Mendham Township School District

Mathematics Curriculum - 2023

Grade 7 General & Advanced

Aligned 2019 Big Ideas Math Modeling Real Life

In Grade 7, instructional time should focus on four critical areas: (1) developing understanding of and applying proportional relationships; (2) developing understanding of operations with rational numbers and working with expressions and linear equations; (3) solving problems involving scale drawings and informal geometric constructions, and working with two- and three-dimensional shapes to solve problems involving area, surface area, and volume; and (4) drawing inferences about populations based on samples.

1. Students extend their understanding of ratios and develop understanding of proportionality to solve single- and multi-step problems. Students use their understanding of ratios and proportionality to solve a wide variety of percent problems, including those involving discounts, interest, taxes, tips, and percent increase or decrease. Students solve problems about scale drawings by relating corresponding lengths between the objects or by using the fact that relationships of lengths within an object are preserved in similar objects. Students graph proportional relationships and understand the unit rate informally as a measure of the steepness of the related line, called the slope. They distinguish proportional relationships from other relationships.

2. Students develop a unified understanding of number, recognizing fractions, decimals (that have a finite or a repeating decimal representation), and percents as different representations of rational numbers. Students extend addition, subtraction, multiplication, and division to all rational numbers, maintaining the properties of operations and the relationships between addition and subtraction, and multiplication and division. By applying these properties, and by viewing negative numbers in terms of everyday contexts (e.g., amounts owed or temperatures below zero), students explain and interpret the rules for adding, subtracting, multiplying, and dividing with negative numbers. They use the arithmetic of rational numbers as they formulate expressions and equations in one variable and use these equations to solve problems.

3. Students continue their work with area from Grade 6, solving problems involving the area and circumference of a circle and surface area of three-dimensional objects. In preparation for work on congruence and similarity in Grade 8 they reason about relationships among two-dimensional figures using scale drawings and informal geometric constructions, and they gain familiarity with the relationships between angles formed by intersecting lines. Students work with three-dimensional figures, relating them to two-dimensional figures by examining cross-sections. They solve real-world and mathematical problems involving area, surface area, and volume of two- and three-dimensional objects composed of triangles, quadrilaterals, polygons, cubes and right prisms.

4. Students build on their previous work with single data distributions to compare two data distributions and address questions about differences between populations. They begin informal work with random sampling to generate data sets and learn about the importance of representative samples for drawing inferences.

Grade 7 Overview (Mad Minute –fractions – decimal- % / Signed Integers)

- **Ratios and Proportional Relationships**
  - Analyze proportional relationships and use them to solve real-world and mathematical problems.

- **The Number System**
  - Apply and extend previous understandings of operations with fractions to add, subtract, multiply, and divide rational numbers.

- **Expressions and Equations**
  - Use properties of operations to generate equivalent expressions.
  - Solve real-life and mathematical problems using numerical and algebraic expressions and equations.

- **Geometry**
  - Draw, construct and describe geometrical figures and describe the relationships between them.
  - Solve real-life and mathematical problems involving angle measure, area, surface area, and volume.

- **Statistics and Probability**
  - Use random sampling to draw inferences about a population.
  - Draw informal comparative inferences about two populations.
  - Investigate chance processes and develop, use, and evaluate probability models.

- **Mathematical Practices**
  1. 1. Make sense of problems and persevere in solving them.
  2. 2. Reason abstractly and quantitatively.
  3. 3. Construct viable arguments and critique the reasoning of others.
  4. 4. Model with mathematics.
  5. 5. Use appropriate tools strategically.
  6. 6. Attend to precision.
  7. 7. Look for and make use of structure.
  8. 8. Look for and express regularity in repeated reasoning.

The following chart details the 7th grade curricular focus and is broken out into areas of content, skills, and concepts:

NJ	NJ#	Comp & Content	Skills	Concepts
Ratios and Proportional Relationships 7RP				
Analyze proportional relationships and use them to solve real-world and mathematical problems				
Compute unit rates associated with ratios of fractions, including ratios of lengths, areas and other quantities measured in like or different units. For example, if a person walks 1/2 mile in each 1/4 hour, compute the unit rate as the complex fraction 1/2/1/4 miles per hour, equivalently 2 miles per hour	7RP1 C5 T2 #1	Unit Rate	Calculate unit rate using division and proportions	Understand unit rates
Recognize and represent proportional relationships between quantities.	7RP2 C5 T2 #2,4	Proportion		Understand when using a proportion is an appropriate strategy
Decide whether two quantities are in a proportional relationship, e.g., by testing for equivalent ratios in a table or graphing on a coordinate plane and observing whether the graph is a straight line through the origin.	7RP2A C5 T2 #2		Use tables and graphs to identify proportional relationships	
Identify the constant of proportionality (unit rate) in tables, graphs, equations, diagrams, and verbal descriptions of proportional relationships	7RP2B C5 T2 #1,3,24		Identify and calculate unit rates in tables, graphs, equations, diagrams, and verbal descriptions	
Represent proportional relationships by equations. For example, if total cost t is proportional to the number n of items purchased at a constant price p, the relationship between the total cost and the number of items can be expressed as $t = pn$.	7RP2C C5 T2 #25		Write an equation to model a proportional relationship	
Explain what a point *(x, y)* on the graph of a proportional relationship means in terms of the situation, with special attention to the points (0, 0) and (1, *r)* where *r* is the unit rate.	7RP2D C5 T2 #3	Real world meaning of (00) and (1, r)		Interpret points on a graph in a real world situation
Use proportional relationships to solve multistep ratio and percent problems. Examples: simple interest, tax, markups and markdowns, gratuities and commissions, fees, percent increase and decrease, percent error.	7RP3 C5, C6, C8, C9, C10 T2 #7,8,9	Simple Interest Tax Markup Markdown	Use proportional relationships to solve multi-step ratio and percent problems	

		Gratuity Commission Fees Percent Increase Percent Decrease Percent Error		
The Number System 7.NS				
Apply and extend previous understandings of operations with fractions to add, subtract, multiply, and divide rational numbers				
Apply and extend previous understandings of addition and subtraction to add and subtract rational numbers; represent addition and subtraction on a horizontal or vertical number line diagram	7NS1 C1 T1 #1,2,3,4,5		Add and subtract signed rational numbers Represent addition and subtraction of signed rational numbers on a number line	
Describe situations in which opposite quantities combine to make 0. For example, a hydrogen atom has *0* charge because its two constituents are oppositely charged	7NS1A C1 T1 #1	Additive Inverse Property		Apply additive inverse to real world situations
Understand $p + q$ as the number located a distance $\|q\|$ from p, in the positive or negative direction depending on whether q is positive or negative. Show that a number and its opposite have a sum of 0 (are additive inverses). Interpret sums of rational numbers by describing real-world contexts.	7NS1B C1 T1 #1,2,5	Absolute Value		The sign of numbers being added affects the direction you travel on the number line
Understand subtraction of rational numbers as adding the additive inverse, $p – q = p + (–q)$. Show that the distance between two rational numbers on the number line is the absolute value of their difference, and apply this principle in real-world contexts	7NS1C C1 T1 #3,4	Definition of Subtraction: a - b = a + (-b)	Show subtraction of rational numbers in a real world context on a number line	
Apply properties of operations as strategies to add and subtract rational numbers.	7NS1D C1 T1 #1,2,3,4,5	Inverse Property of Addition Commutative Property of Addition	Use properties to add and subtract rational numbers	

		Associative Property of Addition Identity Property of Zero		
Apply and extend previous understandings of multiplication and division and of fractions to multiply and divide rational numbers	7NS2 C2, C6 T1 #6		Multiply and divide signed numbers	
Understand that multiplication is extended from fractions to rational numbers by requiring that operations continue to satisfy the properties of operations, particularly the distributive property, leading to products such as (–1)(–1) = 1 and the rules for multiplying signed numbers. Interpret products of rational numbers by describing real-world contexts	7NS2A C2 T1 #8,9	The properties of multiplication apply to signed and unsigned rational numbers	Multiply signed rational numbers Apply multiplication of rational numbers to real world situations	
Understand that integers can be divided, provided that the divisor is not zero, and every quotient of integers (with non-zero divisor) is a rational number. If p and q are integers, then $–(p/q) = (–p)/q = p/(–q)$. Interpret quotients of rational numbers by describing real-world contexts.	7NS2B C2, C6 T1 #6	Division by zero is undefined A negative fraction can be represented as: – (a/b), -a/b, or a/-b	Represent negative fractions	
Apply properties of operations as strategies to multiply and divide rational numbers	7NS2C C2 T1 #6,8,9,10, 11	Distributive Property Multiplication Property of Zero Inverse Property of Multiplication Identity Property of One Commutative Property of Multiplication Associative Property of Multiplication	Use properties to multiply and divide rational numbers	

Convert a rational number to a decimal using long division; know that the decimal form of a rational number terminates in 0s or eventually repeats	7NS2D C2, C6 T1 #7	Terminating Decimals Repeating Decimals	Use long division to convert a rational number to a decimal	
Solve real-world and mathematical problems involving the four operations with rational numbers	7NS3 C1, C2, C3, C4 T1 #12,13		Apply rational number operations to real world situations	
Expressions and Equations 7EE				
Use properties of operations to generate equivalent expressions				
Apply properties of operations as strategies to add, subtract, factor, and expand linear expressions with rational coefficients.	7EE1 C3 T1 #14,15,16, 17	Like Terms	Combine like terms with rational coefficients Factor out the greatest common factor from linear expressions	
Understand that rewriting an expression in different forms in a problem context can shed light on the problem and how the quantities in it are related. For example, a + 0.05a = 1.05a means that "increase by, 5%" is the same as "multiply by 1.05."	7EE2 C3, C6, C9 T1 #18 T2 #2,21	Multiple representations of an expression exist and can be used in different forms to facilitate problem solving	Rewrite an expression in multiple forms	
Solve real-life and mathematical problems using numerical and algebraic expressions and equations.				
Solve multi-step real-life and mathematical problems posed with positive and negative rational numbers in any form (whole numbers, fractions, and decimals), using tools strategically. Apply properties of operations to calculate with numbers in any form; convert between forms as appropriate; and assess the reasonableness of answers using mental computation and estimation strategies. For example*:* If a woman making *$25* an hour gets a *10%* raise, she will make an additional *1/10* of her salary an hour, or *$2.50,* for a new salary of *$27.50.* If you want to place a towel bar *9 3/4* inches long in the center of a door that is *27 1/2* inches wide, you will need to place the bar about *9* inches from each edge; this estimate can be used as a check on the exact computation.	7EE3 C1, C2, C3, C4, C5, C6, C7, C9, C10 T1 #20 T2 #5,6		Solve real-life, multi-step problems with signed rational numbers using multiple and the most appropriate strategies such as converting between forms, assessing reasonableness, using mental math and estimating	

Use variables to represent quantities in a real-world or mathematical problem, and construct simple equations and inequalities to solve problems by reasoning about the quantities	7EE4 C4, C6, C7, C9, C10 T1 #19 T2 #22,23	Write equations and inequalities from verbal models		
Solve word problems leading to equations of the form $px + q = r$ and $p(x + q) = r$, where p, q, and r are specific rational numbers. Solve equations of these forms with accuracy and efficiency. Compare an algebraic solution to an arithmetic solution, identifying the sequence of the operations used in each approach. For example, the perimeter of a rectangle is 54 cm. Its length is 6 cm. What is its width?	7EEB4a C4, C6, C7, C9, C10 T1 #21 T2 #22	Understand the solution of an equation	Write a multi-step equation from a word problem Solve equations using inverse operations or a replacement set	
Solve word problems leading to inequalities of the form $px + q > r$ or $px + q < r$, where p, q, and r are specific rational numbers. Graph the solution set of the inequality and interpret it in the context of the problem. For example: As a salesperson, you are paid *$50* per week plus $3 per sale. This week you want your pay to be at least *$100*. Write an inequality for the number of sales you need to make, and describe the solutions.	7EEB4b C4 T1 #19 T2 #23	Understand the solution of an inequality Understand how inverse operations using multiplication and division of signed numbers affects the solution of inequalities	Write an inequality from a word problem Solve inequalities using inverse operations or a replacement set Graph an inequality in a coordinate plane	Equations and inequalities represent different relationships between quantities
Geometry 7G				
Draw, construct, and describe geometrical figures and describe the relationships between them.				
Solve problems involving scale drawings of geometric figures, including computing actual lengths and areas from a scale drawing and reproducing a scale drawing at a different scale	7G1 C5, C9, C10 T2 #4	Understand the concepts of scale factor and similarity Understand how a change in scale factor affects area	Solve for missing scale or actual lengths Solve for corresponding sides of similar figures Reproduce a scale drawing at a different scale	

Draw (freehand, with ruler and protractor, and with technology) geometric shapes with given conditions. Focus on constructing triangles from three measures of angles or sides, noticing when the conditions determine a unique triangle, more than one triangle, or no triangle.	7G2 C9 T3 #7	Identify types of triangles and other basic polygons	Draw basic geometric shapes using multiple modalities (freehand, ruler, protractor)	
Describe the two-dimensional figures that result from slicing three dimensional figures, as in plane sections of right rectangular prisms and right rectangular pyramids	7G3 C10 T3 #11	Understand what a cross section is Identify rectangular prisms and right rectangular pyramids Identify basic polygons	Name the geometric figure formed by a cross section	
Solve real-life and mathematical problems involving angle measure, area, surface area, and volume				
Know the formulas for the area and circumference of a circle and use them to solve problems; give an informal derivation of the relationship between the circumference and area of a circle	7G4 C4 T3 #5,6,9	Identify area and circumference of circles and their corresponding formulas	Calculate the area and circumference of circles Convert between the area and circumference of circles	
Use facts about supplementary, complementary, vertical, and adjacent angles in a multi-step problem to write and solve simple equations for an unknown angle in a figure.	7G5 C4 T3 #8	Supplementary Angles Complementary Angles Vertical Angles Adjacent Angles	Write and solve simple equations from a multi-step problem to find an unknown angle in a figure	
Solve real-world and mathematical problems involving area, volume and surface area of two- and three-dimensional objects composed of triangles, quadrilaterals, polygons, cubes, and right prisms.	7G6 C9, C10 T3 #10,12,13	Polygons Cubes Right prisms Area of Polygons Volume and surface area of three dimensional figures	Find the area of simple polygons Find the volume and surface area of three dimensional figures	

Statistics and Probability 7SP

Use random sampling to draw inferences about a population				
Understand that statistics can be used to gain information about a population by examining a sample of the population; generalizations about a population from a sample are valid only if the sample is representative of that population. Understand that random sampling tends to produce representative samples and support valid inferences	7SP1 C8 T3 #1	Sampling Methods Biased Samples Sample versus Population Emphasis on validity of random sampling		Make generalizations about a population from a valid sample using statistics
Use data from a random sample to draw inferences about a population with an unknown characteristic of interest. Generate multiple samples (or simulated samples) of the same size to gauge the variation in estimates or predictions. For example, estimate the mean word length in a book by randomly sampling words from the book; predict the winner of a school election based on randomly sampled survey data. Gauge how far off the estimate or prediction might be.	7SP2 C8 T3 #2		Identify a valid sample Use sample data to draw inferences Gage accuracy of inferences	
Draw informal comparative inferences about two populations				
Informally assess the degree of visual overlap of two numerical data distributions with similar variability's, measuring the difference between the centers by expressing it as a multiple of a measure of variability. For example, the mean height of players on the basketball team is 10 cm greater than the mean height of players on the soccer team, about twice the variability (mean absolute deviation) on either team; on a dot plot, the separation between the two distributions of heights is noticeable.	7SP3 C8 T3 #3		Comparing data sets using statistical data and/or plots	
Use measures of center and measures of variability for numerical data from random samples to draw informal comparative inferences about two populations. For example, decide whether the words in a chapter of a seventh-grade science book are generally longer than the words in a chapter of a fourth-grade science book.	7SP4 C8 T3 #4		Use measures of central tendency and range to compare data sets	
Investigate chance processes and develop, use, and evaluate probability models				
Understand that the probability of a chance event is a number between 0 and 1 that expresses the likelihood of the event occurring. Larger numbers indicate greater likelihood. A probability near 0 indicates an unlikely event, a probability around 1/2 indicates an event that is neither unlikely nor likely, and a probability near 1 indicates a likely event.	7SP5 C7 T2 #10	Probability can be expressed as a value ranging from zero to one – Benchmark Probabilities	Assess the likelihood of an event occurring based on its relativity to zero, ½, and one.	

		Probability is a ratio of favorable outcomes to total outcomes		
Approximate the probability of a chance event by collecting data on the chance process that produces it and observing its long-run relative frequency, and predict the approximate relative frequency given the probability. For example, when rolling a number cube *600* times, predict that a *3 or 6* would be rolled roughly *200* times, but probably not exactly *200* times	7SP6 C7 T2 #11	Experimental versus Theoretical Probability	Use experimental probability to predict future outcomes	
Develop a probability model and use it to find probabilities of events. Compare probabilities from a model to observed frequencies; if the agreement is not good, explain possible sources of the discrepancy.	7SP7 C7 T2 #12,13		Create an experiment for probability Calculate the experimental probability of the experiment Explain the deviations (experimental versus theoretical)	
Develop a uniform probability model by assigning equal probability to all outcomes, and use the model to determine probabilities of events. For example, if a student is selected at random from a class, find the probability that Jane will be selected and the probability that a girl will be selected.	7SP7A C7 T2 #12,13		Calculate probability when all outcomes are equally likely	
Develop a probability model (which may not be uniform) by observing frequencies in data generated from a chance process. For example, find the approximate probability that a spinning penny will land heads up or that a tossed paper cup will land open-end down. Do the outcomes for the spinning penny appear to be equally likely based on the observed frequencies?	7SP7B C7 T2 #12		Determine from an experiment whether outcomes are equally likely to occur	
Find probabilities of compound events using organized lists, tables, tree diagrams, and simulation.	7SP8 C7 T2 #15	Compound Events Tree Diagrams Simulations	Use organized lists, tables, tree diagrams, and simulations to calculate the probability of compound events	
Understand that, just as with simple events, the probability of a compound event is the fraction of outcomes in the sample space for which the compound event occurs.	7SP8A C7 T2 #15	Counting Principle	Use the counting principle to determine the probability of compound events	Understand how to use a sample space to calculate the

				probability of a compound event
Represent sample spaces for compound events using methods such as organized lists, tables and tree diagrams. For an event described in everyday language (e.g., "rolling double sixes"), identify the outcomes in the sample space which compose the event	7SP8B C7 T2 #14		Create an organized list, table, and tree diagram for an experiment involving compound events	
Design and use a simulation to generate frequencies for compound events. For example, use random digits as a simulation tool to approximate the answer to the question: If 40% of donors have type A blood, what is the probability that it will take at least 4 donors to find one with type A blood?	7SP8C C7 T2 #16		Create a simulation to generate frequencies for compound events	

Pacing Guide & Materials

Unit 1: September – November – Benchmark Test by 11/30

NJLSL Standards

7NS1	**7NS1A**	**7NS1B**	**7NS1C**	**7NS1D**
7NS2	**7NS2A**	**7NS2B**	**7NS2C**	**7NS2D**
7NS3	**7EE1**	**7EE2**	**7EE3**	**7EE4**
7EE4A	7EEB4a			

Unit 2: December – February – Benchmark Test by 2/28

NJLSL Standards

7RP1	**7RP2**	**7RP2A**	**7RP2B**	**7RP2C**
7RP2D	**7RP3**	**7SP5**	**7SP6**	**7SP7**
7SP7A	**7SP7B**	**7SP8**	**7SP8A**	**7SP8B**
7SP8C	**7EE2**	**7EE3**	**7EE4**	**7EE4A**
7EEB4a	**7G1**			

Unit 3: March – May – Benchmark Test by 4/31

NJLSL Standards

7G2	**7G3**	**7G4**	**7G5**	**7G6**
7SP1	**7SP2**	**7SP3**	**7SP4**	**7SP5**
7SP6	**7SP7**	**7SP7A**	**7SP7B**	**7SP8**
7SP8A	**7SP8B**	**7SP8C**		

Grade Level	Title	Primary / Supplemental
Seventh	**Big Ideas Math: Modeling Real Life Common Core Grade 7 2019**	**Primary**
Fifth through Eighth	**Measuring Up: People's Publishing**	**Supplemental**
Fifth through Eighth	**Com Core Performance Coach**	**Supplemental**
Fifth through Eighth	**IXLMath.Com**	**Supplemental Software**

Differentiation Strategies

- The unit includes presentation of material through multiple modalities such as visual, auditory, and kinesthetic to address the unique learning styles of all students.
- Assign, assess and modify if necessary to address needs of at risk learners.
- Provide student with open ended questions that stimulate higher order thinking
- Allow student to consider and express personal opinions
- Tiered Assignments
- Afford student with opportunities for independent projects based on the area of study and the student's interests
- Have student share and express their thought process, conclusions and the reasoning that led to their conclusion
- Allow for extended time on homework and assessments as described in the student's plan
- Allow use of calculator
- Check for comprehension and understanding
- Highlight or underline key words
- Permit ample time for student to respond to questions
- Clearly define limits and expectations
- Encourage student to ask for needed assistance
- Preferential seating
- Repeating, clarifying or rewording directions
- Allow for alternate responses
- Provide student with advanced notes

- Allow for extended time on homework and assessments
- Teacher modeling of what is expected and necessary steps to complete task
- Provide simplified written and verbal instructions
- Permit ample time for student to respond to questions
- Repeating, clarifying or rewording directions
- Allow use of eDictionary/technology to look up unknown words

Math 7

Interdisciplinary Connections

1. Graphing Calculator Proficiency for use with Genetics and Ecology in Science Class **#MS-LS4-6**
2. Simplifying / evaluating / solving equations for Ecology (population density and sampling) **#MS-LS4-6**
3. Fractions and ratios to calculate concentration of solutions in studying cellular processes **#MS-LS4-2**
4. Probability for the study of genetics and inheritance patterns of diseases etc.
5. Estimation and sampling for population studies in ecology and evolution units
6. Metric conversions for measuring and calculation across units
7. Data collection and tables across all units
8. Interpreting graphs-Genetics, Ecology, Cells and cellular processes
9. Calculating percentage error during science experiments
10. Finding volume of cubes, cylinders and spheres

11. Mean, median, mode and range of data for Evolution and Ecology studies
12. Developing and using models to problem solve
13. Organizing and interpreting data
14. Constructing explanations and designing solutions
15. Identifying, extending, and formulating rules for patterns
16. Unit analysis (converting units within a given measurement system)

9.2 Career Readiness

9.2.8.CAP.3: Explain how career choices, educational choices, skills, economic conditions, and personal behavior affect income.
9.2.8.CAP.12: Assess personal strengths, talents, values, and interests to appropriate jobs and careers to maximize career potential.
9.2.8.CAP.13: Compare employee benefits when evaluating employment interests and explain the possible impact on personal finances.
9.2.8.CAP.15: Present how the demand for certain skills, the job market, and credentials can determine an individual's earning power.
9.2.8.CAP.18: Explain how personal behavior, appearance, attitudes, and other choices may impact the job application process.
9.2.8.CAP.19: Relate academic achievement, as represented by high school diplomas, college degrees, and industry credentials, to employability and to potential level

9.4 Life Literacies & Technology

9.4.8.CI.3: Examine challenges that may exist in the adoption of new ideas
9.4.8.CT.2: Develop multiple solutions to a problem and evaluate short- and long-term effects to determine the most plausible option
9.4.8.GCA.2: Demonstrate openness to diverse ideas and perspectives through active discussions to achieve a group goal.
9.4.8.IML.1: Critically curate multiple resources to assess the credibility of sources when searching for information.
9.4.8.IML.2: Identify specific examples of distortion, exaggeration, or misrepresentation of information.
9.4.8.IML.3: Create a digital visualization that effectively communicates a data set using formatting techniques such as form, position, size, color, movement, and spatial grouping
9.4.8.IML.4: Ask insightful questions to organize different types of data and create meaningful visualizations.
9.4.8.IML.5: Analyze and interpret local or public data sets to summarize and effectively communicate the data.
9.4.8.IML.9: Distinguish between ethical and unethical uses of information and media
9.4.8.TL.1: Construct a spreadsheet in order to analyze multiple data sets, identify relationships, and facilitate data-based decision-making.
9.4.8.TL.2: Gather data and digitally represent information to communicate a real-world problem

9.1 Financial Literacy

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.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.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.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.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.EG.5: Interpret how changing economic and societal needs influence employment trends and future education.
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.2: Evaluate the role of emotions, attitudes, and behavior (rational and irrational) in making financial decisions.
9.1.8.FP.3: Explain how self-regulation is important to managing money
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.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.4: Construct a simple personal savings and spending plan based on various sources of income and different stages of life
9.1.8.PB.5: Identify factors that affect one's goals, including peers, culture, location, and past experiences.
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.