

Unit 3: Unit 3: Economy (Weeks 20-28)

Content Area: **Template**
Course(s):
Time Period: **Full Year**
Length: **Full Year**
Status: **Published**

UNIT RATIONALE

This unit explores many areas of economy, from the basics of money and where it comes from, to needs, wants, goods, and services. Financial literacy is a critical component to education. Students can learn the values of hard work and saving money, even at a young age.

ESSENTIAL QUESTIONS

- What is money?
- What are ways that people can get money?
- What is the difference between a need and want?
- How do we get the things we need and want?
- What are goods and services?
- What goods and services are offered in my community?
- What is a bank?
- How do goods get invented?
- What is the US Mint?

STANDARDS

NEW JERSEY STUDENT LEARNING STANDARDS: CONTENT AREA

SAVED

New Jersey (NJSL) - Grades K-2 - Social Studies (2020)

6.1.2.CivicsPD.1:

Engage in discussions effectively by asking questions, considering facts, listening to the ideas of others, and sharing opinions.

6.1.2.Geo.GI.1:

Explain why and how people, goods, and ideas move from place to place.

6.1.2.EconET.1:

Explain the difference between needs and wants.

6.1.2.EconET.4:

Explain the impact that decisions about savings, debt, and investment can have on individuals' lives.

6.1.2.EconEM.1:

Describe the skills and knowledge required to produce specific goods and services.

6.1.2.EconEM.2:

Describe the goods and services that individuals and businesses in the local community produce and those that are produced in other communities.

6.1.2.EconEM.3:

Identify the ways in which people exchange(d) goods and services today, and in the past (e.g., purchase, borrow, barter).

6.1.2.EconNE.2:

Describe examples of goods and services that governments provide.

6.1.2.HistoryCC.3:

Make inferences about how past events, individuals, and innovations affect our current lives.

SOC.6.1.2.CivicsPD.1	Engage in discussions effectively by asking questions, considering facts, listening to the ideas of others, and sharing opinions.
SOC.6.1.2.GeoGI.1	Explain why and how people, goods, and ideas move from place to place.
SOC.6.1.2.EconET.1	Explain the difference between needs and wants.
SOC.6.1.2.EconET.4	Explain the impact that decisions about savings, debt, and investment can have on individuals' lives.
SOC.6.1.2.EconEM.1	Describe the skills and knowledge required to produce specific goods and services.
SOC.6.1.2.EconEM.2	Describe the goods and services that individuals and businesses in the local community produce and those that are produced in other communities.
SOC.6.1.2.EconEM.3	Identify the ways in which people exchange(d) goods and services today, and in the past (e.g., purchase, borrow, barter).
SOC.6.1.2.EconNE.2	Describe examples of goods and services that governments provide.
SOC.6.1.2.HistoryCC.3	Make inferences about how past events, individuals, and innovations affect our current lives.

NEW JERSEY STUDENT LEARNING STANDARDS: CAREER READINESS, LIFE LITERACIES AND KEY SKILLS

PFL.9.1.2. FI.1	Differentiate the various forms of money and how they are used (e.g., coins, bills, checks, debit and credit cards).
PFL.9.1.2.FP.2	Differentiate between financial wants and needs.
PFL.9.1.2.FP.3	Identify the factors that influence people to spend or save (e.g., commercials, family, culture, society).
PFL.9.1.2.PB.1	Determine various ways to save and places in the local community that help people save and accumulate money over time.
PFL.9.1.2.PB.2	Explain why an individual would choose to save money.

NEW JERSEY STUDENT LEARNING STANDARDS: COMPUTER SCIENCE AND DESIGN THINKING

CS.K-2.8.1.2.AP.4

Break down a task into a sequence of steps.

CS.K-2.8.2.2.ED.2

Collaborate to solve a simple problem, or to illustrate how to build a product using the design process.

PRE-ASSESSMENTS

Pre-assessments will include teacher observation, general discussion, and questioning.

INSTRUCTIONAL PLAN

MODULE 1

Lesson 1: What is Money?

Student Learning Intentions (SLI) WALT: (We are learning to...)	We are learning about money and what its purpose is.
Student Learning Strategies	So I can participate in whole group discussions and turn and talks about what money is.
Success Criteria	I can explain why we have and need money.
Formative Assessment (drives instructional decisions)	Turn and talk, class discussion, completed word cloud
Activities and Resources	Read and Discuss: Discuss money. Does the class know what it is? How do we get money and

what do we need it for? Read *What is Money* (Nadia Higgins) found on Epic [here](#).

Discuss what was learned.

Hands-On Activity: Make a word cloud of any words the class can think of related to money, or from the book. There is a strong list on the index page.

Share: Students share and discuss their clouds. These can also be displayed in the hallway or on a bulletin board.

English Language Learners Native language support:

Native language support: The teacher provides auditory or written content to students in their native language.

Adjusted Speech: The teacher changes speech patterns to increase student comprehension. This could include facing the students, paraphrasing, clearly indicating the most important ideas, and speaking more slowly.

Visuals: The teacher uses graphics, pictures, visuals, and manipulatives. This helps ELL students better understand and comprehend the subjects at hand.

Front-Loading Vocabulary: The teacher front loads vocabulary. This means providing students with a list of important vocabulary words they will need to know for a book, lesson, etc. prior to the lesson being taught. Including pictures to go with the vocabulary words is also very beneficial for the students

Special Education Students:

Chunking: The teacher presents information in a way that makes it easy for students to understand and remember.

Suggested Modifications

Chunking is based on the presumption that our working memory is easily overloaded by excessive detail. The best way to deliver information is to organize it into meaningful units. Because students with special needs get overloaded easily, chunking is an effective strategy to use with them.

Checking for Understanding: It is important to constantly check for understanding, especially for students who have accommodations. Teachers want to make sure students understand the concepts being covered in a way that makes sense to them.

Extra time: The teacher provides students with special needs extra time to complete work or answer questions. It is important to give students enough time to process their thoughts.

Oral Reading: The teacher will read work orally to students. Class work such as tests and literature circles may need to be read aloud to the student.

Timers: The teacher will use timers as an instructional tool. The use of timers is beneficial for students who have trouble completing tasks. Timers can be helpful so the student is aware of how much time they have to complete an assignment.

Students with 504 Plans:

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Gifted & Talented Strategies

Extensions/Enrichments: Teachers will provide gifted and talented students with extension/enrichment projects. Students will be challenged to further their understanding, to apply acquired knowledge, and/or to produce something in reference to acquired knowledge.

Modify/Change Activities: Teachers will monitor and modify activities to accommodate those students who need to be challenged further. Additional reading, problem-solving, writing, or project work is necessary for those students who are ready to move on at a rate more accelerated than their peers. In this way, G & T students are provided the same opportunity for support as special needs students.

Students at Risk of School Failure

Directions or Instructions: Make sure directions and/or instructions are given in limited numbers. Give directions/instructions verbally and in simple written format. Ask students to repeat the instructions or directions to ensure understanding occurs. Check back with the student to ensure he/she hasn't forgotten.

Peer Support: Peers can help build confidence in other students by assisting in peer learning. Many teachers use the 'ask 3 before me' approach. This is fine, however, a student at risk may have to have a specific student or two to ask. Set this up for the student so he/she knows who to ask for clarification before going to you.

Alternate or Modified Assignments: Always ask yourself, "How can I modify this assignment to ensure the students at risk are able to complete it?" Sometimes you'll simplify the task, reduce the length of the assignment or allow for a different mode of delivery. For instance, many students may hand something in, the at-risk student may jot notes and give you the information verbally. Or, it just may be that you will need to assign an alternate assignment.

Increase One to One Time: When other students are

working, always touch base with your students at risk and find out if they're on track or needing some additional support. A few minutes here and there will go a long way to intervene as the need presents itself.

Contracts: It helps to have a working contract between you and your students at risk. This helps prioritize the tasks that need to be done and ensure completion happens. Each day write down what needs to be completed, as the tasks are done, provide a checkmark or happy face. The goal of using contracts is to eventually have the student come to you for completion sign-offs.

Hands On: As much as possible, think in concrete terms and provide hands-on tasks. This means a child doing math may require a calculator or counters. The child may need to tape record comprehension activities instead of writing them. A child may have to listen to a story being read instead of reading it him/herself.

Tests/Assessments: Tests can be done orally if need be. Break tests down in smaller increments by having a portion of the test in the morning, another portion after lunch and the final part the next day.

Seating: Seat students near a helping peer or with quick access to the teacher. Those with hearing or sight issues need to be close to the instruction which often means near the front.

SOC.6.1.2.CivicsPD.1

Engage in discussions effectively by asking questions, considering facts, listening to the ideas of others, and sharing opinions.

SOC.6.1.2.EconET.4

Explain the impact that decisions about savings, debt, and investment can have on individuals' lives.

SOC.6.1.2.EconEM.3

Identify the ways in which people exchange(d) goods and services today, and in the past (e.g., purchase, borrow, barter).

MODULE 2

Lesson 2: How do People Get Money?

Student Learning Intentions (SLI) WALT: (We are learning to...)	We are learning about how money is earned.
Student Learning Strategies	So I can participate in whole group discussions discussing ways in which money is earned.
Success Criteria	I can explain how we earn money.
Formative Assessment (drives instructional decisions)	Turn and talk, class discussion, paragraph or drawing
Activities and Resources	<p> Read and Discuss: Recall yesterday's discussion of money. Now that we know what money is, we can discuss how we earn it. Brainstorm with the class how they think people get money. Does it grow on a tree? Is it found? Students should arrive at the conclusion of knowing that money is earned through work. Read <i>Earn It: A Money Bunny Book</i> (Cinders McCloud) and discuss how the bunny earns the money. </p> <p> Hands-On Activity: Knowing that we need to earn our money, have students write short paragraphs or draw pictures. They can each set a goal of what they would spend \$25 on if they earned it. Discuss if their goals are realistic or not. </p> <p> Share: Students share and discuss their </p>

paragraphs. These can also be displayed in the hallway or on a bulletin board.

English Language Learners Native language support:

Native language support: The teacher provides auditory or written content to students in their native language.

Adjusted Speech: The teacher changes speech patterns to increase student comprehension. This could include facing the students, paraphrasing, clearly indicating the most important ideas, and speaking more slowly.

Visuals: The teacher uses graphics, pictures, visuals, and manipulatives. This helps ELL students better understand and comprehend the subjects at hand.

Front-Loading Vocabulary: The teacher front loads vocabulary. This means providing students with a list of important vocabulary words they will need to know for a book, lesson, etc. prior to the lesson being taught. Including pictures to go with the vocabulary words is also very beneficial for the students

Suggested Modifications

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Checking for Understanding: It is important to constantly check for understanding, especially for students who have accommodations. Teachers want to make sure students understand the concepts being covered in a way that makes sense to them.

Extra time: The teacher provides students with special needs extra time to complete work or answer questions. It is important to give students enough time to process their

thoughts.

Oral Reading: The teacher will read work orally to students. Class work such as tests and literature circles may need to be read aloud to the student.

Timers: The teacher will use timers as an instructional tool. The use of timers is beneficial for students who have trouble completing tasks. Timers can be helpful so the student is aware of how much time they have to complete an assignment.

Students with 504 Plans:

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Extra time: The teacher provides students with special needs extra time to complete work or answer questions. It is important to give students enough time to process their thoughts.

Gifted & Talented Strategies

Extensions/Enrichments: Teachers will provide gifted and talented students with extension/enrichment projects. Students will be challenged to further their understanding, to apply acquired knowledge, and/or to produce something in reference to acquired knowledge.

Modify/Change Activities: Teachers will monitor and modify activities to accommodate those students who need to be challenged further. Additional reading, problem-solving, writing, or project work is necessary for those students who

are ready to move on at a rate more accelerated than their peers. In this way, G & T students are provided the same opportunity for support as special needs students.

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Contracts: It helps to have a working contract between you and your students at risk. This helps prioritize the tasks that need to be done and ensure completion happens. Each day write down what needs to be completed, as the tasks are done, provide a checkmark or happy face. The goal of using contracts is to eventually have the student come to you for completion sign-offs.

Hands On: As much as possible, think in concrete terms and provide hands-on tasks. This means a child doing

math may require a calculator or counters. The child may need to tape record comprehension activities instead of writing them. A child may have to listen to a story being read instead of reading it him/herself.

Tests/Assessments: Tests can be done orally if need be. Break tests down in smaller increments by having a portion of the test in the morning, another portion after lunch and the final part the next day.

Seating: Seat students near a helping peer or with quick access to the teacher. Those with hearing or sight issues need to be close to the instruction which often means near the front.

SOC.6.1.2.CivicsPD.1

Engage in discussions effectively by asking questions, considering facts, listening to the ideas of others, and sharing opinions.

SOC.6.1.2.EconET.4

Explain the impact that decisions about savings, debt, and investment can have on individuals' lives.

SOC.6.1.2.EconEM.1

Describe the skills and knowledge required to produce specific goods and services.

MODULE 3

Lesson 3: Needs Vs. Wants

Student Learning Intentions (SLI) WALT:
(We are learning to...)

We are learning about needs and wants.

Student Learning Strategies

So I can participate in whole group discussions explaining the difference between needs and wants.

Success Criteria

I can explain the difference between a need and a want.

Formative Assessment (drives instructional decisions)

Turn and talk, class discussion, chart

Activities and Resources

Read and Discuss: Recall yesterday's paragraph writing. What did most of us want to spend our money on? Have students do a turn and talk. Do they think their ideas are things they need or things they want? Introduce this concept with the book, *Lily Learns about Needs and Wants* (Lisa Bullard) found on Epic [here](#). What did the students learn?

Hands-On Activity: Put a list of words on the board: groceries, transportation, clothing, candy, toys, medicine, music lessons, etc...make a chart to sort these words into needs and wants.

Share: Students share and discuss their charts. Why did they put certain things into certain categories?

Suggested Modifications

English Language Learners Native language support:

Native language support: The teacher provides auditory or written content to students in their native language.

Adjusted Speech: The teacher changes speech patterns to increase student comprehension. This could include facing the students, paraphrasing, clearly indicating the most important ideas, and speaking more slowly.

Visuals: The teacher uses graphics, pictures, visuals, and manipulatives. This helps ELL students better understand and comprehend the subjects at hand.

Front-Loading Vocabulary: The teacher front loads vocabulary. This means providing students with a list of important vocabulary words they will need to know for a book, lesson, etc. prior to the lesson being taught. Including pictures to go with the vocabulary words is also very beneficial for the students

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Checking for Understanding: It is important to constantly check for understanding, especially for students who have accommodations. Teachers want to make sure students understand the concepts being covered in a way that makes sense to them.

Extra time: The teacher provides students with special needs extra time to complete work or answer questions. It is important to give students enough time to process their thoughts.

Oral Reading: The teacher will read work orally to students. Class work such as tests and literature circles may need to be read aloud to the student.

Timers: The teacher will use timers as an instructional tool. The use of timers is beneficial for students who have trouble completing tasks. Timers can be helpful so the student is aware of how much time they have to complete an assignment.

Students with 504 Plans:

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Extra time: The teacher provides students with special needs extra time to complete work or answer questions. It is important to give students enough time to process their thoughts

Gifted & Talented Strategies

Extensions/Enrichments: Teachers will provide gifted and talented students with extension/enrichment projects. Students will be challenged to further their understanding, to apply acquired knowledge, and/or to produce something in reference to acquired knowledge.

Modify/Change Activities: Teachers will monitor and modify activities to accommodate those students who need to be challenged further. Additional reading, problem-solving, writing, or project work is necessary for those students who are ready to move on at a rate more accelerated than their peers. In this way, G & T students are provided the same opportunity for support as special needs students.

Students at Risk of School Failure

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Peer Support: Peers can help build confidence in other students by assisting in peer learning. Many teachers use the 'ask 3 before me' approach. This is fine, however, a student at risk may have to have a specific student or two to ask. Set this up for the student so he/she knows who to

ask for clarification before going to you.

Alternate or Modified Assignments: Always ask yourself, "How can I modify this assignment to ensure the students at risk are able to complete it?" Sometimes you'll simplify the task, reduce the length of the assignment or allow for a different mode of delivery. For instance, many students may hand something in, the at-risk student may jot notes and give you the information verbally. Or, it just may be that you will need to assign an alternate assignment.

Increase One to One Time: When other students are working, always touch base with your students at risk and find out if they're on track or needing some additional support. A few minutes here and there will go a long way to intervene as the need presents itself.

Contracts: It helps to have a working contract between you and your students at risk. This helps prioritize the tasks that need to be done and ensure completion happens. Each day write down what needs to be completed, as the tasks are done, provide a checkmark or happy face. The goal of using contracts is to eventually have the student come to you for completion sign-offs.

Hands On: As much as possible, think in concrete terms and provide hands-on tasks. This means a child doing math may require a calculator or counters. The child may need to tape record comprehension activities instead of writing them. A child may have to listen to a story being read instead of reading it him/herself.

Tests/Assessments: Tests can be done orally if need be. Break tests down in smaller increments by having a portion of the test in the morning, another portion after lunch and the final part the next day.

Seating: Seat students near a helping peer or with quick access to the teacher. Those with hearing or sight issues need to be close to the instruction which often means near the front.

SOC.6.1.2.CivicsPD.1

Engage in discussions effectively by asking questions, considering facts, listening to the ideas of others, and sharing opinions.

SOC.6.1.2.EconET.1

Explain the difference between needs and wants.

MODULE 4

Lesson 4: How Do We Get the Things we Need and Want?

Student Learning Intentions (SLI) WALT: (We are learning to...)	We are learning about how we get our needs and wants.
Student Learning Strategies	So I can participate in whole group discussions and turn and talks about ways to meet our needs and wants.
Success Criteria	I can explain how we get our needs and wants met.
Formative Assessment (drives instructional decisions)	Turn and talk, class discussion, completed spend vs. save lesson
Activities and Resources	Read and Discuss: Recall yesterday's discussion about needs and wants and review some of their items and their categories. Then, ask the class how they think we get our needs and wants. Is it magic? Are things just given to us? Do we have to use money to buy certain things? Explain how certain needs and wants (love, friendship, our abilities) don't cost money, but that most items (food, clothing, books, school supplies) do. Recall the lesson from where

money comes from. Ask them if they think it's easy or hard to keep track of spending money. Tell the class that in order to get our needs and wants, we may need to save, rather than spend right away. Read the story, *Bunny Money* (Rosemary Wells) with the class. Keep track of the spending during the story with the students. You can use the tracking part of the lesson found [here](#) if you would like. You can also use the guiding discussion questions. Did they think it was easy or hard to keep track of the money? What can they learn about spending and saving money when it comes to needs and wants?

Hands-On Activity: Use the goals activity from the linked lesson (starting at #12) to reinforce the ideas of spending and saving money to get our needs and wants. Modify as you see fit for your class.

Share: Students share and discuss their completed activities. Option to use the closure discussion questions from the linked lesson.

Suggested Modifications

English Language Learners Native language support:
Native language support: The teacher provides auditory or

written content to students in their native language.

Adjusted Speech: The teacher changes speech patterns to increase student comprehension. This could include facing the students, paraphrasing, clearly indicating the most important ideas, and speaking more slowly.

Visuals: The teacher uses graphics, pictures, visuals, and manipulatives. This helps ELL students better understand and comprehend the subjects at hand.

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Extra time: The teacher provides students with special needs extra time to complete work or answer questions. It is important to give students enough time to process their thoughts.

Oral Reading: The teacher will read work orally to students. Class work such as tests and literature circles may need to be read aloud to the student.

Timers: The teacher will use timers as an instructional tool. The use of timers is beneficial for students who have

trouble completing tasks. Timers can be helpful so the student is aware of how much time they have to complete an assignment.

Students with 504 Plans:

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Gifted & Talented Strategies

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the final part the next day.

Seating: Seat students near a helping peer or with quick access to the teacher. Those with hearing or sight issues need to be close to the instruction which often means near the front.

SOC.6.1.2.CivicsPD.1

Engage in discussions effectively by asking questions, considering facts, listening to the ideas of others, and sharing opinions.

SOC.6.1.2.EconET.1

Explain the difference between needs and wants.

SOC.6.1.2.EconET.4

Explain the impact that decisions about savings, debt, and investment can have on individuals' lives.

MODULE 5

Lesson 5: What are Goods and Services?

Student Learning Intentions (SLI) WALT:
(We are learning to...)

We are learning about goods and services.

Student Learning Strategies

So that I can participate in whole group discussions and share examples of what goods and services are.

Success Criteria

I can explain what goods and services are.

Formative Assessment (drives instructional decisions)

Turn and talk, class discussion, completed chart

Activities and Resources

Read and Discuss: Recall yesterday's lesson on needs, wants, and money. Introduce the terms good and services, and let the class know these words will build off of yesterday's lesson.

Have students guess what these mean. Use this [video](#) to help explain. Read the book, *If You Give a Mouse a Cookie* (Laura Numeroff).

Explain that the mouse will be asking for both goods and services in the book. Ask the students to pay attention to these things as you read.

Hands-On Activity: After the book, make a chart with the headings of goods and services. Recall what the mouse asked for in the book, and have students categorize them as goods or services. Let students know we will continue discussing goods and services in the next lesson, thinking of goods and services in our own community.

Share: The final chart can be displayed in the classroom or the hallway.

English Language Learners Native language support:

Native language support: The teacher provides auditory or written content to students in their native language.

Adjusted Speech: The teacher changes speech patterns to increase student comprehension. This could include facing the students, paraphrasing, clearly indicating the most important ideas, and speaking more slowly.

Visuals: The teacher uses graphics, pictures, visuals, and manipulatives. This helps ELL students better understand and comprehend the subjects at hand.

Suggested Modifications

Front-Loading Vocabulary: The teacher front loads vocabulary. This means providing students with a list of important vocabulary words they will need to know for a book, lesson, etc. prior to the lesson being taught. Including pictures to go with the vocabulary words is also very beneficial for the students

Special Education Students:

Chunking: The teacher presents information in a way that makes it easy for students to understand and remember. Chunking is based on the presumption that our working memory is easily overloaded by excessive detail. The best way to deliver information is to organize it into meaningful units. Because students with special needs get overloaded easily, chunking is an effective strategy to use with them.

Checking for Understanding: It is important to constantly check for understanding, especially for students who have accommodations. Teachers want to make sure students understand the concepts being covered in a way that makes sense to them.

Extra time: The teacher provides students with special needs extra time to complete work or answer questions. It is important to give students enough time to process their thoughts.

Oral Reading: The teacher will read work orally to students. Class work such as tests and literature circles may need to be read aloud to the student.

Timers: The teacher will use timers as an instructional tool. The use of timers is beneficial for students who have trouble completing tasks. Timers can be helpful so the student is aware of how much time they have to complete an assignment.

Students with 504 Plans:

Chunking: The teacher presents information in a way that makes it easy for students to understand and remember. Chunking is based on the presumption that our working memory is easily overloaded by excessive detail. The best way to deliver information is to organize it into meaningful

units. Because students with special needs get overloaded easily, chunking is an effective strategy to use with them.

Checking for Understanding: It is important to constantly check for understanding, especially for students who have accommodations. Teachers want to make sure students understand the concepts being covered in a way that makes sense to them.

Extra time: The teacher provides students with special needs extra time to complete work or answer questions. It is important to give students enough time to process their thoughts

Gifted & Talented Strategies

Extensions/Enrichments: Teachers will provide gifted and talented students with extension/enrichment projects. Students will be challenged to further their understanding, to apply acquired knowledge, and/or to produce something in reference to acquired knowledge.

Modify/Change Activities: Teachers will monitor and modify activities to accommodate those students who need to be challenged further. Additional reading, problem-solving, writing, or project work is necessary for those students who are ready to move on at a rate more accelerated than their peers. In this way, G & T students are provided the same opportunity for support as special needs students.

Students at Risk of School Failure

Directions or Instructions: Make sure directions and/or instructions are given in limited numbers. Give directions/instructions verbally and in simple written format. Ask students to repeat the instructions or directions to ensure understanding occurs. Check back with the student to ensure he/she hasn't forgotten.

Peer Support: Peers can help build confidence in other students by assisting in peer learning. Many teachers use the 'ask 3 before me' approach. This is fine, however, a student at risk may have to have a specific student or two to ask. Set this up for the student so he/she knows who to ask for clarification before going to you.

Alternate or Modified Assignments: Always ask yourself, "How can I modify this assignment to ensure the students at risk are able to complete it?" Sometimes you'll simplify the task, reduce the length of the assignment or allow for a different mode of delivery. For instance, many students may hand something in, the at-risk student may jot notes and give you the information verbally. Or, it just may be that you will need to assign an alternate assignment.

Increase One to One Time: When other students are working, always touch base with your students at risk and find out if they're on track or needing some additional support. A few minutes here and there will go a long way to intervene as the need presents itself.

Contracts: It helps to have a working contract between you and your students at risk. This helps prioritize the tasks that need to be done and ensure completion happens. Each day write down what needs to be completed, as the tasks are done, provide a checkmark or happy face. The goal of using contracts is to eventually have the student come to you for completion sign-offs.

Hands On: As much as possible, think in concrete terms and provide hands-on tasks. This means a child doing math may require a calculator or counters. The child may need to tape record comprehension activities instead of writing them. A child may have to listen to a story being read instead of reading it him/herself.

Tests/Assessments: Tests can be done orally if need be. Break tests down in smaller increments by having a portion of the test in the morning, another portion after lunch and the final part the next day.

Seating: Seat students near a helping peer or with quick access to the teacher. Those with hearing or sight issues need to be close to the instruction which often means near the front.

SOC.6.1.2.CivicsPD.1

Engage in discussions effectively by asking questions, considering facts, listening to the ideas of others, and sharing opinions.

SOC.6.1.2.EconET.3

Describe how supply and demand influence price and output of products.

SOC.6.1.2.EconEM.3

Identify the ways in which people exchange(d) goods and services today, and in the past

(e.g., purchase, borrow, barter).

MODULE 6

Lesson 6: What Goods and Services are in my Community?

Student Learning Intentions (SLI) WALT: (We are learning to...)	We are learning about goods and services available in our community.
Student Learning Strategies	So I can participate in whole group discussions to learn about the different goods and services in my community.
Success Criteria	I can explain what goods and services are available in our community.
Formative Assessment (drives instructional decisions)	Turn and talk, class discussion, completed sort
Activities and Resources	<p>Read and Discuss: Read <i>In the Neighborhood</i> (Rocio Bonilla) and discuss. What examples of goods and services did they see in the book? Which of these do we have in our own community?</p> <p>Hands-On Activity: Put several words for goods and services in the community on the board: groceries, gas, medicine, books, toys, soap, hair styling, pet sitting, dental work,</p>

counseling, and gardening. Have students sort the words as either a community good or service. Students can discuss and describe the goods and services they have used.

Share: The final sort can be displayed in the classroom or the hallway.

English Language Learners Native language support:

Native language support: The teacher provides auditory or written content to students in their native language.

Adjusted Speech: The teacher changes speech patterns to increase student comprehension. This could include facing the students, paraphrasing, clearly indicating the most important ideas, and speaking more slowly.

Visuals: The teacher uses graphics, pictures, visuals, and manipulatives. This helps ELL students better understand and comprehend the subjects at hand.

Front-Loading Vocabulary: The teacher front loads vocabulary. This means providing students with a list of important vocabulary words they will need to know for a book, lesson, etc. prior to the lesson being taught. Including pictures to go with the vocabulary words is also very beneficial for the students.

Special Education Students:

Chunking: The teacher presents information in a way that makes it easy for students to understand and remember. Chunking is based on the presumption that our working memory is easily overloaded by excessive detail. The best way to deliver information is to organize it into meaningful units. Because students with special needs get overloaded easily, chunking is an effective strategy to use with them.

Checking for Understanding: It is important to constantly check for understanding, especially for students who have

Suggested Modifications

accommodations. Teachers want to make sure students understand the concepts being covered in a way that makes sense to them.

Extra time: The teacher provides students with special needs extra time to complete work or answer questions. It is important to give students enough time to process their thoughts.

Oral Reading: The teacher will read work orally to students. Class work such as tests and literature circles may need to be read aloud to the student.

Timers: The teacher will use timers as an instructional tool. The use of timers is beneficial for students who have trouble completing tasks. Timers can be helpful so the student is aware of how much time they have to complete an assignment.

Students with 504 Plans:

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Checking for Understanding: It is important to constantly check for understanding, especially for students who have accommodations. Teachers want to make sure students understand the concepts being covered in a way that makes sense to them.

Extra time: The teacher provides students with special needs extra time to complete work or answer questions. It is important to give students enough time to process their thoughts.

Gifted & Talented Strategies

Extensions/Enrichments: Teachers will provide gifted and talented students with extension/enrichment projects. Students will be challenged to further their understanding,

to apply acquired knowledge, and/or to produce something in reference to acquired knowledge.

Modify/Change Activities: Teachers will monitor and modify activities to accommodate those students who need to be challenged further. Additional reading, problem-solving, writing, or project work is necessary for those students who are ready to move on at a rate more accelerated than their peers. In this way, G & T students are provided the same opportunity for support as special needs students.

Students at Risk of School Failure

Directions or Instructions: Make sure directions and/or instructions are given in limited numbers. Give directions/instructions verbally and in simple written format. Ask students to repeat the instructions or directions to ensure understanding occurs. Check back with the student to ensure he/she hasn't forgotten.

Peer Support: Peers can help build confidence in other students by assisting in peer learning. Many teachers use the 'ask 3 before me' approach. This is fine, however, a student at risk may have to have a specific student or two to ask. Set this up for the student so he/she knows who to ask for clarification before going to you.

Alternate or Modified Assignments: Always ask yourself, "How can I modify this assignment to ensure the students at risk are able to complete it?" Sometimes you'll simplify the task, reduce the length of the assignment or allow for a different mode of delivery. For instance, many students may hand something in, the at-risk student may jot notes and give you the information verbally. Or, it just may be that you will need to assign an alternate assignment.

Increase One to One Time: When other students are working, always touch base with your students at risk and find out if they're on track or needing some additional support. A few minutes here and there will go a long way to intervene as the need presents itself.

Contracts: It helps to have a working contract between you and your students at risk. This helps prioritize the tasks that need to be done and ensure completion happens.

Each day write down what needs to be completed, as the tasks are done, provide a checkmark or happy face. The goal of using contracts is to eventually have the student come to you for completion sign-offs.

Hands On: As much as possible, think in concrete terms and provide hands-on tasks. This means a child doing math may require a calculator or counters. The child may need to tape record comprehension activities instead of writing them. A child may have to listen to a story being read instead of reading it him/herself.

Tests/Assessments: Tests can be done orally if need be. Break tests down in smaller increments by having a portion of the test in the morning, another portion after lunch and the final part the next day.

Seating: Seat students near a helping peer or with quick access to the teacher. Those with hearing or sight issues need to be close to the instruction which often means near the front.

SOC.6.1.2.CivicsPD.1	Engage in discussions effectively by asking questions, considering facts, listening to the ideas of others, and sharing opinions.
SOC.6.1.2.EconEM.2	Describe the goods and services that individuals and businesses in the local community produce and those that are produced in other communities.
SOC.6.1.2.EconEM.3	Identify the ways in which people exchange(d) goods and services today, and in the past (e.g., purchase, borrow, barter).
SOC.6.1.2.EconNE.2	Describe examples of goods and services that governments provide.

MODULE 7

Lesson 7: Learning about an Inventor

Student Learning Intentions (SLI) WALT:
(We are learning to...)

We are learning about the inventor of Crayola crayons.

Student Learning Strategies

So I can participate in whole group

	<p>discussions about this invention and other inventions that I know about.</p>
<p>Success Criteria</p>	<p>I can explain what good was invented, and why it was important .</p>
<p>Formative Assessment (drives instructional decisions)</p>	<p>Turn and talk, class discussion, completed sort</p>
<p>Activities and Resources</p>	<p>Activities and Resources:</p> <p>Read and Discuss: Read <i>The Crayon Man: The True Story of the Crayola Crayons</i> (Natascha Biebow) and discuss. What good was created? How did he get the idea? What ideas do students have for an invention for goods and services?</p> <p>Hands-On Activity: Provide students with materials such as plastic cups, straws, popsicle sticks, paper clips, and pipe cleaners. Can students use these materials to create something that could help the community?</p> <p>Share: The final projects can be displayed in the classroom or the hallway.</p>
<p>Suggested Modifications</p>	<p>English Language Learners Native language support:</p> <p>Native language support: The teacher provides auditory or written content to students in their native language.</p>

Adjusted Speech: The teacher changes speech patterns to increase student comprehension. This could include facing the students, paraphrasing, clearly indicating the most important ideas, and speaking more slowly.

Visuals: The teacher uses graphics, pictures, visuals, and manipulatives. This helps ELL students better understand and comprehend the subjects at hand.

Front-Loading Vocabulary: The teacher front loads vocabulary. This means providing students with a list of important vocabulary words they will need to know for a book, lesson, etc. prior to the lesson being taught. Including pictures to go with the vocabulary words is also very beneficial for the students

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Checking for Understanding: It is important to constantly check for understanding, especially for students who have accommodations. Teachers want to make sure students understand the concepts being covered in a way that makes sense to them.

Extra time: The teacher provides students with special needs extra time to complete work or answer questions. It is important to give students enough time to process their thoughts.

Oral Reading: The teacher will read work orally to students. Class work such as tests and literature circles may need to be read aloud to the student.

Timers: The teacher will use timers as an instructional tool. The use of timers is beneficial for students who have trouble completing tasks. Timers can be helpful so the student is aware of how much time they have to complete

an assignment.

Students with 504 Plans:

Chunking: The teacher presents information in a way that makes it easy for students to understand and remember. Chunking is based on the presumption that our working memory is easily overloaded by excessive detail. The best way to deliver information is to organize it into meaningful units. Because students with special needs get overloaded easily, chunking is an effective strategy to use with them.

Checking for Understanding: It is important to constantly check for understanding, especially for students who have accommodations. Teachers want to make sure students understand the concepts being covered in a way that makes sense to them.

Extra time: The teacher provides students with special needs extra time to complete work or answer questions. It is important to give students enough time to process their thoughts

Gifted & Talented Strategies

Extensions/Enrichments: Teachers will provide gifted and talented students with extension/enrichment projects. Students will be challenged to further their understanding, to apply acquired knowledge, and/or to produce something in reference to acquired knowledge.

Modify/Change Activities: Teachers will monitor and modify activities to accommodate those students who need to be challenged further. Additional reading, problem-solving, writing, or project work is necessary for those students who are ready to move on at a rate more accelerated than their peers. In this way, G & T students are provided the same opportunity for support as special needs students.

Students at Risk of School Failure

Directions or Instructions: Make sure directions and/or instructions are given in limited numbers. Give directions/instructions verbally and in simple written format. Ask students to repeat the instructions or directions to

ensure understanding occurs. Check back with the student to ensure he/she hasn't forgotten.

Peer Support: Peers can help build confidence in other students by assisting in peer learning. Many teachers use the 'ask 3 before me' approach. This is fine, however, a student at risk may have to have a specific student or two to ask. Set this up for the student so he/she knows who to ask for clarification before going to you.

Alternate or Modified Assignments: Always ask yourself, "How can I modify this assignment to ensure the students at risk are able to complete it?" Sometimes you'll simplify the task, reduce the length of the assignment or allow for a different mode of delivery. For instance, many students may hand something in, the at-risk student may jot notes and give you the information verbally. Or, it just may be that you will need to assign an alternate assignment.

Increase One to One Time: When other students are working, always touch base with your students at risk and find out if they're on track or needing some additional support. A few minutes here and there will go a long way to intervene as the need presents itself.

Contracts: It helps to have a working contract between you and your students at risk. This helps prioritize the tasks that need to be done and ensure completion happens. Each day write down what needs to be completed, as the tasks are done, provide a checkmark or happy face. The goal of using contracts is to eventually have the student come to you for completion sign-offs.

Hands On: As much as possible, think in concrete terms and provide hands-on tasks. This means a child doing math may require a calculator or counters. The child may need to tape record comprehension activities instead of writing them. A child may have to listen to a story being read instead of reading it him/herself.

Tests/Assessments: Tests can be done orally if need be. Break tests down in smaller increments by having a portion of the test in the morning, another portion after lunch and the final part the next day.

Seating: Seat students near a helping peer or with quick access to the teacher. Those with hearing or sight issues need to be close to the instruction which often means near the front.

SOC.6.1.2.CivicsPI.4	Explain how all people, not just official leaders, play important roles in a community.
SOC.6.1.2.CivicsPD.1	Engage in discussions effectively by asking questions, considering facts, listening to the ideas of others, and sharing opinions.
SOC.6.1.2.CivicsCM.2	Use examples from a variety of sources to describe how certain characteristics can help individuals collaborate and solve problems (e.g., open-mindedness, compassion, civility, persistence).
SOC.6.1.2.EconEM.1	Describe the skills and knowledge required to produce specific goods and services.
SOC.6.1.2.EconEM.2	Describe the goods and services that individuals and businesses in the local community produce and those that are produced in other communities.
SOC.6.1.2.HistoryCC.3	Make inferences about how past events, individuals, and innovations affect our current lives.

MODULE 8

Lesson 8: What is a Bank?

Student Learning Intentions (SLI) WALT: (We are learning to...)	We are learning about banks.
Student Learning Strategies	So I can participate in whole group discussions about what banks are and why we use them.
Success Criteria	I can explain what a bank is, and why we use them.
Formative Assessment (drives instructional decisions)	Turn and talk, class discussion, bank note creation
Activities and Resources	Read and Discuss: Now that students have

learned a bit about money, it is time to learn about banks. Read *Where Do we Keep Money? How Banks Work* (Jennifer S. Larson) found on Epic [here](#). Discuss what a bank is, why we use them, and how they work. Use the banking lesson [here](#) (starting page 12) for additional support.

Hands-On Activity: Using page 14 from the above linked lesson, have students design and draw a new bank note. How much money will it represent? What will it look like?

Share: The final notes can be displayed in the classroom or the hallway.

English Language Learners Native language support:

Native language support: The teacher provides auditory or written content to students in their native language.

Adjusted Speech: The teacher changes speech patterns to increase student comprehension. This could include facing the students, paraphrasing, clearly indicating the most important ideas, and speaking more slowly.

Visuals: The teacher uses graphics, pictures, visuals, and manipulatives. This helps ELL students better understand and comprehend the subjects at hand.

Front-Loading Vocabulary: The teacher front loads vocabulary. This means providing students with a list of important vocabulary words they will need to know for a book, lesson, etc. prior to the lesson being taught. Including pictures to go with the vocabulary words is also very beneficial for the students

Suggested Modifications

Special Education Students:

Chunking: The teacher presents information in a way that makes it easy for students to understand and remember. Chunking is based on the presumption that our working memory is easily overloaded by excessive detail. The best way to deliver information is to organize it into meaningful units. Because students with special needs get overloaded easily, chunking is an effective strategy to use with them.

Checking for Understanding: It is important to constantly check for understanding, especially for students who have accommodations. Teachers want to make sure students understand the concepts being covered in a way that makes sense to them.

Extra time: The teacher provides students with special needs extra time to complete work or answer questions. It is important to give students enough time to process their thoughts.

Oral Reading: The teacher will read work orally to students. Class work such as tests and literature circles may need to be read aloud to the student.

Timers: The teacher will use timers as an instructional tool. The use of timers is beneficial for students who have trouble completing tasks. Timers can be helpful so the student is aware of how much time they have to complete an assignment.

Students with 504 Plans:

Chunking: The teacher presents information in a way that makes it easy for students to understand and remember. Chunking is based on the presumption that our working memory is easily overloaded by excessive detail. The best way to deliver information is to organize it into meaningful units. Because students with special needs get overloaded easily, chunking is an effective strategy to use with them.

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understand the concepts being covered in a way that makes sense to them.

Extra time: The teacher provides students with special needs extra time to complete work or answer questions. It is important to give students enough time to process their thoughts

Gifted & Talented Strategies

Extensions/Enrichments: Teachers will provide gifted and talented students with extension/enrichment projects. Students will be challenged to further their understanding, to apply acquired knowledge, and/or to produce something in reference to acquired knowledge.

Modify/Change Activities: Teachers will monitor and modify activities to accommodate those students who need to be challenged further. Additional reading, problem-solving, writing, or project work is necessary for those students who are ready to move on at a rate more accelerated than their peers. In this way, G & T students are provided the same opportunity for support as special needs students.

Students at Risk of School Failure

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Peer Support: Peers can help build confidence in other students by assisting in peer learning. Many teachers use the 'ask 3 before me' approach. This is fine, however, a student at risk may have to have a specific student or two to ask. Set this up for the student so he/she knows who to ask for clarification before going to you.

Alternate or Modified Assignments: Always ask yourself, "How can I modify this assignment to ensure the students at risk are able to complete it?" Sometimes you'll simplify the task, reduce the length of the assignment or allow for a different mode of delivery. For instance, many students

may hand something in, the at-risk student may jot notes and give you the information verbally. Or, it just may be that you will need to assign an alternate assignment.

Increase One to One Time: When other students are working, always touch base with your students at risk and find out if they're on track or needing some additional support. A few minutes here and there will go a long way to intervene as the need presents itself.

Contracts: It helps to have a working contract between you and your students at risk. This helps prioritize the tasks that need to be done and ensure completion happens. Each day write down what needs to be completed, as the tasks are done, provide a checkmark or happy face. The goal of using contracts is to eventually have the student come to you for completion sign-offs.

Hands On: As much as possible, think in concrete terms and provide hands-on tasks. This means a child doing math may require a calculator or counters. The child may need to tape record comprehension activities instead of writing them. A child may have to listen to a story being read instead of reading it him/herself.

Tests/Assessments: Tests can be done orally if need be. Break tests down in smaller increments by having a portion of the test in the morning, another portion after lunch and the final part the next day.

Seating: Seat students near a helping peer or with quick access to the teacher. Those with hearing or sight issues need to be close to the instruction which often means near the front.

SOC.6.1.2.CivicsPD.1

Engage in discussions effectively by asking questions, considering facts, listening to the ideas of others, and sharing opinions.

SOC.6.1.2.EconET.3

Describe how supply and demand influence price and output of products.

SOC.6.1.2.EconET.4

Explain the impact that decisions about savings, debt, and investment can have on individuals' lives.

SOC.6.1.2.EconET.5

Describe how local and state governments make decisions that affect individuals and the community.

SOC.6.1.2.EconEM.3

Identify the ways in which people exchange(d) goods and services today, and in the past (e.g., purchase, borrow, barter).

SOC.6.1.2.EconNE.1

Identify examples of human capital, physical capital, and natural resources that contribute

to favorable economic conditions.

MODULE 9

Lesson 9: Visiting the US Mint

Student Learning Intentions (SLI) WALT: (We are learning to...)	We will take a tour of a US Mint facility.
Student Learning Strategies	So I can participate in whole group discussion about the importance of the US Mint.
Success Criteria	I can explain what the US mint is, and what it does.
Formative Assessment (drives instructional decisions)	Turn and talk, class discussion, tour bingo gar
Activities and Resources	<p>Watch and Discuss: Students will take a virtu tour of a US Mint. If interested, the Philadelph location offers free in person tours as well. To complete this activity, an app will need to be downloaded here. Students can either comple the tour in small groups using an Ipad or Chromebook, or the tour can be projected for entire class.</p> <p>Hands-On Activity: The tour comes with a</p>

bingo game to extend the knowledge. Option 1
use this and modify as needed, or use some of
the questions as closing questions after the tour.

Share: Students can share something they
liked about the tour, and something they would
like to know more about. Option to make this an
anchor chart to display in the hallway or
classroom.

Suggested Modifications

English Language Learners Native language support

Native language support: The teacher provides auditory
written content to students in their native language.

Adjusted Speech: The teacher changes speech pattern
increase student comprehension. This could include face
the students, paraphrasing, clearly indicating the most
important ideas, and speaking more slowly.

Visuals: The teacher uses graphics, pictures, visuals, and
manipulatives. This helps ELL students better understand
and comprehend the subjects at hand.

Front-Loading Vocabulary: The teacher front loads
vocabulary. This means providing students with a list of
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book, lesson, etc. prior to the lesson being taught.
Including pictures to go with the vocabulary words is also
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Special Education Students:

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makes it easy for students to understand and remember.
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way to deliver information is to organize it into meaningful
units. Because students with special needs get overloaded

easily, chunking is an effective strategy to use with them.

Checking for Understanding: It is important to constantly check for understanding, especially for students who have accommodations. Teachers want to make sure students understand the concepts being covered in a way that makes sense to them.

Extra time: The teacher provides students with special needs extra time to complete work or answer questions. It is important to give students enough time to process their thoughts.

Oral Reading: The teacher will read work orally to students. Class work such as tests and literature circles may need to be read aloud to the student.

Timers: The teacher will use timers as an instructional tool. The use of timers is beneficial for students who have trouble completing tasks. Timers can be helpful so the student is aware of how much time they have to complete an assignment.

Students with 504 Plans:

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Gifted & Talented Strategies

Extensions/Enrichments: Teachers will provide gifted and talented students with extension/enrichment projects. Students will be challenged to further their understanding to apply acquired knowledge, and/or to produce something in reference to acquired knowledge.

Modify/Change Activities: Teachers will monitor and modify activities to accommodate those students who need to be challenged further. Additional reading, problem-solving, writing, or project work is necessary for those students who are ready to move on at a rate more accelerated than their peers. In this way, G & T students are provided the same opportunity for support as special needs students.

Students at Risk of School Failure

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Alternate or Modified Assignments: Always ask yourself "How can I modify this assignment to ensure the student at risk is able to complete it?" Sometimes you'll simplify the task, reduce the length of the assignment or allow for a different mode of delivery. For instance, many students may hand something in, the at-risk student may jot notes and give you the information verbally. Or, it just may be that you will need to assign an alternate assignment.

Increase One to One Time: When other students are working, always touch base with your students at risk to find out if they're on track or needing some additional support. A few minutes here and there will go a long way; intervene as the need presents itself.

Contracts: It helps to have a working contract between and your students at risk. This helps prioritize the tasks that need to be done and ensure completion happens. Each day write down what needs to be completed, as the tasks are done, provide a checkmark or happy face. The goal of using contracts is to eventually have the student come to you for completion sign-offs.

Hands On: As much as possible, think in concrete terms and provide hands-on tasks. This means a child doing math may require a calculator or counters. The child may need to tape record comprehension activities instead of writing them. A child may have to listen to a story being read instead of reading it him/herself.

Tests/Assessments: Tests can be done orally if needed. Break tests down in smaller increments by having a portion of the test in the morning, another portion after lunch and the final part the next day.

Seating: Seat students near a helping peer or with quick access to the teacher. Those with hearing or sight issues need to be close to the instruction which often means near the front.

SOC.6.1.2.CivicsDP.1	Explain how national symbols reflect on American values and principles.
SOC.6.1.2.EconET.4	Explain the impact that decisions about savings, debt, and investment can have on individuals' lives.
SOC.6.1.2.EconET.5	Describe how local and state governments make decisions that affect individuals and the community.
SOC.6.1.2.EconEM.1	Describe the skills and knowledge required to produce specific goods and services.
SOC.6.1.2.EconEM.2	Describe the goods and services that individuals and businesses in the local community produce and those that are produced in other communities.
SOC.6.1.2.EconEM.3	Identify the ways in which people exchange(d) goods and services today, and in the past (e.g., purchase, borrow, barter).
SOC.6.1.2.EconNE.1	Identify examples of human capital, physical capital, and natural resources that contribute to favorable economic conditions.
SOC.6.1.2.EconNE.2	Describe examples of goods and services that governments provide.

REFLECTIONS

INTERDISCIPLINARY CONNECTIONS: NEW JERSEY STUDENT LEARNING STANDARDS FOR ELA, SOCIAL STUDIES, SCIENCE AND/OR MATHEMATICS

LA.RL.K.1	With prompting and support, ask and answer questions about key details in a text (e.g., who, what, where, when, why, how).
LA.RL.K.4	Ask and answer questions about unknown words in a text.
LA.RL.K.5	Recognize common types of texts (e.g., storybooks, poems).
LA.RL.K.10	Actively engage in group reading activities with purpose and understanding.
LA.L.K.5.C	Identify real-life connections between words and their use (e.g., note places at school that are colorful).
LA.L.K.6	Use words and phrases acquired through conversations, reading and being read to, and responding to texts.