

FAIRFIELD TOWNSHIP SCHOOL
Financial Literacy Curriculum Guide

	Grade Level: 5-8
Unit 1: Income and Careers	Pacing: 1-2 weeks
Essential Questions	Enduring Understandings
<ul style="list-style-type: none"> ● What are taxes, deductions, and benefits and what purpose do they serve? ● How do career choices, education, skills, and culture affect income and earning power? ● How does income affect spending decisions 	<p>Taxes, deductions, fees for benefits are taken out of pay and reduce the actual income taken home.</p> <p>Certain skills and education levels can determine a person’s earning power.</p> <p>A person’s income should determine a person’s spending decisions.</p>
Standards	Standard Statement
<ul style="list-style-type: none"> ● 9.1.8.A.1 ● 9.1.8.A.2 ● 9.1.8.A.3 ● 9.1.8.A.4 	<p>Students will be able to explain the meaning and purposes of taxes and tax deductions and why fees for various benefits (e.g., medical benefits) are taken out of pay.</p> <p>Relate how career choices, education choices, skills, entrepreneurship, and economic conditions affect income.</p> <p>Differentiate among ways that workers can improve earning power through the acquisition of new knowledge and skills.</p> <p>Relate earning power to quality of life across cultures.</p>

<ul style="list-style-type: none"> ● 9.1.8.A.5 ● 9.1.8.A.6 ● 9.1.8.A.7 	<p>Relate how the demand for certain skills determines an individual's earning power.</p> <p>Explain how income affects spending decisions.</p> <p>Explain the purpose of the payroll deduction process, taxable income, and employee</p> <p>Lesson Structure: Whole group, direct instruction, pairs, groups, independent work, as appropriate</p> <p>Strategies: Think-Pair-Share, Read Aloud, Jigsaw, Investigations, Guided Explorations, Projects</p> <p>Materials: computers, lesson materials (game boards, websites etc)</p> <p>Differentiation Strategies/Modifications :SWD/ Students at risk of failure: 1:1 teacher redirect / re-teach, peer helper, visual aids, modified tests/quizzes, modified homework Gifted/Enrichment: computer-based research, high level task, class presentation</p>
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Connections to other content areas, including 21st Century Skills:

CCSS.ELA-LITERACY.CCRA.R.1 Read closely to determine what the text says explicitly and to make logical inferences from it; cite specific textual evidence when writing or speaking to support conclusions drawn from the text.

CCSS.ELA-LITERACY.CCRA.R.7 Integrate and evaluate content presented in diverse media and formats, including visually and quantitatively, as well as in words.

CCSS.ELA-LITERACY.CCRA.W.4 Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.

CCSS.ELA-LITERACY.CCRA.SL.4 Present information, findings, and supporting evidence such that listeners can follow the line of reasoning and the organization, development, and style are appropriate to task, purpose, and audience.

CCSS.Math.Content.HSN-Q.A.1 Use units as a way to understand problems and to guide the solution of multi-step problems; choose and interpret units consistently in formulas; choose and interpret the scale and the origin in graphs and data displays.*

CCSS.MATH.CONTENT.6.RP.A.3.B Solve unit rate problems including those involving unit pricing and constant speed. For example, if it took 7 hours to mow 4 lawns, then at that rate, how many lawns could be mowed in 35 hours? At what rate were lawns being mowed?

CCSS.Math.Content.6.RP.A.3 (Grade 6): Use ratio and rate reasoning to solve real-world and mathematical problems, e.g., by reasoning about tables of equivalent ratios, tape diagrams, double number line diagrams, or equations.

Alignment to Anchor Standards for Reading:

CCSS.ELA-LITERACY.CCRA.R.4 Interpret words and phrases as they are used in a text, including determining technical, connotative, and figurative meanings, and analyze how specific word choices shape meaning or tone.

Unit Resources: NGPF (Next Gen Personal Finance) Middle School Resource Map Website

<https://www.ngpf.org/courses/middle-school/>

Lessons: [Schoolhouse Rock Tax Man Max](#)

[What's the Big Deal About Taxes?](#)

[Do You Know the Job Possibilities?](#)

[Grocery Shopping with Unit Price](#)

[Tic Tac Taxes](#)

Unit Assessment Opportunities:

- Journal Entries and Response Sheets
- Observations, Questioning, and discussions
- Comprehension Checks in literature
- Class Webs
- Presentations
- Collaboration
- Projects
- Rubrics
- Lesson Check
- Lesson Quiz
- Performance Expectations Activities

FAIRFIELD TOWNSHIP SCHOOL
Financial Literacy Curriculum Guide

	Grade Level: 5-8
Unit 2: Money management	Pacing: 1-2 weeks
Essential Questions	Enduring Understandings
<ul style="list-style-type: none"> ● What are the differences between cash, checks, credit cards, and debit cards? ● What strategies can be used to develop a personal savings plan, budget, and spending plan? ● How does the economy effect income? ● What kind of systems are used for financial records? ● How can credit cards, debit cards, etc be used appropriately and safeguarded? 	<p>Using cash, checks, credit cards, and debit cards to pay for merchandise or services has similarities and differences.</p> <p>There are different strategies and methods that can be used to budget income and to develop savings and spending plans</p> <p>Changes in the economy has an impact on income.</p> <p>There are various systems available to keep and safeguard financial records and accounts.</p> <p>Financial institutions, such as banks, can assist in many aspects of money management.</p>

<ul style="list-style-type: none"> • How can financial institutions be of assistance? 	
Standard	Standard Statement
<ul style="list-style-type: none"> • 9.1.8.B.1 • 9.1.8.B.2 • 9.1.8.B.3 • 9.1.8.B.4 • 9.1.8.B.5 • 9.1.8.B.6 • 9.1.8.B.7 • 9.1.8.B.8 • 9.1.8.B.9 • 9.1.8.B.10 • 9.1.8.B.11 	<p>Distinguish among cash, check, credit card, and debit card.</p> <p>Construct a simple personal savings and spending plan based on various sources of income.</p> <p>Justify the concept of “paying yourself first” as a financial savings strategy.</p> <p>Relate the concept of deferred gratification to [investment,] meeting financial goals, and building wealth.</p> <p>Explain the effect of the economy on personal income, individual and family security, and consumer decisions.</p> <p>Evaluate the relationship of cultural traditions and historical influences on financial practice.</p> <p>Construct a budget to save for long-term, short-term, and charitable goals.</p> <p>Develop a system for keeping and using financial records.</p> <p>Determine the most appropriate use of various financial products and services (e.g., ATM, debit cards, credit cards, check books).</p> <p>Justify safeguarding personal information when using credit cards, banking electronically, or filing forms.</p> <p>Evaluate the appropriate financial institutions to assist with meeting various personal financial needs and goals.</p> <p>Lesson Structure: Whole group, direct instruction, pairs, groups, independent work, as appropriate</p>

Strategies: Think-Pair-Share, Read Aloud, Jigsaw, Investigations, Guided Explorations, Projects

Materials: computers, lesson materials (game boards, websites etc)

Differentiation Strategies/Modifications :SWD/ Students at risk of failure: 1:1 teacher redirect / re-teach, peer helper, visual aids, modified tests/quizzes, modified homework
Gifted/Enrichment: computer-based research, high level task, class presentation

Connections to other content areas, including 21st Century Skills:

CCSS.MATH.CONTENT.6.RP.A.3.C Find a percent of a quantity as a rate per 100 (e.g., 30% of a quantity means 30/100 times the quantity); solve problems involving finding the whole, given a part and the percent.

CCSS.MATH.CONTENT.7.RP.A.3 Use proportional relationships to solve multistep ratio and percent problems. Examples: simple interest, tax, markups and markdowns, gratuities and commissions, fees, percent increase and decrease, percent error.

Alignment to Anchor Standards for Reading & Writing:

CCSS.ELA-LITERACY.CCRA.R.3 Analyze how and why individuals, events, or ideas develop and interact over the course of a text.

CCSS.ELA-LITERACY.CCRA.R.4 Interpret words and phrases as they are used in a text, including determining technical, connotative, and figurative meanings, and analyze how specific word choices shape meaning or tone.

CCSS.ELA-LITERACY.CCRA.R.7 Integrate and evaluate content presented in diverse media and formats, including visually and quantitatively, as well as in words.

CCSS.ELA-LITERACY.CCRA.W.1 Write arguments to support claims in an analysis of substantive topics or texts using valid reasoning and relevant and sufficient evidence.

CCSS.ELA-LITERACY.CCRA.R.1 Read closely to determine what the text says explicitly and to make logical inferences from it; cite specific textual evidence when writing or speaking to support conclusions drawn from the text.

CCSS.ELA-LITERACY.CCRA.W.4 Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.

CCSS.ELA-LITERACY.CCRA.W.9 Draw evidence from literary or informational texts to support analysis, reflection, and research.

CCSS.ELA-LITERACY.CCRA.W.2 Write informative/explanatory texts to examine and convey complex ideas and information clearly and accurately through the effective selection, organization, and analysis of content.

Unit Resources: NGPF (Next Gen Personal Finance) Middle School Resource Map Website

<https://www.ngpf.org/courses/middle-school/>

Lessons: [Why Do Celebrities Go Bankrupt?](#)

[ROLEPLAY: Cat Insanity Middle School Edition](#)

[Putting Earning, Saving, and Spending Together](#)

[ROLEPLAY: Spent Middle School Edition](#)

[A BIG Day Out: Shopping with Percentages](#)

[Earn Save Spend and Donate Song](#)

Unit Assessment Opportunities:

- Journal Entries and Response Sheets
- Observations, Questioning, and discussions
- Comprehension Checks in literature
- Class Webs
- Presentations
- Collaboration
- Projects
- Rubrics
- Lesson Check
- Lesson Quiz
- Performance Expectations Activities

FAIRFIELD TOWNSHIP SCHOOL
Financial Literacy Curriculum Guide

	Grade Level: 5-8
Unit 3: Credit and Debt Management	Pacing: 1-2 weeks
Essential Questions	Enduring Understandings
<ul style="list-style-type: none"> ● What are the advantages and disadvantages of using credit cards and debit cards? ● What are the different products and services, such as credit, offered by financial institutions and what interest rates are associated with it? ● What is a credit score and a personal bankruptcy? ● When may someone need credit counseling? 	<p>There are advantages and disadvantages to using credit cards and debit cards</p> <p>Financial institutions, such as banks, offer services and products such as loans, mortgages, debit cards, etc. with different fees and interest rates attached</p> <p>Credit scores and personal bankruptcy have causes and consequences and may lead to the need for counseling</p>
Standard	Standard Statement

<ul style="list-style-type: none"> ● 9.1.8.C.1 ● 9.1.8.C.2 ● 9.1.8.C.3 ● 9.1.8.C.4 ● 9.1.8.C.5 ● 9.1.8.C.6 ● 9.1.8.C.7 ● 9.1.8.C.8 ● 9.1.8.C.9 ● 9.1.8.C.10 	<p>Compare and contrast credit cards and debit cards and the advantages and disadvantages of using each.</p> <p>Compare and contrast the financial products and services offered by different types of financial institutions.</p> <p>Compare and contrast debt and credit management strategies.</p> <p>Demonstrate an understanding of the terminology associated with different types of credit (e.g., credit cards, installment loans, mortgages) and compare the interest rates associated with each.</p> <p>Calculate the cost of borrowing various amounts of money using different types of credit (e.g., credit cards, installment loans, mortgages)</p> <p>Determine ways to leverage debt beneficially.</p> <p>Determine potential consequences of using “easy access” credit (e.g., using a line of credit vs. obtaining a loan for a specific purpose).</p> <p>Explain the purpose of a credit score and credit record, and summarize borrowers’ credit report rights.</p> <p>Summarize the causes and consequences of personal bankruptcy.</p> <p>Determine when there is a need to seek credit counseling and appropriate times to utilize it.</p> <p>Lesson Structure: Whole group, direct instruction, pairs, groups, independent work, as appropriate</p> <p>Strategies: Think-Pair-Share, Read Aloud, Jigsaw, Investigations, Guided Explorations, Projects</p> <p>Materials: computers, lesson materials (game boards, websites etc)</p>
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Differentiation Strategies/Modifications :SWD/ Students at risk of failure: 1:1 teacher redirect / re-teach, peer helper, visual aids, modified tests/quizzes, modified homework
Gifted/Enrichment: computer-based research, high level task, class presentation

Connections to other content areas, including 21st Century Skills:

CCSS.MATH.CONTENT.6.RP.A.3.C Find a percent of a quantity as a rate per 100 (e.g., 30% of a quantity means 30/100 times the quantity); solve problems involving finding the whole, given a part and the percent.

CCSS.MATH.CONTENT.7.RP.A.3 Use proportional relationships to solve multistep ratio and percent problems. Examples: simple interest, tax, markups and markdowns, gratuities and commissions, fees, percent increase and decrease, percent error.

CCSS.ELA-LITERACY.CCRA.R.3 Analyze how and why individuals, events, or ideas develop and interact over the course of a text.

CCSS.ELA-LITERACY.CCRA.R.4 Interpret words and phrases as they are used in a text, including determining technical, connotative, and figurative meanings, and analyze how specific word choices shape meaning or tone.

CCSS.ELA-LITERACY.CCRA.R.7 Integrate and evaluate content presented in diverse media and formats, including visually and quantitatively, as well as in words.

CCSS.ELA-LITERACY.CCRA.W.1 Write arguments to support claims in an analysis of substantive topics or texts using valid reasoning and relevant and sufficient evidence.

Unit Resources: Unit Resources: NGPF (Next Gen Personal Finance) Middle School Resource Map Website

<https://www.ngpf.org/courses/middle-school/>

Lessons: [ROLEPLAY: Cat Insanity Middle School Edition](#)

[Why Do Celebrities Go Bankrupt?](#)

[Understanding Credit](#)

Unit Assessment Opportunities:

- Journal Entries and Response Sheets
- Observations, Questioning, and Discussions
- Comprehension Checks in Literature
- Class Webs
- Presentations
- Collaboration
- Lesson Check
- Lesson Quiz
- Performance Expectations Activities
- Chapter Test
- Unit Test

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	Grade Level: 5-8
Unit 4: Planning, Saving, and Investing	Pacing: 1-2 weeks
Essential Questions	Enduring Understandings
<ul style="list-style-type: none"> ● How can saving contribute to financial well-being? ● What are saving tools and how can they be used effectively? ● What are investment options and what is the difference between income and investment growth? ● What is supply and demand? 	<p>Saving contributes to financial well-being</p> <p>There are various ways to save and invest</p> <p>Income and investment growth has similarities and differences</p> <p>The economic principle of supply and demand has its place in society</p>
Standard	Standard Statement
<ul style="list-style-type: none"> ● 9.1.8.D.1 ● 9.1.8.D.2 ● 9.1.8.D.3 ● 9.1.8.D.4 ● 9.1.8.D.5 	<p>Determine how saving contributes to financial well-being.</p> <p>Differentiate among various savings tools and how to use them most effectively.</p> <p>Differentiate among various investment options.</p> <p>Distinguish between income and investment growth.</p> <p>Explain the economic principle of supply and demand</p>

Lesson Structure: Whole group, direct instruction, pairs, groups, independent work, as appropriate

Strategies: Think-Pair-Share, Read Aloud, Jigsaw, Investigations, Guided Explorations, Projects

Materials: computers, lesson materials (game boards, websites etc)

Differentiation Strategies/Modifications :SWD/ Students at risk of failure: 1:1 teacher redirect / re-teach, peer helper, visual aids, modified tests/quizzes, modified homework
Gifted/Enrichment: computer-based research, high level task, class presentation

Connections to other content areas, including 21st Century Skills:

CCSS.ELA-LITERACY.CCRA.R.2 Determine central ideas or themes of a text and analyze their development; summarize the key supporting details and ideas.

CCSS.ELA-LITERACY.CCRA.R.3 Analyze how and why individuals, events, or ideas develop and interact over the course of a text.

Unit Resources: NGPF (Next Gen Personal Finance) Middle School Resource Map Website

<https://www.ngpf.org/courses/middle-school/>

Lessons: [Why Save \(for the winter\)?](#)

[The Grasshopper and the Ant](#)

[Are You an Ant or a Grasshopper?](#)

[Financial Advice from 12 Year Old](#)

Unit Assessment Opportunities:

- Journal Entries and Response Sheets
- Observations, Questioning, and discussions
- Comprehension Checks in literature
- Class Webs
- Presentations
- Collaboration
- Projects
- Rubrics
- Lesson Check
- Lesson Quiz

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	Grade Level: 5-8
Unit 5: Becoming a Critical Consumer	Pacing: 1-2 weeks
Essential Questions	Enduring Understandings
<ul style="list-style-type: none"> ● How can responsible consumer decisions be made? ● What personal information is not safe to share? ● How can advertising claims be misleading or deceptive? ● What are fraudulent activities? 	<p>There are many factors to consider to be a responsible consumer, including wants vs needs.</p> <p>Certain personal information should never be shared.</p> <p>Always analyze and compare facts and claims made by advertisers, including those made by credit services and sellers.</p> <p>Fraudulent activities impact consumers; laws were established to protect consumers</p>
Standard	Standard Statement
<ul style="list-style-type: none"> ● 9.1.8.E.1 ● 9.1.8.E.2 ● 9.1.8.E.3 	<p>Explain what it means to be a responsible consumer and the factors to consider when making consumer decisions.</p> <p>Identify personal information that should not be disclosed to others and the possible consequences of doing or not doing so.</p> <p>Compare and contrast product facts versus advertising claims.</p>

<ul style="list-style-type: none"> ● 9.1.8.E.4 ● 9.1.8.E.5 ● 9.1.8.E.6 ● 9.1.8.E.7 ● 9.1.8.E.8 	<p>Prioritize personal wants and needs when making purchases.</p> <p>Analyze interest rates and fees associated with financial services, credit cards, debit cards, and gift cards.</p> <p>Compare the value of goods or services from different sellers when purchasing large quantities and small quantities.</p> <p>Evaluate how fraudulent activities impact consumers, and justify the creation of consumer protection laws.</p> <p>Recognize the techniques and effects of deceptive advertising.</p> <p>Lesson Structure: Whole group, direct instruction, pairs, groups, independent work, as appropriate</p> <p>Strategies: Think-Pair-Share, Read Aloud, Jigsaw, Investigations, Guided Explorations, Projects</p> <p>Materials: computers, lesson materials (game boards, websites etc)</p> <p>Differentiation Strategies/Modifications :SWD/ Students at risk of failure: 1:1 teacher redirect / re-teach, peer helper, visual aids, modified tests/quizzes, modified homework Gifted/Enrichment: computer-based research, high level task, class presentation</p>
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Connections to other content areas, including 21st Century Skills:

CCSS.Math.Content.HSN-Q.A.1 Use units as a way to understand problems and to guide the solution of multi-step problems; choose and interpret units consistently in formulas; choose and interpret the scale and the origin in graphs and data displays.*

CCSS.MATH.CONTENT.6.RP.A.3.B Solve unit rate problems including those involving unit pricing and constant speed. For example, if it took 7 hours to mow 4 lawns, then at that rate, how many lawns could be mowed in 35 hours? At what rate were lawns being mowed?

CCSS.Math.Content.6.RP.A.3 (Grade 6): Use ratio and rate reasoning to solve real-world and mathematical problems, e.g., by reasoning about tables of equivalent ratios, tape diagrams, double number line diagrams, or equations.

CCSS.ELA-LITERACY.CCRA.R.1 Read closely to determine what the text says explicitly and to make logical inferences from it; cite specific textual evidence when writing or speaking to support conclusions drawn from the text.

CCSS.ELA-LITERACY.CCRA.R.4 Interpret words and phrases as they are used in a text, including determining technical, connotative, and figurative meanings, and analyze how specific word choices shape meaning or tone.

CCSS.ELA-LITERACY.CCRA.R.7 Integrate and evaluate content presented in diverse media and formats, including visually and quantitatively, as well as in words.

CCSS.MATH.CONTENT.6.EE.B.6 Use variables to represent numbers and write expressions when solving a real-world or mathematical problem

CCSS.ELA-LITERACY.CCRA.SL.2 Integrate and evaluate information presented in diverse media and formats, including visually, quantitatively, and orally.

Unit Resources: NGPF (Next Gen Personal Finance) Middle School Resource Map Website

<https://www.ngpf.org/courses/middle-school/>

Lessons: [BrainPop Comparing Prices](#)

[Grocery Shopping with Unit Price](#)

[ROLEPLAY: Run a Lemonade Stand](#)

[Wants v Needs](#)

[Which Is the Better Buy?](#)

[Looney Toons Budgeting](#)

Unit Assessment Opportunities:

- Journal Entries and Response Sheets
- Observations, Questioning, and discussions
- Comprehension Checks in literature
- Class Webs
- Presentations
- Collaboration
- Projects
- Rubrics
- Lesson Check
- Lesson Quiz

FAIRFIELD TOWNSHIP SCHOOL
Financial Literacy Curriculum Guide

	Grade Level: 5-8
Unit 6: Civic Financial Responsibility	Pacing: 1-2 weeks
Essential Questions	Enduring Understandings
<ul style="list-style-type: none"> ● What is the difference between production and consumption? ● When making financial decisions, what behaviors must you consider? ● How is the economy and personal finance impacted by business and government? 	<p>Goals in society may be achieved through production and consumption</p> <p>Legal and ethical behaviors, when making financial decisions, may have implications.</p> <p>Many factors affect the economy and personal finance, including businesses and the government</p>
Standard	Standard Statement
<ul style="list-style-type: none"> ● 9.1.8.F.1 ● 9.1.8.F.2 ● 9.1.8.F.3 	<p>Explain how the economic system of production and consumption may be a means to achieve significant societal goals.</p> <p>Examine the implications of legal and ethical behaviors when making financial decisions.</p> <p>Relate the impact of business, government, and consumer fiscal responsibility to the economy and to personal finance.</p> <p>Lesson Structure: Whole group, direct instruction, pairs, groups, independent work, as appropriate</p> <p>Strategies: Think-Pair-Share, Read Aloud, Jigsaw, Investigations, Guided Explorations, Projects</p>

Materials: computers, lesson materials (game boards, websites etc)

Differentiation Strategies/Modifications :SWD/ Students at risk of failure: 1:1 teacher redirect / re-teach, peer helper, visual aids, modified tests/quizzes, modified homework
Gifted/Enrichment: computer-based research, high level task, class presentation

Connections to other content areas, including 21st Century Skills:

CCSS.MATH.CONTENT.6.RP.A.3.C Find a percent of a quantity as a rate per 100 (e.g., 30% of a quantity means 30/100 times the quantity); solve problems involving finding the whole, given a part and the percent.

CCSS.MATH.CONTENT.7.RP.A.3 Use proportional relationships to solve multistep ratio and percent problems. Examples: simple interest, tax, markups and markdowns, gratuities and commissions, fees, percent increase and decrease, percent error.

CCSS.ELA-LITERACY.CCRA.R.3 Analyze how and why individuals, events, or ideas develop and interact over the course of a text.

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CCSS.ELA-LITERACY.CCRA.W.1 Write arguments to support claims in an analysis of substantive topics or texts using valid reasoning and relevant and sufficient evidence.

Unit Resources: NGPF (Next Gen Personal Finance) Middle School Resource Map Website

<https://www.ngpf.org/courses/middle-school/>

Lessons:[Why Do Celebrities Go Bankrupt?](#)

[Amazon v. Walmart](#)

<http://teacherlink.ed.usu.edu/tlresources/units/byrnes-literature/LBREEDER/lesson3.html>

Unit Assessment Opportunities:

- Journal Entries and Response Sheets
- Observations, Questioning, and discussions
- Comprehension Checks in literature
- Class Webs
- Presentations
- Collaboration
- Projects
- Rubrics
- Lesson Check
- Lesson Quiz

FAIRFIELD TOWNSHIP SCHOOL
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	Grade Level: 5-8
Unit 7: Insuring and Protecting	Pacing: 1-2 weeks
Essential Questions	Enduring Understandings
<ul style="list-style-type: none"> Why is it important to protect current and future assets through insurance and warranties? 	Protecting current and future assets can be attained through developing plans, buying insurance with or without deductibles, and warranties
Standard	Standard Statement
<ul style="list-style-type: none"> 9.1.8.G.1 9.1.8.G.2 9.1.8.G.3 9.1.8.G.4 	<p>Explain why it is important to develop plans for protecting current and future personal assets against loss.</p> <p>Determine criteria for deciding the amount of insurance protection needed.</p> <p>Analyze the need for and value of different types of insurance and the impact of deductibles.</p> <p>Evaluate the need for different types of extended warranties.</p> <p>Lesson Structure: Whole group, direct instruction, pairs, groups, independent work, as appropriate</p> <p>Strategies: Think-Pair-Share, Read Aloud, Jigsaw, Investigations, Guided Explorations, Projects</p> <p>Materials: computers, lesson materials (game boards, websites etc)</p> <p>Differentiation Strategies/Modifications :SWD/ Students at risk of failure: 1:1 teacher redirect / re-teach, peer helper, visual aids, modified tests/quizzes, modified homework</p>

Gifted/Enrichment: computer-based research, high level task, class presentation

Connections to other content areas, including 21st Century Skills:

CCSS.ELA-LITERACY.CCRA.R.7 Integrate and evaluate content presented in diverse media and formats, including visually and quantitatively, as well as in words.

Unit Resources: NGPF (Next Gen Personal Finance) Middle School Resource Map Website

<https://www.ngpf.org/courses/middle-school/>

Lessons: [PlayInsure](#)

<https://www.youtube.com/watch?v=n4XSUydZQRc>

<https://docs.google.com/presentation/d/0BwR9R071AuNWdWVONmMxUUZlenc2MGR4OWVHTDZFVG1NTE9J/edit#slide=id.p1>

<https://docs.google.com/presentation/d/0BwR9R071AuNWNVBaazVodUhedmJSYIJBSTRBcEtIY2IGd2Qw/edit#slide=id.p1>

Unit Assessment Opportunities:

- Journal Entries and Response Sheets
- Observations, Questioning, and discussions
- Comprehension Checks in literature
- Class Webs
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- Lesson Quiz