



Mount Laurel Township Schools
21st Century Curriculum
Grades K-8

Revised by the Mount Laurel Board of Education on August 18, 2016

(Updated July, 2016)

Mount Laurel Township Schools
21st Century Life and Careers
Grade 1

Stage 1 – Desired Results	
NJCCCS: 9.2	Unit: Money Management; Planning, Saving, and Investing
<p>Enduring Understanding(s): Students will understand that...</p> <ul style="list-style-type: none"> Wants and needs can be met through appropriate earning, saving, and investing strategies. 	<p>Essential Questions:</p> <ul style="list-style-type: none"> How do you determine a want and a need?
<p>Students will know...</p> <ul style="list-style-type: none"> Difference between financial wants and needs. Age-appropriate financial goals (e.g., allowance, piggy bank, budget). Common household expenses. Various sources of income. The concept of “opportunity cost”. The concepts of saving (i.e., short-term) and investing (i.e., long-term). 	<p>Students will be able to...</p> <ul style="list-style-type: none"> 9.2.4.B.1 Differentiate between financial wants and needs. 9.2.4.B.2 Identify age-appropriate financial goals. 9.2.4.B.3 Explain what a budget is and why it is important. 9.2.4.B.4 Identify common household expense categories and sources of income. 9.2.4.B.5 Identify ways to earn and save. 9.2.4.D.1 Determine various ways to save. 9.2.4.D.2 Explain the concept of “opportunity cost.” 9.2.4.D.3 Explain what it means to “invest.” 9.2.4.D.4 Distinguish between saving and investing.
Stage 2 – Assessment Evidence	
<p>Benchmark Assessment:</p> <ul style="list-style-type: none"> Identify a financial want or need, research (i.e., Internet) the costs of obtaining the object, and create age-appropriate strategies needed to acquire the object. 	
Stage 3 – Learning Plan	
<p>Suggested Learning Activities:</p> <ul style="list-style-type: none"> Ask/discuss essential question. 	<ul style="list-style-type: none"> Use a T-Chart to compare/contrast the concepts of saving and investing.

- Brainstorm various sources of age-appropriate income (e.g., lemonade stand, dog walking, household chores).
- Discuss how common household expenses and “opportunity cost” affect financial wants/needs.

- Introduce and complete performance task.

Unit Strategies/Modifications:

Special Education Students:

- Development of target vocabulary
- Scaffolding comprehension and content-area reading
- Decreasing the amount of work presented or required
- Using videos, illustrations, pictures, and drawings to explain or clarify graphic organizers
- Teaching key aspects of a topic. Eliminating nonessential information
- Providing study guides
- Allowing students to correct errors (looking for understanding)
- Marking students’ correct and acceptable work, not the mistakes
- Allowing products (projects, timelines, demonstrations, models, drawings, poster boards, charts, graphs, slide shows, videos, etc.) to demonstrate student’s learning
- Modifying tests to reflect selected objectives
- Using true/false, matching, or fill in the blank tests in lieu of essay tests
- Reducing the number of answer choices on a multiple choice test
- Allowing the use of note cards or open-book during testing
- Utilizing graphic organizers
- Providing visuals
- Strategic grouping

Gifted Students:

- Guided Reading Groups
- Literature Circles
- Flexible grouping in content areas
- Independent projects
- Differentiated product assignments
- Student Choice
- Multiple texts
- Multiple intelligence options
- Group investigation
- Research
- Bloom’s Taxonomy* - Stress higher order thinking skills
- Habits of Mind*

Webb's Depth of Knowledge – Emphasis on Level 3 and 4

Students at Risk of Failure:

Adjust time for completion of assignments
Allow frequent breaks
Preferential seating
Reduce/minimize distractions
Emphasize teaching (auditory, visual, auditory, tactile)
Individual/small group instruction
Emphasize critical information/key concepts
Pre-teach vocabulary
Provide visual cues
Adjust length of assignment
Break assignments into smaller units
Read directions to student
Positive reinforcement
Frequent checks for understanding
Adapt assessments

English Language Learners:

WIDA Can-Do Descriptors http://www.wida.us/standards/CAN_DOs/
Development of target vocabulary
Scaffolding comprehension, content-area reading
Decreasing the amount of work presented or required;
Using videos, illustrations, pictures, and drawings to explain or clarify.
Graphic organizers
Teaching key aspects of a topic.
Eliminating nonessential information.
Allowing students to correct errors (looking for understanding);
Marking students' correct and acceptable work, not the mistakes;
Showing products (projects, timelines, demonstrations, models, drawings, poster boards, charts, graphs, slide shows, videos, etc.) to demonstrate student's learning;
Modifying tests to reflect selected objectives;
Using true/false, matching, or fill in the blank tests in lieu of essay tests;
Reducing the number of answer choices on a multiple choice test;
Allowing the use of note cards or open-book during testing;
Collaborating (general education teacher and specialist) to modify vocabulary, omit or modify items to reflect objectives for the student



Mount Laurel Township Schools
21st Century Life and Careers
Grade 2

Stage 1 – Desired Results	
NJCCCS: 9.2	Unit: Money Management, Credit and Debt Management
Enduring Understanding(s): Students will understand that... <ul style="list-style-type: none"> • Proper management of money, credit, and debt is essential to personal financial stability and success. 	Essential Questions: <ul style="list-style-type: none"> • Why should you be responsible with your money?
Students will know... <ul style="list-style-type: none"> • Differences among cash, check, credit card, debit card. • Advantages/disadvantages among cash, check, credit card, debit card. • Purpose of a bank. • Various sources of credit (e.g., banks, credit card companies). • Advantages/disadvantages credit and debt. • Affects interest has on credit. • Personal responsibility related to borrowing/lending. 	Students will be able to... <ul style="list-style-type: none"> • 9.2.4.B.6 Distinguish among cash, check, credit card, and debit card. • 9.2.4.B.7 Explain the purposes of financial institutions in the community. • 9.2.4.C.1 Explain why people borrow money and the relationship between credit and debt. • 9.2.4.C.2 Identify common sources of credit (e.g., banks, credit card companies) and types of credit (e.g., loans, credit cards, mortgages). • 9.2.4.C.3 Compare and contrast credit cards and debit cards and the advantages and disadvantages of using each. • 9.2.4.C.4 Determine the relationships among income, expenses, and interest. • 9.2.4.C.5 Determine personal responsibility related to borrowing and lending. • 9.2.4.C.6 Summarize ways to avoid credit problems.
Stage 2 – Assessment Evidence	
Benchmark Assessment: <ul style="list-style-type: none"> • Have students choose a purchase they'd like to make and explain why they will pay for it via cash or credit. 	
Stage 3 – Learning Plan	
Suggested Learning Activities:	and its affects on credit.

- Ask/discuss essential question.
- Make a T-Chart that outlines advantages/disadvantages of cash/credit.
- Define interest (i.e., money charged for borrowing money)

- Discuss the role of banks.
- Discuss personal responsibility when it comes to credit. Introduce and complete performance task.

Unit Strategies/Modifications:

Special Education Students:

- Development of target vocabulary
- Scaffolding comprehension and content-area reading
- Decreasing the amount of work presented or required
- Using videos, illustrations, pictures, and drawings to explain or clarify graphic organizers
- Teaching key aspects of a topic. Eliminating nonessential information
- Providing study guides
- Allowing students to correct errors (looking for understanding)
- Marking students' correct and acceptable work, not the mistakes
- Allowing products (projects, timelines, demonstrations, models, drawings, poster boards, charts, graphs, slide shows, videos, etc.) to demonstrate student's learning
- Modifying tests to reflect selected objectives
- Using true/false, matching, or fill in the blank tests in lieu of essay tests
- Reducing the number of answer choices on a multiple choice test
- Allowing the use of note cards or open-book during testing
- Utilizing graphic organizers
- Providing visuals
- Strategic grouping

Gifted Students:

- Guided Reading Groups
- Literature Circles
- Flexible grouping in content areas
- Independent projects
- Differentiated product assignments
- Student Choice
- Multiple texts
- Multiple intelligence options
- Group investigation
- Research
- Bloom's Taxonomy* - Stress higher order thinking skills
- Habits of Mind*
- Webb's Depth of Knowledge* – Emphasis on Level 3 and 4

Students at Risk of Failure:

Adjust time for completion of assignments
Allow frequent breaks
Preferential seating
Reduce/minimize distractions
Emphasize teaching (auditory, visual, auditory, tactile)
Individual/small group instruction
Emphasize critical information/key concepts
Pre-teach vocabulary
Provide visual cues
Adjust length of assignment
Break assignments into smaller units
Read directions to student
Positive reinforcement
Frequent checks for understanding
Adapt assessments

English Language Learners:

WIDA Can-Do Descriptors http://www.wida.us/standards/CAN_DOs/

Development of target vocabulary

Scaffolding comprehension, content-area reading

Decreasing the amount of work presented or required;

Using videos, illustrations, pictures, and drawings to explain or clarify.

Graphic organizers

Teaching key aspects of a topic.

Eliminating nonessential information.

Allowing students to correct errors (looking for understanding);

Marking students' correct and acceptable work, not the mistakes;

Showing products (projects, timelines, demonstrations, models, drawings, poster boards, charts, graphs, slide shows, videos, etc.) to demonstrate student's learning;

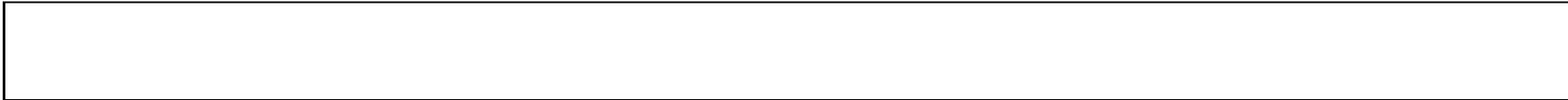
Modifying tests to reflect selected objectives;

Using true/false, matching, or fill in the blank tests in lieu of essay tests;

Reducing the number of answer choices on a multiple choice test;

Allowing the use of note cards or open-book during testing;

Collaborating (general education teacher and specialist) to modify vocabulary, omit or modify items to reflect objectives for the student



Mount Laurel Township Schools
21st Century Life and Careers
Grade 3

Stage 1 – Desired Results	
NJCCCS: 9.2	Unit: Income and Careers, Becoming a Critical Consumer
<p>Enduring Understanding(s): Students will understand that...</p> <ul style="list-style-type: none"> • Career choice and income levels have a direct effect on consumer decisions. 	<p>Essential Questions:</p> <ul style="list-style-type: none"> • What affect does career choice have on consumer choice?
<p>Students will know...</p> <ul style="list-style-type: none"> • The difference between a career and a job and the associated earnings with each. • That income affects spending and take-home pay. • The purpose of taxes (e.g., sales, property) and tax deductions (e.g., medical benefits, social security). • Interest rates vary (e.g., comparing savings account interest rates). • Comparison shopping strategies. • Proper consumer responsibility and the consequences. • Proper etiquette for disclosing of personal information. • The difference between fact/claims in advertising. 	<p>Students will be able to...</p> <ul style="list-style-type: none"> • 9.2.4.A.1 Explain the difference between a career and a job, and identify various jobs in the community and the related earnings. • 9.2.4.A.2 Identify potential sources of income and their limitations. • 9.2.4.A.3 Explain how income affects spending and take-home pay. • 9.2.4.A.4 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. • 9.2.4.E.1 Determine factors that influence consumer decisions related to money. • 9.2.4.E.2 Identify ways interest rates add to the cost of goods and services. • 9.2.4.E.3 Evaluate financial information from a variety of sources. • 9.2.4.E.4 Apply comparison shopping skills to purchasing decisions. • 9.2.4.E.5 Explain what it means to be a responsible consumer and the factors to consider when making consumer decisions. • 9.2.4.E.6 Identify personal information that should not be disclosed to others and the possible consequences of doing or not doing so.

	<ul style="list-style-type: none"> 9.2.4.E.7 Compare and contrast product facts versus advertising claims.
Stage 2 – Assessment Evidence	
<p>Benchmark Assessment:</p> <ul style="list-style-type: none"> Students will create a tri-fold presentation that details the relationship between a career choice, earnings, and consumer opportunities. 	
Stage 3 – Learning Plan	
<p>Suggested Learning Activities:</p> <ul style="list-style-type: none"> Ask/discuss essential question. Create a Venn diagram that displays various careers/jobs. Discuss how income affects spending and take-home pay. Show a pay stub with various deductions and explain the reasons for the deductions. 	<ul style="list-style-type: none"> Using the Internet, comparison shop for the best savings account interest rate. Discuss proper consumer responsibility and use of personal information. Compare/contrast facts vs. claims in advertising. Introduce and complete the performance task.
<p>Unit Strategies/Modifications:</p> <p>Special Education Students: Development of target vocabulary Scaffolding comprehension and content-area reading Decreasing the amount of work presented or required Using videos, illustrations, pictures, and drawings to explain or clarify graphic organizers Teaching key aspects of a topic. Eliminating nonessential information Providing study guides Allowing students to correct errors (looking for understanding) Marking students' correct and acceptable work, not the mistakes Allowing products (projects, timelines, demonstrations, models, drawings, poster boards, charts, graphs, slide shows, videos, etc.) to demonstrate student's learning Modifying tests to reflect selected objectives Using true/false, matching, or fill in the blank tests in lieu of essay tests Reducing the number of answer choices on a multiple choice test Allowing the use of note cards or open-book during testing Utilizing graphic organizers Providing visuals Strategic grouping</p> <p>Gifted Students:</p>	

Guided Reading Groups
Literature Circles
Flexible grouping in content areas
Independent projects
Differentiated product assignments
Student Choice
Multiple texts
Multiple intelligence options
Group investigation
Research
Bloom's Taxonomy - Stress higher order thinking skills
Habits of Mind
Webb's Depth of Knowledge – Emphasis on Level 3 and 4

Students at Risk of Failure:

Adjust time for completion of assignments
Allow frequent breaks
Preferential seating
Reduce/minimize distractions
Emphasize teaching (auditory, visual, auditory, tactile)
Individual/small group instruction
Emphasize critical information/key concepts
Pre-teach vocabulary
Provide visual cues
Adjust length of assignment
Break assignments into smaller units
Read directions to student
Positive reinforcement
Frequent checks for understanding
Adapt assessments

English Language Learners:

WIDA Can-Do Descriptors http://www.wida.us/standards/CAN_DOs/
Development of target vocabulary
Scaffolding comprehension, content-area reading
Decreasing the amount of work presented or required;
Using videos, illustrations, pictures, and drawings to explain or clarify.
Graphic organizers
Teaching key aspects of a topic.

Eliminating nonessential information.

Allowing students to correct errors (looking for understanding);

Marking students' correct and acceptable work, not the mistakes;

Showing products (projects, timelines, demonstrations, models, drawings, poster boards, charts, graphs, slide shows, videos, etc.) to demonstrate student's learning;

Modifying tests to reflect selected objectives;

Using true/false, matching, or fill in the blank tests in lieu of essay tests;

Reducing the number of answer choices on a multiple choice test;

Allowing the use of note cards or open-book during testing;

Collaborating (general education teacher and specialist) to modify vocabulary, omit or modify items to reflect objectives for the student

Stage 1 – Desired Results	
NJCCCS: 9.2	Unit: Civic Financial Responsibility, Risk Management and Insurance
<p>Enduring Understanding(s): Students will understand that...</p> <ul style="list-style-type: none"> An individual’s financial obligation contributes to the well-being of the community. <p>(e.g., including philanthropy, volunteer service, charitable contributions, building personal wealth, responsible risk management strategies)</p>	<p>Essential Questions:</p> <ul style="list-style-type: none"> What is your financial obligation to your community/nation?
<p>Students will know...</p> <ul style="list-style-type: none"> Individual/community financial obligations. The capitalism economic models. The roles and impacts of philanthropy, volunteer service, and charitable contributions. Risk management strategies (e.g., personal/home/auto/business insurance, entrepreneurial risks). 	<p>Students will be able to...</p> <ul style="list-style-type: none"> 9.2.4.F.1 Demonstrate an understanding of individual financial obligations and community financial obligations. 9.2.4.F.2 Relate a country’s economic system of production and consumption to building personal wealth and achieving societal responsibilities. 9.2.4.F.3 Explain the roles of philanthropy, volunteer service, and charitable contributions, and analyze their impact on community development and quality of living. 9.2.4.F.4 Identify skills related to organizing, managing, and taking on the risks of owning a business. 9.2.4.G.1 Summarize common types of financial risks and basic risk management strategies. 9.2.4.G.2 Explain the importance of protection against financial loss and reasons for risk assessment.
Stage 2 – Benchmark Assessment Evidence	
Benchmark Assessment:	
<ul style="list-style-type: none"> Each student chooses one way of being financially irresponsible (e.g., defaulting on mortgage, not paying credit cards, irresponsibly losing your job) and they present it to the class how it affects the well-being of the community. 	
Stage 3 – Learning Plan	

Suggested Learning Activities:

- Ask/discuss essential question.
- Create T-Chart that compares individual and community obligations.
- Explain the capitalism economic model.
- Create a chart with headings of philanthropy, volunteer service, and charitable contributions. Define each and give examples.

- Discuss the idea of risk management (e.g., personal/home/auto/business insurance, entrepreneurial risks).
- Introduce and complete the performance task.

Unit Strategies/Modifications:**Special Education Students:**

Development of target vocabulary

Scaffolding comprehension and content-area reading

Decreasing the amount of work presented or required

Using videos, illustrations, pictures, and drawings to explain or clarify graphic organizers

Teaching key aspects of a topic. Eliminating nonessential information

Providing study guides

Allowing students to correct errors (looking for understanding)

Marking students' correct and acceptable work, not the mistakes

Allowing products (projects, timelines, demonstrations, models, drawings, poster boards, charts, graphs, slide shows, videos, etc.) to demonstrate student's learning

Modifying tests to reflect selected objectives

Using true/false, matching, or fill in the blank tests in lieu of essay tests

Reducing the number of answer choices on a multiple choice test

Allowing the use of note cards or open-book during testing

Utilizing graphic organizers

Providing visuals

Strategic grouping

Gifted Students:

Guided Reading Groups

Literature Circles

Flexible grouping in content areas

Independent projects

Differentiated product assignments

Student Choice

Multiple texts

Multiple intelligence options

Group investigation

Research

Bloom's Taxonomy - Stress higher order thinking skills

Habits of Mind

Webb's Depth of Knowledge – Emphasis on Level 3 and 4

Students at Risk of Failure:

Adjust time for completion of assignments

Allow frequent breaks

Preferential seating

Reduce/minimize distractions

Emphasize teaching (auditory, visual, auditory, tactile)

Individual/small group instruction

Emphasize critical information/key concepts

Pre-teach vocabulary

Provide visual cues

Adjust length of assignment

Break assignments into smaller units

Read directions to student

Positive reinforcement

Frequent checks for understanding

Adapt assessments

English Language Learners:

WIDA Can-Do Descriptors http://www.wida.us/standards/CAN_DOs/

Development of target vocabulary

Scaffolding comprehension, content-area reading

Decreasing the amount of work presented or required;

Using videos, illustrations, pictures, and drawings to explain or clarify.

Graphic organizers

Teaching key aspects of a topic.

Eliminating nonessential information.

Allowing students to correct errors (looking for understanding);

Marking students' correct and acceptable work, not the mistakes;

Showing products (projects, timelines, demonstrations, models, drawings, poster boards, charts, graphs, slide shows, videos, etc.) to demonstrate student's learning;

Modifying tests to reflect selected objectives;

Using true/false, matching, or fill in the blank tests in lieu of essay tests;

Reducing the number of answer choices on a multiple choice test;

Allowing the use of note cards or open-book during testing;
Collaborating (general education teacher and specialist) to modify vocabulary, omit or modify items to reflect objectives for the student

Unit #1
Stage 1 – Desired Results

<p>NJCCCS: 9.1.</p>	<p>Unit/Big Idea: Critical Consumer</p>
<p>Enduring Understandings: Students will understand that... Selection of technology should be based on personal and /or career needs assessment.</p> <p>Becoming a critical consumer protects their financial well-being.</p>	<p>Essential Questions: How do I choose which technological tools to use and when it is appropriate to use them?</p> <p>What is a critical consumer?</p> <p>Why should you be a critical consumer?</p>
<p>Students will know that... The use of technology and digital tools requires knowledge and appropriate use of operations and related applications.</p> <p>Personal wants and needs management</p> <p>Interest rates and fees associated with financial services, credit cards, debit cards, and gift cards.</p> <p>The appropriateness of different types of monetary transactions (e.g., electronic transfer, check, certified check, money order, gift card, barter).</p> <p>The value of goods or services from different sellers when purchasing large/small quantities (e.g. Costco, BJ's, Aldo).</p> <p>The components of written/verbal contracts and the responsibilities involved when undertaking a contract.</p> <p>That fraud creates problems for consumers leading to consumer protection laws.</p> <p>The techniques and effects of deceptive advertising.</p>	<p>Students will be able to... 9.1.8.E.1 Explain what it means to be a responsible consumer and the factors to consider when making consumer decisions.</p> <p>9.1.8.E.2 Identify personal information that should not be disclosed to others and the possible consequences of doing or not doing so.</p> <p>9.1.8.E.3 Compare and contrast product facts versus advertising claims.</p> <p>9.1.8.E.4 Prioritize personal wants and needs when making purchases.</p> <p>9.1.8.E.5 Analyze interest rates and fees associated with financial services, credit cards, debit cards, and gift cards.</p> <p>9.1.8.E.6 Compare the value of goods or services from different sellers when purchasing large quantities and small quantities.</p> <p>9.1.8.E.7 Evaluate how fraudulent activities impact consumers, and justify the creation of consumer protection laws.</p> <p>9.1.8.E.8 Recognize the techniques and effects of deceptive advertising.</p>

Stage 2 – Assessment Evidence

<p>Required Performance Assessment: You are a college student. Your role is to create a budget and compare the values of goods and or services based on wants and needs.</p>	<p>Other Evidence:</p>
---	-------------------------------

Stage 3 - Learning Plan

<p>Suggested Learning Activities: Ask/discuss essential question(s)</p> <p>Introduce vocabulary</p> <p>Utilize graphic organizers to prioritize wants and needs.</p> <p>Utilize spreadsheet/database (Google Docs, Excel, Bento) to:</p> <ul style="list-style-type: none"> • Analyze how interests and fees are calculated in the price of a purchased item. • Compare the value of buying items at a bulk store vs. traditional model stores. 	<p>Utilize the Internet to:</p> <ul style="list-style-type: none"> • Investigate and compare contracts and their components. • Evaluate the various types of monetary transactions and discuss their most appropriate uses • Investigate and discuss how to recognize fraudulent activities or deceptive advertising and how it has led to consumer protection laws. <p>Discuss how to identify the applications and evaluate the tools used to choose the appropriate technology tools of a critical consumer</p> <p>Introduce and complete performance task.</p>
--	---

<p>Unit Strategies/Modifications:</p> <p>Special Education Students: Development of target vocabulary Scaffolding comprehension and content-area reading Decreasing the amount of work presented or required Using videos, illustrations, pictures, and drawings to explain or clarify graphic organizers Teaching key aspects of a topic. Eliminating nonessential information Providing study guides Allowing students to correct errors (looking for understanding) Marking students' correct and acceptable work, not the mistakes Allowing products (projects, timelines, demonstrations, models, drawings, poster boards, charts, graphs, slide shows, videos, etc.) to demonstrate student's learning Modifying tests to reflect selected objectives Using true/false, matching, or fill in the blank tests in lieu of essay tests Reducing the number of answer choices on a multiple choice test Allowing the use of note cards or open-book during testing</p>
--

Utilizing graphic organizers
Providing visuals
Strategic grouping

Gifted Students:

Guided Reading Groups
Literature Circles
Flexible grouping in content areas
Independent projects
Differentiated product assignments
Student Choice
Multiple texts
Multiple intelligence options
Group investigation
Research
Bloom's Taxonomy - Stress higher order thinking skills
Habits of Mind
Webb's Depth of Knowledge – Emphasis on Level 3 and 4

Students at Risk of Failure:

Adjust time for completion of assignments
Allow frequent breaks
Preferential seating
Reduce/minimize distractions
Emphasize teaching (auditory, visual, auditory, tactile)
Individual/small group instruction
Emphasize critical information/key concepts
Pre-teach vocabulary
Provide visual cues
Adjust length of assignment
Break assignments into smaller units
Read directions to student
Positive reinforcement
Frequent checks for understanding
Adapt assessments

English Language Learners:

WIDA Can-Do Descriptors http://www.wida.us/standards/CAN_DOs/

Development of target vocabulary
 Scaffolding comprehension, content-area reading
 Decreasing the amount of work presented or required;
 Using videos, illustrations, pictures, and drawings to explain or clarify.
 Graphic organizers
 Teaching key aspects of a topic.
 Eliminating nonessential information.
 Allowing students to correct errors (looking for understanding);
 Marking students' correct and acceptable work, not the mistakes;
 Showing products (projects, timelines, demonstrations, models, drawings, poster boards, charts, graphs, slide shows, videos, etc.) to demonstrate student's learning;
 Modifying tests to reflect selected objectives;
 Using true/false, matching, or fill in the blank tests in lieu of essay tests;
 Reducing the number of answer choices on a multiple choice test;
 Allowing the use of note cards or open-book during testing;
 Collaborating (general education teacher and specialist) to modify vocabulary, omit or modify items to reflect objectives for the student

Unit #2
Stage 1 – Desired Results

NJCCCS: 9.1.8.A & 9.1.8.B

Unit/Big Idea: Income and Careers, Money Management

Enduring Understanding(s):

Students will understand that...

Selection of technology should be based on personal and /or career needs assessment.

Income, career choice, and money management affect your quality of life.

Essential Questions:

How can I transfer what I know to new technological situations/experiences

Why choose a career?

Why do we need to manage our money?

Students will know...

The use of technology and digital tools requires knowledge and appropriate use of operations and related applications.

Career choices, education choices, skills, entrepreneurship and economic conditions affect income.

Students will be able to...

9.1.8.A.1 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.

9.1.8.A.2 Relate how career choices, education choices, skills, entrepreneurship, and economic conditions affect income.

<p>Earning power affects quality of life.</p> <p>Earning power can be affected by the demand for certain skills.</p> <p>The effects of economy and cultural tradition on personal income</p> <p>Proper budget management skill</p> <p>Proper use of financial products and services</p> <p>Proper protection of personal information</p>	<p>9.1.8.A.3 Differentiate among ways that workers can improve earning power through the acquisition of new knowledge and skills.</p> <p>9.1.8.A.4 Relate earning power to quality of life across cultures.</p> <p>9.1.8.A.5 Relate how the demand for certain skills determines an individual's earning power.</p> <p>9.1.8.A.6 Explain how income affects spending decisions.</p> <p>9.1.8.A.7 Explain the purpose of the payroll deduction process, taxable income, and employee benefits.</p> <p>9.1.8.B.1 Distinguish among cash, check, credit card, and debit card.</p> <p>9.1.8.B.2 Construct a simple personal savings and spending plan based on various sources of income.</p> <p>9.1.8.B.3 Justify the concept of "paying yourself first" as a financial savings strategy.</p> <p>9.1.8.B.4 Relate the concept of deferred gratification to [investment,] meeting financial goals, and building wealth.</p> <p>9.1.8.B.5 Explain the effect of the economy on personal income, individual and family security, and consumer decisions.</p> <p>9.1.8.B.6 Evaluate the relationship of cultural traditions and historical influences on financial practice.</p> <p>9.1.8.B.7 Construct a budget to save for long-term, short-term, and charitable goals.</p> <p>9.1.8.B.8 Develop a system for keeping and using financial records.</p> <p>9.1.8.B.9 Determine the most appropriate use of various financial products and services (e.g., ATM, debit cards, credit cards, check books).</p> <p>9.1.8.B.10 Justify safeguarding personal information when using credit</p>
--	---

	<p>cards, banking electronically, or filing forms.</p> <p>9.1.8.B.11 Evaluate the appropriate financial institutions to assist with meeting various personal financial needs and goals.</p>
--	---

Stage 2 – Assessment Evidence

<p>Required Performance Assessment: You are a college student trying to decide on a career. Your role is to use appropriate technology tools to represent the relationship between income, careers and money management.</p>	<p>Other Evidence:</p>
--	-------------------------------

Stage 3 - Learning Plan

Suggested Learning Activities:

Ask/discuss essential question(s).

Introduce vocabulary

Utilize the skills of a Word Processing Applications (Google Docs, MS Word, Blog, Wiki or Desktop Publishing app.) to:

- Create want ad or poster that demonstrates how a career choices relate to income, skills relate to earning power, or earning power relates to the quality of life.
- Discuss and relate concepts of savings vs. deferring of financial goals (i.e.: allowance).
- Create a cartoon/story that demonstrates the use of financial products/services and how to safeguard personal information.

Utilize Spreadsheet skills to:

- Construct a business/personal model that demonstrates proper budget management skills (e.g., checkbook, online banking account). (I.e.: Google Docs or Excel)

Utilize the Internet to:

- Create debit/credit balance sheet & cash flow statements
- Evaluate financial Institutions as they relate to personal or business goals. (Utilize spreadsheets to compare results)
- Analyze articles that demonstrate the effects of the economy on personal income, individual and family security, as well as consumer decisions.
- Complete a web-quest that asks students to investigate and analyzes cultural/historical habits that influence attitudes toward money. (And/or create a timeline identifying historical influences on money management over time).

Introduce and complete the performance task that demonstrates transfer of knowledge to a new experience or situation.

Unit Strategies/Modifications:

Special Education Students:

Development of target vocabulary
Scaffolding comprehension and content-area reading
Decreasing the amount of work presented or required
Using videos, illustrations, pictures, and drawings to explain or clarify graphic organizers
Teaching key aspects of a topic. Eliminating nonessential information
Providing study guides
Allowing students to correct errors (looking for understanding)
Marking students' correct and acceptable work, not the mistakes
Allowing products (projects, timelines, demonstrations, models, drawings, poster boards, charts, graphs, slide shows, videos, etc.) to demonstrate student's learning
Modifying tests to reflect selected objectives
Using true/false, matching, or fill in the blank tests in lieu of essay tests
Reducing the number of answer choices on a multiple choice test
Allowing the use of note cards or open-book during testing
Utilizing graphic organizers
Providing visuals
Strategic grouping

Gifted Students:

Guided Reading Groups
Literature Circles
Flexible grouping in content areas
Independent projects
Differentiated product assignments
Student Choice
Multiple texts
Multiple intelligence options
Group investigation
Research
Bloom's Taxonomy - Stress higher order thinking skills
Habits of Mind
Webb's Depth of Knowledge – Emphasis on Level 3 and 4

Students at Risk of Failure:

Adjust time for completion of assignments
Allow frequent breaks

Preferential seating
Reduce/minimize distractions
Emphasize teaching (auditory, visual, auditory, tactile)
Individual/small group instruction
Emphasize critical information/key concepts
Pre-teach vocabulary
Provide visual cues
Adjust length of assignment
Break assignments into smaller units
Read directions to student
Positive reinforcement
Frequent checks for understanding
Adapt assessments

English Language Learners:

WIDA Can-Do Descriptors http://www.wida.us/standards/CAN_DOs/

Development of target vocabulary
Scaffolding comprehension, content-area reading
Decreasing the amount of work presented or required;
Using videos, illustrations, pictures, and drawings to explain or clarify.
Graphic organizers
Teaching key aspects of a topic.
Eliminating nonessential information.
Allowing students to correct errors (looking for understanding);
Marking students' correct and acceptable work, not the mistakes;
Showing products (projects, timelines, demonstrations, models, drawings, poster boards, charts, graphs, slide shows, videos, etc.) to demonstrate student's learning;
Modifying tests to reflect selected objectives;
Using true/false, matching, or fill in the blank tests in lieu of essay tests;
Reducing the number of answer choices on a multiple choice test;
Allowing the use of note cards or open-book during testing;
Collaborating (general education teacher and specialist) to modify vocabulary, omit or modify items to reflect objectives for the student

Mount Laurel Township Schools
21st Century Life and Careers
Grade 6

Stage 1 – Desired Results	
NJCCCS: 9.2	Unit: Income and Careers, Money Management
<p>Enduring Understanding(s): Students will understand that...</p> <ul style="list-style-type: none"> • Income, career choice, and money management affect your quality of life. 	<p>Essential Questions:</p> <ul style="list-style-type: none"> • Why choose a career? • Why do we need to manage our money?
<p>Students will know...</p> <ul style="list-style-type: none"> • Career choices, education choices, skills, entrepreneurship and economic conditions affect income. • Earning power affects quality of life. • Earning power can be affected by the demand for certain skills. • The effects of economy and cultural tradition on personal income. • Proper budget management skills. • Proper use of financial products and services. • Proper protection of personal information. 	<p>Students will be able to...</p> <ul style="list-style-type: none"> • 9.2.8.A.1 Relate how career choices, education choices, skills, entrepreneurship, and economic conditions affect income. • 9.2.8.A.2 Differentiate among ways that workers can improve earning power through the acquisition of new knowledge and skills. • 9.2.8.A.3 Relate earning power to quality of life across cultures. • 9.2.8.A.4 Relate how the demand for certain skills determines an individual's earning power. • 9.2.8.B.1 Construct a simple personal savings and spending plan based on various sources of income. • 9.2.8.B.2 Justify the concept of "paying yourself first" as a financial savings strategy. • 9.2.8.B.3 Relate the concept of deferred gratification to investment, meeting financial goals, and building wealth. • 9.2.8.B.4 Analyze the effect of the economy on personal income, individual and family security, and consumer decisions. • 9.2.8.B.5 Evaluate the relationship of cultural traditions and historical influences on financial practice. • 9.2.8.B.6 Construct a budget to save for long-term, short-term, and charitable goals. • 9.2.8.B.7 Develop a system for keeping and using financial records.

	<ul style="list-style-type: none"> • 9.2.8.B.8 Explain the concept of cash flow and construct cash flow statements. • 9.2.8.B.9 Create debit and credit balance sheets and income and cash statements. • 9.2.8.B.10 Determine the most appropriate use of various financial products and services (e.g., ATM, debit cards, credit cards, checkbooks). • 9.2.8.B.11 Justify safeguarding personal information when using credit cards, banking electronically, or filing forms. • 9.2.8.B.12 Evaluate the appropriate financial institutions to assist with meeting various personal financial needs and goals.
--	---

Stage 2 – Assessment Evidence

<p>Benchmark Assessment:</p> <ul style="list-style-type: none"> • Students will choose a career and create a monthly budget (e.g., type of home, type of car, utilities, food, savings) based on the income associated with that career. 	
--	--

Stage 3 – Learning Plan

<p>Suggested Learning Activities:</p> <ul style="list-style-type: none"> • Ask/discuss essential question(s). • Discuss how career choices, education choices, skills, entrepreneurship, and economic conditions affect income. • Discuss earning power, how it affects quality of life and how it can be affected by demand for certain skills. • Discuss the effects of economy and cultural tradition on personal income. 	<ul style="list-style-type: none"> • Demonstrate proper budget management skills with spreadsheet programs (e.g., checkbook, online banking account). • Discuss proper use of financial products/services and how to protect your personal information with these transactions. • Introduce and complete the performance task.
---	---

<p>Unit Strategies/Modifications:</p> <p>Special Education Students: Development of target vocabulary Scaffolding comprehension and content-area reading Decreasing the amount of work presented or required Using videos, illustrations, pictures, and drawings to explain or clarify graphic organizers Teaching key aspects of a topic. Eliminating nonessential information Providing study guides</p>
--

Allowing students to correct errors (looking for understanding)
Marking students' correct and acceptable work, not the mistakes
Allowing products (projects, timelines, demonstrations, models, drawings, poster boards, charts, graphs, slide shows, videos, etc.) to demonstrate student's learning
Modifying tests to reflect selected objectives
Using true/false, matching, or fill in the blank tests in lieu of essay tests
Reducing the number of answer choices on a multiple choice test
Allowing the use of note cards or open-book during testing
Utilizing graphic organizers
Providing visuals
Strategic grouping

Gifted Students:

Guided Reading Groups
Literature Circles
Flexible grouping in content areas
Independent projects
Differentiated product assignments
Student Choice
Multiple texts
Multiple intelligence options
Group investigation
Research
Bloom's Taxonomy - Stress higher order thinking skills
Habits of Mind
Webb's Depth of Knowledge – Emphasis on Level 3 and 4

Students at Risk of Failure:

Adjust time for completion of assignments
Allow frequent breaks
Preferential seating
Reduce/minimize distractions
Emphasize teaching (auditory, visual, auditory, tactile)
Individual/small group instruction
Emphasize critical information/key concepts
Pre-teach vocabulary
Provide visual cues
Adjust length of assignment
Break assignments into smaller units

Read directions to student
Positive reinforcement
Frequent checks for understanding
Adapt assessments

English Language Learners:

WIDA Can-Do Descriptors http://www.wida.us/standards/CAN_DOs/

Development of target vocabulary

Scaffolding comprehension, content-area reading

Decreasing the amount of work presented or required;

Using videos, illustrations, pictures, and drawings to explain or clarify.

Graphic organizers

Teaching key aspects of a topic.

Eliminating nonessential information.

Allowing students to correct errors (looking for understanding);

Marking students' correct and acceptable work, not the mistakes;

Showing products (projects, timelines, demonstrations, models, drawings, poster boards, charts, graphs, slide shows, videos, etc.) to demonstrate student's learning;

Modifying tests to reflect selected objectives;

Using true/false, matching, or fill in the blank tests in lieu of essay tests;

Reducing the number of answer choices on a multiple choice test;

Allowing the use of note cards or open-book during testing;

Collaborating (general education teacher and specialist) to modify vocabulary, omit or modify items to reflect objectives for the student

**Mount Laurel Township Schools
Technology Curriculum Guide
Grade Seven**

Unit # 1

Stage 1 – Desired Results

NJCCCS: 8.1, 9.1	Unit/Big Idea: Income and Careers
<p>Enduring Understanding(s): Students will understand that... Taxes, cost of employee benefits, and lifestyle affect income.</p>	<p>Essential Questions: What costs affect your take-home income?</p>
<p><i>Students will know...</i> The use of technology and digital tools requires knowledge and appropriate use of operations and related applications.</p> <p>Income often comes from different sources, including alternative sources</p> <p>Income affects spending decisions and lifestyle.</p> <p>Taxes and the cost of employee benefits affect the amount of disposable income.</p>	<p><i>Students will be able to...</i></p> <p>8.1.8.A.4 Graph and calculate data within a spreadsheet and present a summary of the results.</p> <p>8.1.8.A.5 Create a database query, sort and create a report and describe the process, and explain the report results.</p> <p>9.1.8.A.1 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>9.1.8.A.2 Relate how career choices, education choices, skills, entrepreneurship, and economic conditions affect income.</p> <p>9.1.8.A.3 Differentiate among ways that workers can improve earning power through the acquisition of new knowledge and skills.</p> <p>9.1.8.A.4 Relate earning power to quality of life across cultures.</p> <p>9.1.8.A.5 Relate how the demand for certain skills determines an individual's earning power.</p> <p>9.1.8.A.6 Explain how income affects spending decisions.</p> <p>9.1.8.A.7 Explain the purpose of the payroll deduction process, taxable income, and employee benefits.</p>

Stage 2 – Assessment Evidence Benchmark

Benchmark Assessment

Have students do a comparative budget project, where they compare earnings, income and deductions, and analyze how it will affect their budget.

New: You are a high school student with a part-time job making minimum wage at a local store. Your role is to create a comparative budget project, where you will compare your earnings, income and deductions, and analyze how it will affect your budget.

Other Evidence:

Stage 3 - Learning Plan

Suggested Learning Activities:

- Ask/discuss essential questions.
- Create a T-chart that details examples of earned/unearned income.
- Discuss how labor market trends and cost of living affect your lifestyle.

- Discuss and demonstrate payroll deductions, taxable income, and employee benefits.
- Discuss differences amongst taxes and employee benefits.
- Discuss differences between taxable / nontaxable.
- Introduce and complete performance task.

Unit Strategies/Modifications:

Special Education Students:

Weekly communication with Special Education teachers
Provide students a copy of the unit notes as needed
Provide a copy of the final notes to Special Ed teachers
Provide additional time as needed
Modify work as needed

In addition, the following strategies could be employed:

Development of target vocabulary
Scaffolding comprehension and content-area reading

Decreasing the amount of work presented or required
Using videos, illustrations, pictures, and drawings to explain or clarify graphic organizers
Teaching key aspects of a topic. Eliminating nonessential information
Providing study guides
Allowing students to correct errors (looking for understanding)
Marking students' correct and acceptable work, not the mistakes
Allowing products (projects, timelines, demonstrations, models, drawings, poster boards, charts, graphs, slide shows, videos, etc.) to demonstrate student's learning
Modifying tests to reflect selected objectives
Using true/false, matching, or fill in the blank tests in lieu of essay tests
Reducing the number of answer choices on a multiple choice test
Allowing the use of note cards or open-book during testing
Utilizing graphic organizers
Providing visuals
Strategic grouping

Gifted Students:

Students as mentors to other students
Provide individualized and/or supplemental work as needed (for example: students are assigned a table/chart project with three different choices)

Flexible grouping in content areas
Independent projects
Differentiated product assignments
Student Choice
Multiple texts
Multiple intelligence options
Group investigation
Research
Bloom's Taxonomy - Stress higher order thinking skills
Habits of Mind
Webb's Depth of Knowledge – Emphasis on Level 3 and 4

Students at Risk of Failure:

Communication with Guidance counselor for additional support
Communication with parent or guardian as needed
Additional help during class
Use another student to assist
Provide additional time as needed

Modify work as needed

In addition, the following general strategies could be employed:

Adjust time for completion of assignments

Allow frequent breaks

Preferential seating

Reduce/minimize distractions

Emphasize teaching (auditory, visual, auditory, tactile)

Individual/small group instruction

Emphasize critical information/key concepts

Pre-teach vocabulary

Provide visual cues

Adjust length of assignment

Break assignments into smaller units

Read directions to student

Positive reinforcement

Frequent checks for understanding

Adapt assessments

English Language Learners:

Communication with the ESL teacher

Provide a copy of the notes, as needed

Provide a copy of final notes to the ESL teacher

Provide additional time, as needed

Modify work as needed

In addition, the following strategies may be employed:

WIDA Can-Do Descriptors http://www.wida.us/standards/CAN_DOs/

Development of target vocabulary

Scaffolding comprehension, content-area reading

Decreasing the amount of work presented or required;

Using videos, illustrations, pictures, and drawings to explain or clarify.

Graphic organizers

Teaching key aspects of a topic.

Eliminating nonessential information.

Allowing students to correct errors (looking for understanding);

Marking students' correct and acceptable work, not the mistakes;

Showing products (projects, timelines, demonstrations, models, drawings, poster boards, charts, graphs, slide shows, videos, etc.) to demonstrate student's learning;

Modifying tests to reflect selected objectives;

Using true/false, matching, or fill in the blank tests in lieu of essay tests;

Reducing the number of answer choices on a multiple choice test;

Allowing the use of note cards or open-book during testing;

Collaborating (general education teacher and specialist) to modify vocabulary, omit or modify items to reflect objectives for the student

Unit # 2

Stage 1 – Desired Results

NJCCCS: 9.1

Unit/Big Idea: Credit and Debt Management

Enduring Understandings:

Students will understand that...

Credit management and worthiness is dependent on making informed decisions.

Essential Questions:

Why do we need to know about credit?

Students will know that...

The use of technology and digital tools requires knowledge and appropriate use of operations and related applications.

Credit management includes making informed choices about sources of credit and requires an understanding of the cost of credit.

Credit worthiness is dependent on making informed credit decisions and managing debt responsibly.

Students will be able to...

9.1.8.C.1 Compare and contrast credit cards and debit cards and the advantages and disadvantages of using each.

9.1.8.C.2 Compare and contrast the financial products and services offered by different types of financial institutions.

9.1.8.C.3 Compare and contrast debt and credit management strategies.

9.1.8.C.4 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.

9.1.8.C.5 Calculate the cost of borrowing various amounts of money using different types of credit (e.g., credit cards, installment loans, mortgages).

9.1.8.C.6 Determine ways to leverage debt beneficially.

9.1.8.C.7 Determine potential consequences of using “easy access” credit (e.g., using a line of credit vs. obtaining a loan for a specific purpose).

9.1.8.C.8 Explain the purpose of a credit score and credit record, and

	<p>summarize borrowers' credit report rights.</p> <p>9.1.8.C.9 Summarize the causes and consequences of personal bankruptcy.</p> <p>9.1.8.C.10 Determine when there is a need to seek credit counseling and appropriate times to utilize it.</p>
--	--

Stage 2 – Assessment Evidence Benchmark

<p>Benchmark Assessment Students will create a multimedia presentation that will demonstrate how to manage credit and debt.</p> <p>New: You are a high school teacher. Your job is to teach your students how to manage credit and debt when they go away to college. You will create a multimedia presentation that you would use to teach your students.</p>	<p>Other Evidence:</p>
--	-------------------------------

Stage 3 - Learning Plan

<p>Suggested Learning Activities:</p> <ul style="list-style-type: none"> • Ask/discuss essential question. • Discuss various avenues for seeking credit (e.g., credit card, bank loan, line of credit). • Discuss and demonstrate various debt/credit strategies (e.g. managing interest rates, debt leveraging, direct line of credit vs. loan 	<ul style="list-style-type: none"> • Practice shopping for the best interest rate (e.g. comparison shop for a car loan). • Discuss predatory lending practices. • Discuss the importance of properly managing your credit and the consequences if you fail to do so. • Introduce and complete performance task.
---	---

<p>Unit Strategies/Modifications:</p> <p>Special Education Students: Weekly communication with Special Education teachers Provide students a copy of the unit notes as needed Provide a copy of the final notes to Special Ed teachers Provide additional time as needed</p>
--

Modify work as needed

In addition, the following strategies could be employed:

Development of target vocabulary

Scaffolding comprehension and content-area reading

Decreasing the amount of work presented or required

Using videos, illustrations, pictures, and drawings to explain or clarify graphic organizers

Teaching key aspects of a topic. Eliminating nonessential information

Providing study guides

Allowing students to correct errors (looking for understanding)

Marking students' correct and acceptable work, not the mistakes

Allowing products (projects, timelines, demonstrations, models, drawings, poster boards, charts, graphs, slide shows, videos, etc.) to demonstrate student's learning

Modifying tests to reflect selected objectives

Using true/false, matching, or fill in the blank tests in lieu of essay tests

Reducing the number of answer choices on a multiple choice test

Allowing the use of note cards or open-book during testing

Utilizing graphic organizers

Providing visuals

Strategic grouping

Gifted Students:

Students as mentors to other students

Provide individualized and/or supplemental work as needed (for example: students are assigned a table/chart project with three different choices)

Flexible grouping in content areas

Independent projects

Differentiated product assignments

Student Choice

Multiple texts

Multiple intelligence options

Group investigation

Research

Bloom's Taxonomy - Stress higher order thinking skills

Habits of Mind

Webb's Depth of Knowledge – Emphasis on Level 3 and 4

Students at Risk of Failure:

Communication with Guidance counselor for additional support
Communication with parent or guardian as needed
Additional help during class
Use another student to assist
Provide additional time as needed
Modify work as needed

In addition, the following general strategies could be employed:

Adjust time for completion of assignments
Allow frequent breaks
Preferential seating
Reduce/minimize distractions
Emphasize teaching (auditory, visual, auditory, tactile)
Individual/small group instruction
Emphasize critical information/key concepts
Pre-teach vocabulary
Provide visual cues
Adjust length of assignment
Break assignments into smaller units
Read directions to student
Positive reinforcement
Frequent checks for understanding
Adapt assessments

English Language Learners:

Communication with the ESL teacher
Provide a copy of the notes, as needed
Provide a copy of final notes to the ESL teacher
Provide additional time, as needed
Modify work as needed

In addition, the following strategies may be employed:

WIDA Can-Do Descriptors http://www.wida.us/standards/CAN_DOs/
Development of target vocabulary
Scaffolding comprehension, content-area reading
Decreasing the amount of work presented or required;
Using videos, illustrations, pictures, and drawings to explain or clarify.

Graphic organizers

Teaching key aspects of a topic.

Eliminating nonessential information.

Allowing students to correct errors (looking for understanding);

Marking students' correct and acceptable work, not the mistakes;

Showing products (projects, timelines, demonstrations, models, drawings, poster boards, charts, graphs, slide shows, videos, etc.) to demonstrate student's learning;

Modifying tests to reflect selected objectives;

Using true/false, matching, or fill in the blank tests in lieu of essay tests;

Reducing the number of answer choices on a multiple choice test;

Allowing the use of note cards or open-book during testing;

Collaborating (general education teacher and specialist) to modify vocabulary, omit or modify items to reflect objectives for the student

Unit # 3
Stage 1 – Desired Results

NJCCCS: 8.1, 9.1

Unit/Big Idea: Planning, Saving and Investing

Enduring Understanding(s):
Students will understand that...
Information about investment options leads to wiser decisions for individual, family, and business financial planning.

Essential Questions:
Why is it important to be an informed investor?

Students will know...
The use of technology and digital tools requires knowledge and appropriate use of operations and related applications.

Information about investment options assists with financial planning.

Appropriate application of basic economic principles leads to wiser decisions for individual, family, and business financial planning.

Students will be able to...
8.1.8.A.4 Graph and calculate data within a spreadsheet and present a summary of the results.

9.2.8.D.1 - Determine how saving contributes to financial well-being.

9.2.8.D.2 - Differentiate among various savings tools and how to use them most effectively.

9.2.8.D.3 - Differentiate among various investment options.

9.2.8.D.4 - Distinguish between income and investment growth.

9.2.8.D.5 - Explain the economic principle of supply and demand.

Stage 2 – Assessment Evidence

Benchmark Assessment
Students will create a spreadsheet that will demonstrate their ability to plan, save and invest wisely.

New: You are a successful entrepreneur. Create a spreadsheet that demonstrates your ability to plan, save, and invest wisely.

Other Evidence:

Stage 3 - Learning Plan

Suggested Learning Activities:

- Ask/discuss essential question.
- Brainstorm for various investment tools. Discuss the effective use of each.
- Discuss the difference between income and investment growth.
- Discuss supply/demand principles (e.g., iPhones release).

- Discuss the importance of successful savings/investment decision in an entrepreneurial.
- Discuss on inflation's effect on economic decisions / lifestyles.
- Introduce and complete the performance task.

Unit Strategies/Modifications:

Special Education Students:

Weekly communication with Special Education teachers

Provide students a copy of the unit notes as needed

Provide a copy of the final notes to Special Ed teachers

Provide additional time as needed

Modify work as needed

In addition, the following strategies could be employed:

Development of target vocabulary

Scaffolding comprehension and content-area reading

Decreasing the amount of work presented or required

Using videos, illustrations, pictures, and drawings to explain or clarify graphic organizers

Teaching key aspects of a topic. Eliminating nonessential information

Providing study guides

Allowing students to correct errors (looking for understanding)

Marking students' correct and acceptable work, not the mistakes

Allowing products (projects, timelines, demonstrations, models, drawings, poster boards, charts, graphs, slide shows, videos, etc.) to demonstrate student's learning

Modifying tests to reflect selected objectives

Using true/false, matching, or fill in the blank tests in lieu of essay tests

Reducing the number of answer choices on a multiple choice test

Allowing the use of note cards or open-book during testing
Utilizing graphic organizers
Providing visuals
Strategic grouping

Gifted Students:

Students as mentors to other students
Provide individualized and/or supplemental work as needed (for example: students are assigned a table/chart project with three different choices)

Flexible grouping in content areas
Independent projects
Differentiated product assignments
Student Choice
Multiple texts
Multiple intelligence options
Group investigation
Research
Bloom's Taxonomy - Stress higher order thinking skills
Habits of Mind
Webb's Depth of Knowledge – Emphasis on Level 3 and 4

Students at Risk of Failure:

Communication with Guidance counselor for additional support
Communication with parent or guardian as needed
Additional help during class
Use another student to assist
Provide additional time as needed
Modify work as needed

In addition, the following general strategies could be employed:

Adjust time for completion of assignments
Allow frequent breaks
Preferential seating
Reduce/minimize distractions
Emphasize teaching (auditory, visual, auditory, tactile)
Individual/small group instruction
Emphasize critical information/key concepts
Pre-teach vocabulary

Provide visual cues
Adjust length of assignment
Break assignments into smaller units
Read directions to student
Positive reinforcement
Frequent checks for understanding
Adapt assessments

English Language Learners:

Communication with the ESL teacher
Provide a copy of the notes, as needed
Provide a copy of final notes to the ESL teacher
Provide additional time, as needed
Modify work as needed

In addition, the following strategies may be employed:

WIDA Can-Do Descriptors http://www.wida.us/standards/CAN_DOs/

Development of target vocabulary
Scaffolding comprehension, content-area reading
Decreasing the amount of work presented or required;
Using videos, illustrations, pictures, and drawings to explain or clarify.
Graphic organizers
Teaching key aspects of a topic.
Eliminating nonessential information.
Allowing students to correct errors (looking for understanding);
Marking students' correct and acceptable work, not the mistakes;
Showing products (projects, timelines, demonstrations, models, drawings, poster boards, charts, graphs, slide shows, videos, etc.) to demonstrate student's learning;
Modifying tests to reflect selected objectives;
Using true/false, matching, or fill in the blank tests in lieu of essay tests;
Reducing the number of answer choices on a multiple choice test;
Allowing the use of note cards or open-book during testing;
Collaborating (general education teacher and specialist) to modify vocabulary, omit or modify items to reflect objectives for the student

Unit # 4

Stage 1 – Desired Results

NJCCCS: 8.1, 9.2

Unit/Big Idea: Civic Financial Responsibility

Enduring Understanding(s):

Students will understand that...

The potential for building and using personal wealth includes responsibility to the broader community.

Essential Questions:

What is your personal responsibility to the financial well being of your community?

Students will know...

The use of technology and digital tools requires knowledge and appropriate use of operations and related applications.

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

Philanthropic, charitable, and entrepreneurial organizations play distinctly different but vitally important roles in supporting the interests of local and global communities.

Students will be able to...

8.1.8.A.2 Create a document (e.g. newsletter, reports, personalized learning plan, business letters or flyers) using one or more digital applications to be critiqued by professionals for usability.

9.2.8.F.1 - Explain how the economic system of production and consumption may be a means to achieve significant societal goals.

9.2.8.F.2 - Examine the implications of legal and ethical behaviors when making financial decisions.

9.2.8.F.3 - Relate the impact of business, government, and consumer fiscal responsibility to the economy and to personal finance.

Stage 2 – Assessment Evidence

Benchmark Assessment

Create a professional document demonstrating the relationship between charities and civic responsibilities.

New: You are running a charity organization. You have been asked to create a campaign to promote others to join a charity organization too. You will create a professional document demonstrating the relationship between charities and civic responsibilities.

Other Evidence:

Stage 3 - Learning Plan

Suggested Learning Activities:

- Ask/discuss essential question
- Explain how economic systems of production and consumption can be used to achieve a societal goal (e.g., WWII all production switches to war effort to win the war, effort to win the war, gearing production toward green energy sources).
- Discuss how your personal finance can be affected by the legal/ethical behaviors of business, government, and consumers (e.g., Ponzi fraud, “Roads to Nowhere” projects auto insurance fraud).
- Brainstorm ideas about charitable contributions. Discuss how you would allocate an appropriate portion of your income to that charity.
- Introduce and complete performance task.

Unit Strategies/Modifications:**Special Education Students:**

Development of target vocabulary

Scaffolding comprehension and content-area reading

Decreasing the amount of work presented or required

Using videos, illustrations, pictures, and drawings to explain or clarify graphic organizers

Teaching key aspects of a topic. Eliminating nonessential information

Providing study guides

Allowing students to correct errors (looking for understanding)

Marking students’ correct and acceptable work, not the mistakes

Allowing products (projects, timelines, demonstrations, models, drawings, poster boards, charts, graphs, slide shows, videos, etc.) to demonstrate student’s learning

Modifying tests to reflect selected objectives

Using true/false, matching, or fill in the blank tests in lieu of essay tests

Reducing the number of answer choices on a multiple choice test

Allowing the use of note cards or open-book during testing

Utilizing graphic organizers

Providing visuals

Strategic grouping

Gifted Students:

Guided Reading Groups

Literature Circles

Flexible grouping in content areas

Independent projects

Differentiated product assignments

Student Choice

Multiple texts

Multiple intelligence options

Group investigation

Research

Bloom's Taxonomy - Stress higher order thinking skills

Habits of Mind

Webb's Depth of Knowledge – Emphasis on Level 3 and 4

Students at Risk of Failure:

Adjust time for completion of assignments

Allow frequent breaks

Preferential seating

Reduce/minimize distractions

Emphasize teaching (auditory, visual, auditory, tactile)

Individual/small group instruction

Emphasize critical information/key concepts

Pre-teach vocabulary

Provide visual cues

Adjust length of assignment

Break assignments into smaller units

Read directions to student

Positive reinforcement

Frequent checks for understanding

Adapt assessments

English Language Learners:

WIDA Can-Do Descriptors http://www.wida.us/standards/CAN_DOs/

Development of target vocabulary

Scaffolding comprehension, content-area reading

Decreasing the amount of work presented or required;

Using videos, illustrations, pictures, and drawings to explain or clarify.

Graphic organizers

Teaching key aspects of a topic.

Eliminating nonessential information.

Allowing students to correct errors (looking for understanding);

Marking students' correct and acceptable work, not the mistakes;

Showing products (projects, timelines, demonstrations, models, drawings, poster boards, charts, graphs, slide shows, videos, etc.) to demonstrate student's learning;

Modifying tests to reflect selected objectives;

Using true/false, matching, or fill in the blank tests in lieu of essay tests;

Reducing the number of answer choices on a multiple choice test;

Allowing the use of note cards or open-book during testing;

Collaborating (general education teacher and specialist) to modify vocabulary, omit or modify items to reflect objectives for the student

Unit # 5

Stage 1 – Desired Results

NJCCCS: 9.1

Unit/Big Idea: Risk Management and Insurance

Enduring Understanding(s):
Students will understand that...

There are common financial risks and ways to manage risks.

Essential Questions:

Why is it important to protect your money?

Students will know...

The use of technology and digital tools requires knowledge and appropriate use of operations and related applications.

There are common financial risks and ways to manage risks.

The types of losses associated with different types of financial risk.

The importance of protecting current and future personal assets.

Insurance is designed to protect the consumer against unintended losses.

Students will be able to...

9.1.8.G.1 - Explain why it is important to develop plans for protecting current and future personal assets against loss.

9.1.8.G.2 - Determine criteria for deciding the amount of insurance protection needed.

9.1.8.G.3 - Analyze the need for and value of different types of insurance and the impact of deductibles.

9.1.8.G.4 - Evaluate the need for different types of extended warranties.

Stage 2 – Assessment Evidence

Benchmark Assessment

Present the purpose and the value of a type of insurance protection using an appropriate digital tool.

New: You are an insurance broker. You will present the purpose and the value of your type of insurance protection using an appropriate digital tool.

Other Evidence:

Stage 3 - Learning Plan

Suggested Learning Activities:

- Ask/discuss essential question.
- Brainstorm different ideas of financial risk. Discuss the types of

- Discuss and demonstrate the different ways to protect your current and future assets.
- Introduce and complete the performance.

losses associated with those risks.

Unit Strategies/Modifications:

Special Education Students:

- Development of target vocabulary
- Scaffolding comprehension and content-area reading
- Decreasing the amount of work presented or required
- Using videos, illustrations, pictures, and drawings to explain or clarify graphic organizers
- Teaching key aspects of a topic. Eliminating nonessential information
- Providing study guides
- Allowing students to correct errors (looking for understanding)
- Marking students' correct and acceptable work, not the mistakes
- Allowing products (projects, timelines, demonstrations, models, drawings, poster boards, charts, graphs, slide shows, videos, etc.) to demonstrate student's learning
- Modifying tests to reflect selected objectives
- Using true/false, matching, or fill in the blank tests in lieu of essay tests
- Reducing the number of answer choices on a multiple choice test
- Allowing the use of note cards or open-book during testing
- Utilizing graphic organizers
- Providing visuals
- Strategic grouping

Gifted Students:

- Guided Reading Groups
- Literature Circles
- Flexible grouping in content areas
- Independent projects
- Differentiated product assignments
- Student Choice
- Multiple texts
- Multiple intelligence options
- Group investigation
- Research
- Bloom's Taxonomy* - Stress higher order thinking skills
- Habits of Mind*
- Webb's Depth of Knowledge* – Emphasis on Level 3 and 4

Students at Risk of Failure:

- Adjust time for completion of assignments

Allow frequent breaks
Preferential seating
Reduce/minimize distractions
Emphasize teaching (auditory, visual, auditory, tactile)
Individual/small group instruction
Emphasize critical information/key concepts
Pre-teach vocabulary
Provide visual cues
Adjust length of assignment
Break assignments into smaller units
Read directions to student
Positive reinforcement
Frequent checks for understanding
Adapt assessments

English Language Learners:

WIDA Can-Do Descriptors http://www.wida.us/standards/CAN_DOs/

Development of target vocabulary

Scaffolding comprehension, content-area reading

Decreasing the amount of work presented or required;

Using videos, illustrations, pictures, and drawings to explain or clarify.

Graphic organizers

Teaching key aspects of a topic.

Eliminating nonessential information.

Allowing students to correct errors (looking for understanding);

Marking students' correct and acceptable work, not the mistakes;

Showing products (projects, timelines, demonstrations, models, drawings, poster boards, charts, graphs, slide shows, videos, etc.) to demonstrate student's learning;

Modifying tests to reflect selected objectives;

Using true/false, matching, or fill in the blank tests in lieu of essay tests;

Reducing the number of answer choices on a multiple choice test;

Allowing the use of note cards or open-book during testing;

Collaborating (general education teacher and specialist) to modify vocabulary, omit or modify items to reflect objectives for the student

Mount Laurel Township Schools
21st Century Life and Careers
Grade 8

Stage 1 – Desired Results	
NJCCCS: 9.2	Unit: Income and Careers
Enduring Understanding(s): Students will understand that... <ul style="list-style-type: none"> • Taxes, cost of employee benefits, and lifestyle affect income. 	Essential Questions: <ul style="list-style-type: none"> • What costs affect your take-home income?
Students will know... <ul style="list-style-type: none"> • The difference between earned and unearned income. • Labor market trends and cost of living affects real income, spending decisions, and lifestyle. • The purpose of payroll deductions, taxable income, and employee benefits. • Differences amongst taxes and employee benefits. • Differences between taxable and nontaxable income. 	Students will be able to... <ul style="list-style-type: none"> • 9.2.8.A.5 Explain the difference between “earned income” and “unearned income” (e.g., gifts) and why earned income is important. • 9.2.8.A.6 Examine how labor market trends and the cost of living can affect real income, spending decisions, and lifestyle. • 9.2.8.A.7 Explain the purpose of the payroll deduction process, taxable income, and employee benefits. • 9.2.8.A.8 Differentiate among the types of taxes and employee benefits. • 9.2.8.A.9 Differentiate between taxable and nontaxable income.
Stage 2 – Assessment Evidence	
Benchmark Assessment: <ul style="list-style-type: none"> • Have students do a comparative budget project, where they’re given a under-the-table paycheck for \$1,000 and a \$1,000 paycheck with deductions, and they analyze how these two different paychecks will affect their monthly budgeting. 	
Stage 3 – Learning Plan	
Suggested Learning Activities: <ul style="list-style-type: none"> • Ask/discuss essential question. • Create a T-chart that details examples of earned/unearned 	<ul style="list-style-type: none"> • Discuss and demonstrate payroll deductions, taxable income, and employee benefits.

income.

- Discuss how labor market trends and cost of living affect your lifestyle.

- Discuss differences amongst taxes and employee benefits.
- Discuss differences between taxable/nontaxable income.
- Introduce and complete performance task.

Unit Strategies/Modifications:

Special Education Students:

Development of target vocabulary

Scaffolding comprehension and content-area reading

Decreasing the amount of work presented or required

Using videos, illustrations, pictures, and drawings to explain or clarify graphic organizers

Teaching key aspects of a topic. Eliminating nonessential information

Providing study guides

Allowing students to correct errors (looking for understanding)

Marking students' correct and acceptable work, not the mistakes

Allowing products (projects, timelines, demonstrations, models, drawings, poster boards, charts, graphs, slide shows, videos, etc.) to demonstrate student's learning

Modifying tests to reflect selected objectives

Using true/false, matching, or fill in the blank tests in lieu of essay tests

Reducing the number of answer choices on a multiple choice test

Allowing the use of note cards or open-book during testing

Utilizing graphic organizers

Providing visuals

Strategic grouping

Gifted Students:

Guided Reading Groups

Literature Circles

Flexible grouping in content areas

Independent projects

Differentiated product assignments

Student Choice

Multiple texts

Multiple intelligence options

Group investigation

Research

Bloom's Taxonomy - Stress higher order thinking skills

Habits of Mind

Webb's Depth of Knowledge – Emphasis on Level 3 and 4

Students at Risk of Failure:

Adjust time for completion of assignments
Allow frequent breaks
Preferential seating
Reduce/minimize distractions
Emphasize teaching (auditory, visual, auditory, tactile)
Individual/small group instruction
Emphasize critical information/key concepts
Pre-teach vocabulary
Provide visual cues
Adjust length of assignment
Break assignments into smaller units
Read directions to student
Positive reinforcement
Frequent checks for understanding
Adapt assessments

English Language Learners:

WIDA Can-Do Descriptors http://www.wida.us/standards/CAN_DOs/

Development of target vocabulary

Scaffolding comprehension, content-area reading

Decreasing the amount of work presented or required;

Using videos, illustrations, pictures, and drawings to explain or clarify.

Graphic organizers

Teaching key aspects of a topic.

Eliminating nonessential information.

Allowing students to correct errors (looking for understanding);

Marking students' correct and acceptable work, not the mistakes;

Showing products (projects, timelines, demonstrations, models, drawings, poster boards, charts, graphs, slide shows, videos, etc.) to demonstrate student's learning;

Modifying tests to reflect selected objectives;

Using true/false, matching, or fill in the blank tests in lieu of essay tests;

Reducing the number of answer choices on a multiple choice test;

Allowing the use of note cards or open-book during testing;

Collaborating (general education teacher and specialist) to modify vocabulary, omit or modify items to reflect objectives for the student

Stage 1 – Desired Results	
NJCCCS: 9.2	Unit: Civic Financial Responsibility
Enduring Understanding(s): Students will understand that... <ul style="list-style-type: none"> The potential for building and using personal wealth includes responsibility to the broader community. 	Essential Questions: <ul style="list-style-type: none"> What is your personal responsibility to the financial well-being of your community?
Students will know... <ul style="list-style-type: none"> Economic systems of production and consumption may be a means to achieve significant societal goals. Implications of legal/ethical behaviors when making financial decisions. Personal finance can be affected by business, government, and consumer fiscal responsibility. Proper charitable contributions based on salary. Direct contribution opportunities to global charities/causes. 	Students will be able to... <ul style="list-style-type: none"> 9.2.8.F.1 Explain how the economic system of production and consumption may be a means to achieve significant societal goals. 9.2.8.F.2 Examine the implications of legal and ethical behaviors when making financial decisions. 9.2.8.F.3 Relate the impact of business, government, and consumer fiscal responsibility to the economy and to personal finance. 9.2.8.F.4 Calculate appropriate amounts of charitable giving based on current financial status. 9.2.8.F.5 Determine opportunities for micro-financing of global charities and causes.
Stage 2 – Assessment Evidence	
Benchmark Assessment: <ul style="list-style-type: none"> Given an income and expense, choose and budget for an appropriate charitable donation. Explain why you chose the charity and why you chose that amount. 	
Stage 3 – Learning Plan	
Suggested Learning Activities: <ul style="list-style-type: none"> Ask/discuss essential question. Explain how economic systems of production and consumption can be used to achieve a societal goal (e.g., WWII all production switches to war effort to win the war, gearing production toward green energy sources). Discuss how your personal finance can be affected by the 	legal/ethical behaviors of business, government, and consumers (e.g., Ponzi fraud, “Roads to Nowhere” projects, auto insurance fraud). <ul style="list-style-type: none"> Brainstorm ideas about charitable contributions. Discuss how you would allocate an appropriate portion of your income to that charity. Introduce and complete performance task.
Unit Strategies/Modifications: Special Education Students: Development of target vocabulary	

Scaffolding comprehension and content-area reading
Decreasing the amount of work presented or required
Using videos, illustrations, pictures, and drawings to explain or clarify graphic organizers
Teaching key aspects of a topic. Eliminating nonessential information
Providing study guides
Allowing students to correct errors (looking for understanding)
Marking students' correct and acceptable work, not the mistakes
Allowing products (projects, timelines, demonstrations, models, drawings, poster boards, charts, graphs, slide shows, videos, etc.) to demonstrate student's learning
Modifying tests to reflect selected objectives
Using true/false, matching, or fill in the blank tests in lieu of essay tests
Reducing the number of answer choices on a multiple choice test
Allowing the use of note cards or open-book during testing
Utilizing graphic organizers
Providing visuals
Strategic grouping

Gifted Students:

Guided Reading Groups
Literature Circles
Flexible grouping in content areas
Independent projects
Differentiated product assignments
Student Choice
Multiple texts
Multiple intelligence options
Group investigation
Research
Bloom's Taxonomy - Stress higher order thinking skills
Habits of Mind
Webb's Depth of Knowledge – Emphasis on Level 3 and 4

Students at Risk of Failure:

Adjust time for completion of assignments
Allow frequent breaks
Preferential seating
Reduce/minimize distractions
Emphasize teaching (auditory, visual, auditory, tactile)
Individual/small group instruction

Emphasize critical information/key concepts
 Pre-teach vocabulary
 Provide visual cues
 Adjust length of assignment
 Break assignments into smaller units
 Read directions to student
 Positive reinforcement
 Frequent checks for understanding
 Adapt assessments

English Language Learners:

WIDA Can-Do Descriptors http://www.wida.us/standards/CAN_DOs/

Development of target vocabulary

Scaffolding comprehension, content-area reading

Decreasing the amount of work presented or required;

Using videos, illustrations, pictures, and drawings to explain or clarify.

Graphic organizers

Teaching key aspects of a topic.

Eliminating nonessential information.

Allowing students to correct errors (looking for understanding);

Marking students' correct and acceptable work, not the mistakes;

Showing products (projects, timelines, demonstrations, models, drawings, poster boards, charts, graphs, slide shows, videos, etc.) to demonstrate student's learning;

Modifying tests to reflect selected objectives;

Using true/false, matching, or fill in the blank tests in lieu of essay tests;

Reducing the number of answer choices on a multiple choice test;

Allowing the use of note cards or open-book during testing;

Collaborating (general education teacher and specialist) to modify vocabulary, omit or modify items to reflect objectives for the student

Stage 1 – Desired Results	
NJCCCS: 9.2	Unit: Risk Management and Insurance
Enduring Understanding(s): Students will understand that... <ul style="list-style-type: none"> • There are common financial risks and ways to manage risks. 	Essential Questions: <ul style="list-style-type: none"> • Why is it important to protect your money?

<p>Students will know...</p> <ul style="list-style-type: none"> • The types of losses associated with different types of financial risk. • The importance of protecting current and future personal assets. 	<p>Students will be able to...</p> <ul style="list-style-type: none"> • 9.2.8.G.1 Compare the impact of losses associated with different types of financial risk. • 9.2.8.G.2 Explain why it is important to develop plans for protecting current and future personal assets against loss. • 9.2.8.G.3 Explain the purpose and importance of health, disability, life, and consumer insurance protection. • 9.2.8.G.4 Determine criteria for deciding the amount of insurance protection needed. • 9.2.8.G.5 Analyze the need for and value of different types of insurance and the impact of deductibles. • 9.2.8.G.6 Evaluate the need for different types of extended warranties.
<p>Stage 2 – Assessment Evidence</p>	
<p>Benchmark Assessment:</p> <ul style="list-style-type: none"> • Have students do a comparative insurance activity, where they compare level of coverage and cost of coverage between multiple insurers. Have students choose a policy and defend their choice. 	
<p>Stage 3 – Learning Plan</p>	
<p>Suggested Learning Activities:</p> <ul style="list-style-type: none"> • Ask/discuss essential question. • Brainstorm different ideas of financial risk. Discuss the types of losses associated with those risks. 	<ul style="list-style-type: none"> • Discuss and demonstrate the different ways to protect your current and future assets. • Introduce and complete the performance.
<p>Unit Strategies/Modifications:</p> <p>Special Education Students: Development of target vocabulary Scaffolding comprehension and content-area reading Decreasing the amount of work presented or required Using videos, illustrations, pictures, and drawings to explain or clarify graphic organizers Teaching key aspects of a topic. Eliminating nonessential information Providing study guides Allowing students to correct errors (looking for understanding) Marking students' correct and acceptable work, not the mistakes</p>	

Allowing products (projects, timelines, demonstrations, models, drawings, poster boards, charts, graphs, slide shows, videos, etc.) to demonstrate student's learning

Modifying tests to reflect selected objectives

Using true/false, matching, or fill in the blank tests in lieu of essay tests

Reducing the number of answer choices on a multiple choice test

Allowing the use of note cards or open-book during testing

Utilizing graphic organizers

Providing visuals

Strategic grouping

Gifted Students:

Guided Reading Groups

Literature Circles

Flexible grouping in content areas

Independent projects

Differentiated product assignments

Student Choice

Multiple texts

Multiple intelligence options

Group investigation

Research

Bloom's Taxonomy - Stress higher order thinking skills

Habits of Mind

Webb's Depth of Knowledge – Emphasis on Level 3 and 4

Students at Risk of Failure:

Adjust time for completion of assignments

Allow frequent breaks

Preferential seating

Reduce/minimize distractions

Emphasize teaching (auditory, visual, auditory, tactile)

Individual/small group instruction

Emphasize critical information/key concepts

Pre-teach vocabulary

Provide visual cues

Adjust length of assignment

Break assignments into smaller units

Read directions to student

Positive reinforcement

Frequent checks for understanding
Adapt assessments

English Language Learners:

WIDA Can-Do Descriptors http://www.wida.us/standards/CAN_DOs/

Development of target vocabulary

Scaffolding comprehension, content-area reading

Decreasing the amount of work presented or required;

Using videos, illustrations, pictures, and drawings to explain or clarify.

Graphic organizers

Teaching key aspects of a topic.

Eliminating nonessential information.

Allowing students to correct errors (looking for understanding);

Marking students' correct and acceptable work, not the mistakes;

Showing products (projects, timelines, demonstrations, models, drawings, poster boards, charts, graphs, slide shows, videos, etc.) to demonstrate student's learning;

Modifying tests to reflect selected objectives;

Using true/false, matching, or fill in the blank tests in lieu of essay tests;

Reducing the number of answer choices on a multiple choice test;

Allowing the use of note cards or open-book during testing;

Collaborating (general education teacher and specialist) to modify vocabulary, omit or modify items to reflect objectives for the student

Mount Laurel Township Schools
21st Century Life and Careers
Grade 4

Stage 1 – Desired Results	
NJCCCS: 9.2 and 9.1	Unit: Career Awareness
Enduring Understanding(s): Students will understand that... <ul style="list-style-type: none"> • Hard work, a good education, and self-knowledge lay the foundation for career/occupation success. 	Essential Questions: <ul style="list-style-type: none"> • Why do people work? • How do I determine my future career choice?
Students will know... <ul style="list-style-type: none"> • Reasons why people work. • Various life roles and civic and work-related activities. • Careers that coincide with their personal likes and dislikes. • Qualifications of traditional and nontraditional careers/occupations. • Various career information resources. • The relationship between education, hard work, and career/occupation success. 	Students will be able to... <ul style="list-style-type: none"> • 9.2.4.A.1 Identify reasons why people work and discuss how work can help a person achieve personal goals. • 9.2.4.A.2 Identify various life roles and civic and work-related activities in the school, home, and community. • 9.2.4.A.3 Investigate both traditional and nontraditional careers and relate information to personal likes and dislikes. • 9.2.4.A.4 Explain why knowledge and skills acquired in the elementary grades lay the foundation for the future academic and career success. • 9.1.4.A.1 Explain the difference between a career and a job, and identify various jobs in the community and the related earnings. • 9.1.4.A.2 Identify potential sources of income. • 9.1.4.A.3 Explain how income affects spending and take-home pay.
Stage 2 – Assessment Evidence	
Suggested Performance Task(s): <ul style="list-style-type: none"> • Research the qualifications of five career choices (one being non-traditional). Research the career information and qualifications to pursue each one. Present their findings via multimedia presentation. • 	
Stage 3 – Learning Plan	
Suggested Learning Activities:	<ul style="list-style-type: none"> • Identify careers that are compatible with their likes and

- Ask/discuss essential question(s).
- Discuss various life roles and civic and work-related activities.
- Brainstorm different careers (traditional and nontraditional).

dislikes.

- Introduce and complete the performance task.
- Reflect on how hard work, education, self knowledge affect future success.

Unit Strategies/Modifications:

Special Education Students:

Development of target vocabulary

Scaffolding comprehension and content-area reading

Decreasing the amount of work presented or required

Using videos, illustrations, pictures, and drawings to explain or clarify graphic organizers

Teaching key aspects of a topic. Eliminating nonessential information

Providing study guides

Allowing students to correct errors (looking for understanding)

Marking students' correct and acceptable work, not the mistakes

Allowing products (projects, timelines, demonstrations, models, drawings, poster boards, charts, graphs, slide shows, videos, etc.) to demonstrate student's learning

Modifying tests to reflect selected objectives

Using true/false, matching, or fill in the blank tests in lieu of essay tests

Reducing the number of answer choices on a multiple choice test

Allowing the use of note cards or open-book during testing

Utilizing graphic organizers

Providing visuals

Strategic grouping

Gifted Students:

Guided Reading Groups

Literature Circles

Flexible grouping in content areas

Independent projects

Differentiated product assignments

Student Choice

Multiple texts

Multiple intelligence options

Group investigation

Research

Bloom's Taxonomy - Stress higher order thinking skills

Habits of Mind

Webb's Depth of Knowledge – Emphasis on Level 3 and 4

Students at Risk of Failure:

Adjust time for completion of assignments
Allow frequent breaks
Preferential seating
Reduce/minimize distractions
Emphasize teaching (auditory, visual, auditory, tactile)
Individual/small group instruction
Emphasize critical information/key concepts
Pre-teach vocabulary
Provide visual cues
Adjust length of assignment
Break assignments into smaller units
Read directions to student
Positive reinforcement
Frequent checks for understanding
Adapt assessments

English Language Learners:

WIDA Can-Do Descriptors http://www.wida.us/standards/CAN_DOs/
Development of target vocabulary
Scaffolding comprehension, content-area reading
Decreasing the amount of work presented or required;
Using videos, illustrations, pictures, and drawings to explain or clarify.
Graphic organizers
Teaching key aspects of a topic.
Eliminating nonessential information.
Allowing students to correct errors (looking for understanding);
Marking students' correct and acceptable work, not the mistakes;
Showing products (projects, timelines, demonstrations, models, drawings, poster boards, charts, graphs, slide shows, videos, etc.) to demonstrate student's learning;
Modifying tests to reflect selected objectives;
Using true/false, matching, or fill in the blank tests in lieu of essay tests;
Reducing the number of answer choices on a multiple choice test;
Allowing the use of note cards or open-book during testing;
Collaborating (general education teacher and specialist) to modify vocabulary, omit or modify items to reflect objectives for the student



Mount Laurel Township Schools
21st Century Life and Careers
Grade 7

Stage 1 – Desired Results	
NJCCCS: 9.2	Unit: Career Exploration
Enduring Understanding(s): Students will understand that... <ul style="list-style-type: none"> • Career exploration includes investigation of the contemporary workplace and an understanding of the relationships among personal abilities, education, and knowledge and skills needed to pursue 21st-century occupations and careers. 	Essential Questions: <ul style="list-style-type: none"> • How do I decide what I want to be and how do I prepare for my future employment?
Students will know... <ul style="list-style-type: none"> • The components of a Personalized Student Learning Plan. • Personal attributes affect job/career selection. • Various resources for career choice exploration. • Occupational definitions have evolved into the 21st century. 	Students will be able to... <ul style="list-style-type: none"> • 9.2.8.B.1 Research careers within the <i>16 Career Clusters</i> and determine attributes of career success. • 9.2.8.B.2 Develop a Personalized Student Learning Plan with the assistance of an adult mentor that includes information about career areas of interest, goals and an educational plan. • 9.2.8.B.3 Evaluate communication, collaboration, and leadership skills that can be developed through school, home, work, and extracurricular activities for use in a career. • 9.2.8.B.4 Evaluate how traditional and nontraditional careers have evolved regionally, nationally, and globally.
Stage 2 – Assessment Evidence	
Suggested Performance Task(s): <ul style="list-style-type: none"> • Research and select a career based on your abilities and interests. Create a multimedia presentation defending your choice. 	
Stage 3 – Learning Plan	
Suggested Learning Activities: <ul style="list-style-type: none"> • The students will create a Personalized Student Learning Plan by creating a portfolio, which will be a collection of their research, academic goals, accomplishments, skills, strengths, and anything else 	<ul style="list-style-type: none"> ▪ As part of their Personalized Learning Plan (portfolio) the students will evaluate their personal abilities, interests, and motivations as they write career goals.

they feel is pertinent to their career development. The following activities will be included as part of their learning plan.

- The teacher will guide the students as they navigate through the following federal web sites: 16 Career Clusters, Occupational Information Network (O*NET), and New Jersey State Career Development. Using these websites the students will explore/research career interests, requirements, employment trends, occupational roles, etc. The teacher may provide an “On-line Scavenger Hunt ” sheet as a guide.
- “Career Awareness Week”
The teacher will reach out to parents of our student to invite them to come in during “Career Awareness Week” to discuss their career, including their qualifications, training, responsibilities, professional behavior, etc. Two parents or adults from the community could come to speak per class period per day for one week. The students would be required to take notes, ask questions, and write thank you notes as a group at the conclusion of the week. The students will debrief after “Career Awareness Week” and rate which career interests them most to least and why. The students will include their notes in their portfolio.

Proposed Definitions:

Personalized Student Learning Plan is defined by the proposed by the New Jersey Administrative Code (*N.J.A.C. 6A:8 - Standards and Assessment for Student Achievement*) as “a formalized plan and process that involves students setting learning goals based on personal, academic and career interests, beginning in the middle school grades and continuing throughout high school with the close support of adult mentors that include teachers, counselors and parents.”

Portfolio Description

One of the key components of a personalized student learning plan is the creation of a portfolio. A portfolio can be described as a portable personal collection of papers/artifacts/reflections used by students to illustrate learning, accomplishments, skills, strengths and best works. Portfolios can be included as part of the personalized student learning plans to help prepare students for work and/or postsecondary education.

<http://www.state.nj.us/education/ser/pslp/directory.pdf>

Unit Strategies/Modifications:

Special Education Students:

Development of target vocabulary

Scaffolding comprehension and content-area reading

Decreasing the amount of work presented or required

Using videos, illustrations, pictures, and drawings to explain or clarify graphic organizers

Teaching key aspects of a topic. Eliminating nonessential information

Providing study guides

Allowing students to correct errors (looking for understanding)

Marking students’ correct and acceptable work, not the mistakes

Allowing products (projects, timelines, demonstrations, models, drawings, poster boards, charts, graphs,

slide shows, videos, etc.) to demonstrate student's learning
Modifying tests to reflect selected objectives
Using true/false, matching, or fill in the blank tests in lieu of essay tests
Reducing the number of answer choices on a multiple choice test
Allowing the use of note cards or open-book during testing
Utilizing graphic organizers
Providing visuals
Strategic grouping

Gifted Students:

Guided Reading Groups
Literature Circles
Flexible grouping in content areas
Independent projects
Differentiated product assignments
Student Choice
Multiple texts
Multiple intelligence options
Group investigation
Research
Bloom's Taxonomy - Stress higher order thinking skills
Habits of Mind
Webb's Depth of Knowledge – Emphasis on Level 3 and 4

Students at Risk of Failure:

Adjust time for completion of assignments
Allow frequent breaks
Preferential seating
Reduce/minimize distractions
Emphasize teaching (auditory, visual, auditory, tactile)
Individual/small group instruction
Emphasize critical information/key concepts
Pre-teach vocabulary
Provide visual cues
Adjust length of assignment
Break assignments into smaller units
Read directions to student
Positive reinforcement
Frequent checks for understanding

Adapt assessments

English Language Learners:

WIDA Can-Do Descriptors http://www.wida.us/standards/CAN_DOs/

Development of target vocabulary

Scaffolding comprehension, content-area reading

Decreasing the amount of work presented or required;

Using videos, illustrations, pictures, and drawings to explain or clarify.

Graphic organizers

Teaching key aspects of a topic.

Eliminating nonessential information.

Allowing students to correct errors (looking for understanding);

Marking students' correct and acceptable work, not the mistakes;

Showing products (projects, timelines, demonstrations, models, drawings, poster boards, charts, graphs, slide shows, videos, etc.) to demonstrate student's learning;

Modifying tests to reflect selected objectives;

Using true/false, matching, or fill in the blank tests in lieu of essay tests;

Reducing the number of answer choices on a multiple choice test;

Allowing the use of note cards or open-book during testing;

Collaborating (general education teacher and specialist) to modify vocabulary, omit or modify items to reflect objectives for the student

Proposed Definition of Personalized Student Learning Plan

Personalized Student Learning Plan is defined by the proposed by the New Jersey Administrative Code (*N.J.A.C. 6A:8 - Standards and Assessment for Student Achievement*) as “a formalized plan and process that involves students setting learning goals based on personal, academic and career interests, beginning in the middle school grades and continuing throughout high school with the close support of adult mentors that include teachers, counselors and parents.”

Portfolio Description

One of the key components of a personalized student learning plan is the creation of a portfolio. A portfolio can be described as a portable personal collection of papers/artifacts/reflections used by students to illustrate learning, accomplishments, skills, strengths and best works. Portfolios can be included as part of the personalized student learning plans to help prepare students for work and/or postsecondary education.

<http://www.state.nj.us/education/ser/pslp/directory.pdf>

Mount Laurel Township Schools
21st Century Life and Careers
Grade 8

Stage 1 – Desired Results	
NJCCCS: 9.2	Unit: Career Exploration
Enduring Understanding(s): Students will understand that... <ul style="list-style-type: none"> • Career preparation is a lifelong process that requires purposeful planning based on research, self-knowledge, and informed choices. 	Essential Questions: <ul style="list-style-type: none"> • How can you best prepare to enter the workforce?
Students will know... <ul style="list-style-type: none"> • The proper procedures to obtain employment. • Various resources to obtain employment. • Proper procedures for obtaining working papers. • Various online employment resources for minors. • Proper cover letter/resume format. • Appropriate behavior, dress, and attitude to obtain/maintain employment. • Ethical and unethical behaviors that impact current and future employment opportunities. 	Students will be able to... <ul style="list-style-type: none"> • 9.2.8.B.5 Analyze labor market trends using state and federal labor market information and other resources available online. • 9.2.8.B.6 Demonstrate understanding of the necessary preparation and legal requirements to enter the workforce. • 9.2.8.B.7 Evaluate the impact of online activities and social media on employer decisions.
Stage 2 – Assessment Evidence	
Suggested Performance Task(s): <ul style="list-style-type: none"> • Simulate the process of obtaining employment where students will locate a job online, fill out an application, create a cover letter/resume, and participate in a mock-interview. 	Other Evidence:
Stage 3 – Learning Plan	
Suggested Learning Activities: <ul style="list-style-type: none"> • The students will continue working on their Personalized Learning Plan. • The students will align their career goals by researching 	analyze and discuss the impact of these violations and reflect how individual behavior impacts employment. Online interaction through social networking sites may also be discussed.

the requirements/ qualifications necessary to obtain their career goals. The teacher will provide an example and show the students how they would go through this process. The students will map a plan or revise their current career plan to obtain their long- term goal. For example if your goal is to have a career as a nurse, what types of qualifications do you need?

- The students will research an article related to a past or current local, national or international event/ incident where professional, legal, and or ethical responsibilities were violated. The students will

The students will simulate the process of finding employment. They will reflect on their goals and plan in order to seek jobs of interest. They will use the Internet, newspaper, etc. to find a position. They will create a cover letter of interest and resume using computer applications. Finally they will prepare and go on a mock interview. The students will take turns interviewing each other. They will have to come up with questions and dress professional.

- The teacher will explain the process of seeking employment as a minor. The students will research different federal and state agency resources to identify jobs that are permitted and prohibited for minors.

Unit Strategies/Modifications:

Special Education Students:

Development of target vocabulary

Scaffolding comprehension and content-area reading

Decreasing the amount of work presented or required

Using videos, illustrations, pictures, and drawings to explain or clarify graphic organizers

Teaching key aspects of a topic. Eliminating nonessential information

Providing study guides

Allowing students to correct errors (looking for understanding)

Marking students' correct and acceptable work, not the mistakes

Allowing products (projects, timelines, demonstrations, models, drawings, poster boards, charts, graphs, slide shows, videos, etc.) to demonstrate student's learning

Modifying tests to reflect selected objectives

Using true/false, matching, or fill in the blank tests in lieu of essay tests

Reducing the number of answer choices on a multiple choice test

Allowing the use of note cards or open-book during testing

Utilizing graphic organizers

Providing visuals

Strategic grouping

Gifted Students:

Guided Reading Groups

Literature Circles

Flexible grouping in content areas
Independent projects
Differentiated product assignments
Student Choice
Multiple texts
Multiple intelligence options
Group investigation
Research
Bloom's Taxonomy - Stress higher order thinking skills
Habits of Mind
Webb's Depth of Knowledge – Emphasis on Level 3 and 4

Students at Risk of Failure:

Adjust time for completion of assignments
Allow frequent breaks
Preferential seating
Reduce/minimize distractions
Emphasize teaching (auditory, visual, auditory, tactile)
Individual/small group instruction
Emphasize critical information/key concepts
Pre-teach vocabulary
Provide visual cues
Adjust length of assignment
Break assignments into smaller units
Read directions to student
Positive reinforcement
Frequent checks for understanding
Adapt assessments

English Language Learners:

WIDA Can-Do Descriptors [http://www.wida.us/standards/CAN DOs/](http://www.wida.us/standards/CAN_DOs/)
Development of target vocabulary
Scaffolding comprehension, content-area reading
Decreasing the amount of work presented or required;
Using videos, illustrations, pictures, and drawings to explain or clarify.
Graphic organizers
Teaching key aspects of a topic.
Eliminating nonessential information.
Allowing students to correct errors (looking for understanding);

Marking students' correct and acceptable work, not the mistakes;
Showing products (projects, timelines, demonstrations, models, drawings, poster boards, charts, graphs, slide shows, videos, etc.) to demonstrate student's learning;
Modifying tests to reflect selected objectives;
Using true/false, matching, or fill in the blank tests in lieu of essay tests;
Reducing the number of answer choices on a multiple choice test;
Allowing the use of note cards or open-book during testing;
Collaborating (general education teacher and specialist) to modify vocabulary, omit or modify items to reflect objectives for the student