

Mount Laurel Township Schools
HMS Electives Curriculum
Show Me The Money

Stage 1 – Desired Results	
CCS: SL.8.1d, MP1, MP6	Unit: Introduction (Money and You, Working Together)
<p>Enduring Understandings:</p> <p>Students will understand that...</p> <p>As individuals, we have to decide between needs and wants in order to be successful in life.</p> <p>Knowledge about finances can impact our lives.</p>	<p>Essential Questions:</p> <p>Why save money?</p> <p>What effect do your choices have on your future?</p>
<p>Students will know...</p> <p>Money management involves setting financial goals.</p> <p>Information about investment options assists with financial planning.</p> <p>The ability to prioritize wants and needs assists in making informed investments, purchases, and decisions.</p>	<p>Students will be able to...</p> <p>9.1.4.B.1 Differentiate between financial wants and needs.</p> <p>9.1.4.B.2 Identify age-appropriate financial goals.</p> <p>9.1.8.D.1 Determine how saving contributes to financial well-being.</p> <p>9.1.8.A.6 Explain how income affects spending decisions.</p> <p>9.1.4.D.1 Determine various ways to save.</p> <p>9.1.4.D.3 Distinguish between saving and investing.</p> <p>9.1.8.E.4 Prioritize personal wants and needs when making purchases.</p> <p>CCSS.ELA-Literacy.SL.8.1d Acknowledge new information expressed by others, and, when warranted, qualify or justify their own views in light of the evidence presented.</p> <p>CCSS.Math.Practice.MP1 Make sense of problems and persevere in solving them.</p> <p>CCSS.Math.Practice.MP6 Attend to precision.</p>

Stage 2 – Assessment Evidence

Required Performance Assessment:

Your task is to create a list of wants and needs for your new bedroom. You are a student moving into a new home. You need to convince your parents that you need these items. The challenge involves having a limited budget of \$500 to complete the room (you are given a bed and dresser). You will identify the products including the price for your intended purchases. You will need to develop a plan that involves buying items that are necessary for an 8th grader. Your work will be judged by the relevance of your items and working within the budget given.

Other Evidence:

Quizzes
Self reflections
Anecdotal records
Tests

Stage 3 - Learning Plan

Suggested Learning Activities:

- Ask/discuss essential question(s)
- Ask/discuss enduring understand(s)
- Introduce vocabulary
- Use multi-media to introduce money through the ages around the world: bartering, paper money
- Students will research the Federal Reserve Bank
- Students will work in a group to determine what is a need and what is a want
- Students will create personal lists of present and future needs including reasons why they want to save money (ex. College, car, home, clothes, travel, electronics, retirement)
- Students will use multi-media to explore interest rates and the impact on savings growth
- Introduce and complete the performance task that demonstrates transfer of knowledge to a new experience or situation

Possible technology integration for this unit includes:

- ActivBoard lessons
- Internet web searches
- Video clips

Unit Strategies/Modifications:

Special Education Students:

Identifying needs versus wants: Students can work with partners to brainstorm and identify ideas.
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
Identifying needs versus wants: Students can work with partners to brainstorm and identify ideas.

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
Needs versus Wants: Using the Internet, research the difference between needs and wants in different economic demographics.

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
 Needs versus wants: Working with other students to increase involvement in brainstorming and giving credit for participation.

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
 Needs versus wants: Sharing from the culture of needs versus wants.

Stage 1 – Desired Results

<p>CCS: SL.8.1d, RI.8.7, 7.NS.A.3, MP1, MP6</p>	<p>Unit: Money Management (Budgeting & Investing)</p>
<p>Enduring Understanding(s):</p> <p>Students will understand that...</p> <p>Saving involves making choices.</p> <p>Good money management can lead to future security.</p>	<p>Essential Questions:</p> <p>How does one prepare for their future spending?</p> <p>What is the best way to save for your future?</p>
<p>Students will know...</p> <p>Money management is reliant on developing and</p>	<p>Students will be able to...</p> <p>9.2.4.B.3 Explain what a budget is and why it is</p>

<p>maintaining personal budgets.</p> <p>Money management requires understanding of cash flow systems and business practices.</p> <p>Money management involves setting financial goals.</p> <p>Credit management includes making informed choices about sources of credit and requires an understanding of the cost of credit.</p>	<p>important.</p> <p>9.1.8.C.8 Explain the purpose of a credit score and credit record, and summarize borrowers' credit report rights.</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>9.1.4.B.4 Identify common household expense categories and sources of income.</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.4 Relate the concept of deferred gratification to [investment,] meeting financial goals, and building wealth.</p> <p>9.1.8.C.1 Compare and contrast credit cards and debit cards and the advantages and disadvantages of using each.</p> <p>CCSS.ELA-Literacy.SL.8.1d Acknowledge new information expressed by others, and, when warranted, qualify or justify their own views in light of the evidence presented.</p> <p>CCSS.ELA-Literacy.RI.8.7 Evaluate the advantages and disadvantages of using different mediums (e.g., print or digital text, video, multimedia) to present a particular topic or idea.</p> <p>CCSS.Math.Content.7.NS.A.3 Solve real-world and mathematical problems involving the four operations with rational numbers.¹</p> <p>CCSS.Math.Practice.MP1 Make sense of problems and persevere in solving them.</p> <p>CCSS.Math.Practice.MP6 Attend to precision.</p>
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Stage 2 – Assessment Evidence

Required Performance Assessment:	Other Evidence:
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Your task is to review credit card applications and determine the pros and cons of each credit card. You are a student looking to establish credit for the first time and therefore want to obtain a credit card. You need to convince your parents that this is the perfect credit card for you. The challenge involves dealing with the large variety of credit cards that are available including store cards and bank cards. You will develop criteria for which card you will need. Your performance needs to be organized and based on facts.

Quizzes
Self reflections
Anecdotal records
Tests

Stage 3 - Learning Plan

• **Suggested Learning Activities:**

- Ask/discuss essential question(s)
- Ask/discuss enduring understand(s)
- Introduce vocabulary
- Identify various vehicles for saving and investing
- Explore how credit works
- Define terms such as credit, loan, annual percentage rate, interest, and principal
- Compare various credit offers to understand the ramifications of making purchases with credit
- Through multi-media, students will learn how to be a responsible credit consumer
- Compare the “real costs” of purchasing on credit versus delaying a purchase until enough money has been saved
- Students will learn how to write a check: what is included on the check
- Students will learn how to fill out a deposit slip and also discuss withdrawals
- Students will practice balancing checkbooks
- Students will discuss and evaluate the benefits and differences of credit and debit cards
- Students will develop a personal savings plan
- Introduce and complete the performance task that demonstrates transfer of knowledge to a new experience or situation.

Possible technology integration for this unit includes:

- ActivBoard lessons

- Internet web searches
- Video clips
- Multi-media presentations

Unit Strategies/Modifications:

Special Education Students:

Group work: Using the Internet, compare and contrast credit cards and debit cards.
 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
 Using the Internet, research the advantages and disadvantages of various credit cards and bank cards. Create a chart to allow this information to be easily understood.

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
 Role play: ATM transaction at the bank.
 Illustrate the perks of certain credit cards.

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
 Work with a group of students to compare two credit cards. Use the Internet and sites such as Investopedia. (Use videos on site to help explain concepts.)

Career Ready Practices

CRP3. Attend to personal health and financial well-being.

CRP4. Communicate clearly and effectively and with reason.

CRP11. Use technology to enhance productivity.

Stage 1 – Desired Results

CCS: SL.8.1d, RI.8.8, 7.NS.A.3, MP1, MP6

Unit: Real Life Application (Shopping, Buying Food and Clothes, Traveling)

Enduring Understanding(s):

Essential Questions:

Students will understand that...

What determines a better buy?

<p>Many factors determine what is the best deal.</p> <p>Food purchases are influenced by a variety of factors.</p>	<p>What influences your food choices?</p>
<p>Students will know...</p> <p>The ability to prioritize wants and needs assists in making informed investments, purchases, and decisions.</p> <p>Cost-benefit analysis informs responsible spending practices.</p> <p>Eating patterns are influenced by a variety of factors.</p> <p>Consumer protection includes providing information about the range of products and services and about consumer resources, rights, and responsibilities.</p>	<p>Students will be able to...</p> <p>9.1.8.B.10 Justify safeguarding personal information when using credit cards, banking electronically, or filing forms.</p> <p>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>9.1.4.E.4 Apply comparison shopping skills to purchasing decisions.</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>2.1.6.B.4 Compare and contrast nutritional information on similar food products in order to make informed choices.</p> <p>9.1.8.E.3 Compare and contrast product facts versus advertising claims.</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.8 Recognize the techniques and effects of deceptive advertising.</p> <p>CCSS.ELA-Literacy.SL.8.1d Acknowledge new information expressed by others, and, when warranted, qualify or justify their own views in light of the evidence presented.</p> <p>CCSS.ELA-Literacy.RI.8.8 Delineate and evaluate the argument and specific claims in a text, assessing whether the reasoning is sound and the evidence is relevant and sufficient; recognize when irrelevant evidence is introduced.</p>

[CCSS.Math.Content.7.NS.A.3](#) Solve real-world and mathematical problems involving the four operations with rational numbers.

[CCSS.Math.Practice.MP1](#) Make sense of problems and persevere in solving them.

[CCSS.Math.Practice.MP6](#) Attend to precision.

Stage 2 – Assessment Evidence

Required Performance Assessment:

Your task is to plan a trip to California, visiting at least 3 tourist attractions. You are a travel agent and your job is to determine the cost of flying to California and visiting these attractions. You need to convince your clients that this trip is planned using cost saving measures. The challenge involves showing in an organized manner how this trip will be cost efficient. You will create a trip plan including the cost of the flight and all attractions based on a family of four.

Other Evidence:

Quizzes
Self reflections
Anecdotal records
Tests

Stage 3 - Learning Plan

- **Suggested Learning Activities:**
- Ask/discuss essential question(s)
- Ask/discuss enduring understand(s)
- Introduce vocabulary
- Using the Internet, student will investigate a variety of web resources to become better consumers.
- The concept of a scam and false advertising will be explored to enable students to become informed consumers.
- Using *Consumer Reports* and *Shop Smart magazine*, students will work together to investigate ways to determine better buys.
- Students will evaluate information concerning various products and offers.
- To develop savvy students, we will discuss the possible benefits of buying various quantities of a product and using unit pricing to understand better buys.
- Using the Internet, students will explore the food and nutritional labels as well as claims made related to food products.

- Introduce and complete the performance task that demonstrates transfer of knowledge to a new experience or situation.
- Possible technology integration includes Activboard lessons, Internet web searches, video clips

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

Act out a scenario that involves buying various food products in a store and deciding what characteristics you would look for in order to make a better choice.

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

Research on the Internet what changes major food companies have made in order to increase consumer confidence

Determine if these changes have impacted the companies financially. If so, how?

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
Working with a partner or small group of students, investigate on the Internet websites that could be used to save money on items that would interest eighth graders.

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

Using the Internet, plan a trip to the major attractions of your home country.

Keep in mind cost saving ideas. Work with a group to develop this concepts.

Career Ready Practices

CRP3. Attend to personal health and financial well-being.

CRP6. Demonstrate creativity and innovation.

CRP11. Use technology to enhance productivity.

CRP4. Communicate clearly and effectively and with reason.

Stage 1 – Desired Results

CCS: SL.8.1c, 7.NS.A.3, MP1, MP6

Unit: Income and Careers

Enduring Understanding(s):

Students will understand that...

Many factors impact one’s career path.

You may change your idea of the perfect career as you grow.

Essential Questions:

How does one choose a career?

What issues does one explore to decide what future path to follow?

Students know that...

Educational achievement, career choice, and entrepreneurial skills all play a role in achieving a desired lifestyle.

Income often comes from different sources, including alternate sources.

Income affects spending decisions and lifestyle.

Educational achievement, career choice, and entrepreneurial skills all play a role in achieving a desired lifestyle.

Students will be able to...

9.1.8.A.6 Explain how income affects spending decisions.

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

9.1.8.A.5 Relate how the demand for certain skills determines an individual’s earning power.

9.1.8.D.5 Explain the economic principle of supply and demand.

[CCSS.ELA-Literacy.SL.8.1c](#) Pose questions that connect the ideas of several speakers and respond to others’ questions and comments with relevant evidence, observations, and ideas.

[CCSS.Math.Content.7.NS.A.3](#) Solve real-world and mathematical problems involving the four operations with rational numbers.¹

[CCSS.Math.Practice.MP1](#) Make sense of problems and persevere in solving them.

[CCSS.Math.Practice.MP6](#) Attend to precision.

Stage 2 – Assessment Evidence

Required Performance Assessment:

Your task is to create an organized comparison of two similar job offerings that interest you as a source of income after school. You are seeking employment. You need to convince yourself which job is the better opportunity for you. The challenge

Other Evidence:

Quizzes

Self reflections

Anecdotal records

involves the pros and cons of each job. You need to develop a plan so that you can determine where to place your focus on obtaining an interview. A successful result will be showing how the job you selected would be the best for your abilities.

Tests

Stage 3 - Learning Plan

Suggested Learning Activities:

- Ask/discuss essential question(s)
- Ask/discuss enduring understand(s)
- Introduce vocabulary: gross pay, take home pay, payroll deductions, etc.
- Discuss and relate personal interests, abilities, and career goals
- Evaluate the current employment market using the Internet
- Using the Internet, identify specific job opportunities
- Explain job benefits, self-employment
- Presentations of parents to discuss their careers with classes using video diaries, SKYPE or actual parental visits to class
- Identify various factors affecting take home pay
- Introduce and complete the performance task that demonstrates transfer of knowledge to a new experience or situation

Possible technology integration for this unit includes:

- ActivBoard lessons,
- Internet web searches
- Video clips
- SKYPE

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
Use a graphic organizer to help with organization to choose a career to explore.

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
Develop a resume for a particular job that would focus on the education and skills that you would need to obtain that position.

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
Take an online interest inventory to determine where your interests are to enable you to explore a possible career.

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.
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Allowing students to correct errors (looking for understanding);
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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
Working with a group, students will explore how income and careers are related.

Career Ready Practices

CRP1. Act as a responsible and contributing citizen and employee.

CRP6. Demonstrate creativity and innovation.

CRP10. Plan education and career paths aligned to personal goals.

CRP4. Communicate clearly and effectively and with reason.