



# Washington Township Public Schools

## Office of Curriculum & Instruction

### Curriculum Guide Checklist

**Course Title:** Computer and Financial Literacy 6

**Submitted By:** Christine Bodine

**Date:** September 2014

(Elementary Director or /MS/HS Dept Supervisor please check)

Acceptable	Not Acceptable	N/A		Comments
			I. Cover Page (Course Description)	
			II. Demonstrable Proficiencies (MS & HS only)	
			III. Scope & Sequence (Elementary only)	
			IV. List of Major Units of Study	
			V. (For each unit of study include the following A-E)	
			A. Unit Overview	
			B. Unit Graphic Organizer (Web)	
			C. Unit Plan	
			1. Topics/Concepts	
			2. Critical Content (Students Will Know)	
			3. Skill Objectives (Students Will Be Able To)	
			4. Instr./Learning Activities and Interdisciplin. Connections	
			5. Instructional Resources with Title and Page Number	
			6. Technology and 21 <sup>st</sup> Century Skills Integration	
			7. NJCCCS with CPI References	
			8. Evaluation/Assessment	
			D. Lesson Plan Detail (Elementary Only)	
			E. Cross-Content Standards Analysis Page	
			F. Curriculum Modification Page Insert	

**Approval: Principal:** \_\_\_\_\_

**Curriculum Director:** \_\_\_\_\_

**Department Supervisor:** \_\_\_\_\_

**Asst. Superintendent:** \_\_\_\_\_

**Board of Education:** \_\_\_\_\_

**PLEASE NOTE:** A completed and signed checklist **MUST** accompany each course of study that is submitted for approval.

# Washington Township Public Schools

## **COURSE OF STUDY – CURRICULUM GUIDE**

**Course:** Computer and Financial Literacy 6

**Written By:** Christine Bodine

**Under the Direction of:** Steve Whalen

**Description:** This is a semester long course (two marking periods consisting of approximately 45 days each) which 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 course will also further develop the students' computer skills. The major units of study are: Course Introduction, Money Management, Credit and Debt Management, Planning, Saving and Investing, Becoming a Critical Consumer, Civic Financial Responsibility, Risk Management and Insurance, Income and Careers, and Education Technology.

**Jack McGee:** *Acting Assistant Superintendent for Curriculum & Instruction*  
**Gretchen Gerber:** *Director of Elementary Education*  
**Jack McGee:** *Director of Secondary Education*

**Written:** August, 2014

**Revised:** \_\_\_\_\_

**BOE Approval:** AUGUST, 2014

# DEMONSTRABLE PROFICIENCIES

**COURSE TITLE:** Computer and Financial Literacy 6

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## **I. CLASSWORK REQUIREMENTS**

- A. Students must complete assignments, demonstrate knowledge of class rules, and properly use computer hardware/software relative to NJCCCS 8.1 and NJCCC 21<sup>st</sup> Century Life and Career Skill Standards 9.1 and 9.2.

## **II. ATTITUDE & BEHAVIOR**

- A. Students will demonstrate the following: sincere effort, cooperation, following directions, pride-in-work, self-control, respect for others, patience, perseverance, and responsibility for care and use of equipment.

## **III. COURSE OBJECTIVES/OVERVIEW**

### **A. COURSE CONTENT**

- As required by the NJDOE, NJCCC Standard 8.1- Technological Literacy: all students will use digital tools to access, manage, evaluate, and synthesize information in order to solve problems individually and collaboratively and to create and communicate knowledge.
  - Students will apply technological knowledge and skills using digital tools in a responsible manner, which will include the application of: word processing, Internet (Use and Safety), desktop publishing, database, spreadsheet, multimedia, and programming.
- As required by the NJDOE, NNCCC Standard 9.1 21<sup>st</sup> Century Life Skills: 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.
- As required by the NJDOE, NJCCC Standard 9.2 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.
  - Financial literacy includes the application of knowledge, skills, and ethical values when making consumer and financial decisions that impact the self, the family, and the regional and global communities.

### **B. SKILLS**

- Use money management techniques
- Develop credit and debt management techniques
- Apply effective planning and saving techniques
- Practice being a critical consumer
- Cultivate civic responsibility
- Understanding the need for insurance

- Understand how to obtain insurance
- Utilize career planning and research
- Reflect on earning an income
- Emphasizing the process of writing, plan, write, edit, and print documents using word processing.
- Emphasizing critical thinking skills, plan and create a database into which data can be entered, interpreted, organized and printed.
- Focusing on the manipulation of numerical data, plan and create spreadsheets from which graphs will be generated and interpreted.
- Using computer aided painting and drawing software and peripherals to produces graphics.
- Apply problem solving skills to design, create, and publish desktop publishing projects.
- Safe use of the Internet as a research and design tool.
- Employing creative, critical thinking and problem solving techniques to plan, design, create and present multimedia projects.
- Utilize creative, critical thinking and problem solving skills to plan, write, debug, collaborate and share projects.
- Be vigilant of Internet safety issues including cyber-bullying.

**C. APPRECIATION OF CONCEPTS**

- Identify and demonstrate an understanding of the concepts and of the practical applications to learning and problem solving.
- Relate this understanding to personal use and the educational environment.
- Recognize the importance of education to their financial future.
- Realize that career choices will impact future earnings.
- Understand successful money management is a lifelong process.
- Understand and recognize their role the in the local and global economy.
- Understand and recognize the role of the government in the global and local economy.
- Grasp the role of the government in developing fiscal policies.
- Understand that making wise consumer decisions will improve one's quality of life.
- Know that the misuse of credit can have life-long consequences.

**IV. ATTENDANCE**

Attendance: Refer to Board of Education Policy

**V. GRADING PROCEDURES**

A. Grades will be based on class assignments, projects, class participation, conduct, and homework.

# **MAJOR UNITS OF STUDY**

**Course Title:** Computer and Financial Literacy 6

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- I. Course Introduction**
- II. Money Management**
- III. Credit and Debt Management**
- IV. Planning, Saving and Investing**
- V. Becoming a Critical Consumer**
- VI. Civic Financial Responsibility**
- VII. Risk Management and Insurance**
- VIII. Income and Careers**
- IX. Educational Technology**

# UNIT OVERVIEW

**Course Title:** Computer and Financial Literacy 6

**Unit #:** UNIT 1 OVERVIEW

**Unit Title:** Course Introduction

**Unit Description and Objectives:**

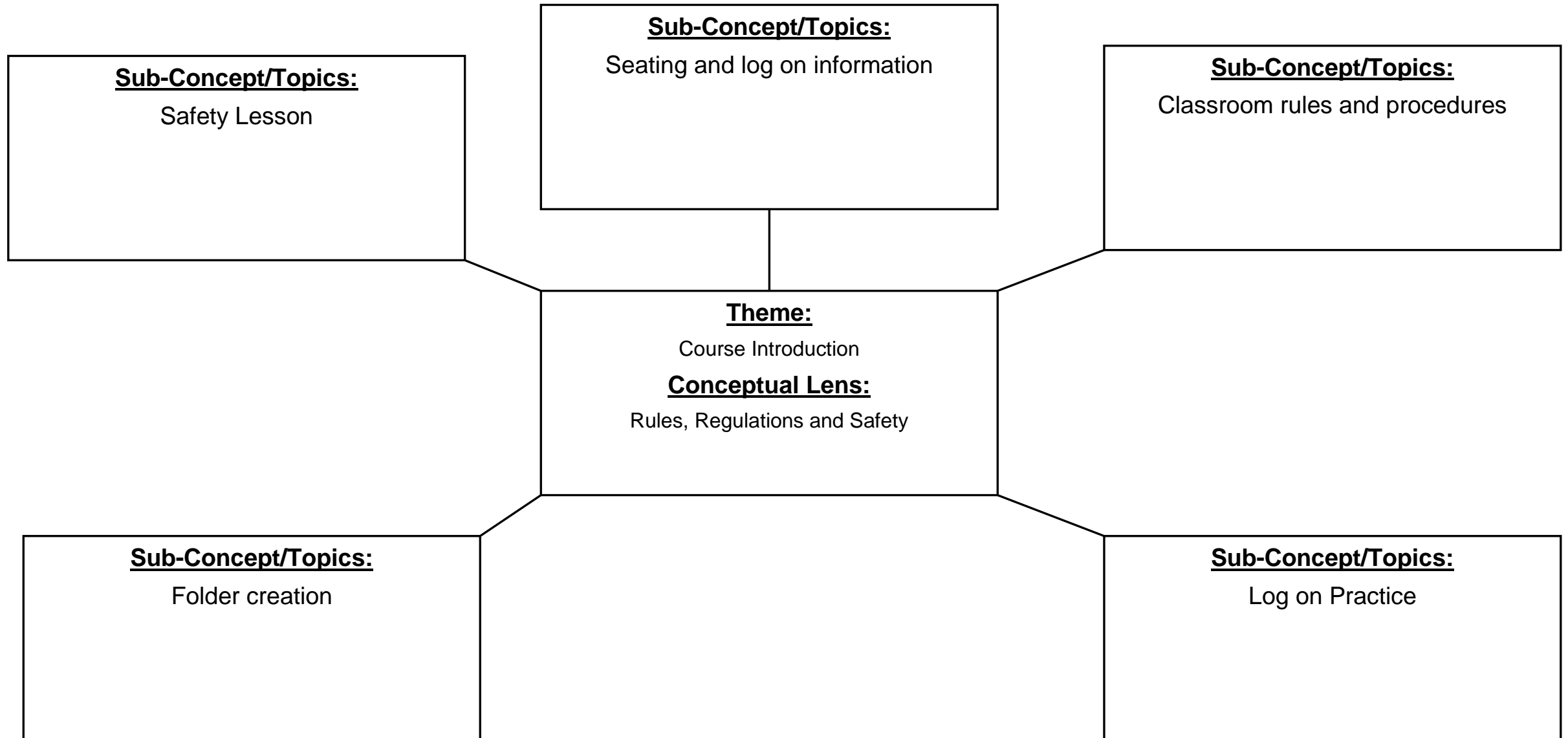
Students will apply classroom rules, procedures and computer lab safety protocols. Students will be instructed in computer log in, folder creation, file management methodologies and computer terminology.

**Essential Questions and Enduring Understandings:**

Students will understand that there are classroom rules and procedures which must be followed. Students will understand the personal nature and ownership of individual folders and files in the computer lab.

<b>Essential Questions:</b>	<b><u>Enduring Understandings/Generalizations</u> Students will understand that:</b>	<b>Guiding Questions</b>
1. What are classroom rules and procedures?	1. Rules and regulations are in place in the classroom to provide safety and consistency.	1.1 What are the classroom rules and procedures? 1.2 Why are classroom rules and procedures in important?
2. How do you set up folders and save files?	2.1. Folders are set up on the student drive on the server. 2.2 Files are saved inside of the student folder on the student drive on the server.	2.1 How do you set up a folder? 2.2 How do you save files into your folder?
3. How do you log on and navigate to the server?	3.1 The computer log on method is detailed on the first days of class. 3.2 Writing down the information will help you to remember the information.	3.1 How do you log on? 3.2 How do you problem solve unsuccessful attempts to log in? 3.3 How do you navigate to the server?
4. Why are files and folders considered personal property?	4.1 Files and folders are the property of each individual student. 4.2 Only the student who created them and the teacher may access student work files and folders in the computer lab.	4.1 Who is may access your folder in the lab? 4.2 Who is may to access your files?

# UNIT GRAPHIC ORGANIZER



# CURRICULUM UNIT PLAN

**Course Title/Grade:** Computer and Financial Literacy 6  
**Unit Number/Title:** Unit 1: Course Introduction  
**Conceptual Lens:** Rules, Regulations and Safety

Primary Core Content Standards referenced With Cumulative Progress Indicators			
<b>NJCCCS</b> 8.1.8.A.1, 8.1.8.A.5, 9.1.8.A.1,	<b>CCSS.ELA Literacy</b> W.6.6	<b>Anchor Standards</b> CCRA.R.1-R.10	CCRA. SL1 - SL.6 CCRA.L.1-L.6
9,1.8.C.1, 9.1.8.D.1-D.2	SL.6.1 –SL.6.1	CCRA.RI.6.1-RI.6.9	<b>ISTE/Nets Standards</b> 1a,b, 3a-d, 5a-d, 6a-d
9.1.8.F.1 - F.3	RST.6-8.1 to .6	CCRA.W.6.6	

**Appropriate Time Allocation (# of Days):** 2 days

<u>Topics/Concepts</u> (Incl. time / # days per topic)	<u>Critical Content</u> (Students Will Know:)	<u>Skill Objectives</u> (Students Will Be Able To:)	<u>Instructional/Learning Activities &amp; Interdisciplinary Connections</u>	<u>Instructional Resources</u>	Common Core State Standards	<u>NJCCCS w/ CPI Reference</u>	<u>Evaluation/ Assessment:</u>
Assign seating and computer log in numbers	Where to sit everyday	Find their computer and sit down before the late bell.	Assign seating and log in numbers.	Computer	<b><u>Common Core</u></b> <b><u>CCSS.ELA Literacy</u></b> W.6.6	<b><u>NJCCCS</u></b> 8.1.8.A.1- 8.1.8.A.5	<b><u>Formative Assessments:</u></b>  Safety Lesson completed
Review Safety Lesson	Log on and password information	Log on to their computer	Distribute folders, rules and proficiencies.	Internet access	SL.6.1-SL.6.5	8.2.8.A.1 9.1.8.A.1	
Review classroom rules	Classroom rules	Navigate to student drive	Read and sign safety lesson.	Word, Excel, PP, Access, Publisher.	<b><u>Common Core</u></b> <b><u>Anchor Standards</u></b> CCRA.R.1-R.10 CCRA.RI.6.1-RI.6.9 CCRA.W,6.6 CCRA. SL1 - SL.6 CCRA.L.1-L.6	9,1.8.C.1 9,1.8.D.1 9,1.8.D.2 9.1.8.F.1 9.1.8.F.2 9.1.8.F.3	Pre-Assessment for Computer and Financial Literacy 6
Review classroom procedures	Classroom procedures	Create folders	Practice logging in to computer.	Teacher created introduction.			
Log-in practice	How to navigate to the student drive	Create files	Review problem log in scenarios (changing context and server).	Safety lesson.	<b><u>Science &amp; Technical Standards:</u></b> RST.6-8.1 To RST.6-8.10	<b><u>ISTE/Nets Standards</u></b> 1a-d, 2a-d, 3a-d, 4a-d. 5a-d, 6a-d	<b><u>Summative Assessment</u></b>  Safety Lesson returned with parental signatures
Create student folder on the student H-Drive	How to create folders	Save and close files	Create folder on the student drive.	Teacher created handouts for rules and procedures.			
Create nametag and save file to folder	How to create and save files into folders	Follow all classroom rules	Practice navigating to folder.				
Create folder cover		Follow all classroom procedures	Make name tag and folder cover.	Suggested textbook: Financial Fitness for Life			



# Unit Modifications for Special Population Students:

Struggling Learners	Gifted and Talented Students (Challenge Activities)	English Language Learners	Special Education Students
<p><b>Accommodations and modifications</b> for students who are struggling learners are adaptations teachers make so students can be successful learners. They will not change the instructional level, content or performance criteria. The changes are made to provide a student with equal access to learning and an equal opportunity to show what he/she knows and can do.</p>	<p><b>Accommodations and modifications</b> for Gifted and Talented students are designed to encourage students to work at a higher instructional level and a faster pace, with a variety of materials to meet accelerated needs. They will not change the basic performance criteria, but are intended to keep students actively engaged and motivated with enriched learning opportunities.</p>	<p><b>Accommodations and modifications</b> for students who are English language learners are adaptations teachers make so students can be successful learners. They will not change the instructional level, content or performance criteria. The changes will be made to provide a student with equal access to learning and an equal opportunity to show what he/she knows and can do.</p>	<p><b>Accommodations and modifications</b> for special education students are adaptations teachers make so students can be successful learners. The changes are to provide a student with equal access to learning and an equal opportunity to show what he/she knows and can do. In the event there is a conflict between the prescribed curriculum and the IEP for an individual student, the IEP will take precedence and will constitute the individually prescribed proficiencies for the student.</p>
<p><b><u>Accommodations and Modifications:</u></b> Strategies for presenting the lesson</p> <ul style="list-style-type: none"> <li>• Organizational help</li> <li>• Short simple directions</li> <li>• Student response format, procedures and timing revisions</li> <li>• Environment changes (seating)</li> <li>• Equipment changes (Computer hardware)</li> <li>• Assignment structure changes</li> <li>• Segmented tasks/smaller chunks</li> <li>• Tutoring by peers</li> <li>• Cues for student responses</li> <li>• Model appropriate responses</li> <li>• <i>Presentation of instructional content</i></li> <li>• <i>Performance criteria</i></li> <li>• <i>Assignment structure</i></li> <li>• <i>Scaffold instruction</i></li> </ul>	<p><b><u>Accommodations and Modifications:</u></b></p> <ul style="list-style-type: none"> <li>• More internet access</li> <li>• More independent assignments</li> <li>• More instructional materials</li> <li>• Ample opportunities for creativity</li> <li>• Enhanced challenges for authentic learning</li> <li>• Peer tutor struggling and/or ESL students</li> <li>• Identify individual interests</li> <li>• Increase complexity</li> <li>• Escalate the objective</li> <li>• Organize enrichment clusters</li> <li>• Enhance activities and projects to require original work and critical thinking skills</li> <li>• Show interest in creative efforts</li> <li>• Independent working environment</li> <li>• Time for reflection</li> </ul>	<p><b><u>Accommodations and Modifications:</u></b></p> <ul style="list-style-type: none"> <li>• Directions read to student for clarity</li> <li>• Slow down rate of speech; use shorter sentences</li> <li>• Repetition of concepts</li> <li>• Key words underlined in notes and written on board</li> <li>• Bilingual word lists, as appropriate, provided to student</li> <li>• Oral/written directions interpreted when needed.</li> <li>• Tutoring/translation by peers</li> <li>• Additional use of videos, illustrations, and pictures to explain and clarify concepts</li> <li>• Tutoring by peers/cooperative learning</li> <li>• Provide copies of notes</li> <li>• Provide study guides</li> <li>• Use authentic assessments</li> </ul>	<p><b><u>Accommodations and Modifications:</u></b></p> <ul style="list-style-type: none"> <li>• Short, simple directions</li> <li>• Consistent learning activities</li> <li>• Repetition of concepts</li> <li>• Extra time for asking and answering questions</li> </ul> <p>Provide alternative materials, techniques and evaluation criteria to address the range of students' needs</p> <ul style="list-style-type: none"> <li>• Parallel the regular curriculum in skill, content sequence and coverage</li> <li>• The IEP will take precedence and will constitute the individually prescribed proficiencies for the student.</li> </ul>

# UNIT OVERVIEW

**Course Title:** Computer and Financial Literacy 6

**Unit #:** UNIT 2 OVERVIEW

**Unit Title:** Money Management

## Unit Description and Objectives:

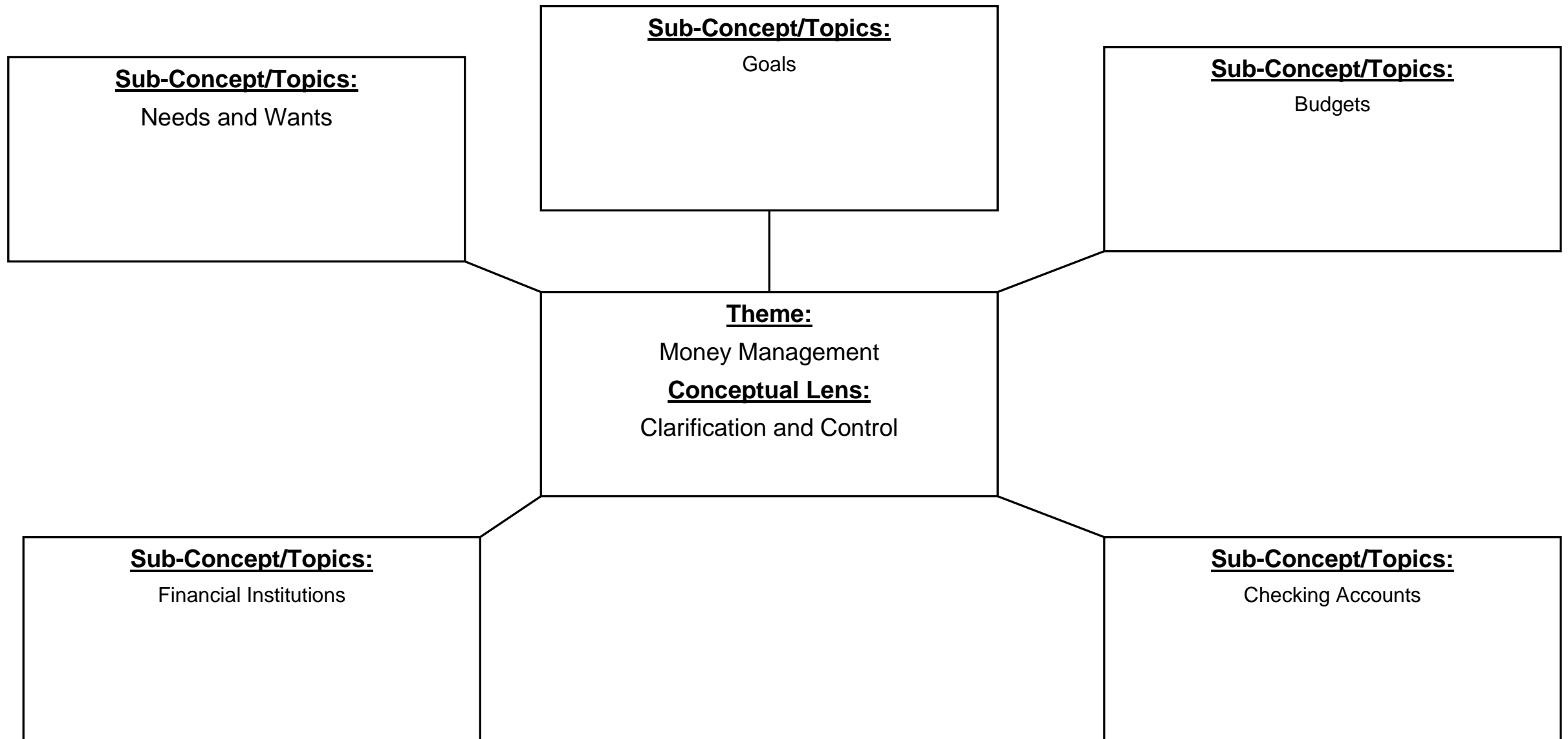
Students will learn the purpose of money management is to achieve financial security by setting financial goals. Reaching financial goals requires examining wants and needs in order to develop and maintain a personal budget. One of the budget strategies students will discover is the strategy of "paying yourself first" to achieve financial security. Understanding these topics in money management require an understanding of cash flow systems and business practices.

## Essential Questions and Enduring Understandings:

Achieving financial security requires much thought and planning to identify wants, needs, values and goals. This is the start of a sound money management plan. The next key component is to develop and follow a personal budget to manage existing financial resources. Understanding cash flow systems is important to this money management process.

<b>Essential Questions:</b>	<b>Enduring Understandings/Generalizations</b> <b>Students will understand that:</b>	<b>Guiding Questions</b>
1. How do needs, wants and personal values affect decisions people make?	1. Knowing the difference between needs and wants will help you make good choices when managing your money. Understanding your personal values will guide your decisions. Balancing instant gratification with deferred gratification is key to money management.	1.1 What are needs? 1.2 What are wants? 1.3 What are my personal values? 1.3 Why are they important to understand?
2. What are goals and why are they important to money management?	2. Setting goals are an important step to achieving success in the future. Often, meaningful goals are related to money and finances.	2.1 What is a short, medium and long term goals? 2.2 What are SMART goals?
3. Why is creating a budget a necessary step in achieving goals?	3. A budget will illuminate your money habits and help you avoid wasteful spending. Budgets are useful tools that enable you to stretch your available income.	3.1 What is a budget? 3.2 What is income? 3.3 What are expenses? 3.4 Why is saving an important part of a budget?
5. Why do you need to evaluate and choose a financial institution?	5. Financial institutions specialize in various financial products such as personal checking accounts, savings instruments, and or loans. A checking account is an essential tool for responsible money management.	4.1 What is a bank? 4.2 What is a Savings and Loan? 4.3 What is a Credit Union? 4.4 Why do I need a checking account?

# UNIT GRAPHIC ORGANIZER



# CURRICULUM UNIT PLAN

**Course Title/Grade:** Computer and Financial Literacy 6  
**Unit Number/Title:** Unit 2: Money Management  
**Conceptual Lens:** Clarification and Control  
**Appropriate Time Allocation (# of Days):** 9  
 8.2.8.A.1

Primary Core Content Standards referenced With Cumulative Progress Indicators			
<u>8.1.8.A.1 to 8.1.8.A.5</u>	<u>9.1.8.C.1 to 9.1.8.C.3</u>	<u>9.1.8.F.1 to 9.1.8.F.3</u>	<b>ISTE/Nets Standards</b>
<u>9.2.8.B.1 –9,2,8,B.12</u>	<u>9.1.8.D.1 to 9.1.8.D.5</u>	<u>9.2.8.B.1 –9,2,8,B.12</u>	1a-d, 3a-d, 4a-d, 5a-d
<u>9.1.8.B.A.1, 9.1.8.B.1-B.2</u>	<u>9.1.8.E.1 to 9.1.8.E.4</u>	<u>8.2.8.A.1</u>	6a-d

<u>Topics/Concepts</u> (Incl. time / # days per topic)	<u>Critical Content</u> (Students Will Know:)	<u>Skill Objectives</u> (Students Will Be Able To:)	<u>Instructional/Learning Activities</u> & <u>Interdisciplinary Connections</u>	<u>Instructional Resources</u>	<u>Technology &amp; 21<sup>st</sup> C Skills</u> <u>Integration (Specify)</u>	<u>Common Core</u> <u>Standards</u>	<u>Evaluation/</u> <u>Assessment:</u>
Unit Vocabulary and Terminology	The difference between wants and needs.	Categorize wants and needs.	Unit Introduction	Computer	8.1.8.A.1 to 8.1.8.A.5	<b>CCSS.ELA-Literacy</b> W.6.6 SL.6.1-SL.6.5  <b>College and Career Readiness Anchor Standards:</b> CCRA.R.1-R.10 CCRA.RI.6.1-RI.6.9 CCRA.W,6.6 CCRA. SL1 - SL.6 CCRA.L.1-L.6  <b>Science &amp; Technical Standards:</b> RST.6-8.1 To RST.6-8.10  WHST.6-8.1 To WHST.6-8.10  <b>CCSS.Math</b> 6.RPA.3 6.NSA.1 6.NSB.2 6.NSB.3	<b>Formative Assessments:</b> Teacher observation Project rubrics Self-assessment Teacher checklist Class participation Completion of Assignments  <b>Summative Assessments:</b> Unit Assessment for Money Management
Personal values and standards	The time frame of short, medium and long term goals.	List goals and time frame for each one.	Monthly Money	Printers	9.2.8.B.1 to B.12		
Wants and needs	How to set goals for success.	List how goals lead to a successful future and financial security.	Keeping the Books	Internet access	8.2.8.A.1		
Short, medium, and long term goals	How to set a personal budget.	List SMART goals.	Short Term/Long Term	Various programs: Word, Excel, PP, Access, Publisher.	9.1.8.A.1		
SMART Goals	How cash flow systems and business practices relate to money management.	Set a budget.	Goals	Teacher created introduction to unit	9.1.8.B.1 to B.2		
Income & Expenses	The types of banking institutions and their uses.	Relate cash flow to income and expenses.	Types of Income	Teacher created assignment handouts	9.1.8.C.1 to C.3		
Budgeting	Why a checking and savings account are essential money management tools.	Evaluate and categorize financial institutions.	Types of Expenses	Biz Kids Videos	9.1.8.D.1 to D.5		
Cash Flow Systems		State benefits of checking accounts for money management.	My Budget	Various Internet Sites	9.1.8.E.1 to E.4		
Banking Institutions			Finance Freak	Suggested textbook: Financial Fitness for Life	9.1.8.F.1 to F.3		
Checking/Saving Accts.			Cultural Differences		<b>ISTE/Nets Standards</b> 1a-d, 2a-d, 3a-d, 4a-d. 5a-d, 6a-d		

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# UNIT OVERVIEW

**Course Title:** Computer and Financial Literacy

**Unit #:** UNIT 3 OVERVIEW

**Unit Title:** Credit and Debt Management

## Unit Description and Objectives:

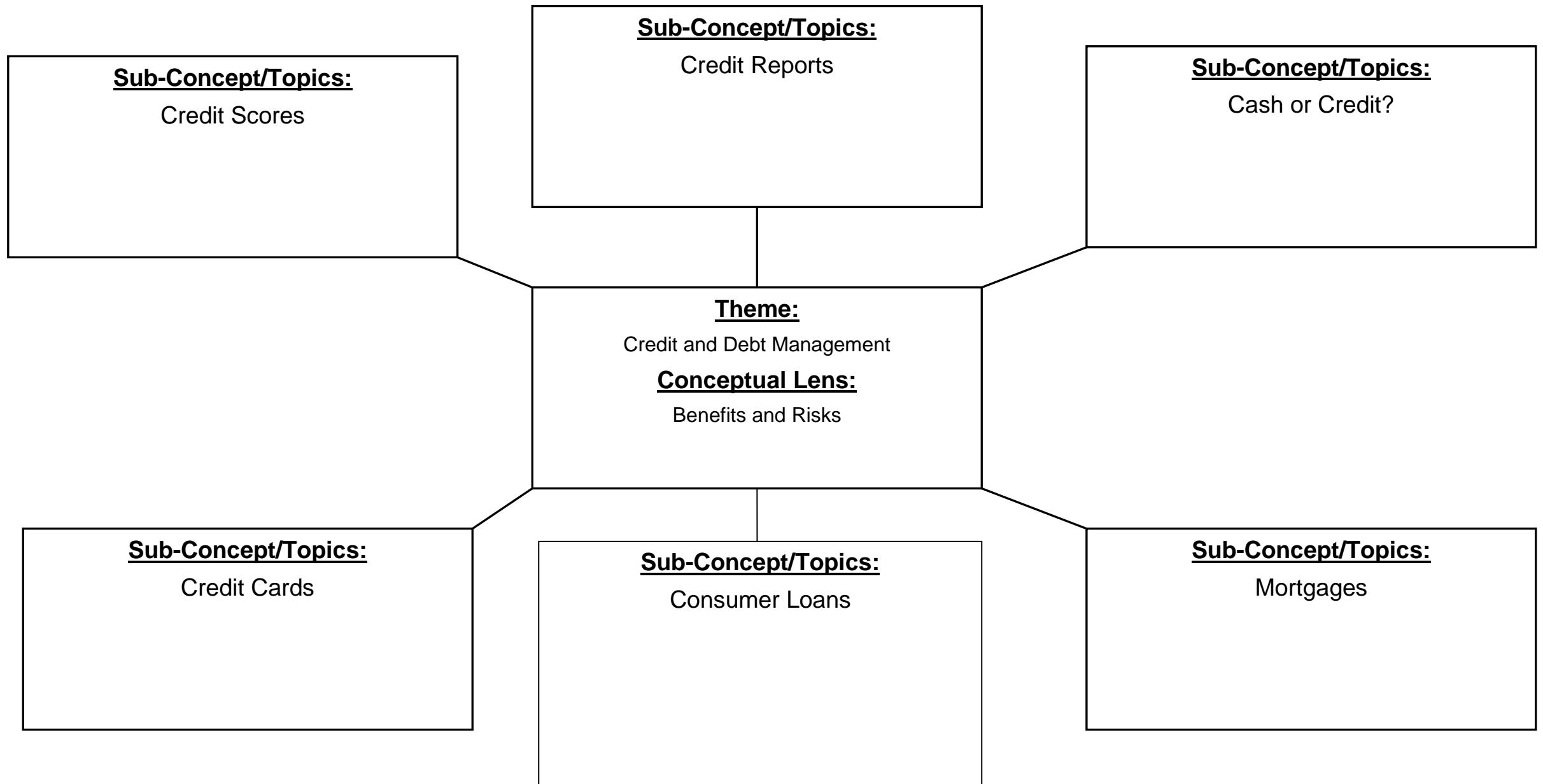
Students will learn credit management includes making informed decisions about credit by determining the costs involved. Students will identify the advantages and disadvantages of using credit as a financial strategy. Credit worthiness is dependent on making decisions and managing debt responsibly and serious financial consequences can result from misuse. Since using credit is more costly than cash transactions and can have serious drawbacks, it must be carefully managed.

## Essential Questions and Enduring Understandings:

You must make informed choices about credit in order to use credit wisely. In order to make informed choices about credit you must have a clear understanding of the cost of credit.

<b>Essential Questions:</b>	<b>Enduring Understandings/Generalizations</b> <b>Students will understand that:</b>	<b>Guiding Questions</b>
1. What is the difference between cash and credit?	1. Paying cash is using your earned income for purchases. Credit is borrowing money that needs to be repaid with interest. Establishing credit is an important part of growing and becoming independent.	1.1 What is a good reason to borrow money? 1.2 What are the costs of using credit? 1.3 How do these cost affect my budget? 1.4 Why is it important for a young person to establish credit?
2. What are the advantages and disadvantages of using credit?	2. Credit is a powerful financial tool that provides extra buying power for consumers. Too much credit can negatively affect your ability to meet your financial obligations. It is easy to "get in over your head". Misuse of credit can be costly.	2.1 How does credit makes it possible to afford needs such as shelter and clothing? 2.2 What are the consequences of delinquent loans? 2.3 How can credit positively or negatively affect your credit score?
3. What are the main types of credit?	3. There are different types of credit for different reasons: credit cards, loans and mortgages are some examples.	3.1 What are the uses of credit cards? 3.2 What are the main uses of consumer loans? 3.3 What are mortgages used for?
4. How is credit card debt and consumer loans connected to your credit report and credit score?	4. Your credit score can impact every aspect of your life. How you handle your credit obligations affects your credit score either positively or negatively.	4.1 How is credit history used to determine creditworthiness? 4.2 When is it necessary to seek credit counseling? 4.3 What are the three "C's" of credit?

# UNIT GRAPHIC ORGANIZER



# CURRICULUM UNIT PLAN

**Course Title/Grade:** Computer and Financial Literacy  
**Unit Number/Title:** Unit 3: Credit and Debt Management  
**Conceptual Lens:** Benefits and Risks  
**Appropriate Time Allocation (# of Days):** 9 days

<b>Primary Core Content Standards referenced With Cumulative Progress Indicators</b>			
<u>8.1.8.A.1 to 8.1.8.A.5</u>	<u>9.1.8.C.1 to 9.1.8.C.3</u>	<u>9.1.8.F.1 to 9.1.8.F.3</u>	<u>ISTE/Nets Standards</u>
<u>9.2.8.C.1 –9.2.8.C.10</u>	<u>9.1.8.D.1 to 9.1.8.D.5</u>	<u>8.2.8.A.1</u>	<u>1a-d, 2a-d, 3a-d,</u>
<u>9.1.8.B.A.1, 9.1.8.B.1-B.2</u>	<u>9.1.8.E.1 to 9.1.8.E.4</u>		<u>4a-d, 5a-d 6a-d</u>

<u>Topics/Concepts</u> (Incl. time / # days per topic)	<u>Critical Content</u> (Students Will Know:)	<u>Skill Objectives</u> (Students Will Be Able To:)	<u>Instructional/Learning Activities &amp; Interdisciplinary Connections</u>	<u>Instructional Resources</u>	<u>Technology &amp; 21<sup>st</sup> C Skills Integration (Specify)</u>	<u>Common Core Standards</u>	<u>Evaluation/ Assessment:</u>
Unit Vocabulary and Terminology  Credit Reports  Credit Scores/Ratings  Advantages of paying cash  Disadvantages of paying cash  Advantages of paying on credit.  Disadvantages of paying on credit  Credit Terminology  Types of Loans Credit Cards Consumer Loans Mortgages	Credit management includes making informed decisions about using credit.  Credit management requires an understanding of the cost of using credit.  Credit worthiness is dependent on making decisions and managing debt responsibly.  The potential consequences of using “easy access” credit.  The purpose of a credit score and credit record, and summarize borrowers’ credit report rights.  When to seek credit counseling.  The terminology associated with different types of credit, how to compare interest rates.  What constitutes	Determine when to use credit.  Understand the costs of credit.  Know what credit worthiness means and how to achieve it.  The consequences of using “easy access” credit.  Site the purpose of a credit score and credit record, and summarize borrowers’ credit report rights.  Determine when there is a need to seek. credit counseling  Terminology associated with credit.  Compare interest rates.	Unit Introduction  Let’s Talk Credit  Finance Freak  Using Credit Cards Wisely  MS Word Table: Credit,  Debit & ATM Tables  Using Credit – A Big  Decision  Brain Pop – Credit Cards  Discussion  Financial Fitness for Life  Lessons 13, 14, 15, 16  Biz Kids Videos & handout	Computer  Printers  Internet access  Various programs: i.e., Word, Excel, PP, Access, Publisher.  Teacher created  introduction to unit  Teacher created  assignment handouts  Biz Kids Videos  Various Internet Sites  Suggested textbook: Financial Fitness for Life	8.1.8.A.1 to 8.1.8.A.5  9.2.8.C.1 to C.10  8.2.8.A.1  9.1.8.A.1  9.1.8.B.1 to B.2  9.1.8.C.1 to C.3  9.1.8.D.1 to D.5  9.1.8.E.1 to E.4  9.1.8.F.1 to F.3  ISTE/Nets Standards 1a-d, 2a-d, 3a-d, 4a-d, 5a-d, 6a-d	<b>CCSS.ELA-Literacy</b> W.6.6 SL.6.1-SL.6.5 <b>College and Career Readiness Anchor Standards:</b> CCRA.R.1-R.10 CCRA.RI.6.1-RI.6.9 CCRA.W.6.6 CCRA. SL1 - SL.6 CCRA.L.1-L.6 <b>Science &amp; Technical Standards:</b> RST.6-8.1 To RST.6-8.10 WHST.6-8.1 To WHST.6-8.10 <b>CCSS. Math</b> 6.RPA.3 6.NSA.1 6.NSB.2 6.NSB.3	<b>Formative Assessments:</b> <ul style="list-style-type: none"> <li>• Teacher observation</li> <li>• Project rubrics</li> <li>• Self-assessment</li> <li>• Teacher checklist</li> <li>• Class participation</li> <li>• Completion of Assignments</li> </ul> <b>Summative Assessment(s)</b> Unit assessment for Credit and Debt Management



<u>Topics/Concepts</u> (Incl. time / # days per topic)	<u>Critical Content</u> (Students Will Know:)	<u>Skill Objectives</u> (Students Will Be Able To:)	<u>Instructional/Learning Activities &amp; Interdisciplinary Connections</u>	<u>Instructional Resources</u>	<u>Technology &amp; 21<sup>st</sup> C Skills Integration (Specify)</u>	<u>Common Core Standards</u>	<u>Evaluation/ Assessment:</u>
	“predatory lending practices”.	Explain the meaning and consequences of “predatory lending practices”.					

## Unit Modifications for Special Population Students:

<b>Struggling Learners</b>	<b>Gifted and Talented Students (Challenge Activities)</b>	<b>English Language Learners</b>	<b>Special Education Students</b>
<i>Accommodations and modifications for students who are struggling learners are adaptations teachers make so students can be successful learners. They will not change the instructional level, content or performance criteria. The changes are made to provide a student with equal access to learning and an equal opportunity to show what he/she knows and can do.</i>	<i>Accommodations and modifications for Gifted and Talented students are designed to encourage students to work at a higher instructional level and a faster pace, with a variety of materials to meet accelerated needs. They will not change the basic performance criteria, but are intended to keep students actively engaged and motivated with enriched learning opportunities.</i>	<i>Accommodations and modifications for students who are English language learners are adaptations teachers make so students can be successful learners. They will not change the instructional level, content or performance criteria. The changes will be made to provide a student with equal access to learning and an equal opportunity to show what he/she knows and can do.</i>	<i>Accommodations and modifications for special education students are adaptations teachers make so students can be successful learners. The changes are to provide a student with equal access to learning and an equal opportunity to show what he/she knows and can do. In the event there is a conflict between the prescribed curriculum and the IEP for an individual student, the IEP will take precedence and will constitute the individually prescribed proficiencies for the student.</i>
<u><b>Accommodations and Modifications:</b></u> Strategies for presenting the lesson <ul style="list-style-type: none"> <li>• Organizational help</li> <li>• Short simple directions</li> <li>• Student response format, procedures and timing revisions</li> <li>• Environment changes (seating)</li> <li>• Equipment changes (Computer hardware)</li> <li>• Assignment structure changes</li> <li>• Segmented tasks/smaller chunks</li> <li>• Tutoring by peers</li> <li>• Cues for student responses</li> <li>• Model appropriate responses</li> </ul>	<u><b>Accommodations and Modifications:</b></u> <ul style="list-style-type: none"> <li>• More internet access</li> <li>• More independent assignments</li> <li>• More instructional materials</li> <li>• Ample opportunities for creativity</li> <li>• Enhanced challenges for authentic learning</li> <li>• Peer tutor struggling and/or ESL students</li> <li>• Identify individual interests</li> <li>• Increase complexity</li> <li>• Escalate the objective</li> <li>• Organize enrichment clusters</li> </ul>	<u><b>Accommodations and Modifications:</b></u> <ul style="list-style-type: none"> <li>• Directions read to student for clarity</li> <li>• Slow down rate of speech; use shorter sentences</li> <li>• Repetition of concepts</li> <li>• Key words underlined in notes and written on board</li> <li>• Bilingual word lists, as appropriate, provided to student</li> <li>• Oral/written directions interpreted when needed.</li> <li>• Tutoring/translation by peers</li> <li>• Additional use of videos,</li> </ul>	<u><b>Accommodations and Modifications:</b></u> <ul style="list-style-type: none"> <li>• Short, simple directions</li> <li>• Consistent learning activities</li> <li>• Repetition of concepts</li> <li>• Extra time for asking and answering questions</li> <li>• provide alternative materials, techniques and evaluation criteria to address the range of students’ needs</li> <li>• parallel the regular curriculum in skill, content sequence and coverage</li> <li>• The IEP will take precedence and will constitute the individually prescribed proficiencies for the student.</li> </ul>

<ul style="list-style-type: none"> <li>• <i>Presentation of instructional content</i></li> <li>• <i>Performance criteria</i></li> <li>• <i>Assignment structure</i></li> <li>• <i>Scaffold instruction</i></li> </ul>	<ul style="list-style-type: none"> <li>• Enhance activities and projects to require original work and critical thinking skills</li> <li>• Show interest in creative efforts</li> <li>• Independent working environment</li> <li>• Time for reflection</li> </ul>	<p>illustrations, and pictures to explain and clarify concepts</p> <ul style="list-style-type: none"> <li>• Tutoring by peers/cooperative learning</li> <li>• Provide copies of notes</li> <li>• Provide study guides</li> <li>• Use authentic assessments</li> </ul>	
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# UNIT OVERVIEW

**Course Title:** Computer and Financial Literacy 6

**Unit #:** UNIT 4 OVERVIEW

**Unit Title:** Planning, Saving and Investing

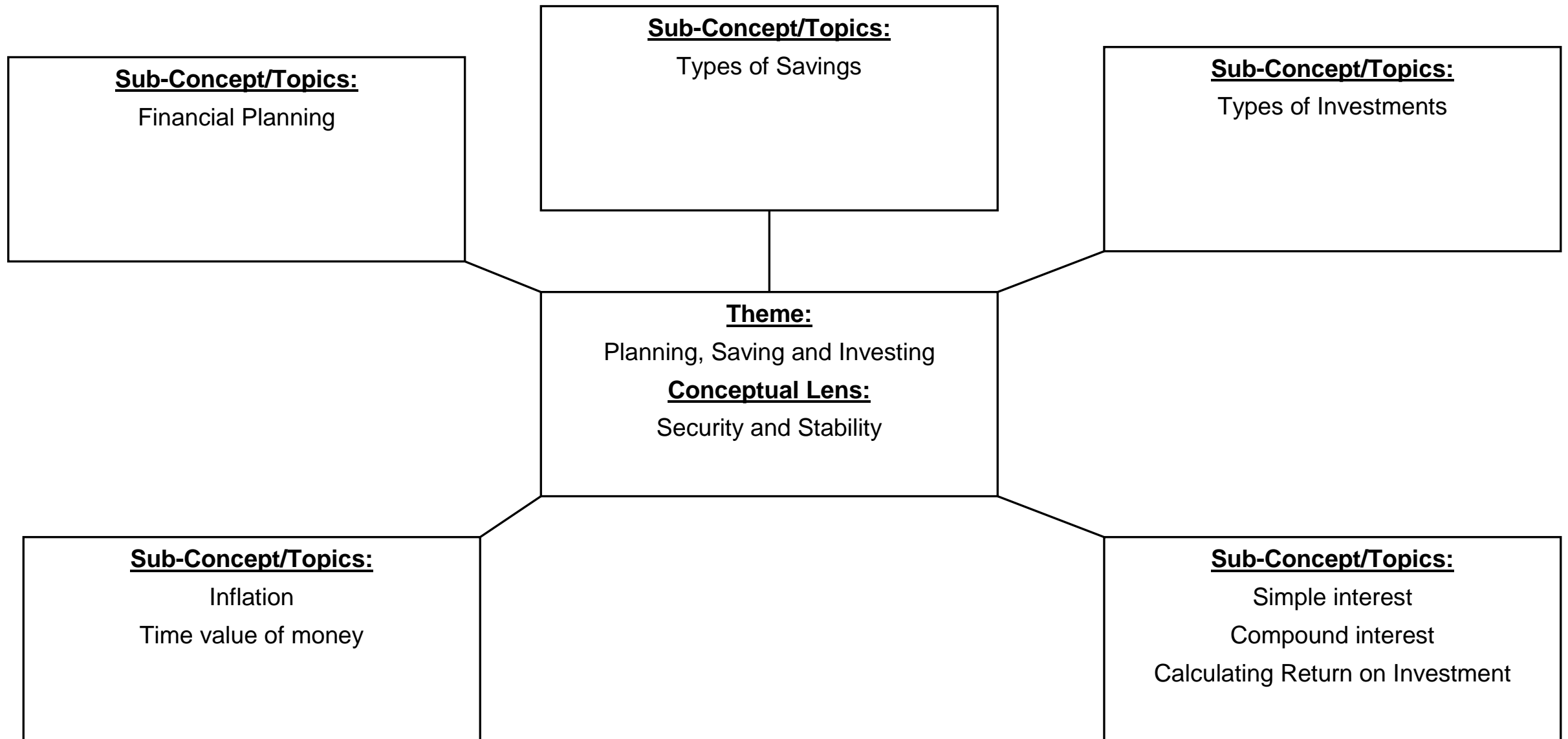
## Unit Description and Objectives:

To achieve financial security, a long term plan must be developed that includes a savings plan, investment strategies, and retirement planning. These tools will help to build wealth, meet financial goals, and provide a sound financial future and retirement. Students will obtain information on saving strategies, investment options and financial planning that will lead to wise economic decisions. The amount of information a person has about different investment will enhance their financial planning strategies. A clear understanding of economic principles leads to wiser decisions and sound financial standing.

## Essential Questions and Enduring Understandings:

<b>Essential Questions:</b>	<b>Enduring Understandings/Generalizations</b> <b>Students will understand that:</b>	<b>Guiding Questions</b>
1. How does planning lead to financial security?	1. Financial planning is the key to a comfortable lifestyle and a secure future.	1.1 How can I plan for the future? 1.2 How can I balance return with risk? 1.3 When should I begin to think about retirement?
2. How does saving contribute to financial well-being?	2. Accumulating a "rainy day fund" will alleviate worry and anxiety over economic forecasts. Saving can help you achieve your goals.	2.1 How can I accumulate a "rainy day fund"? 2.2 How can I save for needs such as a house or car? 2.3 How does saving equate to security?
3. What are some different savings tools and how do you use each one effectively?	3. There are different options for saving and investing, and each one has different risks and returns.	3.1 How secure is a savings account and what is the average rate of return? 3.2 How secure is the stock market and what is the average rate of return 3.3 What other options should I consider when planning my portfolio?
4. What are some different investment options?	4. Investment options include stocks, bonds, commodities and real estate. Education can also be a form of "investment" that can increase earning power.	4.1 What types of options do I have when considering the stock market? 4.2 Who issues bonds? 4.3 What is a commodity?
5. What is inflation and how does it affect your economic decisions and lifestyle?	5. Inflation is the general rise in the price of goods and services.	5.1 How does inflation affect buying power?

# UNIT GRAPHIC ORGANIZER



# CURRICULUM UNIT PLAN

**Course Title/Grade:** Computer and Financial Literacy 6  
**Unit Number/Title:** Unit 4: Planning, Saving and Investing  
**Conceptual Lens:** Security and Stability  
**Appropriate Time Allocation (# of Days):** 6

<u>Primary Core Content Standards referenced With Cumulative Progress Indicators</u>			
<u>8.1.8.A.1 to 8.1.8.A.5</u>	<u>9.1.8.B.1 to B.2</u>	<u>9.1.8.E.1 to E.4</u>	<b>ISTE/Nets Standards</b>
<u>9.2.8.D.1 to 9.2.8.D.8</u>	<u>9.1.8.C.1 to C.3</u>	<u>9.1.8.F.1 to F.3</u>	1a-d, 2a-d, 3a-d,
<u>8.2.8.A.1</u> <u>9.1.8.A.1</u>	<u>9.1.8.D.1 to D.5</u>		4a-d, 5a-d, 6a-d

<u>Topics/Concepts</u> (Incl. time / # days per topic)	<u>Critical Content</u> (Students Will Know:)	<u>Skill Objectives</u> (Students Will Be Able To:)	<u>Instructional/Learning</u> <u>Activities &amp; Interdisciplinary</u> <u>Connections</u>	<u>Instructional Resources</u>	<u>Technology &amp; 21<sup>st</sup> C</u> <u>Skills Integration</u> (Specify)	<u>Common Core</u> <u>Standards</u>	<u>Evaluation/ Assessment:</u>
Unit Vocabulary and Terminology. Creating a financial plan. Evaluating types of savings accounts. Understanding Investments: <ul style="list-style-type: none"> <li>• Stock Market</li> <li>• Mutual Funds</li> <li>• Bonds</li> <li>• Commodities</li> <li>• Real Estate</li> <li>• Collectibles</li> </ul> Calculating simple interest Calculating Compound interest Evaluate risk and return	Unit Vocabulary and Terminology. How to create a financial plan. Types of Savings. Types of Investments How to calculate simple interest. How to calculate compound interest. How to balance risk with return. The difference between return on investment and investment growth. The types of retirement saving accounts. What inflation is and how it affects quality of life. How equilibrium is reached.	Understand the concept of financial planning List savings options List investment options Use appropriate application of basic economic principles Make wise decisions for individual, family and business financial planning Calculate simple interest Calculate compound interest Weigh risk and return Differentiate between return and growth on investment Recognize types of retirement savings accounts Understand the concept of inflation Grasp the laws of supply and demand	Unit Introduction Types of Accounts Monthly Money Finance Freak Brain Pop – Budget Making Decisions About Money Calculating Compound interest Advantages of Saving Early Who wants to be a millionaire? Identity Theft Memo Discussion Financial Fitness for Life Lessons 1, 2, 3 Biz Kids Video and handout	Computer Printers Internet access Various programs: i.e., Word, Excel, PP, Access, Publisher. Unit introduction Teacher created assignment handouts Biz Kids Videos Various Internet Sites Suggested textbook: Financial Fitness for Life	8.1.8.A.1 to 8.1.8.A.5 9.2.8.D.1 to D.8 8.2.8.A.1 9.1.8.A.1 9.1.8.B.1 to B.2 9.1.8.C.1 to C.3 9.1.8.D.1 to D.5 9.1.8.E.1 to E.4 9.1.8.F.1 to F.3 ISTE/Nets Standards 1a-d, 2a-d, 3a-d, 4a-d, 5a-d, 6a-d	<b><u>CCSS.ELA-Literacy</u></b> W.6.6 SL.6.1-SL.6.5 <b><u>College and Career Readiness Anchor Standards:</u></b> CCRA.R.1-R.10 CCRA.RI.6.1-RI.6.9 CCRA.W,6.6 CCRA. SL1 - SL.6 CCRA.L.1-L.6 <b><u>Science &amp; Technical Standards:</u></b> RST.6-8.1 To RST.6-8.10 WHST.6-8.1 To WHST.6-8.10 <b><u>CCSS. Math</u></b> 6.NSA.1	<b><u>Formative Assessments:</u></b> <ul style="list-style-type: none"> <li>• Teacher observation</li> <li>• Project rubrics</li> <li>• Self-assessment</li> <li>• Teacher checklist</li> <li>• Class participation</li> <li>• Completion of Assignments</li> </ul> <b><u>Summative Assessment(s)</u></b> Unit Assessment for Planning, Saving and Investing

<u>Topics/Concepts</u> (Incl. time / # days per topic)	<u>Critical Content</u> (Students Will Know:)	<u>Skill Objectives</u> (Students Will Be Able To:)	<u>Instructional/Learning</u> <u>Activities &amp; Interdisciplinary</u> <u>Connections</u>	<u>Instructional Resources</u>	<u>Technology &amp; 21<sup>st</sup> C</u> <u>Skills Integration</u> (Specify)	<u>Common Core</u> <u>Standards</u>	<u>Evaluation/ Assessment:</u>
Differentiate between return and growth Investing for retirement What is Inflation? What is supply and demand?						6.NSB.2 6.NSB.3	

# Unit Modifications for Special Population Students:

Struggling Learners	Gifted and Talented Students (Challenge Activities)	English Language Learners	Special Education Students
<p><b>Accommodations and modifications</b> for students who are struggling learners are adaptations teachers make so students can be successful learners. They will not change the instructional level, content or performance criteria. The changes are made to provide a student with equal access to learning and an equal opportunity to show what he/she knows and can do.</p>	<p><b>Accommodations and modifications</b> for Gifted and Talented students are designed to encourage students to work at a higher instructional level and a faster pace, with a variety of materials to meet accelerated needs. They will not change the basic performance criteria, but are intended to keep students actively engaged and motivated with enriched learning opportunities.</p>	<p><b>Accommodations and modifications</b> for students who are English language learners are adaptations teachers make so students can be successful learners. They will not change the instructional level, content or performance criteria. The changes will be made to provide a student with equal access to learning and an equal opportunity to show what he/she knows and can do.</p>	<p><b>Accommodations and modifications</b> for special education students are adaptations teachers make so students can be successful learners. The changes are to provide a student with equal access to learning and an equal opportunity to show what he/she knows and can do. In the event there is a conflict between the prescribed curriculum and the IEP for an individual student, the IEP will take precedence and will constitute the individually prescribed proficiencies for the student.</p>
<p><b><u>Accommodations and Modifications:</u></b> Strategies for presenting the lesson</p> <ul style="list-style-type: none"> <li>• Organizational help</li> <li>• Short simple directions</li> <li>• Student response format, procedures and timing revisions</li> <li>• Environment changes (seating)</li> <li>• Equipment changes (Computer hardware)</li> <li>• Assignment structure changes</li> <li>• Segmented tasks/smaller chunks</li> <li>• Tutoring by peers</li> <li>• Cues for student responses</li> <li>• Model appropriate responses</li> <li>• <i>Presentation of instructional content</i></li> <li>• <i>Performance criteria</i></li> <li>• <i>Assignment structure</i></li> <li>• <i>Scaffold instruction</i></li> </ul>	<p><b><u>Accommodations and Modifications:</u></b></p> <ul style="list-style-type: none"> <li>• More internet access</li> <li>• More independent assignments</li> <li>• More instructional materials</li> <li>• Ample opportunities for creativity</li> <li>• Enhanced challenges for authentic learning</li> <li>• Peer tutor struggling and/or ESL students</li> <li>• Identify individual interests</li> <li>• Increase complexity</li> <li>• Escalate the objective</li> <li>• Organize enrichment clusters</li> <li>• Enhance activities and projects to require original work and critical thinking skills</li> <li>• Show interest in creative efforts</li> <li>• Independent working environment</li> <li>• Time for reflection</li> </ul>	<p><b><u>Accommodations and Modifications:</u></b></p> <ul style="list-style-type: none"> <li>• Directions read to student for clarity</li> <li>• Slow down rate of speech; use shorter sentences</li> <li>• Repetition of concepts</li> <li>• Key words underlined in notes and written on board</li> <li>• Bilingual word lists, as appropriate, provided to student</li> <li>• Oral/written directions interpreted when needed.</li> <li>• Tutoring/translation by peers</li> <li>• Additional use of videos, illustrations, and pictures to explain and clarify concepts</li> <li>• Tutoring by peers/cooperative learning</li> <li>• Provide copies of notes</li> <li>• Provide study guides</li> <li>• Use authentic assessments</li> </ul>	<p><b><u>Accommodations and Modifications:</u></b></p> <ul style="list-style-type: none"> <li>• Short, simple directions</li> <li>• Consistent learning activities</li> <li>• Repetition of concepts</li> <li>• Extra time for asking and answering questions</li> <li>• provide alternative materials, techniques and evaluation criteria to address the range of students' needs</li> <li>• parallel the regular curriculum in skill, content sequence and coverage</li> <li>• The IEP will take precedence and will constitute the individually prescribed proficiencies for the student.</li> </ul>

# UNIT OVERVIEW

**Course Title:** Computer and Financial Literacy 6

**Unit #:** UNIT 5 OVERVIEW

**Unit Title:** Becoming a Critical Consumer

## **Unit Description and Objectives:**

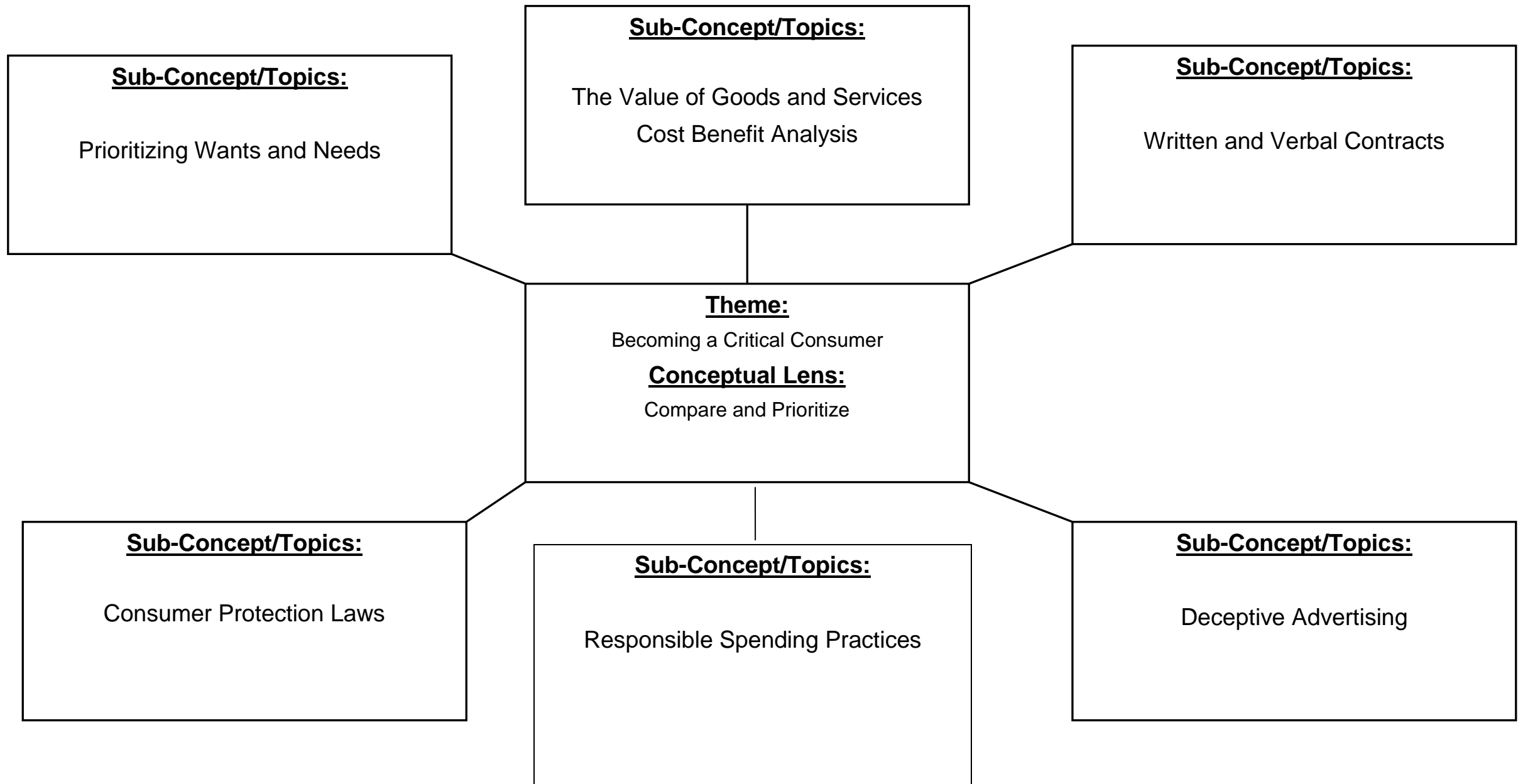
The ability to prioritize wants and needs assists in making informed investments, purchases and decisions. Cost-benefit analysis when making purchases encourages responsible spending practices. Consumer protection includes providing information about the range of products and services and about consumer resources, rights and responsibilities. In this unit students will learn to make informed economic choices by learning to prioritize purchases, compare products, spend responsibly, identify deceptive advertising, and use consumer protection laws to improve their quality of life.

## **Essential Questions and Enduring Understandings:**

<b>Essential Questions:</b>	<b><u>Enduring Understandings/Generalizations</u> Students will understand that:</b>	<b>Guiding Questions</b>
1. How do you prioritize personal wants and needs when making purchases?	1. Wants and needs must be balanced in order to meet budgetary restrictions. 2. Interest rates and fees must be taken into consideration when comparing costs	1.1 How do I want to spend my hard earned cash? 1.2 Which purchases will contribute to my satisfaction and quality of life?
2. What is a cost benefit analysis and why is it important to being a critical consumer?	2.1 There are many goods and services available in the market place and they all compete for our money. 2.2. Sometimes it may be more cost efficient to buy in commodities in bulk.	2.1 Why is it important to shop and compare prices? 2.2 Why is it beneficial to buy in bulk? 2.3 How do I completed a cost/benefit analysis?
3. What is deceptive advertising and how does it affect my purchasing power?	3.1 There are consumer protection laws designed to protect unsuspecting consumers	3.1 What should I watch out for when reading/seeing claims about products and services?
4. What are the responsibilities of the contracting parties in both written and verbal contracts?	4.1 Contracts must be examined when purchasing products with loans and credit cards	4.1 How do fraudulent activities impact consumers? 4.2 How can a contract increase the cost of a product or service?



# UNIT GRAPHIC ORGANIZER



# CURRICULUM UNIT PLAN

**Course Title/Grade:** Computer and Financial Literacy 6  
**Unit Number/Title:** Unit 5: Becoming a Critical Consumer  
**Conceptual Lens:** Compare and Prioritize  
**Appropriate Time Allocation (# of Days):** 4

<b>Primary Core Content Standards referenced With Cumulative Progress Indicators</b>			
<u>8.1.8.A.1 to 8.1.8.A.5</u>	<u>9.1.8.B.1 to B.2</u>	<u>9.1.8.E.1 to E.4</u>	<b>ISTE/Nets Standards</b>
<u>9.2.8.E.1 to 9.2.8.E.7</u>	<u>9.1.8.C.1 to C.3</u>	<u>9.1.8.F.1 to F.3</u>	1a-d, 2a-d, 3a-d
<u>8.2.8.A.1</u> <u>9.1.8.A.1</u>	<u>9.1.8.D.1 to D.5</u>		4a-d, 5a-d, 6a-d

<b>Topics/Concepts</b> (Incl. time / # days per topic)	<b>Critical Content</b> (Students Will Know:)	<b>Skill Objectives</b> (Students Will Be Able To:)	<b>Instructional/Learning Activities &amp; Interdisciplinary Connections</b>	<b>Instructional Resources</b>	<b>Technology &amp; 21<sup>st</sup> C Skills Integration</b> (Specify)	<b>Common Core Standards</b>	<b>Evaluation/ Assessment:</b>
Unit vocabulary and terminology.  Analyzing Needs and Wants  Compare the value of goods and services  Cost Benefit Analysis  Responsible spending practices  Financial services for consumers  Evaluate components and responsibilities of contracts  Identifying deceptive advertising  Consumer Protection Rights and Laws	How to prioritize wants and needs to assist in making informed purchases and decisions  How to understand and complete a cost-benefit analysis  How to use responsible spending practices  Understand consumer protection rights and laws  How to identify deceptive practices in the marketplace  The range of products and services available to consumers	Prioritize personal wants and needs when making decisions  Evaluate the appropriateness of different types of monetary transactions for various situations  Identify the components of written and verbal contracts and the inherent responsibilities of the contracting parties  Recognize the techniques and effect of deceptive advertising  Compare the value of goods or services from different sellers when purchasing large quantities and small quantities	Unit Introduction  Needs and Wants Table  Monthly Money  Finance Freak  Brain Pop  Choosing the Better Incentive  Making Decisions About Money  Identity Theft Memo  Discussion  Financial Fitness for Life  Lessons 1, 2, 3  Using Credit Cards Wisely  Biz Kids Videos	Computer  Printers  Internet access  Various programs: i.e., Word, Excel, PP, Access, Publisher.  Unit Introduction  Teacher created assignment handouts  Biz Kids Videos  Various Internet Sites    Suggested textbook: Financial Fitness for Life	8.1.8.A.1 to 8.1.8.A.5  9.2.8.E.1 to E.7  8.2.8.A.1  9.1.8.A.1  9.1.8.B.1 to B.2  9.1.8.C.1 to C.3  9.1.8.D.1 to D.5  9.1.8.E.1 to E.4  9.1.8.F.1 to F.3  <b>ISTE/Nets Standards</b> 1a-d, 2a-d, 3a-d, 4a-d, 5a-d, 6a-d	<b>CCSS.ELA-Literacy</b> W.6.6 SL.6.1-SL.6.5  <b>College and Career Readiness Anchor Standards:</b> CCRA.R.1-R.10 CCRA.RI.6.1-RI.6.9 CCRA.W.6.6 CCRA.SL1 - SL.6 CCRA.L.1-L.6  <b>Science &amp; Technical Standards:</b> RST.6-8.1 To RST.6-8.10 WHST.6-8.1 To WHST.6-8.10  <b>CCSS. Math</b> 6.RPA.3 6.NSB.2 6.NSB.3	<b>Formative Assessments:</b> <ul style="list-style-type: none"> <li>• Teacher observation</li> <li>• Project rubrics</li> <li>• Self-assessment</li> <li>• Teacher checklist</li> <li>• Class participation</li> <li>• Completion of Assignments</li> </ul>  <b>Summative Assessment(s)</b>  Unit Assessment for Being a Critical Consumer

<u>Topics/Concepts</u> (Incl. time / # days per topic)	<u>Critical Content</u> (Students Will Know:)	<u>Skill Objectives</u> (Students Will Be Able To:)	<u>Instructional/Learning Activities &amp; Interdisciplinary Connections</u>	<u>Instructional Resources</u>	<u>Technology &amp; 21<sup>st</sup> C Skills Integration</u> (Specify)	<u>Common Core Standards</u>	<u>Evaluation/ Assessment:</u>
		<p>Evaluate how fraudulent activities impact consumers and justify the creation of consumer protection laws</p> <p>Analyze interest rates and fees associate with financial services, credit cards, debit cards and gift cards</p>					

# Unit Modifications for Special Population Students:

Struggling Learners	Gifted and Talented Students (Challenge Activities)	English Language Learners	Special Education Students
<p><b>Accommodations and modifications</b> for students who are struggling learners are adaptations teachers make so students can be successful learners. They will not change the instructional level, content or performance criteria. The changes are made to provide a student with equal access to learning and an equal opportunity to show what he/she knows and can do.</p>	<p><b>Accommodations and modifications</b> for Gifted and Talented students are designed to encourage students to work at a higher instructional level and a faster pace, with a variety of materials to meet accelerated needs. They will not change the basic performance criteria, but are intended to keep students actively engaged and motivated with enriched learning opportunities.</p>	<p><b>Accommodations and modifications</b> for students who are English language learners are adaptations teachers make so students can be successful learners. They will not change the instructional level, content or performance criteria. The changes will be made to provide a student with equal access to learning and an equal opportunity to show what he/she knows and can do.</p>	<p><b>Accommodations and modifications</b> for special education students are adaptations teachers make so students can be successful learners. The changes are to provide a student with equal access to learning and an equal opportunity to show what he/she knows and can do. In the event there is a conflict between the prescribed curriculum and the IEP for an individual student, the IEP will take precedence and will constitute the individually prescribed proficiencies for the student.</p>
<p><b><u>Accommodations and Modifications:</u></b> Strategies for presenting the lesson</p> <ul style="list-style-type: none"> <li>• Organizational help</li> <li>• Short simple directions</li> <li>• Student response format, procedures and timing revisions</li> <li>• Environment changes (seating)</li> <li>• Equipment changes (Computer hardware)</li> <li>• Assignment structure changes</li> <li>• Segmented tasks/smaller chunks</li> <li>• Tutoring by peers</li> <li>• Cues for student responses</li> <li>• Model appropriate responses</li> <li>• <i>Presentation of instructional content</i></li> <li>• <i>Performance criteria</i></li> <li>• <i>Assignment structure</i></li> <li>• <i>Scaffold instruction</i></li> </ul>	<p><b><u>Accommodations and Modifications:</u></b></p> <ul style="list-style-type: none"> <li>• More internet access</li> <li>• More independent assignments</li> <li>• More instructional materials</li> <li>• Ample opportunities for creativity</li> <li>• Enhanced challenges for authentic learning</li> <li>• Peer tutor struggling and/or ESL students</li> <li>• Identify individual interests</li> <li>• Increase complexity</li> <li>• Escalate the objective</li> <li>• Organize enrichment clusters</li> <li>• Enhance activities and projects to require original work and critical thinking skills</li> <li>• Show interest in creative efforts</li> <li>• Independent working environment</li> <li>• Time for reflection</li> </ul>	<p><b><u>Accommodations and Modifications:</u></b></p> <ul style="list-style-type: none"> <li>• Directions read to student for clarity</li> <li>• Slow down rate of speech; use shorter sentences</li> <li>• Repetition of concepts</li> <li>• Key words underlined in notes and written on board</li> <li>• Bilingual word lists, as appropriate, provided to student</li> <li>• Oral/written directions interpreted when needed.</li> <li>• Tutoring/translation by peers</li> <li>• Additional use of videos, illustrations, and pictures to explain and clarify concepts</li> <li>• Tutoring by peers/cooperative learning</li> <li>• Provide copies of notes</li> <li>• Provide study guides</li> <li>• Use authentic assessments</li> </ul>	<p><b><u>Accommodations and Modifications:</u></b></p> <ul style="list-style-type: none"> <li>• Short, simple directions</li> <li>• Consistent learning activities</li> <li>• Repetition of concepts</li> <li>• Extra time for asking and answering questions</li> <li>• provide alternative materials, techniques and evaluation criteria to address the range of students' needs</li> <li>• parallel the regular curriculum in skill, content sequence and coverage</li> <li>• the IEP will take precedence and will constitute the individually prescribed proficiencies for the student.</li> </ul>

# UNIT OVERVIEW

**Course Title:** Computer and Financial Literacy 6

**Unit #:** UNIT 6 OVERVIEW

**Unit Title:** Civic Financial Responsibility

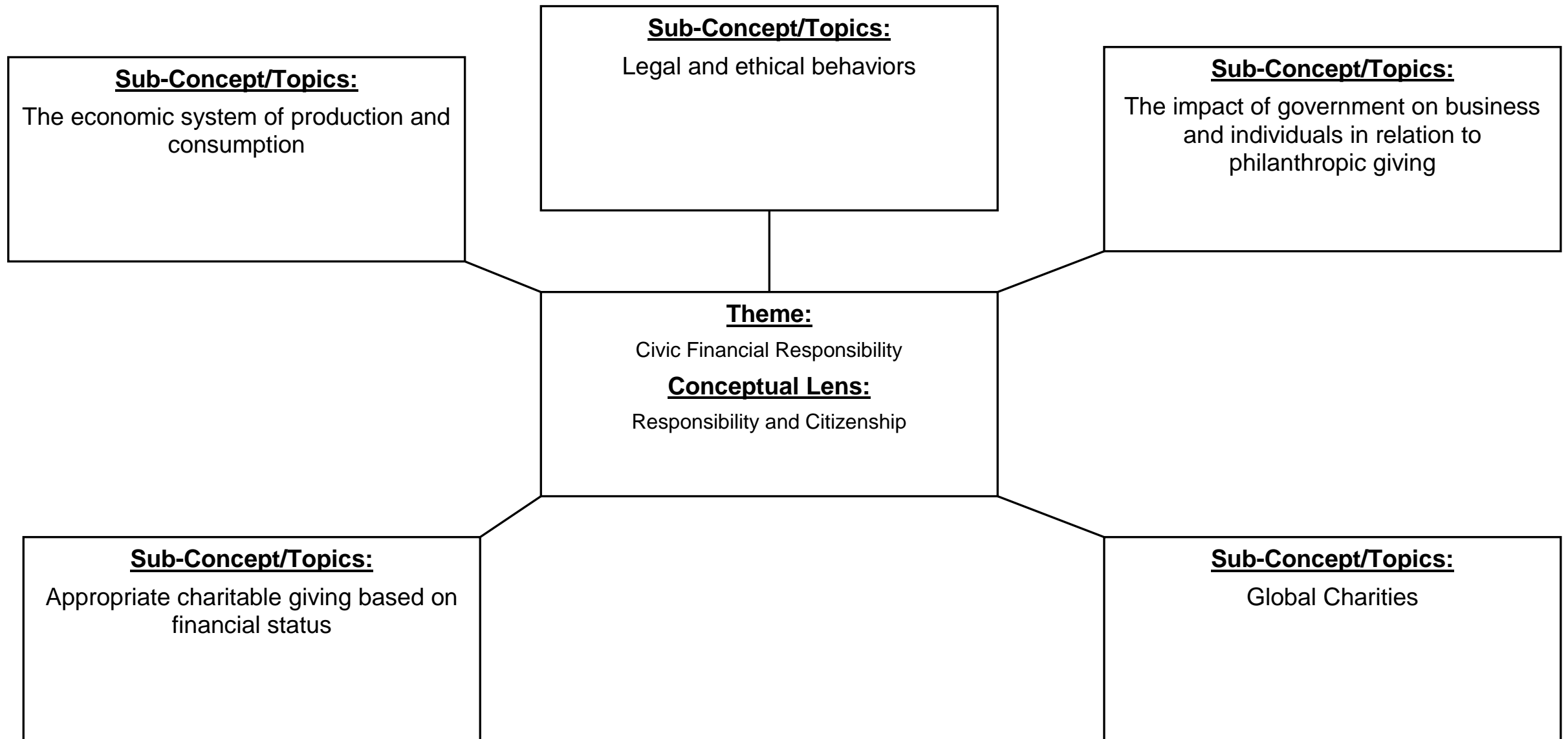
## Unit Description and Objectives:

The potential for building and using personal wealth includes responsibility to the broader community and an understanding of the legal rights and responsibilities of being a good citizen. Philanthropic, charitable and entrepreneurial organizations play distinctly different but vitally important roles in supporting the interests of local and global communities. Students will learn that caring about others will increase their self worth and potential to build wealth. By being involved in the community they can make an impact on their own earning power.

## Essential Questions and Enduring Understandings:

Essential Questions:	<u>Enduring Understandings/Generalizations</u> Students will understand that:	Guiding Questions
1. What is my responsibility to the broader community?	1. The concepts of scarcity, generosity and charitable giving are connected to social responsibility.	1.1 How will being a good responsible citizen impact my earning power? 1.2 What are charitable donations and why should an individual make them?
2. What are the roles of philanthropic, charitable and entrepreneurial organizations in the local community?	2. Programs financed by charitable organizations create healthier citizens, cleaner environments, and a better quality of life for everyone.	2.1 What is micro-financing of global charities and causes? 2.2 How do legalities and ethics effect how you behave financially?
3. What are the implications of government involvement?	3.1 There are tax benefits for charitable giving for individuals, businesses and corporations. 3.2 What environmental factors do corporations consider when acting socially responsible?	3.1 How does the economy affect businesses, government and consumer behavior in regard to civic financial responsibility? 3.2 How does the economy affect personal finances and charitable giving? 3.3 What is fiscal responsibility and how does it relate to the economy

# UNIT GRAPHIC ORGANIZER



# CURRICULUM UNIT PLAN

**Course Title/Grade:** Computer and Financial Literacy 6  
**Unit Number/Title:** Unit 6 Civic Financial Responsibility  
**Conceptual Lens:** Responsibility and Citizenship  
**Appropriate Time Allocation (# of Days):** 3

<b>Primary Core Content Standards referenced With Cumulative Progress Indicators</b>			
<u>8.1.8.A.1 to 8.1.8.A.5</u>	<u>9.1.8.B.1 to B.2</u>	<u>9.1.8.E.1 to E.4</u>	<b>ISTE/Nets Standards</b>
<u>9.2.8.F.1 to 9.2.8.F.5</u>	<u>9.1.8.C.1 to C.3</u>	<u>9.1.8.F.1 to F.3</u>	1a-d, 2a-d, 3a-d,
<u>8.2.8.A.1</u> <u>9.1.8.A.1</u>	<u>9.1.8.D.1 to D.5</u>		4a-d, 5a-d, 6a-d

<b>Topics/Concepts</b> (Incl. time / # days per topic)	<b>Critical Content</b> (Students Will Know:)	<b>Skill Objectives</b> (Students Will Be Able To:)	<b>Instructional/Learning Activities &amp; Interdisciplinary Connections</b>	<b>Instructional Resources</b>	<b>Technology &amp; 21<sup>st</sup> C Skills Integration</b> (Specify)	<b>Common Core Standards</b>	<b>Evaluation/Assessment:</b>
Unit vocabulary and terminology  How to be a good and ethical citizen  The economic system of production and consumption  Legal and ethical behaviors when making philanthropic decisions  The impact of government on business and individuals  Charitable Giving  Global Charities	How to be an ethical and caring community member  Supply and demand  Production and consumption  Ethical behaviors  Government's role in Philanthropic giving  Global Charities and their impact to lessen human suffering	Understand the potential for building and using personal wealth includes responsibility of the broader community.  An understanding of the legal rights and responsibilities of being a good citizen  How to choose a charity to reflect their interests and altruistic passions  The role government and taxes will play in determining charitable giving  The benefits of global charities on world suffering	Unit Introduction  Ethical Poster  Philanthropy Database  Brain Pop  Conserving Energy  Millionaire Project  Charity letter  Discussion	Computer  Printers  Internet access   Various programs: i.e., Word, Excel, PP, Access, Publisher. Teacher created  Unit Introduction  Teacher created  assignment handouts  Biz Kids Videos  Various Internet Sites   Suggested textbook: Financial Fitness for Life	8.1.8.A.1 to 8.1.8.A.5  8.2.8.A.1  9.1.8.A.1  9.1.8.B.1 to B.2  9.1.8.C.1 to C.3  9.1.8.D.1 to D.5  9.1.8.E.1 to E.4  9.1.8.F.1 to F.3  9.2.8.F.1 to F.5    <b>ISTE/Nets Standards</b> 1a-d, 2a-d, 3a-d, 4a-d, 5a-d, 6a-d	<b>CCSS.ELA-Literacy</b> W.6.6 SL.6.1-SL.6.5  <b>College and Career Readiness</b> <b>Anchor Standards:</b> CCRA.R.1-R.10 CCRA.RI.6.1-RI.6.9 CCRA.W,6.6 CCRA. SL1 - SL.6 CCRA.L.1-L.6  <b>Science &amp; Technical Standards:</b> RST.6-8.1 To RST.6-8.10  WHST.6-8.1 To WHST.6-8.10  <b>CCSS. Math</b> 6.NSA.1 6.NSB.2 6.NSB.3	<b>Formative Assessments:</b> Teacher observation  Project rubrics  Self-assessment  Teacher checklist  Class participation  Completion of Assignments   <b>Summative Assessment(s)</b> Unit Assessment for Civic Financial Responsibility

# Unit Modifications for Special Population Students:

Struggling Learners	Gifted and Talented Students (Challenge Activities)	English Language Learners	Special Education Students
<p><b>Accommodations and modifications</b> for students who are struggling learners are adaptations teachers make so students can be successful learners. They will not change the instructional level, content or performance criteria. The changes are made to provide a student with equal access to learning and an equal opportunity to show what he/she knows and can do.</p>	<p><b>Accommodations and modifications</b> for Gifted and Talented students are designed to encourage students to work at a higher instructional level and a faster pace, with a variety of materials to meet accelerated needs. They will not change the basic performance criteria, but are intended to keep students actively engaged and motivated with enriched learning opportunities.</p>	<p><b>Accommodations and modifications</b> for students who are English language learners are adaptations teachers make so students can be successful learners. They will not change the instructional level, content or performance criteria. The changes will be made to provide a student with equal access to learning and an equal opportunity to show what he/she knows and can do.</p>	<p><b>Accommodations and modifications</b> for special education students are adaptations teachers make so students can be successful learners. The changes are to provide a student with equal access to learning and an equal opportunity to show what he/she knows and can do. In the event there is a conflict between the prescribed curriculum and the IEP for an individual student, the IEP will take precedence and will constitute the individually prescribed proficiencies for the student.</p>
<p><b><u>Accommodations and Modifications:</u></b> Strategies for presenting the lesson</p> <ul style="list-style-type: none"> <li>• Organizational help</li> <li>• Short simple directions</li> <li>• Student response format, procedures and timing revisions</li> <li>• Environment changes (seating)</li> <li>• Equipment changes (Computer hardware)</li> <li>• Assignment structure changes</li> <li>• Segmented tasks/smaller chunks</li> <li>• Tutoring by peers</li> <li>• Cues for student responses</li> <li>• Model appropriate responses</li> <li>• <i>Presentation of instructional content</i></li> <li>• <i>Performance criteria</i></li> <li>• <i>Assignment structure</i></li> <li>• <i>Scaffold instruction</i></li> </ul>	<p><b><u>Accommodations and Modifications:</u></b></p> <ul style="list-style-type: none"> <li>• More internet access</li> <li>• More independent assignments</li> <li>• More instructional materials</li> <li>• Ample opportunities for creativity</li> <li>• Enhanced challenges for authentic learning</li> <li>• Peer tutor struggling and/or ESL students</li> <li>• Identify individual interests</li> <li>• Increase complexity</li> <li>• Escalate the objective</li> <li>• Organize enrichment clusters</li> <li>• Enhance activities and projects to require original work and critical thinking skills</li> <li>• Show interest in creative efforts</li> <li>• Independent working environment</li> <li>• Time for reflection</li> </ul>	<p><b><u>Accommodations and Modifications:</u></b></p> <ul style="list-style-type: none"> <li>• Directions read to student for clarity</li> <li>• Slow down rate of speech; use shorter sentences</li> <li>• Repetition of concepts</li> <li>• Key words underlined in notes and written on board</li> <li>• Bilingual word lists, as appropriate, provided to student</li> <li>• Oral/written directions interpreted when needed.</li> <li>• Tutoring/translation by peers</li> <li>• Additional use of videos, illustrations, and pictures to explain and clarify concepts</li> <li>• Tutoring by peers/cooperative learning</li> <li>• Provide copies of notes</li> <li>• Provide study guides</li> <li>• Use authentic assessments</li> </ul>	<p><b><u>Accommodations and Modifications:</u></b></p> <ul style="list-style-type: none"> <li>• Short, simple directions</li> <li>• Consistent learning activities</li> <li>• Repetition of concepts</li> <li>• Extra time for asking and answering questions</li> <li>• provide alternative materials, techniques and evaluation criteria to address the range of students' needs</li> <li>• parallel the regular curriculum in skill, content sequence and coverage</li> <li>• The IEP will take precedence and will constitute the individually prescribed proficiencies for the student.</li> </ul>



# UNIT OVERVIEW

**Course Title:** Computer and Financial Literacy 6

**Unit #:** UNIT 7 OVERVIEW

**Unit Title:** Risk Management and Insurance

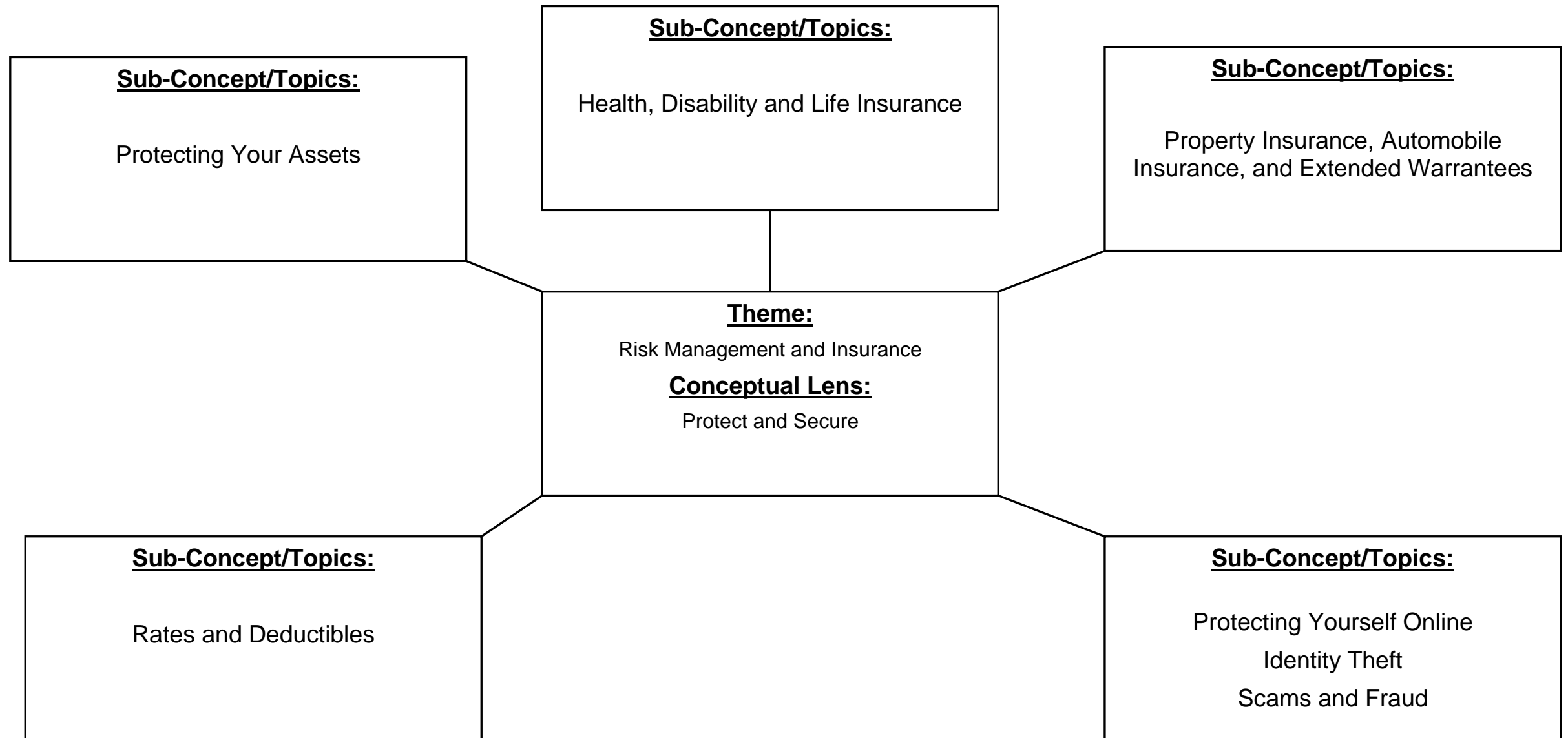
**Unit Description and Objectives:**

There are common financial risks and ways to manage risks. Insurance is designed to protect the consumer against unintended losses. Students will recognize the impact of losses on financial stability and why it is important to protect personal assets. Students will understand the importance of health, disability, and life insurance as equated to earning power and quality of life. Students will see the need and value for different types of insurance policies and warranties when protecting against unforeseen losses.

**Essential Questions and Enduring Understandings:**

<b>Essential Questions:</b>	<b>Enduring Understandings/Generalizations</b> <b>Students will understand that:</b>	<b>Guiding Questions</b>
1. What is financial risk and how is it different from personal risk?	1.1 Financial risks are risks that jeopardize your assets and or property. 1.2 Personal risks are associated with health, being unable to work, and loss of life. 1.3 Insurance is a way to protect from personal and financial risks. 1.4 Warranties are a way to protect purchases.	1.1 How can I protect my personal being? 1.2 How can I protect my family? 1.3 How can I protect my assets? 1.4 Why should I purchase Insurance? 1.5 How can I protect my large and small purchases?
2. How do I protect myself from Identity theft?	2.1 Identify theft is the illegal use of someone else’s personal identifying information in order to obtain money or credit without the owner’s knowledge.	2.1 What is identity theft? 2.2 What are the consequences of identity theft? 2.3 What types of help are available to keep my personal identify safe?
3. How do I protect myself from scams and fraud both online and in person?	3.1A scam is a dishonest way to make money by deceiving unsuspecting victims. 3.2 Fraud is the crime of using dishonest methods to take something valuable from another person.	3.1What are scams? 3.2 What constitutes fraud? 3.3 Am I more vulnerable online or in person?

# UNIT GRAPHIC ORGANIZER



# CURRICULUM UNIT PLAN

**Course Title/Grade:** Computer and Financial Literacy 6  
**Unit Number/Title:** Unit 7: Risk Management and Insurance  
**Conceptual Lens:** Protect and Secure  
**Appropriate Time Allocation (# of Days):** 3

<b>Primary Core Content Standards referenced With Cumulative Progress Indicators</b>			
<u>8.1.8.A.1 to 8.1.8.A.5</u>	<u>9.1.8.B.1 to B.2</u>	<u>9.1.8.E.1 to E.4</u>	<b>ISTE/Nets Standards</b>
<u>9.2.8.G.1 to 9.2.8.G.7</u>	<u>9.1.8.C.1 to C.3</u>	<u>9.1.8.F.1 to F.3</u>	1a-d, 2a-d, 3a-d
<u>8.2.8.A.1</u> <u>9.1.8.A.1</u>	<u>9.1.8.D.1 to D.5</u>		4a-d, 5a-d, 6a-d

<b>Topics/Concepts</b> (Incl. time / # days per topic)	<b>Critical Content</b> (Students Will Know:)	<b>Skill Objectives</b> (Students Will Be Able To:)	<b>Instructional/Learning Activities &amp; Interdisciplinary Connections</b>	<b>Instructional Resources</b>	<b>Technology &amp; 21<sup>st</sup> C Skills Integration</b> (Specify)	<b>Common Core Standards</b>	<b>Evaluation/Assessment:</b>
Protecting your Assets Health, Disability and Life Insurance Property Insurance, Automobile Insurance, and Extended Warrantees Rates and Deductibles Protecting Yourself Online Identity Theft Scams and Fraud	What constitutes an "Asset" Why it is important to protect assets from loss Why health, disability and life insurance is needed to protect oneself and one's family When and why property insurance and automobile insurance is required and needed How to evaluate extended warranties and how they may benefit certain purchases How to protect yourself online How to protect against identity theft What to do in the case of scams and fraud	Learn the common financial risks and ways to manage them. Understand insurance is designed to protect the consumer against unintended losses. Recognize the need to be vigilant and safeguard personal information. Be on the alert for scams and fraud.	Unit Introduction <b>Suggested activities</b> Insurance Database Insurance Infographic Millionaire Project My Stocks Savings & Retirement Calculations Discussion	Computer Printers Internet access Various programs: i.e., Word, Excel, PP, Access, Publisher. Unit Introduction Teacher created assignment handouts Biz Kids Videos Various Internet Sites Suggested textbook: Financial Fitness for Life	8.1.8.A.1 to 8.1.8.A.5 9.2.8.G.1 to G.7 8.2.8.A.1 9.1.8.A.1 9.1.8.B.1 to B.2 9.1.8.C.1 to C.3 9.1.8.D.1 to D.5 9.1.8.E.1 to E.4 9.1.8.F.1 to F.3  <b>ISTE/Nets Standards</b> 1a-d, 2a-d, 3a-d, 4a-d, 5a-d, 6a-d	<b>CCSS.ELA-Literacy</b> W.6.6 SL.6.1-SL.6.5  <b>College and Career Readiness Anchor Standards:</b> CCRA.R.1-R.10 CCRA.RI.6.1-RI.6.9 CCRA.W,6.6 CCRA. SL1 - SL.6 CCRA.L.1-L.6  <b>Science &amp; Technical Standards:</b> RST.6-8.1 To RST.6-8.10  WHST.6-8.1 To WHST.6-8.10	<b>Formative Assessments:</b> Teacher observation Project rubrics Self-assessment Teacher checklist Class participation Completion of Assignments  <b>Summative Assessment</b> Unit assessment for Risk Management and Insurance

# Unit Modifications for Special Population Students:

Struggling Learners	Gifted and Talented Students (Challenge Activities)	English Language Learners	Special Education Students
<p><b>Accommodations and modifications</b> for students who are struggling learners are adaptations teachers make so students can be successful learners. They will not change the instructional level, content or performance criteria. The changes are made to provide a student with equal access to learning and an equal opportunity to show what he/she knows and can do.</p>	<p><b>Accommodations and modifications</b> for Gifted and Talented students are designed to encourage students to work at a higher instructional level and a faster pace, with a variety of materials to meet accelerated needs. They will not change the basic performance criteria, but are intended to keep students actively engaged and motivated with enriched learning opportunities.</p>	<p><b>Accommodations and modifications</b> for students who are English language learners are adaptations teachers make so students can be successful learners. They will not change the instructional level, content or performance criteria. The changes will be made to provide a student with equal access to learning and an equal opportunity to show what he/she knows and can do.</p>	<p><b>Accommodations and modifications</b> for special education students are adaptations teachers make so students can be successful learners. The changes are to provide a student with equal access to learning and an equal opportunity to show what he/she knows and can do. In the event there is a conflict between the prescribed curriculum and the IEP for an individual student, the IEP will take precedence and will constitute the individually prescribed proficiencies for the student.</p>
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# UNIT OVERVIEW

**Course Title:** Computer and Financial Literacy 6

**Unit #:** UNIT 8 OVERVIEW

**Unit Title:** Income and Careers

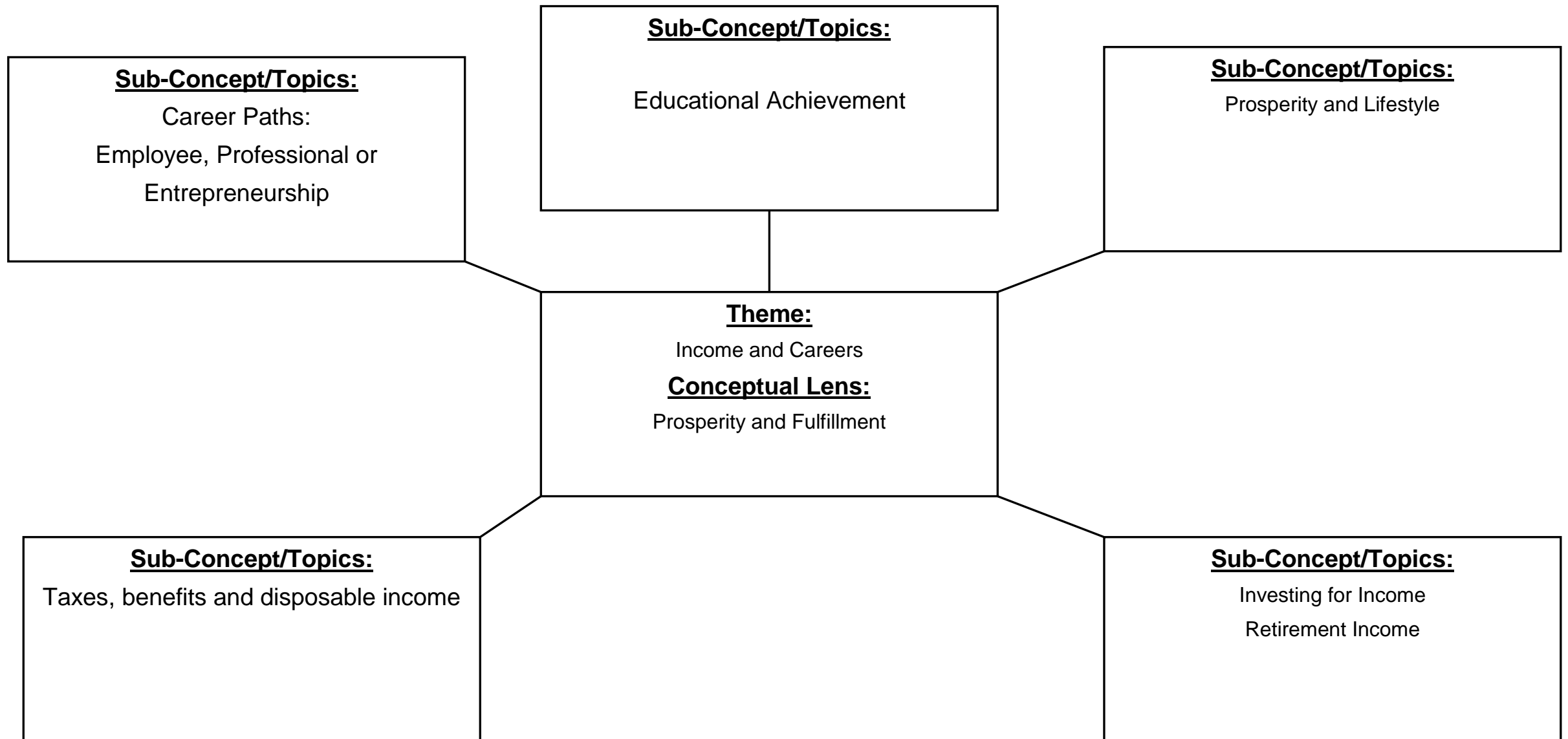
**Unit Description and Objectives:**

Educational achievement, career choice, and entrepreneurial skills all play a role in achieving a desired lifestyle. Income often comes from different sources, including alternative sources. Income affects spending decisions and lifestyle. Taxes and the cost of employee benefits affect the amount of disposable income. Students will understand that education and career success go hand and hand. Educational opportunity and being prepared to follow lucrative career paths can increase net worth, prosperity and future lifestyles. Students will recognize how income taxes and benefits play a role in “take home” pay and disposable income.

**Essential Questions and Enduring Understandings:**

<b>Essential Questions:</b>	<b><u>Enduring Understandings/Generalizations</u> Students will understand that:</b>	<b>Guiding Questions</b>
1. What is the difference between being an employee, a professional, and an entrepreneur?	1.1 Employees work for a business or company and have little to no control of their working conditions. 1.2 A professional is a person who has a particular type of education and is qualification to work in a particular field. 1.3 An entrepreneur is a business owner and many times is also an employer.	1.1 What is it like to have a steady job 1.2 How can I decide what I would like to do for a living when I get older? 1.3 What is a professional? 1.4 What is an entrepreneur?
2. How is education linked to prosperity and lifestyle?	2.1 Education and income are positively related. Usually, higher the education, the higher the income	2.1 What is educational opportunity all about? 2.2 How is education linked to my earning ability? 2.3 How does a poor education negatively affect my lifestyle?
3. What is the affect of payroll taxes and benefits on “take home pay” and purchasing power?	3.1 Payroll taxes are deducted from your paycheck to pay for government and infrastructure. 3.2 Benefits are provided by employers and employees usually share in the cost resulting in lower net pay.	3.1 What are payroll taxes? 3.2 What are benefits? 3.3 How do taxes and benefits affect my “take home” or net pay?
4. How do I invest for income and retirement?	4.1 Retirement planning starts as soon as you become employed. 4.2 There are investments that can yield income.	4.1 How can I invest my money to generate income? 4.2 How can I prepare to retire comfortably with a good quality of life?

# UNIT GRAPHIC ORGANIZER



# CURRICULUM UNIT PLAN

**Course Title/Grade:** Computer and Financial Literacy 6  
**Unit Number/Title:** Unit 8: Income and Careers  
**Conceptual Lens:** Prosperity and Fulfillment  
**Appropriate Time Allocation (# of Days):** 9

<b>Primary Core Content Standards referenced With Cumulative Progress Indicators</b>			
<u>8.1.8.A.1 to 8.1.8.A.5</u>	<u>9.1.8.B.1 to B.2</u>	<u>9.1.8.E.1 to E.4</u>	<b>ISTE/Nets Standards</b>
<u>9.2.8.A.1 to 9.2.8.A.9</u>	<u>9.1.8.C.1 to C.3</u>	<u>9.1.8.F.1 to F.3</u>	1a-d, 2a-d, 3a-d,
<u>8.2.8.A.1</u> <u>9.1.8.A.1</u>	<u>9.1.8.D.1 to D.5</u>		4a-d , 5a-d, 6a-d

<b>Topics/Concepts</b> (Incl. time / # days per topic)	<b>Critical Content</b> (Students Will Know:)	<b>Skill Objectives</b> (Students Will Be Able To:)	<b>Instructional/Learning Activities &amp; Interdisciplinary Connections</b>	<b>Instructional Resources</b>	<b>Technology &amp; 21<sup>st</sup> C Skills Integration</b>	<b>Common Core Standards</b>	<b>Evaluation/ Assessment:</b>
Unit Vocabulary and terminology.  Advantages of higher education and the relationship to earning power.  Career Choices  Entrepreneurism  Payroll calculations  Gross pay and net pay  Earned and unearned income  Employee benefits	Recognize that education and income are positively related and usually higher education is related to higher the income.  Understand that career choices play a role in prosperity and lifestyle.  Recognize payroll taxes are deducted from a paycheck. They reduce take home pay (net pay).  Know benefits are provided by employers and employees usually share in the cost resulting in lower net pay	Relate the benefits of staying in school to greater earning power and a better quality of life.  Certain career choices are more lucrative but require more education.  Calculate payroll taxes.  Read a paycheck and know the difference between gross pay and net pay.  Know why benefits are offered by employers and why they share the cost.	Unit Introduction  <u><b>Suggested Activities:</b></u>  Why stay in school?  Finance Freak  Monthly Money  Career Project  Company payroll  Reading a Paystub  <a href="http://www.worldsalaries.org">www.worldsalaries.org</a>  Financial Fitness for Life  Lessons 1, 4, 5, 6, 9  Discussion	Computer  Printers  Internet access  Various programs: i.e., Word, Excel, PP, Access, Publisher.  Unit Introduction  Teacher created assignment handouts  Biz Kids Videos  Various Internet Sites  Suggested textbook: Financial Fitness for Life	8.1.8.A.1 to 8.1.8.A.5  9.2.8.A.1 to A.7  8.2.8.A.1  9.1.8.A.1  9.1.8.B.1 to B.2  9.1.8.C.1 to C.3  9.1.8.D.1 to D.5  9.1.8.E.1 to E.4  9.1.8.F.1 to F.3    <b>ISTE/Nets Standards</b> 1a-d, 2a-d, 3a-d, 4a-d, 5a-d, 6a-d	<b>CCSS.ELA-Literacy</b> W.6.6 SL.6.1-SL.6.5 <b>College and Career Readiness Anchor Standards:</b> CCRA.R.1-R.10 CCRA.RI.6.1-RI.6.9 CCRA.W,6.6 CCRA. SL1 - SL.6 CCRA.L.1-L.6  <b>Science &amp; Technical Standards:</b> RST.6-8.1 To RST.6-8.10  WHST.6-8.1 To WHST.6-8.10  <b>CCSS. Math</b> 6.RPA.3 6.NSB.1 6.NSB.2 6.NSB.3	<u><b>Formative Assessments:</b></u>  Teacher observation  Project rubrics  Self-assessment  Teacher checklist  Class participation  Completion of Assignments    <u><b>Summative Assessment</b></u>  Unit assessment for Income and Careers

# Unit Modifications for Special Population Students:

Struggling Learners	Gifted and Talented Students (Challenge Activities)	English Language Learners	Special Education Students
<p><b>Accommodations and modifications</b> for students who are struggling learners are adaptations teachers make so students can be successful learners. They will not change the instructional level, content or performance criteria. The changes are made to provide a student with equal access to learning and an equal opportunity to show what he/she knows and can do.</p>	<p><b>Accommodations and modifications</b> for Gifted and Talented students are designed to encourage students to work at a higher instructional level and a faster pace, with a variety of materials to meet accelerated needs. They will not change the basic performance criteria, but are intended to keep students actively engaged and motivated with enriched learning opportunities.</p>	<p><b>Accommodations and modifications</b> for students who are English language learners are adaptations teachers make so students can be successful learners. They will not change the instructional level, content or performance criteria. The changes will be made to provide a student with equal access to learning and an equal opportunity to show what he/she knows and can do.</p>	<p><b>Accommodations and modifications</b> for special education students are adaptations teachers make so students can be successful learners. The changes are to provide a student with equal access to learning and an equal opportunity to show what he/she knows and can do. In the event there is a conflict between the prescribed curriculum and the IEP for an individual student, the IEP will take precedence and will constitute the individually prescribed proficiencies for the student.</p>
<p><b><u>Accommodations and Modifications:</u></b> Strategies for presenting the lesson</p> <ul style="list-style-type: none"> <li>• Organizational help</li> <li>• Short simple directions</li> <li>• Student response format, procedures and timing revisions</li> <li>• Environment changes (seating)</li> <li>• Equipment changes (Computer hardware)</li> <li>• Assignment structure changes</li> <li>• Segmented tasks/smaller chunks</li> <li>• Tutoring by peers</li> <li>• Cues for student responses</li> <li>• Model appropriate responses</li> <li>• <i>Presentation of instructional content</i></li> <li>• <i>Performance criteria</i></li> <li>• <i>Assignment structure</i></li> <li>• <i>Scaffold instruction</i></li> </ul>	<p><b><u>Accommodations and Modifications:</u></b></p> <ul style="list-style-type: none"> <li>• More internet access</li> <li>• More independent assignments</li> <li>• More instructional materials</li> <li>• Ample opportunities for creativity</li> <li>• Enhanced challenges for authentic learning</li> <li>• Peer tutor struggling and/or ESL students</li> <li>• Identify individual interests</li> <li>• Increase complexity</li> <li>• Escalate the objective</li> <li>• Organize enrichment clusters</li> <li>• Enhance activities and projects to require original work and critical thinking skills</li> <li>• Show interest in creative efforts</li> <li>• Independent working environment</li> <li>• Time for reflection</li> </ul>	<p><b><u>Accommodations and Modifications:</u></b></p> <ul style="list-style-type: none"> <li>• Directions read to student for clarity</li> <li>• Slow down rate of speech; use shorter sentences</li> <li>• Repetition of concepts</li> <li>• Key words underlined in notes and written on board</li> <li>• Bilingual word lists, as appropriate, provided to student</li> <li>• Oral/written directions interpreted when needed.</li> <li>• Tutoring/translation by peers</li> <li>• Additional use of videos, illustrations, and pictures to explain and clarify concepts</li> <li>• Tutoring by peers/cooperative learning</li> <li>• Provide copies of notes</li> <li>• Provide study guides</li> <li>• Use authentic assessments</li> </ul>	<p><b><u>Accommodations and Modifications:</u></b></p> <ul style="list-style-type: none"> <li>• Short, simple directions</li> <li>• Consistent learning activities</li> <li>• Repetition of concepts</li> <li>• Extra time for asking and answering questions</li> <li>• provide alternative materials, techniques and evaluation criteria to address the range of students' needs</li> <li>• parallel the regular curriculum in skill, content sequence and coverage</li> <li>• The IEP will take precedence and will constitute the individually prescribed proficiencies for the student.</li> </ul>



# UNIT OVERVIEW

**Course Title:** Computer and Financial Literacy 6

**Unit #:** UNIT 9 OVERVIEW

**Unit Title:** Educational Technology

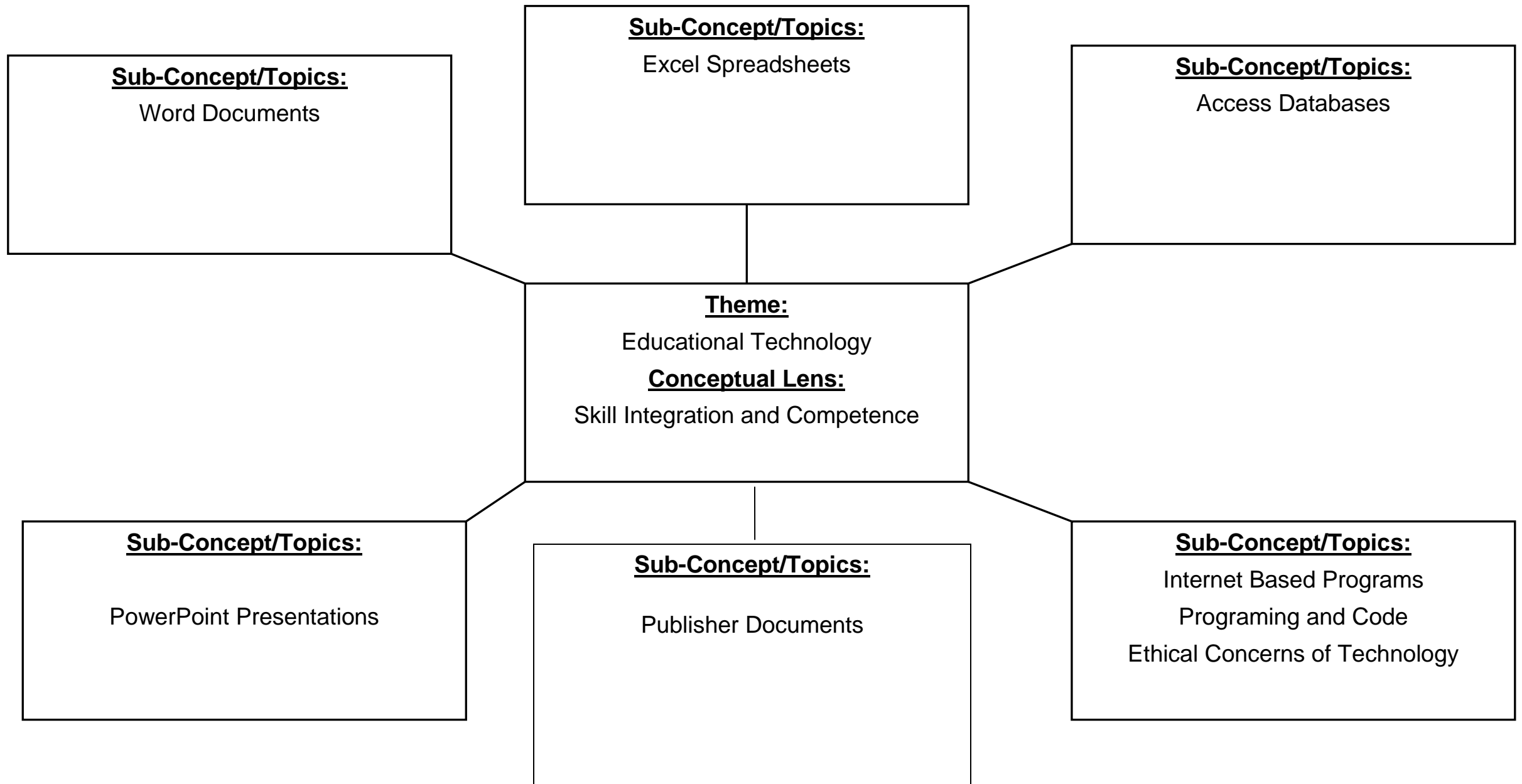
**Unit Description and Objectives:**

Students will learn the use of technology and digital tools requires knowledge and appropriate use of operations and related applications. Students will learn the use of digital tools and media-rich resources enhances creativity and the construction of knowledge. Students will learn digital tools and environments support the learning process and foster collaboration in solving local or global issues and problems. Students will learn technological advancements create societal concerns regarding the practice of safe, legal and ethical behaviors. Students will learn the effective use of digital tools assists in gathering and managing information. Students will learn information accessed through the use of digital tools assists in generating solutions and making decisions.

**Essential Questions and Enduring Understandings:**

<b>Essential Questions:</b>	<b><u>Enduring Understandings/Generalizations</u> Students will understand that:</b>	<b>Guiding Questions</b>
1. What skills must be acquired to use digital tools appropriately?	1.1 Programs are the technological tools that are used to facilitate the manipulation of information and data. 1.2 There is different terminology for each program that must be understood to communicate clearly.	1.1 What are the programs I must learn to use technology effectively and efficiently? 1.2 What are the main uses and functions of each program? 1.3 What terminology do I need to know to talk intelligently about programs?
2. How can digital tools enhance creativity and the construction of knowledge?	2. Digital tools support learning and collaboration by making communication effortless and efficient. 2.2 The Internet search engine is a tool that will aid research and knowledge acquisition by searching the World Wide web using key words and phrases.	2.1 How do digital tools support learning and collaboration? 2.2 How do they assist in accessing information, generating solutions and making decisions? 2.3 How do I conduct an advanced Internet search for information and knowledge?
3. How do technological advancements create societal concerns regarding safe, legal and ethical behaviors?	3.1 Technology creates ethical dilemmas. 3.2 Creative Commons develops, supports, and stewards legal and technical infrastructure that maximizes digital creativity, sharing and innovation.	3.1 What are ethics and how are they related to technology and internet use? 3.2 What is internet safety? 3.3 What is plagiarism?

# UNIT GRAPHIC ORGANIZER



# CURRICULUM UNIT PLAN

**Course Title/Grade:** Computer and Financial Literacy 6  
**CUnit Number/Title:** Unit 9: Educational Technology  
**Conceptual Lens:** Skill Integration and Competence  
**Appropriate Time Allocation (# of Days):** 45 days

<b>Primary Core Content Standards referenced With Cumulative Progress Indicators</b>			
<u>8.1.8.A.1 to 8.1.8.A.5</u>	<u>9.1.8.B.1 to B.2</u>	<u>9.1.8.E.1 to E.4</u>	<b>ISTE/Nets Standards</b>
<u>9.2.8. A.1 - 9.2.8.G.6</u>	<u>9.1.8.C.1 to C.3</u>	<u>9.1.8.F.1 to F.3</u>	1a-d, 2a-d, 3a-d.
<u>8.2.8.A.1</u> <u>9.1.8.A.1</u>	<u>9.1.8.D.1 to D.5</u>		4a-d, 5a-d, 6a-d

<b>Topics/Concepts</b> (Incl. time / # days per topic)	<b>Critical Content</b> (Students Will Know:)	<b>Skill Objectives</b> (Students Will Be Able To:)	<b>Instructional/Learning Activities &amp; Interdisciplinary Connections</b>	<b>Instructional Resources</b>	<b>Technology &amp; 21<sup>st</sup> C Skills Integration (Specify)</b>	<b>Common Core Standards</b>	<b>Evaluation/Assessment:</b>
Unit Vocabulary and terminology  Word Processing Documents  Spreadsheets  Databases  Multimedia Presentations  Desktop Publishing  Internet Searches  Internet Safety  Digital Citizenship  Harvesting Graphics, Videos and Pictures  Programing and Code	How to open, create and save Word documents  How to open, create and save Spreadsheets  How to open, create and save Databases  How to open, create and save Multimedia Presentations  How to open, create and save Desktop Publishing  How to open, create and save Desktop Publishing documents  How to conduct an advanced Internet search  How to harvest	Use technology and digital tools Use computer applications to solve problems.  Use digital tools and media-rich resources to enhance creativity and knowledge  Students will learn digital tools and environments support the learning process and foster collaboration in solving local or global issues and problems. Students will learn technological advancements create societal concerns regarding the practice of safe, legal and ethical behaviors. Students will learn the effective use of digital tools assists in	<b>Suggested Activities:</b> <b>Word Processing</b> Unit Introduction Create, edit, format and modify documents Outlines and tables Graphic Organizers Microsoft Word Spaghetti/Blue Engine Poem Text Changes Icon Matching Outline Phillies/Schedule Table MS Word Table: Credit, Debit and ATM Tables Identity Theft Memo <b>Databases</b> Unit Introduction Create, sort and read a database Run a query Find data Make a report Microsoft Access Fast Food Database Friends Database Football Database	Computer Printers Internet access  Various programs: i.e., Word, Excel, PP, Access, Publisher, Glogster, Internet Explorer, Google Docs  Unit Introduction for each program Teacher created assignment handouts Biz Kids Videos Various Internet Sites  Suggested textbook: Financial Fitness for Life	8.1.8.A.1 to 8.1.8.A.5  9.2.8.A.1 to 9.2.8.G.6  8.2.8.A.1 9.1.8.A.1  9.1.8.B.1 to B.2  9.1.8.C.1 to C.3  9.1.8.D.1 to D.5  9.1.8.E.1 to E.4  9.1.8.F.1 to F.3  <b>ISTE/Nets Standards</b> 1a-d, 2a-d, 3a-d, 4a-d. 5a-d, 6a-d	<b>CCSS.ELA-Literacy</b> W.6.6 SL.6.1-SL.6.5 <b>College and Career Readiness Anchor Standards:</b> CCRA.R.1-R.10 CCRA.RI.6.1-RI.6.9 CCRA.W,6.6 CCRA. SL1 - SL.6 CCRA.L.1-L.6 <b>Science &amp; Technical Standards:</b> RST.6-8.1 To RST.6-8.10  WHST.6-8.1 To WHST.6-8.10 <b>CCSS. MATH</b> 6.RPA.3 6.NSA.1 6.NSB.2 6.NSB.3 6.SPA.1	<b>Formative Assessments:</b> Teacher observation  Project rubrics  Self-assessment  Teacher checklist  Class participation  Completion of Assignments  <b>Summative Assessment(s)</b>  Unit assessment for Educational Technology

<u>Topics/Concepts</u> (Incl. time / # days per topic)	<u>Critical Content</u> (Students Will Know:)	<u>Skill Objectives</u> (Students Will Be Able To:)	<u>Instructional/Learning Activities &amp; Interdisciplinary Connections</u>	<u>Instructional Resources</u>	<u>Technology &amp; 21<sup>st</sup> C Skills Integration</u> (Specify)	<u>Common Core Standards</u>	<u>Evaluation/ Assessment:</u>
	pictures, graphics and videos for use in documents	<p>gathering and managing information. Students will learn information accessed through the use of digital tools assists in generating solutions.</p> <p>Understand ethical concerns and proper use of technology</p> <p>Learn more about how technology works and how to create software applications by learning to code with simple Java Script / HTML languages</p> <p>Programing and Code simple assignments</p>	<p>Earthquakes Database Gods &amp; Goddesses Database MTV Database Mystery Database Insurance Database</p> <p><b>Spreadsheets:</b> Unit Introduction Create, edit and modify a spreadsheet Formulas Graphs/Charts Microsoft Excel Candy Sales Earth's Surface Column Charts Build – a – Bear Toy Story Pictograph Shopping</p> <p><b>Multimedia</b></p> <p><b>Presentations:</b> Various PowerPoint and Glogster and Prezi presentations</p> <p><b>Desktop Publishing:</b> Flyers, Handouts, Greeting Cards Business Cards, Infographics,</p> <p><b>Programing:</b> Hour of Code /Microworlds Assignments using code and Java Script</p>	<p>Programing: <a href="http://www.code.org">www.code.org</a> Microworlds</p>		6.SPA.4 6.SP.B.5A 6.SP.B.5B	

# Unit Modifications for Special Population Students:

Struggling Learners	Gifted and Talented Students (Challenge Activities)	English Language Learners	Special Education Students
<p><i>Accommodations and modifications for students who are struggling learners are adaptations teachers make so students can be successful learners. They will not change the instructional level, content or performance criteria. The changes are made to provide a student with equal access to learning and an equal opportunity to show what he/she knows and can do.</i></p>	<p><i>Accommodations and modifications for Gifted and Talented students are designed to encourage students to work at a higher instructional level and a faster pace, with a variety of materials to meet accelerated needs. They will not change the basic performance criteria, but are intended to keep students actively engaged and motivated with enriched learning opportunities.</i></p>	<p><i>Accommodations and modifications for students who are English language learners are adaptations teachers make so students can be successful learners. They will not change the instructional level, content or performance criteria. The changes will be made to provide a student with equal access to learning and an equal opportunity to show what he/she knows and can do.</i></p>	<p><i>Accommodations and modifications for special education students are adaptations teachers make so students can be successful learners. The changes are to provide a student with equal access to learning and an equal opportunity to show what he/she knows and can do. In the event there is a conflict between the prescribed curriculum and the IEP for an individual student, the IEP will take precedence and will constitute the individually prescribed proficiencies for the student.</i></p>
<p><b><u>Accommodations and Modifications:</u></b> Strategies for presenting the lesson</p> <ul style="list-style-type: none"> <li>• Organizational help</li> <li>• Short simple directions</li> <li>• Student response format, procedures and timing revisions</li> <li>• Environment changes (seating)</li> <li>• Equipment changes (Computer hardware)</li> <li>• Assignment structure changes</li> <li>• Segmented tasks/smaller chunks</li> <li>• Tutoring by peers</li> <li>• Cues for student responses</li> <li>• Model appropriate responses</li> <li>• <i>Presentation of instructional content</i></li> <li>• <i>Performance criteria</i></li> <li>• <i>Assignment structure</i></li> <li>• <i>Scaffold instruction</i></li> </ul>	<p><b><u>Accommodations and Modifications:</u></b></p> <ul style="list-style-type: none"> <li>• More internet access</li> <li>• More independent assignments</li> <li>• More instructional materials</li> <li>• Ample opportunities for creativity</li> <li>• Enhanced challenges for authentic learning</li> <li>• Peer tutor struggling and/or ESL students</li> <li>• Identify individual interests</li> <li>• Increase complexity</li> <li>• Escalate the objective</li> <li>• Organize enrichment clusters</li> <li>• Enhance activities and projects to require original work and critical thinking skills</li> <li>• Show interest in creative efforts</li> <li>• Independent working environment</li> <li>• Time for reflection</li> </ul>	<p><b><u>Accommodations and Modifications:</u></b></p> <ul style="list-style-type: none"> <li>• Directions read to student for clarity</li> <li>• Slow down rate of speech; use shorter sentences</li> <li>• Repetition of concepts</li> <li>• Key words underlined in notes and written on board</li> <li>• Bilingual word lists, as appropriate, provided to student</li> <li>• Oral/written directions interpreted when needed.</li> <li>• Tutoring/translation by peers</li> <li>• Additional use of videos, illustrations, and pictures to explain and clarify concepts</li> <li>• Tutoring by peers/cooperative learning</li> <li>• Provide copies of notes</li> <li>• Provide study guides</li> </ul>	<p><b><u>Accommodations and Modifications:</u></b></p> <ul style="list-style-type: none"> <li>• Short, simple directions</li> <li>• Consistent learning activities</li> <li>• Repetition of concepts</li> <li>• Extra time for asking and answering questions</li> <li>• provide alternative materials, techniques and evaluation criteria to address the range of students' needs</li> <li>• parallel the regular curriculum in skill, content sequence and coverage</li> <li>• The IEP will take precedence and will constitute the individually prescribed proficiencies for the student.</li> </ul>

- Use authentic assessments

# CROSS-CONTENT STANDARDS ANALYSIS

Course Title: Computer and Financial Literacy 6

Unit Title:	Visual and Performing Arts	Comp. Health & Physical Ed.	Language Arts Literacy	Mathematics	Science	Social Studies	World Languages	Tech Literacy	Career Education/ Consumer, Family, & Life Skills
Course Introduction			RL.6.4 RI.6.4, 6.7 SL.6.1 L6.1, 6.2 6.3 6.4 6.5						
Money Management			R.1-R.10 RL.6.4 RI.6.1-RI.6.9 W.6.4, 6.6 SL.6.2, 6.5 L6.4, 6.5 L.1-L.6	6.RPA.3 6.NSA.1 6.NSB.2 6.NSB.3		6.3		8.1.8.A.1 8.1.8.A.4 8.1.8.A.5	9.2.8.B.1 9.2.8.B.2 9.2.8.B.3 9.2.8.B.4 9.2.8.B.5 9.2.8.B.6 9.2.8.B.7 9.2.8.B.8 9.2.8.B.9 9.2.8.B.10 9.2.8.B.11 9.2.8.B.12
Credit & Debt Management			RL.6.4 RI.6.4, 6.7 W.6.4, 6.6 SL.6.2, 6.5 L.6.4, 6.5	6.RPA.3 6.NSA.1 6.NSB.2 6.NSB.3		6.3		8.1.8.A.1 8.1.8.A.4 8.1.8.A.5	9.2.8.C.1 9.2.8.C.2 9.2.8.C.3 9.2.8.C.4 9.2.8.C.5 9.2.8.C.6 9.2.8.C.7 9.2.8.C.8 9.2.8.C.9 9.2.8.C.10
Planning, Saving & Investment			RL.6.4 RI.6.4, 6.7 W.6.4, 6.6 SL.6.2, 6.5 L.6.4, 6.5	6.NSA.1 6.NSB.2 6.NSB.3		6.3		8.1.8.A.1 8.1.8.A.4 8.1.8.A.5	9.2.8.D.1 9.2.8.D.2 9.2.8.D.3 9.2.8.D.4 9.2.8.D.5 9.2.8.D.6 9.2.8.D.7

									9.2.8.D.8
Becoming a Critical Consumer			RL.6.4 RI.6.4, 6.7 W.6.4, 6.6 SL.6.2, 6.5 L.6.4, 6.5	6.RPA.3 6.NSB.2 6.NSB.3		6.3		8.1.8.A.1 8.1.8.A.4 8.1.8.A.5	9.2.8.E.1 9.2.8.E.2 9.2.8.E.3 9.2.8.E.4 9.2.8.E.5 9.2.8.E.6 9.2.8.E.7
Civic Financial Responsibility			RL.6.4 RI.6.4, 6.7 W.6.4, 6.6 SL.6.2, 6.5 L.6.4, 6.5	6.NSA.1 6.NSB.2 6.NSB.3		6.3		8.1.8.A.1 8.1.8.A.3 8.1.8.A.4 8.1.8.A.5	9.2.8.F.1 9.2.8.F.2 9.2.8.F.3 9.2.8.F.4 9.2.8.F.5
Risk Management Insurance			RL.6.4 RI.6.4, 6.7 W.6.4, 6.6 SL.6.2, 6.5 L.6.4, 6.5			6.3		8.1.8.A.1 8.1.8.A.3 8.1.8.A.4 8.1.8.A.5	9.2.8.G.1 9.2.8.G.2 9.2.8.G.3 9.2.8.G.4 9.2.8.G.5 9.2.8.G.6
Income and Careers			RL.6.4 RI.6.1, 6.4, 6.7 W.6.2, 6.4, 6.6 SL.6.2, 6.5 L.6.1, 6.2, 6.4, 6.5	6.RPA.3 6.NSB.1 6.NSB.2 6.NSB.3		6.3		8.1.8.A.1 8.1.8.A.3 8.1.8.A.5	9.2.8.A.1 9.2.8.A.2 9.2.8.A.3 9.2.8.A.4 9.2.8.A.5 9.2.8.A.6 9.2.8.A.7 9.2.8.A.8 9.2.8.A.9
Educational Technology			RL.6.4 RI.6.4, 6.7 W.6.4, 6.6 SL.6.2, 6.5 L.6.4, 6.5	6.RPA.3 6.NSA.1 6.NSB.2 6.NSB.3 6.SPA.1 6.SPA.4 6.SPB.5A 6.SPB.5B		6.1 6.2 6.3		8.1.8.A.1 8.1.8.A.2 8.1.8.A.3 8.1.8.A.4 8.1.8.A.5	
Technology Foundation Standards for Students ISTE/NETS				1 (1, 2, 3, 4, 5, 6)		7 (1, 2, 3, 4, 5, 6)			
				2 (1, 2, 3, 4, 5)		8 (4, 5)			
				3 (2, 4, 5)		9 (1, 2, 3, 4, 5, 6)			
				4 (2, 4)					
				5 (3, 4)					
				6 (4, 5)					

\*All core content areas may not be applicable in a particular course.

# Washington Township Public Schools

## Department of Student Personnel Services

# **CURRICULUM MODIFICATION**

The regular curriculum is modified for Special Education students enrolled in both self-contained and resource center classes.

Modifications address individual learning rates, styles, needs and the varying abilities of all special populations served in the programs available in the district.

### **The intent is three-fold:**

- To provide alternative materials, techniques and evaluation criteria to address the range of students' needs;
- To parallel the regular curriculum in skill, content sequence and coverage to prepare students for mainstreaming;
- To maximize students' potential for movement to less restrictive environments.

In the event there is a conflict between the prescribed curriculum and the IEP for an individual student, the IEP will take precedence and will constitute the individually prescribed proficiencies for the student.