Unit 5: Financial Literacy

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Title Section

Department of Curriculum and Instruction

Belleville Public Schools

Curriculum Guide

COMPUTER APPLICATIONS 1, GRADE 7

FINANCIAL LITERACY

Belleville Board of Education

102 Passaic Avenue

Belleville, NJ 07109

Prepared by: TEACHER, JOSEPH DEFLORIO

Dr. Richard Tomko, Ph.D., M.J., Superintendent of Schools

Ms. LucyAnn Demikoff, Director of Curriculum and Instruction K-12

Ms. Nicole Shanklin, Director of Elementary Education

Mr. George Droste, Director of Secondary Education

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Unit Overview

Unit 5 - This unit will expose students to Financial topics related to managing personal finance, money and investing. This will equip our student's with the skill and knowledge that will allow them to make informed and effective decisions as they relate to Financial resources.

Enduring Understanding

- Financial Awareness
- Exposure to Financial Terminology
- Needs vs. Wants
- Budget-Income vs. Expenses
- Accounting-Profit vs. Loss
- Investing Concepts
- Money/Banking- Checking vs. Saving Accounts
- Insurance
- Interest

Essential Questions

- What does basic Financial Literacy afford you? [Self-sufficiency]

- Can reading financial news help you become financial literate?
- Are there any Finacial Management Tools available to you?
- Does my credit score matter?
- Should I create a budget?
- Should I get a checking and/or savings account?

Exit Skills

- Financial Literacy Awareness
- Contrast Needs vs. Wants
- Become more self-sufficient
- Manage your money

New Jersey Student Learning Standards (NJSLS-S)

PFL.9.1.8.B.1	Distinguish among cash, check, credit card, and debit card.
PFL.9.1.8.B.3	Justify the concept of “paying yourself first” as a financial savings strategy.
PFL.9.1.8.B.4	Relate the concept of deferred gratification to [investment,] meeting financial goals, and building wealth.
PFL.9.1.8.B.10	Justify safeguarding personal information when using credit cards, banking electronically, or filing forms.

Interdisciplinary Connections

Standards:

LA.RL.7.1	Cite several pieces of textual evidence and make relevant connections to support analysis of what the text says explicitly as well as inferences drawn from the text.
LA.RL.7.2	Determine a theme or central idea of a text and analyze its development over the course of the text; provide an objective summary of the text.
LA.RI.7.1	Cite several pieces of textual evidence and make relevant connections to support analysis of what the text says explicitly as well as inferences drawn from the text.
LA.RI.7.4	Determine the meaning of words and phrases as they are used in a text, including figurative, connotative, and technical meanings; analyze the impact of a specific word choice on meaning and tone.
LA.RI.7.7	Compare and contrast a text to an audio, video, or multimedia version of the text, analyzing each medium’s portrayal of the subject (e.g., how the delivery of a speech

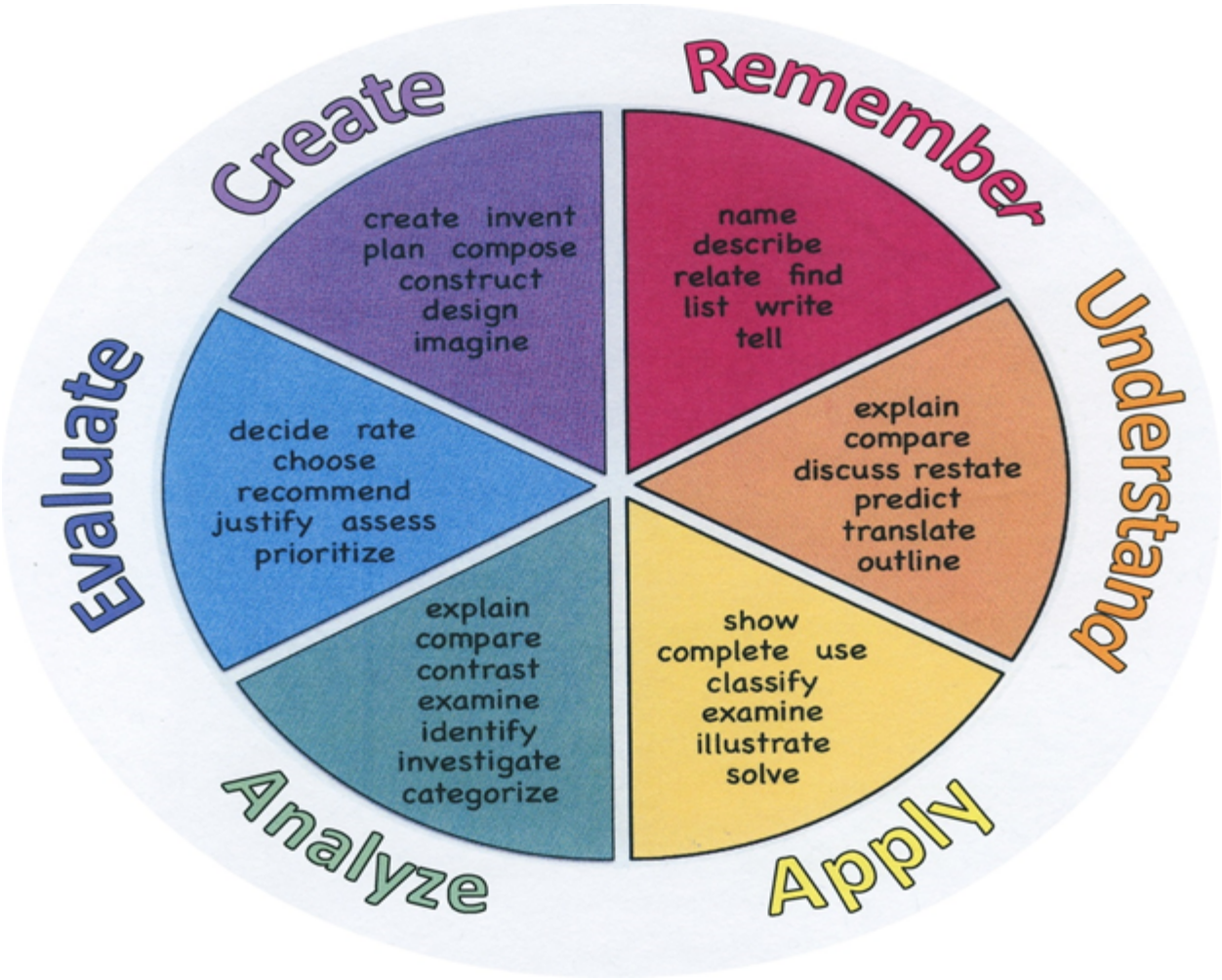
affects the impact of the words).

Learning Objectives

- Students gain the Financial Literacy skills they will need to manage their financial resources effectively throughout their lives.

Action Verbs: Below are examples of action verbs associated with each level of the Revised Bloom's Taxonomy.

Remember	Understand	Apply	Analyze	Evaluate	Create
Choose	Classify	Choose	Categorize	Appraise	Combine
Describe	Defend	Dramatize	Classify	Judge	Compose
Define	Demonstrate	Explain	Compare	Criticize	Construct
Label	Distinguish	Generalize	Differentiate	Defend	Design
List	Explain	Judge	Distinguish	Compare	Develop
Locate	Express	Organize	Identify	Assess	Formulate
Match	Extend	Paint	Infer	Conclude	Hypothesize
Memorize	Give Examples	Prepare	Point out	Contrast	Invent
Name	Illustrate	Produce	Select	Critique	Make
Omit	Indicate	Select	Subdivide	Determine	Originate
Recite	Interrelate	Show	Survey	Grade	Organize
Select	Interpret	Sketch	Arrange	Justify	Plan
State	Infer	Solve	Breakdown	Measure	Produce
Count	Match	Use	Combine	Rank	Role Play
Draw	Paraphrase	Add	Detect	Rate	Drive
Outline	Represent	Calculate	Diagram	Support	Devise
Point	Restate	Change	Discriminate	Test	Generate
Quote	Rewrite	Classify	Illustrate		Integrate
Recall	Select	Complete	Outline		Prescribe
Recognize	Show	Compute	Point out		Propose
Repeat	Summarize	Discover	Separate		Reconstruct
Reproduce	Tell	Divide			Revise
	Translate	Examine			Rewrite
	Associate	Graph			Transform
	Compute	Interpolate			
	Convert	Manipulate			
	Discuss	Modify			
	Estimate	Operate			
	Extrapolate	Subtract			
	Generalize				
	Predict				



Suggested Activities & Best Practices

- The EverFi web based portal FutureSmart will both inform and assess the Financial Literacy of our students.

1. Smart Shopping
2. Ways to Pay
3. Investing in You
4. Growing a Business
5. Your Financial Future
6. Build Your Blueprint

- Teacher will discuss and provide clarity to the financial issues.

Assessment Evidence - Checking for Understanding (CFU)

Exit Ticket-Formative Assessment

Admit Ticket-Formative Assessment

Unit Test-Summative Assessment

Web Based Assessments-Alternative Assessment

Create a Multimedia Poster-Benchmark Assessment

- Admit Tickets
- Anticipation Guide
- Compare & Contrast
- Create a Multimedia Poster
- Define
- Describe
- Evaluate
- Evaluation rubrics
- Exit Tickets
- Explaining
- Illustration
- KWL Chart
- Learning Center Activities
- Multimedia Reports
- Newspaper Headline
- Outline
- Question Stems
- Quizzes
- Red Light, Green Light
- Self- assessments
- Study Guide
- Teacher Observation Checklist
- Unit review/Test prep
- Unit tests

- Web-Based Assessments
- Written Reports

Primary Resources & Materials

- Chromebooks/ Google Platforms
- Windows 10 OS
- Office 365
- Microsoft Word
- Chrome Browser
- Teacher Handout
- Digitools Textbook
- White Board
- Smart TV
- EverFi Web Based Portals

Ancillary Resources

- White Board
- Smart TV
- Dell/HP - If Chromebooks aren't operational

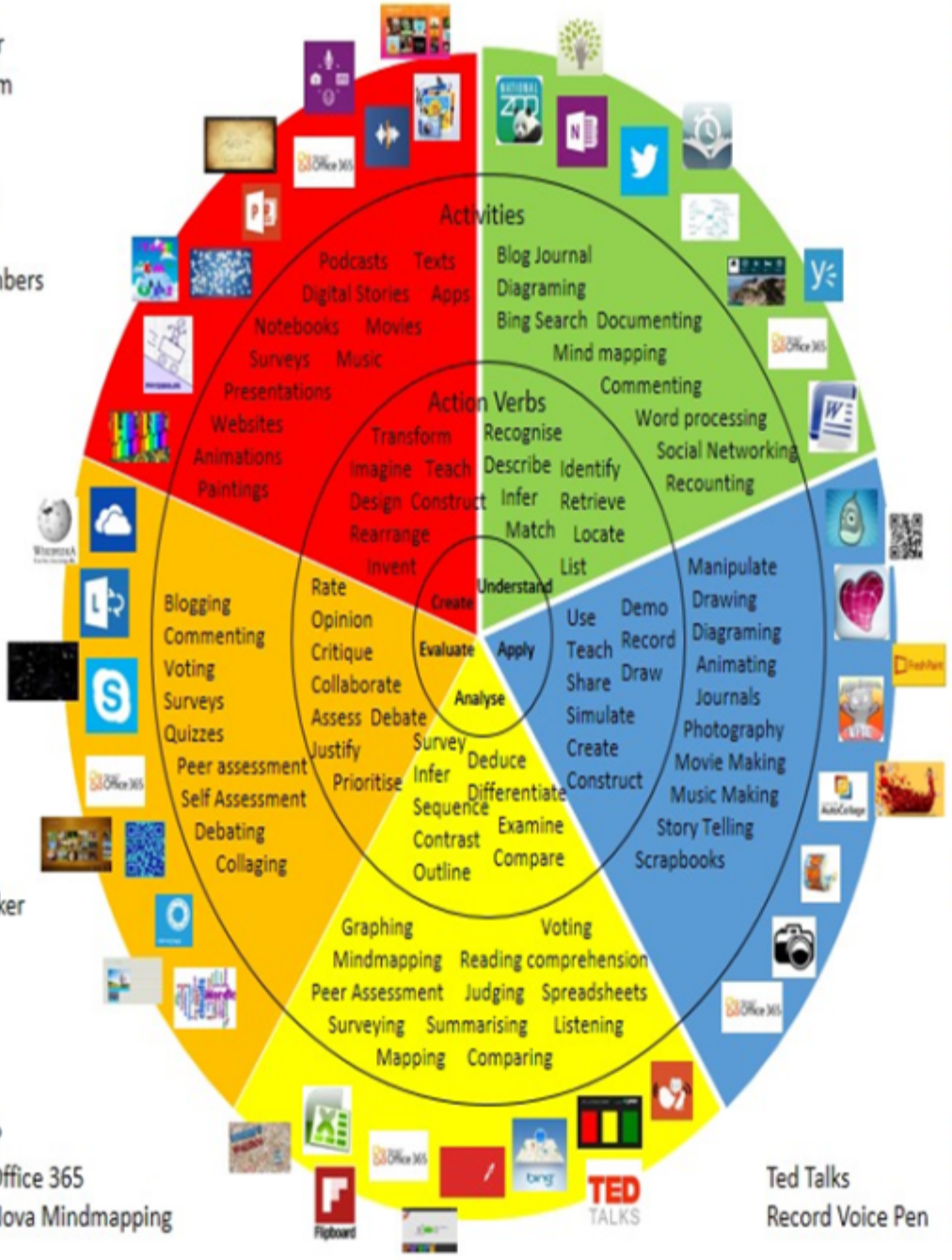
Technology Infusion

What **Technology Infusion** and/or strategies are integrated into this unit to enhance learning? Please list all hardware, software and strategies. Please find a technology pedagogy wheel for assistance while completing this section.

Win 8.1 Apps/Tools Pedagogy Wheel

Podcasts
Photostory 3
Kid Story Builder
Music Maker Jam
Paint A Story
Office 365
MS PowerPoint
Stack 'Em Up
NqSquared Numbers
Physamajig
Xylophone 8

Wikipedia
Skydrive
Lync
SkyMap
Skype
Office 365
Puzzle Touch
Easy QR
Memorylage
Life Moments
Word Cloud Maker



Where's Waldo?
MS Excel Office 365
Flipboard Nova Mindmapping

Ted Talks
Record Voice Pen

Originally taken from http://www.coetail.com/vzimmer/files/2013/02/iPadagogy-Wheel.001.jpg
And adapted for Windows 8.1 devices by Charlotte Beckhurst @CharBeckhurst

Alignment to 21st Century Skills & Technology

PFL.9.1.8.B	Money Management
PFL.9.1.8.C	Credit and Debt Management
PFL.9.1.8.D	Planning, Saving, and Investing
PFL.9.1.8.E	Becoming a Critical Consumer
PFL.9.1.8.G	Insuring and Protecting

21st Century Skills/Interdisciplinary Themes

- Communication and Collaboration
- Creativity and Innovation
- Critical thinking and Problem Solving
- ICT (Information, Communications and Technology) Literacy
- Information Literacy
- Life and Career Skills
- Media Literacy

21st Century Skills

- Civic Literacy
- Environmental Literacy
- Financial, Economic, Business and Entrepreneurial Literacy
- Global Awareness
- Health Literacy

Differentiation

The basis of good differentiation in a lesson lies in differentiating by content, process, and/or product.

Resources:

- https://www.nj.gov/education/archive/techno/grants/include/differentiation.htm

- Students will have the same subject matter but will have modified expectations
- Guided instruction, direct instruction, & group instruction
- Assist students with IEP & 504 guidelines
- Study guides, group & peer instruction, extended time / test time / oral testing

Special Education Learning (IEP's & 504's)

- Additional time for skill mastery
- Preview of content, concepts and vocabulary
- Behavior management plan
- Students repeat directions to check for understanding
- Assistive technology
- Check work frequently for understanding
- Secur attention before giving instruction/directions
- Multi-sensory presentation
- Preferential seating
- Modified assignments
- Data/study guides provided

- printed copy of board work/notes provided
- additional time for skill mastery
- assistive technology
- behavior management plan
- Center-Based Instruction
- check work frequently for understanding
- computer or electronic device utilizes
- extended time on tests/ quizzes
- have student repeat directions to check for understanding
- highlighted text visual presentation
- modified assignment format
- modified test content
- modified test format
- modified test length

- multi-sensory presentation
- multiple test sessions
- preferential seating
- preview of content, concepts, and vocabulary
- Provide modifications as dictated in the student's IEP/504 plan
- reduced/shortened reading assignments
- Reduced/shortened written assignments
- secure attention before giving instruction/directions
- shortened assignments
- student working with an assigned partner
- teacher initiated weekly assignment sheet
- Use open book, study guides, test prototypes

English Language Learning (ELL)

- Multimedia videos, illustrations, pictures to explain or clarify
- Teacher provides data / study guides
- Allow students to correct errors
- Allow students to retake test/quizzes with ELL teacher support

- teaching key aspects of a topic. Eliminate nonessential information
- using videos, illustrations, pictures, and drawings to explain or clarif
- allowing products (projects, timelines, demonstrations, models, drawings, dioramas, poster boards, charts, graphs, slide shows, videos, etc.) to demonstrate student's learning;
- allowing students to correct errors (looking for understanding)
- allowing the use of note cards or open-book during testing
- decreasing the amount of workpresented or required
- having peers take notes or providing a copy of the teacher's notes
- modifying tests to reflect selected objectives
- providing study guides
- reducing or omitting lengthy outside reading assignments
- reducing the number of answer choices on a multiple choice test
- tutoring by peers
- using computer word processing spell check and grammar check features
- using true/false, matching, or fill in the blank tests in lieu of essay tests

At Risk

- Modify assignment

- Provide one-on-one instruction
- Tutoring by peers
- Provide data/study guides - Handout
- Provide SITES [google classroom with data/study guides]
- Re-take test or quizzes
- Extend deadlines
- Offer morning and after school support

- allowing students to correct errors (looking for understanding)
- teaching key aspects of a topic. Eliminate nonessential information
- allowing products (projects, timelines, demonstrations, models, drawings, dioramas, poster boards, charts, graphs, slide shows, videos, etc.) to demonstrate student's learning
- allowing students to select from given choices
- allowing the use of note cards or open-book during testing
- collaborating (general education teacher and specialist) to modify vocabulary, omit or modify items to reflect objectives for the student, eliminate sections of the test, and determine how the grade will be determined prior to giving the test.
- decreasing the amount of workpresented or required
- having peers take notes or providing a copy of the teacher's notes
- marking students' correct and acceptable work, not the mistakes
- modifying tests to reflect selected objectives
- providing study guides
- reducing or omitting lengthy outside reading assignments
- reducing the number of answer choices on a multiple choice test
- tutoring by peers
- using authentic assessments with real-life problem-solving
- using true/false, matching, or fill in the blank tests in lieu of essay tests
- using videos, illustrations, pictures, and drawings to explain or clarify

Talented and Gifted Learning (T&G)

- Teacher-selected instructional strategies that are focused to provide advanced challenges, engagement and growth opportunities.
- Support peer instruction to other students
- Provide SITES [google classroom with data/study guides]

- Above grade level placement option for qualified students
- Advanced problem-solving
- Allow students to work at a faster pace
- Cluster grouping
- Complete activities aligned with above grade level text using Benchmark results

- Create a blog or social media page about their unit
- Create a plan to solve an issue presented in the class or in a text
- Debate issues with research to support arguments
- Flexible skill grouping within a class or across grade level for rigor
- Higher order, critical & creative thinking skills, and discovery
- Multi-disciplinary unit and/or project
- Teacher-selected instructional strategies that are focused to provide challenge, engagement, and growth opportunities
- Utilize exploratory connections to higher-grade concepts
- Utilize project-based learning for greater depth of knowledge

Sample Lesson

Using the template below, please develop a **Sample Lesson** for the first unit only.

Unit Name:

NJSLS:

Interdisciplinary Connection:

Statement of Objective:

Anticipatory Set/Do Now:

Learning Activity:

Student Assessment/CFU's:

Materials:

21st Century Themes and Skills:

Differentiation/Modifications:

Integration of Technology: