by researching on their own or utilizing the resource table online. Students will be active participants in their learning by identifying what role they currently play in the economy as well as their future contribution to the American economy. Students will use critical thinking skills to see the impact of real financial decisions. This lesson enables students to use their voice and see how the content has real world implications.		
Resources Provided: • Market Economy Crash Course (video 8 minutes) • Child Entrepreneurs • Budget Planner		



Lesson Plan 3 Template

Content Area: Civics Lesson Title: Buying a Car Time Frame: 3 days

Lesson Components

21st Century Themes

- ☒ Global Awareness ☒ Financial, Economic, Business and Entrepreneurial Literacy
☒ Civic Literacy ☐ Health Literacy

21st Century Skills

- ☒ Creativity and Innovation ☒ Critical Thinking and Problem Solving ☒ Information Literacy
☒ Life and Career Skills ☒ Communication and Collaboration ☒ Media Literacy ☒ ICT Literacy

Interdisciplinary Connections: Financial Literacy

Integration of Technology: iPads

Equipment Needed: iPads, Digital Resource Table

Goals/Objectives	Learning Activities/ Instructional Strategies	Formative Assessment Tasks
Students will: - Recognize the responsibilities associated with personal financial decisions. - Identify common types of financial and personal risk. - Explain the purpose and importance of car insurance. - Understand how insurance companies evaluate and price risk. - Explain what statistical factors affect car insurance rates. - Apply research and budgeting skills to make informed vehicle purchases.	Lesson Sequence Task 1: - Simulation – Buying a Used Car. Choose one of the following scenarios. - Scenario 1: You have been saving money for years, and now have \$8000 to spend on a used car and your first year of insurance. - Scenario 2: You earn \$400.00 a month at your after school job. You have saved \$2000.00 over the past five months, to use as a down payment for a car and to cover the cost of car insurance for one year. Task 2:	- Car Research - Financial Education Handout - Creating a Budget



4. Research – Determine the features you need and want in a car.
5. Consider reasons for buying a car, such as commuting or transporting family members.
6. Identify the type of driving you do most often (city, suburban, highway) and environmental conditions (snow, hills).
7. Determine cargo space needs for sports equipment, instruments, or other items.
8. List the features you need in order of importance, including safety features, sound system, color, engine size, sunroof, air conditioning, etc.
9. Explain miles per gallon (MPG), differences between city/highway MPG, and how it relates to the cost of gas.

Task 3:

10. Reality Check – Find a car that meets your needs, wants, and budget.
11. Use websites:
<http://www.autotrader.com/> and www.carfax.com
12. Locate three cars and record the Manufacturer, Model, Year, Mileage, Price, Special Features, and Warranty.
13. Compare the options and determine which car is the best buy and why.



	Task 4: 14. Car Insurance – Understand risks and protections. 15. Discuss what persons and property could be damaged in an accident, including your car, other vehicles, personal/business property, passengers, and public property. 16. Explain that insurance helps manage financial risk by transferring part of the cost of an accident to the insurance company. 17. Complete the Financial Education-Car Insurance Worksheet to identify factors affecting auto insurance rates. 18. Discuss why insurance companies use statistical analysis to set premiums and how demographics, driving history, and risk factors influence rates. 19. Review ways to save money on insurance, including increasing the deductible, rejecting optional coverage, installing anti-theft devices, using monitoring devices, combining policies, and shopping for competitive rates. Task 5: 20. Reflection and Discussion – Review the simulation and worksheets.	
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| | <ol style="list-style-type: none">21. Ask students to justify their research decisions, explain how they prioritized features, and reflect on what they learned about risk and budgeting.22. Discuss the impact of statistical risk on premiums and the importance of comparing multiple options before making a purchase. | |
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Differentiation:

The lesson is conceptually based and allows for individual pacing. Students can access material either by researching on their own or utilizing the resource table online. Students will be active participants in their learning by balancing their wants with their needs and financial constraints. Students will use critical thinking skills to make an informed major financial purchase.

Resources Provided:

- How to Shop For Car Insurance (video)
- <http://www.playinsure.com/> (Insurance Simulation)
- Insurance Terms-Glossary



Lesson Reflection

Reflect on the lesson you have developed and rate the degree to which the lesson *Strongly*, *Moderately* or *Weakly* meets the criteria below.

Lesson Activities	Strongly	Moderately	Weakly
Are challenging Strongly and require higher order thinking and problem solving skills	X		
Allow for student choice	X		
Provide scaffolding for acquiring targeted knowledge/skills	X		
Integrate global perspectives		X	
Integrate 21st century skills		X	
Provide opportunities for interdisciplinary connection and transfer of knowledge and skills	X		
Foster student use of technology as a tool to develop critical thinking, creativity and innovation skills	X		
Are varied to address different student learning styles and preferences	X		
Are differentiated based on student needs	X		
Are student-centered with teacher acting as a facilitator and co-learner during the teaching and learning process	X		
Provide means for students to demonstrate knowledge and skills and progress in meeting learning goals and objectives	X		
Provide opportunities for student reflection and self- assessment	X		
Provide data to inform and adjust instruction to better meet the varying needs of learners	X		

Curriculum Design Template

Content Area: Civics	Grade Level: 7	Unit Title: Financial Literacy-Portrait of Americans
Created: 2025	Board Approved on:	



Unit Overview Template

Content Area: Civics **Grade Level:** 7 **Unit Title:** Financial Literacy-Citizens in Action

Unit Summary: This unit explores the role of entrepreneurship and innovation in shaping both American society and the global community. Students will examine the stories of influential American entrepreneurs and innovators such as Clara Barton, Mark Zuckerberg, George Washington Carver, Dolores Huerta, and Steve Jobs, understanding how their ideas and actions created impact. Students will analyze the personal qualities, risks, and decision-making strategies that contribute to entrepreneurial success. Through hands-on activities, students will cultivate their own entrepreneurial mindset, design potential business ideas, and simulate the process of bringing a concept to life.

Primary Interdisciplinary Connections: *Financial Literacy*

21st Century Themes ☒ Creativity and Innovation ☒ Critical Thinking and Problem Solving ☐ ICT Literacy
☐ Information Literacy ☒ Life and Career Skills ☒ Communication and Collaboration ☐ Media Literacy

Unit Rationale: This unit empowers students to recognize entrepreneurship as a pathway to personal and societal growth. By studying the successes and challenges of American innovators, students develop critical thinking, problem-solving, and financial literacy skills while learning how creativity, planning, and risk management contribute to achieving meaningful goals.

Career Readiness (Standard 9):

- 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.9: Analyze how a variety of activities related to career preparation (e.g., volunteering, apprenticeships, structured learning experiences, dual enrollment, job search, scholarships) impacts postsecondary options.
- 9.2.8.CAP.11: Analyze potential career opportunities by considering different types of resources, including occupation databases, and state and national labor market statistics.
- 9.2.8.CAP.13: Compare employee benefits when evaluating employment interests and explain the possible impact on personal finances.
- 9.2.8.CAP.14: Evaluate sources of income and alternative resources to accurately compare employment options.
- 9.2.8.CAP.20: Identify the items to consider when estimating the cost of funding a business.
- 9.4.8.CI.2: Repurpose an existing resource in an innovative way (e.g., 8.2.8.NT.3).
- 9.4.8.CI.3: Examine challenges that may exist in the adoption of new ideas (e.g., 2.1.8.SSH, 6.1.8.CivicsPD.2).
- 9.4.8.CI.4: Explore the role of creativity and innovation in career pathways and industries.
- 9.4.8.CT.1: Evaluate diverse solutions proposed by a variety of individuals, organizations, and/or agencies to a local or global problem, such as climate change, and use critical thinking skills to predict which one(s) are likely to be effective (e.g., MS-ETS1-2).



9.4.8.DC.1: Analyze the resource citations in online materials for proper use.

9.4.8.DC.7: Collaborate within a digital community to create a digital artifact using strategies such as crowdsourcing or digital surveys.

9.4.8.GCA.2: Demonstrate openness to diverse ideas and perspectives through active discussions to achieve a group goal.

Learning Targets

Standards: 9.1 Personal Financial Literacy by the End of Grade 8

Content Statements: Civic Financial Responsibility, Economic and Government Influences, Financial Psychology, Planning and Budgeting, Risk Management and Insurance

CPI#:	Cumulative Progress Indicator (CPI):
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.
9.1.8.EG.4	Identify and explain the consequences of breaking federal and/or state employment or financial laws.
9.1.8.FP.2	Evaluate the role of emotions, attitudes, and behavior (rational and irrational) in making financial decisions.
9.1.8.FP.7	Identify the techniques and effects of deceptive advertising.
9.1.8.PB.5	Identify factors that affect one's goals, including peers, culture, location, and past experiences.
9.1.8.RM.4	Explain the purpose of insurance products and the reasons for property product and liability insurance protection.

Unit Essential Questions:

- What is the role of entrepreneurs in shaping society and the economy?
- How can ethical business practices influence consumer trust and long-term success?
- How do businesses balance profit-making with social and environmental responsibilities?
- What strategies can consumers and entrepreneurs use to make informed and responsible decisions?
- How can individuals or businesses give back to their communities and promote social change?

Unit Enduring Understandings:

- Entrepreneurs drive economic growth, innovation, and social impact.
- Ethical advertising and marketing build consumer trust and protect society from deceptive practices.
- Sustainable business practices minimize environmental impact and contribute to long-term success.



- Evaluating charities and social responsibility initiatives ensures that contributions have meaningful and positive outcomes.
- Financial and business decisions involve balancing risk, reward, and social impact.

Unit Learning Targets:

Students will evaluate different advertising techniques and analyze their effectiveness for target audiences. Students will identify deceptive advertising practices and describe how consumers can seek recourse. Students will assess ethical responsibilities businesses face when producing and marketing products. Students will design a product using sustainable materials and calculate its environmental impact. Students will research and evaluate charities, create partnership plans, and describe how businesses can give back to the community. Students will analyze the relationship between financial decisions, entrepreneurship, and social responsibility.



Evidence of Learning

Summative Assessment: Game Package, Partnership Plan, Advertisement, Green Design

Equipment Needed: Digital Resource Table, iPads

Teacher Project Task Sheets, iPad or laptop

Resources:

Formative Assessments:

- Mini-Lessons
- Task Sheet Completion
- Blogs
- Exit Cards
- Student Surveys



Lesson Plans

Lesson	Time Frame
Lesson 1 Ethical Advertisements	3 days
Lesson 2 Green Package Design	3 days
Lesson 3 Working With Charity	3 days

Teacher Notes:

This unit is designed to integrate financial literacy with civic engagement and entrepreneurship. Encourage students to think critically about both profit and ethics.

Provide examples of successful ethical businesses and entrepreneurs to show real-world applications.

When discussing advertising, emphasize the difference between persuasion and deception. Use multimedia examples to engage students and stimulate discussion.

During the Green Package Design lesson, encourage creativity but reinforce the connection between sustainability and cost. Students should consider both environmental and financial impacts.

For the Working With Charity lesson, ensure students understand how to vet organizations using reliable sources like Charity Navigator, Guidestar, and Give.org. Discuss real-world implications of partnering with a charity.

Foster collaboration, but also have students reflect individually through blogs or journals to internalize lessons about ethics, entrepreneurship, and social responsibility.

Encourage students to connect their classroom projects to broader societal issues, demonstrating how entrepreneurship can serve the community, not just generate profit.

Curriculum Development Resources/Technology Resources:

Click the links below to access additional resources used to design this unit:

<https://www.youtube.com/watch?v=OLSSswr6z9Y>

<https://www.ftc.gov/tips-advice/business-center/advertising-and-marketing>

<https://pbskids.org/designsquad/video/repurpose-four-everyday-objects/>

<https://www.epa.gov/environmental-topics/greener-living>

<https://www.charitynavigator.org/index.cfm?bay=content.view&cpid=4756>

<http://www.consumerreports.org/charities/best-charities-for-your-donations/>

<https://www.youtube.com/watch?v=t3oNU6hhx4Y>

www.charitynavigator.org



Lesson Plan 1 Template

Content Area: Civics Lesson Title: Ethical Advertisements Time Frame: 3 days

Lesson Components

21st Century Themes

- ☒ Global Awareness ☒ Financial, Economic, Business and Entrepreneurial Literacy
☒ Civic Literacy ☐ Health Literacy

21st Century Skills

- ☒ Creativity and Innovation ☒ Critical Thinking and Problem Solving ☒ Information Literacy
☒ Life and Career Skills ☒ Communication and Collaboration ☒ Media Literacy ☒ ICT Literacy

Interdisciplinary Connections: Financial Literacy

Integration of Technology: iPads

Equipment Needed: iPads, Digital Resource Table

Goals/Objectives	Learning Activities/ Instructional Strategies	Formative Assessment Tasks
Students will: - Evaluate a variety of advertising techniques. - Determine the most effective strategy to reach a specific target audience. - Analyze deceptive advertising practices and identify ethical considerations. - Explain what recourse a consumer has against misleading or unethical advertising.	Lesson Sequence Introduce the concept of advertisements as persuasive tools used by companies to influence consumer behavior. Explain that last year, companies spent a combined \$192 billion on advertisements and that advertising can create demand for products people did not even know they wanted. Use Coca-Cola as an example of a product that has crossed cultural boundaries worldwide. Pose the question: How can you use the power of advertising ethically to market your product? Task 1:	- Mini-Lesson - Task Sheet Completion - Blog Response



2. Watch the original “Got Milk” commercial.
Answer the following questions:
 - a. Who created the ad?
 - b. What does the ad say or suggest about the product?
 - c. What is the ad trying to get viewers to buy, do, or think?
 - d. Is the ad honest? What claims does it make?
3. Identify all advertising techniques used in the commercial, including association, call to action, testimonials, claims, hype, games and activities, sales and price, must-have suggestions, fear, sense appeal, humor, and special ingredients.

Task 2:

4. Using one of the advertising techniques learned, create an advertisement to market your game to its target age group. Refer to the task sheet and rubric for guidance on structure and evaluation.
 - a. Association: Using images (like a cartoon character or the American flag), in the hope you’ll transfer your good feelings



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| | <p>about the image to the product.</p> <ul style="list-style-type: none">b. Call to action: Telling you what to do— “Buy today!” or “Vote now”—removes all doubt about next steps.c. Testimonials and endorsements: Featuring someone, like a celebrity, saying how the product worked for them can be convincing.d. Claim: Informing about how the product works or helps you.e. Hype: Using words like amazing and incredible make products seem really exciting.f. Games and activities: Putting a commercial into the form of a game can be a fun way for you to get to know more about a product and spend more time with it.g. Sales and price: Showing or announcing a discounted price can make a product look better.h. Must-have: Suggesting that | |
|--|---|--|



you must have the product to be happy, popular or satisfied.

- i. Fear: Using a product to solve something you worry about, like bad breath.
- j. Sense appeal: Using sights and sounds to appeal to your senses: sight, touch, taste, etc.
- k. Humor: Using ads that make you laugh can catch your attention and be memorable.
- l. Special Ingredients: Promoting a special ingredient may make you think the product works better than others.

Task 3:

- 5. Visit the Federal Trade Commission (FTC) website and review the advertising guidelines. Write a blog entry explaining how your advertisement complies with these guidelines.
- 6. Facilitate discussion questions throughout:
- 7. Which techniques seem most effective for persuading the target audience?



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| | <ol style="list-style-type: none">8. Are there examples of ads you have seen that crossed ethical boundaries? How?9. Why is it important to follow legal and ethical guidelines when advertising?10. How can consumers protect themselves from misleading or deceptive advertising? | |
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Differentiation:

The lesson is conceptually based and allows for individual pacing. Students can access material either by researching on their own or utilizing the resource table online. Students will be active participants in their learning by choosing tasks based on their individual comfort level. Students will use critical thinking skills to create an advertisement to market their game. Students will have the option to attend mini-lessons that reinforce the main objectives of the project.

Resources Provided:

- <https://www.youtube.com/watch?v=OLSsswr6z9Y>-Original "Got Milk" commercial
- Ad Glossary
- Create an Ad Graphic Organizer
- <https://www.ftc.gov/tips-advice/business-center/advertising-and-marketing>



Lesson Plan 2 Template

Content Area: Civics	Lesson Title: Green Package Design	Time Frame: 3 days
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Lesson Components

21st Century Themes

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|--|--|
| ☒ Global Awareness | ☒ Financial, Economic, Business and Entrepreneurial Literacy |
| ☒ Civic Literacy | ☒ Health Literacy |

21st Century Skills

- | | | |
|---|---|--|
| ☒ Creativity and Innovation | ☒ Critical Thinking and Problem Solving | ☒ Information Literacy |
| ☒ Life and Career Skills | ☒ Communication and Collaboration | ☒ Media Literacy |
| | | ☒ ICT Literacy |

Interdisciplinary Connections: Financial Literacy

Integration of Technology: iPads

Equipment Needed: iPads, Digital Resource Table

Goals/Objectives	Learning Activities/ Instructional Strategies	Formative Assessment Tasks
Students will: - Identify the ethical responsibilities businesses face when creating products, including using sustainable resources and fair trade practices. - Design a "Green" version of their game to minimize the carbon footprint of their company. - Distinguish between sustainable and non-sustainable resources. - Analyze the environmental impact of financial and business decisions.	Lesson Sequence Introduce the concept of repurposing and sustainability. Explain that the average American generates about 4.5 pounds of waste per day, which adds up to billions of pounds when multiplied by the U.S. population. Discuss how this contributes to landfills and the importance of repurposing items to reduce waste. Explain that rising costs of raw materials and trade issues make it both economically and environmentally advantageous for	- Mini-Lesson - Task Sheet Completion - Blog Response



	entrepreneurs to find sustainable solutions. Task 1: 2. Watch the provided video and identify three ways items were repurposed. Discuss how these examples could inspire your own game design. Task 2: 3. Analyze your game materials. Identify the primary materials used in your game (plastic, metal, paper, etc.) and list three ways these materials negatively impact the environment. Complete the "Carbon Footprint" worksheet to quantify the environmental impact of your product. Task 3: 4. Repurpose Challenge. Create a "Green" version of your game using at least three repurposed items. You can create a sketch or prototype. Your design must clearly: 5. Label the repurposed items. 6. Explain how using these repurposed items positively impacts the environment. 7. Assess whether using these items will increase or decrease production costs. Task 4:	
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8. Carbon Footprint Reduction. Review your original game design and identify ways to minimize the carbon footprint during production and transportation. Update the Carbon Footprint worksheet with your changes and clearly quantify the reduction achieved.

Task 5:

9. Visit the Environmental Protection Agency website and explore the Greener Living sub-categories. Choose one sub-category that relates to your product and write a blog entry explaining how the changes in your game design will positively impact the environment.
10. Facilitate discussion questions:
11. Which materials had the biggest environmental impact, and why?
12. How can sustainability be balanced with profitability in business decisions?
13. What challenges did you face in repurposing your materials?
14. How do these ethical and environmental considerations connect to real-world entrepreneurship?

**Differentiation:**

The lesson is conceptually based and allows for individual pacing. Students can access material either by researching on their own or utilizing the resource table online. Students will be active participants in their learning by choosing tasks based on their individual comfort level. Students will use critical thinking skills to create a “Greener” version of their game. Students will have the option to attend mini-lessons that reinforce the main objectives of the project.

Resources Provided:

- <https://pbskids.org/designsquad/video/repurpose-four-everyday-objects/>
- Green Design Task Sheet and Rubric
- Carbon Footprint Graphic Organizer
- <https://www.epa.gov/environmental-topics/greener-living>



Lesson Plan 3 Template

Content Area: Civics Lesson Title: Working With Charity Time Frame: 3 days

Lesson Components

21st Century Themes

- ☒ Global Awareness ☒ Financial, Economic, Business and Entrepreneurial Literacy
☒ Civic Literacy ☐ Health Literacy

21st Century Skills

- ☒ Creativity and Innovation ☒ Critical Thinking and Problem Solving ☒ Information Literacy
☒ Life and Career Skills ☒ Communication and Collaboration ☒ Media Literacy ☒ ICT Literacy

Interdisciplinary Connections: Financial Literacy

Integration of Technology: iPads

Equipment Needed: iPads, Digital Resource Table

Goals/Objectives	Learning Activities/ Instructional Strategies	Formative Assessment Tasks
Students will: - Identify the importance of giving back to one's community and society. - Determine why it is important to evaluate a charity before making a contribution. - Analyze whether consumer protection and fraud laws apply to charities. - Develop a strategy to influence social change by partnering with a charity.	Lesson Sequence Entrepreneurs often give back to their communities through the products and businesses they create. They generate jobs, invest in local communities, and influence social change. Mark Cuban, one of America's most well-known entrepreneurs, used his wealth and influence to create the Fallen Patriot Fund, which helps families of military personnel killed during Operation Iraqi Freedom. He also invests in entrepreneurs who provide services to, or give back to, America's	- Mini-Lesson - Pre-Investigation Activity - Task Questions



	veterans. Today, it's your turn to give back to the community while running your own entrepreneurial venture. 2. Task One – Pre-Investigation: 3. Not all charities are created equal. Your first step is to identify a charity that aligns with your goals and could benefit from a partnership with your product. Before doing research, complete the Charity Pre-Investigation Activity to reflect on your initial thoughts. Then, read “5 Steps to Charitable Giving” (https://www.charitynavigator.org/index.cfm?bay=content.view&cpid=4756) and identify which step you think is the most important. 4. Grade your Pre-Investigation Activity using this website (http://www.consumerreports.org/charities/best-charities-for-your-donations/) and reflect: How did you do? Were any results surprising? Task Two – Choose a Charity to Partner With: 5. Watch Citizen Kid and consider what motivated Vivienne to choose her cause. Next, select a cause that is meaningful	
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to you and locate a charity that supports it. Record the charity name and web address.

Task Three – Evaluate Your Charity:

6. Investigate the charity's administrative expense ratio, which describes how it allocates its budget between its mission, fundraising costs, and other overhead. Choose a charity with low administrative overhead so that more resources go directly to the cause. Use resources like www.charitynavigator.org, www.guidestar.org, and www.give.org to gather the following:

- a. Administrative cost percentage
- b. Programs percentage
- c. Fundraising percentage

Task Four – Create a Partnership Plan:

7. Develop a plan for how your product can work with your chosen charity. Consider the following questions:
 - a. How will working with this charity help your product?
 - b. How will this charity benefit from working with you?



- | | | |
|--|---|--|
| | <ul style="list-style-type: none">c. How can you and the charity market for each other?d. How does this charity connect to your target audience or age group? <p>8. This activity allows students to combine entrepreneurial thinking with social responsibility, analyzing both the financial and social impact of partnering with a charity. Students will see that thoughtful partnerships can enhance their product, support a meaningful cause, and promote positive change in their communities.</p> | |
|--|---|--|

Differentiation:

The lesson is conceptually based and allows for individual pacing. Students can access material either by researching on their own or utilizing the resource table online. Students will be active participants in their learning by choosing tasks based on their individual comfort level. Students will use critical thinking skills to create a partnership with the charity of their choosing. Students will have the option to attend mini-lessons that reinforce the main objectives of the project.

Resources Provided:

- <https://www.charitynavigator.org/index.cfm?bay=content.view&cpid=4756>
- Pre-Investigation Activity
- <http://www.consumerreports.org/charities/best-charities-for-your-donations/>
- <https://www.youtube.com/watch?v=t3oNU6hhx4Y>



Lesson Reflection

Reflect on the lesson you have developed and rate the degree to which the lesson *Strongly*, *Moderately* or *Weakly* meets the criteria below.

Lesson Activities	Strongly	Moderately	Weakly
Are challenging Strongly and require higher order thinking and problem solving skills	X		
Allow for student choice	X		
Provide scaffolding for acquiring targeted knowledge/skills	X		
Integrate global perspectives		X	
Integrate 21st century skills		X	
Provide opportunities for interdisciplinary connection and transfer of knowledge and skills	X		
Foster student use of technology as a tool to develop critical thinking, creativity and innovation skills	X		
Are varied to address different student learning styles and preferences	X		
Are differentiated based on student needs	X		
Are student-centered with teacher acting as a facilitator and co-learner during the teaching and learning process	X		
Provide means for students to demonstrate knowledge and skills and progress in meeting learning goals and objectives	X		
Provide opportunities for student reflection and self- assessment	X		
Provide data to inform and adjust instruction to better meet the varying needs of learners	X		

Curriculum Design Template

Content Area: Civics	Grade Level: 7	Unit Title: Financial Literacy- Citizens in Action
Created: 2025	Board Approved on:	



Unit Overview Template

Content Area: Civics **Grade Level:** 7 **Unit Title:** Financial Literacy-Our Enduring Constitution

Unit Summary: This unit introduces students to the purpose and function of taxes in the United States, including who pays them, how they are collected, and how they fund essential government services. Students learn to read pay stubs, calculate sales tax, and understand the connection between taxes, government responsibilities, and civic life. The unit also explores the costs of college, types of financial aid, and strategies for budgeting for post-secondary education.

Primary Interdisciplinary Connections: *Financial Literacy*

21st Century Themes ☒ Creativity and Innovation ☒ Critical Thinking and Problem Solving ☐ ICT Literacy
☐ Information Literacy ☒ Life and Career Skills ☒ Communication and Collaboration ☐ Media Literacy

Unit Rationale: Understanding how taxes support society and how higher education is financed prepares students to make informed financial decisions. This unit helps students connect personal financial planning with their responsibilities and opportunities as members of a constitutional democracy.

Career Readiness (Standard 9):

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.9: Analyze how a variety of activities related to career preparation (e.g., volunteering, apprenticeships, structured learning experiences, dual enrollment, job search, scholarships) impacts postsecondary options.

9.2.8.CAP.11: Analyze potential career opportunities by considering different types of resources, including occupation databases, and state and national labor market statistics.

9.2.8.CAP.13: Compare employee benefits when evaluating employment interests and explain the possible impact on personal finances.

9.2.8.CAP.14: Evaluate sources of income and alternative resources to accurately compare employment options.

9.2.8.CAP.20: Identify the items to consider when estimating the cost of funding a business.

9.4.8.CI.2: Repurpose an existing resource in an innovative way (e.g., 8.2.8.NT.3).

9.4.8.CI.3: Examine challenges that may exist in the adoption of new ideas (e.g., 2.1.8.SSH, 6.1.8.CivicsPD.2).

9.4.8.CI.4: Explore the role of creativity and innovation in career pathways and industries.

9.4.8.CT.1: Evaluate diverse solutions proposed by a variety of individuals, organizations, and/or agencies to a local or global problem, such as climate change, and use critical thinking skills to predict which one(s) are likely to be effective (e.g., MS-ETS1-2).

9.4.8.DC.1: Analyze the resource citations in online materials for proper use.

9.4.8.DC.7: Collaborate within a digital community to create a digital artifact using strategies such as crowdsourcing or digital surveys.



9.4.8.GCA.2: Demonstrate openness to diverse ideas and perspectives through active discussions to achieve a group goal.

Learning Targets

Standards: 9.1 Personal Financial Literacy by the End of Grade 8

Content Statements: Credit and Debt Management, Economic and Government Influences, Financial Psychology, Planning and Budgeting

CPI#: **Cumulative Progress Indicator (CPI):**

9.1.8.CDM.4	Evaluate the application process for different types of loans (e.g., credit card, mortgage, student loans).
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.
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.PB.3	Explain how to create a budget that aligns with financial goals.
9.1.8.PB.6	Construct a budget to save for short-term, long term, and charitable goals.

Unit Essential Questions:

- Why do individuals and businesses pay taxes?
- What types of taxes exist, and how do they affect people differently?
- How does the government use tax revenue to provide goods and services?
- How can analyzing a pay stub help individuals understand their financial responsibilities?
- How do tax rates influence the total cost of goods and services?
- What factors determine the cost of attending college?
- Is access to higher education a fundamental right?



- Should higher education be free?
- How do financial aid options support students in achieving their educational goals?
- How does student loan debt impact long-term financial stability?

Unit Enduring Understandings:

- Taxes fund essential public goods and services that individuals and communities rely on.
- Different levels of government impose different taxes, each with distinct purposes and impacts.
- Analyzing a pay stub provides insight into income, deductions, and personal financial obligations.
- Tax rates and policies influence consumer behavior and the cost of everyday purchases.
- Pursuing higher education involves both financial costs and long-term economic benefits.
- Financial aid, scholarships, and government programs help students manage college expenses.
- Student loan debt can significantly affect an individual's financial future.
- College affordability raises complex questions about equity, access, and public responsibility.

Unit Learning Targets:

Students will explain the sources and purposes of federal, state, and local taxes and analyze how these taxes fund public services. Students will interpret the components of a pay stub and evaluate the impact of deductions on take-home pay. Students will calculate sales tax and compare how different tax rates affect the consumer's final cost. Students will assess the financial, social, and economic implications of pursuing a college degree. Students will explore the financial aid process, including grants, loans, scholarships, and FAFSA requirements, and evaluate their role in making college accessible.



Evidence of Learning

Summative Assessment: Reality (Pay)Check, PayBack

Equipment Needed: iPads

Teacher: Taxation PowerPoint, Taxation Reading, Sample Paycheck, PayBack

Resources: Simulation

Formative Assessments:

- Task Sheet Completion
- Blog's
- Exit Cards
- Student Surveys



Lesson Plans

Lesson	Time Frame
Lesson 1 Taxation Without Representation!	3 days
Lesson 2 The Cost of a College Education	3 days

Teacher Notes:

This unit introduces students to foundational financial obligations—taxes, deductions, and the real cost of everyday purchases—using relatable, real-life scenarios like pay stubs and sales tax calculations. Be prepared to support students through discussions about fairness, government responsibility, and the affordability of higher education, which often prompt strong opinions and rich dialogue. During the college-cost lessons, students may need guidance navigating financial aid terminology; consider modeling FAFSA steps or showing brief walkthrough videos. Encourage students to reflect on long-term financial planning by connecting taxation concepts with the realities of student loans and future income.

Curriculum Development Resources/Technology Resources:

Click the links below to access additional resources used to design this unit:

<https://www.youtube.com/watch?v=UWh209IPgwo> -Tax Facts

<https://edpuzzle.com/media/5e8385f63fe1ce3f76aab9d4> -Let's Talk Taxes Overview

<https://edpuzzle.com/media/5e81f6226a772e3f9107241a> -Where Taxes Go?

<https://www.youtube.com/watch?v=-2JGlKoTrsQ> -W2 Explanation

Taxation on [iCivics.org](https://www.icivics.org)

<https://www.timeforpayback.com/>

<https://studentaid.ed.gov/sa/sites/default/files/financial-aid-process.png>

[FAFSA.gov](https://fafsa.gov)

https://fafsa.ed.gov/spa/fafsa4c/?_ga=2.33392637.252288954.1590762682-2098032953.1590762682#/landing



Lesson Plan 1 Template

Content Area: Civics Lesson Title: Reality (Pay)Check Time Frame: 3 days

Lesson Components

21st Century Themes

- ☒ Global Awareness ☒ Financial, Economic, Business and Entrepreneurial Literacy
☒ Civic Literacy ☐ Health Literacy

21st Century Skills

- ☒ Creativity and Innovation ☒ Critical Thinking and Problem Solving ☐ Information Literacy
☒ Life and Career Skills ☒ Communication and Collaboration ☒ Media Literacy ☒ ICT Literacy

Interdisciplinary Connections: Financial Literacy

Integration of Technology: iPads

Equipment Needed: Digital Resource Table, iPads

Goals/Objectives	Learning Activities/ Instructional Strategies	Formative Assessment Tasks
Students will: - Identify the government's sources of tax revenue - Explain that the government uses tax money to provide certain goods and services. - Explain how federal, state, and local taxes support the economy as a function of the U.S. government. - Describe the impact of taxation. - Analyze a pay stub. - Calculate sales tax and compare the effect of different tax rates on total price paid.	Lesson Sequence - ANTICIPATE by asking students to explain what a "tax" is. Who pays taxes? To whom are they paid? Can students think of a time when they themselves have paid taxes? Review responses and watch Tax Facts - DISTRIBUTE the Taxation reading to each student. - READ with the class, pausing to discuss as appropriate. - DISTRIBUTE the Tax Activity worksheets to each student. Additional mini-lesson-Taxes Overview - PROJECT the Reality (Pay)Check PowerPoint. Go through the sample	- Mini-Lessons - Tax Activity - How Much Does it Cost? Activity - Taxation Without Representation Blog



- pay stub with students and discuss.
6. ALLOW students to complete the Reality (Pay)Check activity. Mini-Lesson-[What is a W2?](#)
 7. PROJECT the sales tax document PowerPoint. Use it to explain to students that the rate of sales tax can vary depending on where you are (tax rules, of course, vary from state to state). Make sure students understand that on this map, the state sales tax applies everywhere, and that the cities are inside the county, so the county sales tax applies inside the cities.
 8. ALLOW students to complete the How Much Does It Cost? activity.
 9. REVIEW the answers to the activities if you wish. Mini-Lesson-[Where Do Our Taxes Go?](#)
 10. DISTRIBUTE the "Which Tax is It?" review worksheet.
 11. CLOSE by asking students to complete the "Taxation" blog-Should teenagers, under the age of 18, who work have to pay taxes? Explain why or why not.

Differentiation:

The lesson allows for individual pacing. Students can access material either by researching on their own or utilizing the resource table online. Students will have access to mini-lessons to aid in their



comprehension. Students will use critical thinking skills to simulate filing a Federal Income Tax Form.

Resources Provided:

- Taxation PowerPoint
- Taxation Reading
- Sample Paycheck



Lesson Plan 2 Template

Content Area: Civics Lesson Title: The Cost of College Time Frame: 3 days

Lesson Components

21st Century Themes

- ☒ Global Awareness ☒ Financial, Economic, Business and Entrepreneurial Literacy
☒ Civic Literacy ☐ Health Literacy

21st Century Skills

- ☒ Creativity and Innovation ☒ Critical Thinking and Problem Solving ☐ Information Literacy
☒ Life and Career Skills ☒ Communication and Collaboration ☒ Media Literacy ☒ ICT Literacy

Interdisciplinary Connections: Financial Literacy

Integration of Technology: iPads, Cost Simulator

Equipment Needed: Digital Resource Table, iPads

Goals/Objectives	Learning Activities/ Instructional Strategies	Formative Assessment Tasks
Students will: - Analyze the cost of a college education and weigh it against the benefits of having a degree. - Explore the process of obtaining financial aid to pay for college. - Discuss whether access and affordability of higher education is a fundamental right. - Research the average costs of all expenses associated with a four-year college education	Lesson Sequence Political Cartoon Analysis Graduating college with tens, or even hundreds, of thousands of dollars of debt in the United States has, unfortunately, become an all too common narrative. As a result, it's become increasingly important to consider how much student loan debt you will graduate with when picking a school to attend. Doing so is a smart financial move as it can help you make sure your financial obligations are manageable as a new college graduate. In this activity, you will pick <u>one</u> of the cartoons provided and analyze how that cartoon depicts the crippling impact student loan debt has on	- Political Cartoon Analysis - Simulation - Blog Response



millions of college graduates across the nation.

Choose a Cartoon

Select one of the six cartoons provided to analyze. Write an analysis of the cartoon you chose and the message it conveys about student loan debt. Use the questions below to guide your response:

- What message does this cartoon deliver about student loan debt in the United States?
- How does this cartoon portray that message?
- Did you find this cartoon persuasive? Why or why not?
- Bonus: What other techniques could the cartoonist have used to make this cartoon more persuasive?

2. Play the game, [Payback](#). As you play, make realistic decisions to keep your debt manageable and maintain your focus, connections, and happiness.

Answer the following:

- What type of school did you choose? Why?
- Living arrangement:
- Will you work? How many hours per week?
- Major, including starting salary & unemployment rate:
- Your final debt amount:
- Your starting salary:



- Your paycheck amount:
- Your estimated monthly student loan payment:
- What percentage of your paycheck is used to pay your student loan debt?
- What two lessons did you learn by playing this game that you could apply to your real life?
- Did you find it difficult to balance the three factors: happiness, focus, and connections? Describe a decision you made and how it impacted each of these factors.

3. The Financial Aid Process

This [infographic](#) puts the Financial Aid Process in a roadmap format. Skim through the infographic to get an understanding of what the different stages are. Then, read the first section titled "Preparation" in detail and answer the questions that follow:

- Why do you think savings, scholarships, and state aid are good "preparation" steps to take before applying for federal financial aid?
- Your friend asks you, "How early do you think I should start saving and searching for scholarships and state



- aid?" What do you recommend? Why?
4. Visit FAFSA.gov-what types of aid are available? What information do you need to apply? What are the repayment terms? Use the [FAFSA4caster](#) to estimate what you might get.
 5. Blog-the issue of the cost of higher education has been a hot issue in the past few Presidential elections-some candidates proposed plans for free higher education. Should higher education be free? Explain why or why not.

Differentiation:

The lesson allows for individual pacing. Students can access material either by researching on their own or utilizing the resource table online. Students will have access to mini-lessons to aid in their comprehension. Students will use critical thinking skills to figure out the costs associated with a college education and the resources available to offset those costs.

Resources Provided:

- Political Cartoons
- <https://www.timeforpayback.com/>
- <https://studentaid.ed.gov/sa/sites/default/files/financial-aid-process.png>
- https://fafsa.ed.gov/spa/fafsa4c/?_ga=2.33392637.252288954.1590762682-2098032953.1590762682#/landing



Lesson Reflection

Reflect on the lesson you have developed and rate the degree to which the lesson *Strongly*, *Moderately* or *Weakly* meets the criteria below.

Lesson Activities	Strongly	Moderately	Weakly
Are challenging Strongly and require higher order thinking and problem solving skills	X		
Allow for student choice	X		
Provide scaffolding for acquiring targeted knowledge/skills	X		
Integrate global perspectives		X	
Integrate 21st century skills		X	
Provide opportunities for interdisciplinary connection and transfer of knowledge and skills	X		
Foster student use of technology as a tool to develop critical thinking, creativity and innovation skills	X		
Are varied to address different student learning styles and preferences	X		
Are differentiated based on student needs	X		
Are student-centered with teacher acting as a facilitator and co-learner during the teaching and learning process	X		
Provide means for students to demonstrate knowledge and skills and progress in meeting learning goals and objectives	X		
Provide opportunities for student reflection and self- assessment	X		
Provide data to inform and adjust instruction to better meet the varying needs of learners	X		

Curriculum Design Template

Content Area: Civics

Grade Level: 7

Unit Title: Our Enduring Constitution

Created: 2025

Board Approved on:



Unit Overview Template

Content Area: Mathematics **Grade Level:** 7 **Unit Title:** Applying Percentages

Unit Summary: Students will apply mathematical and personal financial literacy concepts to complete real world tasks. In one task, students will be asked to create a weekly food budget. Students will calculate percent of income used on groceries, percentages saved from coupons, and calculate tax and tip for eating at a restaurant. In another task, students will act as a financial advisor and calculate different returns on investments based on given scenarios.

Primary Interdisciplinary Connections: *Financial Literacy*

21st Century Themes ☒ Creativity and Innovation ☒ Critical Thinking and Problem Solving ☐ ICT Literacy
☐ Information Literacy ☒ Life and Career Skills ☒ Communication and Collaboration ☐ Media Literacy

Unit Rationale: Students will apply mathematical and personal finance concepts to real life scenarios.

Career Readiness (Standard 9):

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.9: Analyze how a variety of activities related to career preparation (e.g., volunteering, apprenticeships, structured learning experiences, dual enrollment, job search, scholarships) impacts postsecondary options.

9.2.8.CAP.11: Analyze potential career opportunities by considering different types of resources, including occupation databases, and state and national labor market statistics.

9.2.8.CAP.13: Compare employee benefits when evaluating employment interests and explain the possible impact on personal finances.

9.2.8.CAP.14: Evaluate sources of income and alternative resources to accurately compare employment options.

9.2.8.CAP.20: Identify the items to consider when estimating the cost of funding a business.

9.4.8.CI.2: Repurpose an existing resource in an innovative way (e.g., 8.2.8.NT.3).

9.4.8.CI.3: Examine challenges that may exist in the adoption of new ideas (e.g., 2.1.8.SSH, 6.1.8.CivicsPD.2).

9.4.8.CI.4: Explore the role of creativity and innovation in career pathways and industries.

9.4.8.CT.1: Evaluate diverse solutions proposed by a variety of individuals, organizations, and/or agencies to a local or global problem, such as climate change, and use critical thinking skills to predict which one(s) are likely to be effective (e.g., MS-ETS1-2).

9.4.8.DC.1: Analyze the resource citations in online materials for proper use.

9.4.8.DC.7: Collaborate within a digital community to create a digital artifact using strategies such as crowdsourcing or digital surveys.

9.4.8.GCA.2: Demonstrate openness to diverse ideas and perspectives through active discussions to achieve a group goal.



Learning Targets

Standards: 9.1 Personal Financial Literacy by the End of Grade 8

Content Statements: Credit Profile, Economic and Government Influences, Financial Institutions, Financial Psychology

CPI#: **Cumulative Progress Indicator (CPI):**

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.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.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.
9.1.8.FP.1	Describe the impact of personal values on various financial scenarios.
9.1.8.FP.4	Analyze how familial and cultural values influence savings rates, spending, and other financial decisions.

Unit Essential Questions:

- What real-world decisions require the use of percentages?
- How do families use income, budgeting, and cost analysis to make financially responsible choices?
- How do discounts, taxes, and tips affect the total cost of goods and services?
- How does interest—simple and compound—influence long-term financial outcomes?
- How can mathematical reasoning help evaluate investment options and maximize earnings?

Unit Enduring Understandings:

- Percentages are essential tools for budgeting, purchasing decisions, and evaluating financial trade-offs.
- Households must balance income, expenses, and unexpected setbacks to stay within a realistic budget.



- Discounts, coupons, sales tax, and tips all change the final price and require multistep percent calculations.
- Interest—both simple and compound—impacts savings and investments in different ways, affecting long-term financial growth.
- Sound financial planning relies on comparing options, assessing risk, and using quantitative data to make informed decisions.

Unit Learning Targets:

Students will calculate and interpret percentages in a variety of real-life financial contexts. Students will develop and maintain a weekly food budget using income constraints and research-based spending guidelines. Students will create and analyze grocery bills, apply coupons, and distinguish between taxable and non-taxable purchases. Students will calculate restaurant totals including tax and tip, applying multistep percent processes. Students will compare simple and compound interest and determine which produces the greatest return over time. Students will analyze multiple investment options and justify recommendations using quantitative evidence. Students will create a multi-step investment plan that reinvests earnings to maximize long-term financial outcomes.



Evidence of Learning

Summative Assessment: Project submission

Equipment Needed: Calculator, iPads

Teacher Resources: Calculator, iPad or laptop

Formative Assessments:

- Homework check
- Lesson opener or daily quiz
- Guided practice exercises
- Closure activity
- Project submission



Lesson Plans

Lesson	Time Frame
Lesson 1 Weekly Food Budget	3 days
Lesson 2 Simple and Compound Interest	3 days

Teacher Notes:

This unit blends mathematics and personal finance, so emphasize the connection between numerical calculations and real-world decision-making. Model percent calculations frequently—students often remember procedures but struggle with applying them to authentic situations. Encourage productive struggle when students design their weekly meal plans; budgeting is intentionally restrictive and mirrors real financial trade-offs. Use mini-lessons to clarify taxable vs. non-taxable items, coupon structures, and tip calculations, as these are common points of confusion. During the investment task, focus on conceptual understanding of interest growth rather than just plugging numbers into formulas. Highlight the value of financial advising skills: comparing options, explaining reasoning, and making recommendations supported by data. Provide sentence starters and organizational templates for the proposal and long-term investment plan to support clear mathematical communication.

Curriculum Development Resources/Technology Resources:

Click the links below to access additional resources used to design this unit:

<https://www.state.nj.us/education/aps/cccs/career/April%202019%20MS%20Personal%20Finance%20Toolbox.pdf>



Lesson Plan 1 Template

Content Area: Mathematics Lesson Title: Weekly Food Budget Time Frame: 3 days

Lesson Components

21st Century Themes

- ☐ Global Awareness ☒ Financial, Economic, Business and Entrepreneurial Literacy
☒ Civic Literacy ☐ Health Literacy

21st Century Skills

- ☒ Creativity and Innovation ☒ Critical Thinking and Problem Solving ☐ Information Literacy
☒ Life and Career Skills ☒ Communication and Collaboration ☒ Media Literacy ☐ ICT Literacy

Interdisciplinary Connections: Financial Literacy

Integration of Technology: Calculators, iPads

Equipment Needed: Calculators, iPads

Goals/Objectives	Learning Activities/ Instructional Strategies	Formative Assessment Tasks
Students will: - Students will be creating a healthy week long meal plan for their family. - Students will learn how percentages are used in everyday living. - Students will calculate percentages of income used on groceries. - Students will also create a grocery bill and apply coupons. - Students will eat one meal out and calculate tax and tip.	Lesson Sequence PART 1: Incomes & Budgeting - Students will be introduced to the task statement. Students will form groups and create their household. Students will receive random income cards. They will also receive a setback card. Students will calculate their annual and monthly income. Based on their monthly income, students will complete research on the percentage of income that households spend on groceries. They will calculate how much money they can allot monthly and then weekly for groceries based on their income. They will	- Project check-ins - Q&A - Presentations to the class - Project write-up



	then deduct out the setback card. Students will determine the amount of money that they have for their food budget for that week. 2. PART 2: Grocery Bill, Discounts, Non-Taxable Items - Once students have their weekly food budget amount, they will create a weekly meal plan and purchase groceries online. Students will create a grocery bill in excel. Students will be required to utilize 5 coupons with percentage amounts to save some money. Students will learn the difference between taxable and non-taxable items. 3. PART 3: Dinner Bill, Taxable Items, Tip, Multistep percent problems - Students eat one meal out during the week. Students will research an online menu. They will order food for their family and apply tax and tip to the bill. Students will revisit taxable versus non-taxable items. 4. PART 4: Reflections - Students will determine if they went over or remained within their budget.	
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Differentiation:

Accommodations will be given based on student IEPs or 504s.

Resources Provided:

- Calculators
- iPads
- Activity cards and handouts



Lesson Plan 2 Template

Content Area: Mathematics Lesson Title: Simple and Compound Interest Time Frame: 3 days

Lesson Components

21st Century Themes

- ☐ Global Awareness ☒ Financial, Economic, Business and Entrepreneurial Literacy
☒ Civic Literacy ☐ Health Literacy

21st Century Skills

- ☒ Creativity and Innovation ☒ Critical Thinking and Problem Solving ☐ Information Literacy
☒ Life and Career Skills ☒ Communication and Collaboration ☐ Media Literacy ☐ ICT Literacy

Interdisciplinary Connections: Financial Literacy

Integration of Technology: Calculators, iPads

Equipment Needed: Calculators, iPads

Goals/Objectives	Learning Activities/ Instructional Strategies	Formative Assessment Tasks
Students will: - Calculate simple and compound interest to determine which options receive the most earnings. - Analyze different scenarios involving interest and determine the most profitable option.	Lesson Sequence - Task: You are a financial advisor. One of your clients tells you that she wants to invest \$15,000. She wants to make the most money possible within 10 years. You tell her that you will look into it and schedule a follow up meeting. You have 2 days to determine the best possible investment move that will benefit your client. - Your investment options are below: Bond option #1: earns 5% simple interest per year on its purchase price. This is a	- Project check-ins - Q&A - Presentations to the class - Project write-up



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short term bond of only 5 years.

Bond option #2: earns 7% simple interest per year on its purchase price. This is a short term bond of only 3 years.

Bank account option #1: earns 3.2% simple annual interest on principal. There is no time restraint.

Bank account option #2: earns 6% simple interest per year on its purchase price. This lasts at most 6 years.

Certificate of Deposit option #1: earns 10% simple interest per year on its purchase price. Only lasts 10 months.

Certificate of Deposit option #2: earns 12% simple interest per year on its purchase price. Only lasts 6 months.

Bond option #3: earns 2.6% compound interest per year. This is a short term bond of only 5 years.

Bond option #4: earns 4.2% compound interest per year. This is a short term bond of only 3 years.

Bank account option #3: earns 2.4% compound



annual interest on principal.
There is no time restraint.

Certificate of Deposit option
#3: earns 5.5% interest
compounded annually. Only
lasts 36 months.

3. Students will analyze the different scenarios, write up a proposal to the client, then discuss the different scenarios with their group. Groups will determine what they think is the best situation based on the length of the contract, the return on investment, and possible investment opportunities after the initial investment.
4. Students will then determine a sequence of 3 options they would pick in succession on the entire sum, adding the interest value when the option is over before re-investing, and present their long-term financial plan to the class.

Differentiation:

Accommodations will be given based on student IEPs or 504s.

Resources Provided:

- Calculators
- iPads
- Activity handouts



Lesson Reflection

Reflect on the lesson you have developed and rate the degree to which the lesson *Strongly*, *Moderately* or *Weakly* meets the criteria below.

Lesson Activities	Strongly	Moderately	Weakly
Are challenging Strongly and require higher order thinking and problem solving skills	X		
Allow for student choice	X		
Provide scaffolding for acquiring targeted knowledge/skills		X	
Integrate global perspectives	X		
Integrate 21st century skills	X		
Provide opportunities for interdisciplinary connection and transfer of knowledge and skills	X		
Foster student use of technology as a tool to develop critical thinking, creativity and innovation skills	X		
Are varied to address different student learning styles and preferences		X	
Are differentiated based on student needs		X	
Are student-centered with teacher acting as a facilitator and co-learner during the teaching and learning process	X		
Provide means for students to demonstrate knowledge and skills and progress in meeting learning goals and objectives	X		
Provide opportunities for student reflection and self- assessment	X		
Provide data to inform and adjust instruction to better meet the varying needs of learners	X		

Curriculum Design Template

Content Area: Mathematics	Grade Level: 7	Unit Title: Applying Percentages
Created: 2025	Board Approved on:	



Unit Overview Template

Content Area:	Mathematics	Grade Level:	8	Unit Title:	Systems of Equations (Financial Literacy Applications)
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Unit Summary: In this unit, students apply systems of linear equations to real-world financial scenarios. They explore how equations model cost comparisons, business expenses, profit, and recurring financial commitments. Through analyzing cell phone plans and conducting a small business break-even study, students use algebraic reasoning to make informed consumer and entrepreneurial decisions. By connecting mathematical models to everyday financial choices, students gain both quantitative skills and practical financial insight.

Primary Interdisciplinary Connections: *Financial Literacy*

21st Century Themes ☒ Creativity and Innovation ☒ Critical Thinking and Problem Solving ☐ ICT Literacy
☐ Information Literacy ☒ Life and Career Skills ☒ Communication and Collaboration ☐ Media Literacy

Unit Rationale: Students develop the ability to use algebra as a decision-making tool for real financial situations. Understanding cost structures and comparing options builds financial responsibility and supports long-term planning.

Career Readiness (Standard 9):

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.9: Analyze how a variety of activities related to career preparation (e.g., volunteering, apprenticeships, structured learning experiences, dual enrollment, job search, scholarships) impacts postsecondary options.

9.2.8.CAP.11: Analyze potential career opportunities by considering different types of resources, including occupation databases, and state and national labor market statistics.

9.2.8.CAP.13: Compare employee benefits when evaluating employment interests and explain the possible impact on personal finances.

9.2.8.CAP.14: Evaluate sources of income and alternative resources to accurately compare employment options.

9.2.8.CAP.20: Identify the items to consider when estimating the cost of funding a business.

9.4.8.CI.2: Repurpose an existing resource in an innovative way (e.g., 8.2.8.NT.3).

9.4.8.CI.3: Examine challenges that may exist in the adoption of new ideas (e.g., 2.1.8.SSH, 6.1.8.CivicsPD.2).

9.4.8.CI.4: Explore the role of creativity and innovation in career pathways and industries.

9.4.8.CT.1: Evaluate diverse solutions proposed by a variety of individuals, organizations, and/or agencies to a local or global problem, such as climate change, and use critical thinking skills to predict which one(s) are likely to be effective (e.g., MS-ETS1-2).

9.4.8.DC.1: Analyze the resource citations in online materials for proper use.

9.4.8.DC.7: Collaborate within a digital community to create a digital artifact using strategies such as crowdsourcing or digital surveys.



9.4.8.GCA.2: Demonstrate openness to diverse ideas and perspectives through active discussions to achieve a group goal.

Learning Targets

Standards: 9.1 Personal Financial Literacy by the End of Grade 8

Content Statements: Credit Profile, Economic and Government Influences, Financial Psychology, Planning and Budgeting,

CPI#:	Cumulative Progress Indicator (CPI):
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.
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.
9.1.8.FP.2	Evaluate the role of emotions, attitudes, and behavior (rational and irrational) in making financial decisions.
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 a 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.

Unit Essential Questions:

- How can systems of equations help us make informed financial decisions?
- How do fixed and variable costs influence consumer choices and business profitability?
- When faced with multiple financial options, how can mathematics determine the most cost-effective choice?
- Why is it important to analyze long-term financial consequences rather than short-term costs?

Unit Enduring Understandings:

- How can systems of equations help us make informed financial decisions?



- How do fixed and variable costs influence consumer choices and business profitability?
- When faced with multiple financial options, how can mathematics determine the most cost-effective choice?
- Why is it important to analyze long-term financial consequences rather than short-term costs?

Unit Learning Targets:

Students will... Represent financial scenarios using linear equations. Solve systems of equations using multiple methods to compare financial outcomes. Evaluate consumer options (such as phone plans) using algebraic reasoning. Analyze small business cost structures to determine profitability. Interpret algebraic solutions in real-world financial contexts. Use mathematical evidence to justify financial decisions.



Evidence of Learning

Summative Assessment: 1 day

Equipment Needed: Calculator, iPads

Teacher Calculator, iPad or laptop

Resources:

Formative Assessments:

- Homework check
- Lesson opener or daily quiz
- Guided practice exercises
- Closure activity



Lesson Plans

Lesson	Time Frame
Lesson 1 Comparing Cell Phone Plans Using Systems of Equations	2 days
Lesson 2 Break-Even Analysis for a Small Business	2 days
Lesson 3 Comparing Streaming Service Bundles With Systems of Equations	2 days

Teacher Notes:

This unit is an excellent opportunity to build bridges between algebraic reasoning and financial literacy concepts required by NJ Standard 9.1. Emphasize vocabulary such as fixed cost, variable cost, break-even point, revenue, and long-term vs. short-term cost. Encourage students to reflect on their own family or personal experiences with recurring expenses (phone plans, subscriptions, etc.). For the business lesson, allow creativity—students can choose a product they genuinely care about; engagement increases substantially. Reinforce the importance of interpreting solutions in context; solving the equation is only half the skill. Consider allowing graphing technology to support visual understanding of cost comparisons.

Curriculum Development Resources/Technology Resources:

Click the links below to access additional resources used to design this unit:

<https://tasks.illustrativemathematics.org/content-standards>

<https://www.khanacademy.org/math/>

<https://desmos.com>



Lesson Plan 1 Template

Content Area: Mathematics	Lesson Title: Comparing Cell Phone Plans Using Systems of Equations	Time Frame: 2 days
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Lesson Components

21st Century Themes

- | | |
|--|--|
| ☒ Global Awareness | ☒ Financial, Economic, Business and Entrepreneurial Literacy |
| ☒ Civic Literacy | ☐ Health Literacy |

21st Century Skills

- | | | |
|---|---|--|
| ☒ Creativity and Innovation | ☒ Critical Thinking and Problem Solving | ☐ Information Literacy |
| ☒ Life and Career Skills | ☒ Communication and Collaboration | ☒ Media Literacy |
| | | ☐ ICT Literacy |

Interdisciplinary Connections: Financial Literacy

Integration of Technology: Calculators, iPads

Equipment Needed: Calculators, iPads

Goals/Objectives	Learning Activities/ Instructional Strategies	Formative Assessment Tasks
Students will: - Represent real-world cost scenarios using linear equations. - Solve systems of equations algebraically and graphically to identify break-even points. - Compare recurring expenses and determine financially responsible choices based on usage. - Analyze long-term cost implications of consumer contracts and pricing structures.	Lesson Sequence - Introduce the concept of fixed vs. variable expenses using familiar examples such as cell phone plans or streaming subscriptions. - Display three sample phone plans (e.g., unlimited, pay-per-GB, promotional rate). Students identify fixed monthly fees, per-unit costs, and constraints. - Students convert each plan into a linear equation of the form $y = mx + b$ (cost = variable cost $\times$ usage + base fee). - Students solve systems of equations to determine break-even points and interpret solution points	- Homework review - Blog post - Phone Plan Breakdown - Closure discussion



- as meaningful consumer thresholds.
5. Students complete the "Phone Plan Breakdown" worksheet comparing total costs at various usage levels.
 6. Students analyze promotional offers (e.g., "\$20 off for first 3 months") and calculate long-term cost differences.
 7. Students complete a short written response: "Which plan is most cost-effective for three different types of consumers and why?"
 8. Blog prompt: Should cell phone companies clearly present break-even points in advertising? Explain your reasoning.

Differentiation:

Individual or small group facilitation by the teacher.

Resources Provided:

- Calculators
- iPads



Lesson Plan 2 Template

Content Area: Mathematics Lesson Title: Break-Even Analysis for a Small Business Time Frame: 2 days

Lesson Components

21st Century Themes

- ☒ Global Awareness ☒ Financial, Economic, Business and Entrepreneurial Literacy
☒ Civic Literacy ☐ Health Literacy

21st Century Skills

- ☒ Creativity and Innovation ☒ Critical Thinking and Problem Solving ☐ Information Literacy
☒ Life and Career Skills ☒ Communication and Collaboration ☒ Media Literacy ☐ ICT Literacy

Interdisciplinary Connections: Science

Integration of Technology: Calculators, iPads

Equipment Needed: Calculators, iPads

Goals/Objectives	Learning Activities/ Instructional Strategies	Formative Assessment Tasks
Students will: - Identify fixed and variable costs in a small business scenario. - Represent revenue and cost structures using systems of equations. - Solve systems to determine break-even points and analyze profit over time. - Evaluate pricing strategies and financial sustainability using algebraic models.	Lesson Sequence - Introduce the concept of operating a small business and the financial responsibilities involved (materials, advertising, labor, pricing). - Present students with a business scenario (e.g., selling T-shirts, bracelets, baked goods). Provide data for fixed costs and cost per item. - Students write equations for total cost and total revenue. - Students solve systems of equations to find break-even quantities and discuss what the	- Homework review - Blog post - Micro Business Proposal - Closure discussion



SPRINGFIELD PUBLIC SCHOOLS

ENGAGING STUDENTS • FOSTERING ACHIEVEMENT • CULTIVATING 21ST CENTURY GLOBAL SKILLS

- results mean for a real business.
5. Students adjust one variable (e.g., price, production cost) and determine how profitability changes.
 6. Groups create a “Micro-Business Proposal” documenting pricing, cost structure, expected profit, and a justification based on their math.
 7. Students present their chosen pricing strategy and support it with mathematical evidence.
 8. Blog prompt: How can small businesses use mathematics to make smarter financial decisions?

Differentiation:

Individual or small group facilitation by the teacher.

Resources Provided:

- Calculators
- iPads



Lesson Plan 3 Template

Content Area: Mathematics Lesson Title: Break-Even Analysis for a Small Business Time Frame: 2 days

Lesson Components

21st Century Themes

- ☒ Global Awareness ☒ Financial, Economic, Business and Entrepreneurial Literacy
☒ Civic Literacy ☐ Health Literacy

21st Century Skills

- ☒ Creativity and Innovation ☒ Critical Thinking and Problem Solving ☐ Information Literacy
☒ Life and Career Skills ☒ Communication and Collaboration ☒ Media Literacy ☐ ICT Literacy

Interdisciplinary Connections: Science

Integration of Technology: Calculators, iPads

Equipment Needed: Calculators, iPads

Goals/Objectives	Learning Activities/ Instructional Strategies	Formative Assessment Tasks
Students will: - Compare the total monthly costs of different streaming service bundles using systems of linear equations. - Determine break-even points and cost-effective choices based on viewing habits and budgets. - Justify financial decisions by analyzing solution sets within real-world constraints.	Lesson Sequence - DO NOW: Ask students to list every streaming service their household uses and estimate the total monthly cost. Brief discussion: Are these choices based on cost, content, habit, or convenience? - Introduce the Scenario: - Students receive a set of "Streaming Bundle Plans," each with different base fees and per-profile or per-add-on charges. Explain that their task is to determine which plan is most cost-effective for different family sizes and viewing	- Homework review - Blog post - Mcr Business Proposal - Closure discussion



	habits using systems of equations. 4. Mini-Lesson: 5. Review writing linear equations from context. 6. Model how a bundle with a base cost plus a charge per profile becomes an equation (e.g., $C = 12 + 3p$). 7. Introduce setting two cost equations equal to find break-even points. Task Part 1: Writing the Cost Equations 8. Students review three to four fictional bundle plans and write an equation for each representing monthly cost. 9. Students check with a partner to ensure equations accurately represent the pricing structure. Task Part 2: Solving Systems 10. Students compare pairs of bundle plans by solving the corresponding system of equations using substitution or elimination. 11. They determine: a. the number of profiles at which the bundles cost the same b. which bundle is cheaper below or	
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- above the
break-even point
12. Students record answers
in a comparison chart.
- Task Part 3:
Decision-Making
13. Groups receive family
profiles (e.g., “Four
people who rarely share
accounts,” “Two people
who need 4K add-on,”
etc.) and decide which
bundle is the best
financial choice.
14. Students justify their
selection using their
solved systems and
real-world reasoning
(budget, content features,
number of users,
add-ons, etc.).
- Task Part 4: Reflection
15. Students respond in their
blog:
- Which bundle is
the best deal for
your assigned
family profile?
 - What factors
besides cost might
influence
real-world
decisions?
 - How did solving
systems help
support your
financial
recommendation?

Differentiation:

Individual or small group facilitation by the teacher.

Resources Provided:

- Calculators
- iPads



Lesson Reflection

Reflect on the lesson you have developed and rate the degree to which the lesson *Strongly*, *Moderately* or *Weakly* meets the criteria below.

Lesson Activities	Strongly	Moderately	Weakly
Are challenging Strongly and require higher order thinking and problem solving skills	X		
Allow for student choice		X	
Provide scaffolding for acquiring targeted knowledge/skills	X		
Integrate global perspectives		X	
Integrate 21st century skills		X	
Provide opportunities for interdisciplinary connection and transfer of knowledge and skills	X		
Foster student use of technology as a tool to develop critical thinking, creativity and innovation skills	X		
Are varied to address different student learning styles and preferences		X	
Are differentiated based on student needs		X	
Are student-centered with teacher acting as a facilitator and co-learner during the teaching and learning process	X		
Provide means for students to demonstrate knowledge and skills and progress in meeting learning goals and objectives	X		
Provide opportunities for student reflection and self- assessment	X		
Provide data to inform and adjust instruction to better meet the varying needs of learners	X		

Curriculum Design Template

Content Area: Mathematics	Grade Level: 8	Unit Title: Systems of Equations (Financial Literacy Applications)
Created: 2025		Board Approved on:



SPRINGFIELD PUBLIC SCHOOLS

**ENGAGING STUDENTS • FOSTERING ACHIEVEMENT • CULTIVATING 21ST CENTURY
GLOBAL SKILLS**

IEP AND 504 ACCOMMODATIONS AND MODIFICATIONS FOR EARLY CHILDHOOD AND ELEMENTARY SCHOOL STUDENTS:

Large print textbooks
Textbooks for at-home use
Additional time for assignments
Review of directions
Use of mnemonics
Have student restate information
Concrete examples
Adaptive writing utensils
Support auditory presentations with visuals
Use of a study carrel
Assistance in maintaining uncluttered space
Weekly home-school communication tools (notebook, daily log, phone calls or email messages)
Space for movement or breaks
Study sheets and teacher outlines
Extra visual and verbal cues and prompts
Math sheets with highlighted instructions
Graph paper to assist in organizing or lining up math problems
Use of computers and calculators
Books on tape
Graphic organizers
Quiet corner or room to calm down and relax when anxious
Preferential seating
Alteration of the classroom arrangement
Reduction of distractions
Answers to be dictated
Hands-on activities
Use of manipulatives
No penalty for spelling errors or sloppy handwriting
Follow a routine/schedule
Alternate quiet and active time
Teach time management skills
Rest breaks
Verbal and visual cues regarding directions and staying on task
Agenda book and checklists
Adjusted assignment timelines
Visual daily schedule



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**ENGAGING STUDENTS • FOSTERING ACHIEVEMENT • CULTIVATING 21ST CENTURY
GLOBAL SKILLS**

Varied reinforcement procedures
Immediate feedback
Work-in-progress check
Personalized examples

TESTING AND ASSESSMENT ACCOMMODATIONS AND MODIFICATIONS:

Answers to be dictated
Frequent rest breaks
Additional time
Oral testing
Untimed tests
Choice of test format (multiple-choice, essay, true-false)
Alternate ways to evaluate (projects or oral presentations instead of written tests)
Accept short answers
Open-book tests
Read test and directions to student
Provide study outline prior to tests
Highlight key directions
Test in alternative site
Use of calculator
Extra credit option
Preview test procedures
Simplified test wording; rephrased test questions and/or directions

GENERAL ACCOMMODATIONS AND MODIFICATIONS:

Use of alternative books or materials on the topic being studied
Computerized spell-check support
Word bank of choices for answers to test questions
Provision of calculator and/or number line for math tests
Reworded questions in simpler language
Projects instead of written reports
Highlighting important words or phrases in reading assignments
Modified workload or length of assignments/tests
Modified time demands
Modified grades based on IEP

BEHAVIOR ACCOMMODATIONS MODIFICATIONS:



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**ENGAGING STUDENTS • FOSTERING ACHIEVEMENT • CULTIVATING 21ST CENTURY
GLOBAL SKILLS**

Breaks between tasks
Cue expected behavior
Daily feedback to student
Have contingency plans
Use de-escalating strategies
Use positive reinforcement
Use proximity/touch control
Use peer supports and mentoring
Model expected behavior by adults
Have parent sign homework
Have parent sign behavior chart
Set and post class rules
Chart progress and maintain data



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ENGAGING STUDENTS • FOSTERING ACHIEVEMENT • CULTIVATING 21ST CENTURY
GLOBAL SKILLS

IEP AND 504 ACCOMODATIONS AND MODIFICATIONS FOR MIDDLE AND HIGH SCHOOL STUDENTS:

- Large print textbooks
- Textbooks for at-home use
- Additional time for assignments
- A locker with adapted lock
- Review of directions
- Review sessions
- Use of mnemonics
- Have student restate information
- Provision of notes or outlines
- Concrete examples
- Adaptive writing utensils
- Support auditory presentations with visuals
- Weekly or bi-weekly home-school communication
- Space for movement or breaks
- Study sheets and teacher outlines
- Extra visual and verbal cues and prompts
- Lab and math sheets with highlighted instructions
- Graph paper to assist in organizing or lining up math problems
- Use of tape recorder for lectures
- Use of Interactive notebook
- Use of a scribe
- Use of computers and calculators
- Books on tape
- Graphic organizers
- Quiet corner or room to calm down and relax when anxious
- Preferential seating
- Alteration of the classroom arrangement
- Reduction of distractions
- Answers to be dictated
- Hands-on activities
- Ability to type all assignments
- Follow a routine/schedule
- Teach time management and organizational skills
- Rest breaks
- Verbal and visual cues regarding directions and staying on task
- Agenda book and checklists
- Daily check-in with case manager or special education teacher
- Adjusted assignment timelines
- Visual daily schedule



SPRINGFIELD PUBLIC SCHOOLS

**ENGAGING STUDENTS • FOSTERING ACHIEVEMENT • CULTIVATING 21ST CENTURY
GLOBAL SKILLS**

Varied reinforcement procedures
Immediate feedback
Work-in-progress check
Personalized examples

TESTING AND ASSESSMENT ACCOMMODATIONS AND MODIFICATIONS:

Answers to be dictated
Frequent rest breaks
Additional time
Oral testing
Choice of test format (multiple-choice, essay, true-false)
Alternate ways to evaluate (projects or oral presentations instead of written tests)
Accept short answers
Open-book or open-note tests
Read test and directions to student
Provide study guides prior to tests
Highlight key directions
Test in alternative site
Use of calculator
Extra credit option
Pace long-term projects
Preview test procedures
Simplified test wording; rephrased test questions and/or directions

GENERAL ACCOMMODATIONS AND MODIFICATIONS:

Allow outlining, instead of writing for an essay or major project
Use of alternative books or materials on the topic being studied
Computerized spell-check support
Word bank of choices for answers to test questions
Provision of calculator for math tests
Film or video supplements in place of reading text
Reworded questions in simpler language
Projects instead of written reports
Highlighting important words or phrases in reading assignments
Modified workload or length of assignments/tests
Modified time demands



SPRINGFIELD PUBLIC SCHOOLS

**ENGAGING STUDENTS • FOSTERING ACHIEVEMENT • CULTIVATING 21ST CENTURY
GLOBAL SKILLS**

Pass/no pass option
Modified grades based on IEP

BEHAVIOR ACCOMMODATIONS FOR STUDENTS:

Breaks between tasks
Cue expected behavior
Daily feedback to student
Have contingency plans
Use de-escalating strategies
Use positive reinforcement
Use proximity/touch control
Use peer supports and mentoring
Model expected behavior by adults
Have parent sign homework
Set and post class rules
Chart progress and maintain data



Accommodations and Modifications for ESL Students

- Give tests orally
- Give instructions/directions in writing and orally
- Assign a peer tutor, same language or English speaking
- Allow use of bilingual/translation dictionary
- Provide summaries of text or study guides of particular chapters
- Allow errors in speaking
- Allow errors in writing
- Accept writing in first language
- Highlight key vocabulary
- Reduce amount of work required
- Assess comprehension through demonstration or other alternative means (gestures, drawings)
- Rephrase questions, directions, and explanations
- Reduce multiple choices on assessments
- Provide study guides and/ or outlines
- Shorten reading assignments
- Allow extended time for test/project completion
- Use of audio books
- Use of graphic organizers
- Use reduced text, so that print is not dense
- Use visuals/pictures throughout lesson/unit/assignment
- Adapt homework to reflect language proficiency/home support
- Adapt homework to reflect home support
- Provide hands-on activities and explanations
- Allow extended time to answer questions, and permit drawing, as an explanation
- Use of translation dictionaries to locate words in the native language
- Use anecdotal records and portfolio of work as forms of assessment
- Use story retellings to assess comprehension

What Does the Gifted and Talented Experience Look Like?

Springfield Public Schools

Mission Statement

The Gifted and Talented Program of the Springfield Public Schools aims to provide a meaningful and rigorous education that instills the value of lifelong learning and empowers all students to reach their full potential and become self-fulfilled creative leaders in accordance with the comprehensive standards of our state. We accomplish this by offering challenging, real-world experiences in a student-centered environment.

We recognize that students come from diverse socioeconomic, cultural, and ethnic backgrounds, and the mission of the gifted and talented program is to provide opportunities for students to explore their intellectual, creative, and artistic gifts and talents within the classroom and with beyond-the-classroom experiences. It is essential to provide diverse, appropriate, and ongoing learning experiences and environments that incorporate students' academic, psychological, and social needs. Our responsibility is to provide students with educational alternatives that teach, challenge, and expand their knowledge, while simultaneously stressing the development of independent and self-directed learners who continuously generate questions, analyze, synthesize, and evaluate information and ideas.

New Jersey Administrative Code 6A:8-3.1 defines students who are gifted and talented as those students who possess or demonstrate high levels of ability in one or more content areas when compared to their chronological peers in the local district and who require modification of their educational program if they are to achieve in accordance with their capabilities.

Goals:

To support our mission, we have established the following goals to guide our work:

- To infuse into the general education program a broad range of activities for high-level learning that will challenge all students to perform at advanced levels, and provide extended opportunities, resources, and support in particular areas where student interest or talent is demonstrated.
- To provide a continuum of gifted education services that will strengthen the total school program, offer enriching and challenging learning opportunities for all students, and provide specialized learning experiences
- To promote achievement of students' best potentials and increased ability.

Through a productive and collaborative relationship among the building principals, classroom teachers, and the Gifted and Talented teacher, our schools can create programming that will enhance the learning experience for every student and serve the unique and specialized needs of students currently demonstrating gifted behaviors.

Elements of the Schoolwide Enrichment Model, W.I.N (What I Need), differentiated instruction, advanced classes, or individual programs into a student's regular instruction program are integral to this overarching framework for gifted education in the Springfield School District.

Reference Board Policy and Regulation 2464 – Gifted and Talented Pupils (M)

Early Childhood Center **Edward V. Walton**

Schoolwide Virtual Enrichment

All first and second grade students have access to the [Gifted and Talented Virtual Classroom](#). This virtual classroom is a space for students to complete various challenges and enrichment opportunities at their own pace. Students can receive feedback and additional adaptable resources to meet their individual learning needs. The virtual classroom design expands accessibility to enrichment resources and allows students to choose learning activities according to their unique interests and abilities. The purpose of the activities is to encourage problem-solving, develop critical thinking

skills, and expand curiosity and imagination. Activities are aligned to the New Jersey Student Learning Standards.

Gifted and Talented Teacher as a Resource

The Gifted and Talented teacher serves as a resource to all teachers within Edward V. Walton School. Teachers seeking resources for their high-ability learners will receive additional support from the Gifted and Talented teacher in various ways. This support may include additional units of study, challenging resources, and student projects.

Elementary Schools

James Caldwell

Thelma L. Sandmeier

The goal is to engage small groups of students in intensive learning experiences through standards-based, rigorous, and relevant units of study that supplement, not supplant, the grade-level curriculum and support students' unique learning needs.

Enrichment Experience Grade 3

Beginning in third grade, the G&T teacher will cycle through all classrooms to work on problem-solving and enrichment tasks with students. Driven by assessment data, academic performance, student interest, and teacher observation, small groups of students will meet with the G&T teacher during W.I.N. (What I Need) periods throughout the week that the teacher is assigned to their classroom teacher. Groupings will be flexible and monitored to best meet each student's needs throughout the school year. Activities will include brain teasers, puzzles, strategic thinking, problem-solving, and STEM challenges.

Targeted Gifted and Talented Programing Grades 4-5

Students may become identified as Gifted and Talented in fourth grade. Students that are identified may receive support from the G&T Teacher for up to five periods (200 minutes) a week during W.I.N. (What I Need) periods. Identified students will meet to explore grade-level content while incorporating depth and complexity in a student-centered, problem-based environment. The Gifted and Talented Program aims to provide students with various advanced and challenging learning experiences across content areas to promote independent thinking skills, refine critical thinking and communication skills, cultivate joy in learning, and expand student interests through problem-solving. The instruction that students receive incorporates 21st Century Skills and advanced content that is challenging, hands-on, and relevant to the real world.

Strategies and Practices that Support Gifted and Talented Students

- Adjusted Pace of Lessons
- Inquiry-Based Instruction
- Higher-Order Thinking Activities
- Interest-Based Content
- Real World Problem Solving/Problem Based Learning
- Independent Study/Passion Projects
- Units of Study with Like-Minded Peers

Schoolwide Virtual Enrichment

All JCS and TLS students have access to grade level-specific [Gifted and Talented Virtual Classrooms](#). These virtual classrooms are a space for students to complete various challenges and enrichment opportunities at their own pace. Students are able to receive feedback and additional opportunities based on their needs. The virtual classrooms have expanded the accessibility of enrichment resources directly to the students and allows for students to choose opportunities according to their interests and abilities. The purpose of the activities is to encourage problem solving, develop critical thinking skills, and expand curiosity and imagination in conjunction with the New Jersey Student Learning Standards.

Gifted and Talented Teacher as a Resource

In addition to classroom support, the Gifted and Talented teacher also serves as a resource to all teachers in the building. Teachers that are seeking resources for their high ability learners will receive additional support from the Gifted and Talented teacher in various ways. This may include additional units of study, challenging resources, student projects, and meeting with the G&T teacher as needed.

Additional Enrichment Opportunities

Across all grade levels 3-5, as recommended by the classroom teacher, students exhibiting a need for additional enrichment may have the opportunity to meet with the G&T teacher as the schedule allows. Groupings will be flexible and monitored to best meet the students' needs throughout the school year. Activities will include, brain teasers, puzzles, strategic thinking activities, problem-solving challenges, and STEM challenges. Students engage in an extended process of asking questions, using resources, and developing answers that lead to thinking about what and how they are learning. Students are held accountable for how they work and use their time by demonstrating their learning through products or presentations.

Students self-select to participate in individual and/or group projects based on interest and commitment. The classroom teacher and/or the enrichment teacher will help guide and monitor student exploration of chosen topics, facilitating their learning with resources and teaching of needed skills.

Secondary Schools
Florence M. Gaudineer Middle School
Jonathan Dayton High School

Grades 6-12: Access to specific content programs with higher levels of academic challenges (i.e. Pre-Algebra, Accelerated Communication Arts, and Advanced Placement Classes)

Dual Credit Courses provide students the opportunity to obtain high school credit, and college credit, simultaneously through partnerships with several institutions.

Project Lead the Way (PLTW) students become builders of technology by engaging in real world activities. Students are empowered as design thinkers collaborating on real world projects.

Gifted and Talented Identification Criteria

The Springfield Schools Gifted and Talented Program recognizes that students require differentiated learning experiences beyond the core curriculum being taught because of their advanced abilities in one or more content areas. These students may also have other cognitive qualities such as curiosity, creativity, motivation, leadership, and passion that require modifications to their academic experience.

Multiple Measures of Eligibility

Kindergarten through grade twelve identification process for gifted and talented students includes multiple measures. Multiple measures may include but are not limited to: achievement test scores; grades; student performance or products; intelligence testing; parent, student, and/or teacher recommendation; and other appropriate measures. The identification methodology is developmentally appropriate, non-discriminatory, and related to the programs and services offered by the Springfield School District. The identification procedures are reviewed annually.

According to N.J.A.C. 6A:8-3.1, all public school districts must have a board-approved gifted and talented identification process and provide services for identified students enrolled in the grades of that school district. The regulations require that identification and services be made available to students in grades K-12.

When students are recommended for the Gifted and Talented Program there are multiple measures that are considered to determine if services are necessary and appropriate. The assessments used are as follows:

- Cognitive Abilities Test (CogAT)
- Classroom Performance/Student Portfolios
- DRA2 Level
- iReady Diagnostic Scores
- Gifted Indicators Checklist
- Start Strong/NJSLA Assessment Data

The N.J.A.C. requires that students be compared to their chronological peers in the local school district. The New Jersey Department of Education has not established state-level criteria for identifying students who are gifted, such as mandated tests or assessments, grade point averages, or IQ scores. Local school districts must use multiple measures to identify students.

Procedures

<https://www.straussesmay.com/seportal/Public/DistrictPolicy.aspx?policyid=2464&id=b8a33a9f505e4998a6db3fb8e1de778b>

Gifted and Talented Program Identification Matrix

Minimum Score Required for Consideration: 14 Points

1 Point	2 Points	3 Points
Cogat Assessment Overall Stanine Score of a 7	Cogat Assessment Overall Stanine Score of an 8	Cogat Assessment Overall Stanine Score of a 9
iReady Math Assessment Just Below Current Grade Level	iReady Math Assessment On Grade Level	iReady Math Assessment ½ Year + Above Current Level
iReady ELA On Grade Level	iReady ELA ½ Year Above Current Level	iReady ELA One Full Grade Level + Above Current Level
NJSLA Math Approaching Expectations	NJSLA Math Met Expectations	NJSLA Math Exceed Expectations
NJSLA ELA Approaching Expectations	NJSLA ELA Met Expectations	NJSLA ELA Exceed Expectations
HOPE Teacher Rating Scale Raw Score: 11 - 29	HOPE Teacher Rating Scale Raw Score: 30 - 49	HOPE Teacher Rating Scale Raw Score: 50-66

Team meetings present the opportunity to review data and assess the educational needs of all students. Teacher provides examples of student work exhibiting above and beyond grade level expectations, creativity, leadership, critical and abstract thinking. Programs for gifted and talented students will be periodically evaluated for their continuing efficacy and adjusted accordingly. The parent of any student identified as gifted or talented shall be consulted regarding any program designed to address the student's particular needs.

Resource Links

https://riversideinsights.com/cognitive_abilities_test

<https://www.curriculumassociates.com/programs/i-ready-learning>

<https://www.nj.gov/education/assessment/resources/>

<https://www.routledge.com/HOPE-Teacher-Rating-Scale-Involving-Teachers-in-Equitable-Identification/Gentry-Pereira-Peters-McIntosh-Fugate/p/book/9781618214522#:~:text=The%20HOPE%20Teacher%20Rating%20Scale.making%20it%20easy%20to%20use.>

Gifted and talented student: The "[*Strengthening Gifted and Talented Education Act*](#)" defines a gifted and talented student as a "student who possesses or demonstrates a high level of ability in one or more content areas when compared to their chronological peers in the school district and who require modifications of their educational program if they are to achieve in accordance with their capabilities."

Twice-exceptional (2E) students: A twice-exceptional (2E) student is defined as "a student who is both gifted and a student with a disability. These students may also be referred to as having dual exceptionalities or as being gifted with learning disabilities (GT/LD). This also applies to students who are gifted with ADHD or gifted with autism" (New Jersey Association for Gifted Children, www.nagc.org).

Instructional adaptation: An adjustment or modification to instruction enabling a student who is gifted and talented to participate in, benefit from, and demonstrate knowledge and application of the New Jersey Student Learning Standards in one or more content areas at the instructional level of the student, not just the student's grade level.

Identifying gifted and talented students: The focus of identification is to provide programming and services in which students' specific learning needs and potential are appropriately addressed and met. In every New Jersey school district, there are students who require modifications to the general education curriculum if they are to achieve in accordance with their abilities. By identifying a student's general intellectual ability, creativity, or specific academic area aptitudes, we are acknowledging that they need programming and services outside of the general education/grade level curriculum to advance their learning.

NJDOE Fast Facts

<https://www.nj.gov/education/standards/gifted/>

<https://www.nj.gov/education/standards/gifted/legislation.shtml>

Supplemental Resources/Programming for Gifted Students

Edward V. Walton

- PETS Program – Primary Education Thinking Skills
- Group Solutions/Group Solutions 2 – Cooperative Logic Activities
- Lollipop Logic
- Beginning Thinking Skills
- AIMS Education Programming

James Caldwell and Thelma L. Sandmeier

Math/ELA

- Project M3: Mentoring Mathematical Minds
- Junior Great Books
- AIMS Education Programming
- Borenson Hands on Equations
- BizWorld
- Perplexors
- Advanced Math Explorations grade 3-5
- Challenging Units for Gifted Learners (ELA and Math)
- Creative Curriculum Extenders
- Differentiated Lessons & Projects
- Challenge Math Grades 4+
- Differentiating Instruction with Menus (All Content Areas)
- Jacob's Ladder
- Genius Hour/Passion Project
- Spatial Reasoning
- Logic Puzzles, Brain Games, Analogies

STEM

- Engineering is Elementary
- Engineer Throughout the Year
- PBS Design Squad
- DefinedSTEM
- Project Lead the Way (PLTW)

Enrichment Events

Experience for all students to be enriched through events related to the curricular or extracurricular activities. Examples include after school clubs, PTA-sponsored events, leadership opportunities, visual and performing arts, and community service opportunities.