



Township of Ocean Schools

Assistant Superintendent
Office of Teaching and Learning

SPARTAN MISSION:

Meeting the needs of all students with a proud tradition of academic excellence.

Curriculum Development Timeline

School: Township of Ocean Intermediate School

Course: Computer Finance, Grade 7

Department: Applied Technology

Board Approval	Supervisor	Notes
July 2015	James Maliff	Update Standards & Name Change from Grade 7 Technology
December 2017	Patrick O'Neill	Update Standards
August 2019	Patrick O'Neill	Revisions

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Pacing Guide	
Week	Marking Period 1
1	Income and Careers
2	Income and Careers
3	Money Management
4	Money Management
5	Money Management
6	Money Management
7	Credit and Debt Management
8	Credit and Debt Management
9	Credit and Debt Management
10	Credit and Debt Management
Week	Marking Period 2
11	Planning, Saving, and Investing
12	Planning, Saving, and Investing
13	Planning, Saving, and Investing
14	Planning, Saving, and Investing
15	Planning, Saving, and Investing
16	Becoming a Critical Consumer
17	Becoming a Critical Consumer

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18	Civic Financial Responsibility
19	Civic Financial Responsibility
20	Civic Financial Responsibility

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Core Instructional & Supplemental Materials including various levels of Texts

Core Instruction: <https://everfi.com/>, <https://www.teachfinlit.org/resource-category/income-careers/>, <http://www.tdbank.com/wowzone/educators/>, <http://bizkids.com>

Supplemental: Microsoft Office Programs (Word, Excel, PowerPoint, and Publisher)
<http://bizkids.com>, <https://www.teachfinlit.org/>, Personal Financial Literacy Textbook, Foundations of Business, Business & Professional Communications, The Teen Entrepreneur (BE Publishing)

Time Frame	2 Weeks
Topic	
Income and Careers	
Essential Questions	
What is income? What are sources of income? What are careers? What are the differences between sources of income and careers?	
Enduring Understandings	
Understanding the difference between sources of income and careers is vital to making sound financial decisions as it pertains to quality of life and recognizing wants vs needs.	
Alignment to Standards	
9.1.4.A.1-3 , 9.1.8.A.1-7 , 8.1.5.A.1-6 , 8.1.8.A.1-4	
Key Concepts and Skills	
Explain the difference between a career and a job Identify sources of income Explain how income affects spending and take home pay	

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Explain the meaning and reason for taxes, tax deductions and why fees are taken out of income
Identify how income affects spending decisions
Identify how skills are honed into careers (cost benefit analysis)

Learning Activities

EverFi.net classroom
Personal Financial Literacy p. 45-67
Determining Income Sources
Defining Jobs vs Careers
Cost Benefit Analysis for Career Pursuit
Classroom Discussions
Quality of Life Discussion and Analysis
Current event relating to the topic
Perform cost benefit analysis of acquiring skills/education to create a career

Assessments

Formative:

- Classwork and Groupwork
- Teacher Observation

Summative:

- Questioning and discussion
- Project - Identify your ideal career and what the costs are to achieve it.

Alternative:

- EverFi.net classroom

Career Education

CRP1: Act as a responsible and contributing citizen and employee.
CRP2: Apply appropriate academic and technical skills.
CRP3: Attend to personal health and financial well-being.
CRP4: Communicate clearly and effectively with reason.
CRP6: Demonstrate creativity and innovation.
CRP8: Utilize critical thinking to make sense of problems and persevere in solving them.
CRP9: Model integrity, ethical leadership and effective management.
CRP10: Plan education and career paths aligned to personal goals.
CRP11: Use technology to enhance productivity.

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21st Century Skills

See Alignment to Standards Above

Interdisciplinary Connections

ELA Companion Standard: WHST.9-10.1: Students will write arguments to support claims in an analysis of substantive topics or texts, using valid reasoning and relevant sufficient textual and non-textual evidence.

Mathematics Standard: 7.EE.B.3: Solve multi-step real-life and mathematical problems posed with positive and negative rational numbers in any form (whole numbers, fractions, and decimals), using tools strategically. Apply properties of operations to calculate with numbers in any form; convert between forms as appropriate; and assess the reasonableness of answers using mental computation and estimation strategies.

Technology Integration

8.1 Educational Technology- All students will use digital tools to access, manage, evaluate, and synthesize information in order to solve problems individually and collaboratively and to create and communicate knowledge.

- Students will use Google Chrome, Google Classroom, Microsoft Word, Microsoft Excel, Microsoft PowerPoint, and Microsoft Publisher throughout this Unit with all projects.

Time Frame	4 weeks
Topic	
Money Management	
Essential Questions	
How can the financial planning process help you reach your financial goals? How can you recognize the trade-offs of financial decisions? How can you learn to use your money wisely now?	

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How can you learn to live according to your values and meet your financial needs and goals throughout your life?

Enduring Understandings

The overriding topic of money management encompasses all other fiscal concepts.

Alignment to Standards

[9.1.4.B.1-5](#), [9.1.8.B.1-11](#), [8.1.5.A.1-6](#), [8.1.8.A.1-4](#), [8.1.12.A.1-4](#)

Key Concepts and Skills

Learn to define money management
Differentiate between needs and wants
Identify long-term and short-term goals, as well as the idea of deferred gratification
Identify age-appropriate financial goals
Distinguish among cash, check, debit card, and credit card
Develop a system for keeping financial records

Learning Activities

EverFi.net classroom
Personal Financial Literacy Chapters 1-2 p. 4-14 (Goals, Wants vs Needs), Chapter 13 p.258-264 (credit cards, saving)
Personal Budget (MS Excel)
Current event relating to the topic

Assessments

Formative:

- Classwork and Groupwork
- Teacher Observation

Summative:

- Questioning & Discussion
- Project - develop a personal budget in MS Excel

Alternative:

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- EverFi.net classroom

Career Education

CRP2: Apply appropriate academic and technical skills.
CRP3: Attend to personal health and financial well-being.
CRP4: Communicate clearly and effectively with reason.
CRP7: Employ valid and reliable research strategies.
CRP8: Utilize critical thinking to make sense of problems and persevere in solving them.
CRP11: Use technology to enhance productivity.

21st Century Skills

See Alignment to Standards Above

Interdisciplinary Connections

ELA Companion Standard: WHST.9-10.1: Students will write arguments to support claims in an analysis of substantive topics or texts, using valid reasoning and relevant sufficient textual and non-textual evidence.

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Technology Integration

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Time Frame

4 Weeks

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Topic
Credit and Debt Management
Essential Questions
What is the difference between credit and debt? How do you avoid credit problems? What is interest? What are the causes and the consequences of personal bankruptcy?
Enduring Understandings
Credit and Debt Management is a vital skill for students to develop in order to live a financially “healthy” life.
Alignment to Standards
9.1.4.C.1-6 , 9.1.8.C.1-10 , 8.1.5.A.1-6 , 8.1.8.A.1-4 , 8.1.12.A.1-4
Key Concepts and Skills
Learn to define credit and debt Identify different sources and types of credit Determine the relationships among income, expenses, and interest Compare and contrast financial products and services offered by different financial institutions Calculate the cost of borrowing various amounts of money from different sources
Learning Activities
EverFi.net classroom Personal Financial Literacy Chapter 14 p. 275-297 Calculating principal and interest payments (MS Excel) Current event relating to the topic
Assessments

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Formative:

- Classwork and Groupwork
- Teacher Observation

Summative:

- Questioning & Discussion
- Project - develop a spreadsheet in MS Excel calculating Principal and Interest on various products from various financial institutions

Alternative:

- EverFi.net classroom

Career Education

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

CRP2: Apply appropriate academic and technical skills.

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

CRP7: Employ valid and reliable research strategies.

CRP8: Utilize critical thinking to make sense of problems and persevere in solving them.

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create and communicate knowledge.

- Students will use Google Chrome, Google Classroom, Microsoft Word, Microsoft Excel, Microsoft PowerPoint, and Microsoft Publisher throughout this Unit with all projects.

Time Frame	5 weeks
Topic	
Planning, Saving, and Investing	
Essential Questions	
<p>How can the financial planning process help you reach your financial goals? How can you recognize the trade-offs of financial decisions? How can you learn to use your money wisely now? How can you learn to live according to your values and meet your financial needs and goals throughout your life?</p>	
Enduring Understandings	
Financial planning is related to their lives now and in the future in order to help prepare for success.	
Alignment to Standards	
9.1.4.D.1-3 , 9.1.8.D.1-5 , 8.1.5.A.1-6 , 8.1.8.A.1-4 , 8.1.12.A.1-4	
Key Concepts and Skills	
<p>Learn to define personal financial planning Name the six steps of financial planning Identify factors that affect personal financial decisions Explain opportunity costs associated with personal financial decisions Identify eight strategies for achieving financial goals at different stages of life</p>	

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Learning Activities

EverFi.net classroom
Personal Financial Literacy Chapter 18 p. 351-376; Chapter 19 p. 377-388
Future Plans and How You're Getting There (MS PowerPoint)
Current event relating to the topic

Assessments

Formative:

- Classwork and Groupwork
- Teacher Observation

Summative:

- Questioning & Discussion
- Project - Future Plans and How You're Getting There (MS PowerPoint)

Alternative:

- EverFi.net classroom

Career Education

CRP2: Apply appropriate academic and technical skills.
CRP3: Attend to personal health and financial well-being.
CRP6: Demonstrate creativity and innovation.
CRP7: Employ valid and reliable research strategies.
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21st Century Skills

See Alignment to Standards Above

Interdisciplinary Connections

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Mathematics Standard: 7.EE.B.3: Solve multi-step real-life and mathematical problems posed with positive and negative rational numbers in any form (whole numbers, fractions, and decimals), using tools strategically. Apply properties of operations to calculate with numbers

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in any form; convert between forms as appropriate; and assess the reasonableness of answers using mental computation and estimation strategies.

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Time Frame	2 Weeks
Topic	
Becoming a Critical Consumer	
Essential Questions	
What factors influence consumer decisions? What does it mean to be a responsible consumer? What is personal information that should not be disclosed in financial transactions? How do fraudulent activities impact consumers? What is deceptive advertising?	

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Enduring Understandings

Identifying the factors that determine financial decision making allow individuals to be aware of those factors, evaluate, and possibly alter them throughout the course of life.

Alignment to Standards

[9.1.4.E.1-2](#), [9.1.8.E.1-8](#), [8.1.5.A.1-6](#), [8.1.8.A.1-4](#)

Key Concepts and Skills

Determine factors that influence consumer decisions
Apply comparison shopping skills
Identify personal information that should not be disclosed and consequences
Understand how fraudulent activities impact consumers
Identify deceptive advertising

Learning Activities

EverFi.net classroom
Current event relating to the topic
Find modern examples of companies practicing fraudulent activities
Find modern examples of deceptive advertising

Assessments

Formative:

- Classwork and Groupwork
- Teacher Observation

Summative:

- Questioning & Discussion
- Project - Modern Examples of companies with fraudulent practices (MS PowerPoint)
- Project - Modern Examples of deceptive advertising, chose a real life product or service and create a deceptive advertisement (MS Publisher)

Alternative:

- EverFi.net classroom

Career Education

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CRP5: Consider the environmental, social and economic impacts of decisions.
CRP9: Model integrity, ethical leadership and effective management.
CRP12: Work productively in teams while using cultural global competence.

21st Century Skills

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Interdisciplinary Connections

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Time Frame	3 Weeks
Topic	
Civic Financial Responsibility	
Essential Questions	
What are individual financial obligations? What are the roles of philanthropy and volunteer service in the development of quality of life? How does the economic system of production and consumption contribute to societal growth? How are business, government, and consumer fiscal responsibility related to economy and personal finance?	
Enduring Understandings	
Individual consumers and larger agencies financial decisions play a vital role in societal health.	
Alignment to Standards	
9.1.4.F.1-2 , 9.1.8.F.1-3 , 8.1.5.A.1-6 , 8.1.8.A.1-4	
Key Concepts and Skills	
Identify how individual financial decisions impact society Identify how governmental financial decisions impact society Recognize legal and ethical choices as related to financial decisions	
Learning Activities	
EverFi.net classroom Current event relating to the topic Find a charitable organization and identify how it improves society as a whole Find modern examples of deceptive advertising	
Assessments	

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Formative:

- Classwork and Groupwork
- Teacher Observation

Summative:

- Questioning & Discussion
- Project - Find a charitable organization and identify how it improves society as a whole (MS PowerPoint)
- Project - Produce an advertising poster promoting that same charity (MS Publisher)

Alternative:

- EverFi.net classroom

Career Education

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Technology Integration

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Modifications (ELL, Special Education, At-Risk Students, Gifted & Talented, & 504 Plans)

ELL:

- Work toward longer passages as skills in English increase
- Use visuals
- Introduce key vocabulary before lesson
- Teacher models reading aloud daily
- Provide peer tutoring
- Use of Bilingual Dictionary
- Guided notes and/or scaffold outline for written assignments
- Provide students with English Learner leveled readers.

Supports for Students With IEPs:

- Allow extra time to complete assignments or tests
- Guided notes and/or scaffold outline for written assignments
- Work in a small group
- Allow answers to be given orally or dictated
- Use large print books, Braille, or books on CD (digital text)
- Follow all IEP modifications

At-Risk Students:

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- Guided notes and/or scaffold outline for written assignments
- Introduce key vocabulary before lesson
- Work in a small group
- Lesson taught again using a differentiated approach
- Allow answers to be given orally or dictated
- Use visuals / Anchor Charts
- Leveled texts according to ability

Gifted and Talented:

- Create an enhanced set of introductory activities (e.g. advance organizers, concept maps, concept puzzles)
- Provide options, alternatives and choices to differentiate and broaden the curriculum
- Organize and offer flexible small group learning activities
- Provide whole group enrichment explorations
- Teach cognitive and methodological skills
- Use center, stations, or contracts
- Organize integrated problem-solving simulations
- Propose interest-based extension activities
- Expose students to beyond level texts.

Supports for Students With 504 Plans:

- Follow all the 504 plan modifications
- Text to speech/audio recorded selections
- Amplification system as needed
- Leveled texts according to ability
- Fine motor skill stations embedded in rotation as needed
- Modified or constrained spelling word lists
- Provide anchor charts with high frequency words and phonemic patterns

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