

**Audubon Public Schools**  
**Engaging Students ~ Fostering Achievement ~ Cultivating 21st Century Global Skills**  
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**Approved: February, 2015**  
**Reapproved June 2017**

**Course Title: 21<sup>st</sup> Century Life and Careers      Unit Name: Financial Literacy**  
**Grade Level: 5-8**

<p><b>Content Statements</b>  Critical thinking and problem solving skills will be nurtured as life long skills; careers will be explored in terms of choice, salary, taxes and workplace responsibility.</p>	<p><b>NJSLS:</b>  9.1.4, 8.A – all  9.2.4, 8.A.5 – all</p> <p><b>Companion Standards:</b>  RSTK-8.5-9  WHST K-8 All</p>
<p><b>Overarching Essential Questions</b>  How does thinking solve problems?    What does a positive attitude have to do with solving problems?    What are some problems I might want to solve?    What is a budget?    Why do people work?    What is income?    What are taxes?    What does education/training have to do with career?    How will what I learn now help me get a better job.    What is the difference between a professional goal and a personal goal?    How does understanding roles in families help someone understand roles at work?    How might career choice reflect a person’s; likes and dislikes?    What is the difference between traditional and nontraditional careers?    Why do people borrow money?    Why do people have credit cards?</p>	<p><b>Overarching Enduring Understandings</b>  Solving problems involves critical thinking, making a plan and then making sure the plan is carried out.    People work in order to pay for food, clothes, medicine, gas, a place to live and other activities and things they might need or want.    It is important to choose a career that makes you happy and supplies enough income to pay your bills.    Some of the money I make has to be given to the government to pay for things we all use, like schools, law enforcement, roads, bridges, beaches and trash collection. After that money is taken out, what I have left is called take home pay.    People work to make the money they need to pay bills and have enough food, clothing and shelter.    Sometimes goals at work are different from those at home; sometimes they are the same.    Families and careers usually include various levels of authority and responsibility.    Some people make enough money for what they need but not what they want. People who do not make enough money for what they need can sometimes get help from their government.    Taxes help society to function.    The more skills I have, the better I chance I will have to earn more money and have a career that makes me happy and productive?</p>

<p>How can a person handle being in debt?</p> <p>Why do you have to pay interest if you borrow money or have a credit card?</p> <p>How can people invest their money?</p>	<p>Sometimes people choose career paths based on what they like to do or on what they do well.</p>
<p><b>Unit Essential Questions</b></p> <p>How can I tell if there is a problem?</p> <p>What is the difference between a job and a career?</p> <p>What are some ways I can brainstorm by myself and with other people in order to solve a problem?</p> <p>Who can help me solve a problem?</p> <p>How can I use the Internet to find people and organizations that might help me solve a problem?</p> <p>How can my class or family help to solve a problem?</p> <p>Who are some famous problem solvers in history?</p> <p>Which characters in the books I read are problem solvers?</p> <p>How will salary affect my life?</p> <p>Where does the money that I pay in taxes go?</p> <p>What kind of education or training will I need to do in order to have the careers I am interested in exploring?</p> <p>What are some ways people can earn money?</p> <p>What are some ways I can earn money now?</p> <p>What kinds of jobs are available in my community and what do they pay?</p> <p>What is the difference between needing something and wanting something?</p> <p>If someone gives me a gift of money, or I earn money, what should I do with it?</p>	<p><b>Unit Enduring Understandings</b></p> <p>I can choose a career path and prepare myself to be successful.</p> <p>A job is something you do to make money.</p> <p>A career involves preparation, positive attitude, advancement, good income and responsibility.</p> <p>Problems that cannot be solved alone can be solved with the help of peers and/or family.</p> <p>I can use ideas for problem solving from the books I read information on the Internet, my family and friends' input and from studying famous problem solvers in history.</p> <p>If I want to have a job that makes me happy and gets me a good paycheck, I have to be well educated.</p> <p>Taxes help to pay for things we all use, like roads and schools.</p> <p>Before I can figure out what kind of education and training I need for a career, I need to know what responsibilities I would have in that job.</p> <p>People can earn money at a place of business or from their home.</p> <p>I can earn money by offering to perform tasks for family and friends.</p> <p>If I pay attention to the businesses in and around my community, I can be aware of what kinds of jobs exist nearby.</p> <p>We need certain things in order to survive. We want things in order to have fun or to be more comfortable.</p>

<p>How can I use comparison shopping to get a better deal?</p> <p>How do people handle financial obligations?</p> <p>What are some ways to make charitable contributions?</p> <p>How are some people able to be philanthropists?</p> <p>How is volunteer service different from having a job? Can a person do both?</p> <p>How does philanthropy, volunteer service and charitable contributions impact quality of living?</p> <p>What is the difference between a loan, a debit card and a credit card?</p> <p>What types of loans are available?</p> <p>How can people avoid credit problems?</p> <p>How can I figure out which savings plan is best for me?</p>	<p>If I am given or earn money, I should think carefully about whether to spend it or save it.</p> <p>Comparison shopping can help me to find the best price for what I want to buy.</p> <p>People handle financial obligations by earning money.</p> <p>I can donate money to charities or I can donate my time to a worthy cause.</p> <p>I will not get paid when I volunteer to help.</p> <p>Usually, giving some of my time and money to help others makes the quality of my life better.</p>
<p><b>Unit Rationale</b></p> <p>Students increasingly need to be able to problem solve individually and collaboratively. They must be given the tools to collaborate, utilize the Internet and manage problem solving plans. One major problem they will soon face is career choice and tackling the educational/training requirements to be successful in their chosen field. Understanding who they are, what makes them feel fulfilled and what their talents and skills are, is a crucial part of their journey to finding the appropriate career path. Part of that process will include the understanding of salary and taxes.</p>	<p><b>Unit Overview:</b></p> <p>Students will explore critical thinking and problem solving skills as life long skills; and careers will be explored in terms of choice, salary, taxes and workplace responsibility. They will accomplish these investigations through reading, discussing and studying the careers of literary, scientific, historical figures, as well as family members. They will also study their community to discover career opportunities close to home.</p>
<p><b>Authentic Learning Experiences :</b></p> <p>All activities are authentic as they are targeted toward the student's choice of career. Even exploration of the careers of others falls in this category, because students are continually assessing if that particular career is right for them.</p>	
<p><b>21st Century Skills and Themes</b></p> <p>Global: careers that involve global issues like medicine, environment and all of the social sciences</p> <p>Problem Solving: speculation about career choice, self evaluation in terms of proclivity for a certain job, balancing income and taxes</p> <p>Technology: use of the Internet for research and interactive sites; and use of Microsoft package to create graphs, posters, charts and written responses</p> <p>Collaboration: discussion, sharing of career investigations, creation of charts and graphs, paycheck activity</p>	

**Unit Learning Targets/Scaffolding to CPIs**

K-4 students will begin their exploration of careers with a background of information about family and community jobs. When they enter 3<sup>rd</sup> grade, they will be prepared to investigate career choice, income and grasp a fundamental understanding of taxes. In the upper grades, students will then be prepared to utilize career interest surveys and analysis to plan for a career, acquire the skills necessary for managing income and gain a rudimentary understanding of marketing, advertising, starting a business and finance.

**Key Terms**

Career

Job

Interest/Career Survey Workplace

Employment:

Employer

Employee

Pay Stub

Deduction

Tax

Problem

Solution

Income

Education

Training

Budget

Credit

Debt

Debit Card

Loan

Interest

Expenses

Charity

Philanthropy

Traditional

Nontraditional

Comparison Shopping

Volunteer

Financial Obligation

**Instructional Strategies**

Facilitate

Model

Assess

**Customizing Learning/ Differentiation**

Special Needs

Students are engaged in small group work, where students of differing abilities and learning styles should be grouped together. Students act as peer coaches to support students with special needs.

ELL

Allow English Language Learners to play a very active role in selecting their hotspots to study. Many students' families may have immigrated from countries or regions that feature hotspots. The process of sharing their own perspective or cultural ties to their native region's biodiversity is invaluable to the group's work.

Gifted Learners

Offer scientific journal articles as sources for research to gifted students. The vocabulary and writing style is very advanced, but gifted students might be able to garner the needed information and data from these primary sources.

#### Mainstream Learners

Throughout the unit during class time, plan and hold small learning sessions/work groups where students can selectively attend to learn more about a specific topic. Hold these sessions often, changing the topic every week. Topics can include, but not be limited to using maps, planning an interview, interpreting scientific data, reading graphs and charts, etc. Allow students to select the sessions they would like to attend, based on their perceived need, and they should plan the sessions into their research schedule ahead of time.

#### Formative Assessments

Guided discussion, drawings, written responses, internet interactive activities

#### Interdisciplinary Connections

All of the other eight content areas will naturally connect to 21<sup>st</sup> Century Life and Skills studies. Each content area offers instructors the opportunity to connect the specialized careers associated with them to the ongoing exploration of career choice. Studies of money, income and taxes are most closely related to math at this level.

#### Resources

novels, short stories and plays that include characters who have careers  
content area texts as they apply to specialized careers  
visits to local businesses

[http://blog.ed.gov/2016/04/ed-focuses-on-financial-literacy-for-students/?utm\\_content=&utm\\_medium=email&utm\\_name=&utm\\_source=govdelivery&utm\\_term=](http://blog.ed.gov/2016/04/ed-focuses-on-financial-literacy-for-students/?utm_content=&utm_medium=email&utm_name=&utm_source=govdelivery&utm_term=)

[http://www.tctc.edu/career\\_survey/index.html](http://www.tctc.edu/career_survey/index.html)

<http://www.nycareerzone.org/cz/assessment/index.jsp>

<http://www.careerclusters.org/ccinterestsurvey.php>

<http://www.bls.gov/k12/>

<http://www.careerleak.com/>

<http://www.goodcharacter.com/NFS/SchoolToWork.html>

<http://www.state.nj.us/health/ohs/>

<http://www.tdbank.com/wowzone/wowzone.asp>

#### Suggested Activities for Inclusion in Lesson Planning

Read alouds and SSR of literature and informational text that includes characters with specifically stated careers

Discussions about the jobs of family and community members, including those who are a part of elementary school presentations and visitations

Writing prompts can be garnered from the essential questions. As students begin to explore careers, they can be asked to write in the personal narrative genre about their choices, including options, preparation and planning

Drawing - career charts, uniforms, related symbols, story boards

Content Areas – discussions, charts and writing prompts about the specialized jobs related to specific content, as they appear in the curriculum

Writing prompts and discussions of the career histories of famous people

Paycheck activity – brainstorm the needs of a community (i.e. roads, schools, police) each student or group starts with a particular amount of money and then gives back a portion to pay for social needs

#### Unit Timeline

On going, as 21<sup>st</sup> Century Life and Careers in grades K-4 is infused throughout the other eight content areas.