

Kenilworth Public Schools

Curriculum Guide

Content Area: Math Foundations

Grade: 7

BOE Approved: 4/8/19

Revision Date: 5/13/19

Submitted by: Michelle Alvarez, Nancy Bechtler & Lauren Bound

BOE Revision Approved: N/A

Mathematics- Grade 7 Foundations Scope and Sequence

Unit 1- Addition, Subtraction, Multiplication, & Division Review	Unit 2- Fractions & Decimals	Unit 3- Proportional Relationships & Percents	Unit 4- Integers and Rational Numbers	Unit 5- Algebraic Reasoning	Unit 6- Financial Literacy (Can be integrated throughout course or taught as end of course unit)
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Weeks 1-6	Weeks 7-16	Weeks 17-21	Weeks 22-30	Weeks 31-34	Weeks 35-38
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<p><i>Unit Description:</i></p> <p>All students will use the four operations with whole numbers to solve problems. Students will develop understanding and fluency with multi-digit addition, subtraction, multiplication, and division.</p>	<p><i>Unit Description:</i></p> <p>All students will develop an understanding of fraction equivalence, addition and subtraction of fractions with like denominators, and multiplication of fractions by whole numbers.</p>	<p><i>Unit Description:</i></p> <p>All students will work with proportions involving percents, and solving a wide variety of percent problems</p>	<p><i>Unit Description:</i></p> <p>All students will add, subtract, multiply, and divide integers and rational numbers</p>	<p><i>Unit Description:</i></p> <p>All students will write and simplify expressions and equations to solve problems</p>	<p><i>Unit Description:</i></p> <p>Students will identify how educational achievement, career choice, entrepreneurial skills and desired lifestyle affects income. How taxes and the cost of employee benefits can affect the amount of disposable income. Students will understand that money management involves setting financial goals. Students will focus</p>
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					<p>on developing and maintaining personal budgets and understand the different ways for students this age to earn money.</p> <p>Students will explore various types of services/products that banks offer including; Savings Accounts, Checking Accounts, Money Market Accounts, Certificates of Mortgages, and Auto Loans. Students will be required to compare the differences between banks. Students will learn how to research to find the best mortgage and auto loan rates, then calculate the monthly cost of each after first buying both a home then separately buying a</p>
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					<p>car.</p> <p>Students will learn the basics of checking accounts and check writing. Along the way, students will learn the “parts of a check” and how to properly write a check and then post it into the checkbook register. Students will learn the importance of reconciliation at month’s end. Included in this unit is the understanding of various terminology such as; stop payment, certified check, cashier’s check, post-dated check, restricted endorsements, full endorsement, overdrafts, and floating a check.</p>
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<p><i>Unit Targets:</i></p> <ul style="list-style-type: none"> • Solve addition, subtraction, multiplication, and division statements. • Add, Subtract, Multiply and Divide 2-, 3-, and 4-digit numbers with regrouping. 	<p><i>Unit Targets:</i></p> <ul style="list-style-type: none"> • Use models to show and generate equivalent fractions. • Write and identify equivalent fractions in simplest form. • Use equivalent fractions to represent a pair of fractions as fractions with a common denominator. <ul style="list-style-type: none"> • Compare and order fractions. • Decompose a fraction by writing it as a sum of fractions with the same denominators. • Use models to represent and find sums and differences involving fractions. • Write fractions greater than 1 as mixed numbers and 	<p><i>Unit Targets:</i></p> <ul style="list-style-type: none"> • Write and compare ratios. • Use rates to compare two quantities with different units. • Solve proportions using equivalent ratios and algebra. • Solve proportions using cross products. • Use a fraction to find a percent of a number. • Use proportions to solve percent problems. • Write percents as decimals and decimals as percents. 	<p><i>Unit Targets:</i></p> <ul style="list-style-type: none"> • Use a number line to compare and order integers. • Use order of operations to evaluate numerical expressions. • Add, Subtract, multiply and divide integers without the use of calculators. 	<p><i>Unit Targets:</i></p> <ul style="list-style-type: none"> • Solve one step equations involving addition, subtraction, multiplication, and division. • Solve two step equations using addition, subtraction, multiplication, and division. • Combine expressions with addition and subtraction. • Use the distributive property to solve numerical expressions and equations. 	<p><i>Unit Targets:</i></p> <ul style="list-style-type: none"> • Demonstrate how exemptions and deductions can reduce taxable income. • Analyze the relationship between various careers and personal earning goals. • Learn key vocabulary terms (benefits, cash, check, credit, debit, deductions, earning power, income, taxes) • Evaluate career vs. job. • Know how saving impacts future financial goals. • Understand the different banking services that are offered by banks and the pros/cons of each • Compare and
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	<p>write mixed numbers as improper fractions.</p> <ul style="list-style-type: none"> • Write a fraction as a product of a whole number and a unit fraction. • Record tenths/hundredths as fractions and as decimals. • Translate among representations of fractions, decimals, and money. • Solve division problems using the reciprocal. 				<p>contrast the banking services of two different banks</p> <ul style="list-style-type: none"> • Research to find the best interest rates on Certificates of Deposit • Research to find home prices on homes for sale, then research to find the best mortgage rates and finally calculate to determine the monthly mortgage expense • Research to find car prices, then research to find the best auto loan rates, and finally calculate to determine the monthly auto loan expense • Know key vocabulary terms (cashier's check, certified check, bouncing a check,
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					<p>voided check, stop payment, restrictive endorsement, full endorsement)</p> <ul style="list-style-type: none">• Understand the parts of a check• Understand what the checkbook register is used for• Properly write out a check and enter it into the checkbook register• Balance/reconcile a checkbook
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Mathematics- Grade 7 Foundations Unit 1

Unit Title: Addition, Subtraction, Multiplication, and Division Review

Unit Summary: All students will use the four operations with whole numbers to solve problems. Students will develop understanding and fluency with multi-digit addition, subtraction, multiplication, and division.

Primary Interdisciplinary Connections: Literature, Technology

21st Century Career and Life Themes: Global Awareness

Learning Targets

NJSLS Standards: NBT 4.1, 3-5; OA 4.1-3

Technology Standards: 8.1.5.A.1

Content Statements:

1 | Solve addition, subtraction, multiplication, and division statements.

2 | Add, Subtract, Multiply, and Divide 2-, 3-, and 4-digit numbers with regrouping.

Big Idea: Different strategies can help us compute numbers more efficiently.

Unit Essential Questions:

- What are the different ways to add, subtract, multiply and divide numbers?

Unit Enduring Understandings:

- We can learn to add, subtract, multiply, and divide by using a number of strategies.

Unit Learning Targets

Students will...

- Use regrouping to add, subtract, multiply and divide multi digit numbers.
- Choose a method to multiply 2-digit numbers.
- Represent and solve multi-step problems.

Evidence of Learning

Summative Assessment: Performance Task Assessments

Formative Assessments:

- ST Math
- Teacher observation
- Notebook check
- Class participation
- Problem of the Day

Lesson Plans

<i>Activities/Interdisciplinary Connections</i>	<i>Timeframe</i>
<ul style="list-style-type: none"> • Basic Skills Worksheets from various sources • ST Math 	Weeks 1-6
<i>Teacher Resources</i>	<i>Teacher Note</i>
<ul style="list-style-type: none"> • Teacher Supplemental Binder 	

**Differentiating Instruction:
Students with Disabilities, English Language Learners,
and Gifted & Talented Students**

Examples of Strategies and Practices that Support Students with Disabilities:

- Use of visual and multisensory formats
- Use of assisted technology
- Use of prompts
- Modification of content and student products
- Testing accommodations
- Authentic assessments

Examples of Strategies and Practices that Support Gifted & Talented Students:

- Adjusting the pace of lessons
- Curriculum compacting
- Inquiry-based instruction
- Independent study
- Higher-order thinking skills
- Interest-based content
- Student-driven instruction
- Real-world problems and scenarios

Examples of Strategies and Practices that Support English Language Learners:

- Pre-teaching of vocabulary and concepts
- Visual learning, including graphic organizers
- Use of cognates to increase comprehension
- Teacher modeling
- Pairing students with beginning English language skills with students who have more advanced English language skills
- Scaffolding
- Word walls
- Sentence frames
- Think-pair-share
- Cooperative learning groups

Mathematics- Grade 7 Foundations Unit 2

Unit Title: Fractions & Decimals	
Unit Summary: All students will develop an understanding of fraction equivalence, addition and subtraction of fractions with like denominators, and multiplication of fractions by whole numbers.	
Primary Interdisciplinary Connections: Literature, Technology	
21st Century Career and Life Themes: Global Awareness	
Learning Targets	
NJSLS Standards: NF 4.1-7; MD 4.2	
Technology Standards: 8.1.5.A.1	
Content Statements:	
1	Equivalent Fractions
2	Simplest Form
3	Common Denominators
4	Add, Subtract, Multiply, and Divide Fractions
Big Idea: Different strategies can help us add, subtract, multiply and divide fractions and decimals.	
Unit Essential Questions: <ul style="list-style-type: none"> • How do you use fractions to solve real world problems? 	Unit Enduring Understandings: <ul style="list-style-type: none"> • Using a variety of strategies, we can use fractions to solve real-world problems.
Unit Learning Targets <i>Students will...</i> <ul style="list-style-type: none"> • Use models to show and generate equivalent fractions. • Write and identify equivalent fractions in simplest form. • Use equivalent fractions to represent a pair of fractions as fractions with a common denominator. • Compare and order fractions. • Decompose a fraction by writing it as a sum of fractions with the same denominators. • Use models to represent and find sums and differences involving fractions. • Write fractions greater than 1 as mixed numbers and write mixed numbers as improper fractions. • Write a fraction as a product of a whole number and a unit fraction. • Record tenths/hundredths as fractions and as decimals. 	

- Translate among representations of fractions, decimals, and money.
- Solve division problems using the reciprocal.

Evidence of Learning

Summative Assessment: Performance Task Assessments

Formative Assessments:

- ST Math
- Teacher observation
- Notebook check
- Class participation
- Problem of the Day

Lesson Plans

<i>Activities/Interdisciplinary Connections</i>	<i>Timeframe</i>
<ul style="list-style-type: none"> • Basic Skills Worksheets from various sources • ST Math 	Weeks 7-17
<i>Teacher Resources</i>	<i>Teacher Note</i>
<ul style="list-style-type: none"> • Teacher Supplemental Binder 	

Differentiating Instruction: Students with Disabilities, English Language Learners, and Gifted & Talented Students

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- Testing accommodations
- Authentic assessments

Examples of Strategies and Practices that Support Gifted & Talented Students:

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- Independent study
- Higher-order thinking skills
- Interest-based content
- Student-driven instruction
- Real-world problems and scenarios

Examples of Strategies and Practices that Support English Language Learners:

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- Use of cognates to increase comprehension
- Teacher modeling
- Pairing students with beginning English language skills with students who have more advanced English language skills
- Scaffolding
- Word walls
- Sentence frames
- Think-pair-share
- Cooperative learning groups

Mathematics- Grade 7 Foundations Unit 3

Unit Title: Proportional Relationships & Percents	
Unit Summary: All students will work with proportions involving percents, and solving a wide variety of percent problems	
Primary Interdisciplinary Connections: Social Studies	
21st Century Career and Life Themes: Civic Literacy, Financial, Economic, and Entrepreneurial Literacy	
Learning Targets	
NJSLS Standards: 6.RP.1-3	
Technology Standards: 8.1.5.A.1	
Content Statements:	
1	Writing and Solving problems involving ratio, rate, and proportions
2	Using Proportions to solve similar figure problems
3	Convert fractions, decimals, and percents
4	Percent of change
5	Real world applications of percents
Big Idea: All students will work with proportions involving percents, and solving a wide variety of percent problems.	
Unit Essential Questions: <ul style="list-style-type: none"> • How can ratios and proportions help us make sense of the world around us? 	Unit Enduring Understandings: <ul style="list-style-type: none"> • Use ratios and rate reasoning to solve real world math problems. • Ratios and proportions can be used to make sense of phenomena. • Percents are used in high frequency in situations involving money.
Unit Learning Targets <i>Students will...</i> <ul style="list-style-type: none"> • Write and compare ratios. • Use rates to compare two quantities with different units. • Solve proportions using equivalent ratios and algebra. • Solve proportions using cross products. • Use a fraction to find a percent of a number. • Use proportions to solve percent problems. • Write percents as decimals and decimals as percents. 	

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Evidence of Learning

Summative Assessment: Performance Task Assessments

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| Formative Assessments: <ul style="list-style-type: none"> • ST Math • Teacher observation • Notebook check • Class participation • Problem of the Day |
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Lesson Plans

<i>Activities/Interdisciplinary Connections</i>	<i>Timeframe</i>
<ul style="list-style-type: none"> • Basic Skills Worksheets from various sources • ST Math 	Weeks 18-22
<i>Teacher Resources</i>	<i>Teacher Note</i>
<ul style="list-style-type: none"> • Teacher Supplemental Binder 	

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Differentiating Instruction: Students with Disabilities, English Language Learners, and Gifted & Talented Students

<p>Examples of Strategies and Practices that Support Students with Disabilities:</p> <ul style="list-style-type: none"> • Use of visual and multisensory formats • Use of assisted technology • Use of prompts • Modification of content and student products • Testing accommodations • Authentic assessments <p>Examples of Strategies and Practices that Support Gifted & Talented Students:</p> <ul style="list-style-type: none"> • Adjusting the pace of lessons • Curriculum compacting • Inquiry-based instruction • Independent study • Higher-order thinking skills • Interest-based content • Student-driven instruction • Real-world problems and scenarios <p>Examples of Strategies and Practices that Support English Language Learners:</p>

- Pre-teaching of vocabulary and concepts
- Visual learning, including graphic organizers
- Use of cognates to increase comprehension
- Teacher modeling
- Pairing students with beginning English language skills with students who have more advanced English language skills
- Scaffolding
- Word walls
- Sentence frames
- Think-pair-share
- Cooperative learning groups

Mathematics- Grade 7 Foundations Unit 4

Unit Title: Integers & Rational Numbers	
Unit Summary: All students will add, subtract, multiply, and divide integers and rational numbers.	
Primary Interdisciplinary Connections: Financial Literacy and Technology	
21st Century Career and Life Themes: Financial, Economic, Business, and Entrepreneurial Literacy	
Learning Targets	
NJSLS Standards: 7.NS.1, 7.NS.1a, 7.NS.1b, 7.NS.1c, 7.NS.1d	
Technology Standards: 8.1.5.A.1	
Content Statements:	
1	Addition, subtraction, multiplication, and division applying the rules of integers
2	Order of operations with integers
Big Idea: Numeric reasoning involves fluency and facility with numbers.	
Unit Essential Questions: <ul style="list-style-type: none"> • How do integer operations affect numbers? 	Unit Enduring Understandings: <ul style="list-style-type: none"> • The magnitude of numbers affects the outcome of operations on them. • Computational fluency includes understanding not only the meaning, but also the appropriate applications.
Unit Learning Targets <i>Students will...</i> <ul style="list-style-type: none"> • Use a number line to compare and order integers • Use order of operations to evaluate numerical expressions • Add, Subtract, multiply and divide integers without the use of calculators 	
Evidence of Learning	
Summative Assessment: Performance Task Assessments	
Formative Assessments: <ul style="list-style-type: none"> • ST Math • Teacher observation • Notebook check • Class participation 	

- Problem of the Day

Lesson Plans

<i>Activities/Interdisciplinary Connections</i>	<i>Timeframe</i>
<ul style="list-style-type: none"> • Basic Skills Worksheets from various sources • ST Math 	Weeks 23-30
<i>Teacher Resources</i>	<i>Teacher Note</i>
<ul style="list-style-type: none"> • Teacher Supplemental Binder 	

Differentiating Instruction: Students with Disabilities, English Language Learners, and Gifted & Talented Students

Examples of Strategies and Practices that Support Students with Disabilities:

- Use of visual and multisensory formats
- Use of assisted technology
- Use of prompts
- Modification of content and student products
- Testing accommodations
- Authentic assessments

Examples of Strategies and Practices that Support Gifted & Talented Students:

- Adjusting the pace of lessons
- Curriculum compacting
- Inquiry-based instruction
- Independent study
- Higher-order thinking skills
- Interest-based content
- Student-driven instruction
- Real-world problems and scenarios

Examples of Strategies and Practices that Support English Language Learners:

- Pre-teaching of vocabulary and concepts
- Visual learning, including graphic organizers
- Use of cognates to increase comprehension
- Teacher modeling
- Pairing students with beginning English language skills with students who have more advanced English language skills
- Scaffolding
- Word walls
- Sentence frames
- Think-pair-share

•Cooperative learning groups

Mathematics- Grade 7 Foundations Unit 5

Unit Title: Algebraic Reasoning	
Unit Summary: All students will write and simplify expressions and equations to solve problems.	
Primary Interdisciplinary Connections: Financial Literacy and Technology	
21st Century Career and Life Themes: Financial, Economic, Business, and Entrepreneurial Literacy	
Learning Targets	
NJSLS Standards: 7.NS.1, 7.NS.1a-d, 7.EE.1, 7.EE.2	
Technology Standards: 8.1.5.A.1	
Content Statements:	
1	Evaluate expressions
2	Solve one and two step equations
3	Combine like terms
4	Distributive property
Big Idea: Algebraic thinking includes recognizing and analyzing patterns, studying and representing relationships, making generalizations, and analyzing how things change.	
Unit Essential Questions: <ul style="list-style-type: none"> • How is thinking algebraically different from thinking arithmetically? • How do I use algebraic expressions to analyze or solve problems? • How do the properties contribute to algebraic understanding? 	Unit Enduring Understandings: <ul style="list-style-type: none"> • Real world situations can be represented symbolically. • Algebraic expressions and equations generalize relationships from specific cases.
Unit Learning Targets <i>Students will...</i> <ul style="list-style-type: none"> • Solve one step equations involving addition, subtraction, multiplication, and division • Solve two step equations using addition, subtraction, multiplication, and division • Combine expressions with addition and subtraction • Use the distributive property to solve numerical expressions and equations 	
Evidence of Learning	
Summative Assessment: Performance Task Assessments	
Formative Assessments:	

- ST Math
- Teacher observation
- Notebook check
- Class participation
- Problem of the Day

Lesson Plans

<i>Activities/Interdisciplinary Connections</i>	<i>Timeframe</i>
<ul style="list-style-type: none"> • Basic Skills Worksheets from various sources • ST Math 	Weeks 31-38
<i>Teacher Resources</i>	<i>Teacher Note</i>
<ul style="list-style-type: none"> • Teacher Supplemental Binder 	

Differentiating Instruction: Students with Disabilities, English Language Learners, and Gifted & Talented Students

Examples of Strategies and Practices that Support Students with Disabilities:

- Use of visual and multisensory formats
- Use of assisted technology
- Use of prompts
- Modification of content and student products
- Testing accommodations
- Authentic assessments

Examples of Strategies and Practices that Support Gifted & Talented Students:

- Adjusting the pace of lessons
- Curriculum compacting
- Inquiry-based instruction
- Independent study
- Higher-order thinking skills
- Interest-based content
- Student-driven instruction
- Real-world problems and scenarios

Examples of Strategies and Practices that Support English Language Learners:

- Pre-teaching of vocabulary and concepts
- Visual learning, including graphic organizers
- Use of cognates to increase comprehension
- Teacher modeling
- Pairing students with beginning English language skills with students who have more advanced English language skills

- Scaffolding
- Word walls
- Sentence frames
- Think-pair-share
- Cooperative learning groups

Mathematics- Grade 7 Foundations Unit 6

Unit Title: Financial Literacy- Earning and Budgeting Money, Banking Services, Check Writing and Reconciliation

Unit Summary: Students will identify how educational achievement, career choice, entrepreneurial skills and desired lifestyle affects income. How taxes and the cost of employee benefits can affect the amount of disposable income. Students will understand that money management involves setting financial goals. Students will focus on developing and maintaining personal budgets and understand the different ways for students this age to earn money.

Students will explore various types of services/products that banks offer including; Savings Accounts, Checking Accounts, Money Market Accounts, Certificates of Mortgages, and Auto Loans. Students will be required to compare the differences between banks. Students will learn how to research to find the best mortgage and auto loan rates, then calculate the monthly cost of each after first buying both a home then separately buying a car.

Students will learn the basics of checking accounts and check writing. Along the way, students will learn the “parts of a check” and how to properly write a check and then post it into the checkbook register. Students will learn the importance of reconciliation at month’s end. Included in this unit is the understanding of various terminology such as; stop payment, certified check, cashier’s check, post-dated check, restricted endorsements, full endorsement, overdrafts, and floating a check.

Primary Interdisciplinary Connections: Mathematics, Business, Technology, Economics

21st Century Career and Life Themes: Financial, Economic, Business, and Entrepreneurial Literacy, Life and Career Skills, Information Literacy, Global Awareness

Learning Targets

NJSLS Standards: PFL.9.1.8.B.1-11, PFL9.1.8.A.1-7, PFL.9.1.8.C.1-10, PFL9.1.8.D.1-5, PFL.9.1.8.E.3, PFL.9.1.8.E.1-8

Technology Standards: 8.1.5.A.1

Content Statements:

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|----|---|
| 1 | Identify why various fees or benefits are taken out of a paycheck |
| 2 | Create a savings plan for short and long term frames of time |
| 3 | Determine when to use debit cards, credit cards, and/or check books |
| 4 | Identify career paths and earning potential |
| 5 | Examine and explain banking products |
| 6 | Determine mortgage and car loan payments |
| 7 | Justify use of savings and investment options to meet targeted goals |
| 8 | Understand parts of a check, checkbook register, and checking terminology |
| 9 | Properly write a check and enter it into a register |
| 10 | Balance/reconcile a checkbook |

Big Idea: Financial literacy is a practical and relevant topic for students that introduces them to a variety of financial concepts and strategies. Students will acquire an elevated level of financial competency and sophistication which they will be able to apply to their daily lives. By evaluating banking products students will become critical consumers. Writing checks and balancing a checkbook is an essential life skill.

Unit Essential Questions:

- What are different ways to save money in order to accomplish one’s goals?
- What are products used for short term and long term investing strategies?
- How do I manage money by preparing a personal spending plan and what are identifying ways to decrease spending and increase income?
- What are the benefits to each type of service that a bank offers?
- Are all banks the same?
- How do you calculate monthly mortgage payments and auto loan payments?
- What are the benefits to writing checks (as a form of payment)?
- Why do you post the transaction into your checkbook register?
- What is the significance of reconciliation?

Unit Enduring Understandings:

- Mapping your financial future can lead to significant short and long term benefits.
- Budgeting your money can lead to a stable financial future and security.
- It is important to shop around because not all banks offer the exact same products or interest rates.
- By comparison shopping, you can save yourself a lot of money on your mortgage and auto loan payments.
- In order to grow your money, there are better options than savings accounts.
- Writing out a check is an essential life skill.
- Receiving a personal check as a form of payment can be risky (vs. a certified or cashier’s check).
- Balancing your checkbook (reconciliation) is important and can save you money from overdraft fees.

Unit Learning Targets

Students will...

- Demonstrate how exemptions and deductions can reduce taxable income.
- Analyze the relationship between various careers and personal earning goals.
- Learn key vocabulary terms (benefits, cash, check, credit, debit, deductions, earning power, income, taxes)
- Evaluate career vs. job.
- Know how saving impacts future financial goals.
- Understand the different banking services that are offered by banks and the pros/cons of each
- Compare and contrast the banking services of two different banks
- Research to find the best interest rates on Certificates of Deposit
- Research to find home prices on homes for sale, then research to find the best mortgage rates and finally calculate to determine the monthly mortgage expense
- Research to find car prices, then research to find the best auto loan rates, and finally calculate to determine the monthly auto loan expense
- Know key vocabulary terms (cashier’s check, certified check, bouncing a check, voided check, stop payment, restrictive endorsement, full endorsement)

- Understand the parts of a check
- Understand what the checkbook register is used for
- Properly write out a check and enter it into the checkbook register
- Balance/reconcile a checkbook

Evidence of Learning

Summative Assessment: Performance Task Assessments, Quizzes and tests developed by teacher

Formative Assessments:



- Create a visual presentation of the various jobs within their community using resources such as magazines and newspapers
- Build a budget to save for long-term, short-term, and charitable goals
- Create a visual display (poster/table/etc.) that shows the potential for earning power associated with different career paths
- Create a monthly budget using Excel
- Bank Comparison Sheet
- Certificate of Deposit rates worksheet
- Monthly mortgage expenses worksheet
- Auto loan worksheet
- Check writing activities
- Reconciliation activities
- Teacher observation
- Notebook check
- Class participation

Lesson Plans

<i>Activities/Interdisciplinary Connections</i>	<i>Timeframe</i>
<ul style="list-style-type: none"> • Have students consider what may affect someone's income. • Students can explore the impact of education, career and entrepreneurial skill on earning potential. • Students can consider how someone's lifestyle choices affect their income. • Have students identify different situations in which they are familiar with taxes. • Discuss how taxes are used and how tax money is generated. • Explore different benefits employees may receive and 	<p>Weeks 35-38 or integrated throughout the course</p>

<p>the impact that causes on one’s income.</p> <ul style="list-style-type: none"> • Have students set both long and short term financial goals and develop a plan for reaching them. • Explore the different methods of paying for an item (cash, check, debit card, and credit card) and when it may be best to use each one. • Explore the different methods for keeping track of financial records. • Consider how to safeguard all personal information when dealing with individual financial records. • Students will create their own monthly budgets using Excel. • Students will successfully complete a “John Doe/Sue Sample Budget” requiring them to create a hypothetical budget given a variety of income and expense items. • Complete a Bank Comparison Sheet, exploring different services that each has to offer • Research to compare/find the best interest rates on Certificates of Deposit • Research purchasing a home, find the best mortgage rates, and calculate the monthly mortgage payment on a house • Research purchasing a car (both new and used), find the best auto rate, and calculate monthly auto loan payments • Students will complete an activity that will have them practice writing out checks and posting the transactions into their checkbook register • Student will complete an activity that will require them to reconcile their checkbook register after one month’s worth of transactions 	
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<i>Teacher Resources</i>	<i>Teacher Note</i>
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<ul style="list-style-type: none"> • Trulia.com • Bankrate.com • Click on April 2019 MS Personal Finance Tool resources (provided by the NJDOE) for lesson resources • Click on Guidance on Middle School Personal Financial Literacy Requirement 	<div style="text-align: center;">  April 2019 MS Personal Finance Tool </div> <div style="text-align: center; margin-top: 10px;">  Guidance on Middle School Personal Finan </div>
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**Differentiating Instruction:
Students with Disabilities, English Language Learners,
and Gifted & Talented Students**

Examples of Strategies and Practices that Support Students with Disabilities:

- Use of visual and multisensory formats
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- Use of prompts
- Modification of content and student products
- Testing accommodations
- Authentic assessments

Examples of Strategies and Practices that Support Gifted & Talented Students:

- Adjusting the pace of lessons
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