

Career Readiness, Life Literacies and Key Skills
Sept. 2020
Warren Hills Cluster Curriculum

9.1 Personal Financial Literacy			Grade Level: By the end of Grade 2	
Focus Topic: Civic Responsibility				
Learning Standard	Core Idea	New Vocabulary	Resources	Student Evidence
9.1.2.CR.1: Recognize ways to volunteer in the classroom, school and community	There are actions an individual can take to help make this world a better place.	Volunteer Community Donate Business	https://www.scholastic.com/parents/family-life/global-awareness/how-and-why-your-child-should-start-volunteering.html	Explain the roles of volunteer service, charitable contributions and analyze their impact on community development and quality of living.
9.1.2.CR.2: List ways to give back, including making donations, volunteering, and starting a business.			https://www.publicservicedegrees.org/volunteering/with-kids/	Identify ways to give back.
Focus Topic: Financial Institutions				
Learning Standard	Core Idea	New Vocabulary	Resources	Student Evidence
9.1.2. FI.1: Differentiate the various forms of money and how they are used (e.g., coins, bills, checks, debit and credit cards).	Money comes in different values, forms, and uses.	Money Checks Credit cards	https://www.abcya.com/games/break-the-bank-sorting	Identify and compare different forms of money.
Focus Topic: Financial Psychology				
Learning Standard	Core Idea	New Vocabulary	Resources	Student Evidence

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9.1.2.FP.1: Explain how emotions influence whether a person spends or saves	There is a relationship between an individual's values, emotions, and the ways he/she chooses to spend money.	Spend Save	https://www.sesamestreet.org/toolkits/save	List factors that influence purchases/spending.
9.1.2.FP.2: Differentiate between financial wants and needs.	External factors can influence the items that an individual wants or needs.	Want Need		Prioritize financial decisions.
9.1.2.FP.3: Identify the factors that influence people to spend or save (e.g., commercials, family, culture, society).	There is a relationship between an individual's values, emotions, and the ways he/she chooses to spend money.		https://smartsocial.com/teaching-kids-advertising/	List factors that influence purchases/spending.

Focus Topic: Planning and Budgeting

Learning Standard	Core Idea	New Vocabulary	Resources	Student Evidence
9.1.2.PB.1: Determine various ways to save and places in the local community that help people save and accumulate money over time.	A budget is a plan that helps an individual obtain his/her financial goals	Budget	https://study.com/academy/lesson/how-to-make-a-budget-lesson-for-kids.html	Design a simple budget.
9.1.2.PB.2: Explain why an individual would choose to save money.	Saving money is a habit that can be developed.		https://www.gaheritagefcu.org/teaching-children-importance-saving-money/	List a variety of ways to earn and save money.

Focus Topic: Risk Management and Insurance

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Learning Standard	Core Idea	New Vocabulary	Resources	Student Evidence
9.1.2.RM.1: Describe how valuable items might be damaged or lost and ways to protect them.	There are ways to keep the things we value safely at home and other places.	Valuable		List ways to keep valuable items safe.
Assessment:	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			

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9.1 Personal Financial Literacy			Grade Level: By the end of Grade 5	
Focus Topic: Civic Financial Responsibility				
Learning Standard	Core Idea	New Vocabulary	Resources	Student Evidence
9.1.5.CR.1: Compare various ways to give back and relate them to your strengths, interests, and other personal factors.	You can give back in areas that matter to you.	Volunteering	https://www.scholastic.com/parents/family-life/global-awareness/how-and-why-your-child-should-start-volunteering.html	Explain the roles of volunteer service, charitable contributions and analyze their impact on community development and quality of living.
Focus Topic: Credit Profile				
Learning Standard	Core Idea	New Vocabulary	Resources	Student Evidence
9.1.5.CP.1: Identify the advantages of maintaining a positive credit history	There are benefits to having a positive credit history.	Credit history	https://www.cnbc.com/select/explaining-credit-scores-to-children/	Compare and contrast good vs. bad credit history and impact of both.
Focus Topic: Economic and Government Influences				
Learning Standard	Core Idea	New Vocabulary	Resources	Student Evidence
9.1.5.EG.1: Explain and give examples of what is meant by the term “tax.”	Taxes are collected on a variety of goods and services at the local, state, and federal levels.	Tax	https://taxfoundation.org/2020-sales-taxes/	Differentiate among the types of taxes and employee taxes.
9.1.5.EG.2: Describe how tax monies are spent			https://www.usatoday.com/story/money/2019/04/15/what-do-taxes-pay-for-defense-social-security-medicare-and-	

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9.1.5.EG.3: Explain the impact of the economic system on one’s personal financial goals.	There is a broader economic system that influences your financial goals.	Financial goals	https://thepennywisemama.com/teach-your-kids-how-to-set-financial-goals-manage-money/	Identify a goal and determine a timetable for achieving it.
9.1.5. EG.4: Describe how an individual’s financial decisions affect society and contribute to the overall economy.		Society		Explain the importance of personal and community financial obligations.
9.1.5. EG.5: Identify sources of consumer protection and assistance.	There are agencies, laws, and resources to protect individuals as consumers.	Consumer	https://www.ftc.gov/about-ftc/bureaus-offices/bureau-consumer-protection	Identify/list consumer protection plans.
Focus Topic: Financial Institutions				
Learning Standard	Core Idea	New Vocabulary	Resources	Student Evidence
9.1.5.FI.1: Identify various types of financial institutions and the services they offer including banks, credit unions, and credit card companies.	People can choose to save money in many places such as home in a piggy bank, bank, or credit union.	Bank Credit union Credit card	https://www.aba.com/advo-cacy/community-programs/teach-children-save	Compare types of financial institutions and purposes for each.
Focus Topic: Financial Psychology				
Learning Standard	Core Idea	New Vocabulary	Resources	Student Evidence
9.1.5.FP.1: Illustrate the impact of financial traits on	An individual’s financial traits and habits affect	Financial decisions		Identify financial traits.

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financial decisions.	his/her finances			
9.1.5.FP.2: Identify the elements of being a good steward of money.				Define a good steward of money.
9.1.5.FP.3: Analyze how spending choices and decision-making can result in positive or negative consequences. •	Spending choices and their intended and unintended consequences impact financial outcomes and personal wellbeing.	Consequence	https://www.thesimpledollar.com/financial-wellness/make-better-spending-choices-with-negative-and-positive-visualization/	Analyze positive and negative spending.
9.1.5.FP.4: Explain the role of spending money and how it affects wellbeing and happiness (e.g., "happy money," experiences over things, donating to causes, anticipation, etc.)				Discuss effects of emotions and spending.
9.1.5.FP.5: Illustrate how inaccurate information is disseminated through various external influencers including the media, advertisers/marketers, friends, educators, and family members	Not all financial information is accurate or truthful.	Inaccurate information	https://www.businessinsider.com/false-advertising-scandals-2016-3#red-bull-said-it-could-give-you-wings-3	Identify false/inaccurate advertising.

Focus Topic: Planning and Budgeting

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Learning Standard	Core Idea	New Vocabulary	Resources	Student Evidence
9.1.5.PB.1: Develop a personal budget and explain how it reflects spending, saving, and charitable contributions.	There are specific steps associated with creating a budget.	Budget	https://study.com/academy/lesson/how-to-make-a-budget-lesson-for-kids.html	Design a simple budget.
9.1.5.PB.2: Describe choices consumers have with money (e.g., save, spend, donate).	Saving money can impact an individual's ability to address emergencies and accomplish their short-and long-term goals.	Consumer	https://www.educationworld.com/a_lesson/04/1p341-04.shtml	Create a monthly budget with household expenses, expected income and donations.

Focus Topic: Risk Management and Insurance

Learning Standard	Core Idea	New Vocabulary	Resources	Student Evidence
9.1.5.RMI.1: Identify risks that individuals and households face.	Individuals can choose to accept inevitable risk or take steps to protect themselves by avoiding or reducing risk.	Risk	https://www.incharge.org/financial-literacy/resources-for-teachers/financial-literacy-for-kids/	Research home owners insurance companies and compare policies.
9.1.5.RMI.2: Justify reasons to have insurance.		Insurance		

Assessment:	Teacher observation, oral presentations, student projects, rubrics, class projects, class discussion, performance assessment, formative assessment, research project, graphic organizer, exit ticket
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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.
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Interdisciplinary Integration	<p>ELA: Reading, writing, presenting projects related to career choices</p> <p>Math: compare earnings, taxes, benefits</p> <p>Science: research careers related to Science</p> <p>Social Studies: research careers related to geography, politics, government</p>
Core Instruction and Supplemental Materials	Internet resources
Modifications and Accommodations	<p>ELL: leveled readers; small group instruction</p> <p>Special Education: leveled readers; small group instruction; modified assessments</p> <p>G&T: enrichment activities; small group instruction</p>

9.1 Personal Financial Literacy			Grade Level: By the end of Grade 8	
Focus Topic: Civic Financial Responsibility				
Learning Standard	Core Idea	New Vocabulary	Resources	Student Evidence
9.1.8.CR.1: Compare and contrast the role of philanthropy, volunteer service, and charities in community development and the quality of life in a variety of cultures.	Philanthropic and charitable organizations play important roles in supporting the interests of individuals and local and global communities and the issues that affect them.	Philanthropy	https://www.charitywatch.org/top-rated-charities	List and compare a variety of charitable organizations.
9.1.8.CR.2: Compare various ways to give back through strengths, passions,	Individuals can use their talents, resources, and abilities to give back.		https://www.charitywatch.org/top-rated-charities	Compare charitable organization goals and budgets.

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goals, and other personal factors.				
9.1.8.CR.3: Relate the importance of consumer, business, and government responsibility to the economy and personal finance.	The potential for building and using personal wealth includes responsibility to the broader community and an understanding of the legal rights and responsibilities of being a good citizen.	Responsibility		Explain what it means to be a responsible consumer.
9.1.8.CR.4: Examine the implications of legal and ethical behaviors when making financial decisions.				Research laws related to ethical behavior and financial decision making.

Focus Topic: Credit and Debt Management

Learning Standard	Core Idea	New Vocabulary	Resources	Student Evidence
9.1.8.CDM.1: Compare and contrast the use of credit cards and debit cards for specific purchases and the advantages and disadvantages of using each.	There are strategies to increase your savings and limit debt.	Credit card Debit card	https://www.nerdwallet.com/compare/credit-cards	Analyze interest rates a fees associated with credit cards and debit cards.
9.1.8.CDM.2: Demonstrate an understanding of the terminology associated with different types of credit (e.g., credit cards, installment loans, mortgages, lines of credit)		Installment loan Mortgage Interest rates	https://www.investopedia.com/financial-term-dictionary-4769738	Define credit terminology.

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and compare and calculate the interest rates associated with each.				
• 9.1.8.CDM.3: Compare and contrast loan management strategies, including interest charges and total principal repayment costs.	Credit management includes making informed choices about sources of credit and requires an understanding of the cost of credit.	Interest charges Principal	https://www.creditkarma.com/personal-loans/i/types-of-loans	Compare and contrast different types of loans including interest rates.
9.1.8.CDM.4: Evaluate the application process for different types of loans (e.g., credit card, mortgage, student loans).				Compare applications for different types of loans.
Focus Topic: Credit Profile				
Learning Standard	Core Idea	New Vocabulary	Resources	Student Evidence
9.1.8.CP.1: Compare prices for the same goods or services.	There are strategies to build and maintain a good credit history.		https://www.lifehack.org/articles/money/30-best-price-comparison-apps-you-need-download-now.html	Compare the value of goods or services from different sellers when purchasing large quantities and small quantities.
9.1.8.CP.2: Analyze how spending habits affect one's ability to save.		Spending habits		Analyze and critique various sources of income and available resources and how they may affect earned income and savings.
9.1.8.CP.3: Explain the purpose of a credit score		Credit score Credit record	https://www.myfico.com/credit-education/whats-in-	Analyze the information contained in a credit score.

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and credit record, the factors and impact of credit scores.			your-credit-score	
9.1.8.CP.4: Summarize borrower's credit report rights		Credit report	https://www.debt.org/credit/your-consumer-rights/	Research a borrower's credit report rights.
9.1.8.CP.5: Compare the financial products and services available to borrowers relative to their credit worthiness.	Credit history affects personal finances.			Compare financial products to a borrower's credit worthiness.
Focus Topic: Economic and Government Influences				
Learning Standard	Core Idea	New Vocabulary	Resources	Student Evidence
9.1.8.EG.1: Explain how taxes affect disposable income and the difference between net and gross income	Taxes affect one's personal finances	Taxes Disposable income Gross income	https://www.investopedia.com/ask/answers/033015/wh-at-difference-between-disposable-income-and-discretionary-income.asp	Calculate income tax at different levels.
9.1.8.EG.2: Explain why various sources of income are taxed differently.				Explain why different sources of income are taxed differently.
9.1.8.EG.3: Explain the concept and forms of taxation and evaluate how local, state and federal governments use taxes to	There are government agencies and policies that affect the financial industry and the broader economy.		https://money.usnews.com/money/personal-finance/articles/understanding-federal-vs-state-vs-local-taxes	List the different forms of taxes (local, state and federal) and how those taxes are used.

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fund public activities and initiatives.				
9.1.8.EG.4: Identify and explain the consequences of breaking federal and/or state employment or financial laws.			https://webapps.dol.gov/els/elg/	Research how federal/state employment laws have changed and the consequences of breaking those laws.
9.1.8.EG.5: Interpret how changing economic and societal needs influence employment trends and future education.		Economic needs Societal needs	https://www.cbpp.org/research/economy/chart-book-tracking-the-post-great-recession-economy	Compare economic and societal trends from different decades.
9.1.8.EG.6: Explain the economic principle of the circular flow of money in different situations regarding buying products or services from a local or national business and buying imported or domestic goods.		Supply and demand Circular flow	https://courses.lumenlearning.com/atd-fscj-macroeconomics/chapter/circular-flow/	Illustrate the circular flow diagram.
9.1.8.EG.7: Explain the effect of the economy (e.g., inflation, unemployment) on personal income, individual and family security, and consumer decisions.		Inflation Unemployment	https://www.myaccountingcourse.com/accounting-dictionary/supply-and-demand	Explain the economic principle of supply and demand.
9.1.8.EG.8: Analyze the impact of currency rates		Currency rates	https://www.x-rates.com/	Calculate and graph currency rates over a period

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over a period of time and the impact on trade, employment, and income.				of time to compare changes.
9.1.8.EG.9: Identify types of consumer fraud, the procedures for reporting fraud, the specific consumer protection laws, and the issues they address.	There are procedures required to take advantage of consumer protection laws and assistance programs.	Fraud	https://www.occ.gov/topics/consumers-and-communities/consumer-protection/fraud-resources/types-of-consumer-fraud.html	Research consumer protection laws.
Focus Topic: Financial Institutions				
Learning Standard	Core Idea	New Vocabulary	Resources	Student Evidence
9.1.8.FI.1: Identify the factors to consider when selecting various financial service providers.	There are a variety of factors that influence how well suited a financial institution and/or service will be in meeting an individual's financial needs.	Financial services		Compare and contrast the financial benefits of different product and services offered by a variety of financial institutions.
9.1.8.FI.2: Determine the most appropriate use of various financial products and services to borrow and access money for making purchases (e.g., ATM, debit cards, credit cards, check books, online/mobile banking).			https://www.thebalance.com/financial-services-provided-by-different-types-of-banks-1290601	Compare and contracts interest and compound interest and the advantages and disadvantages of various types of loans.
9.1.8.FI.3: Evaluate the most appropriate financial			https://www.calculator.net/interest-rate-calculator.html	Compute and assess the accumulating effect of

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institutions to assist with meeting various personal financial needs and goals.				interest paid over time when using a variety of sources of credit.
9.1.8.FI.4: Analyze the interest rates and fees associated with financial products		Interest rates	https://www.calculator.net/interest-rate-calculator.html	Compute and assess the accumulating effect of interest paid over time when using a variety of sources of credit.

Focus Topic: Financial Psychology

Learning Standard	Core Idea	New Vocabulary	Resources	Student Evidence
9.1.8.FP.1: Describe the impact of personal values on various financial scenarios.	An individual's values and emotions will influence the ability to modify financial behavior (when appropriate), which will impact one's financial well-being		http://financialpsychologycenter.com/	Evaluate personal values related to money.
9.1.8.FP.2: Evaluate the role of emotions, attitudes, and behavior (rational and irrational) in making financial decisions.		Emotions Attitudes Rational Irrational	https://www.forbes.com/sites/forbesbooksauthors/2020/03/16/the-3-most-common-emotions-triggered-by-financial-decisions/?sh=2f7610155590	Research financial emotional triggers and develop a plan to recognize them.
9.1.8.FP.3: Explain how self-regulation is important to managing money (e.g., delayed gratification, impulse buying, peer pressure, etc.).		Self regulation Impulse buying Peer pressure	https://www.ft.com/content/5e8da24c-bb09-11e6-8b45-b8b81dd5d080	Explain how self regulation is important to managing money.

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9.1.8.FP.4: Analyze how familial and cultural values influence savings rates, spending, and other financial decisions.			https://www.budgetdirect.com.au/blog/8-ways-different-cultures-deal-with-cash.html	Compare cultural values and how they influence spending and savings.
9.1.8.FP.5: Determine how spending, investing, and using credit wisely contributes to financial well-being.		Spending Investing		Create investment portfolio and track profits.
9.1.8.FP.6: Compare and contrast advertising messages to understand what they are trying to accomplish.	Marketing techniques are designed to encourage individuals to purchase items they may not need or want.	Advertising	https://blog.hubspot.com/marketing/best-advertisements	Evaluate media bias, purpose and validity and how they affect consumer decisions.
9.1.8.FP.7: Identify the techniques and effects of deceptive advertising.		Deceptive advertising	https://www.businessinsider.com/false-advertising-scandals-2016-3	Identify examples of deceptive advertising techniques.

Focus Topic: Planning and Budgeting

Learning Standard	Core Idea	New Vocabulary	Resources	Student Evidence
• 9.1.8.PB.1: Predict future expenses or opportunities that should be included in the budget planning process.	A budget aligned with an individual's financial goals can help prepare for life events.	Budget planning	https://www.sedelco.org/cms/lib02/PA01001902/Centricity/Domain/506/budget-worksheet%202.pdf	Create a future budget based on minimum wage jobs and compare it to a career budget.
9.1.8.PB.2: Explain how different circumstances can				Create a future budget based on minimum wage

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affect one's personal budget.				jobs and compare it to a career budget.
9.1.8.PB.3: Explain how to create budget that aligns with financial goals.		Budget		Create a future budget based on minimum wage job and compare to a career budget.
9.1.8.PB.4: Construct a simple personal savings and spending plan based on various sources of income and different stages of life (e.g. teenager, young adult, family).				Construct a personal savings and spending plant.
9.1.8.PB.5: Identify factors that affect one's goals, including peers, culture, location, and past experiences.	Goals (e.g., higher education, autos, and homes, retirement), affect your finances.			Identify factors that affect personal goals.
9.1.8.PB.6: Construct a budget to save for short-term, long term, and charitable goals.				Construct a budget to save for short-term, long term and charitable goals.
9.1.8.PB.7: Brainstorm techniques that will help decrease expenses including comparison shopping, negotiating, and day-to-day expense management.	There are strategies to decrease and manage expenses.	Comparison shopping Decrease expenses	https://www.pcmag.com/news/the-best-shopping-apps-to-compare-prices	Brainstorm techniques that will help decrease expenses including comparison shopping, negotiating, and day-to-day expense management.

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Focus Topic: Risk Management and Insurance				
Learning Standard	Core Idea	New Vocabulary	Resources	Student Evidence
9.1.8.RM.1: Determine criteria for deciding the amount of insurance protection needed.	Individuals can choose to accept some risk, to take steps to avoid or reduce risk, or to transfer risk to others through the purchase of insurance.	Insurance		List and compare types of insurance coverage.
9.1.8.RM.2: Analyze the need for and value of different types of insurance and the impact of deductibles in protecting assets against loss.		Deductible	https://www.nerdwallet.com/insurance/compare-car-insurance-rates	Compare types of car insurance including deductibles.
9.1.8.RM.3: Evaluate the need for different types of warranties.		Warranty	https://www.upcounsel.com/types-of-warranty	List and compare types of warranties.
9.1.8.RM.4: Explain the purpose of insurance products and the reasons for property product and liability insurance protection.	Insurance can protect your personal finances	Liability insurance		Define liability insurance and why it is needed.
Assessment:	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.			

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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