This curriculum may be modified through varying techniques, strategies, and materials, as per an individual student’s Individualized Educational Plan (IEP).

Approved by the Berkeley Heights Board of Education at the regular meeting held on __12/5/19__. 
VISION STATEMENT

The 21st century requires students to develop the ability to transform information into knowledge, and then transform this knowledge into wisdom, by applying it to real life. These experiences within the home and school will, to a great extent, determine who a person is and what a person becomes. The project-based learning environment of the Family and Consumer Sciences classroom allows students to access information and apply information to real world and age appropriate situations, while they are problem-solving and applying solutions. It is our vision that through the Family and Consumer Sciences class, students will develop consumer, family, and life skills necessary to be productive members of society.

In today’s global society and information-based economy, students must be able to identify and solve real problems, use appropriate technology tools, reason effectively, and apply critical-thinking skills, while in their family unit and then later when living independently. Families are the fundamental unit of society. Family structures in today’s world are extremely diverse, young people are often placed in a position of assuming some of the roles of a traditional parent. To successfully complete these roles, students need to recognize problems, devise a way to solve these problems, analyze the advantages and disadvantages of each alternative, and evaluate the effectiveness of the method they have chosen.

Our vision for the Family and Consumer Sciences Department in the Berkeley Heights Schools is to provide the best educational opportunities to have all students develop consumer, family, and life skills, as well as to prepare to be a valuable member of their family and society. The sixth – eighth grade Family and Consumer Sciences curriculum supports the development of the knowledge and skills that students need, as family members both now and in the future. It is a discipline composed of a variety of subject matter, which concentrates on such things as nutrition, interior design, consumerism, child care and development, financial literacy, fashion design and clothing care, food preparation, and safety with a focus on an understanding of how to incorporate and apply them to everyday life.
MISSION STATEMENT

The Personal Finance course is part of the Middle School Family and Consumer Sciences curriculum and provides learning experiences in life and careers, consumerism, financial literacy and resources, nutrition and wellness, human development, relationships, fashion design, construction, and care. Students will be exposed to learning activities that will help them to foster their self-concept, relate to others, become independent, and manage resources. Over the span of 6th, 7th, and 8th grade, it is the goal of the Family and Consumer Sciences Department to encourage all students to work cooperatively, apply concepts of balancing school, work, and family, create solutions to critical and emergent issues, utilize technology effectively in personal, school, and family settings, and maintain health lifestyles. The curriculum emphasizes the major areas of the New Jersey Student Learning Standards for 21st Century Life and Careers by creating opportunities for students to think creatively, recognize problems, analyze advantages and disadvantages, work as a group, and evaluate the effectiveness of their decision. The students will demonstrate proficiency in their ability to:

- Demonstrate activities that carry into family, work, and community settings
- Plan and prepare a nutritious meal
- Incorporate nutritional concerns and functional foods in menu planning
- Develop a personal budget, understanding the concepts of wants versus needs, fixed and flexible expenses, and saving/investment opportunities
- Compare and contrast food items using nutritional labels to determine which contain large quantities of fat, sodium, and sugar
- Evaluate personal eating and exercise habits and develop a plan to improve overall health and wellbeing
- Develop a babysitting brochure that includes safe-sitting practices and general first aid information
- Explore fashion trends and personal style
- Create a pillow using a machine and hand sewing techniques
- Sort, wash, dry, and fold assorted laundry
- Create a personal living space, on a budget that utilizes the elements and principles of design
- Plan a trip for a designated traveler and create a travel itinerary, using PowerPoint
- Plan a theme-based party utilizing concepts learned concerning budgeting, food service, entertainment, and decorating
- Create an invitation for a theme-based party
- Career exploration with every topic covered
- Financial literacy topics with every unit and as a focused unit of study

This course is offered as a cycle at the middle school level. Every student in grades 6-8 cycles through the program, and by the end of 8th grade has participated in and completed all the areas covered in this curriculum guide. This curriculum guide addresses the New Jersey Student Learning Standards for Technology and the New Jersey Student Learning Standards for 21st Century Life and Careers.
COURSE PROFICIENCIES
COURSE OBJECTIVES

In the course students will develop positive financial habits with 21st-century skills and tools.

- Income and Careers
- Money Management
- Credit and Debt Management
- Planning, Saving and Investing
- Becoming a Critical Consumer
- Civic Financial Responsibility

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 and with reason
CRP5. Consider the environmental, social and economic impacts of decisions
CRP6. Demonstrate creativity and innovation
CRP7. Employ valid and reliable research strategies
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
CRP12. Work productively in teams while using cultural global competence
STUDENT PROFICIENCIES

The student will be able to:

1. Demonstrate an appreciation of life skills, which are needed in order to be responsible, independent adults, such as decision-making, critical-thinking, and skill-building

2. Identify and apply knowledge of the different life skills to practice everyday

3. Demonstrate proper and safe handling of equipment

4. Work individually or cooperatively with a partner(s) during the lab experiences

5. Research areas of individual and in-depth study through the use of technology and information processing

6. Define the role of an educated consumer

7. Learn key elements of design and explore personal tastes in choosing and decorating a home

8. Understand the use of a budget for purchasing food, clothing, and household items

9. Develop an understanding of the areas of financial literacy
METHODS OF EVALUATION

1. Evaluation of students’ work habits and workstation maintenance
2. Completion of individual and/or group projects
3. Worksheets
4. Tests
5. Teacher and student created projects/grading rubrics
MODIFICATIONS & ACCOMMODATIONS

Modifications and Accommodations for Special Education students, students with 504s, English Language Learners and Gifted and Talented students may include but are not limited to the following:

**Special Education**
- Individualized Education Plans (IEPs)
- Exemplars of varied performance levels
- Multimedia presentations
- Sheltered instruction
- Consultation with ESL teachers
- Manipulatives
- Tiered/Scaffolded Lessons
- Mnemonic devices
- Visual aids
- Modeling
- Guided note-taking
- Study Guides
- Modified homework
- Differentiated pre-typed class notes and example problems
- Use of the special education teacher to re-instruct in flexible small groups for the struggling learner
- Manipulatives
- Flipped Instruction
- Word banks
- Reduced choice on assessments
- Preferential seating
- Choice activities
- Modified time requirements
- Modified notes
- Modified lesson, assessment and study guide format
- Provide an enriched curriculum and activities
- Independent projects
- Contracts/behavior support plans
- Open-ended responses
- Project-based learning
- Group activities
- Guided Notes
- Functional learning incorporated into each lesson
- Exploration Activities
- Assessment read aloud
- Small group assessments
- Organizational Support
• Oral questioning assessments to supplement written response
• Pre-writing Structural Supports for extended writing tasks
• Ongoing teacher feedback as part of the writing process
• Interactive Study Guides
• Multi-sensory approach to instruction
• Written and spoken step-by-step directions
• Content-focused assessment (not grading for spelling/grammar)
• Graphic organizers
• Non-verbal cues to begin task/remain on task/refocus
• Individual monitoring for understanding/reinforced instruction
• Printed copies of class readings for application of Active Reading Strategies

**Gifted & Talented**

• Provide one-to-one teacher support
• Curriculum Compacting
• Advanced problems to extend the critical thinking skills of the advanced learner
• Supplemental reading material for independent study
• Elevated questioning techniques using Webb’s Depth of Knowledge matrix
• Curriculum Compacting
• Flexible grouping
• Tiered assignments
• Topic selection by interest
• Manipulatives
• Tiered Lessons
• Flipped Instruction
• Multimedia Presentations
• Open-ended responses
• Project-based learning
• Group activities
• Guided Notes
• Conclusions and analysis of exploratory activities
• Career based learning incorporated into each lesson
• Exploration Activities
• Student choice

**ELLs**

• Exemplars of varied performance levels
• Multimedia presentations
• Sheltered instruction
• Consultation with ESL teachers
• Manipulatives
• Tiered/Scaffolded Lessons
• Mnemonic devices
• Visual aids
• Modeling
- Guided note-taking
- Study Guides
- Modified homework
- Differentiated pre-typed class notes and example problems
- Individualized instruction plans
- Manipulatives
- Flipped Instruction
- Words banks
- Reduced choice on assessments
- Preferential seating
- Choice activities
- Modified time requirements
- Modified notes
- Modify lesson, assessment and study guide format
- Provide an enriched curriculum and activities
- Contracts/management plans
- Open-ended responses
- Project-based learning
- Group activities
- Guided Notes
- Exploration Activities
- Assessment read aloud
- Small group assessments
- Oral questioning assessments to supplement written response
- Pre-writing Structural Supports for extended writing tasks
- Ongoing teacher feedback as part of the writing process
- Interactive Study Guides
- Multi-sensory approach to instruction
- Written and spoken step-by-step directions
- Graphic organizers
- Non-verbal cues to begin task/remain on task/refocus
- Individual monitoring for understanding/reinforced instruction
- Printed copies of class readings for application of Active Reading Strategies

**504s**
- Exemplars of varied performance levels
- Multimedia presentations
- Sheltered instruction
- Tiered/Scaffolded Lessons
- Mnemonic devices
- Visual aids
- Modeling
- Guided note-taking
- Study Guides
- Differentiated pre-typed class notes and example problems
● Manipulatives
● Words banks
● Reduced choice on assessments
● Preferential seating
● Modified time requirements
● Modified notes
● Modify lesson, assessment and study guide format
● Modified homework
● Independent projects
● Contracts/management plans
● Open-ended responses
● Project-based learning
● Group activities
● Guided Notes
● Exploration Activities
● Assessment read aloud
● Small group assessments
● Organizational Support
● Oral questioning assessments to supplement written response
● Pre-writing Structural Supports for extended writing tasks
● Ongoing teacher feedback as part of the writing process
● Interactive Study Guides
● Multi-sensory approach to instruction
● Written and spoken step-by-step directions
● Content-focused assessment (not grading for spelling/grammar)
● Graphic organizers
● Non-verbal cues to begin task/remain on task/refocus
● Individual monitoring for understanding/reinforced instruction
● Printed copies of class readings for application of Active Reading Strategies

**Students at Risk of Failure**
● Exemplars of varied performance levels
● Multimedia presentations
● Tiered/Scaffolded Lessons
● Modeling
● Guided note-taking
● Study Guides
● Differentiated pre-typed class notes and example problems
● Individualized instruction plans
● Words banks
● Reduced choice on assessments
● Preferential seating
● Choice activities
● Modified time requirements
● Modified notes
• Modified lesson, assessment and study guide format
• Modified homework
• Provide an enriched curriculum and activities
• Contracts/management plans
• Open-ended responses
• Project-based learning
• Group activities
• Guided Notes
• Exploration Activities
• Assessment read aloud
• Small group assessments
• Oral questioning assessments to supplement written response
• Pre-writing Structural Supports for extended writing tasks
• Ongoing teacher feedback as part of the writing process
• Interactive Study Guides
• Multi-sensory approach to instruction
• Written and spoken step-by-step directions
• Graphic organizers
• Non-verbal cues to begin task/remain on task/refocus
• Individual monitoring for understanding/reinforced instruction
• Printed copies of class readings for application of Active Reading Strategies
SCOPE AND SEQUENCE
COURSE OUTLINE/STUDENT OBJECTIVES

Unit 1: Introduction to Personal Finance (Income and Careers)

Duration: 10 days

Overview: Students will explore careers and their income earning potential.


21st Century: CRP1,2,4,5,6,7,8,9,11,12; 9.1.8.A.1-7

Cross-Curricular Connections: MP1,2,3; RST.6-8.7

Essential Questions:
● Why is money deducted from my paycheck and what is it used for?
● How can my career choice impact my earning potential?

Students Learning Objectives:
Students will know...
● What payroll deductions are and how they are used.
● What is money.

Students will be able to...
● Identify careers linked to their interests.
● Identify short and long term goals.

Possible Activities:
● Career interest survey
● Understanding a paycheck
● Conduct an allowance survey, gather the answers and produce a graph of the results
Unit 2: Money Management, Credit and Debt Management, Planning, Saving and Investing

Duration: 15 days

Overview: Students will track money usage and examine how to use credit along with saving and investing.


21st Century: CRP1,2,4,5,6,7,8,9,11,12; 9.1.8.A.1-7; 9.1.8.B.1-11; 9.1.8.C.1-10; 9.1.8.D.1-5

Cross-Curricular Connections: MP1,2,3; RST.6-8.7

Essential Questions:
- How does a credit score impact my purchasing decisions?
- What rights do I have as a consumer?
- What is the best way to obtain money for a purchase?

Students Learning Objectives:
Students will know...
- What is credit
- What is debt
- What is a credit score

Students will be able to...
- Identify careers linked to their interests.
- Identify short and long term goals related to savings and money management

Possible Activities:
- Conduct an allowance survey, gather the answers and produce a graph of the results.
- Wants vs. Needs exploration
- How to write a check
- How to track spending
- Create a family budget
- Impact of Interest.

Unit 3: Becoming a Critical Consumer, Civic Financial Responsibility
Duration: 15 days

Overview: Students will track money usage and examine how to use credit along with saving and investing.


21st Century: CRP1,2,4,5,6,7,8,9,11,12; 9.1.8.E.1-8; 9.1.8.F.1-3

Cross-Curricular Connections: MP1,2,3; RST.6-8.7; RST.6-8.8

Essential Questions:
- What factors should I consider when making a financial decision?
- What impact do my decisions have on my financial future?
- What information should I disclose or not disclose?
- What is the best way to obtain money for a purchase?

Students Learning Objectives:
Students will know...
- How purchasing quantity can affect cost.
- Factors that impact financial decisions.

Students will be able to...
- Identify information that they need to disclose or should not disclose.
- Explain the impact of fraud.
- Recognize specific personal factors that individuals and families rely on to make consumer choices.

Possible Activities:
- Identify advertising and shopping methods
- Perform research and decision-making strategies
- Describe consumer rights and responsibilities
- Explore the role of a consumer advocate
- Examine the laws and policies that protect consumers
- Discuss how to protect yourself from consumer fraud
- Analyze a community’s urban growth issues
RESOURCES/ACTIVITIES GUIDE

- Investigate ways of reducing waste in our society. Develop a plan to recycle and help control the excess in home or school

- Collect samples of different advertisements from magazines, newspapers, and products and evaluate their effectiveness. Compare which are misleading and which actually give factual information

- Develop a model city. Include municipal services needed, possible renovation projects, and determine the type of residential and commercial buildings needed


- Federal Reserve Bank and related Internet sites.  
  https://catalog.fdic.gov/money-smart-young-people-grades-6-8-downloadable
SUGGESTED MATERIALS

Money $tars – Personal Finance in the Classroom