

Focus Topic: Personal Financial Literacy - A.Income and Careers		Grade Level: K-4		
Learning Standard	New Vocabulary	Resources	Benchmark/ Assessment	Student Evidence
9.1.4.A.1 Explain the difference between a career and a job, and identify various jobs in the community and the related earnings.	<ul style="list-style-type: none"> • Career • Job • Earning 	Model Curriculum Lesson Plans (http://www.state.nj.us/education/aps/cccs/career/resources.htm)	Performance tasks Project work	Analyze the relationship between various careers and personal earning goals.
9.1.4.A.2 Identify potential sources of income.	<ul style="list-style-type: none"> • Income 	http://www.onetonline.org/ http://www.careers.org/	Formative assessments Summative assessments	Analyze various sources of income and available resources.
9.1.4.A.3 Explain how income affects spending and take-home pay.	<ul style="list-style-type: none"> • Spending • Take home pay 	https://www.campustours.com/	Performance tasks	Analyze how personal values impact spending and other financial decisions.

Focus Topic: Personal Financial Literacy- B. Money Management		Grade Level: K-4		
Learning Standard	New Vocabulary	Resources	Benchmark/ Assessment	Student Evidence
9.1.4.B.1 Differentiate between financial wants and needs.	<ul style="list-style-type: none"> Financial 	http://www.investopedia.com/university/teaching-financial-literacy-kids/teaching-financial-literacy-kids-needs-and-wants.asp http://pbskids.org/itsmylife/money/managing/article6.html	Performance task Exit ticket	Prioritize financial decisions
9.1.4.B.2 Identify age-appropriate financial goals.			Identify a goal and develop a plan and timetable for achieving it.	
9.1.4.B.3 Explain what a budget is and why it is important.	<ul style="list-style-type: none"> Budget 		Class discussion Exit ticket	Design a simple budget..
9.1.4.B.4 Identify common household expense categories and sources of income.	<ul style="list-style-type: none"> Expense 		Performance task	Create monthly budget with household expenses and expected income.
9.1.4.B.5 Identify ways to earn and save.	<ul style="list-style-type: none"> Earn Save 		Class discussion Performance task	List a variety of ways to earn money and to save.

Focus Topic: Personal Financial Literacy - C. Credit and Debt Management		Grade Level: K-4		
Learning Standard	New Vocabulary	Resources	Benchmark/ Assessment	Student Evidence

<p>9.1.4.C.1 Explain why people borrow money and the relationship between credit and debt.</p>	<ul style="list-style-type: none"> ● Credit ● Debt 	<p>http://www.theminut.org/kids/credit-card-facts.html</p>	<p>Ongoing observation and questioning Formative assessment</p>	<p>Discuss the benefits of different products and services offered by a variety of financial institutions.</p>
<p>9.1.4.C.2 Identify common sources of credit (e.g., banks, credit card companies) and types of credit (e.g., loans, credit cards, mortgages). .</p>		<p>http://www.investopedia.com/university/teaching-financial-literacy-tweens/teaching-financial-literacy-tweens-income-and-expenses.asp</p>	<p>Exit ticket Class discussions</p>	<p>Discuss the financial benefits of different products and services offered by a variety of financial institutions.</p>
<p>9.1.4.C.3 Compare and contrast credit cards and debit cards and the advantages and disadvantages of using each.</p>	<ul style="list-style-type: none"> ● Credit Card ● Debit Card 	<p>http://www.bankrate.com/finance/credit-cards/4-ways-to-prevent-bad-credit.aspx</p>	<p>Performance task Summative assessment</p>	<p>Compare and contrast credit cards and debit cards and the advantages and disadvantages of using each.</p>
<p>9.1.4.C.4 Determine the relationships among income, expenses, and interest.</p>	<ul style="list-style-type: none"> ● Interest 		<p>Research project Hands-on project/rubric</p>	<p>Describe interest and fees that are applied to various forms of spending, debt and saving.</p>
<p>9.1.4.C.5 Determine personal responsibility related to borrowing and lending.</p>	<ul style="list-style-type: none"> ● Borrow ● Lend 		<p>Essay Formative assessment Exit ticket</p>	<p>Discuss personal financial responsibility.</p>
<p>9.1.4.C.6 Summarize ways to avoid credit problems</p>			<p>Essay Formative assessment Research project</p>	<p>Explain ways to avoid credit problems.</p>

Focus Topic: Personal Financial Literacy - D. Planning, Saving and Investing		Grade Level: K-4		
Learning Standard	New Vocabulary	Resources	Benchmark/ Assessment	Student Evidence
9.1.4.D.1 Determine various ways to save.	Save	http://www.theminut.org/kids/investing.html	Class discussion Exit ticket	List ways to save.
9.1.4.D.2 Explain what it means to “invest.”	Invest		Exit ticket Formative assessment	Define invest.
9.1.4.D.3 Distinguish between saving and investing.			Exit ticket Class discussion	Describe the difference between saving and investing.

Focus Topic: Personal Financial Literacy - E. Becoming a Critical Consumer		Grade Level: K-4		
Learning Standard	New Vocabulary	Resources	Benchmark/ Assessment	Student Evidence
9.1.4.E.1 Determine factors that influence consumer decisions related to money.	Consumer	https://www.moneyinstructor.com/spending.asp	Class discussion Exit ticket	List factors that influence purchases
9.1.4.E.2 Apply comparison shopping skills to purchasing decisions	Purchase		Hands on project	Compare prices of various items

Focus Topic: Personal Financial Literacy - F. Civic Financial Responsibility		Grade Level: K-4		
Learning Standard	New Vocabulary	Resources	Benchmark/ Assessment	Student Evidence
9.1.4.F.1 Demonstrate an understanding of individual financial obligations and community financial obligations.	Financial Obligation	http://www.learnintogive.org/resources/lessons-units?search_api_views_fulltext_1=%22Why+We+Give%22	Class discussions Ongoing teacher observation	Explain the importance of personal and community financial obligations.
9.1.4.F.2 Explain the roles of philanthropy, volunteer service, and charitable contributions, and analyze their impact on community development and quality of living.	Philanthropy Charity Quality of Living		Research project Summative assessment	Explain the roles of philanthropy, volunteer service, and charitable contributions, and analyze their impact on community development and quality of living.

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

