

Mine Hill Township School District
21st Century Life and Careers: Kindergarten - 6th grade



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9.1 PERSONAL FINANCIAL LITERACY

CONTENT AREA: 21st CENTURY LIFE AND CAREERS

STRAND A: INCOME AND CAREERS

By the end of Grade 4, students will be able to: Integrated in the following: Gr – Subject - unit

9.1.4.A.1 Explain the difference K – ELA – Common Lit 1 – SS – All about

between a career and a job, and People 2 – SS – Unit 4

identify various jobs in the community 4 – Classroom City Program

and the related earnings.

9.1.4.A.2 Identify potential sources of income. 4 – Classroom City Program

9.1.4.A.3 Explain how income affects spending deduction process, taxable income, and
and take-home pay. employee benefits.

4 – Classroom City Program

By the end of Grade 8, students will be able to: 5 – Math – Numbers base ten (Fractions and
to: 9.1.8.A.1 Explain the meaning and purposes decimals)

of taxes and tax deductions and why fees for

various benefits (e.g., medical benefits) are 3 – SS – Unit 3

taken out of pay. 4 – SS – Government p. 6

9.1.8.A.2 Relate how career choices, education 4 – Math – Unit 3

choices, skills, entrepreneurship, and

economic conditions affect income. 3 – SS – Unit 2

9.1.8.A.3 Differentiate among ways that
workers can improve earning power through
the acquisition of new knowledge and skills.

9.1.8.A.4 Relate earning power to quality of
life across cultures.

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

power. 9.1.8.A.6 Explain how income affects 3 – SS – Unit 2
spending decisions.

9.1.8.A.7 Explain the purpose of the payroll 3 – SS – Unit 2

9.1 PERSONAL FINANCIAL LITERACY

CONTENT AREA: 21st CENTURY LIFE AND CAREERS

STRAND B: MONEY MANAGEMENT

By the end of Grade 4, students will be able to: Integrated in the following: Gr – Subject - unit

9.1.4.B.1 Differentiate between financial wants and needs. 4 – Classroom City Program 5 – Math – Decimals (NBT)

9.1.4.B.2 Identify age-appropriate financial goals. 4 – Classroom City Program

9.1.4.B.3 Explain what a budget is and why it is important. income. 4 – Classroom City Program 5 – Math –

9.1.4.B.4 Identify common household expense categories and sources of 4 – Classroom City Program 5 – Math – Decimals (NBT)

9.1.4.B.5 Identify ways to earn and save. 4 – Classroom City Program **By the end of Grade 8, students will be able to:**

9.1.8.B.1 Distinguish among cash, check, credit card, and debit card.

9.1.8.B.2 Construct a simple personal savings and spending plan based on various sources of income.

9.1.8.B.3 Justify the concept of “paying yourself first” as a financial savings strategy.

9.1.8.B.4 Relate the concept of deferred gratification to [investment,] meeting financial goals, and building wealth.

9.1.8.B.5 Explain the effect of the economy on personal income, individual and family security, and consumer decisions.

9.1.8.B.6 Evaluate the relationship of cultural traditions and historical influences on financial practice. information when using credit cards, banking electronically, or filing forms.

9.1.8.B.7 Construct a budget to save for long-term, short-term, and charitable goals. 9.1.8.B.11 Evaluate the appropriate financial institutions to assist with meeting various personal financial needs and goals.

9.1.8.B.8 Develop a system for keeping and using financial records. 4 – SS – Government p. 6 5 – Math –

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). Decimals (NBT)

9.1.8.B.10 Justify safeguarding personal

9.1 PERSONAL FINANCIAL LITERACY

CONTENT AREA: 21st CENTURY LIFE AND CAREERS

STRAND C: CREDIT AND DEBT MANAGEMENT

By the end of Grade 4, students will be able to: Integrated in the following: Gr – Subject - unit

9.1.4.C.1 Explain why people borrow money and the relationship between credit and debt. and types of credit(e.g., loans, credit cards, mortgages).

9.1.4.C.2 Identify common sources of credit (e.g., banks, credit card companies) and disadvantages of using each. 9.1.4.C.3 Compare and contrast credit cards and debit cards and the advantages

9.1.4.C.4 Determine the relationships among income, expenses, and interest. types of credit (e.g., credit cards, installment loans, mortgages). 9.1.8.C.6

9.1.4.C.5 Determine personal responsibility related to borrowing and lending. Determine ways to leverage debt beneficially.

9.1.4.C.6 Summarize ways to avoid credit problems. **By the end of Grade 8, students will be able to:** 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.1 Compare and contrast credit cards and debit cards and the advantages and disadvantages of using each. 9.1.8.C.8 Explain the purpose of a credit score and credit record, 3 – Math – Unit 3

9.1.8.C.2 Compare and contrast the financial products and services offered by different types of financial institutions. 4 – Classroom City Program 4 – Classroom City Program

9.1.8.C.3 Compare and contrast debt and credit management strategies. 4 – Classroom City Program

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. 4 – Math – Unit 1
5 – Math – Decimals (NBT) 2 – Math – Unit 5

9.1.8.C.5 Calculate the cost of borrowing various amounts of money using different and summarize borrowers’ credit report rights.

9.1.8.C.9 Summarize the causes and consequences of personal bankruptcy.

9.1.8.C.10 Determine when there is a need to seek credit counseling and appropriate times to utilize it.

9.1 PERSONAL FINANCIAL LITERACY

CONTENT AREA: 21st CENTURY LIFE AND CAREERS

STRAND D: PLANNING, SAVING, AND INVESTING

By the end of Grade 4, students will be able to: Integrated in the following: Gr – Subject - unit

9.1.4.D.1 Determine various ways to save. 4 – Classroom City Program 9.1.4.D.2

Explain what it means to “invest.” 4 – Classroom City Program 9.1.4.D.3

Distinguish between saving and investing. 4 – Classroom City Program ***By the end***

of Grade 8, students will be able to:

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

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

9.1.8.D.3 Differentiate among various investment options.

9.1.8.D.4 Distinguish between income and investment growth.

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

CONTENT AREA: 21st CENTURY LIFE AND CAREERS STRAND E: BECOMING A CRITICAL CONSUMER

2 – SS – Unit 4

4 – SS – Geography p. 4

9.1 PERSONAL FINANCIAL LITERACY

By the end of Grade 4, students will be able to: Integrated in the following: Gr – Subject - unit

9.1.4.E.1 Determine factors that influence consumer decisions related to money.

so. 9.1.8.E.3 Compare and contrast product facts versus advertising claims.

9.1.4.E.2 Apply comparison shopping skills to purchasing decisions.

9.1.8.E.4 Prioritize personal wants and needs when making purchases.

9.1.8.E.5 Analyze interest rates and fees associated with financial services, credit cards, debit cards, and gift cards.

9.1.8.E.6 Compare the value of goods or services from different sellers when purchasing large quantities and small quantities.

By the end of Grade 8, 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.

9.1.8.E.7 Evaluate how fraudulent activities impact consumers, and justify the creation of consumer protection laws.

9.1.8.E.2 Identify personal information that should not be disclosed to others and the possible consequences of doing or not doing

9.1.8.E.8 Recognize the techniques and effects of deceptive advertising.

9.1 PERSONAL FINANCIAL LITERACY
CONTENT AREA: 21st CENTURY LIFE AND CAREERS STRAND F: CIVIC FINANCIAL RESPONSIBILITY

2 – SS – Unit 4

4 – Classroom City Program

4 – Math – Unit 3

5 – Math – Measurement and Data and NBT - Decimals

6 – Math – Ratios and Proportions 2 – SS – Unit 4

3 – Math – Units 2 and 3

4 – Math Unit 3

5 – Math – Decimals (NBT) and Measurement and Data

6 – Math – Ratios and Proportions

4 – ELA – Unit 7

6 – Math – Persuasive Graph

2 – SS – Unit 2

3 – SS – Units 4 and 6

5 – Math – Decimals (NBT) and measurement and data

6 – Math – Ratios and Proportions

3 – Science – Measurement

6 – Math – Unit Rate

3 – Science – Measurement

By the end of Grade 4, students will be able to: Integrated in the following: Gr – Subject - unit

9.1.4.F.1 Demonstrate an understanding of individual financial obligations and community financial obligations.

9.1.4.F.2 Explain the roles of philanthropy, volunteer service, and charitable contributions, and analyze their impact on community development and quality of living.

By the end of Grade 8, students will be able to: 9.1.8.F.1 Explain how the economic system of production and consumption may be a means to achieve significant societal goals.

9.1.8.F.2 Examine the implications of legal and ethical behaviors when making financial decisions. 9.1.8.F.3 Relate the impact of business, government, and consumer fiscal responsibility to the economy and to personal finance.

**CONTENT AREA: 21st CENTURY LIFE
AND CAREERS STRAND G: INSURING
AND PROTECTING**

3 – SS – Unit 3

4 – Classroom City Program 4 – SS –
Government p. 8

2 – SS – Unit 1

3 – SS – Unit 3

4 – Classroom City Program

3 – SS – Unit 3

4 – Classroom City Program 2 – SS – Unit
1

4 – Classroom City Program

9.1 PERSONAL FINANCIAL LITERACY

By the end of Grade 4, students should be able to: Integrated in the following: Gr – Subject -
unit

9.1.4.G.1 Describe how valuable items
might be damaged or lost and ways to
protect them. ***By the end of Grade 8,***

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.

**9.2 CAREER AWARENESS,
EXPLORATION, AND PREPARATION**

CONTENT AREA: 21st CENTURY LIFE AWARENESS

AND CAREERS STRAND A: CAREER 4 – Classroom City Program

By the end of Grade 4, students will be able to: Integrated in the following: Gr –

Subject - unit

9.2.4.A.1 Identify reasons why people work, different types of work, and how work can help a person achieve personal and professional goals.

AND PREPARATION

CONTENT AREA: 21st CENTURY LIFE AND CAREERS STRAND B: CAREER EXPLORATION

K – ELA – CommonLit

1 – SS – Unit 5

2 – SS – Units 1 and 3

9.2.4.A.2 Identify various life roles and civic and work-related activities in the school, home, and community.

2 – Math – Unit 2

3 – SS – Unit 1

4 – Classroom City Program K – ELA – CommonLit

1 – SS – Unit 5

9.2.4.A.3 Investigate both traditional and nontraditional careers and relate information to personal likes and dislikes.

2 – SS – Unit 1

3 – SS – Units 1 and 3

4 – Classroom City Program K – ELA – CommonLit

2 – ELA – Unit 5

9.2.4.A.4 Explain why knowledge and skills acquired in the elementary grades lay the foundation for future academic and career success.

4 – ELA – Unit 6

4 – Classroom City Program 5 – Math – Computer Programming 1 – SS – Unit 5

2 – ELA – Unit 5

4 – Classroom City Program 5 – Math – Decimals (NBT) and Measurement and Data

9.2 CAREER AWARENESS, EXPLORATION,

By the end of Grade 8, students will be able to: Integrated in the following: Gr –

Subject - unit

9.2.8.B.1 Research careers within the 16 Career Clusters® 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.

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.

5 – Math – Computer Programming