

# *Bloomingtondale School District*

*Bloomingtondale, NJ*



## **21<sup>st</sup> Century Life and Careers Grades K-8**

Adopted: August

# **2018**

Grades K-8 21<sup>st</sup> Century Life and Careers Curriculum is developed by the Bloomingtondale Public School District and aligned to the New Jersey Learning Standards for 21<sup>st</sup> Century Life and Careers. The cross curricular integration of these skills is imperative to engaging students in real world applications and strategy based learning.

## **21<sup>st</sup> Century Life and Careers**

***Bloomington School District***  
***21st Century Life and Careers***  
***CURRICULUM GUIDE***

Elaine Baldwin  
Interim Superintendent of Schools  
Principal,  
Samuel R. Donald

Cheryl Mallen, Principal,  
Martha B. Day

Frank Verducci, Principal,  
Walter T. Bergen

Kerridyn Trusheim,  
Supervisor Curriculum,  
Instruction & Assessment

## **Bloomington School District District Mission**

We will inspire the creativity and imagination of all students and empower them as knowledgeable, skillful, and confident learners who flourish and contribute willingly in a changing world.

### **Core Beliefs**

#### **We believe that:**

- All people have inherent worth.
- Life-long learning is basic to the survival and advancement of society.
- The primary influence on the individual's development is the family in all its forms.
- Valuing diversity is essential to individual growth and the advancement of society.
- All individuals have strengths and human potential has no known limits.
- Democracy thrives when individuals accept responsibility for their choices.
- Being trustworthy builds trust.
- Creativity and imagination are essential for society to flourish.
- A safe environment is essential for the well-being of the individual and for society to flourish

### **Bloomington School District Philosophy**

The philosophy for our curriculum is developed with a democratic system of beliefs and values. Believing that our students deserve the best education, our curriculum is aligned to the most current New Jersey Core Curriculum Content Standards and current statewide assessments. Our scope and sequence is vertically and horizontally aligned. The progression of objectives embraces decades of rigorous research, conducted both independently and at the university level, and acknowledges that children develop differently and that learning experiences and strategies for performance are differentiated. Knowledge is a fusion balancing authentic experience and content, which language arts literacy skills are integrated with other content areas. Our curriculum contains common expectations that are rigorous and student centered, and teachers, who are most proximal to the children, will use this document as an instrument to ensure student success.

To ensure that our children are successful and receive the best education, this curriculum document, our staff will continuously collaborate on this living document. We will develop purposeful and effective formative and summative assessments which measure growth of our curriculum and inform our instruction. Finally, we will continuously seek to grow professionally through professional development, which is aligned to statewide regulations, but specifically geared to benefit our curriculum, school, and children.

## **General Curriculum & Instruction Objectives**

- Teachers will employ lessons that are aligned to our curriculum and framed utilizing current research-based methods and techniques that focus on student achievement
- Our lessons will be structured according to statewide and district standards and our teachers will have flexibility to ensure that lessons meet the needs of all learners
- Units and lessons will be differentiated
- Curriculum is to be student focused on success and balances developmental theory and psychometric standards
- Democratically developed benchmarks and assessments will be utilized to gauge student and curricular growth. Assessment will be multidimensional and developed according to student need.

## **Educational Outcome Goals/Course Overview**

In the 21st century, life and work are conducted in a dynamic context that includes:

- A global society facing complex political, economic, technological, and environmental challenges.
- A service economy driven by information, knowledge, and innovation.
- Diverse communities and workplaces that rely on cross-cultural collaborative relationships and virtual social networks.
- An intensely competitive and constantly changing worldwide marketplace.

Providing New Jersey students with the life and career skills needed to function optimally within this dynamic context is a critical focus and organizing principle of K-12 public education. New Jersey has both an obligation to prepare its young people to thrive in this environment, and a vested economic interest in grooming an engaged citizenry made up of productive members of a global workforce that rewards innovation, creativity, and adaptation to change.

**Mission:** 21st-century life and career skills enable students to make informed decisions that prepare them to engage as active citizens in a dynamic global society and to successfully meet the challenges and opportunities of the 21st-century global workplace.

**Vision:** The systematic integration of 21st-century life and career skills across the K-12 curriculum and in career and technical education programs fosters a population that:

- Applies critical thinking and problem-solving skills to make reasoned decisions at home, in the workplace, and in the global community.
- Uses effective communication, communication technology, and collaboration skills to interact with cultural sensitivity in diverse communities and to work in cross-cultural

teams in the multinational workplace.

- Is financially literate and financially responsible at home and in the broader community.
- Demonstrates creative and entrepreneurial thinking by recognizing and acting on promising opportunities while accepting responsibility for possible risks.
- Is knowledgeable about careers and can plan, execute, and alter career goals in response to changing societal and economic conditions.
- Produces community, business, and political leaders who demonstrate core ethical values, including the values of democracy and free enterprise, during interactions with the global community.

Through instruction in life and career skills, all students acquire the knowledge and skills needed to prepare for life as citizens and workers in the 21st century.

- In Preschool, children's social and emotional development provides the foundation for later learning about careers and life skills (<http://www.nj.gov/education/ece/code/expectations/>).
- In grades K-5, students are introduced to 21st-century life skills that are critical for personal, academic, and social development. They are also introduced to career awareness information and to basic personal financial literacy skills.
- In grades 6-8, students continue to develop 21st-century life skills and personal financial literacy, while also exploring careers that support their academic and personal interests and aptitudes. As they prepare for the transition to high school, students are provided with opportunities to apply knowledge and skills learned in the classroom to real or simulated career challenges.

## **CURRICULUM ADDENDA FOR SPECIAL EDUCATION**

This curriculum can be both grade and age appropriate for special education students and serves as a guide for the special education teacher in line with the district's written philosophy of special education, as stated within Policy #6700 concerning Programs for Educationally Disabled Students. Based on the Child Study Team evaluation and consultation with the parent and classroom teacher, an individualized education plan may include modifications to content, instructional procedures, student expectations, and targeted achievement outcomes of this curriculum document in accordance with the identified needs of an eligible student. This educational plan will then become a supplemental guide that the classroom teacher, parent, and Child Study Team will use to measure the individual student's performance and achievement.

## **CURRICULUM ADDENDA FOR ENGLISH LANGUAGE LEARNERS**

This curriculum guide is appropriate and is implemented for all students according to age and grade, and is in line with the district's written philosophy of English language acquisition concerning Bilingual Instruction and English as a Second Language Programs. In Accordance with the New Jersey Administrative Code 6A:15, the contents herein provide equitable instructional opportunities for English Language Learners to meet the Core Curriculum Content standards and to participate in all academic and non-academic courses. Students enrolled in a Bilingual and/or an ESL program may, in consultation with the classroom teacher and Bilingual and/or ESL teacher, receive modification to content, instructional procedures, student expectations and targeted achievement outcomes of this curriculum document in accordance with the students developmental and linguistic need

## **ENGLISH LANGUAGE LEARNERS GENERAL MODIFICATIONS FOR INSTRUCTIONAL ACTIVITIES**

In order to ensure that English Language Learners are fully integrated into classroom life and can participate in all mainstream content areas, certain modifications and differentiated criteria shall be implemented. The following modifications can be utilized to suit the needs of English Language Learners in the mainstream classes outlined in this curriculum guide. After consultation with an ESL/Bilingual teacher and identification of student's proficiency level, the mainstream content area teacher can choose the appropriate strategies. Teachers should:

### **Beginning ESL Students**

- Allow students to illustrate answers or vocabulary words
- Allow students to translate vocabulary into native language and use native language dictionary
- Speak slowly and clearly
- Use gestures, facial expressions and visuals
- Ask yes/no questions
- Model: use concrete demonstration of abstract concepts
- Use manipulatives, props, pictures, and concrete objectives as much as possible
- Assign a native language partner/peer tutor
- Use study guides/outline chapters
- Monitor use of notebooks
- Differentiated grading and requirements

### **Beginning and Intermediate ESL Students**

- Simplify language/avoid idioms
- Use cooperative learning groups/set up peer tutoring pairs to encourage participation
- Use videos to reinforce content
- Tape record lessons and text readings
- Incorporate appropriate student software into planning and assignments
- Highlight key words and concepts
- Reduce the number of items for tests, class work, and homework
- Allow for repetition of material in various modes, (oral, written, visual, song)
- Allow verbal response in place of written
- Use manipulatives and hands-on activities
- Use graphic organizers, Venn diagrams and outlines to visually present information
- Encourage students to organize information through the use of such organizers
- Build background knowledge prior to lesson, students may not be aware of culturally specific events or objects
- Provide multiple choice options for open ended questions
- Use student as a resource whenever possible
- Differentiated grading and requirements

### **Advanced ESL Students and Recently Exited ESL Students**

- Score writing holistically (focus on the content of ideas rather than grammar)
- Use cooperative learning groups/set up peer tutoring pairs
- Highlight key words
- Encourage participation by fostering a supportive class climate and allowing for mistakes
- Use graphic organizer
- Modify and support writing assignments and assessments
- Build background knowledge through class discussions especially if material is culturally specific to the United States
- Use student as a resource whenever possible/highlight student successes

## **MODIFICATIONS/SUPPLEMENTARY AIDS IN REGULAR EDUCATION FOR SPECIAL EDUCATION STUDENTS**

To the maximum extent appropriate, an educationally disabled pupil shall be educated with children who are not educationally disabled. In developing the basic plan of the individual education program, the Child Study Team, Regular Education teacher, Special Education teacher, and parent/guardian shall determine the appropriateness of regular education program options with support, such as curricular or instructional modifications.

The following list is only some of the curricular modifications and instructional techniques available for implementation in the Regular Education classroom.

- Read tests orally, record student response; allow test retakes
- Reduce the amount of written work or class work by one half
- Grade student on what is handed in, do not penalize for incomplete assignments/homework/spelling
- Allow student to finish test and quizzes during school, after school, or in the Resource Center; allow additional time for tests
- Do not require student to make up work when absent
- Provide preferential seating, study carrels
- Keep desk free from extraneous materials
- Provide adequate space for movement
- Extend time for processing information
- Cue student to stay on task
- Establish an individual daily schedule
- Break work into shorter segments
- Rewriting tests/consider spacing and crowding
- Test for content and knowledge in subject areas
- Reading modification based on individual goals
- Verbal cues and prompts
- Proximity control
- Logical consequences/natural reinforcers/immediate feedback
- Augmentative communication systems (i.e., Alpha Talker)
- Books on tape/study guides
- Differentiated activities/assignments
- Homework Clubs, homework assignment pads
- Vary test formats; short answers, matching, essay
  
- Alternative response modes: points, writes, circles
- Curriculum-based assessment
- Peer tutoring: Individual and Class wide models
- Cooperative learning groups
- Advance organizers/outlines/study guides/mapping guides
- Note-taking assistance/note-taking strategies
- Rephrasing/redirecting/'preview' strategies/mnemonic devices
- Computer assisted instruction
- Assistive technology devices
- Math: calculator, tables, number lines, manipulatives
  
- Vary input: lecture, demonstration, simulations
- Vary output: oral, written games, role plays
- Vary questioning techniques
- Parallel activity or curriculum
- Provide summary of reading assignment: written/taped
- Use checklist for review/study procedures
- Behavioral contingency contracts/planned ignoring
- Time out/time away
- Rules and Routine clear and consistent

## Core Materials

Suggested Books for Classroom Libraries:

### **Kindergarten & First Grade**

*A Chair for My Mother* by Vera B. Williams

*A Dollar for Penny* by Julie Glass

*Arthur's Pet Business* by Marc Brown

*Bunny Money* by Rosemary Wells

*If You Made a Million* by David M. Schwartz

*Jelly Bean's for Sale* by Bruce McMillan

*Lemonade for Sale* by Stuart J. Murphy Money

*Trouble* by Bill Cosby

*Monster Money Book* by Loreen Leedy

*My Rows and Piles of Coins* by Tololwa Mollel

*Pig Pig Gets a Job* by David M. McPhail

*The Go-Around Dollar* by Barbara Johnston Adams

*The Story of Money* by Betsy Maestro

### **Second & Third Grade**

*Henry and Beezus* by Beverly Cleary

*Jelly Bean's for Sale* by Bruce McMillan

*Lemonade for Sale* by Stuart J. Murphy Money

*Trouble* by Bill Cosby

*Owl in the Office* by Ben M. Baglio

*Rent Party Jazz* by William Miller

*Willie Wins* by Almira Astudillo Gilles

### **Fourth & Fifth Grade**

*A Garden Carried IN The Pocket A Magic Button to Wall Street* by Edith Nisberg

*Germmy Blew It- Again* by Rebecca Jones

*Make Four Million Dollars by Next Thursday* by Stephen Manes

*Millions* by Frank Cottrell

*Owl in the Office* by Ben M. Baglio

*The Big Buck Adventure* by Shelley Gill and Deborah Tobola

### **Sixth Grade**

*A Garden Carried IN The Pocket A Magic Button to Wall Street* by Edith Nisberg

*Germmy Blew It- Again* by Rebecca Jones

*Make Four Million Dollars by Next Thursday* by Stephen Manes

*Millions* by Frank Cottrell

*Owl in the Office* by Ben M. Baglio

*The Big Buck Adventure* by Shelley Gill and Deborah Tobola

### **Seventh & Eighth Grade**

*Credit-Card Carole* by Sheila Solomon Klass

*Good-Bye Millions* by Michael J. Pellowski

*Hello...This is My Father Speaking* by Mitchell Sharmat

*Millions* by Frank Cottrell

*Money Hungry* by Sharon G. Flake

*The Whole Kitt and Caboodle: A Painless Journey to Investment Enlightenment* by Susan Laubach

## **Pacing Guide**

The 21st Century Curriculum has suggested activities to be integrated into other subjects and their respective lessons. The multidisciplinary approach of these skills allows for 21st century skills to be integrated into daily lessons.

|                             |  |
|-----------------------------|--|
| <b>Unit Plan Title</b>      | Kindergarten 21st Century Life & Careers |
| <b>Suggested Time Frame</b> | Integrated into subjects listed          |

### Overview / Rationale

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

Students will also learn the importance of being knowledgeable about one's interests and talents, and being well informed about post-secondary and career options, career planning, and career requirements

### Stage 1 – Desired Results

#### Established Goals:

*Standards to be covered...*

- **9.1.4.A.1** Explain the difference between a career and a job, and identify various jobs in the community and the related earnings.
- **9.1.4.A.2** Identify potential sources of income.
- **9.1.4.A.3** Explain how income affects spending and take-home pay.
- **9.1.4.B.1** Differentiate between financial wants and needs.
- **9.1.4.B.2** Identify age-appropriate financial goals.
- **9.1.4.B.3** Explain what a budget is and why it is important.
- **9.1.4.B.4** Identify common household expense categories and sources of income.
- **9.1.4.B.5** Identify ways to earn and save.
- **9.1.4.E.1** Determine factors that influence consumer decisions related to money.
- **9.1.4.E.2** Apply comparison shopping skills to purchasing decisions.
- **9.1.4.F.1** Demonstrate an understanding of individual financial obligations and community financial obligations.
- **9.1.4.F.2** Explain the roles of philanthropy, volunteer service, and charitable contributions, and analyze their impact on community development and quality of living.
- **9.1.4.G.1** Describe how valuable items might be damaged or lost and ways to protect them.
- **9.2.4.A.1** Identify reasons why people work, different types of work, and how work can help a person achieve personal and professional goals.
- **9.2.4.A.2** Identify various life roles and civic and work-related activities in the school, home, and community.
- **9.2.4.A.3** Investigate both traditional and nontraditional careers and relate information to

|   |   |
|---|---|
| <p>personal likes and dislikes.</p> <ul style="list-style-type: none"> <li>● <b>9.2.4.A.4</b> Explain why knowledge and skills acquired in the elementary grades lay the foundation for future academic and career success.</li> </ul>  |   |
| <p><b>Enduring Understandings:</b></p> <ul style="list-style-type: none"> <li>- Each job, career, and profession has a set of preparation requirements, experiences and different opportunities for personal and professional growth.</li> <li>- Personal actions today and tomorrow may have an effect on future employment.</li> <li>- Financial choices have costs, benefits, and consequences.</li> <li>- One's character and ethics are constantly being challenged and are ever-changing and evolving.</li> </ul> | <p><b>Essential Questions:</b></p> <ul style="list-style-type: none"> <li>- How do I decide what I want to be and how do I prepare for my career?</li> <li>- Why do I need a career plan?</li> <li>- How do I ensure my personal safety?</li> <li>- When and how should I start planning financially?</li> <li>- How do family, school, community, and workplace influence an individual's character and ethics?</li> </ul> |

|  | <b>Best Practice Interdisciplinary Connections Knowledge:</b><br><i>Students will know....</i>   | <b>Skills:</b><br><i>Students will be able to...</i>  |
|--|--|---|
| <p><b>9.1.4.F.2</b><br/><b>9.1.4.G.1</b><br/><b>9.2.4.A.1</b><br/><b>9.2.4.A.2</b><br/><b>9.2.4.A.3</b><br/><b>9.2.4.A.4</b></p> | <p><b>Language Arts:</b></p> <ul style="list-style-type: none"> <li>-Discuss how to treat friends. Brainpopjr.com —Friends    <a href="#">Friends video</a></li> <li>-Brainstorm a list of jobs we would like to have.</li> <li>-Identify the problem in a story that is read aloud by the teacher.</li> <li>-Teacher Read Aloud: What are the traits of one of the characters in the story? How can this trait help him/her in life?</li> <li>-Identify and illustrate or discuss favorite/least favorite part of a story that is read aloud by the teacher.</li> <li>-Discuss how conflict can be relieved in positive ways. (Example: <i>The Little Red Hen</i>)</li> <li>-Brainpopjr: Anger <a href="#">Anger video</a></li> </ul> | <ul style="list-style-type: none"> <li>- Describe and demonstrate the importance of personal and interpersonal skills.</li> <li>- Identify positive work habits and attitudes necessary for home, community, and school.</li> <li>- Recognize and define a problem.</li> <li>- Demonstrate brainstorming skills.</li> <li>- Recognize and build upon personal strengths.</li> <li>- Recognize personal likes</li> </ul> |

|  |   |  |
|--|---|--|
|  | - Utilize appropriate vocabulary in conversation and writing. | and dislikes.<br>- Demonstrate steps to deal with stress and conflict. |
|--|---|--|

|  |  |  |
|--|--|--|
|  |  | <ul style="list-style-type: none"> <li>- Demonstrate character traits that are important in day-to-day activities in the home and school, such as responsibility, respect, fairness, and citizenship.</li> </ul>   |
| <p>9.1.4.A.2<br/>9.1.4.A.3<br/>9.1.4.B.2<br/>9.1.4.E.1<br/>9.2.4.A.4</p>   | <p><b>Math</b></p> <ul style="list-style-type: none"> <li>- <a href="#">21st Century Math Skills Map: Additional integration ideas</a></li> <li>- 100th day of school activity: What can you buy for one hundred dollars?</li> <li>- Brainstorm a list of ways to make money.</li> <li>- <a href="http://www.tdbank.com/wowzone/lessons/GrK-1Lesson1.pdf">http://www.tdbank.com/wowzone/lessons/GrK-1Lesson1.pdf</a></li> </ul>                          | <ul style="list-style-type: none"> <li>- Understand why saving money is important.</li> <li>- List some benefits of saving and create a simple savings plan.</li> <li>- Identify reasons for working as part of a team.</li> <li>- Work cooperatively with others to accomplish a task.</li> <li>- Identify common hazards associated with home, school, and community.</li> <li>- Describe and demonstrate the safe use of tools and equipment used at home and at school.</li> </ul> |
| <p>9.1.4.A.1<br/>9.1.4.B.1<br/>9.1.4.B.3<br/>9.1.4.B.4<br/>9.1.4.B.5<br/>9.1.4.E.2<br/>9.1.4.F.1<br/>9.2.4.A.3<br/>9.2.4.A.4</p> | <p><b>Social Studies</b></p> <ul style="list-style-type: none"> <li>- Discovery Education: Who's Really Cool? Accepting Others for Who They Are <a href="#">Who's Really Cool: Accepting Others</a></li> <li>- <a href="#">21st Century Skills Map for Social Studies: Additional Integration Ideas</a></li> <li>- Brainpopjr: Community Helpers <a href="#">Brain Pop: Community Helpers</a></li> <li>- Differences between needs and wants.</li> </ul> | <ul style="list-style-type: none"> <li>- Describe various life roles and work related activities in the home, community, and school.</li> <li>- Identify abilities and skills associated with various careers.</li> <li>- Identify reasons people work and how work habits impact the quality of one's work.</li> <li>- Recognize</li> </ul>   |

|  |  |   |
|--|--|---|
|  |  | personal likes and dislikes.<br>- Develop positive social skills to interact with others. |
|--|--|---|

|  |  |   |
|--|--|---|
|  |  | <ul style="list-style-type: none"> <li>- Develop skills for accepting self and others through awareness of different cultures, lifestyles, and attitudes.</li> <li>- Explain a person's responsibility to obey the laws and rules.</li> </ul>   |
| <p>9.1.4.F.2</p> <p>9.2.4.A.1</p> <p>9.2.4.A.2</p> <p>9.2.4.A.4</p>                  | <p><b>Science</b></p> <ul style="list-style-type: none"> <li>- Students work in pairs and small teams on experiments.</li> <li>- Discuss how to safely use materials and scientific tools.</li> </ul>  | <ul style="list-style-type: none"> <li>- Identify reasons for working as part of a team.</li> <li>- Work cooperatively with others to accomplish a task.</li> <li>- Identify common hazards associated with home, school, and community.</li> <li>- Describe and demonstrate the safe use of tools and equipment used at home and at school.</li> </ul>   |
| <p>9.1.4.F.2</p> <p>9.2.4.A.1</p> <p>9.2.4.A.2</p> <p>9.2.4.A.3</p> <p>9.2.4.A.4</p> | <p><b>Visual and Performing Arts/PE/Health</b></p> <ul style="list-style-type: none"> <li>- Students role play how to solve a conflict.</li> <li>- Self Esteem: Leo the Late Bloomer <a href="#">Leo The Late Bloomer</a></li> <li>- <a href="#">21st Century Skills for the arts: Additional Integration Ideas</a></li> </ul> | <ul style="list-style-type: none"> <li>- Identify reasons for working as part of a team.</li> <li>- Demonstrate an understanding of the relationship between personal behavior and self-image.</li> <li>- Demonstrate steps to deal with stress and conflict.</li> <li>- Practice steps for effective conflict resolution.</li> <li>- Explain how common hazards can be eliminated in the home, school, and community.</li> </ul> |

| Student Resources   |  |
|---|--|
| Primary Source Readings   |  |
| Secondary Source Readings   |  |
| Supporting Text pages   |  |
| Teacher Resources   |  |
| <p><b>Texts:</b> <i>The Little Red Hen</i></p> <p><u><i>A Chair for My Mother</i></u> by Vera B. Williams<br/> After a fire destroys their home and possessions, Rosa, her mother, and grandmother save and save until they can afford to buy one big, comfortable chair that all three of them can enjoy. After their home is destroyed by a fire, Rosa, her mother and grandmother save their coins to buy a really comfortable chair for all to enjoy.</p> <p><u><i>A Dollar for Penny</i></u> by Julie Glass<br/> On a beautiful summer day a young girl sets up a lemonade stand and sells enough cups of refreshment to add up to a dollar. Told in rhyme, this delightful story combines the teaching of addition with a traditional rite of childhood entrepreneurship!</p> <p><u><i>Arthur's Pet Business</i></u> by Marc Brown<br/> Arthur's determination to prove he is responsible enough to have a puppy brings him a menagerie of animals to care for.</p> <p><u><i>Bunny Money</i></u> by Rosemary Wells<br/> It's Grandma's birthday, and Ruby knows exactly what Grandma would love—a beautiful ballerina box. Max also knows what she'd love—a scary pair of ooeygooey vampire teeth. Ruby has saved up a walletful of bills, but as unexpected mishap after mishap occurs, money starts running through the bunnies' fingers.... Will they have enough left for the perfect present? Wells' adorable story is also a fun and lively introduction to early math.</p> <p><u><i>If You Made a Million</i></u> by David M. Schwartz<br/> Have you ever wanted to make a million dollars? Marvelosissimo the Mathematical Magician is ready, willing, and able to explain the nuts and bolts -- as well as the mystery and wonder -- of earning money, investing it, accruing dividends and interest, and watching savings grow. Hey, you never know!</p> <p><u><i>Jelly Bean's for Sale</i></u> by Bruce McMillan<br/> Yum! Brilliantly colored jellybeans selling for a penny apiece provide the scheme for McMillan's wonderfully clever concept book about money. Beginning with monetary values and clear photos of pennies, nickels, dimes, and quarters, the book follows a happy group of kids across full-color pages as they buy those delectable treats.</p> <p><u><i>Lemonade for Sale</i></u> by Stuart J. Murphy<br/> Four kids and their sidekick, Petey the parrot, run a sometimes thriving lemonade stand whose patrons include all kinds of wacky neighbors—even a juggler. They create a bar graph to track the rise and fall of their lemonade sales.</p> |  |

Money Trouble by Bill Cosby

While trying to raise enough money for a telescope, Little Bill makes a discovery about generosity and the needs of others.

Monster Money Book by Loreen Leedy

The members of the Monster Club discuss money and how to manage it.

My Rows and Piles of Coins by Tololwa Mollel

The market is full of wonderful things, but Saruni is saving his precious coins for a red and blue bicycle. How happy he will be when he can help his mother carry heavy loads to market on his very own bicycle--and how disappointed he is to discover that he hasn't saved nearly enough! Determination and generosity are at the heart of this satisfying tale, set in Tanzania and illustrated with glowing watercolors that capture the warmth of Saruni's family and the excitement of market day.

Pig Pig Gets a Job by David M. McPhail

Pig Pig is looking for spending money and is surprised when his mother suggests that he earn it.

The Go-Around Dollar by Barbara Johnston Adams

Every dollar travels from person to person in a different way. Matt finds a dollar on his way home from school and uses it to buy shoelaces from Eric. Eric spends the dollar on bubble gum at the corner store. Jennifer, who happens to be the next customer, receives the dollar as part of her change. A dollar bill is something we all see and use every day of our lives. But do we know how it's made? The meaning of the symbols that are shown on the front and back of the dollar? How long the average dollar stays in circulation? In this fascinating and informative book, Barbara Johnston Adams weaves together a fictional narrative about the travels of a single dollar with facts and anecdotes that are sure to delight young readers.

The Story of Money by Betsy Maestro

Explore the many forms money has taken around the world and through history, from doubloons of ages past to contemporary credit cards.

**Supplemental Workbooks:**

[4 C's Classroom Poster](#)

**Websites:**

[www.brainpopjr.c](http://www.brainpopjr.com)

[om Common Core](#)

[Tool Kit](#)

<http://www.tdbank.com/wowzone/lessons/GrK-1Lesson1.pdf>

[Framework for 21st Century Learning](#)

[Framework Definitions](#)

**Worksheets:**

<http://www.tdbank.com/wowzone/lessons/drawapicture.pdf>

<http://www.tdbank.com/wowzone/lessons/gamewheelA.pdf>  
<http://www.tdbank.com/wowzone/lessons/gamewheelB.pdf>  
<http://www.tdbank.com/wowzone/lessons/Penny.pdf>  
<http://www.tdbank.com/wowzone/lessons/Nickel.pdf>  
<http://www.tdbank.com/wowzone/lessons/Dime.pdf>  
<http://www.tdbank.com/wowzone/lessons/Quarter.pdf>

**Videos:** Discovery Education [www.discoveryeducation.com](http://www.discoveryeducation.com) [Above and Beyond: The 4 C's](#)

| Stage 2 Assessment Evidence   |   |
|---|---|
| <b>Performance Task(s):</b><br>-Teacher observations<br>-Teacher created tests<br>-Guidance referrals<br>-Cross-curricula materials<br>-Student reflections<br>-Projects & Presentations<br>-Role playing | <b>Other Evidence:</b><br>- Class projects<br>- Interdisciplinary Assessments |

| Stage 3 – Learning Plan              |  |
|--------------------------------------|--|
| Instructional Strategies             | Descriptions   |
| <b>Suggested Learning Activities</b> | <ul style="list-style-type: none"> <li>- Ask/discuss essential question(s).</li> <li>- Pair/share using a Venn diagram to record similarities and differences.</li> <li>- Role-play _What If situations dealing with expressing wants, needs, and feelings in various situations.</li> <li>- Introduce and complete the performance task.</li> </ul> |

|  |  |
|--|--|
| <b>Modifications</b>                                   | <b>Special Education Students:</b><br><a href="#">How to Adapt Your Teaching Strategies to Student Needs</a><br><br><b>English Language Learners:</b><br><a href="#">How to adapt lessons for ELL students by Dr. Denise Furlong</a><br><br><b>Students at Risk of Failure:</b><br><a href="#">Modifications and Accommodations for At Risk Students</a><br><br><b>Gifted Students:</b><br><a href="#">Gifted Students Modifications</a> |
| <i>D indicates differentiation at the lesson level</i> |  |

|                             |   |
|-----------------------------|---|
| <b>Unit Plan Title</b>      | First Grade 21st Century Life & Careers |
| <b>Suggested Time Frame</b> | Integrated into subjects Listed         |

|  |
|--|
| <b>Overview / Rationale</b>  |
| <p>Students will learn the important fiscal knowledge, habits, and skills that must be mastered in order to make informed decisions about personal finance. Financial literacy is an integral component of a student's college and career readiness, enabling students to achieve fulfilling, financially-secure, and successful careers.</p> <p>Students will also learn the importance of being knowledgeable about one's interests and talents, and being well informed about post-secondary and career options, career planning, and career requirements</p> |

|  |
|--|
| <b>Stage 1 – Desired Results</b>   |
| <p><b>Established Goals:</b></p> <p><i>Standards to be covered...</i></p> <ul style="list-style-type: none"> <li>● <b>9.1.4.A.1</b> Explain the difference between a career and a job, and identify various jobs in the community and the related earnings.</li> <li>● <b>9.1.4.A.2</b> Identify potential sources of income.</li> <li>● <b>9.1.4.A.3</b> Explain how income affects spending and take-home pay.</li> <li>● <b>9.1.4.B.1</b> Differentiate between financial wants and needs.</li> <li>● <b>9.1.4.B.2</b> Identify age-appropriate financial goals.</li> <li>● <b>9.1.4.B.3</b> Explain what a budget is and why it is important.</li> <li>● <b>9.1.4.B.4</b> Identify common household expense categories and sources of income.</li> <li>● <b>9.1.4.B.5</b> Identify ways to earn and save.</li> <li>● <b>9.1.4.E.1</b> Determine factors that influence consumer decisions related to money.</li> <li>● <b>9.1.4.E.2</b> Apply comparison shopping skills to purchasing decisions.</li> <li>● <b>9.1.4.F.1</b> Demonstrate an understanding of individual financial obligations and community financial obligations.</li> <li>● <b>9.1.4.F.2</b> Explain the roles of philanthropy, volunteer service, and charitable contributions, and analyze their impact on community development and quality of living.</li> <li>● <b>9.1.4.G.1</b> Describe how valuable items might be damaged or lost and ways to protect them.</li> <li>● <b>9.2.4.A.1</b> Identify reasons why people work, different types of work, and how work</li> </ul> |

|   |  |
|---|--|
| <p>can help a person achieve personal and professional goals.</p> <ul style="list-style-type: none"> <li>● <b>9.2.4.A.2</b> Identify various life roles and civic and work-related activities in the school, home, and community.</li> <li>● <b>9.2.4.A.3</b> Investigate both traditional and nontraditional careers and relate information to personal likes and dislikes.</li> <li>● <b>9.2.4.A.4</b> Explain why knowledge and skills acquired in the elementary grades lay the foundation for future academic and career success.</li> </ul>         |  |
| <p><b>Enduring Understandings:</b></p> <ul style="list-style-type: none"> <li>- Financial choices have costs, benefits and consequences.</li> <li>- Each job, career and profession has a set of preparation requirements, career exploration experiences and different opportunities for personal and professional growth and satisfaction.</li> <li>- Personal actions today and tomorrow may have an effect on future employment.</li> <li>- One's character and ethics are constantly being challenged and are ever-changing and evolving.</li> </ul> | <p><b>Essential Questions:</b></p> <ul style="list-style-type: none"> <li>- How do I decide what I want to be and how do I prepare for my career?</li> <li>- How do I ensure my personal safety?</li> <li>- How can we best prepare for the workforce?</li> <li>- How do family, school, community and workplace influence an individual's character and ethics?</li> <li>- When and how should I start planning financially?</li> </ul> |

|  | <p><b>Best Practice Interdisciplinary Connections Knowledge:</b><br/><i>Students will know....</i></p>  | <p><b>Skills:</b><br/><i>Students will be able to...</i></p>   |
|--|---|--|
| <p>9.1.4A1<br/>9.1.4B1<br/>9.2.4A1<br/>9.2.4A2<br/>9.2.4A4<br/>9.2.4B2<br/>9.2.4B3<br/>9.2.4B4<br/>9.2.4B5<br/>9.2.4D1</p> | <p><b>Language Arts:</b></p> <ul style="list-style-type: none"> <li>- Brainpopjr:<br/>Community Helpers:<br/><a href="#">Brain Pop:</a><br/><a href="#">Community Helpers</a></li> <li>- Discovery Education: Breaking Up Disputes <a href="#">Breaking Up Disputes Video</a></li> <li>- Writers' Workshop: Identify strengths and challenges as a writer through teacher conferences and sharing with the class. Students give each peer author one compliment and one suggestion as to how to improve their writing.</li> <li>- Brainstorm a list of careers. Select one career at a</li> </ul> | <ul style="list-style-type: none"> <li>- Describe various life roles and work related activities in the home, community, and school.</li> <li>- Describe and demonstrate the importance of personal and interpersonal skills.</li> <li>- Recognize and define a problem.</li> <li>- Plan and follow steps to make choices and</li> </ul> |

|   |  |  |
|---|--|--|
| <p><b>9.2.4D3</b></p>   | <p>time and brainstorm the skills needed to be successful in that field.</p>   | <p>decisions.</p> <ul style="list-style-type: none"> <li>- Demonstrate brainstorming skills.</li> <li>- Recognize and build upon personal strengths.</li> <li>- Accept criticism and respond constructively.</li> <li>- Recognize personal likes and dislikes.</li> <li>- Demonstrate steps to deal with stress and conflict.</li> <li>- Demonstrate character traits that are important in day-to-day activities in the home, school, and community such as trust, responsibility, respect, fairness, caring, and citizenship.</li> <li>- Identify ethical behaviors in the home, school, and community.</li> </ul> |
| <p><b>9.1.4B3</b><br/> <b>9.2.4C1</b><br/> <b>9.2.4C5</b><br/> <b>9.2.4E1</b><br/> <b>9.2.4E2</b><br/> <b>9.2.4E4</b><br/> <b>9.2.4E6</b></p> | <p><b>Math</b></p> <ul style="list-style-type: none"> <li>- <a href="#">21st Century Math Skills Map: Additional integration ideas</a></li> <li>- <a href="http://www.tdbank.com/wowzone/lessons/GrK-1Lesson1.pdf">http://www.tdbank.com/wowzone/lessons/GrK-1Lesson1.pdf</a></li> <li>- Brainpopjr: Saving and Spending <a href="#">Saving and Spending Video</a></li> <li>- Brainpopjr: Goods and Services <a href="#">Goods and Services Video</a></li> <li>- Brainpopjr: Dollars and Cents <a href="#">Dollars and Cents Video</a></li> <li>- Brainpopjr: Counting Coins <a href="#">Counting Coins video</a></li> </ul> | <ul style="list-style-type: none"> <li>- Understand why saving money is important.</li> <li>- List some benefits of saving and create a simple savings plan.</li> <li>- Identify reasons for working as part of a team.</li> <li>- Develop positive social skills to interact with others.</li> <li>- Work cooperatively with others to accomplish a task.</li> <li>- Demonstrate a basic understanding of the value of money.</li> <li>- Identify various sources of money for personal spending.</li> <li>- Understand that prices of</li> </ul>   |

|  |  |   |
|--|--|---|
|  |  | <p>goods and services can be compared to make decisions about purchases.</p> <ul style="list-style-type: none"> <li>- Describe how to earn and save money in order to purchase a desired item.</li> </ul>   |
| <p>9.1.4A2<br/>9.1.4A3<br/>9.2.4B4<br/>9.2.4C1<br/>9.2.4C3<br/>9.2.4D4<br/>9.2.4E1<br/>9.2.4E3<br/>9.2.4E5</p> | <p><b><u>Social Studies</u></b></p> <ul style="list-style-type: none"> <li>- Brainpopjr: Needs and Wants <a href="#">Needs and Wants video</a></li> <li>- Discovery Education: Maya and Miguel Career Day <a href="#">Maya and Miguel Career Day video</a></li> <li>- Discovery Education: So You Want to Be... <a href="#">So You Want To Be.... video</a></li> <li>- <a href="#">21st Century Skills Map for Social Studies: Additional Integration Ideas</a></li> </ul> | <ul style="list-style-type: none"> <li>- Identify abilities and skills associated with various careers.</li> <li>- Identify reasons people work and how work habits impact the quality of one's work.</li> <li>- Recognize personal likes and dislikes.</li> <li>- Develop positive social skills to interact with others.</li> <li>- Develop skills for accepting self and others through awareness of different cultures, lifestyles, and attitudes.</li> <li>- Explain a person's responsibility to obey the laws and rules.</li> <li>- Demonstrate a basic understanding of the value of money.</li> <li>- Explore the relationship among wants, needs, and resources.</li> <li>- Explain how people can improve their ability to earn income by gaining new knowledge, skills, and experiences.</li> </ul> |
| <p>9.1.4B3<br/>9.2.4B3<br/>9.2.4C1<br/>9.2.4C2<br/>9.2.4C5</p>   | <p><b><u>Science</u></b></p> <ul style="list-style-type: none"> <li>- Discuss how to safely use materials and scientific tools.</li> <li>- Students learn about careers involved in science such as a meteorologist, geologist, astronaut, etc.</li> </ul>   | <ul style="list-style-type: none"> <li>- Accept criticism and respond constructively.</li> <li>- Develop positive social skills to interact with</li> </ul>   |



|  |   |   |
|--|---|---|
| <p>9.2.4F1<br/>9.2.4F3</p>   | <ul style="list-style-type: none"> <li>- Use scientific argument and evidence to back claims that may contradict the evidence of another team.</li> </ul>   | <p>others.</p> <ul style="list-style-type: none"> <li>- Select and use language appropriate for the situation.</li> <li>- Work cooperatively with others to accomplish a task.</li> <li>- Identify common hazards associated with home, school, and community.</li> <li>- Describe and demonstrate the safe use of tools and equipment used at home and at school.</li> </ul>   |
| <p>9.1.4B3<br/>9.2.4A3<br/>9.2.4B1<br/>9.2.4B2<br/>9.2.4B4<br/>9.2.4B5<br/>9.2.4C4<br/>9.2.4D2<br/>9.2.4F2</p> | <p><b><u>Visual and Performing Arts/PE/Health</u></b></p> <ul style="list-style-type: none"> <li>- Students work as a team during physical education.</li> <li>- Students use Health book and online resources to solve problems.</li> <li>- Discovery Education: A Kid’s Guide: Getting Along with Your Classmates <a href="#">Getting Along With Your Classmates video</a></li> <li>- Discovery Education: What is Safety? <a href="#">What Is Safety? video</a></li> <li>- Students act out skits that model using positive character traits.</li> <li>- Students respond to bullying scenarios through role playing.</li> <li>- <a href="#">21st Century Skills for the arts: Additional Integration Ideas</a></li> </ul> | <ul style="list-style-type: none"> <li>- Identify reasons for working as part of a team.</li> <li>- Identify and access print and nonprint resources that can be used to help solve problems.</li> <li>- Demonstrate an understanding of the relationship between personal behavior and self-image.</li> <li>- Recognize and build upon personal strengths.</li> <li>- Recognize personal likes and dislikes.</li> <li>- Demonstrate steps to deal with stress and conflict.</li> <li>- Practice steps for effective conflict resolution.</li> <li>- Conduct a cooperative activity or project that addresses a character trait.</li> <li>- Explain how common hazards can be eliminated in the home, school, and community.</li> </ul> |

| <b>Student Resources</b>  |  |
|---|--|
| <b>Primary Source Readings</b>  |  |
| <b>Secondary Source Readings</b>  |  |
| <b>Supporting Text pages</b>  |  |
| <b>Teacher Resources</b>  |  |
| <b>Texts:</b>   |  |
| <u><i>A Chair for My Mother</i></u> by Vera B. Williams   |  |
| After a fire destroys their home and possessions, Rosa, her mother, and grandmother save and save until they can afford to buy one big, comfortable chair that all three of them can enjoy. After their home is destroyed by a fire, Rosa, her mother and grandmother save their coins to buy a really comfortable chair for all to enjoy.  |  |
| <u><i>A Dollar for Penny</i></u> by Julie Glass   |  |
| On a beautiful summer day a young girl sets up a lemonade stand and sells enough cups of refreshment to add up to a dollar. Told in rhyme, this delightful story combines the teaching of addition with a traditional rite of childhood entrepreneurship!   |  |
| <u><i>Arthur's Pet Business</i></u> by Marc Brown   |  |
| Arthur's determination to prove he is responsible enough to have a puppy brings him a menagerie of animals to care for.   |  |
| <u><i>Bunny Money</i></u> by Rosemary Wells   |  |
| It's Grandma's birthday, and Ruby knows exactly what Grandma would love-a beautiful ballerina box. Max also knows what she'd love-a scary pair of ooeygooey vampire teeth. Ruby has saved up a walletful of bills, but as unexpected mishap after mishap occurs, money starts running through the bunnies' fingers.... Will they have enough left for the perfect present? Wells' adorable story is also a fun and lively introduction to early math. |  |
| <u><i>If You Made a Million</i></u> by David M. Schwartz  |  |
| Have you ever wanted to make a million dollars? Marvelosissimo the Mathematical Magician is ready, willing, and able to explain the nuts and bolts -- as well as the mystery and wonder -- of earning money, investing it, accruing dividends and interest, and watching savings grow. Hey, you never know!   |  |
| <u><i>Jelly Bean's for Sale</i></u> by Bruce McMillan   |  |
| Yum! Brilliantly colored jellybeans selling for a penny apiece provide the scheme for McMillan's wonderfully clever concept book about money. Beginning with monetary values and clear photos of pennies, nickels, dimes, and quarters, the book follows a happy group of kids across full-color pages as they buy those delectable treats.   |  |
| <u><i>Lemonade for Sale</i></u> by Stuart J. Murphy   |  |

Four kids and their sidekick, Petey the parrot, run a sometimes thriving lemonade stand whose patrons include all kinds of wacky neighbors—even a juggler. They create a bar graph to track the rise and fall of their lemonade sales.

*Money Trouble* by Bill Cosby

While trying to raise enough money for a telescope, Little Bill makes a discovery about generosity and the needs of others.

*Monster Money Book* by Loreen Leedy

The members of the Monster Club discuss money and how to manage it.

*My Rows and Piles of Coins* by Tololwa Mollel

The market is full of wonderful things, but Saruni is saving his precious coins for a red and blue bicycle. How happy he will be when he can help his mother carry heavy loads to market on his very own bicycle--and how disappointed he is to discover that he hasn't saved nearly enough! Determination and generosity are at the heart of this satisfying tale, set in Tanzania and illustrated with glowing watercolors that capture the warmth of Saruni's family and the excitement of market day.

*Pig Pig Gets a Job* by David M. McPhail

Pig Pig is looking for spending money and is surprised when his mother suggests that he earn it.

*The Go-Around Dollar* by Barbara Johnston Adams

Every dollar travels from person to person in a different way. Matt finds a dollar on his way home from school and uses it to buy shoelaces from Eric. Eric spends the dollar on bubble gum at the corner store. Jennifer, who happens to be the next customer, receives the dollar as part of her change. A dollar bill is something we all see and use every day of our lives. But do we know how it's made? The meaning of the symbols that are shown on the front and back of the dollar? How long the average dollar stays in circulation? In this fascinating and informative book, Barbara Johnston Adams weaves together a fictional narrative about the travels of a single dollar with facts and anecdotes that are sure to delight young readers.

*The Story of Money* by Betsy Maestro

Explore the many forms money has taken around the world and through history, from doubloons of ages past to contemporary credit cards.

### **Supplemental Workbooks:**

[4 C's Classroom Poster](#)

### **Websites:**

[Common Core](#)

[Tool Kit](#)

[www.brainpopjr.c](http://www.brainpopjr.com)

[om](#)

[http://www.tdbank.com/wowzone/lessons/GrK-1Lesso](http://www.tdbank.com/wowzone/lessons/GrK-1Lesson1.pdf)

[n1.pdf www.discoveryeducation.com](http://www.discoveryeducation.com)

[Framework for 21st Century Learning](#)

Framework Definitions

**Worksheets:**

- <http://www.tdbank.com/wowzone/lessons/drawapicture.pdf>
- <http://www.tdbank.com/wowzone/lessons/gamewheelA.pdf>
- <http://www.tdbank.com/wowzone/lessons/gamewheelB.pdf>
- <http://www.tdbank.com/wowzone/lessons/Penny.pdf>
- <http://www.tdbank.com/wowzone/lessons/Nickel.pdf>
- <http://www.tdbank.com/wowzone/lessons/Dime.pdf>
- <http://www.tdbank.com/wowzone/lessons/Quarter.pdf>

**Videos:** Discovery Education [www.discoveryeducation.com](http://www.discoveryeducation.com) Above and Beyond: The 4 C's

| Stage 2 Assessment Evidence  |   |
|--|---|
| <b>Performance Task(s):</b> <ul style="list-style-type: none"><li>-Teacher observations</li><li>-Teacher created tests</li><li>-Guidance referrals</li><li>-Cross-curricula materials</li><li>-Student reflections</li><li>-Projects &amp; Presentations</li><li>-Role playing</li></ul> | <b>Other Evidence:</b> <ul style="list-style-type: none"><li>- Class projects</li><li>- Interdisciplinary Assessments</li></ul> |

| Stage 3 – Learning Plan              |  |
|--------------------------------------|--|
| Instructional Strategies             | Descriptions   |
| <b>Suggested Learning Activities</b> | <ul style="list-style-type: none"><li>- Ask/discuss essential question(s).</li><li>- Pair/share using a Venn diagram to record similarities and differences.</li><li>- Role-play _What If situations dealing with expressing wants, needs, and feelings in various situations.</li></ul> |

|                      |   |
|----------------------|---|
|                      | -Introduce and complete the performance task.   |
| <b>Modifications</b> | <p><b>Special Education Students:</b><br/> <a href="#">How to Adapt Your Teaching Strategies to Student Needs</a></p> <p><b>English Language Learners:</b><br/> <a href="#">How to adapt lessons for ELL students by Dr. Denise Furlong</a></p> <p><b>Students at Risk of Failure:</b><br/> <a href="#">Modifications and Accommodations for At Risk Students</a></p> <p><b>Gifted Students:</b><br/> <a href="#">Gifted Students Modifications</a></p> |
|                      | <i>D indicates differentiation at the lesson level</i>  |

|                             |  |
|-----------------------------|--|
| <b>Unit Plan Title</b>      | Second Grade 21st Century Life & Careers |
| <b>Suggested Time Frame</b> | Integrated into subjects Listed          |

|  |
|--|
| <b>Overview / Rationale</b>  |
| <p>Students will learn the important fiscal knowledge, habits, and skills that must be mastered in order to make informed decisions about personal finance. Financial literacy is an integral component of a student's college and career readiness, enabling students to achieve fulfilling, financially-secure, and successful careers.</p> <p>Students will also learn the importance of being knowledgeable about one's interests and talents, and being well informed about post-secondary and career options, career planning, and career requirements</p> |

|  |
|--|
| <b>Stage 1 – Desired Results</b>   |
| <p><b>Established Goals:</b></p> <p><i>Standards to be covered...</i></p> <ul style="list-style-type: none"> <li>● <b>9.1.4.A.1</b> Explain the difference between a career and a job, and identify various jobs in the community and the related earnings.</li> <li>● <b>9.1.4.A.2</b> Identify potential sources of income.</li> <li>● <b>9.1.4.A.3</b> Explain how income affects spending and take-home pay.</li> <li>● <b>9.1.4.B.1</b> Differentiate between financial wants and needs.</li> <li>● <b>9.1.4.B.2</b> Identify age-appropriate financial goals.</li> <li>● <b>9.1.4.B.3</b> Explain what a budget is and why it is important.</li> <li>● <b>9.1.4.B.4</b> Identify common household expense categories and sources of income.</li> <li>● <b>9.1.4.B.5</b> Identify ways to earn and save.</li> <li>● <b>9.1.4.E.1</b> Determine factors that influence consumer decisions related to money.</li> <li>● <b>9.1.4.E.2</b> Apply comparison shopping skills to purchasing decisions.</li> <li>● <b>9.1.4.F.1</b> Demonstrate an understanding of individual financial obligations and community financial obligations.</li> <li>● <b>9.1.4.F.2</b> Explain the roles of philanthropy, volunteer service, and charitable contributions, and analyze their impact on community development and quality of living.</li> <li>● <b>9.1.4.G.1</b> Describe how valuable items might be damaged or lost and ways to protect</li> </ul> |

|   |  |
|---|--|
| <p>them.</p> <ul style="list-style-type: none"> <li>● <b>9.2.4.A.1</b> Identify reasons why people work, different types of work, and how work can help a person achieve personal and professional goals.</li> <li>● <b>9.2.4.A.2</b> Identify various life roles and civic and work-related activities in the school, home, and community.</li> <li>● <b>9.2.4.A.3</b> Investigate both traditional and nontraditional careers and relate information to personal likes and dislikes.</li> <li>● <b>9.2.4.A.4</b> Explain why knowledge and skills acquired in the elementary grades lay the foundation for future academic and career success.</li> </ul> |  |
| <p><b>Enduring Understandings:</b></p> <ul style="list-style-type: none"> <li>- Each job, career and profession has a set of preparation requirements, career exploration experiences and different opportunities for personal and professional growth and satisfaction.</li> <li>- Personal actions today and tomorrow may have an effect on future employment.</li> <li>- One's character and ethics are constantly being challenged and are ever-changing and evolving.</li> </ul> <p>-Financial choices have costs, benefits and consequences.</p>  | <p><b>Essential Questions:</b></p> <ul style="list-style-type: none"> <li>- How do I decide what I want to be and how do I prepare for my career?</li> <li>- How can we best prepare for the workforce?</li> <li>- How do family, school, community and workplace influence an individual's character and ethics?</li> <li>- How should I start planning financially?</li> <li>-How do I ensure my personal safety?</li> </ul> |

|  | <p><b>Best Practice Interdisciplinary Connections Knowledge:</b><br/><i>Students will know....</i></p>   | <p><b>Skills:</b><br/><i>Students will be able to...</i></p>   |
|--|--|--|
| <p><b>9.1.4A1</b><br/><b>9.1.4A2</b><br/><b>9.1.4B1</b><br/><b>9.2.4B4</b></p> | <p><b>Language Arts:</b></p> <ul style="list-style-type: none"> <li>-Brainpopjr: Rights and Responsibilities <a href="#">Rights and Responsibilities video</a></li> <li>-Discovery Education: Going to School is your Job <a href="#">Going To School Is Your Job video</a></li> </ul> | <ul style="list-style-type: none"> <li>- Describe various life roles and work-related activities in the home, community, and school.</li> <li>- Describe and demonstrate the importance of personal and interpersonal skills.</li> <li>- Identify positive work habits and attitudes necessary for home, community, and</li> </ul> |

|  |  |  |
|--|--|--|
|  |  | <p>school.</p> <ul style="list-style-type: none"> <li>- Demonstrate character traits that are important in day-to-day activities in the home, school, and community such as trust, responsibility, respect, fairness, caring, and citizenship.</li> </ul>  |
| <p>9.2.4C5<br/>9.2.4E1<br/>9.2.4E2<br/>9.2.4E4<br/>9.2.4E6</p> | <p><b>Math</b></p> <ul style="list-style-type: none"> <li>- <a href="#">21st Century Math Skills Map: Additional integration ideas</a></li> <li>- <a href="http://www.tdbank.com/wowzone/lessons/Gr2-3Lesson1.pdf">http://www.tdbank.com/wowzone/lessons/Gr2-3Lesson1.pdf</a></li> <li>- <a href="http://www.tdbank.com/wowzone/lessons/Gr2-3Lesson2.pdf">http://www.tdbank.com/wowzone/lessons/Gr2-3Lesson2.pdf</a></li> <li>- <a href="http://www.tdbank.com/wowzone/lessons/Gr2-3Lesson3.pdf">http://www.tdbank.com/wowzone/lessons/Gr2-3Lesson3.pdf</a></li> <li>- Students count money and identify what items they can purchase for various amounts.</li> <li>- Students utilize calculators to determine the total cost of several items and to make change.</li> </ul> | <ul style="list-style-type: none"> <li>- Learn types of money (cash, coin) and the purposes of money.</li> <li>- Identify the history of banks and bank accounts, especially savings accounts.</li> <li>- Introduce the various options used to pay for current goods and services, including cash (ATM transactions), checks, and credit cards and saving for future purchases.</li> <li>- Work cooperatively with others to accomplish a task.</li> <li>- Demonstrate a basic understanding of the value of money.</li> <li>- Identify various sources of money for personal spending.</li> <li>- Understand that prices of goods and services can be compared to make decisions about purchases.</li> <li>- Describe how to earn and save money in order to purchase a desired item.</li> </ul> |
| <p>9.1.4A2<br/>9.1.4A3<br/>9.2.4CE<br/>9.2.4E1</p>             | <p><b>Social Studies</b></p> <ul style="list-style-type: none"> <li>- Students role play the jobs of consumer and cashier using play money and a toy cash register.</li> <li>- <a href="http://www.kidsmoney.org">www.kidsmoney.org</a></li> <li>- <a href="#">21st Century Skills Map for Social Studies: Additional Integration Ideas</a></li> <li>- Career Dress-Up Day: Students select an</li> </ul>  | <ul style="list-style-type: none"> <li>- Identify abilities and skills associated with various careers.</li> <li>- Develop positive social skills to interact with others.</li> <li>- Show a basic understanding of the value of money.</li> <li>- Develop skills for accepting</li> </ul>   |

|  |   |   |
|--|---|---|
|  | <p>occupation they would like to be and come to school dressed as a person would in that field.</p> <ul style="list-style-type: none"> <li>- Cultural Foods Day: Students research and share recipes from their own or different cultures.</li> </ul>   | <p>self and others through awareness of different cultures, lifestyles, and attitudes.</p>  |
| <p>9.1.4A1<br/>9.1.4A2<br/>9.2.4F1<br/>9.2.4F3</p> | <p><b>Science</b></p> <ul style="list-style-type: none"> <li>- Students explore the career of a professional gardener.</li> <li>- Discuss how to safely use materials and scientific tools.</li> <li>- Students read about natural disasters and discuss and list ways to stay safe.</li> <li>- <a href="http://www.discovery/naturaldisasters.com">www.discovery/naturaldisasters.com</a></li> </ul>   | <ul style="list-style-type: none"> <li>- Students will be able to learn what a professional gardener studies and conduct experiments used to identify rocks and minerals.</li> <li>- Develop positive social skills to interact with others.</li> <li>- Identify common hazards associated with home, school, and community.</li> <li>- Describe and demonstrate the safe use of tools and equipment used at home and at school.</li> </ul> |
| <p>9.1.4A1<br/>9.1.4A2<br/>9.2.4CE<br/>9.1.4D4</p> | <p><b>Visual and Performing Arts/PE/Health</b></p> <ul style="list-style-type: none"> <li>- In music students explore the instruments used by traditional Native Americans.</li> <li>- Students create a poster in art that show people working at jobs in their community.</li> <li>- <a href="#">Community Helpers Video</a></li> <li>- In PE class students learn the rules to properly playing a game of Newcomb Volleyball.</li> <li>- <a href="#">21st Century Skills for the arts: Additional Integration Ideas</a></li> </ul> | <ul style="list-style-type: none"> <li>- Develop skills for accepting self and others through awareness of different cultures, lifestyles, and attitudes.</li> <li>- Describe various life roles and work-related activities in the home, school and community.</li> <li>- Explain a person's responsibility to obey rules.</li> </ul>  |

| <b>Student Resources</b>  |  |
|---|--|
| <b>Primary Source Readings</b>  |  |
| <b>Secondary Source Readings</b>  |  |
| <b>Supporting Text pages</b>  |  |
| <b>Teacher Resources</b>  |  |
| <b>Texts:</b>   |  |
| <u>Henry and Beezus</u> by Beverly Cleary   |  |
| Henry Huggins is friends with Beezus Quimby –even though she’s a girl and has a pesky little sister. When Henry finds a bonanza of gumballs, Beezus helps him take them to school to sell. She knows he's trying to earn money for a bike. Henry's best chance to get one comes when there's an auction for lost bikes at the police station. He sets off to buy a red one, but Beezus and Ramona tag along -- and Ramona brings a fat slimy garden slug. |  |
| <u>Jelly Bean 's for Sale</u> by Bruce McMillan   |  |
| Yum! Brilliantly colored jellybeans selling for a penny apiece provide the scheme for McMillan's wonderfully clever concept book about money. Beginning with monetary values and clear photos of pennies, nickels, dimes, and quarters, the book follows a happy group of kids across full-color pages as they buy those delectable treats. <u>Lemonade for Sale</u> by Stuart J. Murphy  |  |
| Four kids and their sidekick, Petey the parrot, run a sometimes thriving lemonade stand whose patrons include all kinds of wacky neighbors—even a juggler. They create a bar graph to track the rise and fall of their lemonade sales. <u>Money Trouble</u> by Bill Cosby   |  |
| While trying to raise enough money for a telescope, Little Bill makes a discovery about generosity and the needs of others.   |  |
| <u>Owl in the Office</u> by Ben M. Baglio   |  |
| The Welford Animal Shelter has always been a place for homeless and hurt animals. What will happen to the animals if the shelter has to close? Mandy and James organize a huge pet show to raise enough money to keep the shelter open.   |  |
| <u>Rent Party Jazz</u> by William Miller  |  |
| When Sonny Comeaux's mother is laid off from work, he wants to quit school and earn their rent money. She refuses, but Sonny finds a solution. With help from a jazz musician, he throws a rent party, where music raises the needed money. With colorful images, Rent Party Jazz tells of family, friendship, and the bonds that unite people. <u>Willie Wins</u> by Almira Astudillo Gilles   |  |
| Willie is worried. He's already struck out in his Little League baseball game, and now he needs to find a savings bank to bring to school for a project tomorrow. His dad gives him a bank made from a coconut shell, a gift he's been saving for Willie. It's from the Philippines, where  |  |

his father grew up, and it has, his dad promises, a treasure inside, from when Dad was a kid. The day arrives and the bank is broken open. Inside, hidden among all the play money, is a valuable Willie Mays baseball card!

**Supplemental Workbooks:**

[4 C's Classroom Poster](#)

**Websites:**

[Common Core](#)

[Tool Kit](#)

[www.brainpopjr.c](http://www.brainpopjr.com)

[om](#)

[Framework for 21st Century](#)

[Learning Framework](#)

[Definitions](#)

<http://www.tdbank.com/wowzone/lessons/Gr2-3Lesson1.pdf>

<http://www.tdbank.com/wowzone/lessons/Gr2-3Lesson2.pdf>

<http://www.tdbank.com/wowzone/lessons/Gr2-3Lesson3.pdf>

**Worksheets:**

<http://www.tdbank.com/wowzone/lessons/SavingsSlips.pdf>

<http://www.tdbank.com/wowzone/lessons/PlayMoney.pdf>

<http://www.tdbank.com/wowzone/lessons/DamperCards.pdf>

<http://www.tdbank.com/wowzone/lessons/DamperCheck.pdf>

<http://www.tdbank.com/wowzone/lessons/SampleChecks.pdf>

<http://www.tdbank.com/wowzone/pdfs/debitCard.pdf>

**Videos:** Discovery Education

[www.discoveryeducation.com](http://www.discoveryeducation.com) [Above and Beyond: The 4 C's](#)

**Stage 2 - Assessment Evidence**

**Performance Task(s):**

- Teacher observations
- Teacher created tests
- Guidance referrals
- Cross-curricula materials

**Other Evidence:**

- Class projects
- Interdisciplinary Assessments

|                           |  |
|---------------------------|--|
| -Student reflections      |  |
| -Projects & Presentations |  |
| -Role playing             |  |

| Stage 3 – Learning Plan                                |   |
|--|---|
| Instructional Strategies                               | Descriptions  |
| <b>Suggested Learning Activities</b>                   | <ul style="list-style-type: none"> <li>- Ask/discuss essential question(s).</li> <li>- Pair/share using a Venn diagram to record similarities and differences.</li> <li>- Role-play _What If^ situations dealing with expressing wants, needs, and feelings in various situations.</li> <li>- Introduce and complete the performance task.</li> </ul>   |
| <b>Modifications</b>                                   | <p><b>Special Education Students:</b><br/> <a href="#">How to Adapt Your Teaching Strategies to Student Needs</a></p> <p><b>English Language Learners:</b><br/> <a href="#">How to adapt lessons for ELL students by Dr. Denise Furlong</a></p> <p><b>Students at Risk of Failure:</b><br/> <a href="#">Modifications and Accommodations for At Risk Students</a></p> <p><b>Gifted Students:</b><br/> <a href="#">Gifted Students Modifications</a></p> |
| <i>D indicates differentiation at the lesson level</i> |   |

|                             |   |
|-----------------------------|---|
| <b>Unit Plan Title</b>      | Third Grade 21st Century Life & Careers |
| <b>Suggested Time Frame</b> | Integrated into subjects Listed         |

|  |
|--|
| <b>Overview / Rationale</b>  |
| <p>Students will learn the important fiscal knowledge, habits, and skills that must be mastered in order to make informed decisions about personal finance. Financial literacy is an integral component of a student's college and career readiness, enabling students to achieve fulfilling, financially-secure, and successful careers.</p> <p>Students will also learn the importance of being knowledgeable about one's interests and talents, and being well informed about post-secondary and career options, career planning, and career requirements</p> |

|  |
|--|
| <b>Stage 1 – Desired Results</b>   |
| <p><b>Established Goals:</b></p> <p><i>Standards to be covered...</i></p> <ul style="list-style-type: none"> <li>● <b>9.1.4.A.1</b> Explain the difference between a career and a job, and identify various jobs in the community and the related earnings.</li> <li>● <b>9.1.4.A.2</b> Identify potential sources of income.</li> <li>● <b>9.1.4.A.3</b> Explain how income affects spending and take-home pay.</li> <li>● <b>9.1.4.B.1</b> Differentiate between financial wants and needs.</li> <li>● <b>9.1.4.B.2</b> Identify age-appropriate financial goals.</li> <li>● <b>9.1.4.B.3</b> Explain what a budget is and why it is important.</li> <li>● <b>9.1.4.B.4</b> Identify common household expense categories and sources of income.</li> <li>● <b>9.1.4.B.5</b> Identify ways to earn and save.</li> <li>● <b>9.1.4.E.1</b> Determine factors that influence consumer decisions related to money.</li> <li>● <b>9.1.4.E.2</b> Apply comparison shopping skills to purchasing decisions.</li> <li>● <b>9.1.4.F.1</b> Demonstrate an understanding of individual financial obligations and community financial obligations.</li> <li>● <b>9.1.4.F.2</b> Explain the roles of philanthropy, volunteer service, and charitable contributions, and analyze their impact on community development and quality of living.</li> <li>● <b>9.1.4.G.1</b> Describe how valuable items might be damaged or lost and ways to protect</li> </ul> |

them.

- **9.2.4.A.1** Identify reasons why people work, different types of work, and how work can help a person achieve personal and professional goals.
- **9.2.4.A.2** Identify various life roles and civic and work-related activities in the school, home, and community.
- **9.2.4.A.3** Investigate both traditional and nontraditional careers and relate information to personal likes and dislikes.
- **9.2.4.A.4** Explain why knowledge and skills acquired in the elementary grades lay the foundation for future academic and career success.

| <b>Enduring Understandings:</b>   | <b>Essential Questions:</b>   |
|---|---|
| <ul style="list-style-type: none"> <li>- Each job, career, and profession has a set of preparation requirements, career exploration experiences and different opportunities for personal and professional growth and satisfaction.</li> <li>- In the 21st century, people will most likely have multiple careers and jobs.</li> <li>- Personal actions today and tomorrow may have an effect on future employment.</li> <li>- One's character and ethics are constantly being challenged and are ever-changing and evolving.</li> <li>- Financial choices have costs, benefits and consequences.</li> </ul> | <ul style="list-style-type: none"> <li>- How do I decide what I want to be and how do I prepare for my career?</li> <li>- Why do I need a career plan?</li> <li>- How do I decide or make choices?</li> <li>- How do family, school, community and workplace influence an individual's character and ethics?</li> <li>- When and how should I start planning financially?</li> <li>- How do I ensure my personal safety?</li> </ul> |

|  | <b>Best Practice Interdisciplinary Connections Knowledge:</b><br><i>Students will know....</i>  | <b>Skills:</b><br><i>Students will be able to...</i>   |
|--|---|--|
| <b>9.1.4A1</b><br><b>9.1.4A2</b><br><b>9.1.4B1</b><br><b>9.2.4B4</b> | <u>Language Arts:</u><br><ul style="list-style-type: none"> <li>- Read and discuss the book <i>Career Day</i> by Anne Rockwell.</li> <li>- Students create a personal business card.</li> <li>- Students create a job posting.</li> </ul> | <ul style="list-style-type: none"> <li>- Students will be able to describe various life roles and work-related activities in the home, school and community.</li> <li>- Students will be able to recognize personal likes and dislikes.</li> </ul> |

|  |  |  |
|--|--|--|
|  |  | <ul style="list-style-type: none"> <li>- Students will be able to identify the abilities and skills associated with careers that interests them.</li> <li>- Students will be able to identify positive work habits and attitudes.</li> </ul>   |
| <b>9.2.4E1</b><br><b>9.2.4E4</b>                   | <b>Math</b> <ul style="list-style-type: none"> <li>- <a href="#">21st Century Math Skills Map: Additional integration ideas</a></li> <li>- <a href="http://www.tdbank.com/wowzone/lessons/Gr2-3Lesson1.pdf">http://www.tdbank.com/wowzone/lessons/Gr2-3Lesson1.pdf</a></li> <li>- <a href="http://www.tdbank.com/wowzone/lessons/Gr2-3Lesson2.pdf">http://www.tdbank.com/wowzone/lessons/Gr2-3Lesson2.pdf</a></li> <li>- <a href="http://www.tdbank.com/wowzone/lessons/Gr2-3Lesson3.pdf">http://www.tdbank.com/wowzone/lessons/Gr2-3Lesson3.pdf</a></li> <li>- Students create a budget for buying items to build a snowman.</li> <li>- Students maintain a personal mock checkbook.</li> <li>- Students write mock checks for a purchase.</li> </ul> | <ul style="list-style-type: none"> <li>- Learn types of money (cash, coin) and the purposes of money.</li> <li>- Identify the history of banks and bank accounts, especially savings accounts.</li> <li>- Introduce the various options used to pay for current goods and services, including cash (ATM transactions), checks, and credit cards and saving for future purchases.</li> <li>- Students will be able to demonstrate a basic understanding of the value of money.</li> <li>- Students will be able to add, subtract, estimate and determine a total cost.</li> <li>- Students will be able to understand that the prices of goods and services can be compared to make decisions about purchases.</li> <li>- Students will be able to write word for numerical amounts.</li> </ul> |
| <b>9.2.4C3</b><br><b>9.2.4E1</b><br><b>9.2.4D1</b> | <b>Social Studies</b> <ul style="list-style-type: none"> <li>- Explore the ways cultural holidays are alike and different.</li> <li>- <a href="http://www.eduplace.com/kids">www.eduplace.com/kids</a></li> <li>- Explore the other countries and their system of money.</li> <li>- Examine the lives of local heroes and construct an Attribute Chart on one of them.</li> <li>- <a href="#">21st Century Skills Map for Social Studies:</a></li> </ul>   | <ul style="list-style-type: none"> <li>- Students will be able to develop skills for accepting others through awareness of different cultures.</li> <li>- Students will be able to demonstrate a basic understanding of the value of money.</li> <li>- Students will be able to</li> </ul>   |

|  |  |  |
|--|--|--|
|  | <a href="#"><u>Additional Integration Ideas</u></a>  | identify positive character traits.  |
| <b>9.1.4A1</b><br><b>9.1.4A2</b><br><b>9.1.4B1</b><br><b>9.2.4B4</b><br><b>9.2.4F1</b> | <b>Science</b> <ul style="list-style-type: none"> <li>- Students explore the career of a geologist.<br/><a href="http://www.knowitall.scetv.org/careerisle/students/elementary/index.cfm">www.knowitall.scetv.org/careerisle/students/elementary/index.cfm</a></li> <li>- Students explore the career of an entomologist<br/><a href="http://www.Science4Kids.com">www.Science4Kids.com</a></li> <li>- Students learn about various scientists and their contributions.</li> </ul> | <ul style="list-style-type: none"> <li>- Students will be able to learn what a Geologist studies and conduct experiments used to identify rocks and minerals.</li> <li>- Students will be able to learn what an entomologist studies and conduct experiments used to identify different insects and their niches.</li> <li>- Students will be able to identify several noted scientists and their contributions.</li> <li>- Students will be able to identify common hazards associated with school, home, and community.</li> </ul> |
| <b>9.2.4A1</b><br><b>9.2.4B5</b><br><b>9.2.4C1</b><br><b>9.2.4C5</b>                   | <b>Visual and Performing Arts/PE/Health</b> <ul style="list-style-type: none"> <li>- Create an anti-bullying skit.</li> <li>- —You Can Choose    Conflict Resolution activities</li> <li>- Students compete in cooperative groups to complete an obstacle course in gym.</li> <li>- <a href="#"><u>21st Century Skills for the arts: Additional Integration Ideas</u></a></li> </ul>   | <ul style="list-style-type: none"> <li>- Students will be able to recognize and define a problem.</li> <li>- Students will be able to demonstrate steps to deal with stress and conflict</li> <li>- Students will be able to develop positive social skills to interact with others</li> <li>- Students will be able to work cooperatively to accomplish a task.</li> </ul>  |

| <b>Student Resources</b>  |  |
|---|--|
| <b>Primary Source Readings</b>  |  |
| <b>Secondary Source Readings</b>  |  |
| <b>Supporting Text pages</b>  |  |
| <b>Teacher Resources</b>  |  |
| <b>Texts:</b>   |  |
| <u>Henry and Beezus</u> by Beverly Cleary   |  |
| Henry Huggins is friends with Beezus Quimby –even though she’s a girl and has a pesky little sister. When Henry finds a bonanza of gumballs, Beezus helps him take them to school to sell. She knows he's trying to earn money for a bike. Henry's best chance to get one comes when there's an auction for lost bikes at the police station. He sets off to buy a red one, but Beezus and Ramona tag along -- and Ramona brings a fat slimy garden slug. |  |
| <u>Jelly Bean’s for Sale</u> by Bruce McMillan  |  |
| Yum! Brilliantly colored jellybeans selling for a penny apiece provide the scheme for McMillan's wonderfully clever concept book about money. Beginning with monetary values and clear photos of pennies, nickels, dimes, and quarters, the book follows a happy group of kids across full-color pages as they buy those delectable treats. <u>Lemonade for Sale</u> by Stuart J. Murphy  |  |
| Four kids and their sidekick, Petey the parrot, run a sometimes thriving lemonade stand whose patrons include all kinds of wacky neighbors—even a juggler. They create a bar graph to track the rise and fall of their lemonade sales. <u>Money Trouble</u> by Bill Cosby   |  |
| While trying to raise enough money for a telescope, Little Bill makes a discovery about generosity and the needs of others.   |  |
| <u>Owl in the Office</u> by Ben M. Baglio   |  |
| The Welford Animal Shelter has always been a place for homeless and hurt animals. What will happen to the animals if the shelter has to close? Mandy and James organize a huge pet show to raise enough money to keep the shelter open.   |  |
| <u>Rent Party Jazz</u> by William Miller  |  |
| When Sonny Comeaux's mother is laid off from work, he wants to quit school and earn their rent money. She refuses, but Sonny finds a solution. With help from a jazz musician, he throws a rent party, where music raises the needed money. With colorful images, Rent Party Jazz tells of family, friendship, and the bonds that unite people. <u>Willie Wins</u> by <u>Almira Astudillo Gilles</u>  |  |
| Willie is worried. He's already struck out in his Little League baseball game, and now he needs to find a savings bank to bring to school for a project tomorrow. His dad gives him a bank  |  |

made from a coconut shell, a gift he's been saving for Willie. It's from the Philippines, where his father grew up, and it has, his dad promises, a treasure inside, from when Dad was a kid. The day arrives and the bank is broken open. Inside, hidden among all the play money, is a valuable Willie Mays baseball card!

**Supplemental Workbooks:**

[4 C's Classroom Poster](#)

**Websites:**

[www.brainpopjr.com](http://www.brainpopjr.com)  
[Common Core Tool Kit](#)

<http://www.tdbank.com/wowzone/lessons/Gr2-3Lesson1.pdf>

<http://www.tdbank.com/wowzone/lessons/Gr2-3Lesson2.pdf>

<http://www.tdbank.com/wowzone/lessons/Gr2-3Lesson3.pdf>

[Framework for 21st Century Learning Framework Definitions](#)

**Worksheets:**

<http://www.tdbank.com/wowzone/lessons/SavingsSlips.pdf>

<http://www.tdbank.com/wowzone/lessons/PlayMoney.pdf>

<http://www.tdbank.com/wowzone/lessons/DamperCards.pdf>

<http://www.tdbank.com/wowzone/lessons/DamperChecks.pdf>

<http://www.tdbank.com/wowzone/lessons/SampleChecks.pdf>

<http://www.tdbank.com/wowzone/pdfs/debitCard.pdf>

**Videos:** Discovery Education

[www.discoveryeducation.com](http://www.discoveryeducation.com) [Above and Beyond: The 4 C's](#)

**Stage 2 - Assessment Evidence**

**Performance Task(s):**

- Teacher observations
- Teacher created tests
- Guidance referrals
- Cross-curricula materials
- Student reflections

**Other Evidence:**

- Class projects
- Interdisciplinary Assessments

|                           |  |
|---------------------------|--|
| -Projects & Presentations |  |
| -Role playing             |  |

| Stage 3 – Learning Plan                                |   |
|--|---|
| Instructional Strategies                               | Descriptions  |
| <b>Suggested Learning Activities</b>                   | <ul style="list-style-type: none"> <li>- Ask/discuss essential question(s).</li> <li>- Pair/share using a Venn diagram to record similarities and differences.</li> <li>- Role-play _What If^ situations dealing with expressing wants, needs, and feelings in various situations.</li> <li>- Introduce and complete the performance task.</li> </ul>   |
| <b>Modifications</b>                                   | <p><b>Special Education Students:</b><br/> <a href="#">How to Adapt Your Teaching Strategies to Student Needs</a></p> <p><b>English Language Learners:</b><br/> <a href="#">How to adapt lessons for ELL students by Dr. Denise Furlong</a></p> <p><b>Students at Risk of Failure:</b><br/> <a href="#">Modifications and Accommodations for At Risk Students</a></p> <p><b>Gifted Students:</b><br/> <a href="#">Gifted Students Modifications</a></p> |
| <i>D indicates differentiation at the lesson level</i> |   |

|                             |  |
|-----------------------------|--|
| <b>Unit Plan Title</b>      | Fourth Grade 21st Century Life & Careers |
| <b>Suggested Time Frame</b> | Integrated into subjects Listed          |

|  |
|--|
| <b>Overview / Rationale</b>  |
| <p>Students will learn the important fiscal knowledge, habits, and skills that must be mastered in order to make informed decisions about personal finance. Financial literacy is an integral component of a student's college and career readiness, enabling students to achieve fulfilling, financially-secure, and successful careers.</p> <p>Students will also learn the importance of being knowledgeable about one's interests and talents, and being well informed about post-secondary and career options, career planning, and career requirements</p> |

|  |
|--|
| <b>Stage 1 – Desired Results</b>   |
| <p><b>Established Goals:</b></p> <p><i>Standards to be covered...</i></p> <ul style="list-style-type: none"> <li>● <b>9.1.4.A.1</b> Explain the difference between a career and a job, and identify various jobs in the community and the related earnings.</li> <li>● <b>9.1.4.A.2</b> Identify potential sources of income.</li> <li>● <b>9.1.4.A.3</b> Explain how income affects spending and take-home pay.</li> <li>● <b>9.1.4.B.1</b> Differentiate between financial wants and needs.</li> <li>● <b>9.1.4.B.2</b> Identify age-appropriate financial goals.</li> <li>● <b>9.1.4.B.3</b> Explain what a budget is and why it is important.</li> <li>● <b>9.1.4.B.4</b> Identify common household expense categories and sources of income.</li> <li>● <b>9.1.4.B.5</b> Identify ways to earn and save.</li> <li>● <b>9.1.4.E.1</b> Determine factors that influence consumer decisions related to money.</li> <li>● <b>9.1.4.E.2</b> Apply comparison shopping skills to purchasing decisions.</li> <li>● <b>9.1.4.F.1</b> Demonstrate an understanding of individual financial obligations and community financial obligations.</li> <li>● <b>9.1.4.F.2</b> Explain the roles of philanthropy, volunteer service, and charitable contributions, and analyze their impact on community development and quality of living.</li> <li>● <b>9.1.4.G.1</b> Describe how valuable items might be damaged or lost and ways to protect</li> </ul> |

them.

- **9.2.4.A.1** Identify reasons why people work, different types of work, and how work can help a person achieve personal and professional goals.
- **9.2.4.A.2** Identify various life roles and civic and work-related activities in the school, home, and community.
- **9.2.4.A.3** Investigate both traditional and nontraditional careers and relate information to personal likes and dislikes.
- **9.2.4.A.4** Explain why knowledge and skills acquired in the elementary grades lay the foundation for future academic and career success.

| <b>Enduring Understandings:</b>  | <b>Essential Questions:</b>   |
|--|---|
| <ul style="list-style-type: none"> <li>- Each job, career and profession has a set of preparation requirements, career exploration experiences and different opportunities for personal and professional growth and satisfaction.</li> <li>- In the 21st century, people will most likely have multiple careers and jobs.</li> <li>- Personal actions today and tomorrow may have an effect on future employment.</li> <li>- One's character and ethics are constantly being challenged and are ever-changing and evolving.</li> <li>- Financial choices have costs, benefits and consequences.</li> </ul> | <ul style="list-style-type: none"> <li>- How do I decide what I want to be and how do I prepare for my career?</li> <li>- Why do I need a career plan?</li> <li>- How do I decide or make choices?</li> <li>- How do family, school, community and workplace influence an individual's character and ethics?</li> <li>- When and how should I start planning financially?</li> <li>- How do I ensure my personal safety?</li> </ul> |

|  | <b>Best Practice Interdisciplinary Connections Knowledge:</b><br><i>Students will know....</i>  | <b>Skills:</b><br><i>Students will be able to...</i>  |
|--|---|---|
| <b>9.2.4A4</b><br><b>9.2.4B1</b><br><b>9.2.4B2</b><br><b>9.2.4D1</b> | <b>Language Arts:</b> <ul style="list-style-type: none"> <li>- Students explore and write a cover letter for a job listing that appeals to them.</li> <li>- Students explore in cooperative groups the 6 pillars of Character and list specific behaviors associated with each that they would like to</li> </ul> | <ul style="list-style-type: none"> <li>- Students will be able to identify character traits that are important in day-to-day activities in the home, school and community.</li> <li>- Students will be able to</li> </ul> |

|  |   |   |
|--|---|---|
|  | <p>see more of or less of from peers, adults and leaders. The lists are then used to write an expository group essay on one of the pillars of character. <a href="http://www.charactercounts.org">www.charactercounts.org</a></p> <ul style="list-style-type: none"> <li>- Students create an attribute chart about themselves and use it in a ME collage that highlights their personal strengths.</li> </ul>  | <p>demonstrate brainstorming skills.</p> <ul style="list-style-type: none"> <li>- Students will be able to demonstrate an understanding of the relationship between personal behavior and self-image.</li> <li>- Students will be able to demonstrate an understanding of self and build upon personal strengths.</li> </ul>  |
| <p>9.2.4E2<br/>9.2.4E3<br/>9.2.4E5<br/>9.2.4E6</p> | <p><b>Math</b></p> <ul style="list-style-type: none"> <li>- <a href="#">21st Century Math Skills Map: Additional integration ideas</a></li> <li>- <a href="http://www.tdbank.com/wowzone/lessons/Gr4-5Lesson1.pdf">http://www.tdbank.com/wowzone/lessons/Gr4-5Lesson1.pdf</a></li> <li>- <a href="http://www.tdbank.com/wowzone/lessons/Gr4-5Lesson2.pdf">http://www.tdbank.com/wowzone/lessons/Gr4-5Lesson2.pdf</a></li> <li>- <a href="http://www.tdbank.com/wowzone/lessons/Gr4-5Lesson3.pdf">http://www.tdbank.com/wowzone/lessons/Gr4-5Lesson3.pdf</a></li> <li>- <a href="http://www.tdbank.com/wowzone/lessons/Gr4-5Lesson4.pdf">http://www.tdbank.com/wowzone/lessons/Gr4-5Lesson4.pdf</a></li> <li>- Students research various careers, their requirements and average salaries. They then use the information to create an Excel chart and graph that compares average salaries.</li> <li>- Students select a desired costly item or items, like a bike, i-Pod or video game and develop a financial plan to earn the money needed to purchase them over a given period of time.</li> <li>- Given a monetary allotment students create an expense log for one week and present and compare results with class.</li> <li>- <a href="http://www.moneymanagement.org/budgeting-Tools/Credit-Articles/Youth-and-Money/Use-Fundraisers-to-Teach-Children-Financial-lessons.aspx">www.moneymanagement.org/budgeting-Tools/Credit-Articles/Youth-and-Money/Use-Fundraisers-to-Teach-Children-Financial-lessons.aspx</a></li> </ul> | <ul style="list-style-type: none"> <li>- List trade-offs between needs and wants and how to budget and save for them.</li> <li>- Begin the steps for writing checks and maintaining check registers.</li> <li>- Discuss credit cards, credit card perks, and responsible credit</li> <li>- Students will be able to identify various sources of money for personal spending.</li> <li>- Students will be able to explore the relationship between wants, needs, and resources.</li> <li>- Students will be able to explain how people can improve their ability to earn income by gaining new knowledge, skills, and experiences.</li> <li>- Students will be able to describe how to earn and save money in order to purchase a desired item.</li> <li>- Students will be able to calculate accurately.</li> </ul> |
| <p>9.2.4A2<br/>9.2.4D1</p>                         | <p><b>Social Studies</b></p> <ul style="list-style-type: none"> <li>- <a href="#">21st Century Skills Map for Social Studies: Additional Integration Ideas</a></li> </ul>   | <ul style="list-style-type: none"> <li>- Students will be able to plan and follow steps to make choices and decisions.</li> </ul>   |

|   |  |   |
|---|--|---|
| 9.2.4F4   | <ul style="list-style-type: none"> <li>- Explore the characteristics of a market economy and have cooperative groups of students create a mock business with goods they would sell to their peers.</li> <li>- <a href="http://www.en.wikipedia.org/wiki/New-Jersey">www.en.wikipedia.org/wiki/New-Jersey</a></li> <li>- Have students imagine that they have begun a new settlement either in the past or future and create a set of laws for their community to follow and explain the reason or importance of each.</li> <li>- Examine the lives of Civil Rights leaders referred in the Houghton Mifflin Grade 4 Social Studies text and record a major contribution of each onto a classroom display.</li> </ul> | <ul style="list-style-type: none"> <li>- Students will be able to explain a person's responsibility to obey laws and rules.</li> <li>- Students will be able to identify positive character traits.</li> </ul>  |
| 9.1.4A3<br>9.1.4B1<br>9.1.4F2<br>9.1.4F3            | <p><b>Science</b></p> <ul style="list-style-type: none"> <li>- Students work in cooperative groups to identify possible dangers associated with working in a science laboratory and develop a set of agreed upon procedures and rules to ensure their safety when working on lab experiments.</li> <li>- Students explore the career of an electrical engineer.</li> <li>- Students work in cooperative groups to construct a model of a home that has some type of electric circuitry and lighting utilized in each room and then evaluate their performance on the task.</li> </ul>  | <ul style="list-style-type: none"> <li>- Students will be able to plan and follow steps to make choices and decisions.</li> <li>- Students will be able to explain a person's responsibility to obey laws and rules.</li> <li>- Students will be able to identify positive character traits.</li> </ul>                                     |
| 9.2.4A1<br>9.2.4B3<br>9.2.4D3<br>9.2.4F1<br>9.2.4F2 | <p><b>Visual and Performing Arts/PE/Health</b></p> <ul style="list-style-type: none"> <li>- Write and perform an anti-bullying skit.</li> <li>- Students listen to each others musical performance and critique them using a given set of criteria and the appropriate dialogue.</li> <li>- <a href="#">21st Century Skills for the arts: Additional Integration Ideas</a></li> </ul>  | <ul style="list-style-type: none"> <li>- Students will be able to develop positive social skills and identify ethical behaviors in the school, home and community.</li> <li>- Students will be able to work cooperatively to accomplish a task.</li> <li>- Students will be able to accept criticism and respond constructively.</li> </ul> |

| <b>Student Resources</b>  |  |
|---|--|
| <b>Primary Source Readings</b>  |  |
| <b>Secondary Source Readings</b>  |  |
| <b>Supporting Text pages</b>  |  |
| <b>Teacher Resources</b>  |  |
| <b>Texts:</b>   |  |
| <u><i>A Garden Carried IN The Pocket A Magic Button to Wall Street</i></u> by Edith Nisberg   |  |
| The story is about two teenagers brother and sister, Russ and Joy who have an exciting adventure. One day they walk to New York City and enter an elevator in a huge office building. They press a magic button and find themselves in a strange place and discover an unusual brokerage house on Wall Street. They invest \$100 in a stock, when a shocking news bulletin changed their fantasy into reality. Read to find out how Russ and Joy followed their dreams and turned a loss into a profit. |  |
| <u><i>Germey Blew It- Again</i></u> by Rebecca Jones  |  |
| In order to pay off a school debt, Germey goes into the gerbil breeding business.   |  |
| <u><i>Make Four Million Dollars by Next Thursday</i></u> by Stephen Manes   |  |
| Jason attracts a lot of attention when he starts following the zany advice in a getrich-quick book by the bizarre Dr. Silverfish.   |  |
| <u><i>Millions</i></u> by Frank Cottrell  |  |
| It was a one-in-a-million chance. A bag crammed with cash comes tumbling out of the air and lands right at Damian's feet. Suddenly the Cunningham brothers are rich. Very rich.   |  |
| <u><i>Owl in the Office</i></u> by Ben M. Baglio  |  |
| The Welford Animal Shelter has always been a place for homeless and hurt animals. What will happen to the animals if the shelter has to close? Mandy and James organize a huge pet show to raise enough money to keep the shelter open.   |  |
| <u><i>The Big Buck Adventure</i></u> by Shelley Gill and Deborah Tobola   |  |
| One little girl and one very big dollar set out on a great adventure at the store. However, what seems like a pleasant afternoon of shopping soon turns perplexing as the challenge of her buying options becomes overwhelming. She doesn't know what to do. There are so many choices, but she only has one buck. A fun and perfect example of how we use math in our daily lives.   |  |
| <b>Supplemental Workbooks:</b>  |  |

[4 C's Classroom Poster](#)

**Websites:**

[Common Core](#)

[Tool Kit](#)

[www.brainpopjr.c](http://www.brainpopjr.com)

[om](#)

<http://www.tdbank.com/wowzone/lessons/Gr4-5Lesson1.pdf>

<http://www.tdbank.com/wowzone/lessons/Gr4-5Lesson2.pdf>

<http://www.tdbank.com/wowzone/lessons/Gr4-5Lesson3.pdf>

<http://www.tdbank.com/wowzone/lessons/Gr4-5Lesson4.pdf>

[Framework for 21st Century Learning Framework Definitions](#)

**Worksheets:**

<http://www.tdbank.com/wowzone/lessons/SampleRegister.pdf>

<http://www.tdbank.com/wowzone/lessons/CompletedCheck.pdf>

<http://www.tdbank.com/wowzone/lessons/DamperCards.pdf>

<http://www.tdbank.com/wowzone/lessons/DamperCheck.pdf>

<http://www.tdbank.com/wowzone/lessons/SampleChecks.pdf>

<http://www.tdbank.com/wowzone/pdfs/debitCard.pdf>

[http://www.tdbank.com/wowzone/lessons/Monthly\\_Budget.pdf](http://www.tdbank.com/wowzone/lessons/Monthly_Budget.pdf)

<http://www.tdbank.com/wowzone/lessons/PlayMoney.pdf>

**Videos:** Discovery Education

[www.discoveryeducation.com](http://www.discoveryeducation.com) [Above and Beyond: The 4 C's](#)

**Stage 2 - Assessment Evidence**

**Performance Task(s):**

- Teacher observations
- Teacher created tests
- Guidance referrals
- Cross-curricula materials
- Student reflections
- Projects & Presentations
- Role playing

**Other Evidence:**

- Class projects
- Interdisciplinary Assessments

| Stage 3 – Learning Plan                                |   |
|--|---|
| Instructional Strategies                               | Descriptions  |
| <b>Suggested Learning Activities</b>                   | <ul style="list-style-type: none"> <li>- Ask/discuss essential question(s).</li> <li>- Pair/share using a Venn diagram to record similarities and differences.</li> <li>- Role-play _What If^ situations dealing with expressing wants, needs, and feelings in various situations.</li> <li>- Introduce and complete the performance task.</li> </ul>   |
| <b>Modifications</b>                                   | <p><b>Special Education Students:</b><br/> <a href="#">How to Adapt Your Teaching Strategies to Student Needs</a></p> <p><b>English Language Learners:</b><br/> <a href="#">How to adapt lessons for ELL students by Dr. Denise Furlong</a></p> <p><b>Students at Risk of Failure:</b><br/> <a href="#">Modifications and Accommodations for At Risk Students</a></p> <p><b>Gifted Students:</b><br/> <a href="#">Gifted Students Modifications</a></p> |
| <i>D indicates differentiation at the lesson level</i> |   |

|                             |   |
|-----------------------------|---|
| <b>Unit Plan Title</b>      | Fifth Grade 21st Century Life & Careers |
| <b>Suggested Time Frame</b> | Integrated into subjects Listed         |

|  |
|--|
| <b>Overview / Rationale</b>  |
| <p>Students will learn the important fiscal knowledge, habits, and skills that must be mastered in order to make informed decisions about personal finance. Financial literacy is an integral component of a student's college and career readiness, enabling students to achieve fulfilling, financially-secure, and successful careers.</p> <p>Students will also learn the importance of being knowledgeable about one's interests and talents, and being well informed about post-secondary and career options, career planning, and career requirements</p> |

|   |
|---|
| <b>Stage 1 – Desired Results</b>  |
| <p><b>Established Goals:</b></p> <ul style="list-style-type: none"> <li>● <i>Standards to be covered...</i> <b>9.1.4.A.1</b> Explain the difference between a career and a job, and identify various jobs in the community and the related earnings.</li> <li>● <b>9.1.4.A.2</b> Identify potential sources of income.</li> <li>● <b>9.1.4.A.3</b> Explain how income affects spending and take-home pay.</li> <li>● <b>9.1.4.B.1</b> Differentiate between financial wants and needs.</li> <li>● <b>9.1.4.B.2</b> Identify age-appropriate financial goals.</li> <li>● <b>9.1.4.B.3</b> Explain what a budget is and why it is important.</li> <li>● <b>9.1.4.B.4</b> Identify common household expense categories and sources of income.</li> <li>● <b>9.1.4.B.5</b> Identify ways to earn and save.</li> <li>● <b>9.1.4.E.1</b> Determine factors that influence consumer decisions related to money.</li> <li>● <b>9.1.4.E.2</b> Apply comparison shopping skills to purchasing decisions.</li> <li>● <b>9.1.4.F.1</b> Demonstrate an understanding of individual financial obligations and community financial obligations.</li> <li>● <b>9.1.4.F.2</b> Explain the roles of philanthropy, volunteer service, and charitable contributions, and analyze their impact on community development and quality of living.</li> <li>● <b>9.1.4.G.1</b> Describe how valuable items might be damaged or lost and ways to protect them.</li> <li>● <b>9.2.4.A.1</b> Identify reasons why people work, different types of work, and how work can help a person achieve personal and professional goals.</li> <li>● <b>9.2.4.A.2</b> Identify various life roles and civic and work-related activities in the school,</li> </ul> |

|   |  |
|---|--|
| <p>home, and community.</p> <ul style="list-style-type: none"> <li>● <b>9.2.4.A.3</b> Investigate both traditional and nontraditional careers and relate information to personal likes and dislikes.</li> </ul>   |  |
| <p><b>Enduring Understandings:</b></p> <ul style="list-style-type: none"> <li>- Each job, career and profession has a set of preparation requirements, career exploration experiences and different opportunities for personal and professional growth and satisfaction.</li> <li>- In the 21st century, people will most likely have multiple careers and jobs.</li> <li>- Personal actions today and tomorrow may have an effect on future employment.</li> <li>- One's character and ethics are constantly being challenged and are ever-changing and evolving.</li> <li>- Financial choices have costs, benefits and consequences.</li> </ul> | <p><b>Essential Questions:</b></p> <ul style="list-style-type: none"> <li>- How do I decide what I want to be and how do I prepare for my career?</li> <li>- Why do I need a career plan?</li> <li>- How can we best prepare for the workforce?</li> <li>- How do family, school, community and workplace influence an individual's character and ethics?</li> <li>- When should I start planning financially and how is it best to do so?</li> <li>- Why do I need to be accountable?</li> <li>- How is safety a personal and social responsibility?</li> </ul> |

|  | <b>Best Practice Interdisciplinary Connections</b><br><b>Knowledge:</b><br><i>Students will know....</i>   | <b>Skills:</b><br><i>Students will be able to...</i>  |
|--|--|---|
| <b>9.1.8B3</b><br><b>9.2.8B1</b><br><b>9.2.8C2</b><br><b>9.2.8D2</b> | <p><b>Language Arts:</b></p> <ul style="list-style-type: none"> <li>▪ Write a business letter to a business that appeals to them requesting a sample of their product.</li> <li>▪ Students listen to read aloud Job Interview by Robert Mauro and discuss job interview techniques.</li> </ul> | <ul style="list-style-type: none"> <li>- Students will be able to apply different parts of a of a business letter.</li> <li>- Students will be able to develop interviewing skills.</li> <li>- Students will be able to identify area of self-</li> </ul> |

|  |  |   |
|--|--|---|
|  | <ul style="list-style-type: none"> <li>Students write a self-contract to improve area of choice listing steps needed to accomplish goals.</li> </ul>   | <p>weakness.</p> <ul style="list-style-type: none"> <li>Students will be able to create a self-developed plan of improvement.</li> </ul>  |
| <b>9.1.8B1</b><br><b>9.2.8A1</b><br><b>9.2.8E2</b><br><b>9.2.8E3</b><br><b>9.2.8E4</b> | <p><b>Math</b></p> <ul style="list-style-type: none"> <li>Students research a credit card company to identify its interest rates and fees and use them to determine the additional costs incurred when buying an item using their credit card and paying for it 6 months later as oppose to using cash.</li> <li>Students role play the job of an accountant.</li> </ul>   | <ul style="list-style-type: none"> <li>Explain the difference in cost between cash and credit purchases.</li> <li>Determine what jobs require the skills of math.</li> <li>Create a job advertisement.</li> </ul>   |
| <b>9.1.8B3</b><br><b>9.2.8A1</b><br><b>9.2.8A3</b><br><b>9.2.8C6</b><br><b>9.2.8D1</b> | <p><b>Social Studies</b></p> <ul style="list-style-type: none"> <li>Students brainstorm in collaborative groups —people of interest    that represent the 7 positive character traits.</li> <li>Students research town/district/local positions and their effect on the community.</li> <li>Students research current events in a local newspaper that deal with the economy and discuss what you can do to make a difference</li> </ul> | <ul style="list-style-type: none"> <li>Students will be able to choose and evaluate people based on character traits and ethical behaviors.</li> <li>Students will be able to explain responsibilities of politicians and their role in the community.</li> <li>Students will be able to summarize how events of everyday life impact the economy for everyone.</li> </ul>  |
| <b>9.1.8A3</b><br><b>9.1.8B1</b><br><b>9.2.8A2</b><br><b>9.2.8F2</b>                   | <p><b>Science</b></p> <ul style="list-style-type: none"> <li>Students explore the career of marine biologist.</li> <li>Students work in cooperative groups to construct an advertisement to promote home safety</li> </ul>   | <ul style="list-style-type: none"> <li>Students will be able to determine what jobs are associated with areas of Science.</li> <li>Students will be able to brainstorm safety ideas, apply the ad to —everyday life    situations.</li> <li>Students will be able to develop positive social skills and identify ethical behaviors in the school, home and community.</li> <li>Students will be able to work cooperatively to accomplish a task.</li> <li>Students will be able to</li> </ul> |

|  |  |  |
|--|--|--|
|  |  | accept criticism and respond constructively. |
|--|--|--|

| Student Resources |  |
|-------------------|--|
|-------------------|--|

|                                |  |
|--------------------------------|--|
| <b>Primary Source Readings</b> |  |
|--------------------------------|--|

|                                  |  |
|----------------------------------|--|
| <b>Secondary Source Readings</b> |  |
|----------------------------------|--|

|                              |  |
|------------------------------|--|
| <b>Supporting Text pages</b> |  |
|------------------------------|--|

| Teacher Resources |  |
|-------------------|--|
|-------------------|--|

**Texts:**

*A Garden Carried IN The Pocket A Magic Button to Wall Street* by Edith Nisberg

The story is about two teenagers brother and sister, Russ and Joy who have an exciting adventure. One day they walk to New York City and enter an elevator in a huge office building. They press a magic button and find themselves in a strange place and discover an unusual brokerage house on Wall Street. They invest \$100 in a stock, when a shocking news bulletin changed their fantasy into reality. Read to find out how Russ and Joy followed their dreams and turned a loss into a profit.

*Germie Blew It- Again* by Rebecca Jones

In order to pay off a school debt, Germie goes into the gerbil breeding business.

*Make Four Million Dollars by Next Thursday* by Stephen Manes

Jason attracts a lot of attention when he starts following the zany advice in a getrich-quick book by the bizarre Dr. Silverfish.

*Millions* by Frank Cottrell

It was a one-in-a-million chance. A bag crammed with cash comes tumbling out of the air and lands right at Damian's feet. Suddenly the Cunningham brothers are rich. Very rich.

*Owl in the Office* by Ben M. Baglio

The Welford Animal Shelter has always been a place for homeless and hurt animals. What will happen to the animals if the shelter has to close? Mandy and James organize a huge pet show

to raise enough money to keep the shelter open.

*The Big Buck Adventure* by Shelley Gill and Deborah Tobola

One little girl and one very big dollar set out on a great adventure at the store. However, what seems like a pleasant afternoon of shopping soon turns perplexing as the challenge of her buying options becomes overwhelming. She doesn't know what to do. There are so many choices, but she only has one buck. A fun and perfect example of how we use math in our daily lives.

**Supplemental Workbooks: 4**

[C's Classroom Poster](#)

**Websites:**

[Common Core](#)

[Tool Kit](#)

[www.brainpopjr.c](http://www.brainpopjr.c)

[om](#)

<http://www.tdbank.com/wowzone/lessons/Gr4-5Lesson1.pdf>

<http://www.tdbank.com/wowzone/lessons/Gr4-5Lesson2.pdf>

<http://www.tdbank.com/wowzone/lessons/Gr4-5Lesson3.pdf>

<http://www.tdbank.com/wowzone/lessons/Gr4-5Lesson4.pdf>

[Framework for 21st Century Learning Framework Definitions](#)

**Worksheets:**

<http://www.tdbank.com/wowzone/lessons/SampleRegister.pdf>

<http://www.tdbank.com/wowzone/lessons/CompletedCheck.pdf>

[http://www.tdbank.com/wowzone/lessons/DamperCards.p](http://www.tdbank.com/wowzone/lessons/DamperCards.pdf)

[df](http://www.tdbank.com/wowzone/lessons/DamperCards.pdf)

[http://www.tdbank.com/wowzone/lessons/DamperCheck.](http://www.tdbank.com/wowzone/lessons/DamperCheck.pdf)

[pdf](http://www.tdbank.com/wowzone/lessons/DamperCheck.pdf)

[http://www.tdbank.com/wowzone/lessons/SampleChecks.](http://www.tdbank.com/wowzone/lessons/SampleChecks.pdf)

[pdf http://www.tdbank.com/wowzone/pdfs/debitCard.pdf](http://www.tdbank.com/wowzone/pdfs/debitCard.pdf)

[http://www.tdbank.com/wowzone/lessons/Monthly\\_Budget.pdf](http://www.tdbank.com/wowzone/lessons/Monthly_Budget.pdf)

<http://www.tdbank.com/wowzone/lessons/PlayMoney.pdf>

**Videos:** Discovery Education [www.discoveryeducation.com](http://www.discoveryeducation.com) [Above and Beyond: The 4 C's](#)

### Stage 2 - Assessment Evidence

**Performance Task(s):**

- Teacher observations
- Teacher created tests
- Guidance referrals
- Cross-curricula materials
- Student reflections
- Projects & Presentations
- Role playing

**Other Evidence:**

- Class projects
- Interdisciplinary Assessments

### Stage 3 – Learning Plan

**Instructional Strategies****Descriptions****Suggested Learning Activities**

- Ask/discuss essential question(s).
- Pair/share using a Venn diagram to record similarities and differences.
- Role-play \_What If^ situations dealing with expressing wants, needs, and feelings in various situations.
- Introduce and complete the performance task.

|  |  |
|--|--|
| <b>Modifications</b>                                   | <b>Special Education Students:</b><br><a href="#">How to Adapt Your Teaching Strategies to Student Needs</a><br><br><b>English Language Learners:</b><br><a href="#">How to adapt lessons for ELL students by Dr. Denise Furlong</a><br><br><b>Students at Risk of Failure:</b><br><a href="#">Modifications and Accommodations for At Risk Students</a><br><br><b>Gifted Students:</b><br><a href="#">Gifted Students Modifications</a> |
| <i>D indicates differentiation at the lesson level</i> |  |

|                             |   |
|-----------------------------|---|
| <b>Unit Plan Title</b>      | Sixth Grade 21st Century Life & Careers |
| <b>Suggested Time Frame</b> | Integrated into subjects Listed         |

|  |
|--|
| <b>Overview / Rationale</b>  |
| <p>Students will learn the important fiscal knowledge, habits, and skills that must be mastered in order to make informed decisions about personal finance. Financial literacy is an integral component of a student's college and career readiness, enabling students to achieve fulfilling, financially-secure, and successful careers.</p> <p>Students will also learn the importance of being knowledgeable about one's interests and talents, and being well informed about post-secondary and career options, career planning, and career requirements</p> |

|  |
|--|
| <b>Stage 1 – Desired Results</b>   |
| <p><b>Established Goals:</b></p> <p><i>Standards to be covered...</i></p> <ul style="list-style-type: none"> <li>● <b>9.1.4.A.1</b> Explain the difference between a career and a job, and identify various jobs in the community and the related earnings.</li> <li>● <b>9.1.4.A.2</b> Identify potential sources of income.</li> <li>● <b>9.1.4.A.3</b> Explain how income affects spending and take-home pay.</li> <li>● <b>9.1.4.B.1</b> Differentiate between financial wants and needs.</li> <li>● <b>9.1.4.B.2</b> Identify age-appropriate financial goals.</li> <li>● <b>9.1.4.B.3</b> Explain what a budget is and why it is important.</li> <li>● <b>9.1.4.B.4</b> Identify common household expense categories and sources of income.</li> <li>● <b>9.1.4.B.5</b> Identify ways to earn and save.</li> <li>● <b>9.1.4.E.1</b> Determine factors that influence consumer decisions related to money.</li> <li>● <b>9.1.4.E.2</b> Apply comparison shopping skills to purchasing decisions.</li> <li>● <b>9.1.4.F.1</b> Demonstrate an understanding of individual financial obligations and community financial obligations.</li> <li>● <b>9.1.4.F.2</b> Explain the roles of philanthropy, volunteer service, and charitable contributions, and analyze their impact on community development and quality of living.</li> <li>● <b>9.1.4.G.1</b> Describe how valuable items might be damaged or lost and ways to protect</li> </ul> |

them.

- **9.2.4.A.1** Identify reasons why people work, different types of work, and how work can help a person achieve personal and professional goals.
- **9.2.4.A.2** Identify various life roles and civic and work-related activities in the school, home, and community.
- **9.2.4.A.3** Investigate both traditional and nontraditional careers and relate information to personal likes and dislikes.
- **9.2.4.A.4** Explain why knowledge and skills acquired in the elementary grades lay the foundation for future academic and career success.

**Enduring Understandings:**

- Each job, career and profession has a set of preparation requirements, career exploration experiences and different opportunities for personal and professional growth and satisfaction.
- In the 21st century, people will most likely have multiple careers and jobs.
- Personal actions today and tomorrow may have an effect on future employment.
- One's character and ethics are constantly being challenged and are ever-changing and evolving.
- Financial choices have costs, benefits and consequences.

**Essential Questions:**

- How do I decide what I want to be and how do I prepare for my career?
- Why do I need a career plan?
- How can we best prepare for the workforce?
- How do family, school, community and workplace influence an individual's character and ethics?
- When and how should I start planning financially?
- Why do I need to be accountable?
- How is safety a personal and social responsibility?

|  | <b>Best Practice Interdisciplinary Connections</b><br><b>Knowledge:</b><br><i>Students will know....</i>   | <b>Skills:</b><br><i>Students will be able to...</i>   |
|--|--|--|
| <b>9.2.8A1</b><br><b>9.2.8A5</b><br><b>9.1.8A3</b><br><b>9.2.8D1</b><br><b>9.2.8D2</b> | <b>Language Arts:</b><br><ul style="list-style-type: none"> <li>- Students will read and discuss the novel <i>Ruby Bridges</i> focusing on the courage and strength of the character.</li> <li>- Students will read and discuss conflicts/problems the characters faced in the selection <i>Where the Fern Grows</i> and solutions.</li> <li>- Interview a person in the community who has made a difference in their life.</li> </ul> | <ul style="list-style-type: none"> <li>- Students will be able to research and create questions for an interview giving them insight into how peoples actions affect life in the community.</li> <li>- Students will be able to practice goal setting and decision making that are moral and safe in everyday life.</li> <li>- Students will be able to compare and contrast.</li> </ul> |
| <b>9.1.8A4</b><br><b>9.2.8A1</b><br><b>9.2.8A3</b><br><b>9.2.8A5</b><br><b>9.2.8B3</b> | <b>Math</b> <ul style="list-style-type: none"> <li>- Select and record a stock's close value for a month (<a href="http://www.cnn.com">www.cnn.com</a>)</li> <li>- Determine better deals as consumer by comparing unit prices. (<a href="http://www.edm.com">www.edm.com</a>)</li> <li>- Research a local restaurant and create a spread sheet to determine the total cost for a family to dine at a selected restaurant.</li> </ul>  | <ul style="list-style-type: none"> <li>- Students will be able to analyze rate or unit price to make comparisons for best buy as a consumer.</li> <li>- Students will be able to plot/graph daily patterns of the stock market.</li> <li>- Students will be able to create/explain a simple spending plan.</li> </ul>  |
| <b>9.2.4A2</b><br><b>9.2.4D1</b><br><b>9.2.4F4</b>                                     | <b>Social Studies</b> <ul style="list-style-type: none"> <li>- Brainstorm scenarios that reflect individual rights promoting citizenship.</li> <li>- Examine the philosophy of different cultures during the Holocaust time period.</li> <li>- Examine the lives of Civil Rights leaders and explain a major contribution of each. (<a href="http://www.exploreremember.org">www.exploreremember.org</a>)</li> </ul>                   | <ul style="list-style-type: none"> <li>- Students will be able to identify a positive character trait.</li> <li>- Students will be able to explain a person's responsibility to obey laws.</li> <li>- Students will be able to recognize bias and stereotyping through an awareness of different cultures.</li> </ul>  |
| <b>9.1.4A3</b><br><b>9.1.4B1</b><br><b>9.1.4F2</b><br><b>9.1.4F3</b>                   | <b>Science</b> <ul style="list-style-type: none"> <li>- Investigate the career of meteorologist. (<a href="http://www.7online.com">www.7online.com</a>)</li> <li>- Students research effects of environmental actions today and how they might impact the future.</li> <li>- Work in groups to create a new</li> </ul>   | <ul style="list-style-type: none"> <li>- Students will be able to track and plot weather data over a period of time and examine how it affects daily life.</li> <li>- Students will be able to work cooperatively to solve a problem by creating a</li> </ul>  |

|  |   |   |
|--|---|---|
|  | invention that is cost-effective and safe in the fight against pollution. | <p>campaign to save an endangered species or stop pollution.</p> <ul style="list-style-type: none"> <li>- Students will be able to write a letter of concern to a Wildlife Foundation expressing a desire to help.</li> <li>- Students will be able to design an invention that will create a solution to a community concern.</li> </ul> |
|--|---|---|

| <b>Student Resources</b>   |  |
|--|--|
| <b>Primary Source Readings</b>   |  |
| <b>Secondary Source Readings</b>   |  |
| <b>Supporting Text pages</b>   |  |
| <b>Teacher Resources</b>   |  |
| <p><b>Texts:</b></p> <p><i>A Garden Carried IN The Pocket A Magic Button to Wall Street</i> by Edith Nisberg</p> <p>The story is about two teenagers brother and sister, Russ and Joy who have an exciting adventure. One day they walk to New York City and enter an elevator in a huge office building. They press a magic button and find themselves in a strange place and discover an unusual brokerage house on Wall Street. They invest \$100 in a stock, when a shocking news bulletin changed their fantasy into reality. Read to find out how Russ and Joy followed their dreams and turned a loss into a profit.</p> <p><i>Germmy Blew It- Again</i> by Rebecca Jones</p> <p>In order to pay off a school debt, Germmy goes into the gerbil breeding business.</p> <p><i>Make Four Million Dollars by Next Thursday</i> by Stephen Manes</p> <p>Jason attracts a lot of attention when he starts following the zany advice in a getrich-quick book by the bizarre Dr. Silverfish.</p> |  |

Millions by Frank Cottrell

It was a one-in-a-million chance. A bag crammed with cash comes tumbling out of the air and lands right at Damian's feet. Suddenly the Cunningham brothers are rich. Very rich.

Owl in the Office by Ben M. Baglio

The Welford Animal Shelter has always been a place for homeless and hurt animals. What will happen to the animals if the shelter has to close? Mandy and James organize a huge pet show to raise enough money to keep the shelter open.

The Big Buck Adventure by Shelley Gill and Deborah Tobola

One little girl and one very big dollar set out on a great adventure at the store. However, what seems like a pleasant afternoon of shopping soon turns perplexing as the challenge of her buying options becomes overwhelming. She doesn't know what to do. There are so many choices, but she only has one buck. A fun and perfect example of how we use math in our daily lives.

**Supplemental Workbooks: 4**

C's Classroom Poster

**Worksheets:**

[http://www.tdbank.com/wowzone/lessons/Savvy\\_Shopping\(6-8\).pdf](http://www.tdbank.com/wowzone/lessons/Savvy_Shopping(6-8).pdf)

[http://www.tdbank.com/wowzone/lessons/Savvy\\_Shopping\\_unit\\_pricing\\_teacher\(6-8\).pdf](http://www.tdbank.com/wowzone/lessons/Savvy_Shopping_unit_pricing_teacher(6-8).pdf)

[http://www.tdbank.com/wowzone/lessons/Savvy\\_Shopping\\_unit\\_pricing\\_student\(6-8\).pdf](http://www.tdbank.com/wowzone/lessons/Savvy_Shopping_unit_pricing_student(6-8).pdf)

[http://www.tdbank.com/wowzone/lessons/Checking\\_Account\\_Statement\\_\\_6-8\\_.pdf](http://www.tdbank.com/wowzone/lessons/Checking_Account_Statement__6-8_.pdf)

<http://www.tdbank.com/wowzone/lessons/CompletedCheck.pdf>

<http://www.tdbank.com/wowzone/lessons/SampleRegister.pdf>

**Websites:**

[Common Core Tool Kit](#)

[Framework for 21st Century](#)

[Learning Framework](#)

[Definitions](#)



<http://www.tdbank.com/wowzone/lessons/Gr6-8Lesson1.pdf>

<http://www.tdbank.com/wowzone/lessons/Gr6-8Lesson2.pdf>

<http://www.tdbank.com/wowzone/lessons/Gr6-8Lesson7.pdf>

<http://www.tdbank.com/wowzone/lessons/Gr6-8Lesson6.pdf>

<http://www.tdbank.com/wowzone/lessons/Gr6-8Lesson5.pdf>

<http://www.tdbank.com/wowzone/lessons/Gr6-8Lesson4.pdf>

<http://www.tdbank.com/wowzone/lessons/Gr6-8Lesson3.pdf>

**Videos:** Discovery Education [www.discoveryeducation.com](http://www.discoveryeducation.com) Above and Beyond: The 4 C's

### Stage 2 - Assessment Evidence

**Performance Task(s):**

- Teacher observations
- Teacher created tests
- Guidance referrals
- Cross-curricula materials
- Student reflections
- Projects & Presentations
- Role playing

**Other Evidence:**

- Class projects
- Interdisciplinary Assessments

### Stage 3 – Learning Plan

| Instructional Strategies  | Descriptions  |
|---|---|
| <b>Suggested Learning Activities</b>  | <ul style="list-style-type: none"><li>- Ask/discuss essential question(s).</li><li>- Pair/share using a Venn diagram to record similarities and differences.</li><li>- Role-play _What If^ situations dealing with expressing wants, needs, and feelings in various situations.</li><li>- Introduce and complete the performance task.</li></ul>  |
| <b>Modifications</b>  | <p><b>Special Education Students:</b><br/><a href="#">How to Adapt Your Teaching Strategies to Student Needs</a></p> <p><b>English Language Learners:</b><br/><a href="#">How to adapt lessons for ELL students by Dr. Denise Furlong</a></p> <p><b>Students at Risk of Failure:</b><br/><a href="#">Modifications and Accommodations for At Risk Students</a></p> <p><b>Gifted Students:</b><br/><a href="#">Gifted Students Modifications</a></p> |
| <p style="text-align: center;"><i>D indicates differentiation at the lesson level</i></p> |   |

|                             |   |
|-----------------------------|---|
| <b>Unit Plan Title</b>      | Seventh Grade 21st Century Life & Careers |
| <b>Suggested Time Frame</b> | Integrated into subjects Listed           |

|  |
|--|
| <b>Overview / Rationale</b>  |
| <p>Students will learn the important fiscal knowledge, habits, and skills that must be mastered in order to make informed decisions about personal finance. Financial literacy is an integral component of a student's college and career readiness, enabling students to achieve fulfilling, financially-secure, and successful careers.</p> <p>Students will also learn the importance of being knowledgeable about one's interests and talents, and being well informed about post-secondary and career options, career planning, and career requirements</p> |

|  |
|--|
| <b>Stage 1 – Desired Results</b>   |
| <p><b>Established Goals:</b></p> <p><i>Standards to be covered...</i></p> <ul style="list-style-type: none"> <li>● <b>9.1.4.A.1</b> Explain the difference between a career and a job, and identify various jobs in the community and the related earnings.</li> <li>● <b>9.1.4.A.2</b> Identify potential sources of income.</li> <li>● <b>9.1.4.A.3</b> Explain how income affects spending and take-home pay.</li> <li>● <b>9.1.4.B.1</b> Differentiate between financial wants and needs.</li> <li>● <b>9.1.4.B.2</b> Identify age-appropriate financial goals.</li> <li>● <b>9.1.4.B.3</b> Explain what a budget is and why it is important.</li> <li>● <b>9.1.4.B.4</b> Identify common household expense categories and sources of income.</li> <li>● <b>9.1.4.B.5</b> Identify ways to earn and save.</li> <li>● <b>9.1.4.E.1</b> Determine factors that influence consumer decisions related to money.</li> <li>● <b>9.1.4.E.2</b> Apply comparison shopping skills to purchasing decisions.</li> <li>● <b>9.1.4.F.1</b> Demonstrate an understanding of individual financial obligations and community financial obligations.</li> <li>● <b>9.1.4.F.2</b> Explain the roles of philanthropy, volunteer service, and charitable contributions, and analyze their impact on community development and quality of living.</li> <li>● <b>9.1.4.G.1</b> Describe how valuable items might be damaged or lost and ways to protect them.</li> <li>● <b>9.2.4.A.1</b> Identify reasons why people work, different types of work, and how work</li> </ul> |

|   |   |
|---|---|
| <p>can help a person achieve personal and professional goals.</p> <ul style="list-style-type: none"> <li>● <b>9.2.4.A.2</b> Identify various life roles and civic and work-related activities in the school, home, and community.</li> <li>● <b>9.2.4.A.3</b> Investigate both traditional and nontraditional careers and relate information to personal likes and dislikes.</li> <li>● <b>9.2.4.A.4</b> Explain why knowledge and skills acquired in the elementary grades lay the foundation for future academic and career success.</li> </ul>   |   |
| <p><b>Enduring Understandings:</b></p> <ul style="list-style-type: none"> <li>- Each job, career and profession has a set of preparation requirements, career exploration experiences and different opportunities for personal and professional growth and satisfaction.</li> <li>- In the 21st century, people will most likely have multiple careers and jobs.</li> <li>- Personal actions today and tomorrow may have an effect on future employment.</li> <li>- One's character and ethics are constantly being challenged and are ever-changing and evolving.</li> <li>- Financial choices have costs, benefits and consequences.</li> </ul> | <p><b>Essential Questions:</b></p> <ul style="list-style-type: none"> <li>- How do I decide what I want to be and how do I prepare for my career?</li> <li>- Why do I need a career plan?</li> <li>- How do I best prepare for the workforce?</li> <li>- How do family, school, community and workplace influence an individual's character and ethics?</li> <li>- When and how should I start planning financially?</li> <li>- Why do I need to be accountable?</li> </ul> |

|  | <b>Best Practice Interdisciplinary Connections Knowledge:</b><br><i>Students will know....</i>  | <b>Skills:</b><br><i>Students will be able to...</i>  |
|--|---|---|
| <b>9.1.8A3</b><br><b>9.1.8A4</b><br><b>9.1.8B1</b><br><b>9.1.8B2</b> | <p><b>Language Arts:</b></p> <ul style="list-style-type: none"> <li>- Students research a desired career and then conduct and write an interview of someone who is employed in that career</li> </ul> | <ul style="list-style-type: none"> <li>- Students will be able to apply research skills to career exploration.</li> <li>- Students will be able to</li> </ul> |

|  |  |  |
|--|--|--|
| <p>9.1.8B3<br/>9.2.8A4<br/>9.2.8C2</p>             | <p>field.</p> <ul style="list-style-type: none"> <li>- Students create a persuasive advertisement or commercial for a product using various propaganda techniques.</li> <li>- Students create a personal resume and cover letter for a possible summer job offering.</li> </ul>  | <p>analyze personal interests, abilities and skills.</p> <ul style="list-style-type: none"> <li>- Students will be able to organize thoughts and reflect logical thinking and speaking.</li> <li>- Students will be able to demonstrate job seeking skills.</li> <li>- Students will be able to research local and state employment opportunities.</li> <li>- Students will be able to develop an employment package complete with resume and cover letter.</li> </ul> |
| <p>9.2.8A1<br/>9.2.8E2<br/>9.2.8E3<br/>9.2.8E5</p> | <p><b>Math</b></p> <ul style="list-style-type: none"> <li>- Students utilize the internet to plan and create a budget for a vacation to an attraction located on another continent. (<a href="http://www.travelocity.com">www.travelocity.com</a>)</li> <li>- Stock Market Project: Students research a company and buy mock shares of it and create Excel graphs of their stocks value at the close of each business day for a period of one month. (<a href="http://www.moneyinstructor.com/teachingstocks.asp">www.moneyinstructor.com/teachingstocks.asp</a>)</li> <li>- Students create an itemized and detailed spreadsheet on how they would best spend \$1,000,000 by researching the cost of products and searching for best buys.</li> </ul> | <ul style="list-style-type: none"> <li>- Students will be able to create a simple personal savings plan.</li> <li>- Students will be able to compare the prices of similar items from different sellers.</li> <li>- Students will be able to understand that people make financial choices that have cost, benefits and consequences.</li> <li>- Students will be able to communicate, analyze data, apply technology and problem solve.</li> </ul>                    |
| <p>9.2.8A2<br/>9.2.8B1<br/>9.2.8D4</p>             | <p><b>Social Studies</b></p> <ul style="list-style-type: none"> <li>- Conduct a debate on the pros and cons of capital punishment.</li> <li>- After completion of a unit on the US Constitution have students collaboratively create a Classroom Bill of Rights document along with a Preamble.</li> </ul>   | <ul style="list-style-type: none"> <li>- Students will be able to describe how personal beliefs and attitudes affect decision-making.</li> <li>- Students will be able to demonstrate respect and flexibility in interpersonal and group activities.</li> </ul>  |

|  |   |   |
|--|---|---|
|  | <ul style="list-style-type: none"> <li>- Explore the lives of well noted abolitionists and describe their role in ending slavery in the US. Have students identify common character traits that led to their success.</li> </ul>  | <ul style="list-style-type: none"> <li>- Students will be able to describe how personal ethics influence decision making.</li> </ul>  |
| <b>9.1.8F2</b><br><b>9.1.8F1</b><br><b>9.2.8C4</b><br><b>9.2.8C3</b><br><b>9.2.8B2</b><br><b>9.2.8A1</b> | <b>Science</b> <ul style="list-style-type: none"> <li>- Students research an endangered species and then predict and write about the implications its extinction would have on its ecosystem.<br/>(<a href="http://www.discovery.com">www.discovery.com</a>)</li> <li>- In cooperative groups, students construct a battery using Zinc and copper strips and copper sulfate solution.<br/>(<a href="http://www.discoveryeducation.com">www.discoveryeducation.com</a>)</li> <li>- Students explore the career of chemical and mechanical engineers and the impact their work has had on our everyday lives.<br/>(<a href="http://www.TheFuturesChannel.com">www.TheFuturesChannel.com</a>)</li> </ul> | <ul style="list-style-type: none"> <li>- Students will be able to demonstrate appropriate social skills within group activities.</li> <li>- Students will be able to demonstrate responsibility for personal actions and contributions to group activities..</li> <li>- Students will be able to demonstrate the use of recommended safety and protective devices.</li> </ul> |

| <b>Student Resources</b>  |  |
|---|--|
| <b>Primary Source Readings</b>  |  |
| <b>Secondary Source Readings</b>  |  |
| <b>Supporting Text pages</b>  |  |
| <b>Teacher Resources</b>  |  |
| <b>Texts:</b>   |  |
| <p><i>Credit-Card Carole</i> by Sheila Solomon Klass</p> <p>When her father's decision to quit his lucrative job to "find himself" as an actor changes their family's finances, pampered sixteen-year-old Carole is dismayed that she must give up her credit card and get a job herself.</p> |  |

Good-Bye Millions by Michael J. Pellowski

A funny account of how Veronica handles her new —situation in life || . When Veronica’s father loses part of his vast fortune, Veronica has to adjust to a radically different lifestyle.

Hello...This is My Father Speaking by Mitchell Sharmat

Jeff Whitty hopes to make a fortune in the stock market so his father won't have to clean offices for a living (although the man is doing quite well and has no complaints).

Millions by Frank Cottrell

It was a one-in-a-million chance. A bag crammed with cash comes tumbling out of the air and lands right at Damian’s feet. Suddenly the Cunningham brothers are rich. Very rich.

Money Hungry by Sharon G. Flake

Raspberry Hill, 13, loves money. She sells clearance holiday candy and pencils, and keeps her lunch money rather than eat. She hoards every dime she can gather and hides her cash in her room. Greed drives her and is more important than friends, boys, or her mother's love.

The Whole Kitt and Caboodle: A Painless Journey to Investment Enlightenment by Susan Laubach

Promises to enlighten on the basics of successful investing.

## **Supplemental Workbooks: 4**

[C's Classroom Poster](#)

### **Websites:**

[Common Core Tool Kit](#)

[Framework for 21st Century](#)

[Learning Framework](#)

[Definitions](#)

<http://www.tdbank.com/wowzone/lessons/Gr6-8Lesso>

[n1.pdf](#)

<http://www.tdbank.com/wowzone/lessons/Gr6-8Lesson>

[2.pdf](#)

<http://www.tdbank.com/wowzone/lessons/Gr6-8Lesson>

[7.pdf](#)

<http://www.tdbank.com/wowzone/lessons/Gr6-8Lesson6.pdf>

<http://www.tdbank.com/wowzone/lessons/Gr6-8Lesson5.pdf>

<http://www.tdbank.com/wowzone/lessons/Gr6-8Lesson4.pdf>

<http://www.tdbank.com/wowzone/lessons/Gr6-8Lesson3.pdf>

**Worksheets:**

[http://www.tdbank.com/wowzone/lessons/Savvy\\_Shopping\(6-8\).pdf](http://www.tdbank.com/wowzone/lessons/Savvy_Shopping(6-8).pdf)

[http://www.tdbank.com/wowzone/lessons/Savvy\\_Shopping\\_unit\\_pricing\\_teacher\(6-8\).pdf](http://www.tdbank.com/wowzone/lessons/Savvy_Shopping_unit_pricing_teacher(6-8).pdf)

[http://www.tdbank.com/wowzone/lessons/Savvy\\_Shopping\\_unit\\_pricing\\_student\(6-8\).pdf](http://www.tdbank.com/wowzone/lessons/Savvy_Shopping_unit_pricing_student(6-8).pdf)

[http://www.tdbank.com/wowzone/lessons/Checking\\_Account\\_Statement\(6-8\).pdf](http://www.tdbank.com/wowzone/lessons/Checking_Account_Statement(6-8).pdf)

<http://www.tdbank.com/wowzone/lessons/CompletedCheck.pdf>

<http://www.tdbank.com/wowzone/lessons/SampleRegister.pdf>

**Videos:** Discovery Education [www.discoveryeducation.com](http://www.discoveryeducation.com) [Above and Beyond: The 4 C's](#)

**Stage 2 - Assessment Evidence**

**Performance Task(s):**

- Teacher observations
- Teacher created tests
- Guidance referrals
- Cross-curricula materials

**Other Evidence:**

- Class projects
- Interdisciplinary Assessments

|                           |  |
|---------------------------|--|
| -Student reflections      |  |
| -Projects & Presentations |  |
| -Role playing             |  |

| Stage 3 – Learning Plan                                |   |
|--|---|
| Instructional Strategies                               | Descriptions  |
| <b>Suggested Learning Activities</b>                   | <ul style="list-style-type: none"> <li>- Ask/discuss essential question(s).</li> <li>- Pair/share using a Venn diagram to record similarities and differences.</li> <li>- Role-play _What If^ situations dealing with expressing wants, needs, and feelings in various situations.</li> <li>- Introduce and complete the performance task.</li> </ul>   |
| <b>Modifications</b>                                   | <p><b>Special Education Students:</b><br/> <a href="#">How to Adapt Your Teaching Strategies to Student Needs</a></p> <p><b>English Language Learners:</b><br/> <a href="#">How to adapt lessons for ELL students by Dr. Denise Furlong</a></p> <p><b>Students at Risk of Failure:</b><br/> <a href="#">Modifications and Accommodations for At Risk Students</a></p> <p><b>Gifted Students:</b><br/> <a href="#">Gifted Students Modifications</a></p> |
| <i>D indicates differentiation at the lesson level</i> |   |

|                             |  |
|-----------------------------|--|
| <b>Unit Plan Title</b>      | Eighth Grade 21st Century Life & Careers |
| <b>Suggested Time Frame</b> | Integrated into subjects Listed          |

|  |
|--|
| <b>Overview / Rationale</b>  |
| <p>Students will learn the important fiscal knowledge, habits, and skills that must be mastered in order to make informed decisions about personal finance. Financial literacy is an integral component of a student's college and career readiness, enabling students to achieve fulfilling, financially-secure, and successful careers.</p> <p>Students will also learn the importance of being knowledgeable about one's interests and talents, and being well informed about post-secondary and career options, career planning, and career requirements</p> |

|  |
|--|
| <b>Stage 1 – Desired Results</b>   |
| <p><b>Established Goals:</b></p> <p><i>Standards to be covered...</i></p> <ul style="list-style-type: none"> <li>● <b>9.1.4.A.1</b> Explain the difference between a career and a job, and identify various jobs in the community and the related earnings.</li> <li>● <b>9.1.4.A.2</b> Identify potential sources of income.</li> <li>● <b>9.1.4.A.3</b> Explain how income affects spending and take-home pay.</li> <li>● <b>9.1.4.B.1</b> Differentiate between financial wants and needs.</li> <li>● <b>9.1.4.B.2</b> Identify age-appropriate financial goals.</li> <li>● <b>9.1.4.B.3</b> Explain what a budget is and why it is important.</li> <li>● <b>9.1.4.B.4</b> Identify common household expense categories and sources of income.</li> <li>● <b>9.1.4.B.5</b> Identify ways to earn and save.</li> <li>● <b>9.1.4.E.1</b> Determine factors that influence consumer decisions related to money.</li> <li>● <b>9.1.4.E.2</b> Apply comparison shopping skills to purchasing decisions.</li> <li>● <b>9.1.4.F.1</b> Demonstrate an understanding of individual financial obligations and community financial obligations.</li> <li>● <b>9.1.4.F.2</b> Explain the roles of philanthropy, volunteer service, and charitable contributions, and analyze their impact on community development and quality of living.</li> <li>● <b>9.1.4.G.1</b> Describe how valuable items might be damaged or lost and ways to protect them.</li> <li>● <b>9.2.4.A.1</b> Identify reasons why people work, different types of work, and how work</li> </ul> |

|   |   |
|---|---|
| <p>can help a person achieve personal and professional goals.</p> <ul style="list-style-type: none"> <li>● <b>9.2.4.A.2</b> Identify various life roles and civic and work-related activities in the school, home, and community.</li> <li>● <b>9.2.4.A.3</b> Investigate both traditional and nontraditional careers and relate information to personal likes and dislikes.</li> <li>● <b>9.2.4.A.4</b> Explain why knowledge and skills acquired in the elementary grades lay the foundation for future academic and career success.</li> </ul>   |   |
| <p><b>Enduring Understandings:</b></p> <ul style="list-style-type: none"> <li>- Each job, career and profession has a set of preparation requirements, career exploration experiences and different opportunities for personal and professional growth and satisfaction.</li> <li>- In the 21st century, people will most likely have multiple careers and jobs.</li> <li>- Personal actions today and tomorrow may have an effect on future employment.</li> <li>- One's character and ethics are constantly being challenged and are ever-changing and evolving.</li> <li>- Financial choices have costs, benefits and consequences.</li> </ul> | <p><b>Essential Questions:</b></p> <ul style="list-style-type: none"> <li>- How do I decide what I want to be and how do I prepare for my career?</li> <li>- Why do I need a career plan?</li> <li>- How do I best prepare for the workforce?</li> <li>- How do family, school, community and workplace influence an individual's character and ethics?</li> <li>- When and how should I start planning financially?</li> <li>- Why do I need to be accountable?</li> </ul> |

|  | <b>Best Practice Interdisciplinary Connections</b><br><b>Knowledge:</b><br><i>Students will know....</i>   | <b>Skills:</b><br><i>Students will be able to...</i>  |
|--|--|---|
| <b>9.1.8B4</b><br><b>9.2.8A5</b><br><b>9.2.8B1</b><br><b>9.2.8D1</b> | <p><b>Language Arts:</b></p> <ul style="list-style-type: none"> <li>- Students create a mock interview for a desired job.</li> <li>- Students create a personal improvement</li> </ul> | <ul style="list-style-type: none"> <li>- Students will be able to describe and demonstrate appropriate interpersonal skills and work habits.</li> </ul> |

|  |   |  |
|--|---|--|
|  | <p>plan or individual goal related to their role as a student, citizen, or future employee and develop the steps and time lines necessary for accomplishing it.</p> <ul style="list-style-type: none"> <li>- Students write a comparison of their personal character to that of a character from one of the novels they have read in class.</li> </ul>  | <ul style="list-style-type: none"> <li>- Students will be able to practice goal setting and decision making in areas relative to life skills.</li> <li>- Students will be able to develop a personal growth plan with short and long term goals.</li> <li>- Students will be able to explain how characters affect and influence ones actions and behavior.</li> </ul>   |
| <p><b>9.2.8E1</b><br/><b>9.2.8E2</b><br/><b>9.2.8E3</b><br/><b>9.2.8E5</b></p> | <p><b>Math</b></p> <ul style="list-style-type: none"> <li>- Students select and research a desired career and location to live as an adult and then create a monthly income and expense budget for themselves.</li> <li>- After completing a unit on percents and unit price, students create an itemized grocery list and determine the total cost utilizing coupons and searching for best buys from various stores.<br/>(<a href="http://www.brainpop.com/math/dataanalysis/comparingprices/">www.brainpop.com/math/dataanalysis/comparingprices/</a>)</li> <li>- Students research careers that involve the use of higher level mathematics.</li> </ul> | <ul style="list-style-type: none"> <li>- Students will be able to identify and demonstrate personal finance skills.</li> <li>- Students will be able to compare prices of similar items from different sellers.</li> <li>- Students will be able to understand that people make financial choices that have cost, benefits, and consequences.</li> <li>- Students will be able to explain the difference in cost between cash and credit purchases.</li> </ul> |
| <p><b>9.2.8D1</b><br/><b>9.2.8D3</b><br/><b>9.2.8D4</b></p>                    | <p><b>Social Studies</b></p> <ul style="list-style-type: none"> <li>- Examine the causes of and response to the Holocaust. Compare its causes and responses to present day occurrences of genocide. Discuss how we can prevent any form of genocide from happening again.</li> <li>- Explore the lives of well-known peacemakers.</li> <li>- Debate whether or not the US nuclear bombing of Japan during WW2 was justified.</li> </ul>   | <ul style="list-style-type: none"> <li>- Students will be able to list problems and their causes, effects, and solutions.</li> <li>- Students will be able to explain how character and behavior affects and influences the actions of others.</li> <li>- Students will be able to describe how personal ethics influence decision making.</li> </ul>  |

|         |   |  |
|---------|---|--|
| 9.2.8A1 | <b>Science</b><br>- In cooperative groups students identify examples of acid erosion in their community and list its likely causes. Results are then shared with the class.<br>( <a href="http://www.discoveryeducation.com">www.discoveryeducation.com</a> ) | - Students will be able to work cooperatively with others to solve a problem.<br>- Students will be able to demonstrate the use of recommended safety and protective devices.<br>- Students will be able to demonstrate appropriate social skills within group activities. |
| 9.2.8B2 |   |  |
| 9.2.8C3 |   |  |
| 9.2.8C4 |   |  |
| 9.2.8F1 |   |  |
| 9.2.8F2 |   |  |

| Student Resources   |  |
|---|--|
| <b>Primary Source Readings</b>  |  |
| <b>Secondary Source Readings</b>  |  |
| <b>Supporting Text pages</b>  |  |
| Teacher Resources   |  |
| <p style="text-align: center;"><b>Texts</b></p> <p><i>Credit-Card Carole</i> by Sheila Solomon Klass</p> <p>When her father's decision to quit his lucrative job to "find himself" as an actor changes their family's finances, pampered sixteen-year-old Carole is dismayed that she must give up her credit card and get a job herself.</p> <p><i>Good-Bye Millions</i> by Michael J. Pellowski</p> <p>A funny account of how Veronica handles her new —situation in life    . When Veronica's father loses part of his vast fortune, Veronica has to adjust to a radically different lifestyle.</p> <p><i>Hello...This is My Father Speaking</i> by Mitchell Sharmat</p> <p>Jeff Whitty hopes to make a fortune in the stock market so his father won't have to clean offices for a living (although the man is doing quite well and has no complaints).</p> <p><i>Millions</i> by Frank Cottrell</p> <p>It was a one-in-a-million chance. A bag crammed with cash comes tumbling out of the air</p> |  |

and lands right at Damian's feet. Suddenly the Cunningham brothers are rich. Very rich.

Money Hungry by Sharon G. Flake

Raspberry Hill, 13, loves money. She sells clearance holiday candy and pencils, and keeps her lunch money rather than eat. She hoards every dime she can gather and hides her cash in her room. Greed drives her and is more important than friends, boys, or her mother's love.

The Whole Kitt and Caboodle: A Painless Journey to Investment Enlightenment by Susan Laubach

Promises to enlighten on the basics of successful investing.

### **Supplemental Workbooks: 4**

[C's Classroom Poster](#)

#### **Websites:**

[Common Core Tool Kit](#)

[Framework for 21st Century](#)

[Learning Framework](#)

[Definitions](#)

<http://www.tdbank.com/wowzone/lessons/Gr6-8Lesson1.pdf>

<http://www.tdbank.com/wowzone/lessons/Gr6-8Lesson2.pdf>

<http://www.tdbank.com/wowzone/lessons/Gr6-8Lesson7.pdf>

<http://www.tdbank.com/wowzone/lessons/Gr6-8Lesson6.pdf>

<http://www.tdbank.com/wowzone/lessons/Gr6-8Lesson5.pdf>

<http://www.tdbank.com/wowzone/lessons/Gr6-8Lesson4.pdf>

<http://www.tdbank.com/wowzone/lessons/Gr6-8Lesson3.pdf>

**Worksheets:**

[http://www.tdbank.com/wowzone/lessons/Savvy\\_Shopping\(6-8\).pdf](http://www.tdbank.com/wowzone/lessons/Savvy_Shopping(6-8).pdf)

[http://www.tdbank.com/wowzone/lessons/Savvy\\_Shopping\\_unit\\_pricing\\_teacher\(6-8\).pdf](http://www.tdbank.com/wowzone/lessons/Savvy_Shopping_unit_pricing_teacher(6-8).pdf)

[http://www.tdbank.com/wowzone/lessons/Savvy\\_Shopping\\_unit\\_pricing\\_student\(6-8\).pdf](http://www.tdbank.com/wowzone/lessons/Savvy_Shopping_unit_pricing_student(6-8).pdf)

[http://www.tdbank.com/wowzone/lessons/Checking\\_Account\\_Statement\\_6-8\\_.pdf](http://www.tdbank.com/wowzone/lessons/Checking_Account_Statement_6-8_.pdf)

<http://www.tdbank.com/wowzone/lessons/CompletedCheck.pdf>

<http://www.tdbank.com/wowzone/lessons/SampleRegister.pdf>

**Videos:** Discovery Education [www.discoveryeducation.com](http://www.discoveryeducation.com) [Above and Beyond: The 4 C's](#)

**Stage 2 - Assessment Evidence**

**Performance Task(s):**

- Teacher observations
- Teacher created tests
- Guidance referrals
- Cross-curricula materials
- Student reflections
- Projects & Presentations
- Role playing

**Other Evidence:**

- Class projects
- Interdisciplinary Assessments

| Stage 3 – Learning Plan  |                                      |
|--------------------------|--------------------------------------|
| Instructional Strategies | Descriptions                         |
| Suggested                | - Ask/discuss essential question(s). |

|  |   |
|--|---|
| Learning Activities                                    | <ul style="list-style-type: none"> <li>- Pair/share using a Venn diagram to record similarities and differences.</li> <li>- Role-play _What If^ situations dealing with expressing wants, needs, and feelings in various situations.</li> <li>- Introduce and complete the performance task.</li> </ul>   |
| Modifications  | <p><b>Special Education Students:</b><br/> <a href="#">How to Adapt Your Teaching Strategies to Student Needs</a></p> <p><b>English Language Learners:</b><br/> <a href="#">How to adapt lessons for ELL students by Dr. Denise Furlong</a></p> <p><b>Students at Risk of Failure:</b><br/> <a href="#">Modifications and Accommodations for At Risk Students</a></p> <p><b>Gifted Students:</b><br/> <a href="#">Gifted Students Modifications</a></p> |
| <i>D indicates differentiation at the lesson level</i> |   |





