



Washington Township School District



The mission of the Washington Township Public Schools is to provide a safe, positive, and progressive educational environment that provides opportunity for all students to attain the knowledge and skills specified in the NJ Learning Standards at all grade levels, so as to ensure their full participation in an ever-changing world as responsible, self-directed and civic-minded citizens.

Course Title:	Financial Literacy and Computer Skills					
Grade Level(s):	6th Grade					
Duration:	<i>Full Year:</i>		<i>Semester:</i>	X	<i>Marking Period:</i>	
Course Description:	Financial Literacy and Computer Skills, a semester course for sixth grade students, is a fusion of both financial literacy skills and technology literacy skills. The course will equip students with foundational skills and strategies relating to the following financial literacy concepts: planning & budgeting, selecting financial institutions, credit & debt management, building a positive credit profile, risk management & insurance, civic financial responsibility, and economic & government influences. Consideration will also be given to how psychology impacts financial behaviors. Technology literacy skills will be integrated into the financial literacy units.					
Grading Procedures:	Examples of grading procedures include scoring rubrics for projects and assignments, summative assessments, formative assessments, self-assessments, and teacher observation. Major Assessments – 50% Minor Assessments – 35% Supportive Assessments – 15%					
Primary Resources:	Examples of primary resources include internet-based programs (such as Nearpod, Learning.com, Flocabulary, and BrainPop), Microsoft Office Programs, Office 365 Apps, and teacher-created resources.					

Washington Township Principles for Effective Teaching and Learning

- Implementing a standards-based curriculum
- Facilitating a learner-centered environment
- Using academic target language and providing comprehensible instruction
- Adapting and using age-appropriate authentic materials
- Providing performance-based assessment experiences
- Infusing 21st century skills for College and Career Readiness in a global society

Designed by:	Christina Longo; Elizabeth Pitel
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Under the Direction of:	Dr. Steve Gregor
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Written: _____ July 2019

Revised: _____ July 2022

BOE Approval: _____

Unit Title: 1 – Technology Literacy

Unit Description:

Students will develop technological skills and strategies so that they can become proficient with using digital tools, such as the Office 365 apps, Microsoft Office programs, and internet-based programs. The unit will also focus on how data can be compiled and conveyed digitally to communicate information.

Unit Duration: 18 weeks (The Technology Literacy Unit will span the entire length of the semester course, since the unit will overlap with the financial literacy units. Technology literacy skills will be integrated into the

Desired Results

Standard(s):

9.4.8.TL - Technology Literacy

8.1.8.DA - Data & Analysis

Indicators:

9.4.8.TL.1 - Construct a spreadsheet in order to analyze multiple data sets, identify relationships, and facilitate data-based decision-making.

9.4.8.TL.2 - Gather data and digitally represent information to communicate a real-world problem.

9.4.8.TL.3 - Select appropriate tools to organize and present information digitally.

9.4.8.TL.4 - Synthesize and publish information about a local or global issue or event.

9.4.8.TL.5 - Compare the process and effectiveness of synchronous collaboration and asynchronous collaboration.

9.4.8.TL.6 - Collaborate to develop and publish work that provides perspectives on a real-world problem.

8.1.8.DA.4 - Transform data to remove errors and improve the accuracy of the data for analysis.

8.1.8.DA.5 - Test, analyze, and refine computational models.

8.1.8.DA.6 - Analyze environmental computational models and propose refinements.

Essential Questions:

- How can one efficiently store and manage files?
- How can email be used to communicate and collaborate with others?
- How can word processing software be used effectively?
- What type of data is commonly formatted on spreadsheets?
- How can presentation software be utilized?
- What is the difference between using digital tools to communicate synchronously versus asynchronously?

Understandings:

- Students will understand that the One Drive App in their school district Office 365 account is used to create and organize folders and files.
- Students will understand that the Outlook App in their school district Office 365 account is used to send and receive email to students and staff within the school district.
- Students will understand that word processing software can be used to organize and format information into essays, reports, tables, and graphic organizers.
- Students will understand that although spreadsheets can be used to organize a variety of data, spreadsheets are especially useful for organizing and formatting numerical data; therefore, spreadsheets are effective for creating budgets as well as charts that display numerical data.
- Students will understand that presentation software can be used to integrate many components, such as informational text, images, and animations, into a digital presentation.
- Students will understand that synchronous communication involves communicating in real-time whereas asynchronous communication does not involve communicating in real-time.

Assessment Evidence

Performance Tasks: Student completion of lessons and projects	Other Evidence: Scoring Rubrics; Formative Assessment Checks; Teacher Observation; Student Self-Assessments
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Benchmarks:
The Benchmark Assessment given at the end of the course is used to evaluate the students' knowledge of both the technology literacy skills and financial literacy skills.

Learning Plan

Learning Activities:

- Learning Activities relating to the proper use of One Drive and Outlook in the school district Office 365 account for file management and email
- **Learning.com Lessons pertaining to Word Processing**
 - Word Processing – Overview of Basic Skills
 - Word Processing – Visual Design
 - Word Processing – Flyer Print Design
 - Word Processing – Creating Professional Documents
- **Learning.com Lessons pertaining to Spreadsheets**
 - Spreadsheets – Basic Formatting
 - Spreadsheets – Parts and Navigation
 - Spreadsheets – Formulas
 - Spreadsheets – Analyzing Data
 - Spreadsheets – Functions
 - Spreadsheets – Sharing and Filtering
- **Learning.com Lessons pertaining to Presentations**
 - Presentations – Basic Slide Show Elements
 - Presentations – Consistency and Visual Design
 - Presentations – Motion Design
- **Microsoft Office Projects** – Word, Excel, and PowerPoint Projects that incorporate Financial Literacy Content – These projects are noted throughout the financial literacy units in this course of study.
- Additional learning activities can include lessons from the NearPod Library and/or teacher created lessons and activities.

Resources:

- Office 365 Apps
- Learning.com Program
- Microsoft Office Programs
- NearPod
- Schoology
- Laptops
- Projector

Unit Modifications for Special Population Students

Advanced Learners	Additional activities/resources related to the course will be available to students in order for them to explore the content further and expand their knowledge of the unit topics.
Struggling Learners	Consideration is given to various learning styles. Lessons tap into the learning styles of both visual and auditory learners. The teacher uses resources and programs (such as NearPod), which allow the content to be displayed directly on all students' devices while also providing verbal instruction. Many of the instructional programs have an Immersive Reader feature, which is an audio feature that reads aloud the text to the student.

English Language Learners	For English Language Learners, options are available, such as providing the students with screencast videos that show how projects are completed. In addition, many of the instructional programs have an Immersive Reader feature, which is an audio feature that reads aloud the text to the student.
Learners with an IEP	<p>Each special education student has an Individualized Educational Plan (IEP) that details the specific accommodations, modifications, services, and support needed to level the playing field. This will enable that student to access the curriculum to the greatest extent possible in the least restrictive environment. These include:</p> <ul style="list-style-type: none"> • Variation of time: adapting the time allotted for learning, task completion, or testing • Variation of input: adapting the way instruction is delivered • Variation of output: adapting how a student can respond to instruction • Variation of size: adapting the number of items the student is expected to complete • Modifying the content, process or product <p>Additional resources are outlined to facilitate appropriate behavior and increase student engagement. The most frequently used modifications and accommodations can be viewed here. Teachers are encouraged to use the Understanding by Design Learning Guidelines (UDL). These guidelines offer a set of concrete suggestions that can be applied to any discipline to ensure that all learners can access and participate in learning opportunities. The framework can be viewed here www.udlguidelines.cast.org</p>
Learners with a 504	Refer to page four in the Parent and Educator Resource Guide to Section 504 to assist in the development of appropriate plans.

Interdisciplinary Connections

Indicators:

The Technology Literacy Unit aligns with some of the NJ Student Learning Standards for English Language Arts as the students will be integrating information pertaining to financial literacy into Microsoft Office projects.

New Jersey Student Learning Standards for English Language Arts – Speaking and Listening **Presentation of Knowledge and Ideas**

NJSLSA.SL5 - Make strategic use of digital media and visual displays of data to express information and enhance understanding of presentations.

New Jersey Student Learning Standards for English Language Arts – Writing **Production and Distribution of Writing**

NJSLSA.W6 - Use technology, including the Internet, to produce and publish writing and to interact and collaborate with others.

The Technology Literacy Unit also aligns with some of the NJ Student Learning Standards for Mathematics as the students will be working with formulas to perform calculations for their spreadsheet projects.

New Jersey Student Learning Standards for Mathematics **Standards for Mathematical Practice**

1 – Make sense of problems and persevere in solving them.

4 – Model with mathematics.

5 – Use appropriate tools strategically.

Integration of 21st Century Skills

Indicators:

For the **Technology Literacy Unit**, the following practices can be integrated into the classroom to prepare students for 21st century careers.

Critical Thinking & Problem Solving: Throughout the Learning.com activities pertaining to word processing, spreadsheets, and presentations, the students will be presented with tasks that they are required to complete to show that they can apply the skills that they have learned during the lessons.

Communication: Students will use word processing, spreadsheet, and presentation software to communicate information relating to the course.

Collaboration: Students can contribute to both group and class discussions as well as collaborate on ideas pertaining to the content of the unit.

Creativity & Innovation: Students can use creativity as they design and select elements for their presentation projects.

Unit Title: 2 - Planning and Budgeting**Unit Description:**

Students will develop skills and strategies pertaining to financial planning and money management. The unit will also cover the process for creating effective budgets.

Unit Duration: 4 weeks

Desired Results**Standard(s):**

9.1.8.PB - Planning and Budgeting

9.1.8.FP - Financial Psychology

9.4.8.TL - Technology Literacy

Indicators:

- 9.1.8.PB.1 - Predict future expenses or opportunities that should be included in the budget planning process.
- 9.1.8.PB.2 - Explain how different circumstances can affect one's personal budget.
- 9.1.8.PB.3 - Explain how to create a budget that aligns with financial goals.
- 9.1.8.PB.4 - Construct a simple personal savings and spending plan based on various sources of income and different stages of life.
- 9.1.8.PB.5 - Identify factors that affect one's goals, including peers, culture, location, and past experiences.
- 9.1.8.PB.6 - Construct a budget to save for short-term, long term, and charitable goals.
- 9.1.8.PB.7 - Brainstorm techniques that will help decrease expenses including comparison shopping, negotiating, and day-to-day expense management.
- 9.1.8.FP.1 - Describe the impact of personal values on various financial scenarios.
- 9.1.8.FP.2 - Evaluate the role of emotions, attitudes, and behavior (rational and irrational) in making financial decisions.
- 9.1.8.FP.3 - Explain how self-regulation is important to managing money (e.g., delayed gratification, impulse buying, peer pressure, etc.).
- 9.1.8.FP.4 - Analyze how familial and cultural values influence savings rates, spending, and other financial decisions.
- 9.1.8.FP.5 - Determine how spending, investing, and using credit wisely contributes to financial well-being.
- 9.1.8.FP.6 - Compare and contrast advertising messages to understand what they are trying to accomplish.
- 9.1.8.FP.7 - Identify the techniques and effects of deceptive advertising.
- 9.4.8.TL.1 - Construct a spreadsheet in order to analyze multiple data sets, identify relationships, and facilitate data-based decision-making.
- 9.4.8.TL.2 - Gather data and digitally represent information to communicate a real-world problem.
- 9.4.8.TL.3 - Select appropriate tools to organize and present information digitally.
- 9.4.8.TL.4 - Synthesize and publish information about a local or global issue or event.
- 9.4.8.TL.6 - Collaborate to develop and publish work that provides perspectives on a real-world problem.

<p>Essential Questions:</p> <ul style="list-style-type: none"> • How does one select and plan for financial goals? • How are budgets used to manage finances? • What considerations should be made when budgeting and managing one's finances? • Why is it valuable to create budgets? • What strategies can be taken to decrease expenses? 	<p>Understandings:</p> <ul style="list-style-type: none"> • Students will understand that a person needs to consider current needs as well as future needs in order to plan for and calculate short-term and long-term financial goals. • Students will understand that a budget shows one's income and expenses. A budget can be a short-term or long-term savings and/or spending plan. • Students will understand that the Paying Yourself First savings strategy can be an effective strategy for accumulating savings. In addition, people need to be prepared to deal with unexpected expenses and be prepared to make adjustments to budgets as unexpected situations arise. • Students will understand that adhering to a budget can help a person stay out of debt. • Students will understand that strategies can be taken to decrease expenses. For example, comparison shopping strategies enable consumers to compare the characteristics and prices of goods and services before making a purchasing decision. Comparison shopping strategies help consumers select a high-quality good or service for the best possible price.
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Assessment Evidence

<p>Performance Tasks: Student completion of lessons and projects</p>	<p>Other Evidence: Scoring Rubrics; Formative Assessment Checks; Teacher Observation; Student Self-Assessments</p>
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<p>Benchmarks:</p> <ul style="list-style-type: none"> • Final project for unit evaluated via a scoring rubric • The Benchmark Assessment given at the end of the course is used to evaluate the students' knowledge of both the technology literacy skills and financial literacy skills.
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Learning Plan

<p>Learning Activities:</p> <ul style="list-style-type: none"> • Microsoft Office – Excel Budget Projects • NearPod Lessons: <ul style="list-style-type: none"> • Value of Money and Budgeting • Living on a Budget • Buying of Goods and Services • Menu Math and Grocery Shopping Math • Budgeting: Drag and Drop Activity • Flocabulary Lessons: <ul style="list-style-type: none"> • Budgeting • Persuasive Techniques in Advertising • BrainPop Lessons: <ul style="list-style-type: none"> • Budgets • Comparing Prices • Additional learning activities can include teacher created lessons and activities and/or lessons from the NearPod Library.
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- **Financial Psychology:** The learning activities in the Planning & Budgeting Unit will also address how psychology impacts financial behaviors. Throughout the lessons, students will have opportunities to reflect on the following:
 - what can lead to impulse buying
 - how companies use advertising techniques to influence consumers to make purchases
 - how to recognize potential deceptive advertising so as not to fall victim to scams

Resources:

- Office 365 Apps
- Microsoft Office Programs
- NearPod
- Flocabulary
- BrainPop
- Schoology
- Laptops
- Projector

Unit Modifications for Special Population Students

Advanced Learners	Additional activities/resources related to the course will be available to students in order for them to explore the content further and expand their knowledge of the unit topics.
Struggling Learners	Consideration is given to various learning styles. Lessons tap into the learning styles of both visual and auditory learners. The teacher uses resources and programs (such as NearPod), which allow the content to be displayed directly on all students' devices while also providing verbal instruction. Many of the instructional programs have an Immersive Reader feature, which is an audio feature that reads aloud the text to the student.
English Language Learners	For English Language Learners, options are available, such as providing the students with screencast videos that show how projects are completed. In addition, many of the instructional programs have an Immersive Reader feature, which is an audio feature that reads aloud the text to the student.
Learners with an IEP	<p>Each special education student has an Individualized Educational Plan (IEP) that details the specific accommodations, modifications, services, and support needed to level the playing field. This will enable that student to access the curriculum to the greatest extent possible in the least restrictive environment. These include:</p> <ul style="list-style-type: none"> • Variation of time: adapting the time allotted for learning, task completion, or testing • Variation of input: adapting the way instruction is delivered • Variation of output: adapting how a student can respond to instruction • Variation of size: adapting the number of items the student is expected to complete • Modifying the content, process or product <p>Additional resources are outlined to facilitate appropriate behavior and increase student engagement. The most frequently used modifications and accommodations can be viewed here.</p> <p>Teachers are encouraged to use the Understanding by Design Learning Guidelines (UDL). These guidelines offer a set of concrete suggestions that can be applied to any discipline to ensure that all learners can access and participate in learning opportunities. The framework can be viewed here www.udlguidelines.cast.org</p>

Learners with a 504	Refer to page four in the Parent and Educator Resource Guide to Section 504 to assist in the development of appropriate plans.
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Interdisciplinary Connections

Indicators:
 The Planning and Budgeting Unit aligns with some of the NJ Student Learning Standards for Mathematics as the students will be working with formulas while creating budgets on spreadsheets and using realistic fictional scenarios to calculate spending decisions.

**New Jersey Student Learning Standards for Mathematics
 Standards for Mathematical Practice**

1 – Make sense of problems and persevere in solving them.
 4 – Model with mathematics.
 5 – Use appropriate tools strategically.
 6 – Attend to precision.

Integration of 21st Century Skills

Indicators:
 For the **Planning and Budgeting Unit**, the following practices can be integrated into the classroom to prepare students for 21st century careers.

Critical Thinking & Problem Solving: Students will use critical thinking and problem solving skills while creating budgets and utilizing comparison shopping strategies.

Communication: Students will reflect on financial scenarios and communicate how these situations should be solved.

Collaboration: Students can collaborate on the use of comparison shopping strategies.

Creativity & Innovation: Students will need to be innovative in developing strategies for reducing expenses.

Unit Title: 3 – Financial Institutions

Unit Description:
 The unit will focus on how to select financial institutions that would meet one’s financial needs. The unit will also cover types of financial products offered by financial institutions.

Unit Duration: 3 weeks

Desired Results

Standard(s):
9.1.8.FI - Financial Institutions
9.1.8.FP - Financial Psychology
9.4.8.TL - Technology Literacy

Indicators:

9.1.8.FI.1 - Identify the factors to consider when selecting various financial service providers.
 9.1.8.FI.2 - Determine the most appropriate use of various financial products and services to borrow and access money for making purchases.
 9.1.8.FI.3 - Evaluate the most appropriate financial institutions to assist with meeting various personal financial needs and goals.
 9.1.8.FI.4 - Analyze the interest rates and fees associated with financial products.
 9.1.8.FP.1 - Describe the impact of personal values on various financial scenarios.
 9.1.8.FP.2 - Evaluate the role of emotions, attitudes, and behavior (rational and irrational) in making financial decisions.

- 9.1.8.FP.4 - Analyze how familial and cultural values influence savings rates, spending, and other financial decisions.
- 9.1.8.FP.5 - Determine how spending, investing, and using credit wisely contributes to financial well-being.
- 9.4.8.TL.2 - Gather data and digitally represent information to communicate a real-world problem.
- 9.4.8.TL.3 - Select appropriate tools to organize and present information digitally.
- 9.4.8.TL.4 - Synthesize and publish information about a local or global issue or event.
- 9.4.8.TL.6 - Collaborate to develop and publish work that provides perspectives on a real-world problem.

Essential Questions:

- What financial products are commonly offered by financial institutions?
- What factors should be considered when selecting a financial institution that will meet one's financial needs?
- What types of financial products carry risk?

Understandings:

- Students will understand that financial institutions often offer the following types of financial products: checking accounts, savings accounts, certificate of deposit (CD) accounts, brokerage accounts, and retirement accounts.
- Students will understand that there are a variety of factors to consider when selecting financial products from financial institutions, such as minimum balance requirements, interest rates, fees, and FDIC insurance.
- Students will understand that using a brokerage account to make stock investments carries risk since there is the potential for losing money when investing in the stock market. In addition, there is risk with having bank accounts (such as checking accounts, savings accounts, etc.) at a financial institution that does not have FDIC insurance.

Assessment Evidence

Performance Tasks:

Student completion of lessons and projects

Other Evidence:

Scoring Rubrics; Formative Assessment Checks; Teacher Observation; Student Self-Assessments

Benchmarks:

- Final project for unit evaluated via a scoring rubric
- The Benchmark Assessment given at the end of the course is used to evaluate the students' knowledge of both the technology literacy skills and financial literacy skills.

Learning Plan

Learning Activities:

- Microsoft Word Table – Types of Bank Accounts Project
- NearPod Lesson – Saving and Investing
- Flocabulary Lesson – Banking
- BrainPop Lessons:
 - Interest
 - Stocks and Shares
- Additional learning activities can include teacher created lessons and activities and/or lessons from the NearPod Library.
- **Financial Psychology:** The learning activities in the Financial Institutions Unit will also address how psychology impacts financial behaviors. Throughout the lessons, students will have opportunities to reflect on the following:
 - how one's financial situation affects which financial products should be selected (For example, one's financial situation may influence whether a person selects a bank account that does not require a minimum balance requirement.)
 - how one can reduce risks associated with investments (such as maintaining a diverse investment portfolio)

Resources:

- Office 365 Apps
- Microsoft Office Programs
- NearPod
- Flocabulary
- BrainPop
- Schoology
- Laptops
- Projector

Unit Modifications for Special Population Students

Advanced Learners	Additional activities/resources related to the course will be available to students in order for them to explore the content further and expand their knowledge of the unit topics.
Struggling Learners	Consideration is given to various learning styles. Lessons tap into the learning styles of both visual and auditory learners. The teacher uses resources and programs (such as NearPod), which allow the content to be displayed directly on all students' devices while also providing verbal instruction. Many of the instructional programs have an Immersive Reader feature, which is an audio feature that reads aloud the text to the student.
English Language Learners	For English Language Learners, options are available, such as providing the students with screencast videos that show how projects are completed. In addition, many of the instructional programs have an Immersive Reader feature, which is an audio feature that reads aloud the text to the student.
Learners with an IEP	<p>Each special education student has an Individualized Educational Plan (IEP) that details the specific accommodations, modifications, services, and support needed to level the playing field. This will enable that student to access the curriculum to the greatest extent possible in the least restrictive environment. These include:</p> <ul style="list-style-type: none"> • Variation of time: adapting the time allotted for learning, task completion, or testing • Variation of input: adapting the way instruction is delivered • Variation of output: adapting how a student can respond to instruction • Variation of size: adapting the number of items the student is expected to complete • Modifying the content, process or product <p>Additional resources are outlined to facilitate appropriate behavior and increase student engagement. The most frequently used modifications and accommodations can be viewed here.</p> <p>Teachers are encouraged to use the Understanding by Design Learning Guidelines (UDL). These guidelines offer a set of concrete suggestions that can be applied to any discipline to ensure that all learners can access and participate in learning opportunities. The framework can be viewed here www.udlguidelines.cast.org</p>
Learners with a 504	Refer to page four in the Parent and Educator Resource Guide to Section 504 to assist in the development of appropriate plans.

Interdisciplinary Connections

Indicators:

The Financial Institutions Unit aligns with some of the NJ Student Learning Standards for English Language Arts as the students will be integrating information pertaining to various types of bank accounts into a Microsoft Word Table Project.

New Jersey Student Learning Standards for English Language Arts – Writing**Text Types and Purposes**

NJSLSA.W2 - Write informative/explanatory texts to examine and convey complex ideas and information clearly and accurately through the effective selection, organization, and analysis of content.

The Financial Institutions Unit also aligns with some of the NJ Student Learning Standards for Mathematics as the students will be learning how interest is calculated.

New Jersey Student Learning Standards for Mathematics**Standards for Mathematical Practice**

1 – Make sense of problems and persevere in solving them.

4 – Model with mathematics.

5 – Use appropriate tools strategically.

Integration of 21st Century Skills

Indicators:

For the **Financial Institutions Unit**, the following practices can be integrated into the classroom to prepare students for 21st century careers.

Critical Thinking & Problem Solving: Students will consider various financial scenarios and determine which type of financial product would be the most effective option.

Communication: Students will communicate information about different types of bank accounts via a Microsoft Word Table Project.

Collaboration: Students can contribute to both group and class discussions as well as collaborate on ideas pertaining to the content of the unit.

Creativity & Innovation: Students will make design choices when formatting the Microsoft Word Table-Types of Bank Accounts Project.

Unit Title: 4 – Credit & Debt Management and Credit Profile**Unit Description:**

The unit will focus on how to manage credit responsibly as well as how to build a positive credit profile.

Unit Duration: 4 weeks

Desired Results

Standard(s):

9.1.8.CDM - Credit & Debt Management

9.1.8.CP - Credit Profile

9.1.8.FP - Financial Psychology

9.4.8.TL - Technology Literacy

Indicators:

9.1.8.CDM.1 - Compare and contrast the use of credit cards and debit cards for specific purchases and the advantages and disadvantages of using each.

9.1.8.CDM.2 - Demonstrate an understanding of the terminology associated with different types of credit (e.g., credit cards, installment loans, mortgages, lines of credit) and compare and calculate the interest rates associated with each.

9.1.8.CDM.3 - Compare and contrast loan management strategies, including interest charges and total principal repayment costs.

9.1.8.CDM.4 - Evaluate the application process for different types of loans (e.g., credit card, mortgage, student loans).

9.1.8.CP.1 - Compare prices for the same goods or services.

- 9.1.8.CP.2 - Analyze how spending habits affect one's ability to save.
- 9.1.8.CP.3 - Explain the purpose of a credit score and credit record, the factors and impact of credit scores.
- 9.1.8.CP.4 - Summarize borrower's credit report rights.
- 9.1.8.CP.5 - Compare the financial products and services available to borrowers relative to their credit worthiness.
- 9.1.8.FP.1 - Describe the impact of personal values on various financial scenarios.
- 9.1.8.FP.2 - Evaluate the role of emotions, attitudes, and behavior (rational and irrational) in making financial decisions.
- 9.1.8.FP.3 - Explain how self-regulation is important to managing money (e.g., delayed gratification, impulse buying, peer pressure, etc.).
- 9.1.8.FP.4 - Analyze how familial and cultural values influence savings rates, spending, and other financial decisions.
- 9.1.8.FP.5 - Determine how spending, investing, and using credit wisely contributes to financial well-being.
- 9.4.8.TL.1 - Construct a spreadsheet in order to analyze multiple data sets, identify relationships, and facilitate data-based decision-making.
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- 9.4.8.TL.6 - Collaborate to develop and publish work that provides perspectives on a real-world problem.

Essential Questions:

- What are types of loans?

- How can one avoid paying fees and interest on credit card loans?

- How can one establish a good credit history?

- How can one maintain a high credit score?

- Why is having a good credit history and a high credit score advantageous?

Understandings:

- Students will understand that there are many types of loans, such as credit cards, student loans, car loans, and mortgages.
- Students will understand that by paying credit card bills by the due date, they can avoid being charged a late fee. Students will also understand that by paying credit card bills in full by the due date, they can avoid being charged interest on an unpaid balance.
- Students will understand that making loan payments on time and not accumulating unnecessary debt can help one establish a good credit history.
- Students will understand that a person's payment history has a big impact on a person's credit score. Other factors that impact a person's credit score include the amounts owed, length of credit history, types of loans, and new credit.
- Students will understand that people who have a good credit history and a high credit score are likely to be approved for loans.

Assessment Evidence

Performance Tasks:

Student completion of lessons and projects

Other Evidence:

Scoring Rubrics; Formative Assessment Checks; Teacher Observation; Student Self-Assessments

Benchmarks:

- Final project for unit evaluated via a scoring rubric
- The Benchmark Assessment given at the end of the course is used to evaluate the students' knowledge of both the technology literacy skills and financial literacy skills.

Learning Plan

Learning Activities:

- NearPod Lessons:
 - Forms of Payment
 - How are Credit Scores Calculated?
- BrainPop Lesson – Debt
- Flocabulary Lesson – Student Loans
- Additional learning activities can include teacher created lessons and activities and/or lessons from the NearPod Library.
- **Financial Psychology:** The learning activities in the Credit & Debt Management and Credit Profile Unit will also address how psychology impacts financial behaviors. Throughout the lessons, students will have opportunities to reflect on the following:
 - how to avoid impulse buying when using credit cards
 - how managing credit responsibly can contribute to financial well-being

Resources:

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- Microsoft Office Programs
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	<p>Additional resources are outlined to facilitate appropriate behavior and increase student engagement. The most frequently used modifications and accommodations can be viewed here.</p> <p>Teachers are encouraged to use the Understanding by Design Learning Guidelines (UDL). These guidelines offer a set of concrete suggestions that can be applied to any discipline to ensure that all learners can access and participate in learning opportunities. The framework can be viewed here www.udlguidelines.cast.org</p>
Learners with a 504	Refer to page four in the Parent and Educator Resource Guide to Section 504 to assist in the development of appropriate plans.

Interdisciplinary Connections

Indicators:

The Credit & Debt Management and Credit Profile Unit aligns with some of the NJ Student Learning Standards for Mathematics as the students will be learning how interest is calculated on loans.

**New Jersey Student Learning Standards for Mathematics
Standards for Mathematical Practice**

- 1 – Make sense of problems and persevere in solving them.
- 4 – Model with mathematics.
- 5 – Use appropriate tools strategically.

Integration of 21st Century Skills

Indicators:

For the **Credit & Debt Management and Credit Profile Unit**, the following practices can be integrated into the classroom to prepare students for 21st century careers.

Critical Thinking & Problem Solving: Students will calculate interest on credit card loans.

Communication: During the lesson activities, students will communicate information regarding how people can maintain a good credit history and a high credit score.

Collaboration: Students can contribute to both group and class discussions as well as collaborate on ideas pertaining to the content of the unit.

Creativity & Innovation: Students will consider ways to manage a variety of loans responsibly.

Unit Title: 5 – Risk Management and Insurance

Unit Description:

The unit will focus on how insurance can protect against unexpected financial losses. The unit will also cover different types of insurance and how insurance can protect one's personal finances.

Unit Duration: 2.5 weeks

Desired Results

Standard(s):

- 9.1.8.RM - Risk Management and Insurance**
- 9.1.8.FP - Financial Psychology**
- 9.4.8.TL - Technology Literacy**

Indicators:

- 9.1.8.RM.1 - Determine criteria for deciding the amount of insurance protection needed.
- 9.1.8.RM.2 - Analyze the need for and value of different types of insurance and the impact of deductibles in protecting assets against loss.
- 9.1.8.RM.3 - Evaluate the need for different types of warranties.

- 9.1.8.RM.4 - Explain the purpose of insurance products and the reasons for property product and liability insurance protection.
- 9.1.8.FP.1 - Describe the impact of personal values on various financial scenarios.
- 9.1.8.FP.2 - Evaluate the role of emotions, attitudes, and behavior (rational and irrational) in making financial decisions.
- 9.4.8.TL.2 - Gather data and digitally represent information to communicate a real-world problem.
- 9.4.8.TL.3 - Select appropriate tools to organize and present information digitally.
- 9.4.8.TL.4 - Synthesize and publish information about a local or global issue or event.
- 9.4.8.TL.6 - Collaborate to develop and publish work that provides perspectives on a real-world problem.

Essential Questions:

- How does insurance protect against unexpected financial losses?

- What type of insurance policies are available for purchase?

- What are warranties?

Understandings:

- Students will understand that as much as a person may try to make wise financial decisions in an attempt to financially secure one's future, the fact is that unexpected situations can occur, such as a fire at a person's home or a person being hospitalized unexpectedly. Insurance for these types of situations can help prevent one from experiencing large unexpected financial losses. Students will understand that insurance policies can be purchased to cover unexpected financial losses.
- Students will understand that there are many types of insurance policies that can be purchased and that some of the major types of insurance include automobile, home, health, disability, and life insurance.
- Students will understand that manufacturers of products often provide warranties to cover repairs or replacement of a product during a given time period.

Assessment Evidence

Performance Tasks:

Student completion of lessons and projects

Other Evidence:

Scoring Rubrics; Formative Assessment Checks; Teacher Observation; Student Self-Assessments

Benchmarks:

- Final project for unit evaluated via a scoring rubric
- The Benchmark Assessment given at the end of the course is used to evaluate the students' knowledge of both the technology literacy skills and financial literacy skills.

Learning Plan

Learning Activities:

- Insurance PowerPoint Project
- Flocabulary Lesson – Health Care & Health Insurance
- Additional learning activities can include teacher created lessons and activities and/or lessons from the NearPod Library.
- **Financial Psychology:** The learning activities in the Risk Management and Insurance Unit will also address how psychology impacts financial behaviors. Throughout the lessons, students will have opportunities to reflect on the following:
 - the impact of personal values on various financial scenarios
 - how having insurance can alleviate concerns regarding unexpected financial losses

Resources:

- Office 365 Apps
- Microsoft Office Programs
- NearPod
- Flocabulary
- Schoology
- Laptops
- Projector

Unit Modifications for Special Population Students

Advanced Learners	Additional activities/resources related to the course will be available to students in order for them to explore the content further and expand their knowledge of the unit topics.
Struggling Learners	Consideration is given to various learning styles. Lessons tap into the learning styles of both visual and auditory learners. The teacher uses resources and programs (such as NearPod), which allow the content to be displayed directly on all students' devices while also providing verbal instruction. Many of the instructional programs have an Immersive Reader feature, which is an audio feature that reads aloud the text to the student.
English Language Learners	For English Language Learners, options are available, such as providing the students with screencast videos that show how projects are completed. In addition, many of the instructional programs have an Immersive Reader feature, which is an audio feature that reads aloud the text to the student.
Learners with an IEP	<p>Each special education student has an Individualized Educational Plan (IEP) that details the specific accommodations, modifications, services, and support needed to level the playing field. This will enable that student to access the curriculum to the greatest extent possible in the least restrictive environment. These include:</p> <ul style="list-style-type: none"> • Variation of time: adapting the time allotted for learning, task completion, or testing • Variation of input: adapting the way instruction is delivered • Variation of output: adapting how a student can respond to instruction • Variation of size: adapting the number of items the student is expected to complete • Modifying the content, process or product <p>Additional resources are outlined to facilitate appropriate behavior and increase student engagement. The most frequently used modifications and accommodations can be viewed here.</p> <p>Teachers are encouraged to use the Understanding by Design Learning Guidelines (UDL). These guidelines offer a set of concrete suggestions that can be applied to any discipline to ensure that all learners can access and participate in learning opportunities. The framework can be viewed here www.udlguidelines.cast.org</p>
Learners with a 504	Refer to page four in the Parent and Educator Resource Guide to Section 504 to assist in the development of appropriate plans.

Indicators:

The Risk Management and Insurance Unit aligns with some of the NJ Student Learning Standards for English Language Arts as the students will design a presentation that incorporates content from the unit.

New Jersey Student Learning Standards for English Language Arts - Speaking and Listening Comprehension and Collaboration

NJSLSA.SL2 - Integrate and evaluate information presented in diverse media and formats, including visually, quantitatively, and orally.

Presentation of Knowledge and Ideas

NJSLSA.SL5 - Make strategic use of digital media and visual displays of data to express information and enhance understanding of presentations.

New Jersey Student Learning Standards for English Language Arts – Writing

Text Types and Purposes

NJSLSA.W2 - Write informative/explanatory texts to examine and convey complex ideas and information clearly and accurately through the effective selection, organization, and analysis of content.

Integration of 21st Century Skills

Indicators:

For the **Risk Management and Insurance Unit**, the following practices can be integrated into the classroom to prepare students for 21st century careers.

Critical Thinking & Problem Solving: Students will consider various situations and determine which type of insurance would be applicable for those situations.

Communication: Students will communicate information regarding different types of insurance through the PowerPoint Project.

Collaboration: Throughout the lessons on Risk Management and Insurance, students can contribute to both group and class discussions as well as collaborate on ideas pertaining to the content of the unit.

Creativity & Innovation: Students will design a presentation that incorporates content from the Risk Management and Insurance Unit.

Unit Title: 6 – Civic Financial Responsibility

Unit Description:

The unit will explore how to make contributions to the community through philanthropy as well as the implications of legal and ethical behaviors when making financial decisions.

Unit Duration: 2 weeks

Desired Results

Standard(s):

9.1.8.CR - Civic Financial Responsibility

9.1.8.FP - Financial Psychology

9.4.8.TL - Technology Literacy

Indicators:

9.1.8.CR.1 - Compare and contrast the role of philanthropy, volunteer service, and charities in community development and the quality of life in a variety of cultures.

9.1.8.CR.2 - Compare various ways to give back through strengths, passions, goals, and other personal factors.

9.1.8.CR.3 - Relate the importance of consumer, business, and government responsibility to the economy and personal finance.

9.1.8.CR.4 - Examine the implications of legal and ethical behaviors when making financial decisions.

9.1.8.FP.1 - Describe the impact of personal values on various financial scenarios.

9.1.8.FP.2 - Evaluate the role of emotions, attitudes, and behavior (rational and irrational) in making financial decisions.

9.4.8.TL.2 - Gather data and digitally represent information to communicate a real-world problem.

9.4.8.TL.3 - Select appropriate tools to organize and present information digitally.

Essential Questions:

- How can civic responsibilities impact personal finances?
- What are ways in which people can be involved with philanthropic work?
- What are the implications of legal and ethical behaviors when making financial decisions?

Understandings:

- Students will understand that people have the option to allot some of their finances toward monetary donations for charitable organizations.
- Students will understand that philanthropy does not just include monetary donations. People can also volunteer the use of their talents and abilities to give back to their community.
- Students will understand how ethical behaviors can impact financial decision making in a positive way, such as through charitable donations; however, students need to also beware of unethical and illegal behaviors that some people engage in, such as identity theft, so that they do not fall victim to these illegal scams which could have a negative impact on their finances.

Assessment Evidence

Performance Tasks:

Student completion of lessons and projects

Other Evidence:

Scoring Rubrics; Formative Assessment Checks; Teacher Observation; Student Self-Assessments

Benchmarks:

- Final project for unit evaluated via a scoring rubric
- The Benchmark Assessment given at the end of the course is used to evaluate the students' knowledge of both the technology literacy skills and financial literacy skills.

Learning Plan

Learning Activities:

- NearPod Lesson – Volunteering
- Flocabulary Lesson – Sustainable Development Goals
- Learning activities will also address the meaning of ethics and how ethical behaviors can impact financial decision making in a positive way, such as through charitable donations; however, students need to also beware of unethical and illegal behaviors that some people engage in, such as identity theft, so that they do not fall victim to these illegal scams which could have a negative impact on their finances.
 - NearPod Lesson – Don't Feed the Phish
 - BrainPop Lesson – Information Privacy
- Additional learning activities can include teacher created lessons and activities and/or lessons from the NearPod Library.
- **Financial Psychology:** The learning activities in the Civic Financial Responsibility Unit will also address how psychology impacts financial behaviors. Throughout the lessons, students will have opportunities to reflect on the following:
 - how one's life experiences may influence which charitable organizations they choose to support
 - the role of emotions and attitudes in making financial decisions

Resources:

- Office 365 Apps
- NearPod
- Flocabulary
- BrainPop
- Schoology

- Laptops
- Projector

Unit Modifications for Special Population Students

Advanced Learners	Additional activities/resources related to the course will be available to students in order for them to explore the content further and expand their knowledge of the unit topics.
Struggling Learners	Consideration is given to various learning styles. Lessons tap into the learning styles of both visual and auditory learners. The teacher uses resources and programs (such as NearPod), which allow the content to be displayed directly on all students' devices while also providing verbal instruction. Many of the instructional programs have an Immersive Reader feature, which is an audio feature that reads aloud the text to the student.
English Language Learners	For English Language Learners, options are available, such as providing the students with screencast videos that show how projects are completed. In addition, many of the instructional programs have an Immersive Reader feature, which is an audio feature that reads aloud the text to the student.
Learners with an IEP	<p>Each special education student has an Individualized Educational Plan (IEP) that details the specific accommodations, modifications, services, and support needed to level the playing field. This will enable that student to access the curriculum to the greatest extent possible in the least restrictive environment. These include:</p> <ul style="list-style-type: none"> • Variation of time: adapting the time allotted for learning, task completion, or testing • Variation of input: adapting the way instruction is delivered • Variation of output: adapting how a student can respond to instruction • Variation of size: adapting the number of items the student is expected to complete • Modifying the content, process or product <p>Additional resources are outlined to facilitate appropriate behavior and increase student engagement. The most frequently used modifications and accommodations can be viewed here.</p> <p>Teachers are encouraged to use the Understanding by Design Learning Guidelines (UDL). These guidelines offer a set of concrete suggestions that can be applied to any discipline to ensure that all learners can access and participate in learning opportunities. The framework can be viewed here www.udlguidelines.cast.org</p>
Learners with a 504	Refer to page four in the Parent and Educator Resource Guide to Section 504 to assist in the development of appropriate plans.

Interdisciplinary Connections

Indicators:

The Civic Financial Responsibility Unit aligns with some of the NJ Student Learning Standards for English Language Arts as the students will be using digital programs during lessons to collaborate on ideas regarding philanthropic opportunities as well as examining the implications of legal and ethical behaviors when making financial decisions.

New Jersey Student Learning Standards for English Language Arts - Speaking and Listening Comprehension and Collaboration

NJSLSA.SL2 - Integrate and evaluate information presented in diverse media and formats, including visually, quantitatively, and orally.

New Jersey Student Learning Standards for English Language Arts – Writing Production and Distribution of Writing

NJSLSA.W6 - Use technology, including the Internet, to produce and publish writing and to interact and collaborate with others.

Integration of 21st Century Skills

Indicators:

For the **Civic Financial Responsibility Unit**, the following practices can be integrated into the classroom to prepare students for 21st century careers.

Critical Thinking & Problem Solving: Students will evaluate ways to prevent themselves from falling victim to unethical and illegal scams so that their personal finances are not stolen.

Communication: Students will communicate ways in which one can give back to their community.

Collaboration: Throughout the lessons on Civic Financial Responsibility, students can contribute to both group and class discussions as well as collaborate on ideas pertaining to the content of the unit.

Creativity & Innovation: Students will develop ideas for charitable giving and philanthropic work.

Unit Title: 7 – Economic and Government Influences

Unit Description:

The unit will focus on which taxes are deducted from income and how tax money is used at the various government levels to fund public initiatives. The unit will also cover other economic and government influences, such as the consequences of breaking employment and financial laws, the effects of inflation, and the impact of consumer protection laws.

Unit Duration: 2.5 weeks

Desired Results

Standard(s):

9.1.8.EG - Economic and Government Influences

9.1.8.FP - Financial Psychology

9.4.8.TL - Technology Literacy

Indicators:

9.1.8.EG.1 - Explain how taxes affect disposable income and the difference between net and gross income.

9.1.8.EG.2 - Explain why various sources of income are taxed differently.

9.1.8.EG.3 - Explain the concept and forms of taxation and evaluate how local, state and federal governments use taxes to fund public activities and initiatives.

9.1.8.EG.4 - Identify and explain the consequences of breaking federal and/or state employment or financial laws.

9.1.8.EG.5 - Interpret how changing economic and societal needs influence employment trends and future education.

9.1.8.EG.6 - Explain the economic principle of the circular flow of money in different situations regarding buying products or services from a local or national business and buying imported or domestic goods.

9.1.8.EG.7 - Explain the effect of the economy (e.g., inflation, unemployment) on personal income, individual and family security, and consumer decisions.

9.1.8.EG.8 - Analyze the impact of currency rates over a period of time and the impact on trade, employment, and income.

9.1.8.EG.9 - Identify types of consumer fraud, the procedures for reporting fraud, the specific consumer protection laws, and the issues they address.

9.1.8.FP.1 - Describe the impact of personal values on various financial scenarios.

9.1.8.FP.2 - Evaluate the role of emotions, attitudes, and behavior (rational and irrational) in making financial decisions.

9.4.8.TL.2 - Gather data and digitally represent information to communicate a real-world problem.

9.4.8.TL.3 - Select appropriate tools to organize and present information digitally.

Essential Questions:

- How do taxes impact one's personal finances?
- How do economic and government influences have an effect on people's finances?
- Why is there the need for consumer protection laws?

Understandings:

- Students will understand that when employees earn an income, taxes are deducted for the government. Students will understand that the amount earned before payroll deductions is the gross pay, and the amount received after payroll deductions is the net pay. When managing finances, people need to be aware of what their net pay will be in order to develop spending and saving plans.
- Students will understand that taxation is used by the government to fund public initiatives. Although taxation impacts people's finances, the tax money goes toward funding programs that benefit them as citizens and community members. Some examples of economic factors that can impact finances include inflation and employment trends.
- Students will understand that consumer protection laws are in place to help prevent unethical and illegal business practices. Companies must not engage in deceptive practices, and consequences for companies that violate consumer protection laws can include paying fines and having to reimburse customers.

Assessment Evidence

Performance Tasks:
Student completion of lessons and projects

Other Evidence:
Scoring Rubrics; Formative Assessment Checks; Teacher Observation; Student Self-Assessments

Benchmarks:

- Final project for unit evaluated via a scoring rubric
- The Benchmark Assessment given at the end of the course is used to evaluate the students' knowledge of both the technology literacy skills and financial literacy skills.

Learning Plan

Learning Activities:

- NearPod Lessons:
 - Taxation
 - How Do Your Tax Dollars Get Spent?
 - Inflation
- Flocabulary Lesson – Taxes
- BrainPop Lesson – Taxes
- Lessons in this unit will also address topics, such as consequences of breaking employment and financial laws, the effect of the economy on personal finances, and consumer protection laws.
- Additional learning activities can include teacher created lessons and activities and/or lessons from the NearPod Library
- **Financial Psychology:** The learning activities in the Economic and Government Influences Unit will also address how psychology impacts financial behaviors. Throughout the lessons, students will have opportunities to reflect on the following:
 - the role of emotions and attitudes when making financial decisions
 - the impact of personal values on various financial scenarios

Resources:

- Office 365 Apps
- NearPod
- Flocabulary
- BrainPop
- Schoology
- Laptops
- Projector

Unit Modifications for Special Population Students	
Advanced Learners	Additional activities/resources related to the course will be available to students in order for them to explore the content further and expand their knowledge of the unit topics.
Struggling Learners	Consideration is given to various learning styles. Lessons tap into the learning styles of both visual and auditory learners. The teacher uses resources and programs (such as NearPod), which allow the content to be displayed directly on all students' devices while also providing verbal instruction. Many of the instructional programs have an Immersive Reader feature, which is an audio feature that reads aloud the text to the student.
English Language Learners	For English Language Learners, options are available, such as providing the students with screencast videos that show how projects are completed. In addition, many of the instructional programs have an Immersive Reader feature, which is an audio feature that reads aloud the text to the student.
Learners with an IEP	Each special education student has an Individualized Educational Plan (IEP) that details the specific accommodations, modifications, services, and support needed to level the playing field. This will enable that student to access the curriculum to the greatest extent possible in the least restrictive environment. These include: <ul style="list-style-type: none"> • Variation of time: adapting the time allotted for learning, task completion, or testing • Variation of input: adapting the way instruction is delivered • Variation of output: adapting how a student can respond to instruction

	<ul style="list-style-type: none"> • Variation of size: adapting the number of items the student is expected to complete • Modifying the content, process or product <p>Additional resources are outlined to facilitate appropriate behavior and increase student engagement. The most frequently used modifications and accommodations can be viewed here.</p> <p>Teachers are encouraged to use the Understanding by Design Learning Guidelines (UDL). These guidelines offer a set of concrete suggestions that can be applied to any discipline to ensure that all learners can access and participate in learning opportunities. The framework can be viewed here www.udlguidelines.cast.org</p>
Learners with a 504	Refer to page four in the Parent and Educator Resource Guide to Section 504 to assist in the development of appropriate plans.

Interdisciplinary Connections

Indicators:

The Economic and Government Influences Unit aligns with the NJ Student Learning Standards for Social Studies as the students will learn how the government uses taxes to fund public initiatives.

New Jersey Student Learning Standards for Social Studies – Active Citizenship in the 21st Century Economics, Innovation, and Technology: Economic Ways of Thinking

6.3.8.EconET.2 - Assess the impact of government incentives and disincentives on the economy (e.g., patents, protection of private property, taxes).

The Economic and Government Influences Unit also aligns with some of the NJ Student Learning Standards for English Language Arts as the students will be using digital programs to evaluate how economic and government influences can have an effect on people's finances.

New Jersey Student Learning Standards for English Language Arts - Speaking and Listening Comprehension and Collaboration

NJSLSA.SL2 - Integrate and evaluate information presented in diverse media and formats, including visually, quantitatively, and orally.

New Jersey Student Learning Standards for English Language Arts – Writing Production and Distribution of Writing

NJSLSA.W6 - Use technology, including the Internet, to produce and publish writing and to interact and collaborate with others.

Integration of 21st Century Skills

Indicators:

For the **Economic and Government Influences Unit**, the following practices can be integrated into the classroom to prepare students for 21st century careers.

Critical Thinking & Problem Solving: Students will distinguish between different types of taxes that are deducted from an employee's pay.

Communication: Students will communicate ways in which laws protect consumers.

Collaboration: Throughout the lessons on Economic and Government Influences, students can contribute to both group and class discussions as well as collaborate on ideas pertaining to the content of the unit.

Creativity & Innovation: Students will consider how to manage personal finances effectively even when negative factors are affecting the economy.