

UNIT 9 FOCUS

Mathematical Personal and Financial Literacy

Pacing: 2 weeks

STANDARDS FOR MATHEMATICAL CONTENT

- **9.1.8.A.2** - Relate how career choices, education choices, skills, entrepreneurship, and economic conditions affect income.
- **9.1.8.A.3** - Differentiate among ways that workers can improve earning power through the acquisition of new knowledge and skills.
- **9.1.8.B.8** - Develop a system for keeping and using financial records.
- **9.1.8.B.9** - Determine the most appropriate use of various financial products and services
- **9.1.8.C.1** - Compare and contrast credit cards and debit cards and the advantages and disadvantages of using each.
- **9.1.8.C.2** - Compare and contrast the financial products and services offered by different types of financial institutions.
- **9.1.8.C.3** - Compare and contrast debt and credit management strategies.
- **9.1.8.C.8** - Explain the purpose of a credit score and credit record, and summarize borrowers' credit report rights.
- **9.1.8.C.9** - Summarize the causes and consequences of personal bankruptcy
- **9.1.8.C.10** - Determine when there is a need to seek credit counseling and appropriate times to utilize it.
- **9.1.8.E.2** - Identify personal information that should not be disclosed to others and the possible consequences of doing or not doing so.

STANDARDS FOR MATHEMATICAL PRACTICE

- MP.1 - Make sense of problems and persevere in solving them.
- MP.2 - Reason abstractly and quantitatively.
- MP.3 - Construct viable arguments and critique the reasoning of others.
- MP.4 - Model with mathematics.
- MP.5 - Use appropriate tools strategically.
- MP.6 - Attend to precision.
- MP.7 - Look for and make use of structure.
- MP.8 - Look for and express regularity in repeated reasoning.

INTERDISCIPLINARY CONNECTIONS

UNIT 9 GENERAL ASSESSMENTS

Interdisciplinary connections may include but are not limited to:

- Incorporates real world mathematical computations, writing skills, speaking skills, and computer applications. The study of domestic economics allows students to discover themes present in United States history that have impacted the present-day economy.
 - Examples include:
 - Civic Literacy
 - Environmental Literacy
 - Financial, Economic, Business and Entrepreneurial Literacy
 - Global Awareness
 - Health Literacy

21st Century Standards

9.2.8.B.3 Evaluate communication, collaboration, and leadership skills that can be developed through school, home, work, and extracurricular activities for use in a career.

9.2.8.B.7 Evaluate the impact of online activities and social media on employer decisions.

21st Century Skills: Career Ready Practice Standards:

CRP1, CRP2, CRP3, CRP4, CRP5, CRP6, CRP7, CRP8, CRP9, CRP10, CRP11, CRP12

Additional interdisciplinary connections to be determined during Curriculum Development Periods

- Mid-Topic Assessment
- Topic Assessment
- Topic Performance Task

RESOURCES

- Lesson Resources

TECHNOLOGY INTEGRATION

- www.bls.gov/ooh - search various professions

- Students Notes
- Homework Assignments
- Topic Resources
 - Table of Contents
 - Pacing Guide
 - Teaching Tips
 - Study Guide

that students are interested in. The site also includes lists like “highest paying occupations” and “fastest growing occupations,” which will be of interest to students. Also, it is important to note that the statistics are the median income, so it might be beneficial to discuss what this looks like in your area.

- Search different banks to show the various checking accounts and their fees from a local, regional, or national bank. Many will even show various charts that compare their accounts and fees.
- <https://bettermoneyhabits.bankofamerica.com> click on “Credit.” There are several great videos and infographics to consider showing your students
 - “The true cost of a credit card” - shows the impact of interest when purchasing with a credit card.
 - “Making sense of your credit report” - breaks down the different aspects of a credit report.
- <https://bigfuture.collegeboard.org/pay-for-colleg>
 - “Where should you look for financial aid?” - introduction to the various ways to apply for scholarships and grants.
- <https://bigfuture.collegeboard.org/get-started/video-gallery>
 - short video testimonials from students about how they paid for college.

STANDARDS

8.1.8.A.1 Demonstrate knowledge of a real world problem using digital tools.

	<p>8.1.8.D.1 Understand and model appropriate online behaviors related to cyber safety, cyber bullying, cyber security, and cyber ethics including appropriate use of social media.</p> <p>8.1.8.D.2 Demonstrate the application of appropriate citations to digital content.</p> <p>8.1.8.D.3 Demonstrate an understanding of fair use and Creative Commons to intellectual property.</p> <p>8.1.8.D.4 Assess the credibility and accuracy of digital content.</p> <p>8.1.8.D.5 Understand appropriate uses for social media and the negative consequences of misuse.</p> <p>8.1.8.E.1 Effectively use a variety of search tools and filters in professional public databases to find information to solve a real world problem.</p> <p>Link: NJDOE Technology Standards</p> <p><i>Additional technology connections to be determined during Curriculum Development Periods.</i></p>
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KEY VOCABULARY

Credit card, debit card, deposit, grant, interest, scholarship, student loan, transfer, withdrawal, work-study

GENERAL CONSIDERATIONS FOR DIVERSE LEARNERS

English Language Learners	Students Receiving Special Education Services	Advanced Learners
<ul style="list-style-type: none"> • WIDA Can Do Descriptors for Grades 6-8* • WIDA Essential Actions Handbook • FABRIC Paradigm • Wall Township ESL Grading Protocol <p>*Use WIDA Can Do Descriptors in coordination with Student</p>	<ul style="list-style-type: none"> • New Jersey Tiered System of Supports • National Center on Universal Design for Learning - About UDL • UDL Checklist • UDL Key Terms <p><u>Response to Intervention:</u> Reteach to Build Understanding, Additional Vocabulary Support, Build Mathematical Literacy</p>	<ul style="list-style-type: none"> • Knowledge and Skill Standards in Gifted Education for All Teachers • Pre-K-Grade 12 Gifted Programming Standards • Gifted Programming Glossary of Terms <p style="text-align: center;">Potential Accommodations for Advanced Learners</p>

[Language Portraits \(SLPs\).](#)

Potential Accommodations for ELLs

- Personal glossary
- Text-to-speech
- Extended time
- Simplified / verbal instructions
- Frequent breaks
- Small group/One to one
- Additional time
- Review of directions
- Student restates information
- Extra visual and verbal cues and prompts
- Preferential seating
- Verbal and visual cues regarding directions and staying on task
- Checklists
- Immediate feedback

Students within this class receiving Special Education/Section 504 programming have specific goals and objectives, as well as accommodations and modifications outlined within their Individualized Education Plans (IEP)/504 Plans due to an identified disability and/or diagnosis. In addition to exposure to the general education curriculum, instruction is differentiated based upon the student's needs. The IEP/504 Plan acts as a supplemental curriculum guide inclusive of instructional strategies that support each specific learner.

Potential Accommodations for Special Education

Presentation accommodations:

- Listen to audio recordings instead of reading text
- Pre-teach unknown vocabulary through pictures or videos, and relate to prior knowledge
- Work with fewer items per page and/or materials in a larger print size
- Use a visual blocker
- Use visual presentations of verbal material, such as word webs and visual organizers
- Be given a written list of instructions/picture cues

Response accommodations:

- Give responses in a form (oral or written) that's easier for him/her
- Dictate answers to a scribe
- Capture responses on an audio recorder

- Use of high level academic vocabulary/texts
- Problem-based learning
- Pre-assess to condense curriculum
- Interest-based research
- Authentic problem-solving
- Homogeneous grouping opportunities

Students with 504 Plans

Teachers are responsible for implementing designated services and strategies identified on a student's 504 Plan.

	<ul style="list-style-type: none"> ● Use a spelling dictionary or electronic spell-checker ● Use a word processor to give responses in class ● Use a calculator or table of “math facts” <p>Setting accommodations:</p> <ul style="list-style-type: none"> ● Work or take a test in a different setting, such as a quiet room with few distractions ● Sit where he/she learns best (for example, near the teacher) ● Take a test in small group setting <p>Timing accommodations:</p> <ul style="list-style-type: none"> ● Take more time to complete a task or a test ● Have extra time to process oral information and directions ● Take frequent breaks, such as after completing a task <p>Assignment modifications:</p> <ul style="list-style-type: none"> ● Complete fewer or different homework problems than peers ● Shorten assignment ● Answer fewer or different test questions ● Create alternate projects or assignments 	
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At Risk Learners / Differentiation Strategies

<p>Alternative Assessments Choice Boards Games and Tournaments Group Investigations Guided Reading Learning Contracts Leveled Rubrics Literature Circles Multiple Texts</p>	<p>Independent Research & Projects Multiple Intelligence Options Project-Based Learning Varied Supplemental Activities Varied Journal Prompts or RAFT Writing Tiered Activities/Assignments Tiered Products Graphic Organizers Choice of Books/Activities</p>	<p>Jigsaw Think-Tac-Toe Cubing Activities Exploration by Interest Flexible Grouping Goal-Setting with Students Homework Options Open-Ended Activities Use of Reading Buddies</p>
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Personal Agendas	Mini-Workshops to Reteach or Extend Think-Pair-Share by readiness or interest Use of Collaboration of Various Activities	Varied Product Choices Stations/Centers Work Alone/Together
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CONTENT STANDARD	SUGGESTED MATHEMATICAL PRACTICES	CRITICAL KNOWLEDGE & SKILLS
9.1 - 9.1.8.A.2, 9.1.8.A.3 9.2 - 9.1.8.B.9, 9.1.8.C.2 9.3 - 9.1.8.B.8, 9.1.8.B.9 9.4 - 9.1.8.C.1, 9.1.8.C.3 9.5 - 9.1.8.C.8, 9.1.8.C.9, 9.1.8.C.10, 9.1.8.E.2 9.6 - 9.1.8.A.2, 9.1.8.E.2	MP.1 MP.2 MP.3 MP.4 MP.5 MP.6 MP.7 MP.8	<ul style="list-style-type: none"> ● 9.1 - Comparing Salaries <ul style="list-style-type: none"> ○ SWBAT identify different levels of education and determine how it will affect their salaries when they graduate. ○ SWBAT describe the advantages and disadvantages of additional schooling. ● 9.2 - Costs and Features of A Checking Account <ul style="list-style-type: none"> ○ SWBAT compare and contrast checking accounts at different banks to determine which bank is the best fit. ● 9.3 - Balancing A Check Register <ul style="list-style-type: none"> ○ SWBAT identify transactions as a deposit, withdrawal or transfer. ○ SWBAT balance a check register. ● 9.4 - Debit Cards vs. Credit Cards <ul style="list-style-type: none"> ○ SWBAT determine the difference between a debit and credit card as well as state the advantages and disadvantages of each.

		<ul style="list-style-type: none">● 9.5 - Credit Reports<ul style="list-style-type: none">○ SWBAT understand the importance of a credit report and understand what information must be included.○ SWBAT identify the difference between a borrower and lender. ● 9.6 - Paying For College<ul style="list-style-type: none">○ SWBAT understand several options when paying for college.
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