

# Unit 4 - Civic Financial Responsibility

Content Area: **Special Education**  
Course(s):  
Time Period: **Semester**  
Length: **3 weeks**  
Status: **Published**

## **General Overview, Course Description or Course Philosophy**

---

### Consumer Economics

This class enables students to understand the difference between economic wants and needs, how to pursue their wants and fulfill their needs. The student will learn to prioritize their needs and manage their finances. The student will learn to categorize items as either goods or services. Students will learn that prices for goods and services vary based on the balance between supply and demand.

## **OBJECTIVES, ESSENTIAL QUESTIONS, ENDURING UNDERSTANDINGS**

---

Students will understand that:

- civic financial responsibility means producers and consumers have a responsibility to make financial choices that can help society.
- civic financial responsibility means financial decisions should be based off of legal and ethical behaviors.
- economies are based on wants and needs

Essential Question(s):

What is your civic financial responsibility?

## **CONTENT AREA STANDARDS**

---

- 9.1.8.CR.2: Compare various ways to give back through strengths, passions, goals, and other personal factors.
- 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.

## **RELATED STANDARDS (Technology, 21st Century Life & Careers, ELA Companion Standards are Required)**

---

TECH.8.1.8.B.CS2	Create original works as a means of personal or group expression.
LA.RI.8.8	Delineate and evaluate the argument and specific claims in a text, assessing whether the reasoning is sound and the evidence is relevant and sufficient; recognize when irrelevant evidence is introduced.
LA.W.8.2.D	Use precise language and domain-specific vocabulary to inform about or explain the topic.
TECH.8.1.8.A.1	Demonstrate knowledge of a real world problem using digital tools.

## **STUDENT LEARNING TARGETS**

---

### **Declarative Knowledge**

---

Students will understand that:

- Economies are social systems because they require exchanges and interactions. These exchanges and interactions can help and have a positive impact on a societal need (ex. creating products that are good for the environment) or they can have a negative impact.
- Philanthropic actions (donating time and/or money) are examples of interactions that can help society.
- personal values and whether or not to make legal, ethical choices can impact one's financial decisions.
- using technology can help increase productivity and collaboration within teams

### **Procedural Knowledge**

---

Students will be able to:

- define economy
- explain how the economic system in the United States can help to achieve societal goals.
- analyze personal financial choices and determine if they are helping to meet societal goals.
- explain how financial decisions can be made based on legal and ethical behaviors.
- analyze scenarios and decide the best course of action based on legal and ethical behaviors.

## **EVIDENCE OF LEARNING**

---

## **Formative Assessments**

---

- observation
- one-on-one
- questioning
- graphic organizers
- anecdotal notes
- exit ticket

## **Summative Assessments**

---

- graphic organizers
- homework
- culminating activity/project
  - This project will be a way to summarize and assess what the students have been learning all semester. This project will consist of the students researching a certain philanthropic/charitable organization that they would want to contribute to, based on their own beliefs, values and ethics. They will then apply their knowledge of credits, debts, budgets and more that they have learned to present how best to donate to that cause. In their presentation, they have to explain why they chose that charity and why that is a good one to donate too. Also, they have to include all of their planning to decide how best to include that donation into their budgets.
  - Another idea for this project can be a ‘Shark Tank’ inspired project, wherein the students find a need in the current market and research that need. This will include credits, debts, budgeting and a civic duty that they are looking to solve. This can be done in groups and each group member can be in charge of separate tasks to break up the work needed to be done.

## **RESOURCES (Instructional, Supplemental, Intervention Materials)**

---

[Next Gen Personal Finance](#)

All lessons and resources can be accessed via this website. "Click" Curriculum and reference the "Units".

## **INTERDISCIPLINARY CONNECTIONS**

---

English/Language Arts - implementation of conventions of Standard English

Technology/Multi-Media - Audio/visual media analysis

Math - computations

Visual and Performing Arts - debate

Social Studies - ethics

## **ACCOMMODATIONS & MODIFICATIONS FOR SUBGROUPS**

---

- listen to audio recordings of any text AND/OR follow along as the information is read aloud
- learn content from various sources including:
  - videos
  - audio
  - pictures
  - graphics
  - digital media
- work with text that is larger in size
- have any questions read aloud
- have any instructions in various forms (spoken aloud, written down, visually represented)
- have notes already typed out AND/OR lessons recorded and made available
- have outlines of lessons readily available
- dictate answers to a scribe AND/OR record answers on a device
- preferential seating options
- have small group settings available for students who need quiet to focus
- have sensory tools available (i.e. bands on chairs)
- allow for frequent breaks during the lesson
- use a timer to help with time management