

Crest Memorial School Curriculum and Pacing Guide

All activities correspond with marking period essential questions. Activity goes with question as do the the corresponding standards, modifications, accommodations, assessments and 21st century learning skills.

Grade: Eighth

Subject: Financial Literacy

Adoption Date:

Revision Date: November 2018

	MP1	MP2	MP3	MP4
Scope and Sequence	<ol style="list-style-type: none"> How can I understand how the stock market works? (7 weeks) How can I create a way and apply skills to track my investments? (7 weeks) How can I understand how local tax rates are determined? (1 week) What can I apply skills to determine the value of my home and the yearly taxes? (1 week) 	<ol style="list-style-type: none"> How can I evaluate services offered by banks? (2 weeks) How can I apply skills to write a check and balance a checkbook? (3 weeks) How can I evaluate the features of various credit cards? (2 weeks) How can I evaluate costs and prepare a budget for an event? (3 weeks) 	<ol style="list-style-type: none"> How can I analyze my abilities to find a career? (3 weeks) How can I apply financial skills to determine the cost of a loan? (2 weeks) How do I apply strategies to budget for living expenses? (6 weeks) 	<ol style="list-style-type: none"> How can I understand what deductions are taken from a paycheck, and what are they used for? (2 weeks) How do I apply financial skills to complete a 1040EZ form? (4 weeks) How can I understand how the stock market works?? (2 weeks)
Instructional Materials	<ol style="list-style-type: none"> Financial websites, Stock portfolio spreadsheet, teacher-prepared worksheets. Stock portfolio spreadsheet, financial websites. Teacher presentation, tax rates. Google Earth, Real Estate websites, teacher-prepared worksheets. 	<ol style="list-style-type: none"> Websites for financial institutions, teacher-prepared worksheets. Practical Money Skills ppt. & worksheets, check reproductions. Practical Money Skills ppt. & worksheets, internet. Teacher-prepared worksheets, grocery store circulars, websites. 	<ol style="list-style-type: none"> US Dept. of Labor Occupational Outlook Handbook (website), teacher worksheets. Teacher-prepared worksheets, bank websites. Websites, Google Slides 	<ol style="list-style-type: none"> Practical Money Skills ppt. & worksheets. IRS.gov website, 1040EZ forms. Financial websites, Stock portfolio spreadsheet,
Activities	<ol style="list-style-type: none"> Research and decide which stocks to purchase; Track gain or loss through spreadsheet. Determine property tax on given homes. Find value of property and determine year, quarterly taxes. 	<ol style="list-style-type: none"> Research and compare bank services. Write checks, enter transactions in register, balance checkbook Research and compare rates for credit cards. Plan holiday mean and determine cost per person. 	<ol style="list-style-type: none"> Research careers, write resume, determine educational level required. Research auto costs and loan plans, determine repayment plan for student loans. Create presentation on apartment that shows money spent on utilities, furnishings, and necessities, and includes repayment of auto/student loans. 	<ol style="list-style-type: none"> Identify parts of pay stub and where the money goes. Fill out 1040EZ forms. Track investments and reinvest/sell stocks.

Standards	Activity One: 9.1.8.B.5, 9.1.8.D.3-5 Activity Two: 9.1.8.B.8 Activity Three: 9.1.8.F.3 Activity Four: 9.1.8.F.3	Activity One: 9.1.8.B.9, 9.1.8.B11, 9.1.8.C.2 Activity Two: 9.1.8.B.8, 9.1.8.A.6 Activity Three: 9.1.8.C.1, 9.1.8.C.5 Activity Four: 9.1.8.A.6, 9.1.8.B.7, 9.1.8.E.6	Activity One: 9.1.8.A.2-6, Activity Two: 9.1.8.C.5-7 Activity Three: 9.1.8.A.6, 9.1.8.B.2	Activity One: 9.1.8.A.1, 9.1.8.A.7 Activity Two: 9.1.8.A.1, 9.1.8.A.7 Activity Three: 9.1.8.B.5, 9.1.8.B.8, 9.1.8.D.3-5
Accommodations and Modifications	Special Education: Simplify task directions, provide oral and written directions, small group instruction, use of graphic organizers. English language learners: Assign a buddy, use of visual aids, group projects, use of translation dictionaries. At Risk of School Failure: Adjust time for completion, chunk assignments, consistent use of behavior management techniques. Students with 504 plans: Reduced amount of work, visually or hearing impaired seated close to Smartboard. Gifted and Talented Students: Provide independent learning activities, mentor/teach other students.	Special Education: Simplify task directions, provide oral and written directions, small group instruction, use of graphic organizers. English language learners: Assign a buddy, use of visual aids, group projects, use of translation dictionaries. At Risk of School Failure: Adjust time for completion, chunk assignments, consistent use of behavior management techniques. Students with 504 plans: Reduced amount of work, visually or hearing impaired seated close to Smartboard. Gifted and Talented Students: Provide independent learning activities, mentor/teach other students.	Special Education: Simplify task directions, provide oral and written directions, small group instruction, use of graphic organizers. English language learners: Assign a buddy, use of visual aids, group projects, use of translation dictionaries. At Risk of School Failure: Adjust time for completion, chunk assignments, consistent use of behavior management techniques. Students with 504 plans: Reduced amount of work, visually or hearing impaired seated close to Smartboard. Gifted and Talented Students: Provide independent learning activities, mentor/teach other students.	Special Education: Simplify task directions, provide oral and written directions, small group instruction, use of graphic organizers. English language learners: Assign a buddy, use of visual aids, group projects, use of translation dictionaries. At Risk of School Failure: Adjust time for completion, chunk assignments, consistent use of behavior management techniques. Students with 504 plans: Reduced amount of work, visually or hearing impaired seated close to Smartboard. Gifted and Talented Students: Provide independent learning activities, mentor/teach other students.
	Math, social studies (civics)	Math	Math, Language Arts	Math
Assessments	Formative assessments Questioning, discussion, worksheets Summative assessments Project Rubric	Formative assessments Questioning, discussion, worksheets Summative assessments Project Rubric	Formative assessments Questioning, discussion, worksheets Summative assessments Project Rubric	Formative assessments Questioning, discussion, worksheets Summative assessments Project Rubric
21st Century Themes and Skills	All Activities: CRP.K-12.CRP1 CRP.K-12.CRP2 CRP.K-12.CRP4 CRP.K-12.CRP6 CRP.K-12.CRP7 CRP.K-12.CRP8 CRP.K-12.CRP9 CRP.K-12.CRP11	All Activities: CRP.K-12.CRP1 CRP.K-12.CRP2 CRP.K-12.CRP4 CRP.K-12.CRP6 CRP.K-12.CRP7 CRP.K-12.CRP8 CRP.K-12.CRP9 CRP.K-12.CRP11	All Activities: CRP.K-12.CRP1 CRP.K-12.CRP2 CRP.K-12.CRP4 CRP.K-12.CRP6 CRP.K-12.CRP7 CRP.K-12.CRP8 CRP.K-12.CRP9 CRP.K-12.CRP11	All Activities: All Activities: CRP.K-12.CRP1 CRP.K-12.CRP2 CRP.K-12.CRP4 CRP.K-12.CRP6 CRP.K-12.CRP7 CRP.K-12.CRP8 CRP.K-12.CRP9 CRP.K-12.CRP11