

21st Century Life and Careers Curriculum

Burch Charter School of Excellence K-5

Approved by the Burch Charter School of Excellence Board of Trustees August 2020

ELEMENTARY SCHOOL 21st CENTURY LIFE AND CAREERS SKILLS PHILOSOPHY

The basis for the Burch Charter School of Excellence's 21st Century Life and Careers Skills Program is the belief that all students must develop a set of abilities and skills along with a sound and accurate knowledge base to make prudent life and career decisions that lead to a post-secondary school education and then as a productive citizen. Additionally, this curriculum addresses the acquisition of knowledge and the development of skills to become a prudent consumer and the basis to make personal financial decisions to conduct his/her life as a responsible individual of strong character who can function effectively as an individual who makes strong decisions as well as an effective member of a team. Through the development of these skills, students will be prepared to make healthy, happy and safe life choices. This curriculum addresses the following critical areas:

- Personal Financial Literacy
- Career Awareness, Exploration, and Preparation

Embedded within this curriculum are the Career Ready Practices, which are a framework for the developmental experiences necessary to becoming career ready; experiences that can be "practiced" using many different approaches in a variety of settings. Students refine these practices throughout their full continuum of learning: through their journey in school, college, the workforce and when they return to advance their education.

It is the ultimate goal of 21st century life and career education to enable students to develop positive attitudes, knowledge and behaviors about the social and emotional well-being for themselves and others. The development of strong character will contribute to the development of responsible citizens who function effectively as individuals, family members, students, employees and team members.

A major portion of this Prospect Park School District 21st Century Life and Careers Skills Curriculum will be taught in conjunction with other subject disciplines (language arts/literacy, mathematics, social studies, health, technology, art, world language, and music) in an interdisciplinary manner. Although there will be designated periods, many of the lessons will be recurring through these other disciplines. Resources will be accessed from a wide range of print, technology and personnel sources with no actual text book being employed for this curriculum. Each student will exhibit computer knowledge according to their grade level to meet the changing needs of the 21st century.

New Jersey Student Learning Standards for 21st Century Life and Careers

Career Ready Practices: These practices outline the skills that all individuals need to have to truly be adaptable, reflective, and proactive in life and careers. These are researched practices that are essential to career readiness.

CRP1. Act as a responsible and contributing citizen and employee Career-ready individuals understand the obligations and responsibilities of being a member of a community, and they demonstrate this understanding every day through their interactions with others. They are conscientious of the impacts of their decisions on others and the environment around them. They think about the near-term and long-term consequences of their actions and seek to act in ways that contribute to the betterment of their teams, families, community and workplace. They are reliable and consistent in going beyond the minimum expectation and in participating in activities that serve the greater good.

CRP2. Apply appropriate academic and technical skills. Career-ready individuals readily access and use the knowledge and skills acquired through experience and education to be more productive. They make connections between abstract concepts with real-world applications, and they make correct insights about when it is appropriate to apply the use of an academic skill in a workplace situation

CRP3. Attend to personal health and financial well-being. Career-ready individuals understand the relationship between personal health, workplace performance and personal well-being; they act on that understanding to regularly practice healthy diet, exercise and mental health activities. Career-ready individuals also take regular action to contribute to their personal financial well being, understanding that personal financial security provides the peace of mind required to contribute more fully to their own career success.

CRP4. Communicate clearly and effectively and with reason. Career-ready individuals communicate thoughts, ideas, and action plans with clarity, whether using written, verbal, and/or visual methods. They communicate in the workplace with clarity and purpose to make maximum use of their own and others' time. They are excellent writers; they master conventions, word choice, and organization, and use effective tone and presentation skills to articulate ideas. They are skilled at interacting with others; they are active listeners and speak clearly and with purpose. Career ready individuals think about the audience for their communication and prepare accordingly to ensure the desired outcome.

CRP5. Consider the environmental, social and economic impacts of decisions. Career-ready individuals understand the interrelated nature of their actions and regularly make decisions that positively impact and/or mitigate negative impact on other people, organization, and the environment. They are aware of and utilize new technologies, understandings, procedures, materials, and regulations affecting the nature of their work as it relates to the impact on the social condition, the environment and the profitability of the organization.

CRP6. Demonstrate creativity and innovation. Career-ready individuals regularly think of ideas that solve problems in new and different ways, and they contribute those ideas in a useful and productive manner to improve their organization. They can consider unconventional ideas and suggestions as solutions to issues, tasks or problems, and they discern which ideas and suggestions will add greatest value. They seek new methods, practices, and ideas from a variety of sources and seek to apply those ideas to their own workplace. They take action on their ideas and understand how to bring innovation to an organization.

CRP7. Employ valid and reliable research strategies. Career-ready individuals are discerning in accepting and using new information to make decisions, change practices or inform strategies. They use reliable research process to search for new information. They evaluate the validity of sources when considering the use and adoption of external information or practices in their workplace situation.

CRP8. Utilize critical thinking to make sense of problems and persevere in solving them. Career-ready individuals readily recognize problems in the workplace, understand the nature of the problem, and devise effective plans to solve the problem. They are aware of problems when they occur and take action quickly to address the problem; they thoughtfully investigate the root cause of the problem prior to introducing solutions. They carefully consider the options to solve the problem. Once a solution is agreed upon, they follow through to ensure the problem is solved, whether through their own actions or the actions of others.

CRP9. Model integrity, ethical leadership and effective management. Career-ready individuals consistently act in ways that align personal and community-held ideals and principles while employing strategies to positively influence others in the workplace. They have a clear understanding of integrity and act on this understanding in every decision. They use a variety of means to positively impact the directions and actions of a team or organization, and they apply insights into human behavior to change others' action, attitudes and/or beliefs. They recognize the near

term and long-term effects that management's actions and attitudes can have on productivity, morals and organizational culture.

CRP10. Plan education and career paths aligned to personal goals. Career-ready individuals take personal ownership of their own education and career goals, and they regularly act on a plan to attain these goals. They understand their own career interests, preferences, goals, and requirements. They have perspective regarding the pathways available to them and the time, effort, experience and other requirements to pursue each, including a path of entrepreneurship. They recognize the value of each step in the education and experiential process, and they recognize that nearly all career paths require ongoing education and experience. They seek counselors, mentors, and other experts to assist in the planning and execution of career and personal goals.

CRP11. Use technology to enhance productivity. Career-ready individuals find and maximize the productive value of existing and new technology to accomplish workplace tasks and solve workplace problems. They are flexible and adaptive in acquiring new technology. They are proficient with ubiquitous technology applications. They understand the inherent risks-personal and organizational-of technology applications, and they take actions to prevent or mitigate these risks.

CRP12. Work productively in teams while using cultural global competence. Career-ready individuals positively contribute to every team, whether formal or informal. They apply an awareness of cultural difference to avoid barriers to productive and positive interaction. They find ways to increase the engagement and contribution of all team members. They plan and facilitate effective team meetings.

STANDARD 9.1 Personal Financial Literacy All students will develop skills and strategies that promote personal and financial responsibility related to financial planning, savings, investment, and charitable giving in the global economy. This standard outlines the important fiscal knowledge, habits, and skills that must be mastered in order for students to make informed decisions about personal finance. Financial literacy is an integral component of a student's college and career readiness, enabling students to achieve fulfilling, financially-secure, and successful careers.

Preparation Enduring Understanding:

- Financial planning, savings, and investing are important in being successful in my financial future.
- Giving to charity is helpful in a global economy.
- Personal actions today and tomorrow may have an effect on my future financial well being..

Essential Questions:

- How do I determine how much money I have to spend, save, and give to charity?
- How can I make sound financial decisions?

Personal Financial Literacy Strands

- A. Income and Careers**
- B. Money Management**
- C. Credit and Debt Management**
- D. Planning, Saving, and Investing**
- E. Becoming a Critical Consumer**
- F. Civic Financial Responsibility**
- G. Insuring and Protecting**

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

A. Income and Career

By the end of Grade 4 students will be able to:		
Standard	Concepts and Skills	Student Activities

<p>9.1.4.A.1 Explain the difference between a career and a job, and identify various jobs in the community and the related earnings.</p>	<ul style="list-style-type: none"> - Describe and demonstrate the importance of personal and interpersonal skills. - Identify positive work habits and attitudes necessary for home, community, and school. - Recognize and build upon personal strengths. - Recognize personal likes and dislikes. - Demonstrate character traits that are important in day-to-day activities in the home and school, such as responsibility, respect, fairness, and citizenship. - Describe various life roles and work related activities in the home, community, and school. - Identify abilities and skills associated with various careers. - Identify reasons people work and how work habits impact the quality of one's work. 	<p>ELA - Discussion of various stories from Treasures and other books: <u>Career Day</u> by Anne Rockwell and Lizzy Rockwell and What's My Job? by Lyn Calder, Paul and Alice Sharp, "Lucia's Neighborhood" , "City Mouse, Country Mouse", "The Dot", <u>Jobs People Do</u>, and other children's literature.</p> <p>Social Studies- Here We Are Work in the Community Discuss jobs they know and make a list. Then have them draw and write about what they want to be when they grow up.</p> <p>Guidance - career development guidance lessons.</p>
		<p>Math - Time for Kids (Monthly magazine) pertains to financial literacy for kids</p>

<p>9.1.4.A.2 Identify potential source of income.</p>	<ul style="list-style-type: none"> - Understand why saving money is important. - Demonstrate a basic understanding of the value of money. - Identify various sources of money for personal spending. - Describe how to earn and save money in order to purchase a desired item. - Brainstorm a list of ways to make money. 	<p>Math Introduction to the Penny, Nickel, Dime, Quarter, and \$1 bill Brainstorm a list of ways to make money. Making Change, Operating a School Store Mental Arithmetic, Money, and Fractions</p> <p>Social Studies – How do we get what we want? need? Goods and Services, Buying and Selling, Spending and Saving, Jobs People Do Service Workers and Their Jobs</p> <p>World Language - Visual presentation about several reasons to study a foreign languages. One reason being the advantage to speak Spanish when applying for a job.</p>
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Guidance - career development
guidance lessons.

<p>9.1.4.A.3 Explain how income affects spending and take-home pay.</p>	<p>-Describe how to earn and save money in order to purchase a desired item.- Analyze the prices of goods and services to compare them to make decisions about purchases. -Explain how people can improve their ability to earn income by gaining new knowledge, skills, and experiences.</p>	<p>Social Studies– What are goods and services? Spending and Saving</p> <p>Discuss what parents spend money on and students would list what they buy</p> <p>Math - Time for Kids (Monthly magazine) pertains to financial literacy for kids</p>
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**Please see Appendix A for modifications and accommodations for Gifted and Talented, ELL Learners, students with disabilities and students at risk for failure.

By the end of Grade 8 students will be able to:		
Standard	Concepts and Skills	Student Activities
<p>9.1.8.A.1 Explain the meaning and purposes of taxes and tax deductions and why fees for various benefits (e.g., medical benefits) are taken out of pay.</p>	<p>Define taxes and benefits; Describe the purpose of taxes; Identify benefits that are paid for from the paycheck</p>	<p>Soc. St.- discussion of taxes as related to Revolutionary War, the Formation of the New Nation, and income taxes that were first instituted during the Civil War. Activity: Teaching Taxes with M&Ms/colored objects http://www.upperelementarysnapshots.com/2015/08/top-15-edible-lessons.html</p> <p>Math - class project where SWB assigned a yearly salary. SW calculate how much money is taken out for taxes. SW design a budget based on this salary; we use percents in math to discuss tax added to items and percents of numbers.</p>

<p>9.1.8.A.2 Relate how career choices, education choices, skills, entrepreneurship, and economic conditions affect income.</p>	<ul style="list-style-type: none"> -Understand that higher education or training leads to a higher salary; -Understand that the economy affects job availability and income. 	<p>Math - end of year project where SW research a career, including salary, determine what is needed to succeed in that career.</p> <p>Social Studies – Lessons dealing with the formation of the British Colonies, Lessons about employment and the Industrial Revolution, Discussion of differences between higher and lower social and economic levels (India’s caste system, social and economic hierarchies in all ancient cultures, indentured servitude and slavery, etc.</p> <p>World Language - Talk about benefits of knowing Spanish to be marketable for a job and its potential to earn more.</p> <p>ELA - Focus during multiple lesson introductions regarding the effects of these on future success.</p> <p>Science - General class thread of connection between organizations, invested time and overall effort and how it is directly correlated to grades. Discussion on how, at this level, grades are equivalent to money in the real world.</p>
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<p>9.1.8.A.3 Differentiate among ways that workers can improve earning power through the acquisition of new knowledge and skills.</p>	<p>- Describe how income can increase with increased amounts of education and/or skills.</p>	<p>World Language - Talk about benefits of knowing Spanish to be marketable for a job and its potential to earn more.</p> <p>ELA -Focus during many lesson introductions on the effects of these on future success in literature.</p>
<p>9.1.8.A.4 Relate earning power to quality of life across cultures.</p>	<p>Understand that quality of life varies by culture and consequently, so does income.</p>	<p>ELA - Research on cultural themes; Discussion; Create a bookmark summary; children's literature</p>

<p>9.1.8.A.5 Relate how the demand for certain skills determines an individual's earning power.</p>	<p>-Understand that jobs that have many applicants will not have as high an income as one in which there are too few applicants.</p>	<p>Math - end of year project where SW research a career, including salary, determine what is needed to succeed in that career; discuss how math is necessary for all jobs in life and other real world experiences.</p> <p>ELA – Children's literature</p> <p>Science -When discussing general science careers, addressing skills such as being responsible, handling situations at a professional level, and being a problem solver to which this could lead to professional and financial success.</p>
<p>9.1.8.A.6 Explain how income affects spending decisions.</p>	<p>Describe how the more income you have the more purchasing power you have and vice versa.</p>	<p>Math - class project where SWB assigned a yearly salary. SW calculate how much money is taken out for taxes. SW design a budget based on this salary; discussion of percent of numbers and salary for different incomes.</p> <p>ELA - Interactive activity on cultural economic bias</p> <p>8th Grade Fundraising activities</p>

9.1.8.A.7 Explain the purpose of the payroll deduction process, taxable income, and employee benefits.	Understand what payroll deductions are and what they are allocated for.	Math - class project where SWB assigned a yearly salary. SW calculate how much money is taken out for taxes. SW design a budget based on this salary.
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B. Money Management

By the end of Grade 4 students will be able to:		
Standard	Concepts and Skills	Student Activities
9.1.4.B.1 Differentiate between financial wants and needs.	-Explore the relationship among wants, needs, and resources. -Distinguish between wants and needs	Social Studies – What are goods and services? Needs and Wants -PTA Book Fair Discuss lunch money compared to snack money
9.1.4.B.2 Identify age appropriate financial goals.	-Identify short term and long term goals to accomplish -Explore how finances will impact these goals	Social Studies – What do we need? Want? Spending and Saving

<p>9.1.4.B.3 Explain what a budget is and why it is important.</p>	<p>-Explain what is a budget -Explain why a budget is important</p>	<p>Social Studies – How do we use money? Spending and Saving PTA Holiday Shop</p>
<p>9.1.4.B.4 Identify common household expense categories and sources of income.</p>	<p>-Describe what has to be purchased for a household to run effectively -Explain how to earn money to afford the household purchases.</p>	<p>Social Studies – How do we use money? Why we make choices Producing and Consuming Goods Service Workers and Their Jobs Math – Using Coins to Buy Things Making Change by Counting Up Solve word problems that pertain to money</p>
<p>9.1.4.B.5 Identify ways to earn and save.</p>	<p>-Brainstorm ways of earning money -Describe ways of saving money</p>	<p>Social Studies – How do we use money? & Spending and Saving lessons Math- Money, school store, making change, buying and selling, Making Choices About Money - Talk about why students would want jobs and what they can do with the money they earn.</p>

By the end of Grade 8 students will be able to:		
Standard	Concepts and Skills	Student Activities
9.1.8.B.1 Distinguish among cash, check, credit card, and debit card.	- Explain the difference between cash, check, credit card and debit card.	Social Studies- Class discussions on economics as related to capitalism, banking, and money management. It is also discussed in current events and planning for the future (college, and employment)
9.1.8.B.2 Construct a simple personal savings and spending plan based on various sources of income.	-identify various sources of income -create a simple savings plan -create a simple spending plan	Math - class project where SWB assigned a yearly salary. SW calculate how much money is taken out for taxes. SW design a budget based on this salary.
9.1.8.B.3 Justify the concept of “paying yourself first” as a financial savings strategy.	-describe what paying yourself first means -explain why paying yourself first is an important financial savings strategy	Math- Class discussion during chapter on percents. Discuss the importance of saving through the use of saving accounts, 401k, and other saving strategies.

<p>9.1.8.B.4 Relate the concept of deferred gratification to [investment,] meeting financial goals, and building wealth.</p>	<p>-Describe ways of investing money- determine the long term benefit of investing money</p>	<p>Math/Science - Research benefits of Solar Energy and create slide show of amount of money used on bills monthly compared to going Solar.</p> <p>Social Studies - https://www.incharge.org/financialliteracy/resourcesforteachers/financial-literacy-for-kids/</p>
<p>9.1.8.B.5 Explain the effect of the economy on personal income, individual and family security, and consumer decisions.</p>	<p>-define inflation -discuss economic growth and recession and their impact on personal income, individual and family security, and consumer decisions.</p>	<p>ELA - Nonfiction among the children's literature</p>
<p>9.1.8.B.6 Evaluate the relationship of cultural traditions and historical influences on financial practice.</p>	<p>-describe how cultural traditions can influence financial practice -describe how historical influences can impact financial practice</p>	<p>ELA - Unit 1 Fiction and Nonfiction; Short Stories among the children's literature; Digital research project to create Google slides regarding influences of culture and history on personal success.</p>

9.1.8.B.7 Construct a budget to save for long-term, short-term, and charitable goals.	-learn to budget for wants and necessities and for charity	Math - class project where SWB assigned a yearly salary. SW calculate how much money is taken out for taxes. SW design a budget based on this salary.
9.1.8.B.8 Develop a system for keeping and using financial records.	-learn about a checkbook and a savings statement -learn about other financial statements	Math - Will be using a checkbook to demonstrate skills with percent of change, deposits and credits.
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).	-determine when it is best to use debit cards, credit cards, check books, and other financial products and services	Math - Class discussion about when to use debit and credit cards relating to interest. Practice writing a checkbook and keeping data. Social Studies - https://www.incharge.org/financialliteracy/resourcesfor-teachers/highschool/
9.1.8.B.10 Justify safeguarding personal information when using credit cards, banking electronically, or filing forms.	-describe why keeping financial information secure is necessary - identify ways to keep financial information secure	Computers – Internet and social media safety presentations.

9.1.8.B.11 Evaluate the appropriate financial institutions to assist with meeting various personal financial needs and goals.	-research various financial institutions - describe which financial institution is best for various personal financial needs and goals.	Social Studies- General discussion on planning for the future, wise investments, and weighing investment risk vs. possible gains; Lesson 3 from https://www.incharge.org/financialliteracy/resourcesfor-teachers/financial-literacy-for-kids/
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C. Credit and Debt Management

By the end of Grade 4 students will be able to:		
Standard	Concepts and Skills	Student Activities
9.1.4.C.1 Explain why people borrow money and the relationship between credit and debt.	<ul style="list-style-type: none"> -Define credit and debit -Describe how credits and debits are related. -Explain why people borrow money 	<p>ELA - Read <u>Less Than Zero</u> which includes earning, borrowing, and owing money.</p> <p>Unit 1 Treasures Discuss owning and renting a home/business.</p>

<p>9.1.4.C.2 Identify common sources of credit (e.g. banks, credit card companies) and types of credit (e.g. loans, credit cards, mortgages).</p>	<ul style="list-style-type: none"> -List forms of credits -List sources of credit 	<p>Social Studies - Class discussions on what people can own that would be worth value Discussed Pilgrims getting sponsors to pay for trip.</p>
<p>9.1.4.C.3 Compare and contrast credit cards and debit cards and the advantages and disadvantages of using each.</p>	<ul style="list-style-type: none"> -Describe the difference between a credit and debit card -Describe the advantages and disadvantages of a credit and a debit card. 	<p>Social Studies - Class discussions on difference between both cards. Create an anchor chart for Credit vs Debit. Chart why they should use a debit card instead of a credit card to buy a disposable/consumable item (groceries, haircuts, pet food) and how a credit card can help establish credit and the credit score.</p>
<p>9.1.4.C.4 Determine the relationships among income, expenses, and interest.</p>	<ul style="list-style-type: none"> -Define income, expenses, and interest -Describe how they are related 	<p>ELA - Treasures Using income from a store to pay for all its expenses.</p>
<p>9.1.4.C.5 Determine personal responsibility related to borrowing and lending.</p>	<ul style="list-style-type: none"> -Explain how you are responsible to pay back money you borrow -Describe consequences if loan is not paid back -Describe personal responsibility of lending money 	<p>Social Studies - Discussed Pilgrims agreeing to pay back sponsors (with natural resources over a period of time) in exchange for paying for voyage.</p>

9.1.4.C.6 Summarize ways to avoid credit problems.	-Summarize ways to avoid credit problems	Math- Discuss how to purchase items in bulk or quantity to receive a discount.
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By the end of Grade 8 students will be able to:		
Standard	Concepts and Skills	Student Activities
9.1.8.C.1 Compare and contrast credit cards and debit cards and the advantages and disadvantages of using each.	-describe the similarities and the differences between credit cards and debit cards -describe the benefits and disadvantages of using credit cards and debit cards	Math- Class discussion about pros and cons to using debit and credit cards relating to interest.
9.1.8.C.2 Compare and contrast the financial products and services offered by different types of financial institutions.	-research various financial institutions- describe, compare and contrast the financial products and services available by different types of financial institutions.	ELA - cereal advertising activity Planning 8th grade fundraisers and discussing sales

9.1.8.C.3 Compare and contrast debt and credit management strategies.	-Describe how debit and credit management strategies are alike and how they are different	Math- Discuss how to maintain records of money to keep track of credits and debits.
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.	-Describe different types of credit and the terminology associated with each type -Compare interest rates of each type of credit	Math – solve problems involving different types of interest

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).	-Determine how interest is determined on different types of credit - Compare and contrast the cost of borrowing money using different types of credit.	Math - Discuss different types of interest and solve problems relating to interest
9.1.8.C.6 Determine ways to leverage debt beneficially.	-Determine when debt is good and when it is bad	Social Studies- discussion of the differences between government and personal debt and the necessity for governments to take loans to operate effectively

<p>9.1.8.C.7 Determine potential consequences of using “easy access” credit (e.g., using a line of credit vs. obtaining a loan for a specific purpose).</p>	<p>- Describe the differences between a loan for a specific purpose and a line of credit Determine the consequences of lines of credit.</p>	<p>Social Studies - research lines of credit and loans and create a chart comparing the two and consequences of each</p>
<p>9.1.8.C.8 Explain the purpose of a credit score and credit record, and summarize borrowers’ credit report rights.</p>	<p>-Explain what a credit score and credit record is -Summarize the borrowers’ credit report rights</p>	<p>Social Studies - Research and summarize the Fair Credit Reporting Act, a credit score and a credit record in a Google Slides presentation;</p>
<p>9.1.8.C.9 Summarize the causes and consequences of personal bankruptcy</p>	<p>-Define personal bankruptcy - Identify causes of personal bankruptcy-Identify consequences of personal bankruptcy</p>	<p>Social Studies - activities from https://www.practicalmoneyskills.com/foreducators/lesson_plans/highschool.php and https://www.practicalmoneyskills.com/video/#anchorTop</p>
<p>9.1.8.C.10 Determine when there is a need to seek credit counseling and appropriate times to utilize it.</p>	<p>-Define credit counseling - Determine when credit counseling is needed</p>	<p>Social Studies - Lesson 13 from https://www.incharge.org/financialliteracy/resources-for-teachers/highschool/</p>

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D. Planning, Saving, and Investing

By the end of Grade 4 students will be able to:		
Standard	Concepts and Skills	Student Activities

9.1.4.D.1 Determine various ways to save.	-List ways of saving money	Examples from children's literature Discuss what different families pay or don't pay for chores.
9.1.4.D.2 Explain what it means to "invest."	-Define invest -Describe benefits of investing	Computers - Students will choose a stock, monitor its gains and losses, chart data, and make graphs and charts to represent trends as the year progresses.
9.1.4.D.3 Distinguish between saving and investing	-Compare saving and investing	Social Studies - Lesson 3 from https://www.incharge.org/financialliteracy/resourcesfor-teachers/financial-literacy-for-kids/

By the end of Grade 8 students will be able to:		
Standard	Concepts and Skills	Student Activities

9.1.8.D.1 Determine how saving contributes to financial well-being.	-Describe different types of savings Summarize the long term benefits of savings in terms of financial well-being	Math - class project where SWB assigned a yearly salary. SW calculate how much money is taken out for taxes. SW design a budget based on this salary.
9.1.8.D.2 Differentiate among various savings tools and how to use them most effectively.	-List various savings tools -Determine the most effective way of using each savings tool.	Math - Discuss savings tools during budget project. Discuss why each tool would be beneficial.
9.1.8.D.3 Differentiate among various investment options.	-List various investment options Compare and contrast the various investment options	Guest speaker for Career Day.
9.1.8.D.4 Distinguish between income and investment growth.	-Define income -Define investment growth -Distinguish between income and investment growth.	Guest speaker for Career Day.
9.1.8.D.5 Explain the economic principle of supply and demand.	-Define supply and demand -Explain their impact on each other	Social Studies – Capitalism unit

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E. **Becoming a Critical Consumer**

By the end of Grade 4 students will be able to:		
Standard	Concepts and Skills	Student Activities
9.1.4.E.1 Determine factors that influence consumer decisions related to money.	-List influences on consumer decisions Describe how to determine good vs bad influences	<p>Social Studies – How do we use money? Spending and Saving</p> <p>ELA-Using text and graphic features to draw attention to products.</p> <p>Math - Discussion of pricing items</p>

<p>9.1.4.E.2 Apply comparison shopping skills to purchasing decisions.</p>	<p>-Do comparison shopping by various methods, unit pricing, ratios, etc.</p>	<p>Social Studies – Industrial Revolution Beginnings of Civilization Growth of civilization and technological advances of society</p> <p>Computers – Internet and Social Media safety</p> <p>World Language - Students re-create a market scene. They are given a set amount of “money” and barter between several students in the target language to find the best deal while making their purchases.</p> <p>Math - Comparing prices on a poster of items that are cheaper in multiple quantities than individual quantities.</p>
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By the end of Grade 8 students will be able to:		
Standard	Concepts and Skills	Student Activities
9.1.8.E.1 Explain what it means to be a responsible consumer and the factors to consider when making consumer decisions.	-Define responsible consumer -List factors to consider when making consumer decisions	ELA - cereal box / advertising activity 8th Grade Fundraisers - Planning 8th grade fundraisers and discussing sales
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.	-List personal information -Determine which personal information should not be shared-Summarize the consequences of sharing or not sharing personal information.	Computers - SW watch videos about internet safety. SW discuss internet safety, respond to videos and the reasons you should not give out personal information online.

<p>9.1.8.E.3 Compare and contrast product facts versus advertising claims.</p>	<p>-Define facts and claims - Compare and contrast facts vs. claims about a product.</p>	<p>ELA - cereal box / advertising activity</p> <p>Social Studies - Lesson 10 from https://www.incharge.org/financialliteracy/resourcesfor-teachers/highschool/</p>
<p>9.1.8.E.4 Prioritize personal wants and needs when making purchases.</p>	<p>-Distinguish between wants and needs -Prioritize the purchase of needs and wants</p>	<p>8th Grade Fundraising Activities</p>
<p>9.1.8.E.5 Analyze interest rates and fees associated with financial services, credit cards, debit cards, and gift cards.</p>	<p>-find interest rates and fees that correspond with various financial services, credit cards, debit cards, and gift cards -compare and contrast these interest rates and fees.</p>	<p>Social Studies – Discussion related to economics, employment, and banking; Lesson 8 from https://www.incharge.org/financialliteracy/resourcesfor-teachers/highschool/</p>
<p>9.1.8.E.6 Compare the value of goods or services from different sellers when purchasing large quantities and small quantities.</p>	<p>-Compare shopping at warehouse stores with other types of stores-Describe the benefits and drawbacks of each type of store purchase</p>	<p>Math - students compare the value of different goods from different sellers and based on price per ounce.</p>

<p>9.1.8.E.7 Evaluate how fraudulent activities impact consumers, and justify the creation of consumer protection laws.</p>	<p>-Describe how deceitful activities affect the average consumer -Validate consumer protection laws</p>	<p>Social Studies - research fraudulent activities, like insurance fraud, and describe how it affects the average consumer; research consumer protection laws and explain why they exist</p>
<p>9.1.8.E.8 Recognize the techniques and effects of deceptive advertising.</p>	<p>-Describe ways advertisers can be deceptive -Describe the effects of deceptive advertising.</p>	<p>Math - Statistical Displays - SW evaluate advertising involving graphs and statistics and determine honesty vs. deceptiveness. SW identify why advertisers would choose to present information in different ways.</p> <p>ELA – cereal box advertising</p>

F. Civic Financial Responsibility

By the end of Grade 4 students will be able to:		
Standard	Concepts and Skills	Student Activities
9.1.4.F.1 Demonstrate an understanding of individual financial obligations and community financial obligations.	<ul style="list-style-type: none"> -List individual financial obligations, like personal loans, credit cards, etc. -List community financial obligations, like maintaining local parks and roads, etc. 	<p>Social Studies – How do we use money? Work in the Community Levels of Government</p>

<p>9.1.4.F.2 Explain the roles of philanthropy, volunteer service, and charitable contributions, and analyze their impact on community development and quality of living.</p>	<p>-Define volunteer, charity, and philanthropy -Describe how they benefit community development and quality of life</p>	<p>Guest Speakers--ambulance squad, firefighters, career day volunteers, participate in food drives, Pennies for Patients, etc.</p> <p>Social Studies- Chapter 2, Work in the Community</p> <p>Guidance - “caring” lessons and PAW- “willing to help” Visit by United Way or Red Cross Discussed ways volunteers help a community.</p>
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By the end of Grade 8 students will be able to:		
Standard	Concepts and Skills	Student Activities
9.1.8.F.1 Explain how the economic system of production and consumption may be a means to achieve significant societal goals.	-Describe system of producing and consuming -Identify societal goals -Explain how the system of producing and consuming impacts societal goals.	ELA - cereal box / advertising activity
9.1.8.F.2 Examine the implications of legal and ethical behaviors when making financial decisions.	-Analyze legal and ethical behaviors when making financial decisions.	Science - debate on whether or not to build a dam on a river. Students analyze environmental and wildlife factors as well as benefits to the neighboring community. In short, students need to research the short term and long-term effects of the man-made dam.
9.1.8.F.3 Relate the impact of business, government, and consumer fiscal responsibility to the economy and to personal finance.	-Determine how business, government, and consumer fiscal responsibility impacts the economy and personal finance.	

**Please see Appendix A for modifications and accommodations for Gifted and Talented, ELL Learners, students with disabilities and students at risk for failure.

G. Insuring and Protecting

By the end of Grade 4 students will be able to:		
Standard	Concepts and Skills	Student Activities
<p>9.1.4.G.1 Describe how valuable items might be damaged or lost and ways to protect them.</p> <p>By the end of Grade 8 students will be able to:</p>	-Describe what insurance is and what it is used for	<p>Social Studies - Lesson 3--How do we use money?</p> <p>Lost and found within classroom</p> <p>Classroom rules</p> <p>Art -discussion about using the art supplies wisely, how the supplies cost money and need to be shared among the whole school, ways to take good care of them so we can have them all year, about not wasting paper (If we make a mistake we can turn it over), not taking too much paint, trying to use scrap paper and recycled products to make art.</p>

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Standard	Concepts and Skills	Student Activities
9.1.8.G.1 Explain why it is important to develop plans for protecting current and future personal assets against loss.	<ul style="list-style-type: none"> -Analyze ways of protecting current and future personal assets -Describe the importance of protecting current and future personal assets. 	Social Studies - research different types of insurance and describe why insurance is important.
9.1.8.G.2 Determine criteria for deciding the amount of insurance protection needed.	<ul style="list-style-type: none"> -Describe how to compute how much insurance is needed. 	Social Studies - research different types of insurance and how to determine how much insurance protection is needed.
9.1.8.G.3 Analyze the need for and value of different types of insurance and the impact of deductibles.	<ul style="list-style-type: none"> -List different types of insurance Analyze the need for and the value of different types of insurance -Define deductible -Describe the impact of a deductible. 	Math- Class discussion about the need for insurance, payment forms, paychecks, and deductibles during budget project.

<p>9.1.8.G.4 Evaluate the need for different types of extended warranties.</p>	<p>-Describe the different types of extended warranties -Analyze the need for extended warranties</p>	<p>Computers-SW research a piece of technology they would like to purchase. SW research the warranty options and discuss why they would need to purchase it. Class discussion on warranties on other products or services beyond technology.</p>
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Standard 9.2**Career Awareness, Exploration, and Preparation** All students will demonstrate the creative, critical thinking, collaboration, and problem-solving skills needed to function successfully as both global citizens and workers in diverse ethnic and organizational cultures.

Preparation Enduring Understanding:

- Each job, career and profession has a set of preparation requirements, career exploration experiences and different opportunities for personal and professional growth and satisfaction
 - In the 21st century, people will most likely have multiple careers and jobs.
 - Personal actions today and tomorrow may have an effect on future employment.

Essential Questions:

- How do I decide what I want to be and how do I prepare for my career?
- How can we best prepare for the workforce when we will likely change jobs multiple times?

Career Awareness, Exploration, and Preparation Strands:

A: Career Awareness

B: Career Exploration

A: Career Awareness

By the end of Grade 4 students will be able to:		
Standard	Concepts and Skills	Student Activities
9.2.4.A.1 Identify reasons why people work, different types of work, and how work can help a person achieve personal and professional goals.	<ul style="list-style-type: none"> -Describe different jobs -List reasons people work Describe how work can help a person achieve personal and professional goals	<p>ELA - Discussion of various stories from <i>Treasure</i> and other books: <u>Career Day</u> by Anne Rockwell and Lizzy Rockwell and <u>What's My Job?</u> by Lyn Calder, Paul and Alice Sharp, "Lucia's Neighborhood", "City Mouse, Country Mouse", "The Dot", <u>Jobs People Do</u>, and other literature. Soc. St. What are jobs people do?, Why do we make choices? Here We Are Work in the Community Service Workers and Their Jobs Discuss jobs they know and make a list. Then have them draw and write about what they want to be when they grow up.</p> <p>World Language -Students engage in a Pen Pal exchange with a Peace Corps volunteer in Costa Rica. They have written to and Skyped with the volunteer. Students have prepared and asked questions about the volunteer's job in the local Costa Rican community, responsibilities, personal influences and motivation. They also ask what the volunteer studied in college and</p>

		<p>plans for the future after they complete their civic-minded volunteer work.</p> <p>Guidance - career development lessons</p>
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9.2.4.A.2 Identify various life roles and civic and work-related activities in the school, home, and community.

-List roles people have in the school, home, and community
Describe jobs available in the school, home, and community

Social Studies –

What are jobs that people do?
What are goods and services?
Our Rights as Citizens
We Follow Rules and Laws

World Language -Students engage in a Pen Pal exchange with a Peace Corps volunteer in Costa Rica. They have written to and Skyped with the volunteer. Students have prepared and asked questions about the volunteer's job in the local Costa Rican community, responsibilities, personal influences and motivation. They also ask what the volunteer studied in college and plans for the future after they complete their civic-minded volunteer work.

Guidance - career development lessons

<p>9.2.4.A.3 Investigate both traditional and nontraditional careers and relate information to personal likes and dislikes.</p>	<p>-Compare and contrast a job and a career -List careers - Determine what likes and dislikes each career would involve.</p>	<p>Social Studies– What are jobs that people do? Why do we make choices? Discuss what parents spend money on and students would list what they buy.</p> <p>World Language - Students engage in a Pen Pal exchange with a Peace Corps volunteer in Costa Rica. They have written to and Skyped with the volunteer. Students have prepared and asked questions about the volunteer’s job in the local Costa Rican community, responsibilities, personal influences and motivation. They also ask what the volunteer studied in college and plans for the future after they complete their civic-minded volunteer work.</p> <p>Guidance - career development lessons</p>
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<p>9.2.4.A.4 Explain why knowledge and skills acquired in the elementary grades lay the foundation for future academic and career success.</p>	<p>-Identify knowledge and skills needed for various careers Describe how to attain these knowledge and skills</p>	<p>Social Studies – What are jobs that people do? Why do we make choices?</p> <p>Art - With each project we talk about the importance to build problem solving and creativity skills. These skills will be important in a variety of different career fields. We talk about thinking outside the box and coming up with our way to create new solutions.</p> <p>Guidance - career development lessons</p>
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B. Career Exploration

By the end of Grade 8 students will be able to:		
Standard	Concepts and Skills	Student Activities
9.2.8.B.1 Research careers within the 16 Career Clusters® and determine attributes of career success	<ul style="list-style-type: none"> -Research careers within the 16 Career Clusters -Determine qualities of career success 	<p>Math - end of year project - SW research a career, determine what is needed to succeed in that career, and explain how math will help.</p> <p>ELA - Research and create caricatures of reallife influential and successful people. Relate necessary attributes to characterizations from literary selections.</p> <p>Science – discussion of careers within different areas of science. If students are learning about ecosystems and environments we might discuss careers with in the field such as an environmental scientist and how theirdaily job would be researching how to protectland/species/water.</p>

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<p>9.2.8.B.2 Develop a Personalized Student Learning Plan with the assistance of an adult mentor that includes information about career areas of interest, goals and an educational plan.</p>	<p>-Create a Personalized Student Learning Plan geared towards career interests</p>	<p>ELA - Complete personal interest inventories at the beginning of the year. Brainstorm and research careers for a writing activity. Develop a plan to reach stated goals on a graphic organizer.</p> <p>Science - Depending on the student and their individual science fair project, students get the opportunity to work in a lab with a mentor within the field. Students get a firsthand look into the career or profession.</p>
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<p>9.2.8.B.3 Evaluate communication, collaboration, and leadership skills that can be developed through school, home, work, and extracurricular activities for use in a career.</p>	<p>-Determine communication, collaboration, and leadership skills that can be used in a career but developed in school, home, work, and extracurricular activities.</p>	<p>World Language - Discuss marketability and types of jobs that require and/or benefit from acquiring Spanish.</p> <p>Math - end of year project - SW research a career, determine what is needed to succeed in that career, and explain how math will help.</p> <p>Science-Science Fair Projects Students engage in research projects which include, experiment, research, presentation and communication of findings. Students who continue on to other science fairs present their projects to professionals in the field.</p>
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<p>9.2.8.B.5 Analyze labor market trends using state and federal labor market information and other resources available online.</p>	<p>-Research labor markets trends using state and federal labor market information, as well as other online resources -Analyze and describe these trends Describe how this impacts career choices.</p>	<p>Math - research and graph labor market trends; analyze the trends to determine potential career choices</p>
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<p>9.2.8.B.6 Demonstrate understanding of the necessary preparation and legal requirements to enter the workforce.</p>	<ul style="list-style-type: none"> .-Describe what is needed to enter the workforce -Describe how to prepare to enter the workforce -Describe what employers like from their employees -Model these requirements in various activities 	<p>ELA - student mock job interviews and resume</p> <p>Writing Plus- Planning 8th grade fundraisers and discussing sales</p>
<p>9.2.8.B.7 Evaluate the impact of online activities and social media on employer decisions.</p>	<ul style="list-style-type: none"> -Describe the good aspects of online activities -Describe the bad aspects of online activities -Describe how these online activities can affect employer decisions 	<p>Computers – Watch and respond to videos on Cyber safety; Guest presentation by Prospect Park Officials.</p> <p>ELA - cereal box / advertising activity</p>

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Appendix A

Differentiation/Accommodations/Modifications

Differentiation/Accommodations/Modifications- Mathematics
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Gifted and Talented	English Language Learners	Students with Disabilities	Students at Risk of School Failure
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<p><i>(content, process, product and learning environment)</i></p> <p>Extension Activities Conduct research and provide presentation of cultural topics.</p> <p>Design surveys to generate and analyze data to be used in discussion.</p> <p>Use of Higher Level</p> <p>Questioning Techniques</p> <p>Provide assessments at a higher level of thinking</p>	<p>Modifications for Classroom</p> <p>Native Language Translation (peer, online assistive technology, translation device, bilingual dictionary)</p> <p>Preteach vocabulary</p> <p>Use graphic organizers or other visual models</p> <p>Use of manipulatives to visualize concept</p> <p>Highlight key vocabulary-chart or vocabulary bank</p> <p>Use of nonverbal responses (thumbs up/down)</p> <p>Guide students to understand key words in word problems and cross out unnecessary words</p> <p>Use sentence frames</p> <p>Design questions for different proficiency levels</p> <p>Utilize partners and partner talk</p>	<p><i>(appropriate accommodations, instructional adaptations, and/or modifications as determined by the IEP or 504 team)</i></p> <p>Modifications for Classroom</p> <p>Pair visual prompts with verbal presentations</p> <p>List steps for multi-step problems</p> <p>Ask students to restate information, directions, and assignments.</p> <p>Preteach vocabulary</p> <p>Repetition and practice</p> <p>Model skills / techniques to be mastered.</p> <p>Use manipulatives to examine concepts</p> <p>Extended time to complete class work</p> <p>Provide copy of class notes</p>	<p>Modifications for Classroom</p> <p>Pair visual prompts with verbal presentations</p> <p>Ask students to restate information, directions, and assignments.</p> <p>Work within group or partners</p> <p>Repetition and practice</p> <p>Model skills / techniques to be mastered.</p> <p>Use metacognitive work</p> <p>Extended time to complete class work</p> <p>Provide copy of class notes</p> <p>Preferential seating to be mutually determined by the student and teacher</p> <p>Student may request to use a computer to complete assignments.</p> <p>Use manipulatives to examine concepts</p>
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	<p>Modifications for Homework/Assignments</p> <p>Modified Assignments</p> <p>Native Language Translation (peer, online assistive technology, translation device, bilingual dictionary)</p> <p>Extended time for assignment completion as needed</p> <p>Modify linguistic complexity for math problems</p> <p>Use of dictionary as needed</p>	<p>Preferential seating to be mutually determined by the student and teacher</p> <p>Use of online component of book</p> <p>Extra textbooks for home. Student may request books on tape / CD / digital media, as available and appropriate.</p> <p>Assign a peer helper in the class setting</p> <p>Provide oral reminders and check student work during independent work time</p> <p>Assist student with long and short term planning of assignments</p> <p>Encourage student to proofread assignments and tests</p> <p>Provide regular parent/ school communication</p> <p>Teachers check/sign student agenda daily</p>	<p>Extra textbooks for home.</p> <p>Student may request books on tape / CD / digital media, as available and appropriate.</p> <p>Assign a peer helper in the class setting</p> <p>Provide oral reminders and check student work during independent work time</p> <p>Assist student with long and short term planning of assignments</p> <p>Encourage student to review assignments and tests</p> <p>Provide regular parent/ school communication</p> <p>Teachers check/sign student agenda daily</p> <p>Student requires use of other assistive technology device</p> <p>Modifications for Homework and Assignments</p> <p>Extended time to complete</p>
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			assignments.
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		<p>Student requires use of other assistive technology device</p> <p>Modifications for Homework and Assignments</p> <p>Extended time to complete assignments.</p> <p>Student requires more complex assignments to be broken up and explained in smaller units, with work to be submitted in phases.</p> <p>Provide the student with clearly stated (written) expectations and grading criteria for assignments.</p> <p>Modifications for Assessments</p> <p>Extended time on classroom tests and quizzes.</p> <p>Student may take/complete tests in an alternate setting as needed.</p> <p>Restate, reread, and clarify directions/questions</p>	<p>Student requires more complex assignments to be broken up and explained in smaller units, with work to be submitted in phases.</p> <p>Modifications for Assessments</p> <p>Extended time on classroom tests and quizzes.</p> <p>Student may take/complete tests in an alternate setting as needed.</p> <p>Restate, reread, and clarify directions/questions</p> <p>Distribute study guide for classroom tests.</p> <p>Establish procedures for accommodations / modifications for assessments.</p>
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		<p>Distribute study guide for classroom tests.</p> <p>Establish procedures for accommodations / modifications for assessments.</p>	
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