

BERKELEY HEIGHTS PUBLIC SCHOOLS  
BERKELEY HEIGHTS, NEW JERSEY

**COLUMBIA MIDDLE SCHOOL  
FAMILY AND CONSUMER SCIENCES DEPARTMENT**

**PERSONAL FINANCE**

**Curriculum Guide**

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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 August 11, 2022.

## **VISION STATEMENT**

The 21<sup>st</sup> 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 6<sup>th</sup>, 7<sup>th</sup>, and 8<sup>th</sup> 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 21<sup>st</sup> 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 8<sup>th</sup> 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 21<sup>st</sup> 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

## **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
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- Interactive Study Guides
- Multi-sensory approach to instruction
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- 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

## **Diversity, Equity, and Inclusion Curriculum Statement**

Berkeley Heights public schools are committed to recognizing diversity and promoting equity, tolerance, and inclusion in our classrooms. We encourage a safe, welcoming, and inclusive environment for all students regardless of race or ethnicity, sexual and gender identities, mental and physical disabilities, and religious beliefs. Our curriculum infuses teaching of these principles and addresses all associated standards and laws. This includes, but is not limited to:

### ***C.18A:35-4.35 - History of disabled and LGBT persons***

*A board of education shall include instruction on the political, economic, and social contributions of persons with disabilities and lesbian, gay, bisexual, and transgender people, in an appropriate place in the curriculum of middle school and high school students as part of the district's implementation of the New Jersey Student Learning Standards.*

### ***18A:35-28. Instruction on Holocaust, genocides required in elementary, secondary school curriculum***

*a. Every board of education shall include instruction on the Holocaust and genocides in an appropriate place in the curriculum of all elementary and secondary school pupils.*

*b. The instruction shall enable pupils to identify and analyze applicable theories concerning human nature and behavior; to understand that genocide is a consequence of prejudice and discrimination; and to understand that issues of moral dilemma and conscience have a profound impact on life. The instruction shall further emphasize the personal responsibility that each citizen bears to fight racism and hatred whenever and wherever it happens.*

### ***Section: 52:16A-88: Responsibilities, duties of Amistad Commission***

*g. to develop, in consultation with the Department of Education, curriculum guidelines for the teaching of information on the African slave trade, slavery in America, the vestiges of slavery in this country, and the contributions of African-Americans to our country. Every board of education shall incorporate the information in an appropriate place in the curriculum of elementary and secondary school students;*

Examples of how these concepts and principles are infused into this curriculum include:

- Spotlight Reports: students share monthly news/reports about current and past STEM leaders and their contribution to the field - **Ongoing**
- Discussion of Stephen Hawking - **Unit 9: Modern Physics**

Additionally, components of this are tagged throughout the curriculum as appropriate (i.e. standards, objectives, activities). Tagging convention is outlined below:

- **DEI** - Diversity, Equity and Inclusion Learning
- **AM** - Learning associated with Amistad
- **HG** - Learning associated with Holocaust and Genocide
- **SEL** - Social-Emotional Learning
- **L+** - Learning associated with LGBTQ+ and Neurodiverse communities

## **Climate Change Curriculum Statement**

With the adoption of the [2020 New Jersey Student Learning Standards \(NJSLS\)](#), New Jersey became the first state in the nation to include climate change across content areas. These standards are designed to prepare students to understand how and why climate change happens, the impact it has on our local and global communities and to act in informed and sustainable ways.

Districts are encouraged to utilize the NJSLS to develop interdisciplinary units focused on climate change that include authentic learning experiences, integrate a range of perspectives and are action oriented. While the [2016 NJSLS-English Language Arts \(ELA\) and Mathematics](#) do not have specific climate change standards, districts may want to consider how they can design [interdisciplinary climate change units](#) that incorporate relevant ELA and mathematics standards. Likewise, it may be helpful to review the [2020 NJSLS documents](#) to identify other relevant standards that might be incorporated as well as to understand the role of core ideas, performance expectations and practices in curriculum development and lesson planning.

Standards and/or activities addressed in this curriculum includes:

- 6.2.12.CivicsHR.6.b: Make an evidence-based argument on the tensions between national sovereignty and global priorities regarding economic development and environmental sustainability and its impact on human rights.
- 6.2.12.CivicsPI.6.a: Use historic case studies or a current event to assess the effectiveness of multinational organizations in attempting to solve global issues.

Components of this are tagged throughout the curriculum as appropriate: CC - Climate Change.

\*\*\* Climate Change Curriculum Statement section highlighted in yellow gets deleted (by the teacher or supervisor) if the course does not explicitly involve climate change units, activities, or standards. \*\*\*  
This statement gets deleted on every curriculum guide upon completion.

## **Career Readiness, Life Literacies, and Key Skills Practices**

Career Readiness, Life Literacies, and Key Skills Practices describe the habits of the mind that all educators in all content areas should seek to develop in their students. They are practices that have been linked to increased college, career, and life success. These practices should be taught and reinforced in all content areas with increasingly higher levels of complexity and expectation as a student advances through a program of study.

<b>2020 NJSL - Career Readiness, Life Literacies, and Key Skills Practices</b>	
CLKS-P1	Act as a responsible and contributing community member and employee.
CLKS-P2	Attend to financial well-being.
CLKS-P3	Consider the environmental, social and economic impacts of decisions
CLKS-P4	Demonstrate creativity and innovation.
CLKS-P5	Utilize critical thinking to make sense of problems and persevere in solving them.
CLKS-P6	Model integrity, ethical leadership and effective management.
CLKS-P7	Plan education and career paths aligned to personal goals.
CLKS-P8	Use technology to enhance productivity, increase collaboration and communicate effectively.
CLKS-P9	Work productively in teams while using cultural/global competence.

## Pacing Guide

<b>Unit Number</b>	<b>Unit Name</b>	<b>Suggested Pacing</b>
1	Introduction to Personal Finance (Income and Careers)	10 days
2	Money Management, Credit and Debt Management, Planning, Saving and Investing	15 days
3	Becoming a Critical Consumer, Civic Financial Responsibility	15 days

**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.

**Technology:** 8.1.8.A1; 8.1.12.A.3

**21st Century:** 9.1.8.A.1-7

**CLKS:** P1, P3, P4, P5, P6, P8, P9

**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.

**Technology:** 8.1.8.A1; 8.1.12.A.3

**21st Century:** 9.1.8.A.1-7; 9.1.8.B.1-11; 9.1.8.C.1-10; 9.1.8.D.1-5

**CLKS:** P1, P3, P4, P5, P6, P8, P9

**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.

**Technology:** 8.1.8.A1; 8.1.12.A.3

**21st Century:** 9.1.8.E.1-8; 9.1.8.F.1-3

**CLKS:** P1, P3, P4, P5, P6, P8, P9

**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
- Money Stars – Personal Finance in the Classroom – Muriel Seibert Foundation, 2010.
- CD – Classroom Resource – Muriel Seibert Foundation, 2010.
- 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

\*Or other literature, video, or digital materials of equal academic worth