

**Grade 8 Scope and Sequence for Financial Literacy**

Semester Class	Financial Literacy	Number of Instructional Days
September-October & February-March	<a href="#">Unit 1: Income</a>	4 days
October-November & March-April	<a href="#">Unit 2: Saving, Investing, and Risk Management</a>	4 days
November-December & April-May	<a href="#">Unit 3: Debit and Credit</a>	4 days
December-January & May-June	<a href="#">Unit 4: Budget +</a>	4 days
January	<a href="#">Unit 5: The Simulation and Debriefing</a>	1 day

<b>Financial Literacy</b>		<b>Grade: 8</b>
<b>Unit 1: Income</b>		
Students recognize the fundamental role of income in managing their personal finances and the factors that affect income and take-home pay. They understand that the decisions they make about education and career will have an impact on their potential income and quality of life.		
<b>NJ Student Learning Standards</b>		
<ul style="list-style-type: none"> <li>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.</li> <li>9.1.8.A.2 Relate how career choices, education choices, skills, entrepreneurship, and economic conditions affect income.</li> <li>9.1.8.A.3 Differentiate among ways that workers can improve earning power through the acquisition of new knowledge and skills.</li> <li>9.1.8.A.5 Relate how the demand for certain skills determines an individual’s earning power.</li> <li>9.1.8.A.7 Explain the purpose of the payroll deduction process, taxable income, and employee benefits.</li> </ul>		
<b>Enduring Understandings/Goals</b>		<b>Essential Questions</b>
Students will understand that...		<ul style="list-style-type: none"> <li>What is the fundamental role of income in managing personal finance?</li> </ul>

<ul style="list-style-type: none"> <li>the decisions they make about education and career will have an impact on their potential income and quality of life.</li> </ul>		<ul style="list-style-type: none"> <li>How do the decisions made about education and career impact potential income and quality of life?</li> </ul>	
Lessons	Description	Resources	Assessment
Plan Your Future	Students will make the distinction between abilities, aptitudes, interests, work preferences, and values. They will explore various sources of income, including salaries and wages, interest, and business profit.	<ul style="list-style-type: none"> <li>Teacher’s Guide</li> <li>Student Workbook</li> <li>PowerPoint Slide Deck</li> <li>Savings Option Posters</li> <li>Savvy Shopper Game</li> <li>JA New Jersey Educator Supplement</li> </ul>	<p><b>Extension Activities:</b></p> <p><b>1.Kuder Navigator Career Assessment</b> Students take an online career assessment to learn about their interests, skills and work values.</p> <p><b>2. Career Choice Research</b> Students access career information online and use the <i>Occupational Outlook Handbook</i> to record their findings on a <i>Career Critique Chart</i>.</p> <p><b>3. Being an Entrepreneur</b> Students examine entrepreneurial skills and present new business ideas to the class.</p> <p><b>4. Starting a Lawn Care Business</b> Students identify a business and figure fixed and variable costs.</p> <p><b>5. STEM Careers</b> Students explore STEM occupations and use creativity and problem solving to make a pencil holder from a single sheet of paper.</p> <p><b>6. Social Security &amp; Medicare</b> Students read a brief history of Social Security and Medicare and review tax tables for income examples.</p> <p><b>7. Sales Receipt Analysis</b> Students examine the cost of sales tax for items in their shopping cart.</p>
Careers	Students identify their career interests and goals and how they relate to future income. They set a career goal they will revisit at the end of the program.		
Taxes and My Income.	Students learn about the federal government’s three main taxes on income and determine net monthly income by deducting federal income, Social Security, and Medicare taxes.		

		<p><b>8. How to Complete a 1040-EZ Income Tax Form</b>                  Students complete an IRS Form 1040-EZ and examine the equity of progressive tax.</p>
<p><b>Skills (Students will be able to...)</b></p>		
<ul style="list-style-type: none"> <li>● Rate their interests, abilities, and values.</li> <li>● Determine work preferences and match them to career choices.</li> <li>● Define taxes and explain their purpose and impact on income.</li> <li>● Figure net monthly income.</li> </ul>		

Evidence of Learning (Assessments)	Accommodations and Modifications
<p><b>Formative Assessments:</b></p> <ul style="list-style-type: none"> <li>● <i>Students explain the process of buying and selling in the stock market.</i></li> <li>● <i>Students make decisions about which stocks to buy.</i></li> <li>● <i>Students calculate gains and losses of stocks.</i></li> <li>● <i>Closure activity</i></li> <li>● <i>Homework</i></li> <li>● <i>Mid-chapter quiz</i></li> <li>● <i>End-of-chapter quiz</i></li> </ul> <p><b>Summative Assessments:</b></p> <ul style="list-style-type: none"> <li>● Comprehension Questions (Google Docs)</li> <li>● <a href="#">Assessment: Why Do Celebrities Go Bankrupt?</a></li> <li>● <a href="#">Assessment: A Day Shopping With Percentages</a></li> <li>● <a href="#">Assessment: Grocery Shopping With Units</a></li> <li>● Comprehension Questions (Kahoot)</li> <li>● <a href="#">Kahoot: Celebrities</a></li> <li>● <a href="#">Kahoot: Shopping</a></li> <li>● <a href="#">Kahoot: Grocery</a></li> <li>● Chapter test</li> <li>● End-of-Course test</li> </ul>	<p><b>Special Education</b></p> <ul style="list-style-type: none"> <li>● <a href="#">Differentiation for All Students (Special Needs, ESL, Gifted Learners, &amp; Mainstream Learners)</a></li> <li>● <a href="#">Subgroup Accommodations and Modifications</a></li> <li>● <a href="#">Curricular Modifications and Guidance for Students Educated in Special Class Settings</a></li> </ul> <p><b>Differentiation:</b></p> <ul style="list-style-type: none"> <li>● <i>Preview content and concepts</i></li> <li>● <i>Behavior management plan</i></li> <li>● <i>Highlight text</i></li> <li>● <i>Small group setting</i></li> </ul> <p><b>High-Prep Differentiation:</b></p> <ul style="list-style-type: none"> <li>● <i>Alternative formative and summative assessments</i></li> <li>● <i>Guided Reading</i></li> <li>● <i>Personal agendas</i></li> <li>● <i>Project-based learning</i></li> <li>● <i>Problem-based learning</i></li> <li>● <i>Stations/centers</i></li> <li>● <i>Tiered activities/assignments</i></li> <li>● <i>Varying organizers for instructions</i></li> </ul> <p><b>Low-Prep Differentiation:</b></p> <ul style="list-style-type: none"> <li>● <i>Clubbing activities</i></li> <li>● <i>Exploration by interest</i></li> </ul>

<ul style="list-style-type: none"> <li>• Post-Assessment</li> <li>• Extension Activities</li> </ul>	<ul style="list-style-type: none"> <li>• <i>Flexible groupings</i></li> </ul>
<p><b>Benchmark Assessments:</b></p>	<p><b>English Language Learners</b></p>
<ul style="list-style-type: none"> <li>• <i>TC Running Records</i></li> <li>• <i>Project Read Assessments</i></li> <li>• <i>TC Writing Rubric</i></li> <li>• <i>Nonsense Words</i></li> <li>• <u>Teachers College Running Records</u></li> <li>• <u>Letter Sound ID</u></li> <li>• <u>High Frequency Word Assessment</u></li> <li>• <u>Concepts of Print</u><b>Fountas &amp; Pinnell Prompting Guide 1: Oral Reading and Early Writing.</b></li> <li>• <b>Fountas &amp; Pinnell Prompting Guide 2: Comprehension: Thinking, Talking and Writing.</b></li> <li>• LinkIt! Math Benchmarks</li> <li>• <i>Math in Focus or Big Ideas benchmarks</i></li> </ul>	<ul style="list-style-type: none"> <li>• <a href="#">Differentiation for All Students (Special Needs, ESL, Gifted Learners, &amp; Mainstream Learners)</a></li> <li>• <a href="#">Unit 1: Curriculum for ELL</a></li> <li>• <a href="#"><b><i>Subgroup Accommodations and Modifications</i></b></a></li> <li>• Multi-language glossary</li> <li>• Pupil edition in Spanish</li> <li>• Vocabulary flash cards</li> </ul>
<p><b>Alternative Assessments:</b></p>	<p><b>Students at Risk for Failure</b></p>
<ul style="list-style-type: none"> <li>• Fountas &amp; Pinnell Running Records</li> <li>• Scholastic Running Records</li> <li>• BeBop Books for running records</li> <li>• G &amp; T Assessments: Sages-2 Screening Assessment for Gifted Elementary: Mathematics/Science Language Arts/Social Studies</li> <li>• Reasoning</li> <li>• Yopp-Singer test of Phoneme Segmentation</li> <li>• Sentence-Writing Grade Placement Test</li> <li>• Linguistics Phonemic Awareness Screener</li> <li>• Linguistics Decoding Pre/Post Test</li> <li>• Dyslexia Screener</li> <li>• PRIM checklist</li> <li>• LLI; Test Preparation Lesson Framework F&amp;P levels</li> </ul>	<ul style="list-style-type: none"> <li>• <a href="#">Differentiation for All Students (Special Needs, ESL, Gifted Learners, &amp; Mainstream Learners)</a></li> <li>• <a href="#"><b><i>Subgroup Accommodations and Modifications</i></b></a></li> </ul>
<p><b>Core Instructional and Supplemental Materials Professional Resources:</b></p>	<p><b>Gifted and Talented</b></p>
	<ul style="list-style-type: none"> <li>• <a href="#">Differentiation for All Students (Special Needs, ESL, Gifted Learners, &amp; Mainstream Learners)</a></li> <li>• <a href="#"><b><i>Subgroup Accommodations and Modifications</i></b></a></li> <li>• <i>Math in Focus or Big Ideas G &amp; T Activities</i></li> </ul>
	<p><b>Students with 504 Plans</b></p>
<ul style="list-style-type: none"> <li>• <a href="#">Differentiation for All Students (Special Needs, ESL, Gifted Learners, &amp; Mainstream Learners)</a></li> <li>• <a href="#"><b><i>Subgroup Accommodations and Modifications</i></b></a></li> </ul>	<ul style="list-style-type: none"> <li>• <a href="#">Differentiation for All Students (Special Needs, ESL, Gifted Learners, &amp; Mainstream Learners)</a></li> <li>• <a href="#"><b><i>Subgroup Accommodations and Modifications</i></b></a></li> </ul>
<p><b>Core Instructional and Supplemental Materials Professional Resources:</b></p>	<p><b>Core Instructional, Supplemental, Instructional, and Intervention Resources</b></p>

<p><b>Core Professional Resources:</b></p> <ul style="list-style-type: none"> <li>• PowerPoint lesson script provided by JA Financial Park</li> <li>• Handouts and answer keys provided by JA Financial Park</li> <li>• Transcript of lesson provided by JA Financial Park</li> <li>• <a href="#">JA Finance Park - Curriculum Overview</a></li> <li>• <a href="#">JA Finance Park - Simulation Overview</a></li> <li>• JA New Jersey Educator Supplement</li> <li>• <a href="#">Why Do Celebrities Go Bankrupt?</a></li> <li>• <a href="#">A Day Shopping</a></li> <li>• <a href="#">Grocery Shopping</a></li> </ul>	<p><b>Core Instructional Resources:</b></p> <ul style="list-style-type: none"> <li>• <a href="#">PowerPoint Slide Deck by JA Financial Park</a></li> <li>• Handouts and answer keys provided</li> <li>• Calculators are needed</li> <li>• Transcript of lesson provided</li> <li>• Teacher’s Guide by JA Financial Park</li> <li>• Student Workbook by JA Financial Park</li> <li>• <a href="#">Teacher Resources</a></li> <li>• <a href="#">Savings Option Posters</a></li> <li>• Savvy Shopper Game</li> <li>• JA New Jersey Educator Supplement</li> </ul>
<p><b>Supplemental Professional Resources:</b></p> <ul style="list-style-type: none"> <li>• <i>Leveled Literacy Intervention Kits</i></li> <li>• <a href="#">When Readers Struggle - Teaching What Works - Irene Fountas and Gay Su Pinnell</a></li> <li>• <a href="#">Rubric for Assessing a Retell on a Reading Level Assessment - Levels A-Z (Teachers College)</a></li> <li>• <a href="#">Benchmarks for Oral Fluency Rate - Words Per Minute (Teachers College)</a></li> <li>• <i>Primm Book</i></li> <li>• <i>Unit of Study How To Books-Writing to Teach Others Text by Lucy Calkins</i></li> <li>• <i>Prompting Guide Part 1 - For Oral Reading and Early Writing</i></li> <li>• <i>Prompting Guide Part 2 - For Comprehension : Thinking, Talking, Writing</i></li> <li>• <i>Reading Strategies Book - Jennifer Serravallo</i></li> <li>• <i>Teachers College Units of Study - Phonics K-2</i></li> <li>• Florham Park <a href="#">ELA PD Sharing Website</a></li> <li>• <a href="#">Conferring Menus</a></li> <li>• <i>Math in Focus or Big Ideas Curriculum</i></li> </ul>	<p><b>Supplemental Resources:</b></p> <p><b>Extension Activities:</b></p> <ol style="list-style-type: none"> <li>1. <b>Kuder Navigator Career Assessment</b> <ol style="list-style-type: none"> <li>a. Students take an online career assessment to learn about their interests, skills and work values.</li> </ol> </li> <li>2. <b>Career Choice Research</b> <ol style="list-style-type: none"> <li>a. Students access career information online and use the <i>Occupational Outlook Handbook</i> to record their findings on a <i>Career Critique Chart</i>.</li> </ol> </li> <li>3. <b>Being an Entrepreneur</b> <ol style="list-style-type: none"> <li>a. Students examine entrepreneurial skills and present new business ideas to the class.</li> </ol> </li> <li>4. <b>Starting a Lawn Care Business</b> <ol style="list-style-type: none"> <li>a. Students identify a business and figure fixed and variable costs.</li> </ol> </li> <li>5. <b>STEM Careers</b> <ol style="list-style-type: none"> <li>a. Students explore STEM occupations and use creativity and problem solving to make a pencil holder from a single sheet of paper.</li> </ol> </li> <li>6. <b>Social Security &amp; Medicare</b> <ol style="list-style-type: none"> <li>a. Students read a brief history of Social</li> <li>b. Security and Medicare and review tax tables for income examples.</li> </ol> </li> <li>7. <b>Sales Receipt Analysis</b> <ol style="list-style-type: none"> <li>a. Students examine the cost of sales tax for items in their shopping cart</li> </ol> </li> <li>8. <b>How to Complete a 1040-EZ Income Tax Form</b> <ol style="list-style-type: none"> <li>a. Students complete an IRS Form 1040-EZ and examine the equity of progressive tax.</li> </ol> </li> </ol> <p><i>Mentor Texts:</i></p>

	<ul style="list-style-type: none"> <li>• Case studies of eToys and Facebook</li> </ul> <p><b>Intervention Resources:</b></p> <ul style="list-style-type: none"> <li>• Leveled Literacy Intervention Texts</li> <li>• Reteach</li> <li>• Extra Practice</li> <li>• Classroom Manipulatives</li> <li>• Online Manipulatives</li> <li>• Content from previous grade levels</li> </ul>
<p><b>Interdisciplinary Connections</b></p>	<p><b>Integration of Technology through NJSLS</b></p>
<p>TECHNOLOGY</p> <ul style="list-style-type: none"> <li>• <a href="#">8.1.8.A.1</a> Demonstrate knowledge of a real world problem using digital tools.</li> <li>• <a href="#">8.1.8.A.5</a> Create a database query, sort and create a report and describe the process, and explain the report results.</li> </ul> <p>MATH</p> <ul style="list-style-type: none"> <li>• <a href="#">NJSLS.6.NS.B.3</a></li> <li>• Fluently add, subtract, multiply, and divide multi-digit decimals using the standard algorithm for each operation.</li> <li>• <a href="#">NJSLS.7.RP.A.3</a></li> <li>• 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</li> </ul> <p>SPEAKING AND LISTENING</p> <ul style="list-style-type: none"> <li>• <a href="#">NJSLS.SL.6.1a</a> Come to discussions prepared, having read or studied required material; explicitly draw on that preparation by referring to evidence on the topic, text, or issue to probe and reflect on ideas under discussion.</li> <li>• <a href="#">NJSLS.SL.6.1c</a> Pose and respond to specific questions with elaboration and detail by making comments that contribute to the topic, text, or issue under discussion.</li> <li>• <a href="#">NJSLS.SL.6.1d</a></li> </ul>	<ul style="list-style-type: none"> <li>• Listen to books on CDs, tapes, videos or podcasts if available.</li> <li>• Listen to books on websites (pbskids.org/lions/index.html, storylineonline.net, storyit.com, Elementary Connections Page)</li> <li>• Use document camera or overhead projector for shared reading of texts.</li> <li>• Use of Google Classroom to deliver documents to students.</li> <li>• Use of interactive websites (games)</li> <li>• Project Based Learning:             <ul style="list-style-type: none"> <li>○ My Life: Got Skills?</li> <li>○ My Life: College or Not?</li> <li>○ My Life: Where's All My Money? Part One &amp; Two</li> </ul> </li> </ul>

<p>Review the key ideas expressed and demonstrate understanding of multiple perspectives through reflection and paraphrasing.</p> <ul style="list-style-type: none"> <li>• <u>NJSLS.SL.6.2</u> Interpret information presented in diverse media and formats (e.g., visually, quantitatively, orally) and explain how it contributes to a topic, text, or issue under study.</li> <li>• <u>NJSLS.SL.6.4</u> Present claims and findings, sequencing ideas logically and using pertinent descriptions, facts, and details to accentuate main ideas or themes; use appropriate speaking behaviors (e.g., eye contact, adequate volume, and clear pronunciation).</li> <li>• <u>NJSLS.SL.7.1</u> Engage effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on grade 7 topics, texts, and issues, building on others' ideas and expressing their own clearly.</li> <li>• <u>NJSLS.SL.7.1a</u> Come to discussions prepared, having read or researched material under study; explicitly draw on that preparation by referring to evidence on the topic, text, or issue to probe and reflect on ideas under discussion</li> <li>• <u>NJSLS.SL.7.1c</u> Pose questions that elicit elaboration and respond to others' questions and comments with relevant observations and ideas that bring the discussion back on topic as needed.</li> <li>• <u>NJSLS.SL.7.1d</u> Acknowledge new information expressed by others and, when warranted, modify their own views.</li> <li>• <u>NJSLS.SL.7.2</u> Analyze the main ideas and supporting details presented in diverse media and formats (e.g., visually, quantitatively, orally) and explain how the ideas clarify a topic, text, or issue under study.</li> <li>• <u>NJSLS.SL.7.4</u> Present claims and findings, emphasizing salient points in a focused, coherent manner with pertinent descriptions, facts, details, and examples; use appropriate eye contact, adequate volume, and clear pronunciation.</li> <li>• <u>NJSLS.SL.8.1</u> Engage effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on grade 8 topics, texts, and issues, building on others' ideas and expressing their own clearly.</li> <li>• <u>NJSLS.SL.8.1a</u> Come to discussions prepared, having read or researched material under study; explicitly draw on that preparation by referring to evidence on the topic, text, or issue to probe and reflect on ideas under discussion.</li> <li>• <u>NJSLS.SL.8.1c</u> Pose questions that connect the ideas of several speakers and respond to others' questions and comments with relevant evidence, observations, and ideas.</li> </ul>	
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- NISLS.SL.8.1d  
Acknowledge new information expressed by others, and, when warranted, qualify or justify their own views in light of the evidence presented.
- NISLS.SL.8.2  
Analyze the purpose of information presented in diverse media and formats (e.g., visually, quantitatively, orally) and evaluate the motives (e.g., social, commercial, political) behind its presentation
- NISLS.SL.8.4  
Present claims and findings, emphasizing salient points in a focused, coherent manner with relevant evidence, sound valid reasoning, and well-chosen details; use appropriate eye contact, adequate volume, and clear pronunciation.

WRITING

- NISLS.W.6.1  
Write arguments to support claims with clear reasons and relevant evidence.
- NISLS.W.6.2  
Write informative/explanatory texts to examine a topic and convey ideas, concepts, and information through the selection, organization, and analysis of relevant content.
- NISLS.W.6.4  
Produce clear and coherent writing in which the development, organization, voice and style are appropriate to task, purpose, and audience.
- NISLS.W.6.6  
Use technology, including the Internet, to produce and publish writing as well as to interact and collaborate with others; demonstrate sufficient command of keyboarding skills to type a minimum of three pages in a single sitting.
- NISLS.W.6.7  
Conduct short research projects to answer a question, drawing on several sources and refocusing the inquiry when appropriate.
- NISLS.W.6.8  
Gather relevant information from multiple print and digital sources; assess the credibility of each source; and quote or paraphrase the data and conclusions of others while avoiding plagiarism and providing basic bibliographic information for sources.
- NISLS.W.7.1  
Write arguments to support claims with clear reasons and relevant evidence
- NISLS.W.7.2  
Write informative/explanatory texts to examine a topic and convey ideas, concepts, and information through the selection, organization, and analysis of relevant content.
- NISLS.W.7.4  
Produce clear and coherent writing in which the development, organization, voice and style are appropriate to task, purpose, and audience.
- NISLS.W.7.6



Use technology, including the Internet, to produce and publish writing and link to and cite sources as well as to interact and collaborate with others, including linking to and citing sources.

- NJSLS.W.7.7  
Conduct short research projects to answer a question, drawing on several sources and generating additional related, focused questions for further research and investigation.
- NJSLS.W.7.8  
Gather relevant information from multiple print and digital sources, using search terms effectively; assess the credibility and accuracy of each source; and quote or paraphrase the data and conclusions of others while avoiding plagiarism and following a standard format for citation.

READING

- NJSLS.RI.6.2  
Determine a central idea of a text and how it is conveyed through particular details; provide a summary of the text distinct from personal opinions or judgments.
- NJSLS.RI.6.4  
Determine the meaning of words and phrases as they are used in a text, including figurative, connotative, and technical meanings.
- NJSLS.RI.7.2  
Determine two or more central ideas in a text and analyze their development over the course of the text; provide an objective summary of the text.
- NJSLS.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.
- NJSLS.L.7.1  
Demonstrate command of the conventions of standard English grammar and usage when writing or speaking.
- NJSLS.L.7.2  
Demonstrate command of the conventions of standard English capitalization, punctuation, and spelling when writing.
- NJSLS.L.7.3  
Apply knowledge of language to understand how language functions in different contexts, to make effective choices for meaning or style, and to comprehend more fully when reading or listening.
- NJSLS.L.7.4  
Determine or clarify the meaning of unknown and multiple-meaning words and phrases by using context clues, analyzing meaningful word parts, and consulting general and specialized reference materials, as appropriate.
- NJSLS.L.7.6  
Acquire and use accurately a range of general academic and domain-specific words and phrases sufficient for reading, writing, speaking, and listening at the college and career

<p>readiness level; demonstrate independence in gathering vocabulary knowledge when encountering an unknown term important to comprehension or expression.</p> <ul style="list-style-type: none"> <li>● <u>NJSLS.L.6.1</u> Demonstrate command of the conventions of standard English grammar and usage when writing or speaking</li> <li>● <u>NJSLS.L.6.2</u> Demonstrate command of the conventions of standard English capitalization, punctuation, and spelling when writing.</li> <li>● <u>NJSLS.L.6.3</u> Apply knowledge of language to understand how language functions in different contexts, to make effective choices for meaning or style, and to comprehend more fully when reading or listening.</li> <li>● <u>NJSLS.L.6.4</u> Determine or clarify the meaning of unknown and multiple-meaning words and phrases by using context clues, analyzing meaningful word parts, and consulting general and specialized reference materials, as appropriate.</li> <li>● <u>NJSLS.L.6.6</u> Acquire and use accurately a range of general academic and domain-specific words and phrases sufficient for reading, writing, speaking, and listening at the college and career readiness level; demonstrate independence in gathering vocabulary knowledge when encountering an unknown term important to comprehension or expression.</li> </ul>	
<p><b>Integration of 21st Century Themes</b></p>	<p><b>Media Literacy Integration</b></p>
<p>Financial, Economic, Business, and Entrepreneurial Literacy</p> <p><b>LEARNING AND INNOVATION SKILLS</b></p> <ul style="list-style-type: none"> <li>● Creativity and Innovation</li> <li>● Critical Thinking and Problem Solving</li> <li>● Communication</li> <li>● Collaboration</li> </ul> <p><b>LIFE &amp; CAREER SKILLS</b></p> <ul style="list-style-type: none"> <li>● Flexibility and Adaptability</li> <li>● Initiative and Self-Direction</li> <li>● Social and Cross-Cultural Skills</li> <li>● Productivity and Accountability</li> <li>● Leadership and Responsibility</li> </ul> <p><b>INFORMATION, MEDIA &amp; TECHNOLOGY SKILLS</b></p> <ul style="list-style-type: none"> <li>● Information Literacy</li> <li>● Media Literacy</li> <li>● ICT (Information, Communications, and Technology) Literacy</li> </ul>	<p>Students will:</p> <ul style="list-style-type: none"> <li>● Students read case studies in order to determine if the company is worth investing in.</li> <li>● Students conduct internet research to find other companies to invest in.</li> </ul>

<b>Career Education</b>	<b>Global Perspectives</b>
9.1 Personal Finance Literacy 9.2 Career Awareness, Exploration, and Preparation	<ul style="list-style-type: none"> <li>• Managing money wisely is important for all people.</li> <li>• The first step in budgeting is prioritizing to meet all needs.</li> <li>• All people need to make financially smart decisions when spending money.</li> <li>• Investing in the stock market is one way that wealth can be developed over time.</li> <li>• The decisions people make about education and career have an impact on their potential income and quality of life.</li> </ul>

<b>Financial Literacy</b>		<b>Grade: 8</b>
<b>Unit 2: Saving, Investing, and Risk Management</b>		
Students explore and compare saving and investing options as part of their overall financial planning. They also examine risk and how insurance may help protect savings from both planned and unplanned events.		
<b>NJ Student Learning Standards</b>		
<ul style="list-style-type: none"> <li>• 9.1.8.B.2 Construct a simple personal savings and spending plan based on various sources of income.</li> <li>• 9.1.8.B.3 Justify the concept of “paying yourself first” as a financial savings strategy.</li> <li>• 9.1.8.B.4 Relate the concept of deferred gratification to [investment,] meeting financial goals, and building wealth.</li> <li>• 9.1.8.D.1 Determine how saving contributes to financial well-being.</li> <li>• 9.1.8.D.2 Differentiate among various savings tools and how to use them most effectively.</li> <li>• 9.1.8.D.3 Differentiate among various investment options.</li> <li>• 9.1.8.D.4 Distinguish between income and investment growth.</li> <li>• 9.1.8.G.1 Explain why it is important to develop plans for protecting current and future personal assets against loss.</li> <li>• 9.1.8.G.2 Determine criteria for deciding the amount of insurance protection needed.</li> <li>• 9.1.8.G.3 Analyze the need for and value of different types of insurance and the impact of deductibles.</li> <li>• 9.1.8.G.4 Evaluate the need for different types of extended warranties.</li> </ul>		
<b>Enduring Understandings/Goals</b>	<b>Essential Questions</b>	
Students will understand that... <ul style="list-style-type: none"> <li>• Insurance may help protect savings from both planned and unplanned events.</li> <li>• There are benefits of saving a portion of income for future use.</li> <li>• There are advantages and disadvantages of various saving and investing options.</li> </ul>	<ul style="list-style-type: none"> <li>• What are the benefits of saving a portion of income for future use?</li> <li>• What different short- and long-term saving options exist?</li> <li>• What are some of the advantages and disadvantages of various saving and investing options?</li> <li>• How do you assess personal risk and risk management?</li> </ul>	

Lessons	Description	Resources	Assessment
Saving and Investing	Students are introduced to various short- and long-term saving and investment options such as savings accounts, stocks, and mutual funds.	<ul style="list-style-type: none"> <li>● Teacher’s Guide</li> <li>● Student Workbook</li> <li>● PowerPoint Slide Deck</li> <li>● Savings Option Posters</li> <li>● Savvy Shopper Game</li> <li>● JA New Jersey Educator Supplement</li> </ul>	EXTENSION ACTIVITIES
<b>Managing Risk</b>	Students recognize that insurance policies are a common way to minimize risk for accidents and unforeseen circumstances.		<ul style="list-style-type: none"> <li>● <i>Understanding College Costs and the FAFSA</i> The FAFSA form is used to evaluate the student’s and parents’ ability to pay for college.</li> <li>● <i>Understanding Stock Quotes</i> Students use the information found in a sample stock quote table to analyze a stock portfolio.</li> <li>● <i>Roth IRAs: Teens and Retirement Savings</i> With earned income, students can invest and watch their savings grow from retirement.</li> <li>● <i>Compound Interest and the Rule of 72</i> Students use an online compound interest calculator to determine the growth of investments with varying interest rates and time horizons.</li> <li>● <i>Junior Achievement Save USA “Risk and Insurance” online lesson</i> This interactive lesson help students define risk, common insurance terms, and the different types of insurance.</li> </ul>
<b>Skills (Students will be able to...)</b>			
<ul style="list-style-type: none"> <li>● Identify the benefits of saving a portion of income for future use.</li> <li>● Explain short- and long-term saving options.</li> <li>● Explain some of the advantages and disadvantages of various saving and investing options.</li> </ul>			

- Assess personal risk and risk management.

Evidence of Learning (Assessments)	Accommodations and Modifications
<p><b>Formative Assessments:</b></p> <ul style="list-style-type: none"> <li>● <i>Students explain the process of buying and selling in the stock market.</i></li> <li>● <i>Students make decisions about which stocks to buy.</i></li> <li>● <i>Students calculate gains and losses of stocks.</i></li> <li>● <i>Closure activity</i></li> <li>● <i>Homework</i></li> <li>● <i>Mid-chapter quiz</i></li> <li>● <i>End-of-chapter quiz</i></li> </ul> <p><b>Summative Assessments:</b></p> <ul style="list-style-type: none"> <li>● Comprehension Questions (Google Docs)</li> <li>● <a href="#">Assessment: Why Do Celebrities Go Bankrupt?</a></li> <li>● <a href="#">Assessment: A Day Shopping With Percentages</a></li> <li>● <a href="#">Assessment: Grocery Shopping With Units</a></li> <li>● Comprehension Questions (Kahoot)</li> <li>● <a href="#">Kahoot: Celebrities</a></li> <li>● <a href="#">Kahoot: Shopping</a></li> <li>● <a href="#">Kahoot: Grocery</a></li> <li>● Chapter test</li> <li>● End-of-Course test</li> <li>● Post-Assessment</li> </ul> <p>EXTENSION ACTIVITIES</p> <ul style="list-style-type: none"> <li>● <i>Understanding College Costs and the FAFSA</i> The FAFSA form is used to evaluate the student's and parents' ability to pay for college.</li> <li>● <i>Understanding Stock Quotes</i> Students use the information found in a sample stock quote table to analyze a stock portfolio.</li> <li>● <i>Roth IRAs: Teens and Retirement Savings</i> With earned income, students can invest and watch their savings grow from retirement.</li> <li>● <i>Compound Interest and the Rule of 72</i> Students use an online compound interest calculator to determine the growth of</li> </ul>	<p><b>Special Education</b></p> <ul style="list-style-type: none"> <li>● <a href="#">Differentiation for All Students (Special Needs, ESL, Gifted Learners, &amp; Mainstream Learners)</a></li> <li>● <a href="#">Subgroup Accommodations and Modifications</a></li> <li>● <a href="#">Curricular Modifications and Guidance for Students Educated in Special Class Settings</a></li> </ul> <p><b>Differentiation:</b></p> <ul style="list-style-type: none"> <li>● <i>Preview content and concepts</i></li> <li>● <i>Behavior management plan</i></li> <li>● <i>Highlight text</i></li> <li>● <i>Small group setting</i></li> </ul> <p><b>High-Prep Differentiation:</b></p> <ul style="list-style-type: none"> <li>● <i>Alternative formative and summative assessments</i></li> <li>● <i>Guided Reading</i></li> <li>● <i>Personal agendas</i></li> <li>● <i>Project-based learning</i></li> <li>● <i>Problem-based learning</i></li> <li>● <i>Stations/centers</i></li> <li>● <i>Tiered activities/assignments</i></li> <li>● <i>Varying organizers for instructions</i></li> </ul> <p><b>Low-Prep Differentiation:</b></p> <ul style="list-style-type: none"> <li>● <i>Clubbing activities</i></li> <li>● <i>Exploration by interest</i></li> <li>● <i>Flexible groupings</i></li> </ul> <p><b>English Language Learners</b></p> <ul style="list-style-type: none"> <li>● <a href="#">Differentiation for All Students (Special Needs, ESL, Gifted Learners, &amp; Mainstream Learners)</a></li> <li>● <a href="#">Unit 1: Curriculum for ELL</a></li> <li>● <a href="#">Subgroup Accommodations and Modifications</a></li> <li>● Multi-language glossary</li> </ul>

<ul style="list-style-type: none"> <li>investments with varying interest rates and time horizons.</li> <li><i>Junior Achievement Save USA “Risk and Insurance” online lesson</i> This interactive lesson help students define risk, common insurance terms, and the different types of insurance.</li> </ul>	<ul style="list-style-type: none"> <li>Pupil edition in Spanish</li> <li>Vocabulary flash cards</li> </ul>
<p><b>Benchmark Assessments:</b></p>	<p><b>Students at Risk for Failure</b></p>
<ul style="list-style-type: none"> <li><i>TC Running Records</i></li> <li><i>Project Read Assessments</i></li> <li><i>TC Writing Rubric</i></li> <li><i>Nonsense Words</i></li> <li><u>Teachers College Running Records</u></li> <li><u>Letter Sound ID</u></li> <li><u>High Frequency Word Assessment</u></li> <li><u>Concepts of Print</u><b>Fountas &amp; Pinnell Prompting Guide 1: Oral Reading and Early Writing.</b></li> <li><b>Fountas &amp; Pinnell Prompting Guide 2: Comprehension: Thinking, Talking and Writing.</b></li> <li>LinkIt! Math Benchmarks</li> <li><i>Math in Focus or Big Ideas benchmarks</i></li> </ul>	<ul style="list-style-type: none"> <li><a href="#"><u>Differentiation for All Students (Special Needs, ESL, Gifted Learners, &amp; Mainstream Learners)</u></a></li> <li><a href="#"><u>Subgroup Accommodations and Modifications</u></a></li> </ul>
<p><b>Alternative Assessments:</b></p>	<p><b>Gifted and Talented</b></p> <ul style="list-style-type: none"> <li><a href="#"><u>Differentiation for All Students (Special Needs, ESL, Gifted Learners, &amp; Mainstream Learners)</u></a></li> <li><a href="#"><u>Subgroup Accommodations and Modifications</u></a></li> <li><i>Math in Focus or Big Ideas G &amp; T Activities</i></li> </ul>
<ul style="list-style-type: none"> <li>Fountas &amp; Pinnell Running Records</li> <li>Scholastic Running Records</li> <li>BeBop Books for running records</li> <li>G &amp; T Assessments:Sages-2 Screening Assessment for Gifted Elementary: Mathematics/Science Language Arts/Social Studies</li> <li>Reasoning</li> <li>Yopp-Singer test of Phoneme Segmentation</li> <li>Sentence-Writing Grade Placement Test</li> <li>Linguistics Phonemic Awareness Screener</li> <li>Linguistics Decoding Pre/Post Test</li> <li>Dyslexia Screener</li> <li>PRIM checklist</li> <li>LLI; Test Preparation Lesson Framework F&amp;P levels</li> </ul>	<p><b>Students with 504 Plans</b></p> <ul style="list-style-type: none"> <li><a href="#"><u>Differentiation for All Students (Special Needs, ESL, Gifted Learners, &amp; Mainstream Learners)</u></a></li> <li><a href="#"><u>Subgroup Accommodations and Modifications</u></a></li> </ul>
<p><b>Core Instructional and Supplemental Materials Professional Resources:</b></p>	<p><b>Core Instructional, Supplemental, Instructional, and Intervention Resources</b></p>

<p><b>Core Professional Resources:</b></p> <ul style="list-style-type: none"> <li>• PowerPoint lesson script provided by JA Financial Park</li> <li>• Handouts and answer keys provided by JA Financial Park</li> <li>• Transcript of lesson provided by JA Financial Park</li> <li>• <a href="#">JA Finance Park - Curriculum Overview</a></li> <li>• <a href="#">JA Finance Park - Simulation Overview</a></li> <li>• JA New Jersey Educator Supplement</li> <li>• <a href="#">Assessment: Why Do Celebrities Go Bankrupt?</a></li> <li>• <a href="#">Assessment: A Day Shopping With Percentages</a></li> <li>• <a href="#">Assessment: Grocery Shopping With Units</a></li> </ul>	<p><b>Core Instructional Resources:</b></p> <ul style="list-style-type: none"> <li>• <a href="#">PowerPoint Slide Deck by JA Financial Park</a></li> <li>• Handouts and answer keys provided</li> <li>• Calculators are needed</li> <li>• Transcript of lesson provided</li> <li>• Teacher’s Guide by JA Financial Park</li> <li>• Student Workbook by JA Financial Park</li> <li>• <a href="#">Teacher Resources</a></li> <li>• <a href="#">Savings Option Posters</a></li> <li>• Savvy Shopper Game</li> <li>• JA New Jersey Educator Supplement</li> </ul>
<p><b>Supplemental Professional Resources:</b></p> <ul style="list-style-type: none"> <li>• <i>Leveled Literacy Intervention Kits</i></li> <li>• <a href="#">When Readers Struggle - Teaching What Works - Irene Fountas and Gay Su Pinnell</a></li> <li>• <a href="#">Rubric for Assessing a Retell on a Reading Level Assessment - Levels A-Z (Teachers College)</a></li> <li>• <a href="#">Benchmarks for Oral Fluency Rate - Words Per Minute (Teachers College)</a></li> <li>• <i>Primm Book</i></li> <li>• <i>Unit of Study How To Books-Writing to Teach Others Text by Lucy Calkins</i></li> <li>• <i>Prompting Guide Part 1 - For Oral Reading and Early Writing</i></li> <li>• <i>Prompting Guide Part 2 - For Comprehension : Thinking, Talking, Writing</i></li> <li>• <i>Reading Strategies Book - Jennifer Serravallo</i></li> <li>• <i>Teachers College Units of Study - Phonics K-2</i></li> <li>• Florham Park <a href="#">ELA PD Sharing Website</a></li> <li>• <a href="#">Conferring Menus</a></li> <li>• <i>Math in Focus or Big Ideas Curriculum</i></li> </ul>	<p><b>Supplemental Resources:</b></p> <p><b>Extension Activities:</b></p> <ol style="list-style-type: none"> <li>1. <b>Kuder Navigator Career Assessment</b> <ol style="list-style-type: none"> <li>a. Students take an online career assessment to learn about their interests, skills and work values.</li> </ol> </li> <li>2. <b>Career Choice Research</b> <ol style="list-style-type: none"> <li>a. Students access career information online and use the <i>Occupational Outlook Handbook</i> to record their findings on a <i>Career Critique Chart</i>.</li> </ol> </li> <li>3. <b>Being an Entrepreneur</b> <ol style="list-style-type: none"> <li>a. Students examine entrepreneurial skills and present new business ideas to the class.</li> </ol> </li> <li>4. <b>Starting a Lawn Care Business</b> <ol style="list-style-type: none"> <li>a. Students identify a business and figure fixed and variable costs.</li> </ol> </li> <li>5. <b>STEM Careers</b> <ol style="list-style-type: none"> <li>a. Students explore STEM occupations and use creativity and problem solving to make a pencil holder from a single sheet of paper.</li> </ol> </li> <li>6. <b>Social Security &amp; Medicare</b> <ol style="list-style-type: none"> <li>a. Students read a brief history of Social</li> <li>b. Security and Medicare and review tax tables for income examples.</li> </ol> </li> <li>7. <b>Sales Receipt Analysis</b> <ol style="list-style-type: none"> <li>a. Students examine the cost of sales tax for items in their shopping cart.</li> </ol> </li> <li>8. <b>How to Complete a 1040-EZ Income Tax Form</b> <ol style="list-style-type: none"> <li>a. Students complete an IRS Form 1040-EZ and examine the equity of progressive tax.</li> </ol> </li> </ol> <p><i>Mentor Texts:</i></p>

	<ul style="list-style-type: none"> <li>• Case studies of eToys and Facebook</li> </ul> <p><b>Intervention Resources:</b></p> <ul style="list-style-type: none"> <li>• Leveled Literacy Intervention Texts</li> <li>• Reteach</li> <li>• Extra Practice</li> <li>• Classroom Manipulatives</li> <li>• Online Manipulatives</li> <li>• Content from previous grade levels</li> </ul>
<p><b>Interdisciplinary Connections</b></p>	<p><b>Integration of Technology through NJSLs</b></p>
<p>MATH</p> <ul style="list-style-type: none"> <li>• <a href="#">NJSLS.6.NS.3</a> Fluently add, subtract, multiply, and divide multi-digit decimals using the standard algorithm for each operation.</li> <li>• <a href="#">NJSLS.7.RP.3</a> 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></li> <li>• <a href="#">NJSLS.6.RP.3c</a></li> <li>• Find a percent of a quantity as a rate per 100 (e.g., 30% of a quantity means 30/100 times the quantity); solve problems involving finding the whole, given a part and the percent.</li> <li>• <a href="#">NJSLS.8.F.1</a> Understand that a function is a rule that assigns to each input exactly one output. The graph of a function is the set of ordered pairs consisting of an input and the corresponding output.</li> </ul> <p>READING</p> <ul style="list-style-type: none"> <li>• <a href="#">NJSLS.RI.6.2</a> Determine a central idea of a text and how it is conveyed through particular details; provide a summary of the text distinct from personal opinions or judgments.</li> <li>• <a href="#">NJSLS.RI.6.4</a> Determine the meaning of words and phrases as they are used in a text, including figurative, connotative, and technical meanings.</li> <li>• <a href="#">NJSLS.RI.6.7</a> Integrate information presented in different media or formats (e.g., visually, quantitatively) as well as in words to develop a coherent understanding of a topic or issue.</li> <li>• <a href="#">NJSLS.RI.7.2</a></li> </ul>	<ul style="list-style-type: none"> <li>• Listen to books on CDs, tapes, videos or podcasts if available.</li> <li>• Listen to books on websites (pbskids.org/lions/index.html, storylineonline.net, storyit.com, Elementary Connections Page)</li> <li>• Use document camera or overhead projector for shared reading of texts.</li> <li>• Use of Google Classroom to deliver documents to students.</li> <li>• Use of interactive websites (games)</li> </ul> <p><b>Project-Based Learning:</b></p> <ul style="list-style-type: none"> <li>• <b>Lesson One: My Life—Pay Myself First?</b> Students examine how they can benefit from paying themselves first. They compare the impact that money, time, interest rates, and inflation have on the growth of their investments.</li> <li>• <b>Lesson Two: My Life—Insurance Too?</b> Students recognize that insurance policies safeguard against risk by providing compensation in the event of sickness, injury, accidents, or other insured circumstances.</li> </ul> <p><b>Extension Activities</b></p> <ul style="list-style-type: none"> <li>• <b>Compound Interest and the Rule of 72</b> Students use an online compound interest calculator to determine the growth of investments with varying interest rates and time horizons.</li> <li>• <b>Junior Achievement Save USA “Risk and Insurance” online lesson</b> This interactive lesson help students define risk, common insurance terms, and the different types of insurance.</li> </ul>



<p>Determine two or more central ideas in a text and analyze their development over the course of the text; provide an objective summary of the text.</p> <p>WRITING</p> <ul style="list-style-type: none"> <li>• <a href="#">NISLS.W.6.2d</a> Use precise language and domain-specific vocabulary to inform about or explain the topic</li> <li>• <a href="#">NISLS.W.7.2d</a> Use precise language and domain-specific vocabulary to inform about or explain the topic.</li> </ul> <p>SPEAKING AND LISTENING</p> <ul style="list-style-type: none"> <li>• <a href="#">NISLS.SL.6.1</a> Engage effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on grade 6 topics, texts, and issues, building on others' ideas and expressing their own clearly.</li> <li>• <a href="#">NISLS.SL.6.4</a> Present claims and findings, sequencing ideas logically and using pertinent descriptions, facts, and details to accentuate main ideas or themes; use appropriate speaking behaviors (e.g., eye contact, adequate volume, and clear pronunciation).</li> <li>• <a href="#">NISLS.SL.7.1</a> Engage effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on grade 7 topics, texts, and issues, building on others' ideas and expressing their own clearly.</li> <li>• <a href="#">NISLS.SL.7.4</a> Present claims and findings, emphasizing salient points in a focused, coherent manner with pertinent descriptions, facts, details, and examples; use appropriate eye contact, adequate volume, and clear pronunciation.</li> <li>• <a href="#">NISLS.SL.8.1</a> Engage effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on <i>grade 8 topics, texts, and issues</i>, building on others' ideas and expressing their own clearly.</li> </ul> <p>LANGUAGE</p> <ul style="list-style-type: none"> <li>• <a href="#">NISLS.L.6.1</a> Demonstrate command of the conventions of standard English grammar and usage when writing or speaking.</li> </ul> <p>TECHNOLOGY</p> <ul style="list-style-type: none"> <li>• <a href="#">8.1.12.A.1</a> Create a personal digital portfolio which reflects personal and academic interests, achievements, and career aspirations by using a variety of digital tools and resources.</li> <li>• <a href="#">8.1.8.A.5</a> Create a database query, sort and create a report and describe the process, and explain the report results.</li> </ul>	
<p><b>Integration of 21st Century Themes</b></p>	<p><b>Media Literacy Integration</b></p>

<p>Financial, Economic, Business, and Entrepreneurial Literacy</p> <p><b>LEARNING AND INNOVATION SKILLS</b></p> <ul style="list-style-type: none"> <li>• Creativity and Innovation</li> <li>• Critical Thinking and Problem Solving</li> <li>• Communication</li> <li>• Collaboration</li> </ul> <p><b>LIFE &amp; CAREER SKILLS</b></p> <ul style="list-style-type: none"> <li>• Flexibility and Adaptability</li> <li>• Initiative and Self-Direction</li> <li>• Social and Cross-Cultural Skills</li> <li>• Productivity and Accountability</li> <li>• Leadership and Responsibility</li> </ul> <p><b>INFORMATION, MEDIA &amp; TECHNOLOGY SKILLS</b></p> <ul style="list-style-type: none"> <li>• Information Literacy</li> <li>• Media Literacy</li> <li>• ICT (Information, Communications, and Technology) Literacy</li> </ul>	<p>Students will:</p> <ul style="list-style-type: none"> <li>• Students read case studies in order to determine if the company is worth investing in.</li> <li>• Students conduct internet research to find other companies to invest in.</li> </ul>
<p><b>Career Education</b></p>	<p><b>Global Perspectives</b></p>
<p>9.1 Personal Finance Literacy</p> <p>9.2 Career Awareness, Exploration, and Preparation</p>	<ul style="list-style-type: none"> <li>• It is important for people to save a portion of income for future use.</li> <li>• There are many short- and long-term saving options.</li> <li>• There are advantages and disadvantages of various saving and investing options.</li> <li>• People must assess personal risk and risk management.</li> </ul>

<p><b>Financial Literacy</b></p>	<p><b>Grade: 8</b></p>
<p><b>Unit 3: Debit and Credit</b></p> <p>Students compare financial institutions and their services. Through discussion and a game activity, they also weigh the advantages and disadvantages of debit and credit. Students also examine the role that credit scores and credit reporting have on personal finances.</p>	
<p><b>NJ Student Learning Standards</b></p>	
<ul style="list-style-type: none"> <li>• 9.1.8.A.5 Relate how the demand for certain skills determines an individual’s earning power.</li> <li>• 9.1.8.A.6 Explain how income affects spending decisions.</li> <li>• 9.1.8.B.1 Distinguish among cash, check, credit card, and debit card.</li> <li>• 9.1.8.B.8 Develop a system for keeping and using financial records.</li> </ul>	

- 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.
- 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.8 Explain the purpose of a credit score and credit record, and summarize borrowers' credit report rights.
- 9.1.8.E.1 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.
- 9.1.8.E.4 Prioritize personal wants and needs when making purchases.
- 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.

Enduring Understandings/Goals		Essential Questions	
Students will understand that... <ul style="list-style-type: none"> <li>● Financial institutions provide many types of services.</li> <li>● There are benefits and pitfalls of credit card use.</li> <li>● There are benefits to the use of debit cards.</li> <li>● A person's credit score influences their ability to get credit and borrow money.</li> </ul>		<ul style="list-style-type: none"> <li>● What are the types of services provided by financial institutions?</li> <li>● What are the benefits and pitfalls of credit card use?</li> <li>● What are the benefits of debit card use?</li> <li>● How does a person's credit score influence their ability to get credit and borrow money?</li> </ul>	
Lessons	Description	Resources	Assessment
Banking Partners	Students identify the types of financial institutions and the services they provide.	<ul style="list-style-type: none"> <li>● Teacher's Guide</li> <li>● Student Workbook</li> <li>● PowerPoint Slide Deck</li> <li>● Savings Option Posters</li> <li>● Savvy Shopper Game</li> <li>● JA New Jersey Educator Supplement</li> </ul>	<b>Extension Activities:</b> 1. <i>Checks and Checking Accounts</i> Students practice check writing and keep a check register to track their checks, deposits, withdrawals and automatic electronic payments.  2. <i>Installment Debt</i> Students become aware that an installment debt can be considerably greater than the original purchase price of an item.  3. <i>Rent or Home Ownership</i>
Personal Spending	Students become aware of the advantages and disadvantages of debit and credit cards.		
Savvy Shopping	Students participate in the Savvy Shopper game and see first-hand the costs and benefits of debit and credit.		
Managing Credit	Students explore credit reports and credit scores, discover why they are important, and learn how to build good credit.		

		<p>Students compare the benefits and responsibilities that come with renting or owning a home.</p> <p><i>4. Leasing vs. Buying a Car</i> Students assess the pluses and minuses of leasing or buying a car.</p> <p><i>5. Identity Theft</i> Students learn about steps they can take to help protect their payment cards and personal identity from theft.</p>
<p>Skills (Students will be able to...)</p>		
<ul style="list-style-type: none"> <li>● Define financial institutions and identify the services they provide.</li> <li>● Examine debit and credit cards and their use.</li> <li>● Explain the benefits and common pitfalls of credit cards.</li> <li>● Explain the benefits of debit cards.</li> <li>● Define credit score and describe how it influences the ability to get credit and borrow money.</li> </ul>		

Evidence of Learning (Assessments)	Accommodations and Modifications
<p><b>Formative Assessments:</b></p> <ul style="list-style-type: none"> <li>● <i>Closure activity</i></li> <li>● <i>Homework</i></li> <li>● <i>Mid-chapter quiz</i></li> <li>● <i>End-of-chapter quiz</i></li> </ul> <p><b>Summative Assessments:</b></p> <ul style="list-style-type: none"> <li>● Comprehension Questions (Google Docs)</li> <li>● <a href="#">Assessment: Why Do Celebrities Go Bankrupt?</a></li> </ul>	<p><b>Special Education</b></p> <ul style="list-style-type: none"> <li>● <a href="#">Differentiation for All Students (Special Needs, ESL, Gifted Learners, &amp; Mainstream Learners)</a></li> <li>● <a href="#">Subgroup Accommodations and Modifications</a></li> <li>● <a href="#">Curricular Modifications and Guidance for Students Educated in Special Class Settings</a></li> </ul> <p><b>Differentiation:</b></p> <ul style="list-style-type: none"> <li>● <i>Preview content and concepts</i></li> <li>● <i>Behavior management plan</i></li> <li>● <i>Highlight text</i></li> <li>● <i>Small group setting</i></li> </ul> <p><b>High-Prep Differentiation:</b></p>

- [Assessment: A Day Shopping With Percentages](#)
- [Assessment: Grocery Shopping With Units](#)
- Comprehension Questions (Kahoot)
- [Kahoot: Celebrities](#)
- [Kahoot: Shopping](#)
- [Kahoot: Grocery](#)
- Chapter test
- End-of-Course test
- Post-Assessment

**Extension Activities:**

1. *Checks and Checking Accounts*  
Students practice check writing and keep a check register to track their checks, deposits, withdrawals and automatic electronic payments.
2. *Installment Debt*  
Students become aware that an installment debt can be considerably greater than the original purchase price of an item.
3. *Rent or Home Ownership*  
Students compare the benefits and responsibilities that come with renting or owning a home.
4. *Leasing vs. Buying a Car*  
Students assess the pluses and minuses of leasing or buying a car.
5. *Identity Theft*  
Students learn about steps they can take to help protect their payment cards and personal identity from theft.

**Benchmark Assessments:**

- *TC Running Records*
- *Project Read Assessments*
- *TC Writing Rubric*
- *Nonsense Words*
- [Teachers College Running Records](#)
- [Letter Sound ID](#)
- [High Frequency Word Assessment](#)
- [Concepts of Print Fountas & Pinnell Prompting Guide 1; Oral Reading and Early Writing.](#)
- [Fountas & Pinnell Prompting Guide 2: Comprehension: Thinking, Talking and Writing.](#)
- LinkIt! Math Benchmarks
- *Math in Focus or Big Ideas benchmarks*

- *Alternative formative and summative assessments*
- *Guided Reading*
- *Personal agendas*
- *Project-based learning*
- *Problem-based learning*
- *Stations/centers*
- *Tiered activities/assignments*
- *Varying organizers for instructions*

**Low-Prep Differentiation:**

- *Clubbing activities*
- *Exploration by interest*
- *Flexible groupings*

**English Language Learners**

- [Differentiation for All Students \(Special Needs, ESL, Gifted Learners, & Mainstream Learners\)](#)
- [Unit 1: Curriculum for ELL](#)
- [Subgroup Accommodations and Modifications](#)
- Multi-language glossary
- Pupil edition in Spanish
- Vocabulary flash cards

**Students at Risk for Failure**

- [Differentiation for All Students \(Special Needs, ESL, Gifted Learners, & Mainstream Learners\)](#)
- [Subgroup Accommodations and Modifications](#)

**Gifted and Talented**

- [Differentiation for All Students \(Special Needs, ESL, Gifted Learners, & Mainstream Learners\)](#)
- [Subgroup Accommodations and Modifications](#)
- *Math in Focus or Big Ideas G & T Activities*

**Students with 504 Plans**

<p><b>Alternative Assessments:</b></p> <ul style="list-style-type: none"><li>• Fountas &amp; Pinnell Running Records</li><li>• Scholastic Running Records</li><li>• BeBop Books for running records</li><li>• G &amp; T Assessments: Sages-2 Screening Assessment for Gifted Elementary: Mathematics/Science Language Arts/Social Studies</li><li>• Reasoning</li><li>• Yopp-Singer test of Phoneme Segmentation</li><li>• Sentence-Writing Grade Placement Test</li><li>• Linguistics Phonemic Awareness Screener</li><li>• Linguistics Decoding Pre/Post Test</li><li>• Dyslexia Screener</li><li>• PRIM checklist</li><li>• LLI; Test Preparation Lesson Framework F&amp;P levels</li></ul>	<ul style="list-style-type: none"><li>• <a href="#">Differentiation for All Students (Special Needs, ESL, Gifted Learners, &amp; Mainstream Learners)</a></li><li>• <a href="#">Subgroup Accommodations and Modifications</a></li></ul>
<p><b>Core Instructional and Supplemental Materials Professional Resources:</b></p>	<p><b>Core Instructional, Supplemental, Instructional, and Intervention Resources</b></p>

<p><b>Core Professional Resources:</b></p> <ul style="list-style-type: none"> <li>• PowerPoint lesson script provided by JA Financial Park</li> <li>• Handouts and answer keys provided by JA Financial Park</li> <li>• Transcript of lesson provided by JA Financial Park</li> <li>• <a href="#">JA Finance Park - Curriculum Overview</a></li> <li>• <a href="#">JA Finance Park - Simulation Overview</a></li> <li>• JA New Jersey Educator Supplement</li> <li>• <a href="#">Assessment: Why Do Celebrities Go Bankrupt?</a></li> <li>• <a href="#">Assessment: A Day Shopping With Percentages</a></li> <li>• <a href="#">Assessment: Grocery Shopping With Units</a></li> </ul>	<p><b>Core Instructional Resources:</b></p> <ul style="list-style-type: none"> <li>• <a href="#">PowerPoint Slide Deck by JA Financial Park</a></li> <li>• Handouts and answer keys provided</li> <li>• Calculators are needed</li> <li>• Transcript of lesson provided</li> <li>• Teacher’s Guide by JA Financial Park</li> <li>• Student Workbook by JA Financial Park</li> <li>• <a href="#">Teacher Resources</a></li> <li>• <a href="#">Savings Option Posters</a></li> <li>• Savvy Shopper Game</li> <li>• JA New Jersey Educator Supplement</li> </ul>
<p><b>Supplemental Professional Resources:</b></p> <ul style="list-style-type: none"> <li>• <i>Leveled Literacy Intervention Kits</i></li> <li>• <a href="#">When Readers Struggle - Teaching What Works - Irene Fountas and Gay Su Pinnell</a></li> <li>• <a href="#">Rubric for Assessing a Retell on a Reading Level Assessment - Levels A-Z (Teachers College)</a></li> <li>• <a href="#">Benchmarks for Oral Fluency Rate - Words Per Minute (Teachers College)</a></li> <li>• <i>Primm Book</i></li> <li>• <i>Unit of Study How To Books-Writing to Teach Others Text by Lucy Calkins</i></li> <li>• <i>Prompting Guide Part 1 - For Oral Reading and Early Writing</i></li> <li>• <i>Prompting Guide Part 2 - For Comprehension : Thinking, Talking, Writing</i></li> <li>• <i>Reading Strategies Book - Jennifer Serravallo</i></li> <li>• <i>Teachers College Units of Study - Phonics K-2</i></li> <li>• Florham Park <a href="#">ELA PD Sharing Website</a></li> <li>• <a href="#">Conferring Menus</a></li> <li>• <i>Math in Focus or Big Ideas Curriculum</i></li> </ul>	<p><b>Supplemental Resources:</b></p> <p><b>Extension Activities:</b></p> <ol style="list-style-type: none"> <li>1. <b>Kuder Navigator Career Assessment</b> <ol style="list-style-type: none"> <li>a. Students take an online career assessment to learn about their interests, skills and work values.</li> </ol> </li> <li>2. <b>Career Choice Research</b> <ol style="list-style-type: none"> <li>a. Students access career information online and use the <i>Occupational Outlook Handbook</i> to record their findings on a <i>Career Critique Chart</i>.</li> </ol> </li> <li>3. <b>Being an Entrepreneur</b> <ol style="list-style-type: none"> <li>a. Students examine entrepreneurial skills and present new business ideas to the class.</li> </ol> </li> <li>4. <b>Starting a Lawn Care Business</b> <ol style="list-style-type: none"> <li>a. Students identify a business and figure fixed and variable costs.</li> </ol> </li> <li>5. <b>STEM Careers</b> <ol style="list-style-type: none"> <li>a. Students explore STEM occupations and use creativity and problem solving to make a pencil holder from a single sheet of paper.</li> </ol> </li> <li>6. <b>Social Security &amp; Medicare</b> <ol style="list-style-type: none"> <li>a. Students read a brief history of Social</li> <li>b. Security and Medicare and review tax tables for income examples.</li> </ol> </li> <li>7. <b>Sales Receipt Analysis</b> <ol style="list-style-type: none"> <li>a. Students examine the cost of sales tax for items in their shopping cart.</li> </ol> </li> <li>8. <b>How to Complete a 1040-EZ Income Tax Form</b> <ol style="list-style-type: none"> <li>a. Students complete an IRS Form 1040-EZ and examine the equity of progressive tax.</li> </ol> </li> </ol> <p><i>Mentor Texts:</i></p>

- Case studies of eToys and Facebook

**Intervention Resources:**

- Leveled Literacy Intervention Texts
- Reteach
- Extra Practice
- Classroom Manipulatives
- Online Manipulatives
- Content from previous grade levels



Interdisciplinary Connections	Integration of Technology through NJSLs
<p><b>MATH</b></p> <ul style="list-style-type: none"> <li>● <a href="#">NJSLs.6.NS.3</a> Fluently add, subtract, multiply, and divide multi-digit decimals using the standard algorithm for each operation.</li> <li>● <a href="#">NJSLs.7.RP.3</a> 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></li> </ul> <p><b>READING</b></p> <ul style="list-style-type: none"> <li>● <a href="#">NJSLs.RI.6.7</a> Integrate information presented in different media or formats (e.g., visually, quantitatively) as well as in words to develop a coherent understanding of a topic or issue.</li> </ul> <p><b>WRITING</b></p> <ul style="list-style-type: none"> <li>● <a href="#">NJSLs.W.6.1</a> Write arguments to support claims with clear reasons and relevant evidence.</li> <li>● <a href="#">NJSLs.W.6.4</a> Produce clear and coherent writing in which the development, organization, voice and style are appropriate to task, purpose, and audience.</li> <li>● <a href="#">NJSLs.W.6.7</a> Conduct short research projects to answer a question, drawing on several sources and refocusing the inquiry when appropriate.</li> <li>● <a href="#">NJSLs.W.7.1</a> Write arguments to support claims with clear reasons and relevant evidence.</li> <li>● <a href="#">NJSLs.W.7.4</a> Produce clear and coherent writing in which the development, organization, voice and style are appropriate to task, purpose, and audience.</li> <li>● <a href="#">NJSLs.W.7.7</a> Conduct short research projects to answer a question, drawing on several sources and generating additional related, focused questions for further research and investigation.</li> </ul> <p><b>LANGUAGE</b></p> <ul style="list-style-type: none"> <li>● <a href="#">NJSLs.L.6.1</a> Demonstrate command of the conventions of standard English grammar and usage when writing or speaking.</li> <li>● <a href="#">NJSLs.L.6.2</a> Demonstrate command of the conventions of standard English capitalization, punctuation, and spelling when writing.</li> <li>● <a href="#">NJSLs.L.6.3</a> Use knowledge of language and its conventions when writing, speaking, reading, or listening.</li> <li>● <a href="#">NJSLs.L.6.4</a></li> </ul>	<ul style="list-style-type: none"> <li>● Listen to books on CDs, tapes, videos or podcasts if available.</li> <li>● Listen to books on websites (pbskids.org/lions/index.html, storylineonline.net, storyit.com, Elementary Connections Page)</li> <li>● Use document camera or overhead projector for shared reading of texts.</li> <li>● Use of Google Classroom to deliver documents to students.</li> <li>● Use of interactive websites (games)</li> </ul> <p><b>Project Based Learning:</b></p> <ul style="list-style-type: none"> <li>● <i>Lesson One: My Life–Financial Institutions</i> Students identify the various types of financial institutions and the services they provide.</li> <li>● <i>Lesson Two: My Life–The Cost of Credit</i> Students explain the use of debit and credit cards and their advantages and disadvantages.</li> <li>● <i>Lesson Three: My Life–My Credit Score</i> Students understand what a credit score is, why it is important, and how to build good credit.</li> </ul>

<p>Determine or clarify the meaning of unknown and multiple-meaning words and phrases based on grade 6 reading and content, choosing flexibly from a range of strategies.</p> <ul style="list-style-type: none"> <li>• <u>NJSLS.L.6.6</u> Acquire and use accurately grade-appropriate general academic and domain-specific words and phrases; gather vocabulary knowledge when considering a word or phrase important to comprehension or expression.</li> <li>• <u>NJSLS.L.7.1</u> Demonstrate command of the conventions of standard English grammar and usage when writing or speaking.</li> <li>• <u>NJSLS.L.7.2</u> Demonstrate command of the conventions of standard English capitalization, punctuation, and spelling when writing.</li> <li>• <u>NJSLS.L.7.3</u> Use knowledge of language and its conventions when writing, speaking, reading, or listening.</li> <li>• <u>NJSLS.L.7.4</u> Determine or clarify the meaning of unknown and multiple-meaning words and phrases based on grade 7 reading and content, choosing flexibly from a range of strategies</li> <li>• <u>NJSLS.L.7.6</u> Acquire and use accurately grade-appropriate general academic and domain-specific words and phrases; gather vocabulary knowledge when considering a word or phrase important to comprehension or expression.</li> <li>• <u>NJSLS.L.8.1</u> Demonstrate command of the conventions of standard English grammar and usage when writing or speaking.</li> </ul> <p>SPEAKING AND LISTENING</p> <ul style="list-style-type: none"> <li>• <u>NJSLS.SL.6.1</u> Engage effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on grade 6 topics, texts, and issues, building on others' ideas and expressing their own clearly.</li> <li>• <u>NJSLS.SL.6.2</u> Interpret information presented in diverse media and formats (e.g., visually, quantitatively, orally) and explain how it contributes to a topic, text, or issue under study.</li> <li>• <u>NJSLS.SL.7.1</u> Engage effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on grade 7 topics, texts, and issues, building on others' ideas and expressing their own clearly.</li> <li>• <u>NJSLS.SL.7.2</u> Analyze the main ideas and supporting details presented in diverse media and formats (e.g., visually, quantitatively, orally) and explain how the ideas clarify a topic, text, or issue under study.</li> <li>• <u>NJSLS.SL.8.1</u></li> </ul>	
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<p>Engage effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on grade 8 topics, texts, and issues, building on others' ideas and expressing their own clearly.</p>	
<p style="text-align: center;"><b>Integration of 21st Century Themes</b></p>	<p style="text-align: center;"><b>Media Literacy Integration</b></p>
<p>LEARNING AND INNOVATION SKILLS</p> <ul style="list-style-type: none"> <li>● Creativity and Innovation</li> <li>● Critical Thinking and Problem Solving</li> <li>● Communication</li> <li>● Collaboration</li> </ul> <p>LIFE &amp; CAREER SKILLS</p> <ul style="list-style-type: none"> <li>● Flexibility and Adaptability</li> <li>● Initiative and Self-Direction</li> <li>● Social and Cross-Cultural Skills</li> <li>● Productivity and Accountability</li> <li>● Leadership and Responsibility</li> </ul> <p>INFORMATION, MEDIA &amp; TECHNOLOGY SKILLS</p> <ul style="list-style-type: none"> <li>● Information Literacy</li> <li>● Media Literacy</li> <li>● ICT (Information, Communications, and Technology) Literacy</li> </ul>	<p>Students will:</p> <ul style="list-style-type: none"> <li>● Students read case studies in order to determine if the company is worth investing in.</li> <li>● Students conduct internet research to find other companies to invest in.</li> </ul>
<p style="text-align: center;"><b>Career Education</b></p>	<p style="text-align: center;"><b>Global Perspectives</b></p>
<p>9.1 Personal Finance Literacy 9.2 Career Awareness, Exploration, and Preparation</p>	<ul style="list-style-type: none"> <li>● Financial institutions provide many types of services.</li> <li>● There are benefits and pitfalls of credit card use.</li> <li>● There are benefits to the use of debit cards.</li> <li>● A person's credit score influences their ability to get credit and borrow money.</li> </ul>

<b>Financial Literacy</b>		<b>Grade: 8</b>	
<b>Unit 4: Budget +</b> Students discover the importance of spending money wisely and recognize a budget as a valuable tool. They create personal budgets based on saving and lifestyle goals and day-to-day situations.			
<b>NJ Student Learning Standards</b>			
<ul style="list-style-type: none"> <li>● 9.1.8.A.6 Explain how income affects spending decisions.</li> <li>● 9.1.8.A.7 Explain the purpose of the payroll deduction process, taxable income, and employee benefits.</li> <li>● 9.1.8.B.2 Construct a simple personal savings and spending plan based on various sources of income.</li> <li>● 9.1.8.B.3 Justify the concept of “paying yourself first” as a financial savings strategy.</li> <li>● 9.1.8.B.7 Construct a budget to save for long-term, short-term, and charitable goals.</li> <li>● 9.1.8.D.1 Determine how saving contributes to financial well-being.</li> <li>● 9.1.8.D.2 Differentiate among various savings tools and how to use them most effectively.</li> <li>● 9.1.8.E.1 Explain what it means to be a responsible consumer and the factors to consider when making consumer decisions.</li> <li>● 9.1.8.E.4 Prioritize personal wants and needs when making purchases.</li> </ul>			
<b>Enduring Understandings/Goals</b>		<b>Essential Questions</b>	
Students will understand that... <ul style="list-style-type: none"> <li>● Needs and wants are not the same.</li> <li>● Budgets categorize spending by needs and wants.</li> <li>● Teen and adult spending patterns are different.</li> <li>● Money needs to be saved in order to meet financial goals.</li> </ul>		<ul style="list-style-type: none"> <li>● How are needs different from wants?</li> <li>● How are teen spending patterns different from adult spending patterns?</li> <li>● Which categories belong in a budget?</li> <li>● How does creating a budget help people meet financial goals?</li> </ul>	
<b>Lessons</b>	<b>Description</b>	<b>Resources</b>	<b>Assessment</b>
Think Before You Spend	Students define what good money management is and why it is important. They discuss how setting financial goals and being an informed consumer will help them better manage their money.	<ul style="list-style-type: none"> <li>● Teacher’s Guide</li> <li>● Student Workbook</li> <li>● PowerPoint Slide Deck</li> <li>● Savings Option Posters</li> <li>● Savvy Shopper Game</li> </ul>	<b>Extension Activities</b> <ul style="list-style-type: none"> <li>● <i>Sample Budgets</i> Students practice preparing budgets and making budgeting decisions. They work in teams, pairs or individually.</li> </ul>
What Is a Budget?	Students identify the components of a successful budget.		<ul style="list-style-type: none"> <li>● <b>Personal Budget</b></li> </ul>

Who Uses a Budget?	Students practice budgeting and learn how this tool can help them responsibly manage their daily finances.		<p>Through discussion and research, students recognize the need for responsible spending and the benefit of budgeting</p> <ul style="list-style-type: none"> <li>● <b>Paying for Post-Secondary Education</b> Students see that education after high school is an investment in their futures. They explore options to pay for higher education.</li> </ul>
<b>Skills (Students will be able to...)</b>			
<ul style="list-style-type: none"> <li>● Categorize spending by needs and wants.</li> <li>● Compare teen and adult spending patterns.</li> <li>● Determine which categories belong in a budget.</li> <li>● Relate the need to save money to meet goals.</li> <li>● Prepare a budget using goals and income.</li> </ul>			

Evidence of Learning (Assessments)	Accommodations and Modifications
<p><b>Formative Assessments:</b></p> <ul style="list-style-type: none"> <li>● Closure activity</li> <li>● Homework</li> <li>● Mid-chapter quiz</li> <li>● End-of-chapter quiz</li> </ul> <p><b>Summative Assessments:</b></p>	<p><b>Special Education</b></p> <ul style="list-style-type: none"> <li>● <a href="#">Differentiation for All Students (Special Needs, ESL, Gifted Learners, &amp; Mainstream Learners)</a></li> <li>● <a href="#">Subgroup Accommodations and Modifications</a></li> <li>● <a href="#">Curricular Modifications and Guidance for Students Educated in Special Class Settings</a></li> </ul> <p><b>Differentiation:</b></p> <ul style="list-style-type: none"> <li>● Preview content and concepts</li> <li>● Behavior management plan</li> <li>● Highlight text</li> </ul>

<p>Comprehension Questions (Google Docs)</p> <ul style="list-style-type: none"> <li>• <a href="#">Why Do Celebrities Go Bankrupt?</a></li> <li>• <a href="#">A Day Shopping With Percentages</a></li> <li>• <a href="#">A Day Shopping With Unit</a></li> <li>• Comprehension Questions (Kahoot)</li> <li>• <a href="#">Kahoot: Celebrities</a></li> <li>• <a href="#">Khaoot: Shopping With Percentages</a></li> <li>• <a href="#">Kahoot: Grocery Shopping</a></li> <li>• Chapter test</li> <li>• End-of-Course test</li> <li>• Post-Assessment</li> </ul> <p><b>Extension Activities</b></p> <ul style="list-style-type: none"> <li>• <i>Sample Budgets</i> Students practice preparing budgets and making budgeting decisions. They work in teams, pairs or individually.</li> <li>• <b>Personal Budget</b> Through discussion and research, students recognize the need for responsible spending and the benefit of budgeting</li> <li>• <b>Paying for Post-Secondary Education</b> Students see that education after high school is an investment in their futures. They explore options to pay for higher education.</li> </ul>	<ul style="list-style-type: none"> <li>• <i>Small group setting</i></li> </ul> <p><b>High-Prep Differentiation:</b></p> <ul style="list-style-type: none"> <li>• <i>Alternative formative and summative assessments</i></li> <li>• <i>Guided Reading</i></li> <li>• <i>Personal agendas</i></li> <li>• <i>Project-based learning</i></li> <li>• <i>Problem-based learning</i></li> <li>• <i>Stations/centers</i></li> <li>• <i>Tiered activities/assignments</i></li> <li>• <i>Varying organizers for instructions</i></li> </ul> <p><b>Low-Prep Differentiation:</b></p> <ul style="list-style-type: none"> <li>• <i>Clubbing activities</i></li> <li>• <i>Exploration by interest</i></li> <li>• <i>Flexible groupings</i></li> </ul>
<p><b>Benchmark Assessments:</b></p>	<p><b>English Language Learners</b></p> <ul style="list-style-type: none"> <li>• <a href="#">Differentiation for All Students (Special Needs, ESL, Gifted Learners, &amp; Mainstream Learners)</a></li> <li>• <a href="#">Unit 1: Curriculum for ELL</a></li> <li>• <a href="#">Subgroup Accommodations and Modifications</a></li> <li>• Multi-language glossary</li> <li>• Pupil edition in Spanish</li> <li>• Vocabulary flash cards</li> </ul>
<ul style="list-style-type: none"> <li>• <i>TC Running Records</i></li> <li>• <i>Project Read Assessments</i></li> <li>• <i>TC Writing Rubric</i></li> <li>• <i>Nonsense Words</i></li> <li>• <a href="#">Teachers College Running Records</a></li> <li>• <a href="#">Letter Sound ID</a></li> <li>• <a href="#">High Frequency Word Assessment</a></li> <li>• <a href="#">Concepts of Print Fountas &amp; Pinnell Prompting Guide 1: Oral Reading and Early Writing.</a></li> <li>• <a href="#">Fountas &amp; Pinnell Prompting Guide 2: Comprehension: Thinking, Talking and Writing.</a></li> <li>• <a href="#">LinkIt! Math Benchmarks</a></li> <li>• <a href="#">Math in Focus or Big Ideas benchmarks</a></li> </ul>	<p><b>Students at Risk for Failure</b></p>
<p><b>Alternative Assessments:</b></p>	<ul style="list-style-type: none"> <li>• <a href="#">Differentiation for All Students (Special Needs, ESL, Gifted Learners, &amp; Mainstream Learners)</a></li> <li>• <a href="#">Subgroup Accommodations and Modifications</a></li> </ul>
	<p><b>Gifted and Talented</b></p>
	<ul style="list-style-type: none"> <li>• <a href="#">Differentiation for All Students (Special Needs, ESL, Gifted Learners, &amp; Mainstream Learners)</a></li> <li>• <a href="#">Subgroup Accommodations and Modifications</a></li> <li>• <i>Math in Focus or Big Ideas G &amp; T Activities</i></li> </ul>
	<p><b>Students with 504 Plans</b></p>

<ul style="list-style-type: none"> <li>• Fountas &amp; Pinnell Running Records</li> <li>• Scholastic Running Records</li> <li>• BeBop Books for running records</li> <li>• G &amp; T Assessments: Sages-2 Screening Assessment for Gifted Elementary: Mathematics/Science Language Arts/Social Studies</li> <li>• Reasoning</li> <li>• Yopp-Singer test of Phoneme Segmentation</li> <li>• Sentence-Writing Grade Placement Test</li> <li>• Linguistics Phonemic Awareness Screener</li> <li>• Linguistics Decoding Pre/Post Test</li> <li>• Dyslexia Screener</li> <li>• PRIM checklist</li> <li>• LLI; Test Preparation Lesson Framework F&amp;P levels</li> </ul>	<ul style="list-style-type: none"> <li>• <a href="#">Differentiation for All Students (Special Needs, ESL, Gifted Learners, &amp; Mainstream Learners)</a></li> <li>• <a href="#">Subgroup Accommodations and Modifications</a></li> </ul>
<p><b>Core Instructional and Supplemental Materials Professional Resources:</b></p>	<p><b>Core Instructional, Supplemental, Instructional, and Intervention Resources</b></p>
<p><b>Core Professional Resources:</b></p>	<p><b>Core Instructional Resources:</b></p>
<ul style="list-style-type: none"> <li>• Teacher's Guide</li> <li>• Student Workbook</li> <li>• PowerPoint Slide Deck</li> <li>• Savings Option Posters</li> <li>• Savvy Shopper Game</li> <li>• JA New Jersey Educator Supplement</li> <li>• <a href="#">Why Do Celebrities Go Bankrupt?</a></li> <li>• <a href="#">A Day Shopping</a></li> <li>• <a href="#">Grocery Shopping</a></li> </ul>	<ul style="list-style-type: none"> <li>• PowerPoint lesson script provided</li> <li>• Handouts and answer keys provided</li> <li>• Calculators are needed</li> <li>• Transcript of lesson provided</li> <li>• Teacher's Guide</li> <li>• Student Workbook</li> <li>• PowerPoint Slide Deck</li> <li>• Savings Option Posters</li> <li>• Savvy Shopper Game</li> <li>• JA New Jersey Educator Supplement</li> </ul>
<p><b>Supplemental Professional Resources:</b></p>	<p><b>Supplemental Resources:</b></p>
<ul style="list-style-type: none"> <li>• <i>Leveled Literacy Intervention Kits</i></li> <li>• <a href="#">When Readers Struggle - Teaching What Works - Irene Fountas and Gay Su Pinnell</a></li> <li>• <a href="#">Rubric for Assessing a Retell on a Reading Level Assessment - Levels A-Z (Teachers College)</a></li> <li>• <a href="#">Benchmarks for Oral Fluency Rate - Words Per Minute (Teachers College)</a></li> </ul>	<p><b>Extension Activities:</b></p> <ol style="list-style-type: none"> <li>1. <b>Kuder Navigator Career Assessment</b> <ol style="list-style-type: none"> <li>a. Students take an online career assessment to learn about their interests, skills and work values.</li> </ol> </li> <li>2. <b>Career Choice Research</b></li> </ol>

<ul style="list-style-type: none"> <li>● <i>Primm Book</i></li> <li>● <i>Unit of Study How To Books-Writing to Teach Others Text by Lucy Calkins</i></li> <li>● <i>Prompting Guide Part 1 - For Oral Reading and Early Writing</i></li> <li>● <i>Prompting Guide Part 2 - For Comprehension : Thinking, Talking, Writing</i></li> <li>● <i>Reading Strategies Book - Jennifer Serravallo</i></li> <li>● <i>Teachers College Units of Study - Phonics K-2</i></li> <li>● Florham Park <a href="#">ELA PD Sharing Website</a></li> <li>● <a href="#">Conferring Menus</a></li> <li>● <i>Math in Focus or Big Ideas Curriculum</i></li> </ul>	<ul style="list-style-type: none"> <li>a. Students access career information online and use the <i>Occupational Outlook Handbook</i> to record their findings on a <i>Career Critique Chart</i>.</li> </ul> <ol style="list-style-type: none"> <li>3. <b>Being an Entrepreneur</b> <ul style="list-style-type: none"> <li>a. Students examine entrepreneurial skills and present new business ideas to the class.</li> </ul> </li> <li>4. <b>Starting a Lawn Care Business</b> <ul style="list-style-type: none"> <li>a. Students identify a business and figure fixed and variable costs.</li> </ul> </li> <li>5. <b>STEM Careers</b> <ul style="list-style-type: none"> <li>a. Students explore STEM occupations and use creativity and problem solving to make a pencil holder from a single sheet of paper.</li> </ul> </li> <li>6. <b>Social Security &amp; Medicare</b> <ul style="list-style-type: none"> <li>a. Students read a brief history of Social</li> <li>b. Security and Medicare and review tax tables for income examples.</li> </ul> </li> <li>7. <b>Sales Receipt Analysis</b> <ul style="list-style-type: none"> <li>a. Students examine the cost of sales tax for items in their shopping cart.</li> </ul> </li> <li>8. <b>How to Complete a 1040-EZ Income Tax Form</b> <ul style="list-style-type: none"> <li>a. Students complete an IRS Form 1040-EZ and examine the equity of progressive tax.</li> </ul> </li> </ol> <p><b>Mentor Texts:</b></p> <ul style="list-style-type: none"> <li>● Case studies of eToys and Facebook</li> </ul> <p><b>Intervention Resources:</b></p> <ul style="list-style-type: none"> <li>● Leveled Literacy Intervention Texts</li> <li>● Reteach</li> <li>● Extra Practice</li> <li>● Classroom Manipulatives</li> <li>● Online Manipulatives</li> <li>● Content from previous grade levels</li> </ul>
<p><b>Interdisciplinary Connections</b></p>	<p><b>Integration of Technology through NJSLS</b></p>
<p>MATH</p> <ul style="list-style-type: none"> <li>● <u>NJSLS.6.NS.3</u> Fluently add, subtract, multiply, and divide multi-digit decimals using the standard algorithm for each operation.</li> <li>● <u>NJSLS.7.RP.3</u> 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></li> </ul>	<ul style="list-style-type: none"> <li>● Listen to books on CDs, tapes, videos or podcasts if available.</li> <li>● Listen to books on websites (pbskids.org/lions/index.html, storylineonline.net, storyit.com, Elementary Connections Page)</li> <li>● Use document camera or overhead projector for shared reading of texts.</li> <li>● Use of Google Classroom to deliver documents to students.</li> <li>● Use of interactive websites (games)</li> </ul> <p><b>Project-Based Learning</b></p>



READING

- NJSLS.RI.6.1  
Cite textual evidence and make relevant connections to support analysis of what the text says explicitly as well as inferences drawn from the text.
- NJSLS.RI.6.7  
Integrate information presented in different media or formats (e.g., visually, quantitatively) as well as in words to develop a coherent understanding of a topic or issue.
- NJSLS.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.
- NJSLS.RI.8.1  
Cite the textual evidence and make relevant connections that most strongly supports an analysis of what the text says explicitly as well as inferences drawn from the text.

SPEAKING AND LISTENING

- NJSLS.SL.6.1  
Engage effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on grade 6 topics, texts, and issues, building on others' ideas and expressing their own clearly
- NJSLS.SL.7.1  
Engage effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on grade 7 topics, texts, and issues, building on others' ideas and expressing their own clearly
- NJSLS.SL.8.1  
Engage effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on grade 8 topics, texts, and issues, building on others' ideas and expressing their own clearly

LANGUAGE

- NJSLS.L.6.1  
Demonstrate command of the conventions of standard English grammar and usage when writing or speaking.
- NJSLS.L.6.3  
Use knowledge of language and its conventions when writing, speaking, reading, or listening
- NJSLS.L.6.4  
Determine or clarify the meaning of unknown and multiple-meaning words and phrases based on grade 6 reading and content, choosing flexibly from a range of strategies.
- NJSLS.L.7.1  
Demonstrate command of the conventions of standard English grammar and usage when writing or speaking.
- NJSLS.L.7.3

- **Lesson One: My Life—"Riches to Rags" . . . Not Me!**  
Students explore common reasons why people run into financial difficulty, including unemployment, medical bills, overextended credit, and poor decision making.
- **Lesson Two: My Life—Income - Expenses = Reality**  
Students identify the components of a successful budget and distinguish between different kinds of budgets.
- **Lesson Three: My Life—In Control of My Money**  
Students will make choices and discover how to maintain a budget. They will prepare a budget based on goals and income.
- **Culminating Project Preparation: Two class sessions or homework**  
Using the knowledge and skills gained from the JA Finance Park curriculum, students create a portfolio and presentation describing their education path, career path, savings goals, risk management strategy, or budget plan.

<ul style="list-style-type: none"> <li>• Use knowledge of language and its conventions when writing, speaking, reading, or listening.</li> <li>• <u>NJSLS.L.7.4</u> Determine or clarify the meaning of unknown and multiple-meaning words and phrases based on grade 7 reading and content, choosing flexibly from a range of strategies.</li> <li>• <u>NJSLS.L.8.1</u> Demonstrate command of the conventions of standard English grammar and usage when writing or speaking.</li> <li>• <u>NJSLS.L.8.3</u> Use knowledge of language and its conventions when writing, speaking, reading, or listening.</li> <li>• <u>NJSLS.L.8.4</u> Determine or clarify the meaning of unknown and multiple-meaning words or phrases based on grade 8 reading and content, choosing flexibly from a range of strategies</li> </ul>	
<p><b>Integration of 21st Century Themes</b></p>	<p><b>Media Literacy Integration</b></p>
<p>LEARNING AND INNOVATION SKILLS</p> <ul style="list-style-type: none"> <li>• Creativity and Innovation</li> <li>• Critical Thinking and Problem Solving</li> <li>• Communication</li> <li>• Collaboration</li> </ul> <p>LIFE &amp; CAREER SKILLS</p> <ul style="list-style-type: none"> <li>• Flexibility and Adaptability</li> <li>• Initiative and Self-Direction</li> <li>• Social and Cross-Cultural Skills</li> <li>• Productivity and Accountability</li> <li>• Leadership and Responsibility</li> </ul> <p>INFORMATION, MEDIA &amp; TECHNOLOGY SKILLS</p> <ul style="list-style-type: none"> <li>• Information Literacy</li> <li>• Media Literacy</li> <li>• ICT (Information, Communications, and Technology) Literacy</li> </ul>	<p>Students will:</p> <ul style="list-style-type: none"> <li>• Students read case studies in order to determine if the company is worth investing in.</li> <li>• Students conduct internet research to find other companies to invest in.</li> </ul>
<p><b>Career Education</b></p>	<p><b>Global Perspectives</b></p>
<p>9.1 Personal Finance Literacy 9.2 Career Awareness, Exploration, and Preparation</p>	<ul style="list-style-type: none"> <li>• Needs are not the same as wants.</li> <li>• A budget can be used to help meet financial goals.</li> <li>• Teen and adult spending patterns are not the same.</li> </ul>

<b>Financial Literacy</b>	<b>Grade: 8</b>
<b>Unit 5: The Simulation and Debriefing</b>	
Students participate in the JA Finance Park simulation. They put into action all they have learned in the classroom by making important spending decisions and maintaining a balanced budget. Following their simulation experience, students participate in a reflective assessment.	
<b>NJ Student Learning Standards</b>	
<ul style="list-style-type: none"> <li>● 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.</li> <li>● 9.1.8.A.2 Relate how career choices, education choices, skills, entrepreneurship, and economic conditions affect income.</li> <li>● 9.1.8.A.4 Relate earning power to quality of life across cultures.</li> <li>● 9.1.8.A.5 Relate how the demand for certain skills determines an individual’s earning power.</li> <li>● 9.1.8.A.6 Explain how income affects spending decisions.</li> <li>● 9.1.8.A.7 Explain the purpose of the payroll deduction process, taxable income, and employee benefits.</li> <li>● 9.1.8.B.1 Distinguish among cash, check, credit card, and debit card.</li> <li>● 9.1.8.B.2 Construct a simple personal savings and spending plan based on various sources of income.</li> <li>● 9.1.8.B.3 Justify the concept of “paying yourself first” as a financial savings strategy.</li> <li>● 9.1.8.B.4 Relate the concept of deferred gratification to [investment,] meeting financial goals, and building wealth.</li> <li>● 9.1.8.B.5 Explain the effect of the economy on personal income, individual and family security, and consumer decisions.</li> <li>● 9.1.8.B.7 Construct a budget to save for long-term, short-term, and charitable goals.</li> <li>● 9.1.8.B.8 Develop a system for keeping and using financial records.</li> <li>● 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).</li> <li>● 9.1.8.B.11 Evaluate the appropriate financial institutions to assist with meeting various personal financial needs and goals.</li> <li>● 9.1.8.C.2 Compare and contrast the financial products and services offered by different types of financial institutions.</li> <li>● 9.1.8.C.3 Compare and contrast debt and credit management strategies.</li> <li>● 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.</li> <li>● 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).</li> <li>● 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).</li> <li>● 9.1.8.C.8 Explain the purpose of a credit score and credit record, and summarize borrowers’ credit report rights.</li> <li>● 9.1.8.D.1 Determine how saving contributes to financial well-being.</li> <li>● 9.1.8.D.2 Differentiate among various savings tools and how to use them most effectively.</li> <li>● 9.1.8.D.3 Differentiate among various investment options.</li> <li>● 9.1.8.D.4 Distinguish between income and investment growth.</li> <li>● 9.1.8.D.5 Explain the economic principle of supply and demand.</li> <li>● 9.1.8.E.1 Explain what it means to be a responsible consumer and the factors to consider when making consumer decisions.</li> </ul>	

<ul style="list-style-type: none"> <li>9.1.8.E.3 Compare and contrast product facts versus advertising claims.</li> <li>9.1.8.E.4 Prioritize personal wants and needs when making purchases.</li> <li>9.1.8.E.5 Analyze interest rates and fees associated with financial services, credit cards, debit cards, and gift cards.</li> <li>9.1.8.E.6 Compare the value of goods or services from different sellers when purchasing large quantities and small quantities.</li> </ul>			
<b>Enduring Understandings/Goals</b>		<b>Essential Questions</b>	
Students will understand that... <ul style="list-style-type: none"> <li>Life situations require making saving and investment decisions.</li> <li>There are ways to meet financial goals.</li> </ul>		<ul style="list-style-type: none"> <li>How do you plan for life situations?</li> <li>What part of planning does a budget play?</li> <li>What saving and investment decisions must be made to plan for, and respond to, life situations?</li> </ul>	
<b>Lessons</b>	<b>Description</b>	<b>Resources</b>	<b>Assessment</b>
Debriefing	During the debriefing, students revisit their career goals to see how the JA Finance Park experience may have changed their plans for the future.	<ul style="list-style-type: none"> <li>Teacher’s Guide</li> <li>Student Workbook</li> <li>PowerPoint Slide Deck</li> <li>Savings Option Posters</li> <li>Savvy Shopper Game</li> <li>JA New Jersey Educator Supplement</li> </ul>	<ul style="list-style-type: none"> <li>Reflection assignment</li> </ul>
<b>Skills (Students will be able to...)</b>			
<ul style="list-style-type: none"> <li>Create a family budget using hypothetical life situations.</li> <li>Make saving and investment decisions.</li> <li>Reflect on their simulation experience</li> </ul>			

Evidence of Learning (Assessments)	Accommodations and Modifications
<b>Formative Assessments:</b> <ul style="list-style-type: none"> <li>Closure activity</li> <li>Homework</li> </ul>	<b>Special Education</b> <ul style="list-style-type: none"> <li><a href="#">Differentiation for All Students (Special Needs, ESL, Gifted Learners, &amp; Mainstream Learners)</a></li> <li><a href="#">Subgroup Accommodations and Modifications</a></li> </ul>

<ul style="list-style-type: none"> <li>• <i>Mid-chapter quiz</i></li> <li>• <i>End-of-chapter quiz</i></li> </ul>	<ul style="list-style-type: none"> <li>• <i>Curricular Modifications and Guidance for Students Educated in Special Class Settings</i></li> </ul>
<p><b>Summative Assessments:</b></p>	<p><b>Differentiation:</b></p>
<ul style="list-style-type: none"> <li>• Comprehension Questions (Google Docs)</li> <li>• <a href="#">Assessment: Why Do Celebrities Go Bankrupt?</a></li> <li>• <a href="#">Assessment: A Day Shopping With Percentages</a></li> <li>• <a href="#">Assessment: Grocery Shopping With Units</a></li> <li>• Comprehension Questions (Kahoot)</li> <li>• <a href="#">Kahoot: Celebrities</a></li> <li>• <a href="#">Kahoot: Shopping</a></li> <li>• <a href="#">Kahoot: Grocery</a></li> <li>• Chapter test</li> <li>• End-of-Course test</li> <li>• Post-Assessment</li> <li>• My Life Presentation (or other reflection assignment)</li> </ul>	<ul style="list-style-type: none"> <li>• <i>Preview content and concepts</i></li> <li>• <i>Behavior management plan</i></li> <li>• <i>Highlight text</i></li> <li>• <i>Small group setting</i></li> </ul> <p><b>High-Prep Differentiation:</b></p> <ul style="list-style-type: none"> <li>• <i>Alternative formative and summative assessments</i></li> <li>• <i>Guided Reading</i></li> <li>• <i>Personal agendas</i></li> <li>• <i>Project-based learning</i></li> <li>• <i>Problem-based learning</i></li> <li>• <i>Stations/centers</i></li> <li>• <i>Tiered activities/assignments</i></li> <li>• <i>Varying organizers for instructions</i></li> </ul> <p><b>Low-Prep Differentiation:</b></p> <ul style="list-style-type: none"> <li>• <i>Clubbing activities</i></li> <li>• <i>Exploration by interest</i></li> <li>• <i>Flexible groupings</i></li> </ul>
<p><b>Benchmark Assessments:</b></p>	<p><b>English Language Learners</b></p>
<ul style="list-style-type: none"> <li>• <i>TC Running Records</i></li> <li>• <i>Project Read Assessments</i></li> <li>• <i>TC Writing Rubric</i></li> <li>• <i>Nonsense Words</i></li> <li>• <a href="#">Teachers College Running Records</a></li> <li>• <a href="#">Letter Sound ID</a></li> <li>• <a href="#">High Frequency Word Assessment</a></li> <li>• <a href="#">Concepts of Print</a> <b>Fountas &amp; Pinnell Prompting Guide 1; Oral Reading and Early Writing.</b></li> <li>• <b>Fountas &amp; Pinnell Prompting Guide 2: Comprehension: Thinking, Talking and Writing.</b></li> <li>• <a href="#">LinkIt! Math Benchmarks</a></li> <li>• <i>Math in Focus or Big Ideas benchmarks</i></li> </ul>	<ul style="list-style-type: none"> <li>• <a href="#">Differentiation for All Students (Special Needs, ESL, Gifted Learners, &amp; Mainstream Learners)</a></li> <li>• <a href="#">Unit 1: Curriculum for ELL</a></li> <li>• <a href="#">Subgroup Accommodations and Modifications</a></li> <li>• Multi-language glossary</li> <li>• Pupil edition in Spanish</li> <li>• Vocabulary flash cards</li> </ul>
<p><b>Alternative Assessments:</b></p>	<p><b>Students at Risk for Failure</b></p>
<ul style="list-style-type: none"> <li>• Fountas &amp; Pinnell Running Records</li> <li>• Scholastic Running Records</li> <li>• BeBop Books for running records</li> <li>• G &amp; T Assessments: Sages-2 Screening Assessment for Gifted Elementary:</li> </ul>	<ul style="list-style-type: none"> <li>• <a href="#">Differentiation for All Students (Special Needs, ESL, Gifted Learners, &amp; Mainstream Learners)</a></li> <li>• <a href="#">Subgroup Accommodations and Modifications</a></li> </ul> <p><b>Gifted and Talented</b></p>

<ul style="list-style-type: none"> <li>Mathematics/Science Language Arts/Social Studies</li> <li>Reasoning</li> <li>Yopp-Singer test of Phoneme Segmentation</li> <li>Sentence-Writing Grade Placement Test</li> <li>Linguistics Phonemic Awareness Screener</li> <li>Linguistics Decoding Pre/Post Test</li> <li>Dyslexia Screener</li> <li>PRIM checklist</li> <li>LLI; Test Preparation Lesson Framework F&amp;P levels</li> </ul>	<ul style="list-style-type: none"> <li><a href="#">Differentiation for All Students (Special Needs, ESL, Gifted Learners, &amp; Mainstream Learners)</a></li> <li><a href="#">Subgroup Accommodations and Modifications</a></li> <li><i>Math in Focus or Big Ideas G &amp; T Activities</i></li> </ul>
<p><b>Core Instructional and Supplemental Materials Professional Resources:</b></p>	<p><b>Students with 504 Plans</b></p>
<p><b>Core Instructional and Supplemental Materials Professional Resources:</b></p>	<p><b>Core Instructional, Supplemental, Instructional, and Intervention Resources</b></p>
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<p style="text-align: center;"><b>Interdisciplinary Connections</b></p>	<p style="text-align: center;"><b>Integration of Technology through NJSLs</b></p>
<p>READING</p> <ul style="list-style-type: none"> <li>• <a href="#">NJSLs.RI.6.1</a> Cite textual evidence and make relevant connections to support analysis of what the text says explicitly as well as inferences drawn from the text.</li> <li>• <a href="#">NJSLs.RI.7.1</a> 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.</li> <li>• <a href="#">NJSLs.RI.8.1</a> Cite the textual evidence and make relevant connections that most strongly supports an analysis of what the text says explicitly as well as inferences drawn from the text.</li> </ul>	<ul style="list-style-type: none"> <li>• Listen to books on CDs, tapes, videos or podcasts if available.</li> <li>• Listen to books on websites (pbskids.org/lions/index.html, storylineonline.net, storyit.com, Elementary Connections Page)</li> <li>• Use document camera or overhead projector for shared reading of texts.</li> <li>• Use of Google Classroom to deliver documents to students.</li> <li>• Use of interactive websites (games)</li> </ul> <p><b>Project Based Learning</b></p> <ul style="list-style-type: none"> <li>• <b>My Life Presentation</b> Students present their insights and knowledge related to one of the four JA Finance Park curriculum sections.</li> </ul>

WRITING

- NJSLS.W.6.1  
Write arguments to support claims with clear reasons and relevant evidence.
- NJSLS.W.6.2  
Write informative/explanatory texts to examine a topic and convey ideas, concepts, and information through the selection, organization, and analysis of relevant content.
- NJSLS.W.6.4  
Produce clear and coherent writing in which the development, organization, voice and style are appropriate to task, purpose, and audience.
- NJSLS.W.6.7  
Conduct short research projects to answer a question, drawing on several sources and refocusing the inquiry when appropriate.
- NJSLS.W.6.8  
Gather relevant information from multiple print and digital sources; assess the credibility of each source; and quote or paraphrase the data and conclusions of others while avoiding plagiarism and providing basic bibliographic information for sources.
- NJSLS.W.6.9  
Draw evidence from literary or informational texts to support analysis, reflection, and research.
- NJSLS.W.7.1  
Write arguments to support claims with clear reasons and relevant evidence.
- NJSLS.W.7.2  
Write informative/explanatory texts to examine a topic and convey ideas, concepts, and information through the selection, organization, and analysis of relevant content.
- NJSLS.W.7.4  
Produce clear and coherent writing in which the development, organization, voice and style are appropriate to task, purpose, and audience.
- NJSLS.W.7.7  
Conduct short research projects to answer a question, drawing on several sources and generating additional related, focused questions for further research and investigation.
- NJSLS.W.7.8  
Gather relevant information from multiple print and digital sources, using search terms effectively; assess the credibility and accuracy of each source; and quote or paraphrase the data and conclusions of others while avoiding plagiarism and following a standard format for citation.
- NJSLS.W.7.9  
Draw evidence from literary or informational texts to support analysis, reflection, and research.
- NJSLS.W.8.1  
Write arguments to support claims with clear reasons and relevant evidence.
- NJSLS.W.8.2



Write informative/explanatory texts to examine a topic and convey ideas, concepts, and information through the selection, organization, and analysis of relevant content.

- NJSLS.W.8.4  
Produce clear and coherent writing in which the development, organization, voice and style are appropriate to task, purpose, and audience.
- NJSLS.W.8.7  
Conduct short research projects to answer a question (including a self-generated question), drawing on several sources and generating additional related, focused questions that allow for multiple avenues of exploration.
- NJSLS.W.8.8  
Gather relevant information from multiple print and digital sources, using search terms effectively; assess the credibility and accuracy of each source; and quote or paraphrase the data and conclusions of others while avoiding plagiarism and following a standard format for citation.
- NJSLS.W.8.9  
Draw evidence from literary or informational texts to support analysis, reflection, and research.

SPEAKING AND LISTENING

- NJSLS.SL.6.1  
Engage effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on grade 6 topics, texts, and issues, building on others' ideas and expressing their own clearly.
- NJSLS.SL.7.1  
Engage effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on grade 7 topics, texts, and issues, building on others' ideas and expressing their own clearly.
- NJSLS.SL.8.1  
Engage effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on grade 8 topics, texts, and issues, building on others' ideas and expressing their own clearly.

LANGUAGE

- NJSLS.L.6.1  
Demonstrate command of the conventions of standard English grammar and usage when writing or speaking.
- NJSLS.L.6.2  
Demonstrate command of the conventions of standard English capitalization, punctuation, and spelling when writing.
- NJSLS.L.6.3  
Use knowledge of language and its conventions when writing, speaking, reading, or listening.
- NJSLS.L.7.1

<p>Demonstrate command of the conventions of standard English grammar and usage when writing or speaking.</p> <ul style="list-style-type: none"> <li>• <u>NJSLS.L.7.2</u> Demonstrate command of the conventions of standard English capitalization, punctuation, and spelling when writing.</li> <li>• <u>NJSLS.L.7.3</u> Use knowledge of language and its conventions when writing, speaking, reading, or listening.</li> <li>• <u>NJSLS.L.8.1</u> Demonstrate command of the conventions of standard English grammar and usage when writing or speaking.</li> <li>• <u>NJSLS.L.8.2</u> Demonstrate command of the conventions of standard English capitalization, punctuation, and spelling when writing.</li> <li>• <u>NJSLS.L.8.3</u> Use knowledge of language and its conventions when writing, speaking, reading, or listening</li> </ul>	
<p><b>Integration of 21st Century Themes</b></p>	<p><b>Media Literacy Integration</b></p>
<p>LEARNING AND INNOVATION SKILLS</p> <ul style="list-style-type: none"> <li>• Creativity and Innovation</li> <li>• Critical Thinking and Problem Solving</li> <li>• Communication</li> <li>• Collaboration</li> </ul> <p>LIFE &amp; CAREER SKILLS</p> <ul style="list-style-type: none"> <li>• Flexibility and Adaptability</li> <li>• Initiative and Self-Direction</li> <li>• Social and Cross-Cultural Skills</li> <li>• Productivity and Accountability</li> <li>• Leadership and Responsibility</li> </ul> <p>INFORMATION, MEDIA &amp; TECHNOLOGY SKILLS</p> <ul style="list-style-type: none"> <li>• Information Literacy</li> <li>• Media Literacy</li> <li>• ICT (Information, Communications, and Technology) Literacy</li> </ul>	<p>Students will:</p> <ul style="list-style-type: none"> <li>• Students read case studies in order to determine if the company is worth investing in.</li> <li>• Students conduct internet research to find other companies to invest in.</li> </ul>
<p><b>Career Education</b></p>	<p><b>Global Perspectives</b></p>
<p>9.1 Personal Finance Literacy</p>	<ul style="list-style-type: none"> <li>• Financial institutions provide many types of services.</li> </ul>

9.2 Career Awareness, Exploration, and Preparation

- There are benefits and pitfalls of credit card use.
- There are benefits to the use of debit cards.
- A person's credit score influences their ability to get credit and borrow money.
- People need to be able to make investment decisions to reach financial goals within the context of life situations.