|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Civics** | | | | | | | |
| **Civics Standards:**  SS.7.E.1.2 Discuss the importance of borrowing and lending in the United States, the government's role in controlling financial institutions, and list the advantages and disadvantages of using credit.  SS.7.E.1.3 Review the concepts of supply and demand, choice, scarcity, and opportunity cost as they relate to the development of the mixed market economy in the United States.  SS.7.E.1.5 Assess how profits, incentives, and competition motivate individuals, households, and businesses in a free market economy.  SS.7.G.1.1 Locate the fifty states and their capital cities in addition to the nation's capital on a map.  SS.7.G.2.1 Locate major cultural landmarks that are emblematic of the United States.  SS.7.G.2.2 Locate major physical landmarks that are emblematic of the United States. | | | | | | **Vocabulary:** human capital; economics; education; careers; interest; principal; simple interest; compound interest; APR; Rule of 72; banks; credit; budget; S.M.A.R.T. budget; income; expenses; opportunity cost; Memorial Day; comparison shopping; comparative shopping; financial literacy; choices; market; financial research; savings; savings account; checking account; short-term goal; long-term goal; bank account; CD; FDIC; investment | |
| **Monday (NO SCHOOL: MEMORIAL DAY)** | | | **Tuesday/Wednesday** | | | **Thursday/Friday** | |
|  | | | **Essential Question:**  - Why is saving money important? | | | **Essential Question:**  - What is financial literacy? | |
|  | | | **H.O.T. Questions:**  - How can saving money for the future be a key to long-term financial security?  - What are some saving strategies that you can follow? | | | **H.O.T. Questions:**  - Why is it important to understand how money works?  - Why is education important for one’s future career and earning potential? | |
|  | | | **Bell Ringer:**  Assign roles for “A Conversation about Money,” a short play about saving money. | | | **Bell Ringer:**  Review notes for final quiz. | |
|  | | | **Learner Outcome:**  Students will examine the benefits of saving to long-term financial security. They will explore and analyze various saving strategies. | | | **Learner Outcome:**  Students will review and analyze the role of money in saving, spending, investing, and budgeting. They will also link increasing education to increasing one’s human capital. | |
|  | | | **Whole Group:**  - Distribute reading packets to students. Students may NOT write on these.  - Assign roles for Jose, Stephanie, Matthew, Bill, Maria, Jamal. We will read the short play, “A Conversation about Money,” together as a class. Then we will discuss the questions below the play about paying oneself first and about some reasons why people may save money.  - As a whole group, we will read the “Savings” page together. We will stop after each paragraph to discuss the key points and key terms within that section.  - After reading the article, students will answer a series of questions on their own paper about the article. These questions will ask them to define key terms, to determine if statements are facts or opinions, and to discuss some of their own savings goals and savings abilities, including how they intend to use today’s lesson to meet their own goals.  - When students have finished the classwork questions, they will take a Memorial Day info search handout. At the top of this handout is a question: “Patriotism is \_\_\_\_\_\_\_\_\_\_\_\_\_\_.” Students will fill out this statement with their own definition of patriotism.  - Students will use their phones and tablets to look up the Memorial Day questions on their handouts.  - In the final 10 minutes of class, play History Channel Memorial Day video: <https://www.youtube.com/watch?v=CRXrfs0f1Fo>  **Evidence Based Writing: Write about the central message. Use evidence from the text as relevant details that support your answer.**  In a paragraph, describe what is meant by the phrase, “Pay yourself first.” | | | **Whole Group:**  - We will begin class by reviewing student notes for their final quiz. Students will have about 5-10 minutes to look through their notes and to ask any final questions. The teacher will also spend some time asking students review questions as a way of preparing students to take the final quiz.  - We will play a review Kahoot game in class to prepare for the final quiz. The winner(s) of the Kahoot game will receive a bonus point on their final quiz.  - The class will take the final quiz on financial literacy. This quiz will be multiple choice. Once students have finished the quiz, we will swap papers and grade them together, going over the answers and discussing why the right answers are correct. The teacher will call on students for this discussion.  - After the final quiz, we will share student vacation projects with the class. Students will tell the class where they chose to go, why they chose that location, a summary of what they ended up doing, how much they came in under budget, and what difficult decisions (if any) they had. They may also share parts (or all) of their vacation stories that they wrote with the class. While they share, they will place a dot on the map on the whiteboard on their vacation destination.  - If there is any time left in class, students may work on any make-up or missing work that they have, so that they may receive some credit for it.  **Evidence Based Writing: What are the important features or characteristic of ...? Use evidence to support your answer.**  What is human capital, and why is it important? How can one increase human capital through education, experience, training, and skills? | |
|  | | | **Assessment:**  - The classwork assignment will be collected and graded. It will give the teacher an opportunity to see how well students have understood the day’s lesson, as well as giving a chance to remediation during the following class. The Memorial Day handout will be extra credit. | | | **Assessment:**  - The final quiz will assess how much students have grasped the concepts of the current unit on financial literacy, with an opportunity for remediation as we go over the quiz together in class. | |
|  | | | **Home Learning:**  - Study for final quiz on financial literacy.  - Finish any missing/make-up work. | | | **Home Learning:**  - None | |
| **Student Name** | **ESOL Strategies** | **Student Name** | | **ESE/504 Strategies** | **Student Name** | | **Gifted Strategies** |
| P1 – BC; ER | Recap of Key Points  Teacher Made Questions | P1 – SA-K; KB-K; JG-V/F/G; WG-504; DS-504 | | Present information through multisensory approach  Provide positive reinforcement for following rules or directions | P1 - | | Choose an item. |
| P2 – YM | Recap of Key Points  Teacher Made Questions | P2 – JD-K; AD-V; IM-P/K/G; MR-K; SH-504 | | Present information through multisensory approach  Provide positive reinforcement for following rules or directions | P2 - FV | | Problem Based Learning |
| P4 – DM; OP | Recap of Key Points  Teacher Made Questions | P4 – GD-K; AT-K; OW-504 | | Present information through multisensory approach  Provide positive reinforcement for following rules or directions | P4 - | | Choose an item. |
| P5 – AR; EG | Recap of Key Points  Teacher Made Questions  Bilingual Dictionaries | P5 – IH-K; GA-504 | | Present information through multisensory approach  Provide positive reinforcement for following rules or directions | P5 - | | Choose an item. |
| P6 – FB | Recap of Key Points  Teacher Made Questions | P6 – GN-504, LC-504 | | Present information through multisensory approach  Provide positive reinforcement for following rules or directions | P6 - | | Choose an item. |
| P7 – PA; ES | Recap of Key Points  Teacher Made Questions | P7 – RC-K; TM-P; ES-K; DM-504; NM-504; AM-504 | | Present information through multisensory approach  Provide positive reinforcement for following rules or directions | P7 - | | Choose an item. |
| P8 AP; KS; CS | Recap of Key Points  Teacher Made Questions  Bilingual Dictionaries | P8 – AC-504 | | Present information through multisensory approach  Provide positive reinforcement for following rules or directions | P8 – DA | | Problem Based Learning |