Sept. Financial Literacy Grade 6

Content Area: **Technology**
Course(s):
Time Period: **September**
Length: **6-8 Weeks**
Status: **Published**

Unit Overview

Grade 6 Financial literacy covers 4 units in a 13 unit series. See topics covered below.

Enduring Understandings

Having financial literacy is key to a successful life and career.

Essential Questions

1. What is the relationship between money and me?

2. What is the social impact of financial inequity amongst the population?

3. How is money and budgeting important for me?

4. What are the skills and resources I need to build my future?

5. What larger concept issue or problem underlies balancing wants and needs?

Instructional Strategies & Learning Activities

1	ANALYZE: Why Do Celebrities Go Bankrupt?	Teacher Notes for "Why Do Celebrities Go Bankrupt?"	• Making decisions with money • Spending habits • Introducing: bankruptcy, credit, interest and investments
2	ANALYZE: What Do You Think is Valuable?	Teacher Notes for "What Do You Think is Valuable?"	• Budgeting • Identifying and

			prioritizing needs • Values • Wants v. Needs
3	PRACTICE & CALCULATE: Shopping with Percentages	Teacher Notes for "A Day Shopping with Percentages"	• Spending habits • Budgeting • Math: Ratios, percents, part of a whole • Evaluating discounts • Calculating and applying tip • Sales Tax
4	INVESTIGATE: Grocery Shopping with Unit Price	Teacher Notes for "Grocery Shopping with Unit Price"	• Spending habits • Budgeting • Unit Price • Math: Ratios and dimensional analysis

Integration of Career Readiness, Life Literacies and Key Skills

9.1.8.CR	Civic Financial Responsibility
9.4.8.CI	Creativity and Innovation
9.2.8.CAP	Career Awareness and Planning
	Philanthropic and charitable organizations play important roles in supporting the interests of individuals and local and global communities and the issues that affect them.
	Gathering and evaluating knowledge and information from a variety of sources, including global perspectives, fosters creativity and innovative thinking.
	An individual's strengths, lifestyle goals, choices, and interests affect employment and income.
9.1.8.CR.1	Compare and contrast the role of philanthropy, volunteer service, and charities in community development and the quality of life in a variety of cultures.
	Individuals can use their talents, resources, and abilities to give back.

9.1.8.CR.2	Compare various ways to give back through strengths, passions, goals, and other personal factors.
	The potential for building and using personal wealth includes responsibility to the broader community and an understanding of the legal rights and responsibilities of being a good citizen.
9.4.8.CI.4	Explore the role of creativity and innovation in career pathways and industries.
9.1.8.CR.3	Relate the importance of consumer, business, and government responsibility to the economy and personal finance.
9.4.8.CT	Critical Thinking and Problem-solving
9.1.8.CR.4	Examine the implications of legal and ethical behaviors when making financial decisions.
	Multiple solutions often exist to solve a problem.
9.1.8.CDM	Credit and Debt Management
	There are strategies to increase your savings and limit debt.
	An essential aspect of problem solving is being able to self-reflect on why possible solutions for solving problems were or were not successful.
9.1.8.CDM.1	Compare and contrast the use of credit cards and debit cards for specific purchases and the advantages and disadvantages of using each.
9.4.8.CT.3	Compare past problem-solving solutions to local, national, or global issues and analyze the factors that led to a positive or negative outcome.
9.1.8.CDM.2	Demonstrate an understanding of the terminology associated with different types of credit (e.g., credit cards, installment loans, mortgages, lines of credit) and compare and calculate the interest rates associated with each.
	There are strategies to build and maintain a good credit history.
9.1.8.CP.1	Compare prices for the same goods or services.
9.1.8.CP.2	Analyze how spending habits affect one's ability to save.
9.1.8.CP.3	Explain the purpose of a credit score and credit record, the factors and impact of credit scores.
9.4.8.GCA	Global and Cultural Awareness
	Awareness of and appreciation for cultural differences is critical to avoid barriers to productive and positive interaction.
9.4.8.GCA.1	Model how to navigate cultural differences with sensitivity and respect (e.g., 1.5.8.C1a).
9.4.8.GCA.2	Demonstrate openness to diverse ideas and perspectives through active discussions to achieve a group goal.
9.1.8.FP	Financial Psychology
	An individual's values and emotions will influence the ability to modify financial behavior (when appropriate), which will impact one's financial well-being.
9.1.8.FP.1	Describe the impact of personal values on various financial scenarios.
9.1.8.FP.2	Evaluate the role of emotions, attitudes, and behavior (rational and irrational) in making financial decisions.
9.1.8.FP.3	Explain how self-regulation is important to managing money (e.g., delayed gratification, impulse buying, peer pressure, etc.).
9.1.8.FP.4	Analyze how familial and cultural values influence savings rates, spending, and other financial decisions.
9.1.8.FP.5	Determine how spending, investing, and using credit wisely contributes to financial well-being.

	Marketing techniques are designed to encourage individuals to purchase items they may not need or want.
	Some digital tools are appropriate for gathering, organizing, analyzing, and presenting information, while other types of digital tools are appropriate for creating text, visualizations, models, and communicating with others.

Technology and Design Integration

Students will work on their chromebooks and the Smartboard during this unit.

CS	Computing Systems
IC	Impacts of Computing
	Advancements in computing technology can change individuals' behaviors. Society is faced with trade-offs due to the increasing globalization and automation that computing brings.
8.1.8.IC.1	Compare the trade-offs associated with computing technologies that affect individual's everyday activities and career options.
	People use digital devices and tools to automate the collection, use, and transformation of data. The manner in which data is collected and transformed is influenced by the type of digital device(s) available and the intended use of the data.
ITH	Interaction of Technology and Humans
	Economic, political, social and cultural aspects of society drive development of new technological products, processes, and systems.
8.2.8.ITH.1	Explain how the development and use of technology influences economic, political, social, and cultural issues.
	Technology interacts with society, sometimes bringing about changes in a society's economy, politics, and culture, and often leading to the creation of new needs and wants. New needs and wants may create strains on local economies and workforces. Improvements in technology are intended to make the completion of tasks easier, safer, and/or more efficient.
8.2.8.ITH.2	Compare how technologies have influenced society over time.

Interdisciplinary Connections

MA.6.RP.A	Understand ratio concepts and use ratio reasoning to solve problems.
LA.RI.6.1	Cite 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.6.2	Determine a central idea of a text and how it is conveyed through particular details; provide a summary of the text distinct from personal opinions or judgments.
LA.RI.6.4	Determine the meaning of words and phrases as they are used in a text, including figurative, connotative, and technical meanings.
LA.RI.6.7	Integrate information presented in different media or formats (e.g., visually, quantitatively) as well as in words to develop a coherent understanding of a topic or issue.

Differentiation

Students will be offered opportunities to expand their exploration, or given support as needed.

Modifications & Accommodations

IEP and 504 Accommodations will be utilized.

Benchmark Assessments

Assessment:

- Comprehension Questions have been provided surrounding the content of select Inquiries. They can be found in the Teacher Notes and are available in Kahoot Format or as Google Docs. Further Summative assessments have not been provided as these Inquiries have been created for use across Multiple Subject Matters and Middle School Grade Levels.

Formative Assessments

Assessment:

- Comprehension Questions have been provided surrounding the content of select Inquiries. They can be found in the Teacher Notes and are available in Kahoot Format or as Google Docs. Further Summative assessments have not been provided as these Inquiries have been created for use across Multiple Subject Matters and Middle School Grade Levels.

Summative Assessments

Assessment:

- Comprehension Questions have been provided surrounding the content of select Inquiries. They can be found in the Teacher Notes and are available in Kahoot Format or as Google Docs. Further Summative assessments have not been provided as these Inquiries have been created for use across Multiple Subject Matters and Middle School Grade Levels.

Instructional Materials

Resources:

- Inquiries in which students will work to answer a big question or experience a big idea. These can serve as stand-alone lessons or be implemented as classroom activities.
- Teacher Notes that accompany each Inquiry to provide guidance, tips, learning objective and standards alignment. Teacher Notes also include various supplemental resources (Interactives, Videos, Infographics, Articles, Supplemental Activities, and Comprehension Questions) that extend the scope of the Inquiry.

Access a complete list of all Middle School Supplemental Interactives, Videos, Infographics,

Articles, Supplemental Activities, and Comprehension Questions here!

Standards

See Above.