

**Califon Public School  
Curriculum**



<b>Subject:</b> 21st Century Life & Careers	<b>Grade:</b> 8th	<b>Unit #:</b> 1	<b>Pacing:</b> Integrated Throughout
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**Unit Title: Life Literacies & Key Skills**

**OVERVIEW OF UNIT:**

Rapid advancements in technology and subsequent changes in the economy have created opportunities for individuals to compete and connect on a global scale. In this increasingly diverse and complex world, the successful entrepreneur or employee must not only possess the requisite education for specific industry pathways but also employability skills necessary to collaborate with others and manage resources effectively in order to establish and maintain stability and independence.

**Big Ideas**

- Digital footprints are publicly accessible, even if only shared with a select group. Appropriate measures such as proper interactions can protect online reputations.
- Digital communities are used by individuals to share information, organize, and engage around issues and topics of interest.
- Awareness of and appreciation for cultural differences is critical to avoid barriers to productive and positive interaction.
- Digital tools make it possible to analyze and interpret data, including text, images, and sound. These tools allow for broad concepts and data to be more effectively communicated.
- There are ethical and unethical uses of information and media.
- Some digital tools are appropriate for gathering, organizing, analyzing, and presenting information, while other types of digital tools are appropriate for creating text, visualizations, models, and communicating with others.

**Essential Questions**

- What is a digital footprint and how can it be used to protect online reputations?
- What is the purpose of digital communities?
- How does awareness of and appreciation for cultural differences help avoid barriers to productive and positive interactions?
- How do digital tools allow for broad concepts and data to be more effectively communicated?
- What are some ethical and unethical uses of information and media?
- What are the uses of different types of digital tools?

**Objectives**

- Students will be able to describe the meaning of digital footprint and how it can be used to protect online reputations.
- Students will be able to identify the purpose of digital communities.

- Students will be able to explain how awareness of and appreciation for cultural differences helps avoid barriers to productive and positive interactions.
- Students will be able to analyze how digital tools allow for broad concepts and data to be more effectively communicated.
- Students will be able to justify the ethical and unethical uses of information and media.
- Students will be able to compare and contrast the uses of different types of digital tools.

### Assessment

#### Formative Assessment:

- observation
- self-reflections
- teacher-student conferences

#### Summative Assessment:

- online quizzes & tests
- Projects

#### Benchmark:

- Financial Literacy Pre-Test

#### Alternative:

- online games
- performance tasks
- projects

### Key Vocabulary

- |                                      |  |
|--------------------------------------|--|
| ● climate change                     | ● credibility                              |
| ● local, national, and global issues | ● distortion                               |
| ● tradeoffs                          | ● exaggeration                             |
| ● digital identity                   | ● misrepresentation                        |
| ● positive online behavior           | ● subtle/overt messages                    |
| ● self-disclosure                    | ● ethical/unethical                        |
| ● digital community                  | ● consequences                             |
| ● digital artifact                   | ● online & social media activities         |
| ● crowdsourcing                      | ● creator                                  |
| ● digital surveys                    | ● synchronous & asynchronous collaboration |

### Resources & Materials

- TREP\$ Program - <http://www.trepsed.com/>
- Practical Money Skills for Life - [https://practicalmoneyskills.com/foreducators/lesson\\_plans/](https://practicalmoneyskills.com/foreducators/lesson_plans/)
- Various fundraising/volunteer projects during the year
- Hands-on Banking Teens- <http://www.handsonbanking.com/htdocs/en/t/>
- Brain Pop - <https://www.brainpop.com/>

- Financial Football - <http://www.practicalmoneyskills.com/games/trainingcamp/ff/>
- Financial Fitness for Life by Council for Economic Education
- Time Kids, Your Money - Financial Literacy for Kids
- Money Smart for Kids - FDIC

### Technology Infusion

#### Teacher Technology:

- Chromebook
- Google Classroom
- Promethean Board

#### Student Technology:

- Google Classroom
- Chromebooks
- Internet Sources

#### Activities:

- Students will access a document through Google Classroom to research the ethical and unethical uses of information and media. The students will then create a presentation that explains these practices and how they can benefit or hurt individuals.

Standard	Standard Description
8.2.8.ITH.1	Explain how the development and use of technology influences economic, political, social, and cultural issues.

### Interdisciplinary Integration

#### Activities:

- Students will access a document through Google Classroom to research the ethical and unethical uses of information and media. The students will then create a presentation that explains these practices and how they can benefit or hurt individuals.

#### 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 Educator 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](http://www.glencoe.com/sec/teachingtoday/subject/promoting_literacy.phtml)
- International Literacy Association Read Write Think - <http://www.readwritethink.org/>

Standard	Standard Description
NJSLS-ELA W.RW.8.7	Write routinely over extended time frames (time for research, reflection, metacognition/self-correction, and revision) and shorter time frames (a single sitting or a day or two) for a range of discipline-specific tasks, purposes, and audiences.

### 21<sup>st</sup> Century Life Skills Standards

#### Activities:

- Students will access a document through Google Classroom to research the ethical and unethical uses of information and media. The students will then create a presentation that explains these practices and how they can benefit or hurt individuals.

Standard	Student Learning Objectives
9.4.8.GCA.2	Demonstrate openness to diverse ideas and perspectives through active discussions to achieve a group goal.

### Careers

#### Activities:

- Students will access a document through Google Classroom to research the ethical and unethical uses of information and media. The students will then create a presentation that explains these practices and how they can benefit or hurt individuals.

Practice	Description
Attend to financial well-being.	Students take regular action to contribute to their personal financial well-being, understanding that personal financial security provides the peace of mind required to contribute more fully to their own career success.

### Standards

Standard #	Standard Description
9.2.8.CAP.1	Identify offerings such as high school and county career and technical school courses, apprenticeships, military programs, and dual enrollment courses that support career or occupational areas of interest.
9.2.8.CAP.2	Develop a plan that includes information about career areas of interest.
9.2.8.CAP.3	Explain how career choices, educational choices, skills, economic conditions, and personal behavior affect income.
9.2.8.CAP.4	Explain how an individual's online behavior (e.g., social networking, photo exchanges, video postings) may impact opportunities for employment or advancement
9.2.8.CAP.5	Develop a personal plan with the assistance of an adult mentor that includes information about career areas of interest, goals and an educational plan.
9.2.8.CAP.6	Compare the costs of postsecondary education with the potential increase in income from a career of choice.
9.2.8.CAP.7	Devise a strategy to minimize costs of postsecondary education.
9.2.8.CAP.8	Compare education and training requirements, income potential, and primary duties of at least two jobs of interest.

9.2.8.CAP.9	Analyze how a variety of activities related to career preparation (e.g., volunteering, apprenticeships, structured learning experiences, dual enrollment, job search, scholarships) impacts postsecondary options.
9.2.8.CAP.10	Evaluate how careers have evolved regionally, nationally, and globally.
9.2.8.CAP.11	Analyze potential career opportunities by considering different types of resources, including occupation databases, and state and national labor market statistics.
9.2.8.CAP.12	Assess personal strengths, talents, values, and interests to appropriate jobs and careers to maximize career potential.
9.2.8.CAP.13	Compare employee benefits when evaluating employment interests and explain the possible impact on personal finances.
9.2.8.CAP.14	Evaluate sources of income and alternative resources to accurately compare employment options.
9.2.8.CAP.15	Present how the demand for certain skills, the job market, and credentials can determine an individual's earning power.
9.2.8.CAP.16	Research different ways workers/ employees improve their earning power through education and the acquisition of new knowledge and skills.
9.2.8.CAP.17	Prepare a sample resume and cover letter as part of an application process.
9.2.8.CAP.18	Explain how personal behavior, appearance, attitudes, and other choices may impact the job application process.
9.2.8.CAP.19	Relate academic achievement, as represented by high school diplomas, college degrees, and industry credentials, to employability and to potential level.
9.2.8.CAP.20	Identify the items to consider when estimating the cost of funding a business.

### Differentiation

#### Students with 504 plans

- Preferential seating
- Guided notes
- Extra time
- Teacher check-ins
- Use graphic organizers
- Redirect attention
- Prioritize tasks
- Small group testing
- Provide modifications & accommodations per individual student's 504 plan

#### Special Education

- Provide modifications & accommodations as listed in the student's IEP
- Position the student near a helping peer or have quick access to the teacher
- Modify or reduce assignments/tasks
- Reduce the length of the assignment for different modes 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/>

**Response to Intervention (RTI)**

- Tiered interventions following the RTI framework
- Effective RTI strategies for teachers - <http://www.specialeducationguide.com/pre-k-12/response-to-intervention/effective-rti-strategies-for-teachers/>
- Intervention Central - <http://www.interventioncentral.org/>

**English Language Learners (ELL)**

- Provide text-to-speech
- Use of a 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>

**Enrichment**

- 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, and groups should be varied
- NJDOE resources

**Califon Public School  
Curriculum**



<b>Subject:</b> 21st Century Life & Careers	<b>Grade:</b> 8th	<b>Unit #:</b> 2	<b>Pacing:</b> Integrated Throughout
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**Unit Title: Civic Financial Responsibility**

**OVERVIEW OF UNIT:**

Financial wellbeing includes understanding how emotions, peer influencers, advertising, personal money habits, financial decision-making processes, lifestyle choices, and personal financial values influence choices that are made involving finances. In addition, it includes topics that relate to planning and aligning career opportunities and possible entrepreneurial objectives with financial goals.

**Big Ideas**

- Philanthropic and charitable organizations play important roles in supporting the interests of individuals and local and global communities and the issues that affect them.
- Individuals can use their talents, resources, and abilities to give back.
- 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.

**Essential Questions**

- What role does philanthropic and charitable organizations play in supporting the interest of individuals and local and global communities and the issues that affect them?
- How can individuals use their talents, resources, and abilities to give back?
- What responsibilities are included with building and using personal wealth?

**Objectives**

- Students will be able to describe how philanthropic and charitable organizations play important roles in supporting the interests of individuals and local and global communities and the issues that affect them.
- Students will be able to justify how individuals can use their talents, resources, and abilities to give back.
- Students will be able to explain how 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.

**Assessment**

**Formative Assessment:**

- observation
- self-reflections
- teacher-student conferences

**Summative Assessment:**

- online quizzes & tests
- Projects

**Benchmark:**

- Financial Literacy Pre-Test

**Alternative:**

- online games
- performance tasks
- projects

**Key Vocabulary**

- economic system of production & consumption
- societal goals
- consumer fiscal responsibility
- ethical behaviors

**Resources & Materials**

- TREP\$ Program - <http://www.trepsed.com/>
- Practical Money Skills for Life - [https://practicalmoneyskills.com/foreducators/lesson\\_plans/](https://practicalmoneyskills.com/foreducators/lesson_plans/)
- Various fundraising/volunteer projects during the year
- Hands-on Banking Teens- <http://www.handsonbanking.com/htdocs/en/t/>
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- Financial Fitness for Life by Council for Economic Education
- Time Kids, Your Money - Financial Literacy for Kids
- Money Smart for Kids - FDIC

**Technology Infusion****Teacher Technology:**

- Chromebook
- Google Classroom
- Promethean Board

**Student Technology:**

- Google Classroom
- Chromebooks
- Internet Sources

**Activities:**

<ul style="list-style-type: none"> <li>Students will use their Chromebooks to access Google Classroom and Google Apps for Education to create presentations about what steps to take if you are a target of a scam or fraud.</li> <li>Students will use their Chromebooks to access online search engines and resources to research scams and fraud that occurs in the US.</li> </ul>	
Standard	Standard Description
8.2.8.ITH.1	Explain how the development and use of technology influences economic, political, social, and cultural issues.

### Interdisciplinary Integration

#### Activities:

- Scams & Fraud: In this activity, the students will identify signs of common types of scams and fraud. Then they will research the ever-increasing prevalence of scams and fraud and their impact on the US population. After that, they will identify preventative steps to protect themselves from being a victim of scams and/or fraud. They will create presentations to explain the steps to take if you are a target of a scam or fraud.

#### 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>
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- 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 Educator 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](http://www.glencoe.com/sec/teachingtoday/subject/promoting_literacy.phtml)
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NJSLS-ELA W.RW.8.7	Write routinely over extended time frames (time for research, reflection, metacognition/self-correction, and revision) and shorter time frames (a single sitting or a day or two) for a range of discipline-specific tasks, purposes, and audiences.

### 21<sup>st</sup> Century Life Skills Standards

#### Activities:

- Scams & Fraud: In this activity, the students will identify signs of common types of scams and fraud. Then they will research the ever-increasing prevalence of scams and fraud and their impact on the US population. After that, they will identify preventative steps to protect themselves from being a victim of scams and/or fraud.

Standard	Student Learning Objectives
9.4.8.GCA.2	Demonstrate openness to diverse ideas and perspectives through active discussions to achieve a group goal.

<b>Careers</b>	
<b>Activities:</b>	
<ul style="list-style-type: none"> <li>● Scams &amp; Fraud: In this activity, the students will identify signs of common types of scams and fraud. Then they will research the ever-increasing prevalence of scams and fraud and their impact on the US population. After that, they will identify preventative steps to protect themselves from being a victim of scams and/or fraud. They will create presentations to explain the steps to take if you are a target of a scam or fraud.</li> </ul>	
<b>Practice</b>	<b>Description</b>
Attend to financial well-being.	Students take regular action to contribute to their personal financial well-being, understanding that personal financial security provides the peace of mind required to contribute more fully to their own career success.

<b>Standards</b>	
<b>Standard #</b>	<b>Standard Description</b>
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.

<b>Differentiation</b>	
<b>Students with 504 plans</b>	
<ul style="list-style-type: none"> <li>● Preferential seating</li> <li>● Guided notes</li> <li>● Extra time</li> <li>● Teacher check-ins</li> <li>● Use graphic organizers</li> <li>● Redirect attention</li> <li>● Prioritize tasks</li> <li>● Small group testing</li> <li>● Provide modifications &amp; accommodations per individual student's 504 plan</li> </ul>	
<b>Special Education</b>	
<ul style="list-style-type: none"> <li>● Provide modifications &amp; accommodations as listed in the student's IEP</li> <li>● Position the student near a helping peer or have quick access to the teacher</li> <li>● Modify or reduce assignments/tasks</li> <li>● Reduce the length of the assignment for different modes of delivery</li> <li>● Increase one-to-one time</li> <li>● Prioritize tasks</li> <li>● Use graphic organizers</li> </ul>	

- 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/>

**Response to Intervention (RTI)**

- Tiered interventions following the RTI framework
- Effective RTI strategies for teachers - <http://www.specialeducationguide.com/pre-k-12/response-to-intervention/effective-rti-strategies-for-teachers/>
- Intervention Central - <http://www.interventioncentral.org/>

**English Language Learners (ELL)**

- Provide text-to-speech
- Use of a 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>

**Enrichment**

- 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, and groups should be varied
- NJDOE resources

**Califon Public School  
Curriculum**



<b>Subject:</b> 21st Century Life & Careers	<b>Grade:</b> 8th	<b>Unit #:</b> 3	<b>Pacing:</b> Integrated Throughout
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**Unit Title: Credit & Debt Management**

**OVERVIEW OF UNIT:**

Money management includes examining various aspects of budgeting, building and maintaining a credit profile, loan and debt planning, identifying and managing potential risks and investments, and understanding various insurance options.

**Big Ideas**

- There are strategies to increase your savings and limit debt.
- Credit management includes making informed choices about sources of credit and requires an understanding of the cost of credit.
- There are strategies to build and maintain a good credit history.
- Credit history affects personal finances.

**Essential Questions**

- There are strategies to increase your savings and limit debt.
- Credit management includes making informed choices about sources of credit and requires an understanding of the cost of credit.
- There are strategies to build and maintain a good credit history.
- Credit history affects personal finances.

**Objectives**

- Students will be able to identify strategies that can be used to increase your savings and limit debt.
- Students will be able to analyze credit management and what it involves.
- Students will be able to explain how you can build and maintain good credit history.
- Students will be able to justify how credit history affects personal finances.

**Assessment**

**Formative Assessment:**

- observation
- self-reflections
- teacher-student conferences

**Summative Assessment:**

- online quizzes & tests
- Projects

**Benchmark:**

- Financial Literacy Pre-Test

**Alternative:**

- online games
- performance tasks
- projects

**Key Vocabulary**

- Credit & Debit Cards
- Financial Institutions
- Installment loans
- Mortgage
- “easy access” credit
- credit score
- credit record
- personal bankruptcy
- credit counseling

**Resources & Materials**

- TREP\$ Program - <http://www.trepsed.com/>
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**Technology Infusion****Teacher Technology:**

- Chromebook
- Google Classroom
- Promethean Board

**Student Technology:**

- Google Classroom
- Chromebooks
- Internet Sources

**Activities:**

<ul style="list-style-type: none"> <li>Students will use their Chromebooks to access Google Classroom and Google Apps for Education to complete a short research activity about the three “Cs” of credit and how credit history is used to determine creditworthiness.</li> <li>Students will use their Chromebooks to access online search engines to search for resources about credit and credit history.</li> </ul>	
Standard	Standard Description
8.2.8.ITH.1	Explain how the development and use of technology influences economic, political, social, and cultural issues.

### Interdisciplinary Integration

#### Activities:

- Students will use their Chromebooks to access Google Classroom and Google Apps for Education to complete a short research activity about the three “Cs” of credit and how credit history is used to determine creditworthiness.
- Students will use their Chromebooks to access online search engines to search for resources about credit and credit history.

#### Resources:

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NJSLS-ELA W.RW.8.7	Write routinely over extended time frames (time for research, reflection, metacognition/self-correction, and revision) and shorter time frames (a single sitting or a day or two) for a range of discipline-specific tasks, purposes, and audiences.

### 21<sup>st</sup> Century Life Skills Standards

#### Activities:

- Cash or Credit? - During this lesson, the students will start to differentiate between forms of cash payment and credit and the advantages and disadvantages of using each. They will learn how interest is calculated for credit cards and the impact it makes on your payments. They will work through different scenarios where they might want to use to use cash or credit payments.

Standard	Student Learning Objectives
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9.4.8.GCA.2	Demonstrate openness to diverse ideas and perspectives through active discussions to achieve a group goal.
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### Careers

#### Activities:

- Establishing Credit - For this lesson, the students will complete a short research activity about the three “Cs” of credit and how credit history is used to determine creditworthiness. From this information, they will start to look at how they may begin to start to establish credit as a young adult and a borrowers’ responsibilities for managing credit.

Practice	Description
Attend to financial well-being.	Students take regular action to contribute to their personal financial well-being, understanding that personal financial security provides the peace of mind required to contribute more fully to their own career success.

### Standards

Standard #	Standard Description
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.

### Differentiation

#### Students with 504 plans

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- Prioritize tasks
- Small group testing

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Curriculum**



<b>Subject:</b> 21st Century Life & Careers	<b>Grade:</b> 8th	<b>Unit #:</b> 4	<b>Pacing:</b> Integrated Throughout
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**Unit Title: Economic & Government Influences**

**OVERVIEW OF UNIT:**

Financial landscape incorporates building an awareness of the various forms of money, financial institutions, and the role of economic and government influences has on one's personal finances. Within the economic and government categories are topics such as consumer protection laws, taxes (e.g., impact on income and/or investments), a general understanding of inflation, and how government policies can affect one's personal finances.

**Big Ideas**

- Taxes affect one's personal finances.
- There are government agencies and policies that affect the financial industry and the broader economy.
- There are procedures required to take advantage of consumer protection laws and assistance programs.

**Essential Questions**

- What effect do taxes have on personal finances?
- How do government agencies and policies impact the financial industry and the broader economy?
- What procedures are required to take advantage of consumer protection laws and assistance programs?

**Objectives**

- Students will be able to justify how taxes affect one's personal finances.
- Students will be able to assess how government agencies and policies that affect the financial industry and the broader economy.
- Students will be able to identify procedures that are required to take advantage of consumer protection laws and assistance programs.

**Assessment**

**Formative Assessment:**

- observation
- self-reflections
- teacher-student conferences

**Summative Assessment:**

- online quizzes & tests
- Projects

**Benchmark:**

- Financial Literacy Pre-Test

**Alternative:**

- online games
- performance tasks
- projects

### Key Vocabulary

- |                             |                            |
|-----------------------------|----------------------------|
| ● taxes                     | ● services                 |
| ● disposable income         | ● imported goods           |
| ● net/gross income          | ● domestic goods           |
| ● taxation                  | ● inflation                |
| ● employment laws           | ● unemployment             |
| ● financial laws            | ● currency rates           |
| ● economic and social needs | ● consumer fraud           |
| ● circular flow of money    | ● consumer protection laws |
| ● products                  |                            |

### Resources & Materials

- TREP\$ Program - <http://www.trepsed.com/>
- Practical Money Skills for Life - [https://practicalmoneyskills.com/foreducators/lesson\\_plans/](https://practicalmoneyskills.com/foreducators/lesson_plans/)
- Various fundraising/volunteer projects during the year
- Hands-on Banking Teens- <http://www.handsonbanking.com/htdocs/en/t/>
- Brain Pop - <https://www.brainpop.com/>
- Financial Football - <http://www.practicalmoneyskills.com/games/trainingcamp/ff/>
- Financial Fitness for Life by Council for Economic Education
- Time Kids, Your Money - Financial Literacy for Kids
- Money Smart for Kids - FDIC

### Technology Infusion

**Teacher Technology:**

- Chromebook
- Google Classroom
- Promethean Board

**Student Technology:**

- Google Classroom
- Chromebooks
- Internet Sources

**Activities:**

- Scams & Fraud: In this activity, the students will identify signs of common types of scams and fraud. Then they will research the ever-increasing prevalence of scams and fraud and their impact on the US population. After that, they will identify preventative steps to protect themselves from being a victim of scams and/or fraud. They will create presentations to explain the steps to take if you are a target of a scam or fraud.

Standard	Standard Description
8.2.8.ITH.1	Explain how the development and use of technology influences economic, political, social, and cultural issues.

**Interdisciplinary Integration****Activities:**

- Scams & Fraud: In this activity, the students will identify signs of common types of scams and fraud. Then they will research the ever-increasing prevalence of scams and fraud and their impact on the US population. After that, they will identify preventative steps to protect themselves from being a victim of scams and/or fraud. They will create presentations to explain the steps to take if you are a target of a scam or fraud.

**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 Educator 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](http://www.glencoe.com/sec/teachingtoday/subject/promoting_literacy.phtml)
- International Literacy Association Read Write Think - <http://www.readwritethink.org/>

Standard	Standard Description
NJSL-ELA W.RW.8.7	Write routinely over extended time frames (time for research, reflection, metacognition/self- correction, and revision) and shorter time frames (a single sitting or a day or two) for a range of discipline-specific tasks, purposes, and audiences.

**21<sup>st</sup> Century Life Skills Standards****Activities:**

- Scams & Fraud: In this activity, the students will identify signs of common types of scams and fraud. Then they will research the ever-increasing prevalence of scams and fraud and their impact on the US population. After that, they will identify preventative steps to protect themselves from being a victim of scams and/or fraud. They will create presentations to explain the steps to take if you are a target of

a scam or fraud.	
Standard	Student Learning Objectives
9.4.8.GCA.2	Demonstrate openness to diverse ideas and perspectives through active discussions to achieve a group goal.

Careers	
<b>Activities:</b>	
<ul style="list-style-type: none"> <li>Scams &amp; Fraud: In this activity, the students will identify signs of common types of scams and fraud. Then they will research the ever-increasing prevalence of scams and fraud and their impact on the US population. After that, they will identify preventative steps to protect themselves from being a victim of scams and/or fraud. They will create presentations to explain the steps to take if you are a target of a scam or fraud.</li> </ul>	
Practice	Description
Attend to financial well-being.	Students take regular action to contribute to their personal financial well-being, understanding that personal financial security provides the peace of mind required to contribute more fully to their own career success.

Standards	
Standard #	Standard Description
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.

Differentiation
<b>Students with 504 plans</b>
<ul style="list-style-type: none"> <li>Preferential seating</li> <li>Guided notes</li> <li>Extra time</li> </ul>

- Teacher check-ins
- Use graphic organizers
- Redirect attention
- Prioritize tasks
- Small group testing
- Provide modifications & accommodations per individual student's 504 plan

### Special Education

- Provide modifications & accommodations as listed in the student's IEP
- Position the student near a helping peer or have quick access to the teacher
- Modify or reduce assignments/tasks
- Reduce the length of the assignment for different modes 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/>

### Response to Intervention (RTI)

- Tiered interventions following the RTI framework
- Effective RTI strategies for teachers - <http://www.specialeducationguide.com/pre-k-12/response-to-intervention/effective-rti-strategies-for-teachers/>
- Intervention Central - <http://www.interventioncentral.org/>

### English Language Learners (ELL)

- Provide text-to-speech
- Use of a 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>

### Enrichment

- 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, and groups should be varied
- NJDOE resources

**Califon Public School  
Curriculum**



<b>Subject:</b> 21st Century Life & Careers	<b>Grade:</b> 8th	<b>Unit #:</b> 5	<b>Pacing:</b> Integrated Throughout
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**Unit Title: Financial Psychology**

**OVERVIEW OF UNIT:**

Financial wellbeing includes understanding how emotions, peer influencers, advertising, personal money habits, financial decision-making processes, lifestyle choices, and personal financial values influence choices that are made involving finances. In addition, it includes topics that relate to planning and aligning career opportunities and possible entrepreneurial objectives with financial goals.

**Big Ideas**

- There are a variety of factors that influence how well suited a financial institution and/or service will be in meeting an individual's financial needs.
- An individual's values and emotions will influence the ability to modify financial behavior (when appropriate), which will impact one's financial well-being.
- Marketing techniques are designed to encourage individuals to purchase items they may not need or want.

**Essential Questions**

- What are some factors that influence how a financial institution will be for meeting an individual's financial needs?
- How does an individual's values and emotions influence their ability to modify financial behavior?
- How are marketing techniques used to encourage individuals to purchase items they may not need or want?

**Objectives**

- Students will be able to determine what factors influence how a financial institution will be for meeting an individual's financial needs.
- Students will be able to summarize how an individual's values and emotions influence their ability to modify financial behavior.
- Students will be able to identify marketing techniques that are used to encourage individuals to purchase items they may not want or need.

**Assessment**

**Formative Assessment:**

- observation
- self-reflections
- teacher-student conferences

**Summative Assessment:**

- online quizzes & tests
- Projects

**Benchmark:**

- Financial Literacy Pre-Test

**Alternative:**

- online games
- performance tasks
- projects

**Key Vocabulary**

- Income/expense
- Budget
- Personal assets

**Resources & Materials**

- TREP\$ Program - <http://www.trepsed.com/>
- Practical Money Skills for Life - [https://practicalmoneyskills.com/foreducators/lesson\\_plans/](https://practicalmoneyskills.com/foreducators/lesson_plans/)
- Various fundraising/volunteer projects during the year
- Hands-on Banking Teens- <http://www.handsonbanking.com/htdocs/en/t/>
- Brain Pop - <https://www.brainpop.com/>
- Financial Football - <http://www.practicalmoneyskills.com/games/trainingcamp/ff/>
- Financial Fitness for Life by Council for Economic Education
- Time Kids, Your Money - Fina

**Technology Infusion****Teacher Technology:**

- Chromebook
- Google Classroom
- Promethean Board

**Student Technology:**

- Google Classroom
- Chromebooks
- Internet Sources

**Activities:**

- Students will use the Internet and research advertisements and analyze the strategies used by companies to sell their product. The students will then create a new advertisement for a product and a presentation to explain what strategies were used and the message being depicted in the advertisement.

Standard	Standard Description
8.2.8.ITH.1	Explain how the development and use of technology influences economic, political, social, and cultural issues.

### Interdisciplinary Integration

**Activities:**

- Students will research advertisements and analyze the strategies used by companies to sell their product. The students will then create a new advertisement for a product and a presentation to explain what strategies were used and the message being depicted in the advertisement.

**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 Educator 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](http://www.glencoe.com/sec/teachingtoday/subject/promoting_literacy.phtml)
- International Literacy Association Read Write Think - <http://www.readwritethink.org/>

Standard	Standard Description
NJSLS-ELA W.RW.8.7	Write routinely over extended time frames (time for research, reflection, metacognition/self-correction, and revision) and shorter time frames (a single sitting or a day or two) for a range of discipline-specific tasks, purposes, and audiences.

### 21<sup>st</sup> Century Life Skills Standards

**Activities:**

- Students will research advertisements and analyze the strategies used by companies to sell their product. The students will then create a new advertisement for a product and a presentation to explain what strategies were used and the message being depicted in the advertisement.

Standard	Student Learning Objectives
9.4.8.GCA.2	Demonstrate openness to diverse ideas and perspectives through active discussions to achieve a group goal.

### Careers

**Activities:**

- Students will research advertisements and analyze the strategies used by companies to sell their product. The students will then create a new advertisement for a product and a presentation to explain what strategies were used and the message being depicted in the advertisement.

Practice	Description
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Attend to financial well-being.	Students take regular action to contribute to their personal financial well-being, understanding that personal financial security provides the peace of mind required to contribute more fully to their own career success.
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Standards	
Standard #	Standard Description
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 (e.g., ATM, debit cards, credit cards, check books, online/mobile banking).
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.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.

Differentiation
<b>Students with 504 plans</b>
<ul style="list-style-type: none"> <li>● Preferential seating</li> <li>● Guided notes</li> <li>● Extra time</li> <li>● Teacher check-ins</li> <li>● Use graphic organizers</li> <li>● Redirect attention</li> <li>● Prioritize tasks</li> <li>● Small group testing</li> <li>● Provide modifications &amp; accommodations per individual student's 504 plan</li> </ul>
<b>Special Education</b>
<ul style="list-style-type: none"> <li>● Provide modifications &amp; accommodations as listed in the student's IEP</li> <li>● Position the student near a helping peer or have quick access to the teacher</li> <li>● Modify or reduce assignments/tasks</li> <li>● Reduce the length of the assignment for different modes of delivery</li> <li>● Increase one-to-one time</li> </ul>

- 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/>

**Response to Intervention (RTI)**

- Tiered interventions following the RTI framework
- Effective RTI strategies for teachers - <http://www.specialeducationguide.com/pre-k-12/response-to-intervention/effective-rti-strategies-for-teachers/>
- Intervention Central - <http://www.interventioncentral.org/>

**English Language Learners (ELL)**

- Provide text-to-speech
- Use of a 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>

**Enrichment**

- 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, and groups should be varied
- NJDOE resources

**Califon Public School  
Curriculum**



<b>Subject:</b> 21st Century Life & Careers	<b>Grade:</b> 8th	<b>Unit #:</b> 6	<b>Pacing:</b> Integrated Throughout
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**Unit Title: Planning & Budgeting**

**OVERVIEW OF UNIT:**

Money management includes examining various aspects of budgeting, building and maintaining a credit profile, loan and debt planning, identifying and managing potential risks and investments, and understanding various insurance options.

**Big Ideas**

- A budget aligned with an individual's financial goals can help prepare for life events.
- Goals (e.g., higher education, autos, and homes, retirement), affect your finances.
- There are strategies to decrease and manage expenses.

**Essential Questions**

- How can a budget aligned with an individual's financial goals help prepare them for life events?
- What impact do goals have on your finances?
- What strategies can be used to decrease and manage expenses?

**Objectives**

- Students will be able to identify how a budget aligned to an individual's financial goals will help prepare them for life events.
- Students will be able to justify what impact goals will have on your finances.
- Students will be able to compare strategies that can be used to decrease and manage expenses.

**Assessment**

**Formative Assessment:**

- observation
- self-reflections
- teacher-student conferences

**Summative Assessment:**

- online quizzes & tests
- projects

**Benchmark:**

- Financial Literacy Pre-Test

**Alternative:**

- online games
- performance tasks
- projects

**Key Vocabulary**

- Income/expense
- Budget

- Investment
- Personal assets

### Resources & Materials

- TREP\$ Program - <http://www.trepsed.com/>
- Practical Money Skills for Life - [https://practicalmoneyskills.com/foreducators/lesson\\_plans/](https://practicalmoneyskills.com/foreducators/lesson_plans/)
- Various fundraising/volunteer projects during the year
- Hands-on Banking Teens- <http://www.handsonbanking.com/hdocs/en/t/>
- Brain Pop - <https://www.brainpop.com/>
- Financial Football - <http://www.practicalmoneyskills.com/games/trainingcamp/ff/>
- Financial Fitness for Life by Council for Economic Education
- Time Kids, Your Money - Financial Literacy for Kids
- Money Smart for Kids - FDIC

### Technology Infusion

#### Teacher Technology:

- Chromebook
- Google Classroom
- Promethean Board

#### Student Technology:

- Google Classroom
- Chromebooks
- Internet Sources

#### Activities:

- Students will use their Chromebooks to access Google Classroom and Google Apps for Education to complete a research oriented project about different savings plans and investments that are available. They will “shop” around to find the better options that are available and explain the importance of shopping around when making these types of decisions.

Standard	Standard Description
8.2.8.ITH.1	Explain how the development and use of technology influences economic, political, social, and cultural issues.

### Interdisciplinary Integration

#### Activities:

- Students will use their Chromebooks to access Google Classroom and Google Apps for Education to complete a research oriented project about different savings plans and investments that are available. They will “shop” around to find the better options that are available and explain the importance of shopping around when making these types of decisions.

#### 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>
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- International Literacy Association Read Write Think - <http://www.readwritethink.org/>

Standard	Standard Description
NJSLS-ELA W.RW.8.7	Write routinely over extended time frames (time for research, reflection, metacognition/self- correction, and revision) and shorter time frames (a single sitting or a day or two) for a range of discipline-specific tasks, purposes, and audiences.

### 21<sup>st</sup> Century Life Skills Standards

#### Activities:

- Students will use their Chromebooks to access Google Classroom and Google Apps for Education to complete a research oriented project about different savings plans and investments that are available. They will “shop” around to find the better options that are available and explain the importance of shopping around when making these types of decisions.

Standard	Student Learning Objectives
9.4.8.GCA.2	Demonstrate openness to diverse ideas and perspectives through active discussions to achieve a group goal.

### Careers

#### Activities:

- Students will use their Chromebooks to access Google Classroom and Google Apps for Education to complete a research oriented project about different savings plans and investments that are available. They will “shop” around to find the better options that are available and explain the importance of shopping around when making these types of decisions.

Practice	Description
Attend to financial well-being.	Students take regular action to contribute to their personal financial well-being, understanding that personal financial security provides the peace of mind required to contribute more fully to their own career success.

### Standards

Standard #	Standard Description
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 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 (e.g. teenager, young adult, family).
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.

### Differentiation

#### Students with 504 plans

- Preferential seating
- Guided notes
- Extra time
- Teacher check-ins
- Use graphic organizers
- Redirect attention
- Prioritize tasks
- Small group testing
- Provide modifications & accommodations per individual student's 504 plan

#### Special Education

- Provide modifications & accommodations as listed in the student's IEP
- Position the student near a helping peer or have quick access to the teacher
- Modify or reduce assignments/tasks
- Reduce the length of the assignment for different modes 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/>

#### Response to Intervention (RTI)

- Tiered interventions following the RTI framework
- Effective RTI strategies for teachers - <http://www.specialeducationguide.com/pre-k-12/response-to-intervention/effective-rti-strategies-for-teachers/>
- Intervention Central - <http://www.interventioncentral.org/>

#### English Language Learners (ELL)

- Provide text-to-speech
- Use of a 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>

**Enrichment**

- 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, and groups should be varied
- NJDOE resources

**Califon Public School  
Curriculum**

<b>Subject:</b> 21st Century Life & Careers	<b>Grade:</b> 8th	<b>Unit #:</b> 7	<b>Pacing:</b> Integrated Throughout
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**Unit Title: Risk Management & Insurance**

**OVERVIEW OF UNIT:**

Money management includes examining various aspects of budgeting, building and maintaining a credit profile, loan and debt planning, identifying and managing potential risks and investments, and understanding various insurance options.

**Big Ideas**

- Individuals can choose to accept some risk, to take steps to avoid or reduce risk, or to transfer risk to others through the purchase of insurance.
- Insurance can protect your personal finances.

**Essential Questions**

- By purchasing insurance, how do individuals choose to accept some risk, take steps to avoid or reduce risk, or transfer the risk to others?
- How does insurance protect your personal finances?

**Objectives**

- Students will be able to describe how individuals can choose to accept some risk, to take steps to avoid or reduce risk, or to transfer risk to others through the purchase of insurance.
- Students will be able to identify how insurance can protect your personal finances.

**Assessment**

**Formative Assessment:**

- observation
- self-reflections
- teacher-student conferences

**Summative Assessment:**

- online quizzes & tests
- Projects

**Benchmark:**

- Financial Literacy Pre-Test

**Alternative:**

- online games

- performance tasks
- projects

### Key Vocabulary

- Personal assets
- Insurance
- Extended warranty

### Resources & Materials

- TREP\$ Program - <http://www.trepsed.com/>
- Practical Money Skills for Life - [https://practicalmoneyskills.com/foreducators/lesson\\_plans/](https://practicalmoneyskills.com/foreducators/lesson_plans/)
- Various fundraising/volunteer projects during the year
- Hands-on Banking Teens- <http://www.handsonbanking.com/htdocs/en/t/>
- Brain Pop - <https://www.brainpop.com/>
- Financial Football - <http://www.practicalmoneyskills.com/games/trainingcamp/ff/>
- Financial Fitness for Life by Council for Economic Education
- Time Kids, Your Money - Financial Literacy for Kids
- Money Smart for Kids - FDIC

### Technology Infusion

#### Teacher Technology:

- Chromebook
- Google Classroom
- Promethean Board

#### Student Technology:

- Google Classroom
- Chromebooks
- Internet Sources

#### Activities:

- Students will access a Google Doc posted in Google Classroom that has various cartoons related to insurance coverage. From there, the students will type up a response in the document that analyzes the cartoon of their choice.

Standard	Standard Description
8.2.8.ITH.1	Explain how the development and use of technology influences economic, political, social, and cultural issues.

### Interdisciplinary Integration

#### Activities:

- Students will access a Google Doc posted in Google Classroom that has various cartoons related to insurance coverage. From there the students will type up a response in the document that analyzes the cartoon of their choice.

**Resources:**

- Teacher Vision Cross-Curricular Theme Map - <https://www.teachervision.com/teaching-methods/curriculum-planning/7167.html>
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- NASA STEM - <http://www.nasa.gov/audience/foreducators/expeditions/stem/#.VYrO2fIViko>
- PBS STEM - <http://www.pbs.org/teachers/stem/#content>
- STEM Works - <http://stem-works.com/activities>
- What Every Educator 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](http://www.glencoe.com/sec/teachingtoday/subject/promoting_literacy.phtml)
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Standard	Standard Description
NJSLS-ELA W.RW.8.7	Write routinely over extended time frames (time for research, reflection, metacognition/self-correction, and revision) and shorter time frames (a single sitting or a day or two) for a range of discipline-specific tasks, purposes, and audiences.

### 21<sup>st</sup> Century Life Skills Standards

**Activities:**

- Students will access a Google Doc posted in Google Classroom that has various cartoons related to insurance coverage. From there the students will type up a response in the document that analyzes the cartoon of their choice.

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### Careers

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Practice	Description
Attend to financial well-being.	Students take regular action to contribute to their personal financial well-being, understanding that personal financial security provides the peace of mind required to contribute more fully to their own career success.

### Standards

Standard #	Standard Description
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.

### Differentiation

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- Use of a translation dictionary or software
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#### Enrichment

- 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, and groups should be varied
- NJDOE resources

**Califon Public School  
Curriculum**

<b>Subject:</b> 21st Century Life & Careers	<b>Grade:</b> 8th	<b>Unit #:</b> 8	<b>Pacing:</b> Integrated Throughout
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**Unit Title: Life Literacies & Key Skills**

**OVERVIEW OF UNIT:**

Rapid advancements in technology and subsequent changes in the economy have created opportunities for individuals to compete and connect on a global scale. In this increasingly diverse and complex world, the successful entrepreneur or employee must not only possess the requisite education for specific industry pathways but also employability skills necessary to collaborate with others and manage resources effectively in order to establish and maintain stability and independence.

**Big Ideas**

- Digital footprints are publicly accessible, even if only shared with a select group. Appropriate measures such as proper interactions can protect online reputations.
- Digital communities are used by individuals to share information, organize, and engage around issues and topics of interest.
- Awareness of and appreciation for cultural differences is critical to avoid barriers to productive and positive interaction.
- Digital tools make it possible to analyze and interpret data, including text, images, and sound. These tools allow for broad concepts and data to be more effectively communicated.
- There are ethical and unethical uses of information and media.
- Some digital tools are appropriate for gathering, organizing, analyzing, and presenting information, while other types of digital tools are appropriate for creating text, visualizations, models, and communicating with others.

**Essential Questions**

- What is a digital footprint and how can it be used to protect online reputations?
- What is the purpose of digital communities?
- How does awareness of and appreciation for cultural differences help avoid barriers to productive and positive interactions?
- How do digital tools allow for broad concepts and data to be more effectively communicated?
- What are some ethical and unethical uses of information and media?
- What are the uses of different types of digital tools?

**Objectives**

- Students will be able to describe the meaning of digital footprint and how it can be used to protect online reputations.
- Students will be able to identify the purpose of digital communities?

- Students will be able to explain how awareness of and appreciation for cultural differences helps avoid barriers to productive and positive interactions.
- Students will be able to analyze how digital tools allow for broad concepts and data to be more effectively communicated.
- Students will be able to justify the ethical and unethical uses of information and media.
- Students will be able to compare and contrast the uses of different types of digital tools.

### Assessment

#### Formative Assessment:

- observation
- self-reflections
- teacher-student conferences

#### Summative Assessment:

- online quizzes & tests
- Projects

#### Benchmark:

- Financial Literacy Pre-Test

#### Alternative:

- online games
- performance tasks
- projects

### Key Vocabulary

- |                                      |  |
|--------------------------------------|--|
| ● climate change                     | ● credibility                              |
| ● local, national, and global issues | ● distortion                               |
| ● tradeoffs                          | ● exaggeration                             |
| ● digital identity                   | ● misrepresentation                        |
| ● positive online behavior           | ● subtle/overt messages                    |
| ● self-disclosure                    | ● ethical/unethical                        |
| ● digital community                  | ● consequences                             |
| ● digital artifact                   | ● online & social media activities         |
| ● crowdsourcing                      | ● creator                                  |
| ● digital surveys                    | ● synchronous & asynchronous collaboration |

### Resources & Materials

- TREP\$ Program - <http://www.trepsed.com/>
- Practical Money Skills for Life - [https://practicalmoneyskills.com/foreducators/lesson\\_plans/](https://practicalmoneyskills.com/foreducators/lesson_plans/)
- Various fundraising/volunteer projects during the year
- Hands-on Banking Teens- <http://www.handsonbanking.com/htdocs/en/t/>
- Brain Pop - <https://www.brainpop.com/>

- Financial Football - <http://www.practicalmoneyskills.com/games/trainingcamp/ff/>
- Financial Fitness for Life by Council for Economic Education
- Time Kids, Your Money - Financial Literacy for Kids
- Money Smart for Kids - FDIC

### Technology Infusion

#### Teacher Technology:

- Chromebook
- Google Classroom
- Promethean Board

#### Student Technology:

- Google Classroom
- Chromebooks
- Internet Sources

#### Activities:

- Students will access a document through Google Classroom to research the ethical and unethical uses of information and media. The students will then create a presentation that explains these practices and how they can benefit or hurt individuals.

Standard	Standard Description
8.2.8.ITH.1	Explain how the development and use of technology influences economic, political, social, and cultural issues.

### Interdisciplinary Integration

#### Activities:

- Students will access a document through Google Classroom to research the ethical and unethical uses of information and media. The students will then create a presentation that explains these practices and how they can benefit or hurt individuals.

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Practice	Description
Attend to financial well-being.	Students take regular action to contribute to their personal financial well-being, understanding that personal financial security provides the peace of mind required to contribute more fully to their own career success.

### Standards

Standard #	Standard Description
9.4.8.CI.1	Assess data gathered on varying perspectives on causes of climate change (e.g., crosscultural, gender-specific, generational), and determine how the data can best be used to design multiple potential solutions (e.g., RI.7.9, 6.SP.B.5, 7.1.NH.IPERS.6, 8.2.8.ETW.4).
9.4.8.CI.2	Repurpose an existing resource in an innovative way (e.g., 8.2.8.NT.3).
9.4.8.CI.3	Examine challenges that may exist in the adoption of new ideas (e.g., 2.1.8.SSH, 6.1.8.CivicsPD.2).
9.4.8.CI.4	Explore the role of creativity and innovation in career pathways and industries.
9.4.8.CT.1	Evaluate diverse solutions proposed by a variety of individuals, organizations, and/or agencies to a local or global problem, such as climate change, and use critical thinking skills to predict which one(s) are likely to be effective (e.g., MS-ETS1-2).
9.4.8.CT.2	Develop multiple solutions to a problem and evaluate short- and long-term effects to determine the most plausible option (e.g., MS-ETS1-4, 6.1.8.CivicsDP.1).
9.4.8.CT.3	Compare past problem-solving solutions to local, national, or global issues and analyze the factors that led to a positive or negative outcome.
9.4.8.DC.1	Analyze the resource citations in online materials for proper use.

9.4.8.DC.2	Provide appropriate citation and attribution elements when creating media products (e.g., W.6.8).
9.4.8.DC.3	Describe tradeoffs between allowing information to be public (e.g., within online games) versus keeping information private and secure.
9.4.8.DC.4	Explain how information shared digitally is public and can be searched, copied, and potentially seen by public audiences.
9.4.8.DC.5	Manage digital identity and practice positive online behavior to avoid inappropriate forms of self-disclosure.
9.4.8.DC.6	Analyze online information to distinguish whether it is helpful or harmful to reputation
9.4.8.DC.7	Collaborate within a digital community to create a digital artifact using strategies such as crowdsourcing or digital surveys.
9.4.8.DC.8	Explain how communities use data and technology to develop measures to respond to effects of climate change (e.g., smart cities).
9.4.8.GCA.1	Model how to navigate cultural differences with sensitivity and respect (e.g., 1.5.8.C1a).
9.4.8.GCA.2	Demonstrate openness to diverse ideas and perspectives through active discussions to achieve a group goal.
9.4.8.IML.1	Critically curate multiple resources to assess the credibility of sources when searching for information.
9.4.8.IML.2	Identify specific examples of distortion, exaggeration, or misrepresentation of information.
9.4.8.IML.3	Create a digital visualization that effectively communicates a data set using formatting techniques such as form, position, size, color, movement, and spatial grouping (e.g., 6.SP.B.4, 7.SP.B.8b).
9.4.8.IML.4	Ask insightful questions to organize different types of data and create meaningful visualizations.
9.4.8.IML.5	Analyze and interpret local or public data sets to summarize and effectively communicate the data.
9.4.8.IML.6	Identify subtle and overt messages based on the method of communication.
9.4.8.IML.7	Use information from a variety of sources, contexts, disciplines, and cultures for a specific purpose (e.g., 1.2.8.C2a, 1.4.8.CR2a, 2.1.8.CHSS/IV.8.AI.1, W.5.8, 6.1.8.GeoSV.3.a, 6.1.8.CivicsDP.4.b, 7.1.NH. IPRET.8).
9.4.8.IML.8	Apply deliberate and thoughtful search strategies to access high-quality information on climate change (e.g., 1.1.8.C1b).
9.4.8.IML.9	Distinguish between ethical and unethical uses of information and media (e.g., 1.5.8.CR3b, 8.2.8.EC.2).
9.4.8.IML.10	Examine the consequences of the uses of media (e.g., RI.8.7).
9.4.8.IML.11	Predict the personal and community impact of online and social media activities
9.4.8.IML.12	Use relevant tools to produce, publish, and deliver information supported with evidence for an authentic audience.
9.4.8.IML.13	Identify the impact of the creator on the content, production, and delivery of information (e.g., 8.2.8.ED.1).

9.4.8.IML.14	Analyze the role of media in delivering cultural, political, and other societal messages.
9.4.8.IML.15	Explain ways that individuals may experience the same media message differently.
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 (e.g., MS-ESS3-4, 6.1.8.EconET.1, 6.1.8.CivicsPR.4).
9.4.8.TL.3	Gather data and digitally represent information to communicate a real-world problem (e.g., MS-ESS3-4, 6.1.8.EconET.1, 6.1.8.CivicsPR.4).
9.4.8.TL.4	Synthesize and publish information about a local or global issue or event (e.g., MSLS4-5, 6.1.8.CivicsPI.3).
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.

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