

9.1 Personal Financial Literacy: All Students will develop skills and strategies that promote financial responsibility related to financial planning, savings, investments and charitable giving in the global economy.

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Focus Topic: Personal Financial Literacy - B. Money Management Rationale: Projects such as constructing a budget, personal savings and spending plan, financial savings strategies.		Grade Level: 5- 6		
Learning Standard	New Vocabulary	Resources	Benchmark/ Assessment	Student Evidence
9.1.4.B.1 Differentiate between financial wants and needs.		http://www.investopedia.com/university/teaching-financial-literacy-kids/teaching-financial-literacy-kids-needs-and-wants.asp	Student Project Student Portfolio	Prioritize financial decisions by considering alternatives and possible consequences.
9.1.4.B.2 Identify age-appropriate financial goals.		http://www.themint.org/teachers/budgeting-your-financial-resources.html	Student Project Student Portfolio	Design and utilize a simulated budget to monitor progress of financial plans.
9.1.4.B.3 Explain what a budget is and why it is important.		https://www.moneyinstructor.com/budgeting.asp	Student Project Student Portfolio	Design and utilize a simulated budget to monitor progress of financial plans.
9.1.4.B.4 Identify common household expense categories and sources of income.			Student Project Student Portfolio	Design and utilize a simulated budget to monitor progress of financial plans.

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9.1.4.B.5 Identify ways to earn and save.			Student Project Student Portfolio	Analyze and critique various sources of income and available resources and how they may affect earned income and savings.
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Focus Topic: Personal Financial Literacy - D. Planning, Saving and Investing Rationale: Concrete standards connected with Strand B; saving tools and its relationship to financial well-being.		Grade Level: 5-6		
Learning Standard	New Vocabulary	Resources	Benchmark/ Assessment	Student Evidence
9.1.8.D.1 Determine how saving contributes to financial well-being.		http://education.howthemarketworks.com/teachers/personal-finance-lesson-plans/investing-lesson-plans/ https://www.moneyinstructor.com/spendsave.asp	Student Project Student Portfolio Summative assessment Class discussion	Summarize how investing builds wealth and assists in meeting long and short term financial goals.
9.1.8.D.2 Differentiate among various savings tools and how to use them most effectively.			Performance Task Research Project	Differentiate between various investment products and savings vehicles and how to use them most effectively.
9.1.8.D.3 Differentiate among various investment options.	Investment		Summative Assessment	Differentiate between various investment

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			Performance task Research Project	products and savings vehicles and how to use them most effectively.
9.1.8.D.4 Distinguish between income and investment growth.			Summative Assessment Class Discussion	Assess the role of revenue generating assets as a means for increasing and managing wealth.
9.1.8.D.5 Explain the economic principle of supply and demand.	Supply and Demand		Summative Assessment Class Discussion	Explain the economic principle of supply and demand.

Focus Topic: Personal Financial Literacy - A. Income and Careers		Grade Level: 7		
Rationale: Economic conditions, earning power, and quality of life across cultures; factors that may affect income.		Class: Geography and Culture		
Learning Standard	New Vocabulary	Resources	Benchmark/ Assessment	Student Evidence
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.	Taxes	https://apps.irs.gov/app/understandingTaxes www.payscale.com	Hands-on projects Class discussion	Differentiate among the types of taxes and employee benefits.

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9.1.8.A.2 Relate how career choices, education choices, skills, entrepreneurship, and economic conditions affect income.	Entrepreneurship	https://kids.usa.gov/teachers/lesson-plans/jobs/index.shtml	Formative assessment Summative assessment Hands on project	Identify a career goal and develop a plan and timetable for achieving it, including education, training requirements, costs and debt.
9.1.8.A.3 Differentiate among ways that workers can improve earning power through the acquisition of new knowledge and skills.	Earning Power		Formative assessment Summative assessment Research project Student Project	Analyze the relationship between various careers and personal earning goals
9.1.8.A.4 Relate earning power to quality of life across cultures.			Formative assessment Summative assessment Class discussion	Explain earning power and compare to quality of life in different cultures.
9.1.8.A.5 Relate how the demand for certain skills determines an individual's earning power.			Formative assessment Summative assessment Research project	Analyze how the economic, social and political conditions of a time period can affect the labor market.
9.1.8.A.6 Explain how income affects spending decisions.			Formative assessment Summative assessment Class discussion Teacher observation Exit ticket	Analyze how income and spending plans are affected by age, needs and resources.

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9.1.8.A.7 Explain the purpose of the payroll deduction process, taxable income, and employee benefits.	Payroll Deductions		Formative assessment Summative assessment Teacher observation	Demonstrate how exemptions and deductions can reduce taxable income.
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Focus Topic: Personal Financial Literacy - C. Credit and Debt Management Rationale: Causes and consequences of personal bankruptcy and credit counseling; determining ways to leverage debt beneficially.		Grade Level: 7 Class: Health		
Learning Standard	New Vocabulary	Resources	Benchmark/ Assessment	Student Evidence
9.1.8.C.1 Compare and contrast credit cards and debit cards and the advantages and disadvantages of using each.		http://www.credit.org/debt-management-plan/ http://www.practicalmoneyskills.com/foreducators/lesson_plans/	Student Projects Summative Assessment Research Project	Compare and contrast the financial benefits of different products and services offered by a variety of financial institutions.
9.1.8.C.2 Compare and contrast the financial products and services offered by different types of financial institutions.	Financial Products Financial Services Financial Institutions	https://www.incharge.org/financial-literacy/resources-for-teachers/financial-literacy-for-kids/	Projects Summative Assessment Class discussions	Compare and contrast the financial benefits of different products and services offered by a variety of financial institutions.
9.1.8.C.3 Compare and contrast debt and credit management strategies.	Debt Management Credit Management	http://www.credit.org/debt-management-plan/	Projects Summative Assessment	Compare and contrast the financial benefits of different products

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			Class discussions	and services offered by a variety of financial institutions.
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.	Interest Rate Mortgage Loan		Student Portfolio Teacher Observation Performance task	Compare and contrast interest and compound interest and the advantages of disadvantages of various types of mortgages.
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).			Formative Assessment Performance task Performance task	Compute and assess the accumulating effect of interest paid over time when using a variety of sources of credit.
9.1.8.C.6 Determine ways to leverage debt beneficially.	Leverage??		Teacher Observation Class discussion	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).			Project Student Portfolio Class discussion	Describe consequences of various forms of credit.
9.1.8.C.8 Explain the purpose of a credit score and credit record, and summarize borrower's' credit report rights.	Credit Score Credit Record		Summative Assessment Performance task	Analyze the information contained in a credit score.
9.1.8.C.9 Summarize the causes and consequences of personal bankruptcy.	Bankruptcy		Summative Assessment Class discussion Research Project	Evaluate the implications of personal and

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				corporate bankruptcy for self and others.
9.1.8.C.10 Determine when there is a need to seek credit counseling and appropriate times to utilize it.	Credit Counseling		Performance task Summative Assessment	Explain the need for credit counseling.

Focus Topic: Personal Financial Literacy - E. Becoming a Critical Consumer Rationale: Comparing and contrasting product facts versus advertising claims; techniques and effects of deceptive advertising; fraudulent activities and impact on consumers; defining a responsible consumer.		Grade Level: 7-8 Class: English Language Arts		
Learning Standard	New Vocabulary	Resources	Benchmark/ Assessment	Student Evidence
9.1.8.E.1 Explain what it means to be a responsible consumer and the factors to consider when making consumer decisions.	Consumer	http://wimedialab.org/finance/E58Bo rth.html https://www.teachi ngresourcessuppor t.com/lessons/3/top ics/22/resources/11 5	Summative Assessment Exit ticket	Explain what it means to be a responsible consumer and the factors to consider when making consumer decisions.
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.	Personal Information	http://www.medial it.org/reading-roo m/how-analyze-ad vertisement	Teacher Observation Class discussion Exit ticket	Determine reasons for the increase of identity theft and identify personal information that should not be shared

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9.1.8.E.3 Compare and contrast product facts versus advertising claims.			Project Based Research project	Evaluate media, bias, purpose and validity and how they affect consumer decisions.
9.1.8.E.4 Prioritize personal wants and needs when making purchases.			Student Project Student Portfolio Class discussion	Determine how objective, accurate, and current financial information affects the prioritization of financial decisions.
9.1.8.E.5 Analyze interest rates and fees associated with financial services, credit cards, debit cards, and gift cards.	Interest rates		Formative Assessment Exit ticket	Evaluate the different types of monetary transactions for various situations.
9.1.8.E.6 Compare the value of goods or services from different sellers when purchasing large quantities and small quantities.	Goods and Services		Formative Assessment Performance task	Compare the value of goods or services from different sellers when purchasing large quantities and small quantities.
9.1.8.E.7 Evaluate how fraudulent activities impact consumers, and justify the creation of consumer protection laws.	Fraudulent Consumer Protection Law		Student Project/Research	Relate consumer fraud to laws that protect consumers.
9.1.8.E.8 Recognize the techniques and effects of deceptive advertising.	Deceptive Advertising		Student Project Performance task	Identify deceptive advertising techniques.

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Focus Topic: Personal Financial Literacy - F. Civic Financial Responsibility Rationale: Legal and ethical behaviors to making financial decisions; impact of business, government, and consumer fiscal responsibility to the economy and to personal finance.		Grade Level: 8 Class: Civics		
Learning Standard	New Vocabulary	Resources	Benchmark/ Assessment	Student Evidence
9.1.8.F.1 Explain how the economic system of production and consumption may be a means to achieve significant societal goals.	Consumption	https://njaes.rutgers.edu/money/pdfs/DoE-Lesson-Plan-6-Civic-Financial-Responsibility.pdf	Formative assessment Class discussion Teacher observation	Relate the country's economic system of production and consumption to building personal wealth and achieving societal responsibilities.
9.1.8.F.2 Examine the implications of legal and ethical behaviors when making financial decisions.			Student Research Summative Assessment Class discussion	Discuss legal and ethical behaviors related to financial decisions.
9.1.8.F.3 Relate the impact of business, government, and consumer fiscal responsibility to the economy and to personal finance			Student Research Summative Assessment Class discussion	Relate the country's economic system of production and consumption to building personal wealth and achieving societal responsibilities.

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Focus Topic: Personal Financial Literacy - G. Insuring and Protecting		Grade Level: 8		
Rationale: Protecting current and future personal assets against loss.		Class: Health		
Learning Standard	New Vocabulary	Resources	Benchmark/ Assessment	Student Evidence
9.1.8.G.1 Explain why it is important to develop plans for protecting current and future personal assets against loss.	Personal asset Future asset		Student Research Summative Assessment Class discussion	
9.1.8.G.2 Determine criteria for deciding the amount of insurance protection needed.	Insurance protection			
9.1.8.G.3 Analyze the need for and value of different types of insurance and the impact of deductibles.	Deductible			
9.1.8.G.4 Evaluate the need for different types of extended warranties.	Warranty			

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Assessments	Teacher observation, oral presentations, student projects, rubrics, class projects, class discussion, performance assessment, formative assessment, research project, graphic organizer, exit ticket
Technology Integration	Digital tools (word processing documents); online simulations, videos, games, museums; create story using digital cameras and multimedia tools; engage in learning activities with students in other classes, schools or countries using various media formats; apply cybersafety and appropriate use policies; use geographic mapping tools to plan and solve problems.
Interdisciplinary Integration	ELA: Reading, writing, presenting projects related to career choices Math: compare earnings, taxes, benefits Science: research careers related to Science Social Studies: research careers related to geography, politics, government
Core Instruction and Supplemental Materials	Internet resources
Modifications and Accommodations	ELL: leveled readers; small group instruction Special Education: leveled readers; small group instruction; modified assessments G&T: enrichment activities; small group instruction