

# TOWNSHIP OF UNION PUBLIC SCHOOLS



## **Financial Literacy I Sixth Grade Cycle**

**June 2021**

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## **Mission Statement**

The mission of the Township of Union Public Schools is to build on the foundations of honesty, excellence, integrity, strong family, and community partnerships. We promote a supportive learning environment where every student is challenged, inspired, empowered, and respected as diverse learners. Through cultivation of students' intellectual curiosity, skills and knowledge, our students can achieve academically and socially, and contribute as responsible and productive citizens of our global community.

## **Philosophy Statement**

The Township of Union Public School District, as a societal agency, reflects democratic ideals and concepts through its educational practices. It is the belief of the Board of Education that a primary function of the Township of Union Public School System is to formulate a learning climate conducive to the needs of all students in general, providing therein for individual differences. The school operates as a partner with the home and community.

# Course Description

This six-week cycle class will provide students a fundamental understanding of what money is and how education and career choices influence their ability to earn money in the future. Students will learn the basic skills required for proper money management, budgeting, and saving and how to make educated consumer decisions.

## Curriculum Units/Pacing Guide

| <b>Unit # / Title</b>  | <b>Number of Days</b> |
|--|-----------------------|
| Unit 1: Understanding Income and Career Choices                | 10                    |
| Unit 2: Money Management - Types of Money and Tools to Save It | 10                    |
| Unit 3: Becoming a Critical Consumer                           | 10                    |

# Unit Standards Overview

| Overview  | Standards   | Unit Skills Focus   | Content-Specific Practices<br>(when applicable)  |
|---|---|---|--|
| <b>Unit 1<br/>Understanding<br/>Income and<br/>Careers<br/>Choices</b>              | 9.1.8.A.2 Relate how career choices, education choices, skills, entrepreneurship, and economic conditions affect income.<br>9.1.8.A.3 Differentiate among ways that workers can improve earning power through the acquisition of new knowledge and skills.<br>9.1.8.A.4 Relate earning power to quality of life across cultures.<br>9.1.8.A.5 Relate how the demand for certain skills determines an individual's earning power.<br>9.1.8.A.6 Explain how income affects spending decisions.  | <b>SWBAT:</b> <ul style="list-style-type: none"> <li>● Describe the relationship between career choices, skills, entrepreneurship, economic conditions and income.</li> <li>● Explain how the job market and career and educational choices affect the money a person can earn over a lifetime.</li> <li>● Describe how the economy can affect income, career choices and decisions</li> <li>● Describe required education and skills needed for a specific occupation</li> </ul> | <ul style="list-style-type: none"> <li>● Close reading activities</li> <li>● Classroom Discussions</li> <li>● Internet-based research</li> <li>● Analysis of graphic organizers and notes</li> <li>● Timelines</li> <li>● Teacher and student led PowerPoint Presentations</li> <li>● Definitions of key terms and concepts</li> <li>● Individual/Group Presentations</li> <li>● Written responses to queries</li> <li>● Summary and Analysis of Videos</li> </ul> |
| <b>Suggested Resources</b><br><i>Provide links to specific resources/activities</i> | <p><a href="#">Explore: Do you know the job possibilities?</a><br/> <a href="#">Roleplay: Payback</a><br/>           Everfi: Vault - Income and Careers<br/> <a href="https://everfi.com/offerings/listing/vault-understanding-money/">https://everfi.com/offerings/listing/vault-understanding-money/</a><br/>           Top 5 Career Awareness Activities for Middle School Students<br/> <a href="https://www.aeseducation.com/blog/top-5-career-awareness-activities-for-middle-school-students">https://www.aeseducation.com/blog/top-5-career-awareness-activities-for-middle-school-students</a><br/>           ROLEPLAY: Payback for Middle School<br/> <a href="https://docs.google.com/document/d/1f2lInrHYCUZgF4hloOI2_rtoRZuZMJlrzvueJYx6c4/edit">https://docs.google.com/document/d/1f2lInrHYCUZgF4hloOI2_rtoRZuZMJlrzvueJYx6c4/edit</a></p> |   |  |
| <b>Unit 2<br/>Money<br/>Management</b>  | 9.1.8.B.1 Distinguish among cash, check, credit card, and debit card.<br>9.1.8.B.2 Construct a simple personal savings and spending plan based on various sources of income.<br>9.1.8.B.3 Justify the concept of “paying yourself first” as a financial savings strategy.<br>9.1.8.B.4 Relate the concept of deferred gratification to [investment,] meeting financial goals, and building wealth.<br>9.1.8.B.5 Explain the effect of the economy on personal income, individual and family security, and consumer decisions.<br>9.1.8.B.6 Evaluate the relationship of cultural traditions and historical influences on financial practice.<br>9.1.8.B.7 Construct a budget to save for long-term, short-term, and charitable goals.   | <b>SWBAT:</b> <ul style="list-style-type: none"> <li>● Identify different forms of money and explain the advantages and disadvantages in using them</li> <li>● Establish personal long term and short term financial goals</li> <li>● Develop a personal budget analyzing income and expense</li> </ul>   |  |

|   |   |   |  |
|---|---|---|--|
|   | 9.1.8.B.8 Develop a system for keeping and using financial records.   |   |  |
| <b>Suggested Resources</b><br><i>Provide links to specific resources/activities</i> | <p>Money as You Learn<br/> <a href="http://www.moneyasyoulearn.org/ideas/">http://www.moneyasyoulearn.org/ideas/</a><br/> ANALYZE: What do YOU think is Valuable?<br/> <a href="https://docs.google.com/document/d/1jETMoc3oY1eSid-n_3-HtQDfjkqmnOTCFkEAuy3DCw/edit">https://docs.google.com/document/d/1jETMoc3oY1eSid-n_3-HtQDfjkqmnOTCFkEAuy3DCw/edit</a><br/> Introduction to Spending Plans<br/> Spent game<br/> <a href="http://playspent.org/html/">http://playspent.org/html/</a><br/> ANALYZE: Why save (for the winter)?<br/> <a href="https://docs.google.com/document/d/1bEf5mE7WM18C1OQH7wGBRuSzeUEcUFEPHr9V79es5tw/edit">https://docs.google.com/document/d/1bEf5mE7WM18C1OQH7wGBRuSzeUEcUFEPHr9V79es5tw/edit</a></p>   |   |  |
| <b>Unit 3<br/> Becoming a<br/> Critical<br/> Consumer</b>                           | <p>9.1.8.E.1 Explain what it means to be a responsible consumer and the factors to consider when making consumer decisions.<br/> 9.1.8.E.2 Identify personal information that should not be disclosed to others and the possible consequences of doing or not doing so.<br/> 9.1.8.E.3 Compare and contrast product facts versus advertising claims.<br/> 9.1.8.E.4 Prioritize personal wants and needs when making purchases.<br/> 9.1.8.E.6 Compare the value of goods or services from different sellers when purchasing large quantities and small quantities.<br/> 9.4.8.TL.3: Select appropriate tools to organize and present information digitally.</p>   | <p>SWBAT:</p> <ul style="list-style-type: none"> <li>• Describe things to consider when making consumer choices</li> <li>• Analyze product advertisements and compare claims to other established sources</li> <li>• Understand the difference between wants and needs</li> <li>• Compare similar products to establish best value</li> </ul> |  |
| <b>Suggested Resources</b><br><i>Provide links to specific resources/activities</i> | <p>What Can I afford<br/> <a href="https://www.thirteen.org/edonline/lessons/afford/#close">https://www.thirteen.org/edonline/lessons/afford/#close</a><br/> PRACTICE &amp; CALCULATE: Shopping with Percentages<br/> <a href="https://docs.google.com/document/d/11aatibk8tfTv3Ypl6JwxQIXyNyco6HAMxYnhJ4TLMqs/edit#heading=h.dwgd8uxhnd0">https://docs.google.com/document/d/11aatibk8tfTv3Ypl6JwxQIXyNyco6HAMxYnhJ4TLMqs/edit#heading=h.dwgd8uxhnd0</a><br/> INVESTIGATE: Grocery Shopping with Unit Price<br/> <a href="https://docs.google.com/document/d/1Cwbl0kXAkI0atEEmhV_a7vPBcQWN-mMPjrXvZTQEoxg/edit">https://docs.google.com/document/d/1Cwbl0kXAkI0atEEmhV_a7vPBcQWN-mMPjrXvZTQEoxg/edit</a><br/> Scholastic: Saving Money by Finding the Better Buy<br/> <a href="http://www.scholastic.com/browse/article.jsp?id=3758633">http://www.scholastic.com/browse/article.jsp?id=3758633</a><br/> <a href="#">Value and Comparing Value</a></p> |   |  |

# Curricular Units

## Unit 1: Understanding Income and Careers

| Content Standards   | Critical Knowledge & Skills<br>("Unpacked" Standards)   | Content-Specific Practices<br>(when applicable)  | Standard Mastery Examples<br><i>When possible, provide links to specific samples/ documents/ assignments/etc.</i>   |
|---|---|--|---|
| <p>9.1.8.A.2 Relate how career choices, education choices, skills, entrepreneurship, and economic conditions affect income.</p> <p>9.1.8.A.3 Differentiate among ways that workers can improve earning power through the acquisition of new knowledge and skills.</p> | <p>What is income?</p> <p>What is a career?</p> <p>What factors determine how much money you can earn in a given profession?</p> <p>What can you do to maximize what you can earn in a given field?</p> | <ul style="list-style-type: none"> <li>● Close reading activities</li> <li>● Classroom discussions</li> <li>● Internet-based research</li> <li>● Analysis of graphic organizers and notes</li> <li>● Timelines</li> <li>● Teacher and student led PowerPoint Presentations</li> <li>● Definitions of key terms and concepts</li> <li>● Individual/Group Presentations</li> <li>● Written responses to queries</li> <li>● Summary and Analysis of Videos</li> </ul> | <ul style="list-style-type: none"> <li>● Complete career interest surveys</li> <li>● Research requirements for specific occupations</li> <li>● Research educational requirements and cost to achieve a specific occupation</li> <li>● Calculate potential income for a specific occupation</li> <li>● Create presentation/PowerPoint for a chosen career</li> <li>● Describe factors which are important in making career decisions</li> <li>● Identify ways workers can acquire new skills and consequently improve earning power</li> </ul> |
| <p>9.1.8.A.4 Relate earning power to quality of life across cultures.</p> <p>9.1.8.A.5 Relate how the demand for certain skills determines an individual's earning power.</p>   | <p>How does earning power affect your quality of life?</p> <p>How does supply and demand for specific worker skills influence your earning power?</p>   | <ul style="list-style-type: none"> <li>● Close reading activities</li> <li>● Classroom discussions</li> <li>● Internet-based research</li> <li>● Analysis of graphic organizers and note</li> <li>● Definitions of key terms and concepts</li> <li>● Written responses to queries</li> <li>● Summary and Analysis of Videos</li> </ul>   | <ul style="list-style-type: none"> <li>● Identify how distinguishing between needs and wants adds to the quality of a consumers' life</li> <li>● Summarize the relationship between supply and demand for a specific skill and the ability to maximize earning power</li> </ul>   |

|  |   |   |  |
|--|---|---|--|
| <p>9.1.8.A.6 Explain how income affects spending decisions.</p> <p>9.4.8.TL.3: Select appropriate tools to organize and present information digitally.</p> | <p>How does how much money you earn influence what you do with the money?</p> | <ul style="list-style-type: none"> <li>● Close reading activities</li> <li>● Internet-based research</li> <li>● Analysis of graphic organizers and notes</li> <li>● Timelines</li> <li>● Teacher and student led PowerPoint Presentations</li> <li>● Definitions of key terms and concepts</li> <li>● Individual Presentations</li> <li>● Written responses to queries</li> </ul> | <ul style="list-style-type: none"> <li>● Identify how the amount of money earned determines how it is spent</li> </ul> |
|--|---|---|--|

| Unit 1 Assessment Plan   |  |
|--|--|
| Formative Assessment<br><i>When possible, provide links to specific samples/ documents/ assignments/etc.</i> | Summative Assessment<br><i>When possible, provide links to specific samples/ documents/ assignments/etc.</i> |
| In class activities, discussions, exit quizzes, homework   | Quizzes, projects, activities  |

| Unit 1 Suggested Modifications/Accommodations/Extension Activities   |  |  |
|--|--|--|
| English Language Learners (ELL)<br><i>When possible, provide links to specific samples/ documents/ assignments/etc.</i>  | Special Education / 504<br><i>When possible, provide links to specific samples/ documents/ assignments/etc.</i>  | Gifted and Talented<br><i>When possible, provide links to specific samples/ documents/ assignments/etc.</i>  |
| <p>a. Read written instructions</p> <p>b. Students may be provided with note organizers/study guides to reinforce key topics.</p> <p>c. Model and provide examples</p> <p>d. Extended time on assessments when needed.</p> <p>e. Establish a non-verbal cue to redirect student when not on task.</p> <p>f. Students may use a bilingual dictionary.</p> <p>g. Pair Visual Prompts with Verbal Presentations</p> <p>h. Highlight Key Words &amp; Phrases</p> | <p>a. Students may be provided with note organizers / study guides to reinforce key topics.</p> <p>b. Extended time on assessments when needed.</p> <p>c. Preferred seating to be determined by student and teacher.</p> <p>d. Provide modified assessments when necessary.</p> <p>e. Student may complete assessments in alternate setting when requested.</p> <p>f. Establish a non-verbal cue to redirect student when not on task.</p> <p>g. Maintain strong teacher / parent communication.</p> <p>h. Repetition and practice</p> <p>i. Pair Visual Prompts with Verbal Presentations</p> <p>j. Check Use of Agenda</p> | <p>a. Use of Higher Level Questioning Techniques</p> <p>b. Extension/Challenge Questions</p> <p>c. Provide Assessments at a Higher Level of Thinking</p> <p>d. Enrichment Activities</p> |



## Unit 1 Connections

### NJSL - Technology

*When possible, provide links to specific samples/ documents/ assignments/etc.*

Refer to the [NJ Technology Standards](#)

### Career Readiness Practices

*When possible, provide links to specific samples/ documents/ assignments/etc.*

Refer to the [NJ Career Readiness Practices](#)

8.1.8.D.4 Assess the credibility and accuracy of digital content.  
 8.1.8.E.1 Effectively use a variety of search tools and filters in professional public databases to find information to solve a real world problem.  
 8.1.8.F.1 Explore a local issue, by using digital tools to collect and analyze data to identify a solution and make an informed decision.

CRP1. Act as a responsible and contributing citizen and employee.  
 CRP2. Apply appropriate academic and technical skills.  
 CRP3. Attend to personal health and financial well-being.  
 CRP4. Communicate clearly and effectively and with reason  
 CRP5. Consider the environmental, social and economic impacts of decisions.  
 CRP6. Demonstrate creativity and innovation.  
 CRP7. Employ valid and reliable research strategies.  
 CRP8. Utilize critical thinking to make sense of problems and persevere in solving them.  
 CRP9. Model integrity, ethical leadership and effective management.  
 CRP10. Plan education and career paths aligned to personal goals.  
 CRP11. Use technology to enhance productivity.  
 CRP12. Work productively in teams while using cultural global competence.

### 21st Century Skills

*When possible, provide links to specific samples/ documents/ assignments/etc.*

Refer to the [21st Century Life and Skills](#)

### Interdisciplinary Connections

*When possible, provide links to specific ELA/Math/Sci/SS standards as well as samples/ documents/ assignments/etc.*

Refer to the [NJ Student Learning Standards](#)

9.1.8.A.2 Relate how career choices, education choices, skills, entrepreneurship, and economic conditions affect income.  
 9.1.8.A.3 Differentiate among ways that workers can improve earning power through the acquisition of new knowledge and skills.  
 9.1.8.A.4 Relate earning power to quality of life across cultures.  
 9.1.8.A.5 Relate how the demand for certain skills determines an individual's earning power.  
 9.1.8.A.6 Explain how income affects spending decisions.  
 9.2.8.B.1 Research careers within the 16 Career Clusters® and determine attributes of career success  
 9.4.8.TL.3: Select appropriate tools to organize and present information digitally.

### English/ELA

#### *Reading*

RI.6.1. Cite textual evidence and make relevant connections to support analysis of what the text says explicitly as well as inferences drawn from the text.  
 RI.6.2. Determine a central idea of a text and how it is conveyed through particular details; provide a summary of the text distinct from personal opinions or judgments.  
 RI.6.4. Determine the meaning of words and phrases as they are used in a text.  
 RI.6.7. Integrate information presented in different media or formats (e.g., visually, quantitatively) as well as in words to develop a coherent understanding of a topic or issue.  
 RI.6.8. Trace and evaluate the argument and specific claims in a text, distinguishing claims that are supported by reasons and evidence from claims that are not.

#### *Writing*

NJSLSA.W1. Write arguments to support claims in an analysis of substantive topics or texts, using valid reasoning and relevant and sufficient evidence.  
 NJSLSA.W2. Write informative/explanatory texts to examine and convey complex ideas and information clearly and accurately through the effective selection, organization, and analysis of content.

NJSLSA.W4. Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.

NJSLSA.W6. Use technology, including the Internet, to produce and publish writing and to interact and collaborate with others.

NJSLSA.W7. Conduct short as well as more sustained research projects, utilizing an inquiry-based research process, based on focused questions, demonstrating understanding of the subject under investigation.

NJSLSA.W8. Gather relevant information from multiple print and digital sources, assess the credibility and accuracy of each source, and integrate the information while avoiding plagiarism.

NJSLSA.W9. Draw evidence from informational texts to support analysis, reflection, and research.

*Speaking and Listening*

NJSLSA.SL1. Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.

NJSLSA.SL2. Integrate and evaluate information presented in diverse media and formats, including visually, quantitatively, and orally.

NJSLSA.SL4. Present information, findings, and supporting evidence such that listeners can follow the line of reasoning and the organization, development, and style are appropriate to task, purpose, and audience.

NJSLSA.SL5. Make strategic use of digital media and visual displays of data to express information and enhance understanding of presentations.

# Unit 2: Money Management

| Content Standards  | Critical Knowledge & Skills<br>("Unpacked" Standards)  | Content-Specific Practices<br>(when applicable)   | Standard Mastery Examples<br><i>When possible, provide links to specific samples/ documents/ assignments/etc.</i>   |
|--|--|---|---|
| 9.1.8.B.1 Distinguish among cash, check, credit card, and debit card.  | <p>What are the various forms of money?</p> <p>What are the advantages and disadvantages of cash, credit cards, debit cards, and checks?</p>   | <ul style="list-style-type: none"> <li>● Close reading activities</li> <li>● Internet-based research</li> <li>● Analysis of graphic organizers and note</li> <li>● PowerPoint Presentations</li> <li>● Definitions of key terms and concepts</li> <li>● Written responses to queries</li> </ul>   | <ul style="list-style-type: none"> <li>● Identify various forms of money and identify appropriate use of each type</li> </ul>   |
| <p>9.1.8.B.2 Construct a simple personal savings and spending plan based on various sources of income.</p> <p>9.1.8.B.7 Construct a budget to save for long-term, short-term, and charitable goals.</p> <p>9.1.8.B.8 Develop a system for keeping and using financial records.</p> | <p>How can I manage my money (income and expenses) for the short term?</p> <p>How do I manage my money (income and expenses) for the long term?</p> <p>What tools can I use or develop to manage my money?</p> | <ul style="list-style-type: none"> <li>● Close reading activities</li> <li>● Internet-based research</li> <li>● Analysis of graphic organizers and notes</li> <li>● Timelines</li> <li>● Teacher and student led PowerPoint Presentations</li> <li>● Definitions of key terms and concepts</li> <li>● Individual Presentations</li> <li>● Written responses to queries</li> </ul> | <ul style="list-style-type: none"> <li>● Set short term and long term financial goals</li> <li>● Brainstorm ways to earn money</li> <li>● Create a personal income and expense report</li> <li>● Create a personal budget to achieve goals</li> <li>● "Redecorate Your Room" project</li> </ul> |
| <p>9.1.8.B.3 Justify the concept of "paying yourself first" as a financial savings strategy.</p> <p>9.1.8.B.4 Relate the concept of deferred gratification to [investment,] meeting financial goals, and building wealth.</p>  | <p>Why should saving money come before spending money?</p> <p>Why is it sometimes better to wait for something I want now?</p> <p>How can waiting build wealth?</p>  | <ul style="list-style-type: none"> <li>● Close reading activities</li> <li>● Internet-based research</li> <li>● Analysis of graphic organizers</li> <li>● Timelines</li> <li>● Definitions of key terms and concepts</li> <li>● Written responses to queries</li> </ul>   | <ul style="list-style-type: none"> <li>● Compare banks' interest rates and calculate the growth of your money over time</li> </ul>  |
| 9.1.8.B.5 Explain the effect of the economy on personal income,  | How do current economic conditions affect what I do with my money?   | <ul style="list-style-type: none"> <li>● Close reading activities</li> <li>● Analysis of graphic organizers and notes</li> </ul>  | <ul style="list-style-type: none"> <li>● Identify factors in the economy and society that affect earning power</li> </ul>   |

|   |  |   |   |
|---|--|---|---|
| <p>individual and family security, and consumer decisions.</p> <p>9.1.8.B.6 Evaluate the relationship of cultural traditions and historical influences on financial practice.</p> | <p>How does my culture and my past influence how I handle money?</p> | <ul style="list-style-type: none"> <li>• Definitions of key terms and concepts</li> <li>• Written responses to queries</li> </ul> | <ul style="list-style-type: none"> <li>• Identify factors from my culture of personal history that affect my handling of money</li> </ul> |
|---|--|---|---|

| Unit 2 Assessment Plan  |   |
|---|---|
| <b>Formative Assessment</b><br><i>When possible, provide links to specific samples/ documents/ assignments/etc.</i> | <b>Summative Assessment</b><br><i>When possible, provide links to specific samples/ documents/ assignments/etc.</i> |
| <p>In class activities, discussions, exit quizzes, homework</p>   | <p>Quizzes, budget/money management projects, activities</p>  |

| Unit 2 Suggested Modifications/Accommodations/Extension Activities   |  |  |
|--|--|--|
| <b>English Language Learners (ELL)</b><br><i>When possible, provide links to specific samples/ documents/ assignments/etc.</i>   | <b>Special Education / 504</b><br><i>When possible, provide links to specific samples/ documents/ assignments/etc.</i>   | <b>Gifted and Talented</b><br><i>When possible, provide links to specific samples/ documents/ assignments/etc.</i>   |
| <p>a. Read written instructions</p> <p>b. Students may be provided with note organizers/study guides to reinforce key topics.</p> <p>c. Model and provide examples</p> <p>d. Extended time on assessments when needed.</p> <p>e. Establish a non-verbal cue to redirect student when not on task.</p> <p>f. Students may use a bilingual dictionary.</p> <p>g. Pair Visual Prompts with Verbal Presentations</p> <p>h. Highlight Key Words &amp; Phrases</p> | <p>a. Students may be provided with note organizers / study guides to reinforce key topics.</p> <p>b. Extended time on assessments when needed.</p> <p>c. Preferred seating to be determined by student and teacher.</p> <p>d. Provide modified assessments when necessary.</p> <p>e. Student may complete assessments in alternate setting when requested.</p> <p>f. Establish a non-verbal cue to redirect student when not on task.</p> <p>g. Maintain strong teacher / parent communication.</p> <p>h. Repetition and practice</p> <p>i. Pair Visual Prompts with Verbal Presentations</p> <p>j. Check Use of Agenda</p> | <p>a. Use of Higher Level Questioning Techniques</p> <p>b. Extension/Challenge Questions</p> <p>c. Provide Assessments at a Higher Level of Thinking</p> <p>d. Enrichment Activities</p> |

## Unit 2 Connections

### NJSLs - Technology

*When possible, provide links to specific samples/ documents/ assignments/etc.*

Refer to the [NJ Technology Standards](#)

### Career Readiness Practices

*When possible, provide links to specific samples/ documents/ assignments/etc.*

Refer to the [NJ Career Readiness Practices](#)

8.1.8.A.3 Use and/or develop a simulation that provides an environment to solve a real world problem or theory.

8.1.8.A.4 Graph and calculate data within a spreadsheet and present a summary of the results

8.1.8.D.4 Assess the credibility and accuracy of digital content.

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

CRP2. Apply appropriate academic and technical skills.

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

CRP4. Communicate clearly and effectively and with reason

CRP5. Consider the environmental, social and economic impacts of decisions.

CRP6. Demonstrate creativity and innovation.

CRP7. Employ valid and reliable research strategies.

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

CRP9. Model integrity, ethical leadership and effective management.

CRP10. Plan education and career paths aligned to personal goals.

CRP11. Use technology to enhance productivity.

CRP12. Work productively in teams while using cultural global competence.

### 21st Century Skills

*When possible, provide links to specific samples/ documents/ assignments/etc.*

Refer to the [21st Century Life and Skills](#)

### Interdisciplinary Connections

*When possible, provide links to specific ELA/Math/Sci/SS standards as well as samples/ documents/ assignments/etc.*

Refer to the [NJ Student Learning Standards](#)

9.1.8.B.1 Distinguish among cash, check, credit card, and debit card.

9.1.8.B.2 Construct a simple personal savings and spending plan based on various sources of income.

9.1.8.B.3 Justify the concept of “paying yourself first” as a financial savings strategy.

9.1.8.B.4 Relate the concept of deferred gratification to [investment,] meeting financial goals, and building wealth.

9.1.8.B.5 Explain the effect of the economy on personal income, individual and family security, and consumer decisions.

9.1.8.B.6 Evaluate the relationship of cultural traditions and historical influences on financial practice.

9.1.8.B.7 Construct a budget to save for long-term, short-term, and charitable goals.

9.1.8.B.8 Develop a system for keeping and using financial records.

9.4.8.TL.3: Select appropriate tools to organize and present information digitally.

### Math

6.RP.A.3. Use ratio and rate reasoning to solve real-world and mathematical problems

### English/ELA

#### Reading

RI.6.1. Cite textual evidence and make relevant connections to support analysis of what the text says explicitly as well as inferences drawn from the text.

RI.6.2. Determine a central idea of a text and how it is conveyed through particular details; provide a summary of the text distinct from personal opinions or judgments.

RI.6.4. Determine the meaning of words and phrases as they are used in a text.

RI.6.7. Integrate information presented in different media or formats (e.g., visually, quantitatively) as well as in words to develop a coherent understanding of a topic or issue.

RI.6.8. Trace and evaluate the argument and specific claims in a text, distinguishing claims that are supported by reasons and evidence from claims that are not.

*Writing*

NJSLSA.W1. Write arguments to support claims in an analysis of substantive topics or texts, using valid reasoning and relevant and sufficient evidence.

NJSLSA.W2. Write informative/explanatory texts to examine and convey complex ideas and information clearly and accurately through the effective selection, organization, and analysis of content.

NJSLSA.W4. Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.

NJSLSA.W6. Use technology, including the Internet, to produce and publish writing and to interact and collaborate with others.

NJSLSA.W7. Conduct short as well as more sustained research projects, utilizing an inquiry-based research process, based on focused questions, demonstrating understanding of the subject under investigation.

NJSLSA.W8. Gather relevant information from multiple print and digital sources, assess the credibility and accuracy of each source, and integrate the information while avoiding plagiarism.

NJSLSA.W9. Draw evidence from informational texts to support analysis, reflection, and research.

*Speaking and Listening*

NJSLSA.SL1. Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.

NJSLSA.SL2. Integrate and evaluate information presented in diverse media and formats, including visually, quantitatively, and orally.

NJSLSA.SL4. Present information, findings, and supporting evidence such that listeners can follow the line of reasoning and the organization, development, and style are appropriate to task, purpose, and audience.

NJSLSA.SL5. Make strategic use of digital media and visual displays of data to express information and enhance understanding of presentations.

## Unit 3: Becoming a Critical Consumer

| Content Standards  | Critical Knowledge & Skills<br>("Unpacked" Standards)  | Content-Specific Practices<br>(when applicable)   | Standard Mastery Examples<br><i>When possible, provide links to specific samples/ documents/ assignments/etc.</i>   |
|--|--|---|---|
| <p>9.1.8.E.1 Explain what it means to be a responsible consumer and the factors to consider when making consumer decisions.</p> <p>9.1.8.E.4 Prioritize personal wants and needs when making purchases.</p> <p>9.1.8.E.3 Compare and contrast product facts versus advertising claims.</p> <p>9.1.8.E.6 Compare the value of goods or services from different sellers when purchasing large quantities and small quantities.</p> | <p>What is a responsible consumer?</p> <p>What is a "want"?</p> <p>What is a "need"?</p> <p>What do I need to consider when I buy something?</p> <p>How can I compare product facts versus advertising claims?</p> | <ul style="list-style-type: none"> <li>● Close reading activities</li> <li>● Internet-based research</li> <li>● Analysis of graphic organizers and notes</li> <li>● Class discussions</li> <li>● Teacher and student led PowerPoint Presentations</li> <li>● Definitions of key terms and concepts</li> <li>● Individual Presentations</li> <li>● Written responses to queries</li> </ul> | <ul style="list-style-type: none"> <li>● Distinguish between wants and needs</li> <li>● List and prioritize things to consider when buying something</li> <li>● Compare and contrast quality and characteristics of similar products by reading reviews and testing store demonstrations</li> <li>● Analyze the different types of claims made in advertisements</li> <li>● Create a presentation to defend product choice</li> </ul> |
| <p>9.1.8.E.2 Identify personal information that should not be disclosed to others and the possible consequences of doing or not doing so.</p>  | <p>What personal identification information do I need to keep private? Why?</p>  | <ul style="list-style-type: none"> <li>● Close reading activities</li> <li>● Internet-based research</li> <li>● Analysis of graphic organizers and notes</li> <li>● Definitions of key terms and concepts</li> <li>● Individual Presentations</li> <li>● Written responses to queries</li> </ul>  | <ul style="list-style-type: none"> <li>● Identify personal information that should remain private</li> <li>● Review the features of a website that determine if it is secure</li> </ul>   |

| Unit 3 Assessment Plan   |  |
|--|--|
| Formative Assessment<br><i>When possible, provide links to specific samples/ documents/ assignments/etc.</i> | Summative Assessment<br><i>When possible, provide links to specific samples/ documents/ assignments/etc.</i> |
| In class activities, discussions, exit quizzes, homework   | Quizzes, product purchase projects, activities   |

| Unit 3 Suggested Modifications/Accommodations/Extension Activities  |   |   |
|---|---|---|
| English Language Learners (ELL)<br><i>When possible, provide links to specific samples/ documents/ assignments/etc.</i>   | Special Education / 504<br><i>When possible, provide links to specific samples/ documents/ assignments/etc.</i>   | Gifted and Talented<br><i>When possible, provide links to specific samples/ documents/ assignments/etc.</i>   |
| <ul style="list-style-type: none"> <li>a. Read written instructions</li> <li>b. Students may be provided with note organizers/study guides to reinforce key topics.</li> <li>c. Model and provide examples</li> <li>d. Extended time on assessments when needed.</li> <li>e. Establish a non-verbal cue to redirect student when not on task.</li> <li>f. Students may use a bilingual dictionary.</li> <li>g. Pair Visual Prompts with Verbal Presentations</li> <li>h. Highlight Key Words &amp; Phrases</li> </ul> | <ul style="list-style-type: none"> <li>a. Students may be provided with note organizers / study guides to reinforce key topics.</li> <li>b. Extended time on assessments when needed.</li> <li>c. Preferred seating to be determined by student and teacher.</li> <li>d. Provide modified assessments when necessary.</li> <li>e. Student may complete assessments in alternate setting when requested.</li> <li>f. Establish a non-verbal cue to redirect student when not on task.</li> <li>g. Maintain strong teacher / parent communication.</li> <li>h. Repetition and practice</li> <li>i. Pair Visual Prompts with Verbal Presentations</li> <li>j. Check Use of Agenda</li> </ul> | <ul style="list-style-type: none"> <li>a. Use of Higher Level Questioning Techniques</li> <li>b. Extension/Challenge Questions</li> <li>c. Provide Assessments at a Higher Level of Thinking</li> <li>d. Enrichment Activities</li> </ul> |

| Unit 3 Connections   |  |
|--|--|
| NJSLS - Technology<br><i>When possible, provide links to specific samples/ documents/ assignments/etc.</i><br>Refer to the <a href="#">NJ Technology Standards</a> | Career Readiness Practices<br><i>When possible, provide links to specific samples/ documents/ assignments/etc.</i><br>Refer to the <a href="#">NJ Career Readiness Practices</a>         |
| 8.1.8.A.3 Use and/or develop a simulation that provides an environment to solve a real world problem or theory.  | CRP1. Act as a responsible and contributing citizen and employee.<br>CRP2. Apply appropriate academic and technical skills.<br>CRP3. Attend to personal health and financial well-being. |



|   |  |
|---|--|
| <p>8.1.8.A.4 Graph and calculate data within a spreadsheet and present a summary of the results</p> <p>8.1.8.D.4 Assess the credibility and accuracy of digital content.</p>  | <p>CRP4. Communicate clearly and effectively and with reason</p> <p>CRP5. Consider the environmental, social and economic impacts of decisions.</p> <p>CRP6. Demonstrate creativity and innovation.</p> <p>CRP7. Employ valid and reliable research strategies.</p> <p>CRP8. Utilize critical thinking to make sense of problems and persevere in solving them.</p> <p>CRP9. Model integrity, ethical leadership and effective management.</p> <p>CRP10. Plan education and career paths aligned to personal goals.</p> <p>CRP11. Use technology to enhance productivity.</p> <p>CRP12. Work productively in teams while using cultural global competence.</p>   |
| <p style="text-align: center;"><b>21st Century Skills</b></p> <p style="text-align: center;"><i>When possible, provide links to specific samples/ documents/ assignments/etc.</i></p> <p style="text-align: center;">Refer to the <a href="#">21st Century Life and Skills</a></p>  | <p style="text-align: center;"><b>Interdisciplinary Connections</b></p> <p style="text-align: center;"><i>When possible, provide links to specific ELA/Math/Sci/SS standards as well as samples/ documents/ assignments/etc.</i></p> <p style="text-align: center;">Refer to the <a href="#">NJ Student Learning Standards</a></p>   |
| <p>9.1.8.E.1 Explain what it means to be a responsible consumer and the factors to consider when making consumer decisions.</p> <p>9.1.8.E.2 Identify personal information that should not be disclosed to others and the possible consequences of doing or not doing so.</p> <p>9.1.8.E.3 Compare and contrast product facts versus advertising claims.</p> <p>9.1.8.E.4 Prioritize personal wants and needs when making purchases.</p> <p>9.1.8.E.6 Compare the value of goods or services from different sellers when purchasing large quantities and small quantities.</p> <p>9.4.8.TL.3: Select appropriate tools to organize and present information digitally.</p> | <p><b>Math</b></p> <p>6.RP.A3. Use ratio and rate reasoning to solve real-world and mathematical problems</p> <p><b>English/ELA</b></p> <p><i>Reading</i></p> <p>RI.6.1. Cite textual evidence and make relevant connections to support analysis of what the text says explicitly as well as inferences drawn from the text.</p> <p>RI.6.2. Determine a central idea of a text and how it is conveyed through particular details; provide a summary of the text distinct from personal opinions or judgments.</p> <p>RI.6.4. Determine the meaning of words and phrases as they are used in a text.</p> <p>RI.6.7. Integrate information presented in different media or formats (e.g., visually, quantitatively) as well as in words to develop a coherent understanding of a topic or issue.</p> <p>RI.6.8. Trace and evaluate the argument and specific claims in a text, distinguishing claims that are supported by reasons and evidence from claims that are not.</p> <p><i>Writing</i></p> <p>NJSLSA.W1. Write arguments to support claims in an analysis of substantive topics or texts, using valid reasoning and relevant and sufficient evidence.</p> <p>NJSLSA.W2. Write informative/explanatory texts to examine and convey complex ideas and information clearly and accurately through the effective selection, organization, and analysis of content.</p> <p>NJSLSA.W4. Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.</p> <p>NJSLSA.W6. Use technology, including the Internet, to produce and publish writing and to interact and collaborate with others.</p> |

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