

TOWNSHIP OF UNION PUBLIC SCHOOLS



Financial Literacy II Seventh 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 personal income and what deductions are taken out of a paycheck. They will explore ways to manage their money through a variety of saving and investment plans, budget for future expenses, and protect assets through insurance.

Curriculum Units/Pacing Guide

Unit # / Title	Number of Days
Unit 1: What Happened to My Paycheck?	5
Unit 2: Money Management	10
Unit 3: Planning, Saving, Investing, Insuring, Protecting	10
Unit 4: Civic Financial Responsibility	5

Unit Standards Overview

Overview	Standards	Unit Skills Focus	Content-Specific Practices (when applicable)
Unit 1 What Happened to My Paycheck?	9.1.8.A.1 Explain the meaning and purposes of taxes and tax deductions and why fees for various benefits (e.g., medical benefits) are taken out of pay. 9.1.8.A.7 Explain the purpose of the payroll deduction process, taxable income, and employee benefits.	SWBAT: <ul style="list-style-type: none"> Explain what is taken out of a paycheck and why Calculate deductions taken out of gross pay to determine net pay 	<ul style="list-style-type: none"> Close reading activities Classroom Discussions Internet-based research Analysis of graphic organizers and notes
Suggested Resources <i>Provide links to specific resources/activities</i>	Financial Literacy Understanding Your Paycheck http://kenzzieehowaardd.weebly.com/uploads/2/5/7/8/25789973/7_howard_mckenzie_notes-understanding_your_paycheck_february_2013_reader.pdf PPT Reading a Paycheck Stub Gross https://www.quia.com/files/quia/users/bernardmason/FinLit/Paycheck Reading a Pay Stub http://www.tv411.org/finance/earning-spending/reading-pay-stub/activity/1/1 Anatomy of A Paycheck http INVESTIGATE: What's the Big Deal About Taxes? https://docs.google.com/document/d/15mlFyFXwXHL6ijybNUQy52VgPYmWMkZ1SJwQ9KarLhU/edit#heading=h.br4zqwjnmitch Youtube: Understanding Your Paycheck https://www.youtube.com/watch?v=XQ0f87stf_o It's Your Paycheck Curriculum Unit https://www.stlouisfed.org/education/its-your-paycheck-curriculum-unit		<ul style="list-style-type: none"> Timelines Teacher and student led PowerPoint Presentations Definitions of key terms and concepts Individual/Group Presentations Written responses to queries Summary and Analysis of Videos
Unit 2 Money Management	9.1.8.B.9 Determine the most appropriate use of various financial products and services (e.g., ATM, debit cards, credit cards, check books). 9.1.8.B.10 Justify safeguarding personal information when using credit cards, banking electronically, or filing forms. 9.1.8.B.11 Evaluate the appropriate financial institutions to assist with meeting various personal financial needs and goals. 9.1.8.C.1 Compare and contrast credit cards and debit cards and the advantages and disadvantages of using each. 9.1.8.C.2 Compare and contrast the financial products and services offered by different types of financial institutions 9.1.8.C.3 Compare and contrast debt and credit management strategies.	SWBAT: <ul style="list-style-type: none"> Describe various financial products and services and explain their advantages and disadvantages in money management Explain why personal identifying information need to be kept private Compare and contrast financial institutions and products to determine their appropriateness in meeting financial goals Compare and contrast debit and credit card usage and explain the advantages and disadvantages of both Define and describe terminology used with various financial products 	

	<p>9.1.8.C.4 Demonstrate an understanding of the terminology associated with different types of credit (e.g., credit cards, installment loans, mortgages) and compare the interest rates associated with each.</p> <p>9.1.8.C.5 Calculate the cost of borrowing various amounts of money using different types of credit (e.g., credit cards, installment loans, mortgages).</p> <p>9.1.8.C.6 Determine ways to leverage debt beneficially.</p> <p>9.1.8.C.7 Determine potential consequences of using “easy access” credit (e.g., using a line of credit vs. obtaining a loan for a specific purpose).</p> <p>9.1.8.C.8 Explain the purpose of a credit score and credit record, and summarize borrowers’ credit report rights.</p> <p>9.1.8.C.9 Summarize the causes and consequences of personal bankruptcy.</p> <p>9.1.8.C.10 Determine when there is a need to seek credit counseling and appropriate times to utilize it.</p>	<ul style="list-style-type: none"> • Calculate loans costs • Describe advantages and disadvantages of using various financial products • Explain a credit score and its purpose • Describe personal bankruptcy and its effect on a person’s financial future 	
<p>Suggested Resources Provide links to specific resources/activities</p>	<p>Hands on Banking - Money Skills You’ll Need for Life https://handsonbanking.org/ ROLEPLAY: Compounding Cat Insanity https://docs.google.com/document/d/1dkul2DnhNLMroEGYAxXA_ZjUG6rCAi-7Az_STYmJHgA/edit Hands on Banking: Savings and Checking https://handsonbanking.org/kids/savings-and-checking-guide/introduction/savings-checking-introduction/ Practical Money Skills https://www.practicalmoneyskills.com/teach/lesson_plans/grades_7_8 It Costs What? A Credit Card Primer https://www.thirteen.org/finance/games/itcostswhat.html Credit Cards 101: How to build your credit score ASAP and leverage your money https://www.youtube.com/watch?v=74plfAOVuEA BETTER MONEY HABITS HIGH SCHOOL LESSON: THE TRUE COST OF A CAR https://econisok.org/wp-content/uploads/2015/04/HS-Lesson-9-Ownning-a-Car.pdf</p>		
<p>Unit 3 Planning, Saving, Investing, Insuring, Protecting</p>	<p>9.1.8.D.4 Distinguish between income and investment growth.</p> <p>9.1.8.D.5 Explain the economic principle of supply and demand.</p> <p>9.1.8.E.5 Analyze interest rates and fees associated with financial services, credit cards, debit cards, and gift cards.</p>	<p>SWBAT:</p> <ul style="list-style-type: none"> • Describe the difference between income and investment growth • Explain the economic principle of supply and demand • Compare and contrast fees associated with financial services, credit cards, debit cards, and gift cards. 	

	<p>9.1.8.E.7 Evaluate how fraudulent activities impact consumers, and justify the creation of consumer protection laws</p> <p>9.1.8.E.8 Recognize the techniques and effects of deceptive advertising.</p> <p>9.4.8.DC.6: Analyze online information to distinguish whether it is helpful or harmful to reputation.</p>	<ul style="list-style-type: none"> • Explain how fraudulent activities impact consumers and explain the need for consumer protection laws 	
<p>Suggested Resources Provide links to specific resources/activities</p>	<p>Practical Money Skills https://www.practicalmoneyskills.com/teach/lesson_plans/grades_7_8 In Charge: Debt Solutions https://www.incharge.org/financial-literacy/resources-for-teachers/high-school/ Middle School Financial Literacy Toolbox https://www.state.nj.us/education/aps/cccs/career/April%202019%20MS%20Personal%20Finance%20Toolbox.pdf The Stock Market Game https://www.stockmarketgame.org/ Introduction to Earning Interest: Middle School Version https://www.saveandinvest.org/file/document/intro-earning-interest-middle-school Federal Trade Commission https://www.ftc.gov/</p>		
<p>Unit 4 Civic Financial Responsibility</p>	<p>9.1.8.F.1 Explain how the economic system of production and consumption may be a means to achieve significant societal goals.</p> <p>9.1.8.F.2 Examine the implications of legal and ethical behaviors when making financial decisions.</p> <p>9.1.8.F.3 Relate the impact of business, government, and consumer fiscal responsibility to the economy and to personal finance.</p> <p>9.4.8.IML.5: Analyze and interpret local or public data sets to summarize and effectively communicate the data.</p>	<p>SWBAT:</p> <ul style="list-style-type: none"> • Analyze different production methods and their impact on the environment • Discuss ways consumers can use their power to influence the way companies produce and conduct business • Present the ways the government influences production of goods and the protection of consumers • Explain the many responsibilities of consumers 	
<p>Suggested Resources Provide links to specific resources/activities</p>	<p>Exploring the Impact of Our Consumer Choices https://humaneeducation.org/blog/2018/exploring-the-impacts-of-our-consumer-choices-lesson-plans/ Federal Trade Commission https://www.ftc.gov/ Understanding Ethical Consumerism https://cdn.we.org/wp-content/uploads/2017/10/Understanding-Ethical-Consumerism_WE-Bake-for-Change_7-8_CA1.pdf</p>		

Curricular Units

Unit 1: What Happened to My Paycheck?			
Content Standards	Critical Knowledge & Skills ("Unpacked" Standards)	Content-Specific Practices (when applicable)	Standard Mastery Examples <i>When possible, provide links to specific samples/ documents/ assignments/etc.</i>
<p>9.1.8.A.1 Explain the meaning and purposes of taxes and tax deductions and why fees for various benefits (e.g., medical benefits) are taken out of pay.</p> <p>9.1.8.A.7 Explain the purpose of the payroll deduction process, taxable income, and employee benefits.</p>	<p>What are taxes?</p> <p>Why are they taken out of paychecks?</p> <p>What deductions are taken from my paycheck and what services do those deductions provide?</p> <p>What is taxable income?</p> <p>What benefits do employees receive?</p>	<ul style="list-style-type: none"> • Close reading activities • Classroom discussions • Internet-based research • Analysis of graphic organizers and notes • Teacher and student led PowerPoint Presentations • Definitions of key terms and concepts • Written responses to queries • Summary and Analysis of Videos 	<ul style="list-style-type: none"> • Determine the various payroll deductions by their acronyms and their purposes • Calculate "take home pay"

Unit 1 Assessment Plan	
Formative Assessment <i>When possible, provide links to specific samples/ documents/ assignments/etc.</i>	Summative Assessment <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)	Special Education / 504	Gifted and Talented

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

Unit 1 Connections	
<p style="text-align: center;">NJSLS - Technology <i>When possible, provide links to specific samples/ documents/ assignments/etc.</i> Refer to the NJ Technology Standards</p>	<p style="text-align: center;">Career Readiness Practices <i>When possible, provide links to specific samples/ documents/ assignments/etc.</i> Refer to the NJ Career Readiness Practices</p>
<ul style="list-style-type: none"> 8.1.P.C.1 Collaborate with peers by participating in interactive digital games or activities. 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. 	<ul style="list-style-type: none"> 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.
<p style="text-align: center;">21st Century Skills <i>When possible, provide links to specific samples/ documents/ assignments/etc.</i> Refer to the 21st Century Life and Skills</p>	<p style="text-align: center;">Interdisciplinary Connections <i>When possible, provide links to specific ELA/Math/Sci/SS standards as well as samples/ documents/ assignments/etc.</i> Refer to the NJ Student Learning Standards</p>

9.1.8.A.1 Explain the meaning and purposes of taxes and tax deductions and why fees for various benefits (e.g., medical benefits) are taken out of pay.

9.1.8.A.7 Explain the purpose of the payroll deduction process, taxable income, and employee benefits.

Math

7.RP.A3. 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.

English/ELA

Reading

RI.7.1. Cite several pieces of textual evidence and make relevant connections to support analysis of what the text says explicitly as well as inferences drawn from the text.

RI.7.4. Determine the meaning of words and phrases as they are used in a text, including figurative, connotative, and technical meanings; analyze the impact of a specific word choice on meaning and tone.

RI.7.8. Trace and evaluate the argument and specific claims in a text, assessing whether the reasoning is sound and the evidence is relevant and sufficient to support the claims.

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

NJSLSA.W7. Conduct short as well as more sustained research projects, utilizing an inquiry-based research process, based on focused questions.

NJSLSA.W8. Gather relevant information from multiple print and digital sources.

NJSLSA.W9. Draw evidence from literary or informational texts to support analysis.

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.SL3. Evaluate a speaker's point of view, reasoning, and use of evidence and rhetoric.

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 ("Unpacked" Standards)	Content-Specific Practices (when applicable)	Standard Mastery Examples <i>When possible, provide links to specific samples/ documents/ assignments/etc.</i>
<p>9.1.8.B.9 Determine the most appropriate use of various financial products and services (e.g., ATM, debit cards, credit cards, check books).</p> <p>9.1.8.B.11 Evaluate the appropriate financial institutions to assist with meeting various personal financial needs and goals.</p> <p>9.1.8.C.1 Compare and contrast credit cards and debit cards and the advantages and disadvantages of using each.</p> <p>9.1.8.C.2 Compare and contrast the financial products and services offered by different types of financial institutions</p>	<p>What products and services do banks offer (ATMs, CDs, checks, etc.) to assist with your financial needs and goals?</p> <p>What are the differences and similarities of credit cards and debit cards?</p> <p>What are the pros and cons of credit cards and debit cards?</p>	<ul style="list-style-type: none"> ● Close reading activities ● Classroom Discussions ● Internet-based research ● Analysis of graphic organizers and notes ● Timelines ● Teacher and student led PowerPoint Presentations ● Definitions of key terms and concepts ● Individual/Group Presentations ● Written responses to queries ● Summary and Analysis of Videos 	<ul style="list-style-type: none"> ● Describe financial products and explain their uses ● Compare financial products and services at local banks ● Research credit cards and debit cards and evaluate their strengths and weaknesses
<p>9.1.8.C.3 Compare and contrast debt and credit management strategies.</p> <p>9.1.8.C.4 Demonstrate an understanding of the terminology associated with different types of credit (e.g., credit cards, installment loans, mortgages) and compare the interest rates associated with each.</p> <p>9.1.8.C.5 Calculate the cost of borrowing various amounts of money using different types of credit (e.g., credit cards, installment loans, mortgages).</p> <p>9.1.8.C.6 Determine ways to leverage debt beneficially.</p>	<p>What is debt?</p> <p>What is credit?</p> <p>How can I manage debt and credit?</p> <p>What are interest rates?</p> <p>How do I calculate interest rates over time?</p> <p>What types of loans and credit are available to meet consumers' needs?</p> <p>In what ways can you use debt to your advantage?</p> <p>What are the consequences of "easy access" credit?</p>	<ul style="list-style-type: none"> ● Close reading activities ● Classroom Discussions ● Internet-based research ● Analysis of graphic organizers and notes ● Teacher and student led PowerPoint Presentations ● Definitions of key terms and concepts ● Individual/Group Presentations ● Written responses to queries ● Summary and Analysis of Videos 	<ul style="list-style-type: none"> ● Car and home buying loan project ● Analyze a credit score and credit report ● Visit the websites of the 3 major credit reporting agencies ● Research the ways in which debt can be useful

<p>9.1.8.C.7 Determine potential consequences of using “easy access” credit (e.g., using a line of credit vs. obtaining a loan for a specific purpose).</p> <p>9.1.8.C.8 Explain the purpose of a credit score and credit record, and summarize borrowers’ credit report rights.</p> <p>9.1.8.C.9 Summarize the causes and consequences of personal bankruptcy.</p> <p>9.1.8.C.10 Determine when there is a need to seek credit counseling and appropriate times to utilize it.</p>	<p>What is a credit score?</p> <p>What is a credit report?</p> <p>How can high credit scores and good credit reports help you?</p> <p>What rights do borrowers’ have?</p> <p>Why do people and companies declare bankruptcy?</p> <p>How does bankruptcy affect people and companies?</p> <p>When and how should a consumer seek credit counseling?</p>		
<p>9.1.8.B.10 Justify safeguarding personal information when using credit cards, banking electronically, or filing forms.</p>	<p>What constitutes “personal information”?</p> <p>How can one safeguard their personal information when managing their money?</p>	<ul style="list-style-type: none"> ● Close reading activities ● Classroom Discussions ● Internet-based research ● Summary and Analysis of Videos 	<ul style="list-style-type: none"> ● Explain what personal information should be kept private and why ● Analyze personal finance websites to locate security features

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

Unit 2 Suggested Modifications/Accommodations/Extension Activities		
English Language Learners (ELL) <i>When possible, provide links to specific samples/ documents/ assignments/etc.</i>	Special Education / 504 <i>When possible, provide links to specific samples/ documents/ assignments/etc.</i>	Gifted and Talented <i>When possible, provide links to specific samples/ documents/ assignments/etc.</i>
<p>a. Read written instructions</p>	<p>a. Students may be provided with note organizers / study guides to reinforce key topics.</p>	<p>a. Use of Higher Level Questioning Techniques b. Extension/Challenge Questions</p>

<ul style="list-style-type: none"> b. Students may be provided with note organizers/study guides to reinforce key topics. c. Model and provide examples d. Extended time on assessments when needed. e. Establish a non-verbal cue to redirect student when not on task. f. Students may use a bilingual dictionary. g. Pair Visual Prompts with Verbal Presentations h. Highlight Key Words & Phrases 	<ul style="list-style-type: none"> b. Extended time on assessments when needed. c. Preferred seating to be determined by student and teacher. d. Provide modified assessments when necessary. e. Student may complete assessments in alternate setting when requested. f. Establish a non-verbal cue to redirect student when not on task. g. Maintain strong teacher / parent communication. h. Repetition and practice i. Pair Visual Prompts with Verbal Presentations j. Check Use of Agenda 	<ul style="list-style-type: none"> c. Provide Assessments at a Higher Level of Thinking d. Enrichment Activities
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Unit 2 Connections	
<p style="text-align: center;">NJSLS - Technology <i>When possible, provide links to specific samples/ documents/ assignments/etc.</i> Refer to the NJ Technology Standards</p>	<p style="text-align: center;">Career Readiness Practices <i>When possible, provide links to specific samples/ documents/ assignments/etc.</i> Refer to the NJ Career Readiness Practices</p>
<p>8.1.P.C.1 Collaborate with peers by participating in interactive digital games or activities.</p> <p>8.1.8.D.4 Assess the credibility and accuracy of digital content.</p> <p>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.</p> <p>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.</p>	<p>CRP1. Act as a responsible and contributing citizen and employee.</p> <p>CRP2. Apply appropriate academic and technical skills.</p> <p>CRP3. Attend to personal health and financial well-being.</p> <p>CRP4. Communicate clearly and effectively and with reason</p> <p>CRP5. Consider the environmental, social and economic impacts of decisions. 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;">21st Century Skills <i>When possible, provide links to specific samples/ documents/ assignments/etc.</i> Refer to the 21st Century Life and Skills</p>	<p style="text-align: center;">Interdisciplinary Connections <i>When possible, provide links to specific ELA/Math/Sci/SS standards as well as samples/ documents/ assignments/etc.</i> Refer to the NJ Student Learning Standards</p>
<p>9.1.8.B.9 Determine the most appropriate use of various financial products and services (e.g., ATM, debit cards, credit cards, check books).</p>	<p>Math</p> <p>7.RP.A3. Use proportional relationships to solve multistep ratio and percent problems. <i>Examples: simple interest, tax, markups and markdowns, gratuities and commissions, fees, percent increase and decrease, percent error.</i></p>

9.1.8.B.10 Justify safeguarding personal information when using credit cards, banking electronically, or filing forms.

9.1.8.B.11 Evaluate the appropriate financial institutions to assist with meeting various personal financial needs and goals.

9.1.8.C.1 Compare and contrast credit cards and debit cards and the advantages and disadvantages of using each.

9.1.8.C.2 Compare and contrast the financial products and services offered by different types of financial institutions

9.1.8.C.3 Compare and contrast debt and credit management strategies.

9.1.8.C.4 Demonstrate an understanding of the terminology associated with different types of credit (e.g., credit cards, installment loans, mortgages) and compare the interest rates associated with each.

9.1.8.C.5 Calculate the cost of borrowing various amounts of money using different types of credit (e.g., credit cards, installment loans, mortgages).

9.1.8.C.6 Determine ways to leverage debt beneficially.

9.1.8.C.7 Determine potential consequences of using “easy access” credit (e.g., using a line of credit vs. obtaining a loan for a specific purpose).

9.1.8.C.8 Explain the purpose of a credit score and credit record, and summarize borrowers’ credit report rights.

9.1.8.C.9 Summarize the causes and consequences of personal bankruptcy.

9.1.8.C.10 Determine when there is a need to seek credit counseling and appropriate times to utilize it.

English/ELA

Reading

RI.7.1. Cite several pieces of textual evidence and make relevant connections to support analysis of what the text says explicitly as well as inferences drawn from the text.

RI.7.4. Determine the meaning of words and phrases as they are used in a text, including figurative, connotative, and technical meanings; analyze the impact of a specific word choice on meaning and tone.

RI.7.8. Trace and evaluate the argument and specific claims in a text, assessing whether the reasoning is sound and the evidence is relevant and sufficient to support the claims.

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

NJSLSA.W7. Conduct short as well as more sustained research projects, utilizing an inquiry-based research process, based on focused questions.

NJSLSA.W8. Gather relevant information from multiple print and digital sources.

NJSLSA.W9. Draw evidence from literary or informational texts to support analysis.

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: Planning, Saving, Investing, Insuring, Protecting

Content Standards	Critical Knowledge & Skills ("Unpacked" Standards)	Content-Specific Practices (when applicable)	Standard Mastery Examples <i>When possible, provide links to specific samples/ documents/ assignments/etc.</i>
<p>9.1.8.D.4 Distinguish between income and investment growth.</p> <p>9.1.8.D.5 Explain the economic principle of supply and demand.</p>	<p>What is the difference between income and investment growth?</p> <p>How does the economic principle of supply and demand work?</p>	<ul style="list-style-type: none"> ● Classroom Discussions ● Internet-based research ● Analysis of graphic organizers ● PowerPoint Presentations ● Definitions of key terms and concepts ● Written responses to queries ● Summary and Analysis of Videos 	<ul style="list-style-type: none"> ● Supply and demand video and simulation ● Investment project to track the growth of investments over time
<p>9.1.8.E.5 Analyze interest rates and fees associated with financial services, credit cards, debit cards, and gift cards.</p>	<p>What are interest rates?</p> <p>Why are financial services and products subject to interest rates?</p> <p>What fees are associated with financial products?</p>	<ul style="list-style-type: none"> ● Close reading activities ● Classroom Discussions ● Internet-based research ● Analysis of graphic organizers ● PowerPoint Presentations ● Definitions of key terms ● Individual/Group Presentations ● Written responses to queries ● Summary and Analysis of Videos 	<ul style="list-style-type: none"> ● Analyze the "fine print" on various credit card offers to determine the best one for your needs
<p>9.1.8.E.7 Evaluate how fraudulent activities impact consumers, and justify the creation of consumer protection laws</p> <p>9.1.8.E.8 Recognize the techniques and effects of deceptive advertising.</p> <p>9.4.8.DC.6: Analyze online information to distinguish whether it is helpful or harmful to reputation.</p>	<p>What is fraud?</p> <p>How does fraud affect consumers?</p> <p>What laws were created by the government to protect consumers?</p> <p>How can a consumer report fraudulent business activities?</p> <p>How do companies use deceptive advertising?</p>	<ul style="list-style-type: none"> ● Close reading activities ● Classroom Discussions ● Internet-based research ● Analysis of graphic organizers ● Teacher and student led PowerPoint Presentations ● Definitions of key terms ● Individual/Group Presentations ● Written responses to queries ● Summary and Analysis of Videos 	<ul style="list-style-type: none"> ● Current event articles on fraud ● Visit the Federal Trade Commission website to learn about resources to report fraud and consumer rights ● Analyze advertisements for various financial products and compare the persuasive techniques

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

Unit 3 Suggested Modifications/Accommodations/Extension Activities		
English Language Learners (ELL) <i>When possible, provide links to specific samples/ documents/ assignments/etc.</i>	Special Education / 504 <i>When possible, provide links to specific samples/ documents/ assignments/etc.</i>	Gifted and Talented <i>When possible, provide links to specific samples/ documents/ assignments/etc.</i>
a. Read written instructions b. Students may be provided with note organizers/study guides to reinforce key topics. c. Model and provide examples d. Extended time on assessments when needed. e. Establish a non-verbal cue to redirect student when not on task. f. Students may use a bilingual dictionary. g. Pair Visual Prompts with Verbal Presentations h. Highlight Key Words & Phrases	a. Students may be provided with note organizers / study guides to reinforce key topics. b. Extended time on assessments when needed. c. Preferred seating to be determined by student and teacher. d. Provide modified assessments when necessary. e. Student may complete assessments in alternate setting when requested. f. Establish a non-verbal cue to redirect student when not on task. g. Maintain strong teacher / parent communication. h. Repetition and practice i. Pair Visual Prompts with Verbal Presentations j. Check Use of Agenda	a. Use of Higher Level Questioning Techniques b. Extension/Challenge Questions c. Provide Assessments at a Higher Level of Thinking d. Enrichment Activities

Unit 3 Connections	
NJSLS - Technology <i>When possible, provide links to specific samples/ documents/ assignments/etc.</i> Refer to the NJ Technology Standards	Career Readiness Practices <i>When possible, provide links to specific samples/ documents/ assignments/etc.</i> Refer to the NJ Career Readiness Practices
8.1.P.C.1 Collaborate with peers by participating in interactive digital games or activities. 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.	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.

<p>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.</p>	<p>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.</p>
<p style="text-align: center;">21st Century Skills <i>When possible, provide links to specific samples/ documents/ assignments/etc.</i> Refer to the 21st Century Life and Skills</p>	<p style="text-align: center;">Interdisciplinary Connections <i>When possible, provide links to specific ELA/Math/Sci/SS standards as well as samples/ documents/ assignments/etc.</i> Refer to the NJ Student Learning Standards</p>
<p>9.1.8.D.4 Distinguish between income and investment growth. 9.1.8.D.5 Explain the economic principle of supply and demand. 9.1.8.E.5 Analyze interest rates and fees associated with financial services, credit cards, debit cards, and gift cards. 9.1.8.E.7 Evaluate how fraudulent activities impact consumers, and justify the creation of consumer protection laws 9.1.8.E.8 Recognize the techniques and effects of deceptive advertising. 9.4.8.DC.6: Analyze online information to distinguish whether it is helpful or harmful to reputation.</p>	<p>Math 7.RP.A3. Use proportional relationships to solve multistep ratio and percent problems.</p> <p>English/ELA <i>Reading</i> RI.7.1. Cite several pieces of textual evidence and make relevant connections to support analysis of what the text says explicitly as well as inferences drawn from the text. RI.7.8. Trace and evaluate the argument and specific claims in a text, assessing whether the reasoning is sound and the evidence is relevant and sufficient to support the claims. <i>Writing</i> NJLSA.W1. Write arguments to support claims in an analysis of substantive topics or texts, using valid reasoning and relevant and sufficient evidence. NJLSA.W4. Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience. NJLSA.W7. Conduct short as well as more sustained research projects. NJLSA.W8. Gather relevant information from multiple print and digital sources. NJLSA.W9. Draw evidence from literary or informational texts to support analysis. <i>Speaking and Listening</i> NJLSA.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. NJLSA.SL2. Integrate and evaluate information presented in diverse media and formats, including visually, quantitatively, and orally. NJLSA.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. NJLSA.SL5. Make strategic use of digital media and visual displays of data to express information and enhance understanding of presentations.</p>

Unit 4: Civic Financial Responsibility

Content Standards	Critical Knowledge & Skills ("Unpacked" Standards)	Content-Specific Practices (when applicable)	Standard Mastery Examples <i>When possible, provide links to specific samples/ documents/ assignments/etc.</i>
<p>9.1.8.F.1 Explain how the economic system of production and consumption may be a means to achieve significant societal goals.</p> <p>9.1.8.F.2 Examine the implications of legal and ethical behaviors when making financial decisions.</p> <p>9.1.8.F.3 Relate the impact of business, government, and consumer fiscal responsibility to the economy and personal finance.</p> <p>9.4.8.IML.5: Analyze and interpret local or public data sets to summarize and effectively communicate the data.</p>	<p>How can products be created and consumed in a way that benefits everyone?</p> <p>How does our understanding of what is legal and ethical influence our financial decisions?</p> <p>How do businesses, governments, and individuals affect the economy?</p>	<ul style="list-style-type: none"> ● Close reading activities ● Classroom Discussions ● Internet-based research ● Analysis of graphic organizers ● Timelines ● Teacher and student led PowerPoint Presentations ● Definitions of key terms and concepts ● Individual/Group Presentations ● Written responses to queries ● Summary and Analysis of Videos 	<p>Analyze different production methods and their impact on the environment</p> <p>Discuss ways consumers can use their power to influence the way companies produce and conduct business</p> <p>Present the ways the government influences production of goods and the protection of consumers</p> <p>Essay on the responsibilities of companies and consumers</p>

Unit 4 Assessment Plan	
Formative Assessment <i>When possible, provide links to specific samples/ documents/ assignments/etc.</i>	Summative Assessment <i>When possible, provide links to specific samples/ documents/ assignments/etc.</i>
In class activities, discussions, exit quizzes, homework	Quizzes, projects, activities

Unit 4 Suggested Modifications/Accommodations/Extension Activities		
English Language Learners (ELL) <i>When possible, provide links to specific samples/ documents/ assignments/etc.</i>	Special Education / 504 <i>When possible, provide links to specific samples/ documents/ assignments/etc.</i>	Gifted and Talented <i>When possible, provide links to specific samples/ documents/ assignments/etc.</i>

<ul style="list-style-type: none"> a. Read written instructions b. Students may be provided with note organizers/study guides to reinforce key topics. c. Model and provide examples d. Extended time on assessments when needed. e. Establish a non-verbal cue to redirect student when not on task. f. Students may use a bilingual dictionary. g. Pair Visual Prompts with Verbal Presentations h. Highlight Key Words & Phrases 	<ul style="list-style-type: none"> a. Students may be provided with note organizers / study guides to reinforce key topics. b. Extended time on assessments when needed. c. Preferred seating to be determined by student and teacher. d. Provide modified assessments when necessary. e. Student may complete assessments in alternate setting when requested. f. Establish a non-verbal cue to redirect student when not on task. g. Maintain strong teacher / parent communication. h. Repetition and practice i. Pair Visual Prompts with Verbal Presentations j. Check Use of Agenda 	<ul style="list-style-type: none"> a. Use of Higher Level Questioning Techniques b. Extension/Challenge Questions c. Provide Assessments at a Higher Level of Thinking d. Enrichment Activities
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Unit 4 Connections	
NJSLS - Technology <i>When possible, provide links to specific samples/ documents/ assignments/etc.</i> Refer to the NJ Technology Standards	Career Readiness Practices <i>When possible, provide links to specific samples/ documents/ assignments/etc.</i> Refer to the NJ Career Readiness Practices
<p>8.1.P.C.1 Collaborate with peers by participating in interactive digital games or activities.</p> <p>8.1.8.D.4 Assess the credibility and accuracy of digital content.</p> <p>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.</p> <p>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.</p>	<p>CRP1. Act as a responsible and contributing citizen and employee.</p> <p>CRP2. Apply appropriate academic and technical skills.</p> <p>CRP3. Attend to personal health and financial well-being.</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>
21st Century Skills <i>When possible, provide links to specific samples/ documents/ assignments/etc.</i> Refer to the 21st Century Life and Skills	Interdisciplinary Connections <i>When possible, provide links to specific ELA/Math/Sci/SS standards as well as samples/ documents/ assignments/etc.</i> Refer to the NJ Student Learning Standards

9.1.8.F.1 Explain how the economic system of production and consumption may be a means to achieve significant societal goals.

9.1.8.F.2 Examine the implications of legal and ethical behaviors when making financial decisions.

9.1.8.F.3 Relate the impact of business, government, and consumer fiscal responsibility to the economy and personal finance.

9.4.8.IML.5: Analyze and interpret local or public data sets to summarize and effectively communicate the data.

English/ELA

Reading

RI.7.1. Cite several pieces of textual evidence and make relevant connections to support analysis of what the text says explicitly as well as inferences drawn from the text.

RI.7.8. Trace and evaluate the argument and specific claims in a text, assessing whether the reasoning is sound and the evidence is relevant and sufficient to support the claims.

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

NJSLSA.W7. Conduct short as well as more sustained research projects.

NJSLSA.W8. Gather relevant information from multiple print and digital sources.

NJSLSA.W9. Draw evidence from literary or informational texts to support analysis.

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.