

# Branchburg Township Public Schools

Office of Curriculum and Instruction

## Grade 8 Financial Literacy Curriculum



Adopted by the Board of Education October 2022

This curriculum is aligned with the 2020 New Jersey Student Learning Standards in Career Readiness, Life Literacies, and Key Skills

## Curriculum Scope and Sequence

<b>Content Area</b>	Financial Literacy	<b>Course Title/Grade Level:</b>	Financial Literacy/8th Grade
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	<b>Topic/Unit Name</b>	<b>Suggested Pacing (Days/Weeks)</b>
<a href="#"><u>Topic/Unit #1</u></a>	Income, Careers, and Money Management	5 weeks
<a href="#"><u>Topic/Unit #2</u></a>	Growing & Protecting Money	3 weeks

Topic/Unit 1 Title	Income, Careers, and Money Management	Approximate Pacing	5 weeks
<b>STANDARDS</b>			
<b>NJSLS</b>			
<ul style="list-style-type: none"> <li>● <b>9.1.8.EG.1:</b> Explain how taxes affect disposable income and the difference between net and gross income.</li> <li>● <b>9.1.8.EG.2:</b> Explain why various sources of income are taxed differently.</li> <li>● <b>9.1.8.EG.3:</b> Explain the concept and forms of taxation and evaluate how local, state and federal governments use taxes to fund public activities and initiatives.</li> <li>● <b>9.1.8.EG.5:</b> Interpret how changing economic and societal needs influence employment trends and future education.</li> <li>● <b>9.1.8.EG.6:</b> Explain the economic principle of the circular flow of money in different situations regarding buying products or services from a local or national business and buying imported or domestic goods.</li> <li>● <b>9.1.8.EG.7:</b> Explain the effect of the economy (e.g., inflation, unemployment) on personal income, individual and family security, and consumer decisions.</li> <li>● <b>9.1.8.EG.8:</b> Analyze the impact of currency rates over a period of time and the impact on trade, employment, and income.</li> <li>● <b>9.2.8.CAP.3:</b> Explain how career choices, educational choices, skills, economic conditions, and personal behavior affect income.</li> <li>● <b>9.2.8.CAP.5:</b> Develop a personal plan with the assistance of an adult mentor that includes information about career areas of interest, goals and an educational plan.</li> <li>● <b>9.2.8.CAP.6:</b> Compare the costs of postsecondary education with the potential increase in income from a career of choice.</li> <li>● <b>9.2.8.CAP.7:</b> Devise a strategy to minimize costs of postsecondary education.</li> <li>● <b>9.2.8.CAP.8:</b> Compare education and training requirements, income potential, and primary duties of at least two jobs of interest.</li> <li>● <b>9.2.8.CAP.9:</b> Analyze how a variety of activities related to career preparation (e.g., volunteering, apprenticeships, structured learning experiences, dual enrollment, job search, scholarships) impacts post-secondary options.</li> <li>● <b>9.2.8.CAP.10:</b> Evaluate how careers have evolved regionally, nationally, and globally.</li> <li>● <b>9.2.8.CAP.11:</b> Analyze potential career opportunities by considering different types of resources, including occupation databases, and state and national labor market statistics.</li> <li>● <b>9.2.8.CAP.12:</b> Assess personal strengths, talents, values, and interests to appropriate jobs and careers to maximize career potential.</li> <li>● <b>9.2.8.CAP.13:</b> Compare employee benefits when evaluating employment interests and explain the possible impact on personal finances.</li> <li>● <b>9.2.8.CAP.15:</b> Present how the demand for certain skills, the job market, and credentials can determine an individual’s earning power.</li> <li>● <b>9.2.8.CAP.16:</b> Research different ways workers/employees improve their earning power through education and the acquisition of new knowledge and skills.</li> <li>● <b>9.2.8.CAP.19:</b> Relate academic achievement, as represented by high school diplomas, college degrees, and industry credentials, to</li> </ul>			

employability and to potential level.

- **9.2.8.CAP.20:** Identify the items to consider when estimating the cost of funding a business.
- **9.1.8.FP.1:** Describe the impact of personal values on various financial scenarios.
- **9.1.8.FP.2:** Evaluate the role of emotions, attitudes, and behavior (rational and irrational) in making financial decisions.
- **9.1.8.FP.4:** Analyze how familial and cultural values influence savings rates, spending, and other financial decisions.
- **9.1.8.FP.6:** Compare and contrast advertising messages to understand what they are trying to accomplish.
- **9.1.8.FP.7:** Identify the techniques and effects of deceptive advertising.
- **9.1.8.FI.1:** Identify the factors to consider when selecting various financial service providers.
- **9.1.8.FI.2:** Determine the most appropriate use of various financial products and services to borrow and access money for making purchases (e.g., ATM, debit cards, credit cards, check books, online/mobile banking).
- **9.1.8.FI.3:** Evaluate the most appropriate financial institutions to assist with meeting various personal financial needs and goals.
- **9.1.8.FI.4:** Analyze the interest rates and fees associated with financial products.
- **9.1.8.PB.1:** Predict future expenses or opportunities that should be included in the budget planning process.
- **9.1.8.PB.2:** Explain how different circumstances can affect one's personal budget.
- **9.1.8.PB.3:** Explain how to create a budget that aligns with financial goals.
- **9.1.8.PB.4:** Construct a simple personal savings and spending plan based on various sources of income and different stages of life (e.g. teenager, young adult, family).
- **9.1.8.PB.5:** Identify factors that affect one's goals, including peers, culture, location, and past experiences.
- **9.1.8.PB.6:** Construct a budget to save for short-term, long-term, and charitable goals.
- **9.1.8.PB.7:** Brainstorm techniques that will help decrease expenses including comparison shopping, negotiating, and day-to-day expense management.
- **9.1.8.CDM.1:** Compare and contrast the use of credit cards and debit cards for specific purchases and the advantages and disadvantages of using each.
- **9.1.8.CDM.2:** Demonstrate an understanding of the terminology associated with different types of credit (e.g., credit cards, installment loans, mortgages, lines of credit) and compare and calculate the interest rates associated with each.
- **9.1.8.CDM.3:** Compare and contrast loan management strategies, including interest charges and total principal repayment costs.
- **9.1.8.CDM.4:** Evaluate the application process for different types of loans (e.g., credit card, mortgage, student loans).
- **9.1.8.CP.1:** Compare prices for the same goods or services.
- **9.1.8.CP.2:** Analyze how spending habits affect one's ability to save.
- **9.1.8.CP.3:** Explain the purpose of a credit score and credit record, the factors and impact of credit scores.
- **9.1.8.CP.5:** Compare the financial products and services available to borrowers relative to their credit worthiness.
- **9.1.8.CR.2:** Compare various ways to give back through strengths, passions, goals, and other personal factors.

- **9.1.8.CR.3:** Relate the importance of consumer, business, and government responsibility to the economy and personal finance.
- **9.4.8.CI.3:** Examine challenges that may exist in the adoption of new ideas (e.g., 2.1.8.SSH, 6.1.8.CivicsPD.2).
- **9.4.8.CI.4:** Explore the role of creativity and innovation in career pathways and industries.
- **9.4.8.IML.1:** Critically curate multiple resources to assess the credibility of sources when searching for information.
- **9.4.8.IML.2:** Identify specific examples of distortion, exaggeration, or misrepresentation of information.
- **9.4.8.IML.3:** Create a digital visualization that effectively communicates a data set using formatting techniques such as form, position, size, color, movement, and spatial grouping (e.g., 6.SP.B.4, 7.SP.B.8b).
- **9.4.8.IML.4:** Ask insightful questions to organize different types of data and create meaningful visualizations.
- **9.4.8.IML.5:** Analyze and interpret local or public data sets to summarize and effectively communicate the data.
- **9.4.8.IML.6:** Identify subtle and overt messages based on the method of communication.
- **9.4.8.IML.7:** Use information from a variety of sources, contexts, disciplines, and cultures for a specific purpose (e.g., 1.2.8.C2a, 1.4.8.CR2a, 2.1.8.CHSS/IV.8.AI.1, W.5.8, 6.1.8.GeoSV.3.a, 6.1.8.CivicsDP.4.b, 7.1.NH. IPRET.8).
- **9.4.8.IML.12:** Use relevant tools to produce, publish, and deliver information supported with evidence for an authentic audience.
- **9.4.8.TL.1:** Construct a spreadsheet in order to analyze multiple data sets, identify relationships, and facilitate data-based decision-making.
- **9.4.8.TL.2:** Gather data and digitally represent information to communicate a real-world problem (e.g., MS-ESS3-4, 6.1.8.EconET.1, 6.1.8.CivicsPR.4).
- **9.4.8.TL.3:** Select appropriate tools to organize and present information digitally.

#### Interdisciplinary Connections:

**7.RP.A3:** Use proportional relationships to solve multistep ratio and percent problems. Examples: simple interest, tax, markups and markdowns, gratuities and commissions, fees, percent increase and decrease, percent error.  
*(In the “Parts of a Paycheck” activity, students calculate net income by deducting the amount of tax from their gross income. They first multiply the gross income by the tax percentage in decimal form.)*

**6.RP.A1c:** Find a percent of a quantity as a rate per 100 (e.g., 30% of a quantity means 30/100 times the quantity); solve problems involving finding the whole, given a part and the percent.  
*(In the “Create a Budget” portion of the budget project, students calculate how much of net pay will be allocated to different budgetary categories by multiplying the percent by their net pay.)*

**8.SP.A1:** Construct and interpret scatter plots for bivariate measurement data to investigate patterns of association between two quantities. Describe patterns such as clustering, outliers, positive or negative association, linear association, and nonlinear association.

*(In the “Investing in You” Everfi module, students analyze supply and demand graphs as it relates to employment.)*

<b>Computer Science &amp; Design Thinking:</b>	<b>Career Readiness, Life Literacies and Key Skills:</b>
<p><b>8.1.8.DA.1:</b> Organize and transform data collected using computational tools to make it usable for a specific purpose.</p> <ul style="list-style-type: none"> <li>○ <i>(Students use the “mortgage calculator” and “car loan calculator” online to help them determine if they can afford the home/car they have chosen, based on their budget.)</i></li> </ul> <p><b>8.2.8.ED.7:</b> Design a product to address a real-world problem and document the iterative design process, including decisions made as a result of specific constraints and trade-offs (e.g., annotated sketches).</p> <ul style="list-style-type: none"> <li>○ <i>(The Everfi “Future Smart” program puts students through a variety of simulations that require them to make decisions as they would in real-life situations. For example, in Module 2 (Smart Shopping), students must choose which lighting source to purchase for a room redesign, factoring in cost and functionality.)</i></li> </ul> <p><b>8.2.8.ITH.2:</b> Compare how technologies have influenced society over time.</p> <ul style="list-style-type: none"> <li>○ <i>(In the “Once Upon a Dime” activity, the class discusses how the development of computers has contributed to the advancement of our banking system, including direct deposits and easy withdrawals.)</i></li> </ul>	<p><b>9.1.8.FP.1:</b> Describe the impact of personal values on various financial scenarios.</p> <ul style="list-style-type: none"> <li>○ <i>(Students differentiate between needs and wants and prioritize purchases based on a budget.)</i></li> </ul> <p><b>9.4.8.CI.4:</b> Explore the role of creativity and innovation in career pathways and industries.</p> <ul style="list-style-type: none"> <li>○ <i>(Students complete the “Paths After High School” assignment where they research various post-secondary paths and pick a career in each category.)</i></li> </ul> <p><b>9.2.8.CAP.1:</b> Identify offerings such as high school and county career and technical school courses, apprenticeships, military programs, and dual enrollment courses that support career or occupational areas of interest.</p> <ul style="list-style-type: none"> <li>○ <i>(Students complete the “Paths After High School” assignment where they research various post-secondary paths and pick a career in each category.)</i></li> </ul> <p><b>9.2.8.CAP.11:</b> Analyze potential career opportunities by considering different types of resources, including occupation databases, and state and national labor market statistics.</p> <ul style="list-style-type: none"> <li>○ <i>(Students complete the “Paths After High School” assignment where they research various post-secondary paths and pick a career in each category.)</i></li> <li>○ <i>Students research careers on the Occupational Outlook Handbook website. Students have the option to filter search by median salary, level of education</i></li> </ul>

*required, & number of projected jobs.)*

**21st century skills**

**9.2.8.CAP.2:** Develop a plan that includes information about career areas of interest.

- *(Students complete Part 1 of their Budget Project where they list their job skills and preferences. Then, students research various careers corresponding to those skills and preferences.)*

**9.2.8.CAP.5:** Develop a personal plan with the assistance of an adult mentor that includes information about career areas of interest, goals and an educational plan.

- *(Students complete Part 1 of their Budget Project where they list their job skills and preferences. Then, students research various careers corresponding to those skills and preferences.)*

**9.2.8.CAP.12:** Assess personal strengths, talents, values, and interests to appropriate jobs and careers to maximize career potential.

- *(Students complete Part 1 of their Budget Project where they list their job skills and preferences. Then, students research various careers corresponding to those skills and preferences.)*

**UNIT/TOPIC ESSENTIAL QUESTIONS AND ENDURING OBJECTIVES/UNDERSTANDINGS**

- From where did our modern-day economy originate?
- How is a currency system advantageous to bartering?
- How do you know which payment type to use in a given situation?
- How do wants and needs impact purchasing decisions when sticking to a budget?
- How do you determine the best value for your money when considering different purchase options?
- Why is your net pay less than your gross pay?
- How does education level impact possible income/wealth later in life?

- How does credit history impact your ability to borrow money for large purchases?
- How do the economic principles of supply and demand affect spending? Employment?
- Why is it important to include charitable giving in a budget?
- How does the length of a loan term affect the total amount to be repaid? How about the interest rate?

### STUDENT LEARNING OBJECTIVES

Key Knowledge	Process/Skills/Procedures/Application of Key Knowledge
<p><b>Students will know:</b> bartering, flat money, commodity money, double coincidence of wants, economy, market, inflation, credit card, debit card, checking account, prepaid card, credit score, mobile deposit, loan, income, expense, fixed expense, variable expense, need, want, charitable giving, opportunity cost, unit price, gross pay, net pay, social security, Medicare, job skills, job preferences, wages, salary, stipend, associates degree, vocational training, bachelor degree, military service, masters degree, doctoral degree, supply, demand, credit score, income tax, mortgage, down payment, loan term, interest rate, credit score, pay yourself first, deduction,</p>	<p><b>Students will be able to:</b></p> <ul style="list-style-type: none"> <li>• Distinguish between use of a debit card versus a credit card</li> <li>• Differentiate between flat money and commodity money</li> <li>• Identify the pros and cons of the bartering system</li> <li>• Differentiate between needs and wants</li> <li>• Identify the opportunity cost in a financial decision</li> <li>• Distinguish between gross pay and net pay</li> <li>• Distinguish between fixed and variable expenses</li> <li>• Use unit prices to find the best value for an amount of money</li> <li>• Explain the causes of inflation</li> <li>• Identify the different educational paths, the amount of schooling required for each, and the types of professions connected to each educational path</li> <li>• Explain the economic principle of supply and demand</li> <li>• Calculate the down payment amount of a large purchase</li> <li>• Calculate mortgage or car payments based on interest rate and loan term length</li> <li>• Explain the financial impact of making poor credit decisions</li> </ul>

### ASSESSMENT OF LEARNING

<p><b>Summative Assessment</b> (Assessment at the end of the learning period)</p>	<ul style="list-style-type: none"> <li>• <u>Budget project:</u> Students will be graded on their ability to choose an appropriate career, calculate net pay, create a budget, make purchases within the budget, and reflect on the learning experience.</li> </ul>
<p><b>Formative Assessments</b> (Ongoing assessments during the learning period to inform instruction)</p>	<ul style="list-style-type: none"> <li>• Scores on 15-question quizzes associated with Modules 1-4 on Future Smart (vocabulary included).</li> </ul>



	<ul style="list-style-type: none"> <li>• Scores on reflection questions associated with Modules 1-4 on Future Smart.</li> <li>• Student placement of post-it note questions on “3 Economic Questions” Google Document.</li> </ul>
<p><b>Alternative Assessments</b> (Any learning activity or assessment that asks students to <i>perform</i> to demonstrate their knowledge, understanding and proficiency)</p>	<ul style="list-style-type: none"> <li>• <u>Plan A Vacation</u>: Students act as travel agents and plan a vacation for a family of four on a budget of \$5,000. They must balance the family’s wants and needs and make wise financial decisions. Students keep track of their calculations on a spreadsheet on a Google Doc.</li> <li>• <u>Plan A Dinner Party</u>: Students are hosting a dinner party with a budget of \$50. Students may choose the number of guests to invite and meals to serve. The budget allows students to experience opportunity costs (trade-offs) when planning the event.</li> <li>• Students use real housing and car websites to “buy” items within their budget.</li> <li>• <u>Budget project oral presentation</u>: Students have the choice of creating a slideshow or video to showcase their work and learning.</li> </ul>
<p><b>Benchmark Assessments</b> (used to establish baseline achievement data and measure progress towards grade level standards; given 2-3 X per year)</p>	<ul style="list-style-type: none"> <li>• Financial Literacy Knowledge Assessment (given at the beginning and end of the learning period)</li> </ul>

## RESOURCES

### Core instructional materials:

- “Once Upon a Dime” story (from Federal Reserve Bank of New York)
- Everfi “Future Smart” online course (including pre/post assessment, reflection questions, and extension activities):
  - Module 1: “Welcome Mayor”
  - Module 2: “Smart Shopping”
  - Module 3: “Ways to Pay”
  - Module 4: “Investing in You” (including “Celebration Budget” activity for enrichment)
- “[Hands on Banking](#)” (by Wells Fargo)
  - [Lesson 3: Understanding and creating budgets](#)
  - [Lesson 4: Financial Decision-making](#)

### Supplemental materials:

- Useful Websites:

- [www.TV411.org/Finance](http://www.TV411.org/Finance) (short video clips with real-world examples of finance application, including online follow-up activities)
- Video Clips: “[Paycheck](#),” “[Budgets in Place](#),” Follow-Up Activities: “[Reading a Pay stub](#), [Rent to Own](#)”
- <https://www.gimkit.com/> (“Credit and Me” quiz game)
- [Occupational Outlook Handbook](#) website (used in budget project)
- [Mortgage calculator](#) (used in budget project)
- [Car loan calculator](#) (used in budget project)
- [Becoming Money Smart](#) (G-W) textbook (for background information or substitute plans)
- Calculators
- Edpuzzle
  - [Paycheck](#)

#### Modifications for Learners

See [appendix](#)

<b>Topic/Unit 2 Title</b>	Growing & Protecting Money	<b>Approximate Pacing</b>	3 weeks
<b>STANDARDS</b>			
<b>NJSLS</b>			
<p><b>9.2.8.CAP.3:</b> Explain how career choices, educational choices, skills, economic conditions, and personal behavior affect income.</p> <p><b>9.1.8.FP.1:</b> Describe the impact of personal values on various financial scenarios.</p> <p><b>9.1.8.FP.2:</b> Evaluate the role of emotions, attitudes, and behavior (rational and irrational) in making financial decisions.</p> <p><b>9.1.8.FP.3:</b> Explain how self-regulation is important to managing money (e.g., delayed gratification, impulse buying, peer pressure, etc.).</p> <p><b>9.1.8.FP.4:</b> Analyze how familial and cultural values influence savings rates, spending, and other financial decisions.</p> <p><b>9.1.8.FP.5:</b> Determine how spending, investing, and using credit wisely contributes to financial-well-being.</p> <p><b>9.1.8.FP.6:</b> Compare and contrast advertising messages to understand what they are trying to accomplish.</p> <p><b>9.1.8.FP.7:</b> Identify the techniques and effects of deceptive advertising.</p> <p><b>9.4.8.IML.9:</b> Distinguish between ethical and unethical uses of information and media (e.g., 1.5.8.CR3b, 8.2.8.EC.2).</p> <p><b>9.4.8.IML.10:</b> Examine the consequences of the uses of media (e.g., RI.8.7). • <b>9.4.8.IML.11:</b> Predict the personal and community impact of online and social media activities.</p> <p><b>9.1.8.RM.1:</b> Determine criteria for deciding the amount of insurance protection needed.</p> <p><b>9.1.8.RM.2:</b> Analyze the need for and value of different types of insurance and the impact of deductibles in protecting assets against loss.</p> <p><b>9.1.8.RM.3:</b> Evaluate the need for different types of warranties.</p> <p><b>9.1.8.RM.4:</b> Explain the purpose of insurance products and the reasons for property product and liability insurance protection.</p>			
<b>Interdisciplinary Connections:</b>		<b>21st Century Skills:</b>	
<p><b>6.EE.B7:</b> Solve real-world and mathematical problems by writing and solving equations of the form <math>x + p = q</math> and <math>px = q</math> for cases in which <math>p</math>, <math>q</math> and <math>x</math> are all nonnegative rational numbers.  <i>(In Module 5 “Growing a Business,” students calculate the revenue of a company in a particular month as a function of the income earned and expenditures made. The equation is <math>R = I - E</math>.)</i></p>		<p><b>9.2.8.CAP.5:</b> Develop a personal plan with the assistance of an adult mentor that includes information about career areas of interest, goals and an educational plan.</p> <ul style="list-style-type: none"> <li><i>(In the “Building Your Blueprint” module on Everfi, students create a “blueprint” of their future including personal values, career matches, and level of education required.)</i></li> </ul>	
<b>Technology Standards:</b>		<b>Career Ready Practices:</b>	
<p><b>8.1.8.CS.1:</b> Recommend improvements to computing devices in order to improve the ways users interact with the devices.</p>		<p><b>9.1.8.EG.4:</b> Identify and explain the consequences of breaking federal and/or state employment or financial laws.  <i>(Students critique choices in online banking scenarios from the lens</i></p>	

<p><i>(In “Hands-On Banking” Lesson 10 (Online Safety), students read scenarios and choose the safest choice for situations involving phishing and identity theft. They will also create and perform skits modeling appropriate online behaviors related to money transactions.)</i></p>	<p><i>of protecting personal information and share what decision is most responsible and safe.)</i>  <i>(Students will create and present a skit demonstrating the practice of proper online banking safety.)</i></p>
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<b>UNIT/TOPIC ESSENTIAL QUESTIONS AND ENDURING OBJECTIVES/UNDERSTANDINGS</b>
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| <ul style="list-style-type: none"> <li>● How is revenue calculated as a function of expenses and income?</li> <li>● How does the amount of risk and possible reward impact investment decisions?</li> <li>● How does simple interest compare to compound interest?</li> <li>● Why is it important to begin saving for retirement as young as possible?</li> <li>● Why is it important to invest in insurance (life, health, homeowners, and car)?</li> <li>● What safe online practices can be put into place to lessen one’s risk of identity theft?</li> </ul> |
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<b>STUDENT LEARNING OBJECTIVES</b>
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<b>Key Knowledge</b>	<b>Process/Skills/Procedures/Application of Key Knowledge</b>
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<p><b><i>Students will know:</i></b>  revenue, expenses (fixed and variable), profit, loss, overdraft, certificate of deposit, savings account, checking account, mutual fund, stock, bond, stock market, risk, reward, dividend, share, share price, capital gain, capital loss, simple interest, compound interest, inflation, insurance types (life, car, health, homeowners), identity theft, spam, phishing, premium, deductible, copay, annual out-of-pocket maximum,</p>	<p><b><i>Students will be able to:</i></b></p> <ul style="list-style-type: none"> <li>● Calculate revenue based on income and expenses</li> <li>● Identify the amount of potential risk and reward associated with various savings instruments (CDs, stocks, bonds, mutual funds)</li> <li>● Make investment decisions based on risk and reward</li> <li>● Compare and contrast simple and compound interest</li> <li>● Describe different types of insurance and the benefits of purchasing them</li> <li>● Calculate costs of medical bills factoring in deductibles</li> <li>● Identify safe online practices to avoid identity theft</li> </ul>
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<b>ASSESSMENT OF LEARNING</b>
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<p><b>Summative Assessment</b>  (Assessment at the end of the learning period)</p>	<ul style="list-style-type: none"> <li>● Everfi “Future Smart” completion certificate (Received after the completion of all 7 modules)</li> </ul>
<p><b>Formative Assessments</b>  (Ongoing assessments during</p>	<ul style="list-style-type: none"> <li>● Scores on 15-question quizzes associated with Modules 5-7 on Future Smart</li> <li>● Scores on reflection questions associated with Modules 5-7 on Future Smart</li> </ul>

the learning period to inform instruction)	
<b>Alternative Assessments</b> (Any learning activity or assessment that asks students to <i>perform</i> to demonstrate their knowledge, understanding and proficiency)	<ul style="list-style-type: none"> <li>● <u>\$10,000 Investment Game</u>: Students choose which investment types (certificate of deposit, bonds, stocks) to use to invest their \$10,000 savings over a period of 31 years.</li> </ul>
<b>Benchmark Assessments</b> (used to establish baseline achievement data and measure progress towards grade level standards; given 2-3 X per year)	<ul style="list-style-type: none"> <li>● Financial Literacy Knowledge Assessment (given at the beginning and end of the learning period).</li> </ul>
<b>RESOURCES</b>	
<p><b>Core instructional materials:</b></p> <ul style="list-style-type: none"> <li>● Everfi “Future Smart” online course <ul style="list-style-type: none"> <li>○ Module 5: “Growing a Business”</li> <li>○ Module 6: “Your Financial Future”</li> <li>○ Module 7: “Building Your Blueprint”</li> </ul> </li> </ul>	
<p><b>Supplemental materials:</b></p> <ul style="list-style-type: none"> <li>● <u>Useful Websites</u>: <ul style="list-style-type: none"> <li>○ <a href="#">Quizizz</a> (Financial Lit course review)</li> <li>○ <a href="#">New York Stock Exchange</a> website</li> <li>○ <a href="#">Spot the Scam</a> (Identify scams and identity theft lessons/websites)</li> <li>○ <a href="http://www.TV411.org/Finance">www.TV411.org/Finance</a> (short video clips with real-world examples of finance application, including online follow-up activities) <ul style="list-style-type: none"> <li>■ Video Clips: “Starting a Business,” “Retirement Saving,” and “Mutual Funds Graph.”</li> </ul> </li> </ul> </li> <li>● Calculators</li> <li>● <a href="#">Wells Fargo Lesson 10 Online Safety</a></li> </ul>	
<b>Modifications for Learners</b>	
See <a href="#">appendix</a>	