Califon Public School
Curriculum

Subject: 21st Century Life & Careers	Grade: 4th Grade	Unit #: 1	Pacing: Integrated Throughout
Unit Title: Financial Literacy			

OVERVIEW OF UNIT:

This unit outlines the important fiscal knowledge, habits, and skills that must be mastered in order for students to make informed decisions about personal finance. Financial literacy is an integral component of a student's college and career readiness, enabling students to achieve fulfilling, financially-secure, and successful careers.

Unit References	
Big Ideas	Essential Questions
- An individual's financial traits and habits affect his/her finances. - Spending choices and their intended and unintended consequences impact financial outcomes and personal wellbeing. - Not all financial information is accurate or truthful. - An individual can give back in areas that matter. - People can choose to save money in many places such as home in a piggy bank, bank or credit union. - Taxes are collected on a variety of goods and services at the local, state, and federal levels. - There is a broader economic system that influences your financial goals. - There are agencies, laws, and resources to protect individuals as consumers. - There are specific steps associated with creating a budget. - Saving money can impact an individual's ability to address emergencies and accomplish their short-and long-term goals.	- How can an individual's financial traits and habits affect his/her finances? - How do your spending choices affect your financial and personal wellbeing? - Where and how can people choose to save money? - Why and where are taxes collected? - What steps can be taken to create a budget? - How does saving money impact short and long-term goals? - What steps can be taken to avoid or reduce risk?

● Individuals can choose to accept inevitable risk or take steps to protect themselves by avoiding or reducing risk. ● There are benefits to having a positive credit history.	

Objectives

- Students will be able to analyze how spending choices can affect one's personal and financial well-being

- Students will be able to create a budget to help improve their financial well-being

- Students will be able to identify potential benefits and consequences of using various forms of credit

- Students will be able to identify strategies for becoming a responsible consumer

- Students will be able to determine criteria to use when purchasing insurance and warranties

Assessment

Formative Assessment:
- Homework assignments
- Classwork
- Skill worksheets
- Class discussions

Summative Assessment:
- Performance Task

Benchmark Assessment:
- Benchmark Assessment

Alternative Assessment:
- Performance Task
- Projects

Key Vocabulary

- Tax deductions
- Income/expense
- Budget
- Investment
- Tax
- Credit
- Consumers
- Credit history

- Supply and demand
- Fraud
- Personal assets
- Insurance
- Extended warranty
- Payroll
- Consequences
- Consumer protection
- Consumer assistance

Resources & Materials

- TREP$ Program - http://www.trepsed.com/
- Brain Pop – https://www.brainpop.com/
- Practical Money Skills for Life - https://practicalmoneyskills.com/foreducators/lesson_plans/
- Various fundraising/volunteer projects during the year

Technology Infusion
Teacher Technology: ● Chromebooks ● Google Classroom ● Various Internet Sources **Student Technology:** ● Chromebooks ● Google Sheets ● Various Internet Sources **Activities:** ● Students will use their Chromebooks to access Google Sheets to create a spreadsheet for a personal budget based on their potential career choice. They will include a write up that explains the reasoning behind their budget and how it provides for their financial well-being and how their career choice impacts their budget.

Standard	Standard Description
8.1.5.AP.1	Compare and refine multiple algorithms for the same task and determine which is the most appropriate.

Interdisciplinary Integration
Activities: ● Students will use Google Sheets to create a spreadsheet for a personal budget based on their potential career choice. They will include a write up that explains the reasoning behind their budget and how it provides for their financial well-being and how their career choice impacts their budget. **Resources:** ● Teacher Vision Cross Curricular Theme Map - https://www.teachervision.com/teaching-methods/curriculum-planning/7167.html ● Engineering Go For It! - http://egfi-k12.org/ ● US Department of Education STEM - http://www.ed.gov/stem ● Intel STEM Resource - http://www.intel.com/content/www/us/en/education/k12/stem.html ● NASA STEM - http://www.nasa.gov/audience/foreducators/expeditions/stem/#.VYrO2flViko ● PBS STEM - http://www.pbs.org/teachers/stem/#content

● STEM Works - http://stem-works.com/activities ● What Every Education Should Know About Using Google by Shell Education ● Promoting Literacy in all Subjects by Glencoe - http://www.glencoe.com/sec/teachingtoday/subject/promoting_literacy.phtml ● International Literacy Association Read Write Think - http://www.readwritethink.org/	

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

21st Century Life Skills
Activities: ● Students will research potential careers and the impact these careers have on financial well-being. They will then create a presentation/visual to be presented to the class.

Standard	Standard Description
9.1.5.FP.4	Explain the role of spending money and how it affects well-being and happiness.

Careers
Activities: ● Students will use Google Sheets to create a spreadsheet for a personal budget based on their potential career choice. They will include a write up that explains the reasoning behind their budget and how it provides for their financial well-being and how their career choice impacts their budget.

Standard	Standard Description
3	Attend to personal health and financial well-being.

Standards	
Standard	**Student Learning Objectives**
9.1.5.CR.1	Compare various ways to give back and relate them to your strengths, interests, and other personal factors.
9.1.5.CP.1	Identify the advantages of maintaining a positive credit history.
9.1.5.EG.1	Explain and give examples of what is meant by the term "tax".
9.1.5.EG.2	Describe how tax monies are spent.
9.1.5.EG.3	Explain the impact of the economic system on one's personal financial goals.

9.1.5.EG.4	Describe how an individual's financial decisions affect society and contribute to the overall economy.
9.1.5.EG.5	Identify sources of consumer protection and assistance.
9.1.5.FI.1	Identify various types of financial institutions and the services they offer including banks, credit unions, and credit card companies.
9.1.5.FP.1	Illustrate the impact of financial traits on financial decisions.
9.1.5.FP.2	Identify the elements of being a good steward of money.
9.1.5.FP.3	Analyze how spending choices and decision-making can result in positive or negative consequences.
9.1.5.FP.4	Explain the role of spending money and how it affects well-being and happiness.
9.1.5.FP.5	Illustrate how inaccurate information is disseminated through various external influencers including the media, advertisers/marketers, friends, educators, and family members.
9.1.5.PB.1	Develop a personal budget and explain how it reflects spending, saving, and charitable contributions.
9.1.5.PB.2	Describe choices consumers have with money (e.g., save, spend, donate).
9.1.5.RMI.1	Identify risks that individuals and households face.
9.1.5.RMI.2	Justify reasons to have insurance.

Differentiation			
Special Education	English Language Learners (ELL)	Response to Intervention (RTI)	Enrichment
- Provide modifications & accommodations as listed in the student's IEP - Position student near helping peer or have quick access to teacher - Modify or reduce assignments/tasks - Reduce length of assignment for different mode of delivery - Increase one-to-one time - Prioritize tasks - Use graphic organizers	- Provide text-to-speech - Use of translation dictionary or software - Provide graphic organizers - NJDOE resources - http://www.state.nj.us/education/aps/cccs/ELL.htm - Adapt a Strategy – Adjusting strategies for ESL students - http://www.teachersfirst.com/content/esl/adaptstrat.cfm	- Tiered interventions following RTI framework - Effective RTI strategies for teachers - http://www.specialeducationguide.com/pre-k-12/response-to-intervention/effective-rti-strategies-for-teachers/ - Interventional Central - http://www.interventioncentral.org/	- Process should be modified: higher order thinking skills, open-ended thinking, discovery - Utilize project-based learning for greater depth of knowledge - Utilize exploratory connections to higher grade concepts - Contents should be modified: real world problems, audiences, deadlines, evaluations, transformations

- Use online resources for skill building - Provide teacher notes - Use collaborative grouping strategies such as small groups - NJDOE resources - http://www.state.nj.us/education/specialed/			- Learning environments should be modified: student-centered learning, independence, openness, complexity, groups varied - NJDOE resources - http://www.state.nj.us/education/aps/cccs/g_and_t_req.htm

Califon Public School
Curriculum

Subject: 21st Century Life & Careers	Grade: 4th Grade	Unit #: 2	Pacing: Integrated Throughout
Unit Title: Career Awareness, Exploration and Preparation			

OVERVIEW OF UNIT:

This unit outlines the importance of being knowledgeable about one's interests and talents, and being well informed about postsecondary and career options, career planning, and career requirements.

Unit References	
Big Ideas	Essential Questions
- An individual's passions, aptitude and skills can affect his/her employment and earning potential. - Income and benefits can vary depending on the employer and type of job/career. - There are a variety of factors to consider before starting a business. - Individuals can choose to accept inevitable risk or take steps to protect themselves by avoiding or reducing risk. - Collaboration with individuals with diverse perspectives can result in new ways of thinking and/or innovative solutions. - Curiosity and willingness to try new ideas (intellectual risk taking) contributes to the development of creativity and innovation. - The ability to solve problems effectively begins with gathering data, seeking resources, and applying critical thinking skills. - Culture and geography can shape an individual's experiences and perspectives.	- How can interest and skills affect future employment and careers? - What factors should be considered before starting a business? - How can collaboration with individuals with diverse perspectives result in new ways of thinking? - What steps are needed to effectively solve problems? - How do culture and geography shape an individual's perspectives?

Objectives
● Students will be able to identify potential areas of interest for future careers ● Students will be able to identify necessary skills to learn in order to prepare to enter the workforce ● Students will be able to identify key factors of starting a business ● Students will be able to describe steps to avoid and reduce risk ● Students will be able to collaborate with individuals with diverse perspectives

Assessment

Formative Assessment:
- Homework assignments
- Classwork
- Skill worksheets
- Class discussions

Summative Assessment:
- Performance Task

Benchmark Assessment:
- Benchmark Assessment

Alternative Assessment:
- Performance Task
- Projects

Key Vocabulary

- Labor market trends
- Traditional careers
- Non-traditional careers
- Risk
- Diverse
- Perspectives
- Point of view
- Problem solving

- Legal requirements
- State/federal labor market
- Social media
- Collaboration
- Innovation
- Problem Solving
- Career

Resources & Materials
● TREP$ program - http://www.trepsed.com/ ● Kids Gov - https://kids.usa.gov/teachers/lesson-plans/jobs/index.shtml ● STEM Works - http://stem-works.com/activities ● STEM Resources

Technology Infusion

Teacher Technology:
- Chromebooks
- Google Classroom
- Various Internet Sources

Student Technology:
- Chromebooks
- Google Sheets
- Various Internet Sources

Activities:
- Students will use their Chromebooks to access various internet resources to research potential careers and the skills necessary for these careers. They will use one of the Google Apps to create a presentation about one of the careers chosen.

Standard	Standard Description
8.1.5.AP.1	Compare and refine multiple algorithms for the same task and determine which is the most appropriate.

Interdisciplinary Integration

Activities:
- Students will research potential careers and the skills necessary for these careers. They will use one of the Google Apps to create a presentation about one of the careers chosen.

Resources:
- Teacher Vision Cross Curricular Theme Map - https://www.teachervision.com/teaching-methods/curriculum-planning/7167.html
- Engineering Go For It! - http://egfi-k12.org/
- US Department of Education STEM - http://www.ed.gov/stem
- Intel STEM Resource - http://www.intel.com/content/www/us/en/education/k12/stem.html
- NASA STEM - http://www.nasa.gov/audience/foreducators/expeditions/stem/#.VYrO2flViko
- PBS STEM - http://www.pbs.org/teachers/stem/#content
- STEM Works - http://stem-works.com/activities
- What Every Education Should Know About Using Google by Shell Education
- Promoting Literacy in all Subjects by Glencoe - http://www.glencoe.com/sec/teachingtoday/subject/promoting_literacy.phtml
- International Literacy Association Read Write Think - http://www.readwritethink.org/

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

21st Century Life Skills
Activities: Students will research potential careers and the skills necessary for these careers. They will use one of the Google Apps to create a presentation about one of the careers chosen.

Standard	Standard Description
9.2.5.CAP.8	Identify risks that individuals and households face.

Careers
Activities: Students will research potential careers and the skills necessary for these careers. They will use one of the Google Apps to create a presentation about one of the careers chosen.

Standard	Standard Description
10	Plan education and career paths aligned to personal goals.

Standards	
Standard	**Student Learning Objectives**
9.2.5.CAP.1	Evaluate personal likes and dislikes and identify careers that might be suited to personal likes.
9.2.5.CAP.2	Identify how you might like to earn an income.
9.2.5.CAP.3	Identify qualifications needed to pursue traditional and non-traditional careers and occupations.
9.2.5.CAP.4	Explain the reasons why some jobs and careers require specific training, skills, and certification and examples of these requirements.
9.2.5.CAP.5	Identify various employee benefits, including income, medical, vacation time, and lifestyle benefits provided by different types of jobs and careers.
9.2.5.CAP.6	Compare the characteristics of a successful entrepreneur with the traits of successful employees.
9.2.5.CAP.7	Identify factors to consider before starting a business.
9.2.5.CAP.8	Identify risks that individuals and households face.
9.2.5.CAP.9	Justify the reasons to have insurance.
9.4.5.CI.1	Use appropriate communication technologies to collaborate with individuals with diverse perspectives about a local and/or global climate change issue and deliberate about possible solutions.
9.4.5.CI.2	Investigate a persistent local or global issue, such as climate change, and collaborate with individuals with diverse perspectives to improve upon current actions designed to address the issue.

9.4.5.CI.3	Participate in a brainstorming session with individuals with diverse perspectives to expand one's thinking about a topic of curiosity.
9.4.5.CI.4	Research the development process of a product and identify the role of failure as a part of the creative process.
9.4.5.CT.1	Identify and gather relevant data that will aid in the problem-solving process.
9.4.5.CT.2	Identify a problem and list the types of individuals and resources that can aid in solving the problem.
9.4.5.CT.3	Describe how digital tools and technology may be used to solve problems.
9.4.5.CT.4	Apply critical thinking and problem-solving strategies to different types of problems such as personal, academic, community and global.
9.4.5.GCA.1	Analyze how culture shapes individual and community perspectives and points of view.

Differentiation			
Special Education	English Language Learners (ELL)	Response to Intervention (RTI)	Enrichment
- Provide modifications & accommodations as listed in the student's IEP - Position student near helping peer or have quick access to teacher - Modify or reduce assignments/tasks - Reduce length of assignment for different mode of delivery - Increase one-to-one time - Prioritize tasks - Use graphic organizers - Use online resources for skill building - Provide teacher notes	- Provide text-to-speech - Use of translation dictionary or software - Provide graphic organizers - NJDOE resources - http://www.state.nj.us/education/aps/cccs/ELL.htm - Adapt a Strategy – Adjusting strategies for ESL students - http://www.teachersfirst.com/content/esl/adaptstrat.cfm	- Tiered interventions following RTI framework - Effective RTI strategies for teachers - http://www.specialeducationguide.com/pre-k-12/response-to-intervention/effective-rti-strategies-for-teachers/ - Interventional Central - http://www.interventioncentral.org/	- Process should be modified: higher order thinking skills, open-ended thinking, discovery - Utilize project-based learning for greater depth of knowledge - Utilize exploratory connections to higher grade concepts - Contents should be modified: real world problems, audiences, deadlines, evaluations, transformations - Learning environments should be modified: student-centered learning, independence, openness, complexity, groups varied - NJDOE resources - http://www.state.nj.us/education/aps/cccs/g_and_t_req.htm

• Use collaborative grouping strategies such as small groups • NJDOE resources - http://www.state.nj.us/education/specialed/			

Califon Public School
Curriculum

Subject: 21ˢᵗ Century Life & Careers	Grade: 4ᵗʰ Grade	Unit #: 3	Pacing: Integrated Throughout
Unit Title: Digital Literacy			

OVERVIEW OF UNIT:

This unit outlines finding and maximizing the productive value of existing and new technology to accomplish workplace tasks and solve workplace problems. Students are flexible and adaptive in acquiring new technology. They are proficient with ubiquitous technology applications.

Unit References	
Big Ideas	Essential Questions
● Intellectual property rights exist to protect the original works of individuals. It is allowable to use other people's ideas in one's own work provided that proper credit is given to the original source. ● Sending and receiving copies of media on the internet creates the opportunity for unauthorized use of data, such as personally owned video, photos, and music. ● Digital identities must be managed in order to create a positive digital footprint. ● Digital tools have positively and negatively changed the way people interact socially. ● Digital engagement can improve the planning and delivery of climate change actions. ● Digital tools and media resources provide access to vast stores of information, but the information can be biased or inaccurate.	● Why do intellectual property rights exist? ● What are unauthorized uses of data? ● How do you manage a digital identity? ● What are the positive and negative ways digital tools have changed social interaction? ● How can digital information be biased or inaccurate? ● How can you use accurate digital information for effective decision making? ● What are different purposes that varying digital tools can fill? ● How does collaborating digitally as a team improve a finished product?

- Digital tools can be used to modify and display data in various ways that can be organized to communicate ideas.
- Accurate and comprehensive information comes in a variety of platforms and formats and is the basis for effective decision making.
- Specific situations require the use of relevant sources of information.
- Different digital tools have different purposes.
- Collaborating digitally as a team can often develop a better artifact than an individual working alone.

Objectives

- Students will be able to describe why giving proper credit is important

- Students will be able to identify unauthorized use of data

- Students will be able to evaluate ways to maintain a positive digital footprint

- Students will be able to categorize positive and negative impacts of digital tools

- Students will be able to modify and display data in various ways to communicate ideas

- Students will be able to identify the purpose of various digital tools

- Students will be able to collaborate digitally

Assessment

Formative Assessment:
- Homework assignments
- Classwork
- Skill worksheets
- Class discussions

Summative Assessment:
- Performance Task

Benchmark Assessment:
- Benchmark Assessment

Alternative Assessment:
- Performance Task
- Projects

Key Vocabulary

- Intellectual property
- Original
- Copies
- Owner
- Data

- Digital footprint
- Information
- Bias
- Format
- Digital tools

● Digital Identity	● Collaborate

Resources & Materials
● TREP$ Program - http://www.trepsed.com/ ● Brain Pop – https://www.brainpop.com/ ● Practical Money Skills for Life - https://practicalmoneyskills.com/foreducators/lesson_plans/ ● Various fundraising/volunteer projects during the year

Technology Infusion
Teacher Technology: ● Chromebooks ● Google Classroom ● Various Internet Sources **Student Technology:** ● Chromebooks ● Google Sheets ● Various Internet Sources **Activities:** ● Students will use their Chromebooks to access Google Sheets to create a spreadsheet for a personal budget based on their potential career choice. They will include a write up that explains the reasoning behind their budget and how it provides for their financial well-being and how their career choice impacts their budget.

Standard	Standard Description
8.1.5.AP.1	Compare and refine multiple algorithms for the same task and determine which is the most appropriate.

Interdisciplinary Integration
Activities: ● Students will use Google Sheets to create a spreadsheet for a personal budget based on their potential career choice. They will include a write up that explains the reasoning behind their budget and how it provides for their financial well-being and how their career choice impacts their budget.

Resources:
- Teacher Vision Cross Curricular Theme Map - https://www.teachervision.com/teaching-methods/curriculum-planning/7167.html
- Engineering Go For It! - http://egfi-k12.org/
- US Department of Education STEM - http://www.ed.gov/stem
- Intel STEM Resource - http://www.intel.com/content/www/us/en/education/k12/stem.html
- NASA STEM - http://www.nasa.gov/audience/foreducators/expeditions/stem/#.VYrO2flViko
- PBS STEM - http://www.pbs.org/teachers/stem/#content
- STEM Works - http://stem-works.com/activities
- What Every Education Should Know About Using Google by Shell Education
- Promoting Literacy in all Subjects by Glencoe - http://www.glencoe.com/sec/teachingtoday/subject/promoting_literacy.phtml
- International Literacy Association Read Write Think - http://www.readwritethink.org/

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

21st Century Life Skills

Activities:
- Students will research potential careers and the impact these careers have on financial well-being. They will then create a presentation/visual to be presented to the class.

Standard	Standard Description
9.4.5.IML.2	Create a visual representation to organize information about a problem or issue.

Careers

Activities:
- Students will use Google Sheets to create a spreadsheet for a personal budget based on their potential career choice. They will include a write up that explains the reasoning behind their budget and how it provides for their financial well-being and how their career choice impacts their budget.

Standard	Standard Description
3	Attend to personal health and financial well-being.

Standards	
Standard	**Student Learning Objectives**
9.4.5.DC.1	Explain the need for and use of copyrights.
9.4.5.DC.2	Provide attribution according to intellectual property rights guidelines using public domain or creative commons media.
9.4.5.DC.3	Distinguish between digital images that can be reused freely and those that have copyright restrictions.
9.4.5.DC.4	Model safe, legal, and ethical behavior when using online or offline technology.
9.4.5.DC.5	Identify the characteristics of a positive and negative online identity and the lasting implications of online activity.
9.4.5.DC.6	Compare and contrast how digital tools have changed social interactions.
9.4.5.DC.7	Explain how posting and commenting in social spaces can have positive or negative consequences.
9.4.5.DC.8	Propose ways local and global communities can engage digitally to participate in and promote climate action.
9.4.5.IML.1	Evaluate digital sources for accuracy, perspective, credibility and relevance.
9.4.5.IML.2	Create a visual representation to organize information about a problem or issue.
9.4.5.IML.3	Represent the same data in multiple visual formats in order to tell a story about the data.
9.4.5.IML.4	Determine the impact of the implicit and explicit media messages on individuals, groups, and society as a whole.
9.4.5.IML.5	Distinguish how media are used by individuals, groups, and organizations for varying purposes.
9.4.5.IML.6	Use appropriate sources of information from diverse sources, contexts, disciplines, and cultures to answer questions.
9.4.5.IML.7	Evaluate the degree to which information meets a need including social emotional learning, academic, and social.
9.4.5.TL.1	Compare the common uses of at least two different digital tools and identify the advantages and disadvantages of using each.
9.4.5.TL.2	Sort and filter data in a spreadsheet to analyze findings.
9.4.5.TL.3	Format a document using a word processing application to enhance text, change page formatting, and include appropriate images, graphics, or symbols.
9.4.5.TL.4	Compare and contrast artifacts produced individually to those developed collaboratively.
9.4.5.TL.5	Collaborate digitally to produce an artifact.

Differentiation			
Special Education	English Language Learners (ELL)	Response to Intervention (RTI)	Enrichment
● Provide modifications & accommodations as listed in the student's IEP	● Provide text-to-speech ● Use of translation dictionary or software ● Provide graphic organizers	● Tiered interventions following RTI framework ● Effective RTI strategies for teachers - http://www.specialeducatio	● Process should be modified: higher order thinking skills, open-ended thinking, discovery

● Position student near helping peer or have quick access to teacher ● Modify or reduce assignments/tasks ● Reduce length of assignment for different mode of delivery ● Increase one-to-one time ● Prioritize tasks ● Use graphic organizers ● Use online resources for skill building ● Provide teacher notes ● Use collaborative grouping strategies such as small groups ● NJDOE resources - http://www.state.nj.us/education/specialed/	● NJDOE resources - http://www.state.nj.us/education/aps/cccs/ELL.htm ● Adapt a Strategy – Adjusting strategies for ESL students - http://www.teachersfirst.com/content/esl/adaptstrat.cfm	nguide.com/pre-k-12/response-to-intervention/effective-rti-strategies-for-teachers/ ● Interventional Central - http://www.interventioncentral.org/	● Utilize project-based learning for greater depth of knowledge ● Utilize exploratory connections to higher grade concepts ● Contents should be modified: real world problems, audiences, deadlines, evaluations, transformations ● Learning environments should be modified: student-centered learning, independence, openness, complexity, groups varied ● NJDOE resources - http://www.state.nj.us/education/aps/cccs/g_and_t_req.htm