

# 02\_ Unit 2: Civic Financial Responsibility

Content Area: **Financial Literacy**  
Course(s):  
Time Period: **Cycle**  
Length: **4 - 5 Lessons**  
Status: **Published**

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## General Overview, Course Description or Course Philosophy

### Financial Literacy 8

Financial Literacy will provide students with the knowledge and information necessary for making sound financial decisions. During the eighth grade, students will focus on "Financial Health" which is broken down into two sub-units entitled "Financial Psychology" and "Civic Financial Responsibility" and "Risk Management and Insurance".

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## OBJECTIVES, ESSENTIAL QUESTIONS, ENDURING UNDERSTANDINGS

### Unit Summary:

Financial wellbeing includes understanding how emotions, peer influencers, advertising, personal money habits, financial decision-making processes, lifestyle choices, and personal financial values influence choices that are made involving finances. In addition, it includes topics that relate to planning and aligning career opportunities and possible entrepreneurial objectives with financial goals.

### Essential Question(s):

- What does it mean to be civic financially responsible and why is it important?

### Enduring Understanding(s):

- Philanthropic and charitable organizations play important roles in supporting the interests of individuals and local and global communities and the issues that affect them.
- Individuals can use their talents, resources and abilities to give back.
- 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

## CONTENT AREA STANDARDS

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PFL.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.
PFL.9.1.8.CR.2	Compare various ways to give back through strengths, passions, goals, and other personal factors.
PFL.9.1.8.CR.3	Relate the importance of consumer, business, and government responsibility to the economy and personal finance.
PFL.9.1.8.CR.4	Examine the implications of legal and ethical behaviors when making financial decisions.

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

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PFL.9.1.K12.P.2	Attend to financial well-being.
PFL.9.1.K12.P.5	Utilize critical thinking to make sense of problems and persevere in solving them.
PFL.9.1.K12.P.8	Use technology to enhance productivity increase collaboration and communicate effectively.
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.
LA.RI.6.10	By the end of the year read and comprehend literary nonfiction at grade level text-complexity or above, with scaffolding as needed.
LA.W.6.4	Produce clear and coherent writing in which the development, organization, voice and style are appropriate to task, purpose, and audience. (Grade-specific expectations for writing types are defined in standards 1–3 above.)
TECH.8.1.8.A.1	Demonstrate knowledge of a real world problem using digital tools.
TECH.8.1.8.B.CS2	Create original works as a means of personal or group expression.

## STUDENT LEARNING TARGETS

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### Declarative Knowledge

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Students will understand that:

- Philanthropy is desire and active effort to help other people.
- Volunteering means spending some of your time helping others.
- Charity means showing kindness or goodwill to others.
- Ethical means pertaining to or dealing with morals or the principles of morality;

pertaining to right and wrong.

- Philanthropy, volunteerism, and charity are all about giving to others and lifting them up through a voluntary contribution of money, talents, and/or time.
- All three methods of giving to others are key factors in the development of communities and improvement of the lives of people in a donor's home town or city, state, country, or even around the world.
- Philanthropy and charity both involve giving money, but charity is typically an immediate response to a short-term need (i.e. natural disaster). Philanthropy on the other hand is more long-term and strategic and often involves making multiple gifts to help people over a number of years.
- 501(c)(3) is a nonprofit business that has a mission to inform and educate individuals or the general public.
- Community service is work done by a person or group of people that benefits others.
- Crowdfunding is the practice of funding a project or venture by raising money from a large number of people, in modern times typically via the Internet.
- Donation is something given to help those in need.
- Service learning connects classroom studies with the natural caring and concern young people have for their world.
- Volunteerism means spending some of your time helping others.
- Nonprofit is an organization whose primary objective is something other than the generation of profit.
- National service refers to programs that address community needs in disaster services, economic opportunity, education, the environment, health, and veterans and military families.
- Consumer, business, and government responsibility are all important to the economy and personal finance.
- Factors such as good for the environment, society, animal welfare, and body and soul help to determine if a product or service is ethical.
- Ethical business practices can help companies avoid legal problems and negative financial results that arise once the unethical behavior is discovered.
- Customers, employees, suppliers and investors are more satisfied when the product or service is ethical. When they are more satisfied it can have a positive impact on the amount of money the company is making.

## **Procedural Knowledge**

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**Students will be able to:**

- Define philanthropy, volunteer, charity, and ethical.
- Compare and contrast the role of philanthropy, volunteer service, and charities in community development in a variety of cultures.

- Compare and contrast the role of philanthropy, volunteer service, and charities in the quality of life in a variety of cultures.
- Identify and define 501(c)(3), charity, community service, crowdfunding, donation, service learning, volunteerism, Nonprofit, and National service.
- Compare various ways to give back through strengths, passions, goals, and other personal factors.
- Relate the importance of consumer, business, and government responsibility to the economy and personal finance.
- Identify and describe factors that make a product or service ethical and environmentally friendly.
- Examine the implications of legal and ethical behaviors when making financial decisions.

## **EVIDENCE OF LEARNING**

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### **Formative Assessments**

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**For this unit, formative assessments may include:**

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

### **Summative Assessments**

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**For this unit, summative assessments may include:**

- graphic organizers
- homework
- culminating activity

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

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## Next Gen Personal Finance

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

<https://njaes.rutgers.edu/money/pdfs/lesson-plans/DoE-Lesson-Plan-21-Philanthropy-Volunteerism-and-Charity.pdf> - Philanthropy, Volunteerism, and Charity lesson plan

### **INTERDISCIPLINARY CONNECTIONS**

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**English/Language Arts** - implementation of conventions of Standard English

**Technology/Muliti-Media** - Audio/visual media analysis

**Math** - computations

**Visual and Performing Arts** - debate

**Social Studies** - ethics

### **ACCOMMODATIONS & MODIFICATIONS FOR SUBGROUPS**

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See link to Accommodations & Modifications document in course folder.