

MATH FOUNDATIONS 4

FINANCIAL LITERACY 2021-2022

Resources:

Mathematics for Business and Personal Finance (SCANNED BOOK IN SHARED)

Mathematics for Business and Personal Finance (SCANNED WORKBOOK IN SHARED)

Everfi Financial Literacy (<https://platform.everfi.net>)

Next Generation Personal Finance (<https://www.ngpf.org>)

Class Participation Rubric & Class Participation Rubric

1ST MARKING PERIOD

ASVAB REVIEW (*online sample tests available*)

Mathematics for Business and Personal Finance (*Basic Math Skills: Workshops*)

Lesson WS1: Writing and Reading Numbers, p. 4

*BL: Below Level

*OL: On Level

HW/CW: p. 5

BL: #7-8

OL: #9-14

IXL:

Level CA.26 Writing numbers in words - convert words to digits Shortcut: Y85

Level CA.27 Writing numbers in words - convert digits to words Shortcut: YVK

Level DC.3 Writing numbers up to 100 in words - convert words to digits Shortcut: 2FT

Level DC.4 Writing numbers up to 100 in words - convert digits to words Shortcut: VPG

Lesson WS2: Rounding Numbers, p. 6

HW/CW: p. 7

BL: #9-14

OL: #15

IXL:

Level HF.7 Round whole numbers and decimals: find the missing digit Shortcut: 4B2

Level JD.3 Round decimals and mixed numbers Shortcut: 5RT

Level EP. Round using a number line - nearest ten or hundred Shortcut: 6ST

Lesson WS3: Comparing Numbers, p. 8

HW/CW: p. 9

BL: #5-20

OL: #21-22

IXL:

Level DB.1 Comparing numbers up to 100 Shortcut: G7F

Level DB.2 Comparing numbers up to 1,000 Shortcut: XF9

Level EA.8 Compare numbers Shortcut: 56H

Lesson WS 4: Adding Decimals, p. 10

HW/CW: p. 11 BL: #9-28 OL: 29-36

IXL:

Level GH.1 Add decimal numbers Shortcut: BDX

Level FT.1 Add decimal numbers Shortcut: ZEU

Level FS.19 Put decimal numbers in order II Shortcut: WFD

Lesson WS 5: Subtracting Decimals, p. 12

HW/CW: pp. 12-14 BL:#5-20 OL: #21-28

IXL:

Level FT.2 Subtract decimal numbers Shortcut: YDK

Level GH.2 Subtract decimal numbers Shortcut: SC8

Level GH.3 Add and subtract decimal numbers Shortcut: 7VJ

Lesson WS 6: Multiplying Decimals, p.14

HW/CW: p. 15 BL:#8-19 OL: #20-27

IXL:

Level HU.4 Multiply money by whole numbers and decimals Shortcut: 3D8

Level GI.9 Multiply a decimal by a multi-digit whole number Shortcut: PGM

Lesson WS 7: Dividing Decimals, p.16

HW/CW: p. 17 BL:#8-13 OL: #14-25

IXL:

Level HH.4 Divide decimals by whole numbers Shortcut: NLL

Level GJ.3 Divide by a power of ten with decimals: find the missing number Shortcut: R2P

Level FS.17 Compare decimal numbers Shortcut: DY5

Lesson WS 8: Multiplying Fractions, p. 18

HW/CW: p. 19 BL: #10-13 OL: #14-27

IXL:

Level GM.7 Multiplying fractions by whole numbers: choose the model Shortcut: NKU

Level FR.2 Multiply unit fractions by whole numbers using models Shortcut: 8J3

Level GM.20 Multiply two fractions Shortcut: 8KV

Lesson WS 9: Dividing Fractions, p. 20

HW/CW: p. 21

BL: #9-29

OL: #30-33

IXL:

Level GN.1 Divide unit fractions by whole numbers using models Shortcut: XML

Level GN.4 Divide whole numbers by unit fractions Shortcut: 3L9

Level GN.11 Divide fractions and mixed numbers Shortcut: AE2

Lesson WS 10: Adding Fractions, p. 22

HW/CW: p. 23

BL: #9-31

OL: 32-38

IXL:

Level EY.8 Add and subtract fractions with like denominators Shortcut: G5X

Level FQ.4 Add fractions with unlike denominators Shortcut: 7BJ

Lesson WS 11: Subtracting Fractions, p. 24

HW/CW: p. 25

BL: #13-28

OL: #29-33

Level EY.8 Add and subtract fractions with like denominators Shortcut: G5X

Level FQ.6 Subtract fractions with unlike denominators Shortcut: KKS

Lesson WS 12: Comparing Fractions, p.26

HW/CW: p. 27

BL: #13-28

OL: #29-33

IXL:

Level FO.14 Compare fractions with like numerators or denominators Shortcut: M8E

Level FO.19 Compare fractions Shortcut: 99U

Level GK.9 Compare fractions using benchmarks Shortcut: MJZ

Lesson WS 13: Fractions to Decimals, p. 28

HW/CW: p. 29

BL: #11-19

OL: #20-25

IXL:

Level FS.9 Graph fractions as decimals on number lines Shortcut: 2N9

Level FS.10 Convert fractions and mixed numbers to decimals - denominators of 10 and 100 Shortcut: 6P7

Level FS.11 Convert fractions and mixed numbers to decimals Shortcut: 5GT

Lesson WS 14: Finding a Percentage, p. 3

HW/CW: p. 31

BL:#7-22

OL: #23-24

IXL:

Level GQ.1 What percentage is illustrated? Shortcut: DSJ

Level HS.1 What percentage is illustrated? Shortcut: RHG

Level IL.1 What percentage is illustrated? Shortcut: D7D

Lesson WS 16: Business Data Analysis: Statistics-Average, p. 34

HW/CW: p. 35

BL:#5-24

OL: #25-33

IXL:

Level FU.2 Find the mean Shortcut: 76J

Level GW.2 Find the mean Shortcut: AAP

Level GW.6 Mean: find the missing number Shortcut: E6A

October 20, 2021 ASVAB TESTING - Triton

November 16th, 2021 ASVAB TESTING - Highland

ASVAB TESTING - Timber Creek

THE VAULT - Everfi Financial Literacy

- Financial Decision Making
- Budgeting and Spending
- Income and Careers
- Credit and Borrowing
- Future Planning

Students can work on IXL as supplemental instruction:

Topic: Money and Consumer Math throughout the school year.

CHAPTER 1

Lesson 1.1: Straight-Time Pay, p. 97

*BL: Below Level

*OL: On Level

*AL: Above Level

HW/CW: p. 98-99

BL: #5-14

OL: #15-21

AL: #22-25

Lesson 1.2: Overtime Pay, p. 100

HW/CW: pp. 101-102

BL: #5-10

OL: #11-15

AL: #16-17

Lesson 1.5: Salary, p. 109

HW/CW: pp. 111

BL: #4-6

OL: #7-9

AL: #10

Lesson 1.6: Commission, p. 112

HW/CW: p. 113-144

BL: #5-11

OL: #12-18

AL: #19-21

2ND MARKING PERIOD

CHAPTER 6

Lesson 6.1: Sales Tax, p. 255

*BL: Below Level

*OL: On Level

*AL: Above Level

HW/CW: p. 256

BL: #3-8

OL: #9-10

AL: #11-12

Lesson 6.2: Total Purchase Price, p. 257

HW/CW: pp. 258-259

BL: #3-10

OL: #11-13

AL: #14-15

Lesson 6.3: Unit Pricing, p. 260

HW/CW: p. 261

BL: #3-8

OL: #9-14

AL: #15

Lesson 6.4: Comparison Shopping, p. 262

HW/CW: pp. 264

BL: #4-5

OL: #6-10

AL: #11-12

Lesson 6.5: Coupons and Rebates, p. 265

HW/CW: pp. 266

BL: #5-7

OL: #8-13

AL: #14

Lesson 6.6: Markdown, p. 267

HW/CW: p. 268-269

BL: #4-9

OL: #10-14

AL: #15-21

Lesson 6.7: Sale Price, p. 270

HW/CW: p. 271-272

OL: #4-12

AL: #13-16

SHOPPING/DISCOUNT PROJECT FOR HOLIDAY SALES

Financial Literacy For High School Students- Everfi Financial Literacy

- Banking Basics
- Income and Employment
- Budgeting
- Consumer Skills
- Managing Credit and Debt

CHAPTER 4

Lesson 4.1: Deposits, p. 179

*BL: Below Level

*OL: On Level

*AL: Above Level

HW/CW: p. 181

BL: #5-14

OL: #15-18

AL: #19-23

Lesson 4.2: Check-Writing Process, p. 183

HW/CW: pp. 184-185

OL: #7-18

AL: #19-22

Lesson 4.3: Check Registers, p. 186

HW/CW: p. 188

BL: #3-5

OL: #6-7

AL: #8-11

Lesson 4.4: Bank Statements, p. 189

HW/CW: pp. 191-192

OL: #4-11

AL: #12-15

Lesson 4.5: Bank Statement Reconciliation, p. 193

HW/CW: pp. 195-196

OL: #4-5

AL: #6

Lesson 4.6: Online Banking, p. 197

HW/CW: p. 200-202

OL: #4-6

AL: #7

Next Generation Personal Finance

2.1 How Checking Works

2.2 Beware of Banking Fees

2.3 Online Banking

2.4 Mobile Banking and Payment Apps

MONEY MOVES - Everfi Financial Literacy

- Introduction to Financial Concepts
- Modern Digital Banking
- Identity Theft and Fraud Protection
- Peer To Peer Transactions

3RD MARKING PERIOD

CHAPTER 2

Lesson 2.1: Federal Income Tax, p. 129

*BL: Below Level	*OL: On Level	*AL: Above Level
HW/CW: p. 131	BL: #5-12	OL: #13-14 AL: #15

Lesson 2.2: State Income Tax, p. 132

HW/CW: pp. 133-134	BL: #5-10	OL: #11-14	AL: #15-20
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Lesson 2.4: Social Security and Medicare Taxes, p. 137

HW/CW: pp. 138	BL: #3-6	OL: #7-8	AL: #9-11
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Lesson 2.6: Statement of Earnings, p.142

HW/CW: p. 144-145	OL: #4-6	AL: #7-11
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Next Generation Personal Finance

1.1 Taxes and Your Pay Stub

1.2 Teens and Taxes

1.3 The Tax Cycle & Job Paperwork

1.4 How to File Your Taxes

1.5 Completing the 1040

CHAPTER 7

Lesson 7.1: Account Statements, p. 285

*BL: Below Level	*OL: On Level	*AL: Above Level
HW/CW: pp. 286-287	BL: #3-8	OL: #9-13 AL: #14

Lesson 7.2: Finance Charge: Unpaid-Balance Method, p. 288

HW/CW: pp.290	BL: #5-7	OL: #8-11	AL: #12-13
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Lesson 7.3: Credit Scores

Next Generation Personal Finance

6.1 Your Credit History

6.2 Read a Credit Report

6.3 Intro to Credit Scores

6.4 Why Your Credit Score Matters

4TH MARKING PERIOD

CHAPTER 3

Lesson 3.1: Budgets, p. 157

*BL: Below Level

*OL: On Level

*AL: Above Level

HW/CW: p. 159

BL: #11-12

OL: #5-8, 13-14

AL: #9-10, 15-16

Lesson 3.2: Creating a Budget, p. 160

HW/CW: p. 163

OL: #3-9

AL: #10-11

Lesson 3.3 Using a Budget, p. 164

HW/CW: pp. 165-166

BL: #3-10

OL: #11

AL: #12-13

Next Generation Personal Finance

9.1 Case Study: How Do I Budget?

9.2 Budgeting 101

9.3 Create a Salary-Based Budget

BUDGETING PROJECT

CHAPTER 9

Lesson 9.1: Purchasing a New Vehicle, p. 341

*BL: Below Level

*OL: On Level

*AL: Above Level

HW/CW: p. 343

BL: #4-7

OL: #8

AL: #9-11

Lesson 9.3: Purchasing a Used Vehicle, p. 347

HW/CW: p. 349

BL: #4-6

OL: #7-8

AL: #9-10

Lesson 9.4: Vehicle Insurance, p. 350

HW/CW: pp. 352-353

BL: #2-3

OL: #4-10

AL: #11-12

GRADING DISTRIBUTIONS BY CATEGORY

Major Assessments - 20%

(These include tests, projects, benchmark exams,
and alternative assessments)

Minor Assessments - 10%

(These include quizzes, technological activities,
and alternative assessments)

Class Work - 30%

(This includes any assignments given to be completed in class.)

Assignments - 20%

(This includes homework assignments or work not completed in
class. If half of the assignment is completed,
you will receive half credit.)

Participation - 20%

(Warm Ups, Exit Tickets, Daily Participation in Class Discussions)

Black Horse Pike Regional School District Curriculum Template

ENGAGING STUDENTS FOSTERING ACHIEVEMENT CULTIVATING 21ST CENTURY GLOBAL SKILLS

PART I: UNIT RATIONALE

WHY ARE STUDENTS LEARNING THIS CONTENT AND THESE SKILLS?

Course: Math Foundations 4 Unit Title: Basic Computations/Probability/Equations Marking Period: 1	Unit Summary: <p>In this unit, students will prepare for college placement tests while using no calculator for portions of the unit. Students will learn to perform basic mathematical computation skills with no calculator, probability of simple, sample, independent, and dependent events, and solving one, two, and multi-step equations. Students will identify and define vocabulary and the steps introduced with each new skill. Alternative assessments or projects may include creating board games to compute probability questions, making posters of their solved equations after they make one up in a word problem, and making an informative poster of steps to solve basic math problems with no calculator.</p>
Grade Level(s): 12 th grade	
Essential Question(s): <ol style="list-style-type: none"> 1. How do operations affect numbers? 2. What makes a computational strategy both effective and efficient? 3. How do mathematical ideas interconnect and build on one another to produce a coherent whole? 	Enduring Understanding(s): <ol style="list-style-type: none"> 1. The magnitude of numbers affects the outcome of operations on them. 2. Algorithms can effectively and efficiently be used to quantify and interpret discrete information. 3. Experimental results tend to approach theoretical probabilities after a large number of trials. 4. One representation may sometimes be more helpful than another; and used together, multiple representations give a fuller understanding of a problem.

PART II: INSTRUCTIONAL STRATEGIES AND RESOURCES

DESCRIBE THE LEARNING TARGETS.

After each target, identify the NJCCCS or Common Core Standards that applicable

<u>Learning Target.</u>	<u>NJSLS</u>
1. MA.9-12.A.CED.1, MA.9-12.A.REI.3 - Use a problem solving plan to solve an equation, solve equations with variables on both sides, write an equation, solve one-step, two-step, and multi-step equations.	1. MA.9-12.A.CED.1, MA.9-12.A.REI.3
2. MA.9-12.S.ID.5, MA.9-12.S.CP.1, MA.9-12.S.CP.4, MA.9-12.S.MD.7 - Find the probability of simple, sample, independent, and dependent events. Find the probability or odds of something happening and of compound events.	2. MA.9-12.S.ID.5, MA.9-12.S.CP.1, MA.9-12.S.CP.4, MA.9-12.S.MD.7
3. MA.9-12.A.CED.1, MA.9-12.A.REI.3 – Apply order of operations in solving a mathematical problem.	3. MA.9-12.A.CED.1, MA.9-12.A.REI.3
4. MA.7.7.NS.3 - Solve real-world and mathematical problems involving the four operations with rational numbers.	4. MA.7.7.NS.3
5. MA.3.3.NBT.1 - Use place value understanding to round whole numbers to the nearest 10 or 100.	5. MA.3.3.NBT.1
6. MA.3.3.NF.3.b - Recognize and generate simple equivalent fractions. Explain why the fractions are equivalent.	6. MA.3.3.NF.3.b
7. MA.5.5.NBT.7, MA.5.5.NF.1 - Add, subtract, multiply, and divide whole numbers, fractions, decimals to hundredths using models or drawings and strategies based on place value, properties of operations, and the relationship between operations to solve with no calculator.	7. MA.5.5.NBT.7, MA.5.5.NF.1

Interdisciplinary Connections:

Language Arts Literacy – Students will read word problems and utilize given information to answer the given question.

Technology – Students will use timed exercises on the computer to practice basic computation skills with no calculator. Students will use technology to compile steps and posters into creative projects.

Students will engage with the following text and computer program:

Mathematics for Business and Personal Finance (*Basic Math Skills: Workshops*)

Lesson WS1: Writing and Reading Numbers, p. 4

*BL: Below Level

*OL: On Level

HW/CW: p. 5

BL: #7-8

OL: #9-14

IXL:

Level CA.26 Writing numbers in words - convert words to digits Shortcut: Y85

Level CA.27 Writing numbers in words - convert digits to words Shortcut: YVK

Level DC.3 Writing numbers up to 100 in words - convert words to digits Shortcut: 2FT

Level DC.4 Writing numbers up to 100 in words - convert digits to words Shortcut: VPG

Lesson WS2: Rounding Numbers, p. 6

HW/CW: p. 7

BL: #9-14

OL: #15

IXL:

Level HF.7 Round whole numbers and decimals: find the missing digit Shortcut: 4B2

Level JD.3 Round decimals and mixed numbers Shortcut: SRT

Level EP. Round using a number line - nearest ten or hundred Shortcut: 6ST

Lesson WS3: Comparing Numbers, p. 8

HW/CW: p. 9

BL: #5-20

OL: #21-22

IXL:

Level DB.1 Comparing numbers up to 100 Shortcut: G7F

Level DB.2 Comparing numbers up to 1,000 Shortcut: XF9

Level EA.8 Compare numbers Shortcut: 56H

Lesson WS 4: Adding Decimals, p. 10

HW/CW: p. 11

BL: #9-28

OL: 29-36

IXL:

Level GH.1 Add decimal numbers Shortcut: BDX

Level FT.1 Add decimal numbers Shortcut: ZEU

Level FS.19 Put decimal numbers in order II Shortcut: WFD

Lesson WS 5: Subtracting Decimals, p. 12

HW/CW: pp. 12-14

BL: #5-20

OL: #21-28

IXL:

Level FT.2 Subtract decimal numbers Shortcut: YDK

Level GH.2 Subtract decimal numbers Shortcut: SC8

Level GH.3 Add and subtract decimal numbers Shortcut: 7VJ

Lesson WS 6: Multiplying Decimals, p.14

HW/CW: p. 15

BL: #8-19

OL: #20-27

IXL:

Level HU.4 Multiply money by whole numbers and decimals Shortcut: 3D8

Level GI.9 Multiply a decimal by a multi-digit whole number Shortcut: PGM

Lesson WS 7: Dividing Decimals, p.16

HW/CW: p. 17

BL: #8-13

OL: #14-25

IXL:

Level HH.4 Divide decimals by whole numbers Shortcut: NLL

Level GJ.3 Divide by a power of ten with decimals: find the missing number Shortcut: R2P

Level FS.17 Compare decimal numbers Shortcut: DY5

Lesson WS 8: Multiplying Fractions, p. 18

HW/CW: p. 19

BL: #10-13

OL: #14-27

IXL:

Level GM.7 Multiplying fractions by whole numbers: choose the model Shortcut: NKU

Level FR.2 Multiply unit fractions by whole numbers using models Shortcut: 8J3

Level GM.20 Multiply two fractions Shortcut: 8KV

Lesson WS 9: Dividing Fractions, p. 20

HW/CW: p. 21

BL: #9-29

OL: #30-33

IXL:

Level GN.1 Divide unit fractions by whole numbers using models Shortcut: XML

Level GN.4 Divide whole numbers by unit fractions Shortcut: 3L9

Level GN.11 Divide fractions and mixed numbers Shortcut: AE2

Lesson WS 10: Adding Fractions, p. 22

HW/CW: p. 23

BL: #9-31

OL: 32-38

IXL:

Level EY.8 Add and subtract fractions with like denominators Shortcut: G5X

Level FQ.4 Add fractions with unlike denominators Shortcut: 7BJ

Lesson WS 11: Subtracting Fractions, p. 24

HW/CW: p. 25

BL: #13-28

OL: #29-33

Level EY.8 Add and subtract fractions with like denominators Shortcut: G5X

Level FQ.6 Subtract fractions with unlike denominators Shortcut: KKS

Lesson WS 12: Comparing Fractions, p.26

HW/CW: p. 27

BL: #13-28

OL: #29-33

IXL:

Level FO.14 Compare fractions with like numerators or denominators Shortcut: M8E

Level FO.19 Compare fractions Shortcut: 99U

Level GK.9 Compare fractions using benchmarks Shortcut: MJZ

Lesson WS 13: Fractions to Decimals, p. 28

HW/CW: p. 29

BL: #11-19

OL: #20-25

IXL:

Level FS.9 Graph fractions as decimals on number lines Shortcut: 2N9

Level FS.10 Convert fractions and mixed numbers to decimals - denominators of 10 and 100 Shortcut: 6P7

Level FS.11 Convert fractions and mixed numbers to decimals Shortcut: 5GT

Lesson WS 14: Finding a Percentage, p. 3

HW/CW: p. 31

BL: #7-22

OL: #23-24

IXL:

Level GQ.1 What percentage is illustrated? Shortcut: DSJ

Level HS.1 What percentage is illustrated? Shortcut: RHG

Level IL.1 What percentage is illustrated? Shortcut: D7D

Lesson WS 16: Business Data Analysis: Statistics-Average, p. 34

HW/CW: p. 35

BL:#5-24

OL: #25-33

IXL:

Level FU.2 Find the mean Shortcut: 76J

Level GW.2 Find the mean Shortcut: AAP

Level GW.6 Mean: find the missing number Shortcut: E6A

Differentiation

- Incorporate visuals, media/audio visual representations from the following websites for supplementary instruction:

IXL

Edhelper.com – worksheets for basic skills at various levels (K-12)

KhanAcademy.org – for alternative instruction and instructors

Students will write:

Informal :

- Writing steps to calculations and explanations of work
- Writing word problems
- Daily warm-ups
- Summary of Cornell notes

PART III: TRANSFER OF KNOWLEDGE AND SKILLS

DESCRIBE THE LEARNING EXPERIENCE.

How will students uncover content and build skills?

Suggested list of activities with differentiation:

- Independent practice problems, including worksheets from edhelper.com
- Small group cooperative learning with class work exercises
- Small group cooperative learning; discussion; projects
- Pair/Share activities (share methods, share ideas, conduct homework corrections)
- Cornell Note-Taking (used to record notes and ideas during initial lesson)
- Use of technology (SmartBoard, projector, PowerPoint, YouTube, Nearpod, EdPuzzle) – warm-ups displayed completed individually

Accommodations/Modifications

- Provide “Word Wall” bubbles to place new vocabulary on the Word Wall
- Provide guided notes and/or copies of notes as needed

PART IV: EVIDENCE OF LEARNING



IDENTIFY THE METHODS BY WHICH STUDENTS WILL DEMONSTRATE THEIR UNDERSTANDING OF CONTENT AND THEIR ABILITY TO APPLY SKILLS.
IDENTIFY BLOOM'S LEVELS.

Formative Assessments:

Quizzes

Homework

- Taken from text, student activity workbook and moneyinstructor.com

Participation

- Participation rubric (*in math 4 curriculum shared folder*)

Class Work

- Taken from text
- Class work rubric (*in math 4 curriculum shared folder*)

*These assessments will require students to remember, understand, apply and analyze

Summative Assessments:

Tests

Benchmark Exams

Projects:

Fractions in Food

Performance Assessments:

Exit ticket

Completed summary of daily lesson notes

Accommodations/Modifications:

Differentiation is noted in individual assessments above.

Black Horse Pike Regional School District Curriculum Template

ENGAGING STUDENTS FOSTERING ACHIEVEMENT CULTIVATING 21ST CENTURY GLOBAL SKILLS

PART I: UNIT RATIONALE

WHY ARE STUDENTS LEARNING THIS CONTENT AND THESE SKILLS?

Course: Math Foundations 4 Unit Title: Part-Time and Full-Time Employment Marking Period: 1 Post ASVAB REVIEW	Unit Summary: In this unit, students will research both desired and preselected career choices. They will research such topics as education needed, job descriptions and salary. Students will investigate newspapers and the internet for part-time and full-time employment. Students will also access the Naviance program to investigate possible career choices. Students will incorporate mathematical computation skills to calculate wages, tips, salary, payroll deductions, gross and net pay and commission. Students will identify and define vocabulary and abbreviations introduced with each new skill. Alternative assessments or projects may include mock interviews or filling out sample job applications.
Grade Level(s): 12 th grade	
Essential Question(s): 1. How do I decide if I want to work part-time or full-time? 2. How do I decide on the career that is for me? 3. Why do I need a career plan? How do I communicate this information to post-secondary institutions and employers? 4. How do I prepare for the workplace when there may be multiple job changes?	Enduring Understanding(s): 1. An effective career plan is flexible, includes a variety of life experiences, skills and education, and can save time, energy and money. 2. Each job, career and profession has a set of preparation requirements, career exploration experiences and different opportunities for personal and professional growth and satisfaction. 3. Personal actions today and tomorrow may have an effect on future employment. 4. In the 21st century, people will most likely have multiple careers and jobs.

PART II: INSTRUCTIONAL STRATEGIES AND RESOURCES

DESCRIBE THE LEARNING TARGETS.

After each target, identify the NJCCCS or Common Core Standards that are applicable

<u>Learning Target.</u>	<u>NJSLS</u>
<p>WORK.9-12.9.1.12 A.1 – Correspond to an individual’s personal skills, interests and availability for full- or part-time employment. Identify a career goal and develop a plan and timetable for achieving it, including educational/training requirements, costs, and possible debt.</p>	<p>1. WORK.9-12.9.1.12A.1 2. WORK.9-12.9.1.12.A.2 3. WORK.9-12.9.1.12.A.3 4. WORK.9-12.9.1.12.8.4</p>
<p>WORK.9-12.9.1.12 A.2 - Determine job placement exploring want ads and wage comparisons for full- or part-time employment.</p>	<p>5. WORK.9-12.9.3.12.1 6. MA.6.6.NS.3 7. MA.7.7.NS.3</p>
<p>WORK.9-12.9.1.12 A.3 - Analyze the relationship between various careers and personal learning goals.</p>	<p>8. MA6.RP.2</p>
<p>WORK.9-12.9.1.12 B.4 - Evaluate communication and employment application skills as they relate to employment.</p>	
<p>WORK.9-12.9.3.12.1 - Utilize computer software programs to aid in career preparation and planning based on research, self-knowledge, and informed choices. Evaluate current advances in technology that apply to a selected occupational career cluster.</p>	
<p>MA.6.6.NS.3 - Calculate various types of earnings, wages and salary by utilizing the four operations of math, given the number of hours worked. Demonstrate how exemptions and deductions can reduce taxable income.</p>	
<p>MA.7.7.NS.3 - Solve real-world and mathematical problems involving the four operations with rational numbers.</p>	
<p>Jump\$tart National Standards in K-12 Personal Finance Education Financial Decision Making - 4th Grade Benchmarks: 1.a Predict the consequences of spending decisions. 4.a. Explain how limited personal financial resources affect the choices people make. 4.b. Rank personal wants in order of importance. 4.c. Make a decision based on the description of an acceptable outcome. 4.d. Devise a plan to achieve a specific, measurable goal.</p>	<p>Jump\$tart National Standards in K-12 Personal Finance Education Financial Decision Making</p>

Interdisciplinary Connections:

Language Arts Literacy - All students will speak in clear, concise, organized language that varies in content and form for different audiences and purposes. Students will discuss, analyze and extend ideas heard orally. Students will read the classified section in a newspaper, decipher abbreviations and compare wages, hours, skills needed to

apply for part- and full-time positions. Students will explain the relationship between government programs, services and taxation.

Technology – Students will research full- and part-time positions on *monster.com*.

Students will engage with the following text/computer simulations:

THE VAULT - Everfi Financial Literacy (<https://platform.everfi.net>)

- Financial Decision Making Module
Explain how limited means necessitates responsible decision-making • Prioritize needs vs. wants
• Explain how to set and meet a goal
- Budgeting and Spending Module
Understand the importance of tracking expenses in order to meet a budget • Explain how saving can improve financial options • Understand the value of sticking to a budget • Identify reliable sources of product information
- Income and Careers Module
Explain the difference between a career and a job • Identify money-making opportunities • Identify career possibilities based on income, skills, and area of interest
- Credit and Borrowing Module
Understand the difference between buying something cash vs. credit • Explain how a credit card works • Determine the best situation to borrow versus having to buy • Demonstrate an understanding of credit history and its importance
- Future Planning Module
Recognize the value of saving and investing • Explain the role of financial institutions in meeting financial goals • Explain why compound interest benefits long term savings • Demonstrate an understanding of financial risk and the need for insurance

Mathematics for Business and Personal Finance (SCANNED BOOK IN SHARED)

Lesson 1.1: Straight-Time Pay, p. 97

*BL: Below Level

*OL: On Level

*AL: Above Level

HW/CW: p. 98-99

BL: #5-14

OL: #15-21

AL: #22-25

Lesson 1.2: Overtime Pay, p. 100

HW/CW: pp. 101-102

BL: #5-10

OL: #11-15

AL: #16-17

Lesson 1.5: Salary, p. 109

HW/CW: pp. 111

BL:#4-6

OL: #7-9

AL: #10

Lesson 1.6: Commission, p.112

HW/CW: p. 113-144

BL:#5-11

OL: #12-18

AL: #19-21

Lesson 1.7: Graduated Commission, p.115

HW/CW: p. 116-117

BL:#5-10

OL: #11-13

AL: #14-17

Accommodations/Modifications

- Incorporate media/audio visual representations (YouTube, Discovery Education, etc.)
- Provide students with guided notes or copies of notes

Students will write:

Informal – short answer response, open-ended response

Accommodations/Modifications

- Reduce value for spelling and grammar errors in rubric
- Grade based on organization and content, not mechanics
- Provide check list or step-by-step directions

PART III: TRANSFER OF KNOWLEDGE AND SKILLS

DESCRIBE THE LEARNING EXPERIENCE.

How will students uncover content and build skills?

Students will uncover and build skills through various classroom activities. Investigating geometry activities, modeling examples, using real-life application, using note-taking strategies, and using SMARTboard technologies will all be explored. Other learning experiences could include alternative lesson openers, math and history applications, problem-solving workshops, interdisciplinary applications and extra examples of problem solving.

Suggested list of activities:

- Define new terms to implement during all discussions
- Cornell Note-Taking (used to record notes and ideas during initial lesson)
- Guided practice problems during lesson
- Independent practice problems
- Small group cooperative learning
- Pair/Share activities (share methods; share ideas)
- Use of technology (SmartBoard, projector, PowerPoint, YouTube)

- Projects (employment applications, mock interviews)

Accommodations/Modifications

- Provide “flashcards” for vocabulary words
- Provide “Word Wall” bubbles to place new vocabulary on the Word Wall
- Provide guided notes and/or copies of notes
- Provide blank copies of employment applications
- Provide a checklist and rubric with the project
- Provide an interview checklist

PART IV: EVIDENCE OF LEARNING



IDENTIFY THE METHODS BY WHICH STUDENTS WILL DEMONSTRATE THEIR UNDERSTANDING OF CONTENT AND THEIR ABILITY TO APPLY SKILLS.
IDENTIFY BLOOM'S LEVELS.

Formative Assessments:

Quizzes

Homework

- Taken from text, student activity workbook and moneyinstructor.com, teacher created

Participation

- Participation rubric (*in math 4 curriculum shared folder*)

Class Work

- Taken from text
- Class work rubric (*in math 4 curriculum shared folder*)

*These assessments will require students to remember, understand, apply and analyze

Summative Assessments:

Tests

Benchmark Exams

Projects:

- Mock Interview
- Writing a Want Ad
- Internet and Newspaper Search of Employment
- Naviance Program

Performance Assessments:

Exit Ticket
Summary of Cornell Notes

Accommodations/Modifications:

Differentiation is noted in individual assessments above.

Black Horse Pike Regional School District Curriculum Template

ENGAGING STUDENTS FOSTERING ACHIEVEMENT CULTIVATING 21ST CENTURY GLOBAL SKILLS

PART I: UNIT RATIONALE

WHY ARE STUDENTS LEARNING THIS CONTENT AND THESE SKILLS?

Course: Math Foundations 4 Unit Title: Consumer Purchases Marking Period: 2	Unit Summary: <p>In this unit, students will understand the impact of calculating and paying sales tax on goods and services. Students will convert percentages, fractions and decimals. Students will identify and define vocabulary introduced with consumer shopping and recreational dining. Alternative assessments or projects may include shopping from circulars and online stores and comparison shopping. Students will read and identify sections of a menu and compare the cost of dining out to preparing the same meal at home. Students will calculate the cost of items utilizing coupons, store discounts and compare unit prices on various brands.</p>
Grade Level(s): 12th grade	
Essential Question(s): <ol style="list-style-type: none"> 1. How can mathematics be used to assure that food shopping or eating in a restaurant are reasonable and within one's budget? 2. How can mathematics be used to assure that shopping at a retail store is reasonable and within one's budget? 3. What resources are available to consumers for making sound financial decisions when planning a trip to the grocery store or a retail store? 4. When is estimation more appropriate than finding an exact answer? 5. How does sales tax affect local and state economy? 	Enduring Understanding(s): <ol style="list-style-type: none"> 1. Mathematics can be used to assure that grocery shopping and deciding to eat in a restaurant are reasonable and within one's personal budget. 2. There are resources available to consumers for making sound financial decisions when planning a trip to the grocery store or shopping at a local retail store. 3. Understand the impact of the financial contribution of sales tax on the economy.

<p>6. How does limited means necessitate responsible decision-making (Prioritize needs vs. wants)</p> <p>7. How do I set and meet a goal?</p> <p>8. Why is it important to track expenses in order to meet a budget ?</p> <p>9. How can saving improve financial options?</p> <p>10. What is the value of sticking to a budget?</p> <p>11. How do I identify reliable sources of product information?</p>	
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PART II: INSTRUCTIONAL STRATEGIES AND RESOURCES

DESCRIBE THE LEARNING TARGETS.

After each target, identify the NJCCCS or Common Core Standards that are applicable

<u>Learning Target.</u>	<u>NJSLS</u>
MA.6.6.NS.3 – Calculate sales tax by fluently adding, subtracting, multiplying, and dividing multi-digit decimals using the standard algorithm for each operation.	1. MA.6.6.NS.3
MA.6.6.RP.3.c – Find a percent of a catalog order or a restaurant bill.	2. MA.6.6.RP.3.c
WORK.9-12.9.2.12.2 – Maintaining a personal budget allows for informed purchases and decisions.	3. WORK.9-12.9.2.12.2
WORK.9-12.9.2.12.1 - Prioritizing needs in making decisions when managing personal finances.	4. WORK.9-12.9.1.12.1
TEC.9-12. - The use of a computer enhances creativity and the construction of knowledge of catalogs and restaurants.	5. TEC.9-12.
MA.9-12. – When encountering everyday purchases, an understanding of the appropriate mathematical operation or processes is necessary for maintaining personal budgets.	6. MA.9-12.

Jump\$tart National Standards in K-12 Personal Finance Education

Financial Decision Making - 4th Grade Benchmarks:

- 1.a Predict the consequences of spending decisions.
- 4.a. Explain how limited personal financial resources affect the choices people make.
- 4.b. Rank personal wants in order of importance.
- 4.c. Make a decision based on the description of an acceptable outcome.
- 4.d. Devise a plan to achieve a specific, measurable goal.

Spending and Savings - 4th Grade Benchmarks:

- 1a. Explain how saving money can improve financial well-being.
- 1f. Demonstrate how to allocate weekly income for spending, saving and sharing goals.
- 3a. Justify reasons to keep money in a bank or credit union.
- 4a. Compare prices for the same item from two different sources.
- 4b. Justify a spending decision based on predetermined criteria for an acceptable outcome and available options.
- 4c. Explain how peer pressure can affect spending decisions.

Financial Decision Making - 4th Grade Benchmarks:

- 2b. Identify reliable sources of information when comparing products such as a bike.

Employment and Income - 4th Grade Benchmarks:

- 1a. Explain the difference between a career and a job.
- 1c. Give an example of how an individual's interests, knowledge and abilities can affect job and career choice.
- 1d. Give examples of careers related to a personal interest.
- 1e. Examine jobs related to a career of interest.
- 2a. Identify jobs children can do to earn money.
- 2b. Explain the difference between a wage and a salary. Spending and Savings - 4th Grade Benchmarks:

- 1g. Give an example of how the government uses tax revenues.

Credit and Debt - 4th Grade Benchmarks:

- 1a Identify situations where people might pay for certain items in small amounts over time.
- 1b Summarize the advantages and disadvantages of using credit.
- 1d Explain why using a credit card is a form of borrowing.
- 2a Describe the qualities that would be desirable in a person who borrows a favorite personal possession.
- 2b Give examples of reasonable conditions to set for the use of borrowed personal property.
- 3a. Relate overspending to potential borrowing problems.

Spending and Saving - 4th Grade Benchmarks:

- 3b. Demonstrate how checks and debit cards, gift cards and credit cards work as payment methods.

Spending and Saving - 4th Grade Benchmarks:

- 3a. Justify reasons to keep money in a bank or credit union.

Credit and Debt - 4th Grade Benchmarks:

- 1c. Explain why financial institutions lend money.

Investing - 4th Grade Benchmarks:

- 1.a. Describe reasons for investing.
- 1.d. Explain the benefit of a compound rate of return.

Jump\$tart National Standards in K-12 Personal Finance Education

Financial Decision Making

Spending and Savings
Employment and Income
Credit and Debt
Investing
Risk Management and Insurance

2. a. Give an example of an investment that allows relatively quick and easy access to funds (liquidity).

Risk Management and Insurance - 4th Grade Benchmarks:

1.a. Give examples of risks that individuals and households face.

1.c. Justify reasons for keeping money in a depository institution.

Interdisciplinary Connections:

Language Arts Literacy - Students will discuss, analyze and extend ideas heard orally. Students will read a circular, catalog and menu and compare prices for a budget.

Technology – Students will research catalogs and restaurants.

Students will engage with the following text:

Mathematics for Business and Personal Finance

Lesson 6.1: Sales Tax, p. 255

*BL: Below Level

*OL: On Level

*AL: Above Level

HW/CW: p. 256

BL: #3-8

OL: #9-10

AL: #11-12

Lesson 6.2: Total Purchase Price, p. 257

HW/CW: pp. 258-259

BL: #3-10

OL: #11-13

AL: #14-15

Lesson 6.3: Unit Pricing, p. 260

HW/CW: p. 261

BL: #3-8

OL: #9-14

AL: #15

Lesson 6.4: Comparison Shopping, p. 262

HW/CW: pp. 264

BL: #4-5

OL: #6-10

AL: #11-12

Lesson 6.5: Coupons and Rebates, p. 265

HW/CW: pp. 266

BL: #5-7

OL: #8-13

AL: #14

Lesson 6.6: Markdown, p. 267

HW/CW: p. 268-269

BL: #4-9

OL: #10-14

AL: #15-21

Lesson 6.7: Sale Price, p. 270

HW/CW: p. 271-272

OL: #4-12

AL: #13-16

Financial Literacy For High School Students- Everfi Financial Literacy (<https://platform.everfi.net>)

- **Banking Basics Module**
Researching Financial Institutions • Comparing Accounts • Opening and Using Accounts • Monitoring and Reconciling Accounts • Introduction to Investing • Mini-game: Compound It!
- **Income and Employment Module**
Impact of Education and Training • Tax Withholding • Analyzing a Paycheck • Gig Economy • Filing Taxes • Comparing Benefits • Mini-Game: A Balanced Life
- **Budgeting Module**
Purpose of a budget • Setting up a budget • Budgeting tools • Tracking projected vs. actual spending • Emergency expenses • Mini-game: Payday!
- **Consumer Skills Module**
Product Research • Comparison Shopping • Renting vs. Leasing vs. Owning • Payment Methods • Mini-Game: You've Got a Deal!
- **Managing Credit and Debt Module**
Credit and Debt Overview • Comparing Credit Cards • Using a Credit Card • Credit Card Statements and Credit Score • Debt Financing and Loans • Mini-Game : Loan Sharks for Lunch

Accommodations/Modifications

- Incorporate media/audio visual representations (YouTube, Discovery Education, Money Instructor, Next Generation Personal Finance, Everfi etc.)
- Provide students with guided notes or copies of notes

Students will write:

Informal – short answer response, open-ended response

Accommodations/Modifications

- Reduce value for spelling and grammar errors in rubric
- Grade based on organization and content, not mechanics
- Provide check list or step-by-step directions

PART III: TRANSFER OF KNOWLEDGE AND SKILLS

DESCRIBE THE LEARNING EXPERIENCE.

How will students uncover content and build skills.

Suggested list of activities:

- Define new terms to implement during all discussions
- Cornell Note-Taking (used to record notes and ideas during initial lesson)
- Guided practice problems during lesson
- Independent practice problems
- Small group cooperative learning
- Pair/Share activities (share methods; share ideas)
- Use of technology (SmartBoard, PowerPoint, YouTube)
- Projects (shopping from a catalog on a budget)
- Everfi - The Vault - Understanding Money Modules 1-5

Accommodations/Modifications

- Provide "flashcards" for vocabulary words
- Provide "Word Wall" bubbles to place new vocabulary on the Word Wall
- Provide guided notes and/or copies of notes
- Provide catalogs (grocery shopping or specialty catalogs)
- Provide a checklist and rubric with the project

PART IV: EVIDENCE OF LEARNING



IDENTIFY THE METHODS BY WHICH STUDENTS WILL DEMONSTRATE THEIR UNDERSTANDING OF CONTENT AND THEIR ABILITY TO APPLY SKILLS.

IDENTIFY BLOOM'S LEVELS.

Formative Assessments:

Quizzes

Homework

- Taken from text, student activity workbook and moneyinstructor.com

Participation

- Participation Rubric (*in math 4 curriculum shared folder*)

Class Work Rubric (*in math 4 curriculum shared folder*)

Class Work

- Taken from text, Next Generation Personal Finance

Alternate Assessments

- Earnings Statement from moneyinstructor.com

*These assessments will require students to remember, understand, apply and analyze

Accommodations/Modifications:

- Provide study guide before assessment
- Extended time
- Include word banks for vocabulary
- Bold instructions on assessments and repeat and clarify directions
- Chunk sections of assessment
- Reduce quantity of questions

Summative Assessments:

Tests; Projects

Projects:

Online Catalog Shopping

Catalog Collage

Comparison Shopping at the Grocery Store

Performance Assessments:

Cornell Notes, organized binder

Accommodations/Modifications:

- Provide rubric for binder
- Grade on content of notes, not neatness, spelling or grammar

Black Horse Pike Regional School District Curriculum Template

ENGAGING STUDENTS FOSTERING ACHIEVEMENT CULTIVATING 21ST CENTURY GLOBAL SKILLS

PART I: UNIT RATIONALE

WHY ARE STUDENTS LEARNING THIS CONTENT AND THESE SKILLS?

Course: Math Foundations 4 Unit Title: Checking and Savings Accounts Marking Period: 2	Unit Summary: In this unit, students will discover the meaning of banking terminology, how accounts associated with banks operate and how interest is earned on different types of accounts. Students will inquire about checking and savings accounts. Students will incorporate mathematical computation skills to calculate deposits, balances after writing checks or making a withdrawal from a savings account. Students will identify and define vocabulary for these two types of accounts. Alternative assessments or projects may include writing checks, keeping a checkbook register, researching banks online and keeping a savings account passbook.
Grade Level(s): 12 th grade	
Essential Question(s): 1. How can I make the most of my money? 2. How well do financial institutions serve our needs? 3. How do savings and investment choices affect a person's future?	Enduring Understanding(s): 1. Financial institutions help consumer needs in holding a bank account. 2. Consumers can make the most of their money through relationships with financial institutions. Explore and compare services banks offer to consumers through the internet 3. Saving and investment choices affect the future of consumers. 4. Identify how features of digital and traditional banking meet different banking needs. 5. Describe the features, benefits, and uses of online banking portals and mobile banking apps. 6. Understand how online banking portals and mobile banking apps can be used to manage money, pay bills and make money transfers

PART II: INSTRUCTIONAL STRATEGIES AND RESOURCES

DESCRIBE THE LEARNING TARGETS.

After each target, identify the NJCCCS or Common Core Standards that are applicable.

<u>Learning Target.</u>	<u>NJSLS</u>
<p>WORK.9-12.9.2.12.1 - Keeping up-to-date records assists in managing bank accounts. Complete deposit and withdrawal forms and checks for checking and/or savings accounts. Determine differences between checking and savings account forms.</p> <p>WORK.9-12.9.2.12.2 - Prioritizing needs assists in making decisions when managing personal finances. Discuss consumer needs in holding a bank account. Explore and compare services banks offer to consumers.</p> <p>MA.9-12. – Choosing the appropriate mathematical processes assists when encountering everyday banking needs.</p> <p>MA.6.6.NS.3 - Calculate balances, interest, debits and credits associated with banking and personal finances. Apply mathematical computation skills to keep a check register and savings account passbook.</p> <p>Jump\$tart National Standards in K-12 Personal Finance Education Spending & Saving 2a: Investigate account management services that financial institutions provide 2d: Compare the costs of cashing a check with various third parties, such as a bank or credit union, check-cashing services and retail outlets Spending and Saving - 12th grade benchmarks: Standard 2: Develop a system for keeping and using financial records. Standard 3g. Reconcile a checking account. Standard 3h. Explain how to verify printed and online account statements for accuracy</p>	<p>1. WORK.9-12.9.2.12.1 2. WORK.9-12.9.2.12.2 3. MA.9-12. 4. MA.6.6.NS.3</p> <p>Jump\$tart National Standards in K-12 Personal Finance Education Spending & Saving</p>

Interdisciplinary Connections:

Language Arts Literacy - All students will translate dollar amounts into words. Students must be able to read and understand bank account statements.

Technology – Students will research banks in order to compare a bank's offer to a student's needs.

Audio-Visual – “Catch Me If You Can” movie

Spent: Looking for Change - Documentary <https://youtu.be/YAxL4TB6pmQ>

Students will engage with the following text:

Mathematics for Business and Personal Finance

Lesson 4.1: Deposits, p. 179

*BL: Below Level

*OL: On Level

*AL: Above Level

HW/CW: p. 181 BL: #5-14 OL: #15-18 AL: #19-23

Lesson 4.2: Check-Writing Process, p. 183

HW/CW: pp. 184-185 OL: #7-18 AL: #19-22

Lesson 4.3: Check Registers, p. 186

HW/CW: p. 188 BL: #3-5 OL: #6-7 AL: #8-11

Lesson 4.4: Bank Statements, p. 189

HW/CW: pp. 191-192 OL: #4-11 AL: #12-15

Lesson 4.5: Bank Statement Reconciliation, p. 193

HW/CW: pp. 195-196 OL: #4-5 AL: #6

Lesson 4.6: Online Banking, p. 197

HW/CW: p. 200-202 OL: #4-6 AL: #7

Next Generation Personal Finance

UNIT 2: Checking Unit Plan for Teachers

2.1 How Checking Works

- Explain what a checking account is used for
- Understand the variety of ways they can deposit and withdraw funds from their checking account
- Describe the consequences of not being in the banking system
- Read a bank statement
- Understand what the various components of a bank statement mean to interpret where their money goes

2.2 Beware of Banking Fees

- Identify common checking account fees and how to avoid them
- Explain how overdraft protection works and the impact of overdraft fees
- Read a Checking Account Summary
- Compare overdraft policies at major US banks

2.3 Online Banking

- Analyze the prevalence of online and mobile banking as compared to more analog banking options
- Set up online bill pay as one-time and recurring payments
- Enumerate the benefits of direct deposit for their paychecks
- Navigate an online bank account

2.4 Mobile Banking and Payment Apps

- Differentiate between person-to-person apps, messenger-based payments, and digital wallets
- Assess the adoption rates and conveniences of various mobile banking products
- Identify ways they can protect their money in a digital world

MONEY MOVES - Everfi Financial Literacy (<https://platform.everfi.net>)

- Introduction to Financial Concepts
 - Identify the benefits of account management services that financial institutions provide •
 - Compare and contrast checking and savings accounts • Describe the benefits of compound interest vs. simple interest
- Modern Digital Banking

Identify how features of digital and traditional banking meet different banking needs • Describe the features, benefits and uses of online banking portals and mobile banking apps • Understand how online banking portals and mobile banking apps can be used to manage money, pay bills and make money transfers

- **Identity Theft and Fraud Protection**

Determine methods of controlling personal information in order to practice safe internet usage • Identify scams or attempted fraud online or over the phone • Understand the difference between scams and fraud and how their differences impact the way they can be dealt with if they occur • Explain consumer rights, responsibilities, remedies, and the importance of consumer vigilance • Investigate sources of assistance in resolving identity theft and fraud

- **Peer To Peer Transactions**

Compare costs and benefits of P2P payment application types • Summarize the risks and protections of P2P payment application types • Identify the signs of possible scams or fraud specific to P2P • Explain the steps users can take to ensure the safe use of P2P applications

Differentiation

- Incorporate media/audio visual representations (Money Instructor) for supplementary instruction.
- Students will work on IXL based on individual level.

Students will write:

Informal :

- short answer response
- open-ended response
- write checks and deposits
- daily warm ups
- summary of Cornell Notes

PART III: TRANSFER OF KNOWLEDGE AND SKILLS

DESCRIBE THE LEARNING EXPERIENCE.

How will students uncover content and build skills?

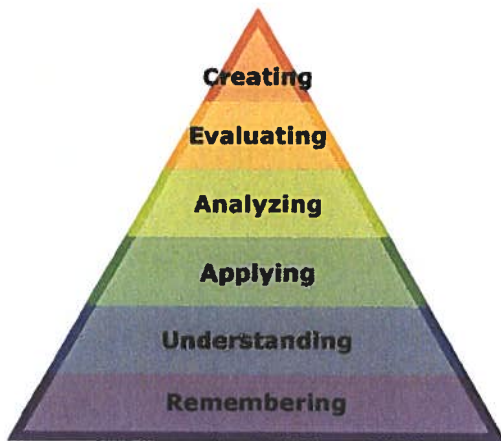
Suggested list of activities with differentiation:

- Define new terms to implement during all discussions and lessons
- Cornell Note-Taking (used to record notes and ideas during initial lesson)
- Independent practice problems including supplemental materials from moneyinstructor.com
- Small group cooperative learning with classwork exercises
- Pair/Share activities (share methods; share ideas with homework corrections)
- Use of technology (SmartBoard, IXL, Nearpod, EdPuzzle and moneyinstructor.com)

Accommodations/Modifications

- Provide "Word Wall" bubbles to place new vocabulary on the Word Wall
- Provide guided notes and/or copies of notes as needed
- Provide checks and a check register
- Provide deposit slips

PART IV: EVIDENCE OF LEARNING



IDENTIFY THE METHODS BY WHICH STUDENTS WILL DEMONSTRATE THEIR UNDERSTANDING OF CONTENT AND THEIR ABILITY TO APPLY SKILLS.

IDENTIFY BLOOM'S LEVELS.

Formative Assessments:

Quizzes

Homework

- Taken from text, student activity workbook and moneyinstructor.com

Participation

- Participation rubric (*in math 4 curriculum shared folder*)

Class Work

- Taken from text
- Class work rubric (*in math 4 curriculum shared folder*)

Alternate Assessments

- Earnings Statement from *moneyinstructor.com*

*These assessments will require students to remember, understand, apply and analyze

Summative Assessments:

Tests
Benchmark Exams
Projects:
Gross/Net Income
Selecting a Bank Online

Performance Assessments:

Exit Ticket
Summary of Cornell Notes

Accommodations/Modifications:

Differentiation is noted in individual assessments above.

Black Horse Pike Regional School District Curriculum Template

ENGAGING STUDENTS FOSTERING ACHIEVEMENT CULTIVATING 21ST CENTURY GLOBAL SKILLS

PART I: UNIT RATIONALE

WHY ARE STUDENTS LEARNING THIS CONTENT AND THESE SKILLS?

Course: Math Foundations 4 Unit Title: Taxes Marking Period: 3	Unit Summary: <p>In this unit, students will begin to understand the impact of federal and state income tax on government and consumers. Students will incorporate mathematical computation skills to determine the amount withheld for federal income tax and state taxes. Students will compute the amount withheld for Social Security and Medicare taxes. Students will identify parts of the W-2 tax form, such as exemptions, as well as a 1040-EZ tax form. Students will identify and define vocabulary and abbreviations introduced with each new skill. Alternative assessments or projects may include filling out a 1040-EZ based on actual or mock wages.</p>
Grade Level(s): 12 th grade	
Essential Question(s): <ol style="list-style-type: none"> 1. How do federal income taxes affect society? 2. How can I understand the impact of state income taxes on the Lower, Middle and Upper class citizens? 3. How does federal and state income tax affect a state's economy? The nation's economy? 4. How does the government use Social Security and Medicare taxes? 	Enduring Understanding(s): <ol style="list-style-type: none"> 1. Understand the importance of filing state and federal taxes. 2. Understand the impact of financial contributions of employees on the economy. 3. Understand the impact of exemptions on taxable wages. 4. The 1040 is the form that Americans use to complete their federal income tax returns. 5. Explain where income taxes are collected from and how they provide revenue for public expenses. 6. Read a pay stub and describe the different deductions.

5. How do I complete a 1040 form to file their tax returns?

PART II: INSTRUCTIONAL STRATEGIES AND RESOURCES

DESCRIBE THE LEARNING TARGETS.

After each target, identify the NJCCCS or Common Core Standards that are applicable.

<u>Learning Target.</u>	<u>NJSLS</u>
<p>MA.9-12. - Using personal income criteria such as wages, tips and filing status, students will compare types of deductions for each type of tax form, calculate interest, gross and net pay and determine if a federal or state tax refund is warranted.</p> <p>MA.6.6.NS.3 - Calculate various types of earnings, wages and salary by utilizing the four operations of math, given the number of hours worked.</p> <p>WORK.9-12.9.2.12.4 - Taxes and the cost of employee benefits can affect the amount of disposable income.</p> <p>LA.11-12.SL.11-12.1.a – Discuss the impact of paying taxes on government and societal programs.</p> <p>Jump\$tart National Standards in K-12 Personal Finance Education Employment & Income 3c: Differentiate between gross, net and taxable income</p>	<p>1. MA.9-12. 2. MA.6.6.NS.3 3. WORK.9-12.9.2.12.4 4. LA.11-12.SL.11-12.1.a</p> <p>Jump\$tart National Standards in K-12 Personal Finance Education Employment & Income</p>

Interdisciplinary Connections:

Language Arts Literacy - All students will read and comprehend content of federal and state tax forms, identify parts of a W-2 tax form and determine proper placement of mathematical figures and personal information.

Students will read and identify parts of a W-4 tax form to fill out a 1040-EZ form.

Technology: Students will complete online simulations in Next Generation Finance.

Students will engage with the following text and online resources:

Mathematics for Business and Personal Finance

Lesson 2.1: Federal Income Tax, p. 129

*BL: Below Level

*OL: On Level

*AL: Above Level

HW/CW: p. 131

BL: #5-12

OL: #13-14

AL: #15

Next Generation Personal Finance

Unit 1.1 Taxes and Your Pay Stub

1.1 Taxes and Your Pay Stub

- Explain where income taxes are collected from and how they provide revenue for public expenses
- Read a pay stub and describe the different deductions

Lesson 2.2: State Income Tax, p. 132

HW/CW: pp. 133-134 BL: #5-10 OL: #11-14 AL: #15-20

Lesson 2.4: Social Security and Medicare Taxes, p. 137

HW/CW: pp. 138 BL: #3-6 OL: #7-8 AL: #9-11

Lesson 2.6: Statement of Earnings, p. 142

HW/CW: p. 144-145 OL: #4-6 AL: #7-11

Next Generation Personal Finance

1.4 How to File Your Taxes

- Identify items they need to prepare their tax return
- Explain the different ways they can file their taxes
- Understand the purpose of a W-2 form and how to use it to file their taxes
- Explain how to make a tax payment if taxes are owed
- Understand the importance of filing state taxes

1.5 Completing the 1040

Complete a 1040 form to file their tax returns

Differentiation

- Incorporate media/audio visual representations (Next Generation Finance) for supplementary instruction

Students will write:

Informal :

- short answer response
- open-ended response
- write checks and deposits
- Complete 1040EZ Tax Form
- daily warm ups

PART III: TRANSFER OF KNOWLEDGE AND SKILLS

DESCRIBE THE LEARNING EXPERIENCE.

How will students uncover content and build skills?

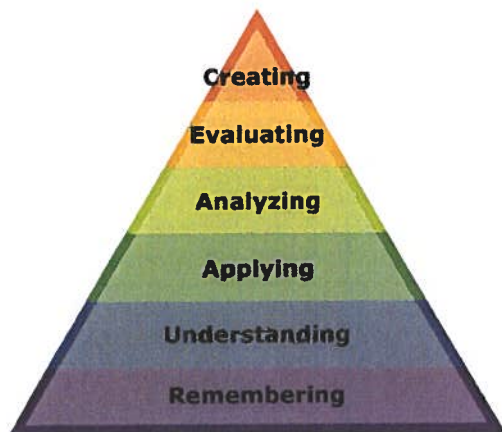
Suggested list of activities with differentiation:

- Define new terms to implement during all discussions and lessons
- Independent practice problems including supplemental materials from moneyinstructor.com
- Small group cooperative learning with classwork exercises
- Pair/Share activities (share methods; share ideas with homework corrections)
- Use of technology (SmartBoard, projector and moneyinstructor.com, interactive financial platforms)

Accommodations/Modifications

- Provide "Word Wall" bubbles to place new vocabulary on the Word Wall
- Provide guided notes and/or copies of notes as needed
- Provide copies of 1040EZ tax forms
- Provide a checklist and rubric with the project

PART IV: EVIDENCE OF LEARNING



IDENTIFY THE METHODS BY WHICH STUDENTS WILL DEMONSTRATE THEIR UNDERSTANDING OF CONTENT AND THEIR ABILITY TO APPLY SKILLS. IDENTIFY BLOOM'S LEVELS.

Formative Assessments:

Quizzes

Homework

- Taken from text, student activity workbook and moneyinstructor.com

Participation

- Participation rubric (*in math 4 curriculum shared folder*)

Class Work

- Taken from text
- Class work rubric (*in math 4 curriculum shared folder*)

Alternate Assessments

- Fill out a sample 1040EZ tax form

*These assessments will require students to remember, understand, apply and analyze

Summative Assessments:

Tests

Benchmark Exams

Projects:

- 1040EZ Tax Form (www.turbotax.com & www.taxact.com)

Performance Assessments:

Exit Ticket

Accommodations/Modifications:

Differentiation is noted in individual assessments above.

Black Horse Pike Regional School District Curriculum Template

ENGAGING STUDENTS FOSTERING ACHIEVEMENT CULTIVATING 21ST CENTURY GLOBAL SKILLS

PART I: UNIT RATIONALE

WHY ARE STUDENTS LEARNING THIS CONTENT AND THESE SKILLS?

Course: Math Foundations 4 Unit Title: Credit Cards Marking Period: 3	Unit Summary: <p>In this unit, students will research credit cards. Students will incorporate mathematical computation skills to calculate finance charges, new balances and convert decimals and percents. Students will identify components that result in personal credit scores and interpret credit reports. Students will identify and define vocabulary and abbreviations introduced with each new skill. Alternative assessments or projects may include online research and choosing a credit card.</p>
Grade Level(s): 12th grade	
Essential Question(s): <ol style="list-style-type: none">1. How do I decide which credit card is right for me?2. What must I know to use credit wisely?3. What kind of information do I need to make a decision about applying for a credit card?4. How does having a credit card affect lifestyle choices?5. What factors affect decisions on applying for a credit card?6. What are the components of a credit score and how are they calculated?	Enduring Understanding(s): <ol style="list-style-type: none">1. Being responsible in the use of credit can have a positive influence on one's financial future.2. Using a credit card will impact one's financial future.3. Understand the impact of timely payments and low debt on credit scores.

PART II: INSTRUCTIONAL STRATEGIES AND RESOURCES

DESCRIBE THE LEARNING TARGETS.

After each target, identify the NJCCCS or Common Core Standards that are applicable.

<u>Learning Target.</u>	<u>NJSLS</u>
<ol style="list-style-type: none"> WORK.9-12.9.2.12.1 - Utilize the internet to compare and contrast the financial benefits of different products and services offered by a variety of financial institutions. MA.6.6.NS.3 - Calculate finance charges and new balances by utilizing the four operations of math, given new charges. Compute and assess the accumulating effect of interest paid over time when using a variety of sources of credit. MA.7.7.NS.3 - Compare and compute interest and compound interest MA.9-12. - When acquiring credit, students will apply the appropriate mathematical operations to calculate credit balances and finance charges. WORK.9-12.9.2.12E.3 – Research various media to Analyze the information contained in a credit report and explain the importance of disputing inaccurate entries. LA.11-12.SL.CCR.1 - Analyze the information contained in a credit report and explain the importance of disputing inaccurate entries. Explain the rights and responsibilities of buyers and sellers under consumer protection laws, and discuss common unfair or deceptive business practices. 	<ol style="list-style-type: none"> WORK.9-12.9.2.12.1 MA.6.6.NS.3 MA.7.7.NS.3 MA.9-12. WORK.9-12.9.2.12E.3 LA.11-12.SL.CCR.1
<p>Jump\$tart National Standards in K-12 Personal Finance Education</p> <p>Credit and Debt</p> <p>2a: Summarize online information about the Fair Credit Reporting Act</p> <p>2b: Explain the value of credit reports to borrowers and to lenders</p> <p>2c: Give examples of permissible uses of a credit report other than granting credit</p> <p>2d: Identify the primary organizations that maintain and provide consumer credit reports</p> <p>2e: Categorize the information in a credit report and how long it is retained</p> <p>2f: Explain the rights that people have to examine their credit reports</p> <p>2g: Investigate ways that a negative credit report can affect a consumer's financial options</p> <p>2i: Summarize factors that affect a particular credit scoring system</p> <p>2j: Analyze how a credit score affects creditworthiness and the cost of credit</p> <p>4a: Summarize online information about the Equal Credit Opportunity Act</p>	<p>Jump\$tart National Standards in K-12 Personal Finance Education</p> <p>Credit and Debt</p>

Interdisciplinary Connections:

Language Arts Literacy – Students will read credit card offers online. All students will write a summary of credit card offers upon completion of internet research. Students will discuss, analyze and extend ideas heard orally.

Technology – Students will credit card offers at creditcards.com.

Students will engage with the following text and online resources:

Mathematics for Business and Personal Finance

Lesson 7.1: Account Statements, p. 285

*BL: Below Level

*OL: On Level

*AL: Above Level

HW/CW: pp. 286-287

BL: #3-8

OL: #9-13

AL: #14

Lesson 7.2: Finance Charge: Unpaid-Balance Method, p. 288

HW/CW: pp.290

BL: #5-7

OL: #8-11

AL: #12-13

Lesson 7.3: Credit Scores

Next Generation Personal Finance

6: Managing Credit

6.1 Your Credit History

- Enumerate the components of a credit report and how long each data type is retained
- Understand which people or organizations may review your credit report and why
- Explain key components of the Fair Credit Reporting Act and how it impacts lenders and borrowers

6.2 Read a Credit Report

- Read a credit report
- Understand the importance of reviewing one's credit report and the steps to take to find and dispute errors

6.3 Intro to Credit Scores

- Name the components of a credit score and how they're calculated
- Explain the impact of timely payments and low debt on credit score
- Identify ways of finding out one's credit score

6.4 Why Your Credit Score Matters

- Describe how credit score impacts the ability to borrow money and at what rate
- Understand the implications of a thin file and how they can build credit and improve their score
- Summarize the rules contained in the Equal Credit Opportunity Act

Differentiation

Incorporate media/audio visual representations (www.pbs.org/inthemix/shows/creditcard101.html) for supplementary instruction

Students will write:

Informal :

- short answer response
- open-ended response
- write checks and deposits
- daily warm ups
- summary of Cornell Notes

PART III: TRANSFER OF KNOWLEDGE AND SKILLS

DESCRIBE THE LEARNING EXPERIENCE.

How will students uncover content and build skills?

Suggested list of activities with differentiation:

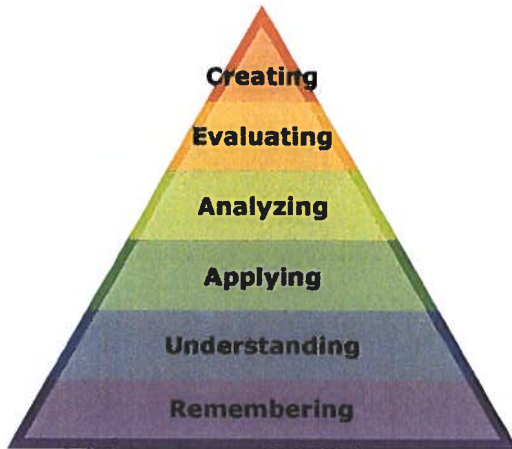
- Define new terms to implement during all discussions and lessons
- Independent practice problems including supplemental materials from moneyinstructor.com
- Small group cooperative learning with classwork exercises
- Pair/Share activities (share methods; share ideas with homework corrections)

- Use of technology (SmartBoard, projector and moneyinstructor.com)

Accommodations/Modifications

- Provide "Word Wall" bubbles to place new vocabulary on the Word Wall
- Provide guided notes and/or copies of notes as needed

PART IV: EVIDENCE OF LEARNING



IDENTIFY THE METHODS BY WHICH STUDENTS WILL DEMONSTRATE THEIR UNDERSTANDING OF CONTENT AND THEIR ABILITY TO APPLY SKILLS.
IDENTIFY BLOOM'S LEVELS.

Formative Assessments:

Quizzes

Homework

- Taken from text, student activity workbook and moneyinstructor.com

Participation Rubric (*in math 4 curriculum shared folder*)

Class Work

- Taken from text, Next Generation Personal Finance
- Classwork Rubric (*in math 4 curriculum shared folder*)

Alternate Assessments

Earnings Statement from moneyinstructor.com

*These assessments will require students to remember, understand, apply and analyze

Summative Assessments:

Tests

Benchmark Exams

Projects:

- Credit Card Comparison
- Internet Research of Credit Card Offers

Performance Assessments:

Exit Ticket

Accommodations/Modifications:

Differentiation is noted in individual assessments above.



Black Horse Pike Regional School District Curriculum Template

ENGAGING STUDENTS FOSTERING ACHIEVEMENT CULTIVATING 21ST CENTURY GLOBAL SKILLS

PART I: UNIT RATIONALE

WHY ARE STUDENTS LEARNING THIS CONTENT AND THESE SKILLS?

Course: Math Foundations 4 Unit Title: Personal Financial Budgeting Marking Period: 4	Unit Summary: <p>In this unit, students will investigate personal budgets with fixed and variable expenses. Students will learn the costs and responsibilities of living on their own and supporting themselves. Students will incorporate mathematical computation skills to calculate fixed expenses, living expenses and annual expenses. Students will identify and define vocabulary introduced with each new skill. Alternative assessments or projects may include creating a personal budget.</p>
Grade Level(s): 12th grade	
Essential Question(s): <ol style="list-style-type: none"> 1. How much money can I afford for housing? 2. What other expenses can I expect when living on my own? 3. What math skills are needed for shopping? 4. How do I create a personal budget? 5. What is responsible spending? 6. How do you read a budget summary? 7. How does my salary drive the creation of my budget? 	Enduring Understanding(s): <ol style="list-style-type: none"> 1. Budgeting is important and vital to sustain a desirable way of life. 2. Understand the importance of using net income when budgeting. 3. The difference between budgetary needs and wants and how these change from person to person is important when creating a budget. 4. Understand that personal income and personal expenses, drive the creation of a personal budget.

PART II: INSTRUCTIONAL STRATEGIES AND RESOURCES

DESCRIBE THE LEARNING TARGETS.

After each target, identify the NJCCCS or Common Core Standards that are applicable

<u>Learning Target.</u>	<u>NJSLS</u>
WORK.9-12.9.2.12.1 - Money management involves setting financial goals.	1. WORK.9-12.9.2.12.1
WORK.9-12.9.2.12.2 - Money management is reliant on developing and maintaining personal budgets.	2. WORK.9-12.9.2.12.2
WORK.9-12.9.2.12.B.4 - Analyze how income and spending plans are affected by age, needs, and resources.	3. WORK.9-12.9.2.12.B.4
MA.6.6.NS.3 - Calculate various types of earnings and expenses by utilizing the four operations of math.	4. MA.6.6.NS.3
MA.9-12. - Using personal income criteria and personal expenses, students will create and calculate a personal budget.	6. MA.9-12.
Jump\$tart National Standards in K-12 Personal Finance Education Spending & Saving 1a: Use a plan to manage spending and achieve financial goals 1d: Investigate changes in personal spending behavior that contribute to wealth building	Jump\$tart National Standards in K-12 Personal Finance Education Spending & Saving
Employment & Income 3c: Differentiate between gross, net and taxable income	Employment & Income
Financial Decision Making 8b: Create a cash flow statement to illustrate cash inflows and outflows for a specific period	Financial Decision Making

Interdisciplinary Connections:

Language Arts Literacy - Students will write a personal budget.

Technology – Students will view personal budgets and templates. (i.e.: cgi.money.cnn.com)

Students will engage with the following text:

Mathematics for Business and Personal Finance

Lesson 3.1: Budgets, p. 157

*BL: Below Level

*OL: On Level

*AL: Above Level

HW/CW: p. 159

BL: #11-12

OL: #5-8, 13-14

AL: #9-10, 15-16

Next Generation Personal Finance

UNIT 9 Budgeting

9.1 Case Study: How Do I Budget?

- Track and evaluate a sample student's current spending habits and expenses
- Determine what the student's priorities and financial goals are
- Explain how a budget can help the student achieve their financial goals
- Create a plan that outlines next steps for the student to take

Mathematics for Business and Personal Finance

Lesson 3.2: Creating a Budget, p. 160

HW/CW: p. 163

OL: #3-9

AL: #10-11

9.2 Budgeting 101

- Understand what budgeting is and why it is important
- Explain how budgeting can be used to reach their financial goals
- Explain the difference between budgetary needs and wants and how these change from person to person
- Describe strategies to use when trying to determine a need from a want
- Discuss the 50-20-30 rule and other budgeting strategies to use when creating a budget and to save money

9.3 Create a Salary-Based Budget

- Explain the difference between gross income and net income
- Understand the importance of using net income when budgeting
- Create a salary-based budget

Mathematics for Business and Personal Finance

Lesson 3.3 Using a Budget, p. 164

HW/CW: pp. 165-166

BL: #3-10

OL: #11

AL: #12-13

Students will write:

Informal :

- short answer response
- open-ended response
- daily warm ups
- fill out a budget sheet

PART III: TRANSFER OF KNOWLEDGE AND SKILLS

DESCRIBE THE LEARNING EXPERIENCE.

How will students uncover content and build skills?

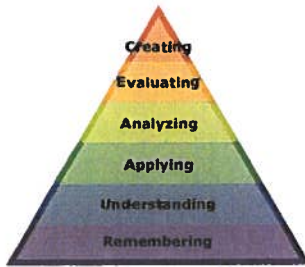
Suggested list of activities:

- Define new terms to implement during all discussions
- Guided practice problems during lesson
- Independent practice problems
- Small group cooperative learning
- Pair/Share activities (share methods; share ideas)
- Use of technology (SmartBoard, projector, and moneyinstructor.com, interactive financial platforms)

Accommodations/Modifications

- Provide "Word Wall" bubbles to place new vocabulary on the Word Wall
- Provide guided notes and/or copies of notes
- Provide copies of budget forms

PART IV: EVIDENCE OF LEARNING



IDENTIFY THE METHODS BY WHICH STUDENTS WILL DEMONSTRATE

THEIR

UNDERSTANDING OF CONTENT AND THEIR ABILITY TO APPLY SKILLS. IDENTIFY BLOOM'S LEVELS.

Formative Assessments:

Quizzes

Homework

- Taken from text, student activity workbook and moneyinstructor.com

Participation

- Participation Rubric (*in math 4 curriculum shared folder*)

Class Work

- Taken from text, Next Generation Personal Finance
- Class Work Rubric (*in math 4 curriculum shared folder*)

Alternate Assessments

- Earnings Statement from moneyinstructor.com

*These assessments will require students to remember, understand, apply and analyze

Summative Assessments:

Tests

Benchmark Exams

Projects:

- Creating Personalized Budget
- **Budgeting Project** (*in math 4 curriculum shared folder*)

Performance Assessments:

Exit Ticket

Accommodations/Modifications:

Differentiation is noted in individual assessments above.

PART I: UNIT RATIONALE

WHY ARE STUDENTS LEARNING THIS CONTENT AND THESE SKILLS?

Course: Math Foundations 4 Unit Title: Purchasing or Renting a Car Marking Period: 4	Unit Summary: In this unit, students will discover ways to effectively research relevant information on cars. Students will investigate newspapers and the internet for a used or new car. Students will incorporate mathematical computation skills to calculate rental costs when renting a car, monthly payments, cost of insurance and total cost of a car when purchasing a car. Students will identify and define vocabulary and abbreviations introduced with each new skill. Alternative assessments or projects may include "purchasing" a car, renting a car or comparing insurance companies
Grade Level(s): 12 th grade	
Essential Question(s): 1. What kind of information to I need to make a decision about buying a car? 2. How does owning a motor vehicle affect lifestyle choices? 3. What factors affect decisions on purchasing, leasing or renting a vehicle? 4. What expenses should I consider before and after I purchase a car? 5. How can I compute the annual premium for vehicle insurance?	Enduring Understanding(s): 1. Based upon personal finances, students will determine if a new or used car is appropriate for their budget. 2. There are many decisions and costs associated with purchasing, insuring and maintaining a car. 3. Vehicle insurance protects drivers in the event of an accident.

PART II: INSTRUCTIONAL STRATEGIES AND RESOURCES

DESCRIBE THE LEARNING TARGETS.

After each target, identify the NJCCCS or Common Core Standards that are applicable

<u>Learning Target.</u>	<u>NJSLS</u>
WORK.9-12.9.2.12.E.1 – Given the variables of cars and owner details, analyze and apply multiple sources of financial information to make an informed decision.	1. WORK.9-12.9.2.12.E.1 2. WORK.9-12.9.2.12.E.3 3. WORK.9-12.9.2.12.G.3 4. WORK.7-12.9.2.12.G.5 5. MA.6.6.NS.3 6. MA.9-12.
WORK.9-12.9.2.12.E.3 – Evaluate and critique various car and insurance advertisements and the validity of how they affect consumer decisions and spending.	
WORK.9-12.9.2.12.G.3 – Compare the cost of various types of auto insurance given different, given liability and risk factors. Investigate rental car companies. Calculate rental rates and mileage charges.	
WORK.9-12.9.2.12.G.5 - Compare insurance policy coverage limits and related premiums and deductibles to minimize costs.	
MA.6.6.NS.3 - Calculate cost of a car, insurance policies and car rentals utilizing percent, deductibles and rental rates by using the four mathematical operations. Calculate amount of trade-in, amount to be financed (with or without options), interest, duration of loan (in months) and optional warranty packages.	
MA.9-12. - When encountering the decision to purchase or rent a car and to purchase auto insurance, an understanding of the appropriate mathematical operation or processes is necessary for remaining within one's personal budget.	

Interdisciplinary Connections:

Language Arts Literacy - All students will speak in clear, concise, organized language that conveys an understanding of research completed on the purchase of a car. Students will read and analyze car advertisements, sticker values and details of insurance policies.

Technology – Students will research used car values at kelleybluebook.com, compare prices of new, used and rental cars and the cost of insurance coverage on the internet.

Students will engage with the following text:

Mathematics for Business and Personal Finance

Lesson 9.1: Purchasing a New Vehicle, p. 341

*BL: Below Level

*OL: On Level

*AL: Above Level

HW/CW: p. 343

BL: #4-7

OL: #8

AL: #9-11

Lesson 9.3: Purchasing a Used Vehicle, p. 347

HW/CW: p. 349

BL: #4-6

OL: #7-8

AL: #9-10

Lesson 9.4: Vehicle Insurance, p. 350

HW/CW: pp. 352-353

BL: #2-3

OL: #4-10

AL: #11-12

Differentiation:

- Incorporate media/audio visual representations (YouTube, moneyinstructor.com, kelleybluebook.com, travelocity.com, etc.)

Students will write:

Informal –

- short answer response
- open-ended responses on assessment
- write opinions on car insurance commercials
- car insurance written assignment
- Upon completion of an internet-based project, students will complete one of three open-ended questions, supporting their responses.

Differentiation:

- Writing steps to calculations
- Writing word-problems
- Daily warm-ups

PART III: TRANSFER OF KNOWLEDGE AND SKILLS

DESCRIBE THE LEARNING EXPERIENCE.

How will students uncover content and build skills?

Suggested list of activities with differentiation:

- Compare car insurance commercials
- Provide "Word Wall" bubbles to place new vocabulary on the Word Wall
- Provide guided notes and/or copies of notes as needed
- Provide a checklist and rubric with the project

PART IV: EVIDENCE OF LEARNING



IDENTIFY THE METHODS BY WHICH STUDENTS WILL DEMONSTRATE THEIR UNDERSTANDING OF CONTENT AND THEIR ABILITY TO APPLY SKILLS. IDENTIFY BLOOM'S LEVELS.

Formative Assessments:

Quizzes

Homework

- Taken from text, student activity workbook and moneyinstructor.com

Participation Rubric (*in math 4 curriculum shared folder*)

Class Work Rubric (*in math 4 curriculum shared folder*)

Class Work

- Taken from text, Next Generation Personal Finance

Alternate Assessments

- Earnings Statement from moneyinstructor.com

*These assessments will require students to remember, understand, apply and analyze

Summative Assessments:

Tests**Benchmark Exams****Projects:**

- Car Rental Project

Performance Assessments:

Exit Ticket

Accommodations/Modifications:

Differentiation is noted in individual assessments above.

