Shepard Preparatory Highschool
Curriculum Overview
<u>Personal Finance</u>

Shepard Prep High School   Personal Finance

Shepard Preparatory Mission Statement:

The Shepard Prep High School mission is the enhancement of educational and social functioning of each student with an eye toward the successful reintegration into public school. This is achieved through a persistent system of positive reinforcement, feedback, counseling intervention and individualized academic instruction. Consequently, communication among students, staff, parents and the sending districts is an integral part of achieving our mission. Shepard Prep High School strives to provide the best quality education to students by stimulating the growth and development of their moral, creative, intellectual and athletic   skills. Our goal is improved academic performance and behavioral changes that will allow students to return to public school setting and/or achieve success in their post-secondary placements. We believe any child, despite their presenting behavior and social background, wants acceptance, achievement, knowledge and the ability to interact with others. We strive to find the key that unlocks the individual potential of each student by providing a warm, nurturing environment so that each student's self-esteem and potential may flourish.

Course Description:

The full year Personal Finance course is designed to help students understand the impact of personal choices on future earnings, financial stability and earning potential. A variety of topics are covered throughout the year including; banking, exploring job and career choices, maintaining a budget, and being a "smart" shopper. Students will participate in simulated real-life scenarios and activities that provide hands-on learning. By the end of the course students will understand that managing personal finances are key to one's future financial success.

Prerequisite(s): None

Standard 8: Technology Standards

The curricular expectation for the Standard 8: Computer Science and Design Thinking standards in classes that are not specifically focused on computer science or engineering is infusion and integration throughout the curriculum. These are not intended to be standards for separate, stand alone lessons. The computer science and design thinking standards and practices are to be incorporated into other disciplines and contexts as appropriate.

8.1: Computer Science	8.2: Design Thinking
x Computing Systems (CS) Networks and the Internet (NI) Impacts of Computing (IC) **x** Data & Analysis (DA) Algorithms & Programming (AP)	**x** Engineering Design (ED) **x** Interaction of Technology and Humans (ITH) Nature of Technology (NT) **x** Effects of Technology on the Natural World (ETW) Ethics and Culture (EC)

Computer Science and Design Thinking Practices

1. Fostering an Inclusive Computing and Design Culture
2. Collaborating Around Computing and Design
3. Recognizing and Defining Computational Problems
4. Developing and Using Abstractions
5. Creating Computational Artifacts
6. Testing and Refining Computational Artifacts
7. Communicating About Computing and Design

SEL Competencies and Career Readiness, Life Literacies, and Key Skills Practices

The curricular expectation for the Standard 9: Career Readiness, Life Literacies, and Key Skills standards is infusion and integration throughout the curriculum. These are not intended to be standards for separate, stand alone lessons. The CLKS are to be incorporated into other disciplines and contexts as appropriate.

Social and Emotional Learning Core Competencies: *These competencies are identified as five interrelated sets of cognitive, affective, and behavioral capabilities*	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 increase 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.*
Self-awareness: The ability to accurately recognize one's emotions and thoughts and their influence on behavior. This includes accurately assessing one's strengths and limitations and possessing a well-grounded sense of confidence and optimism.	**CLKS6** Model integrity, ethical leadership, and effective management. **CLKS7** Plan education and career paths aligned to personal goals.
Self-management: The ability to regulate one's emotions, thoughts, and behaviors effectively in different situations. This includes managing stress, controlling impulses, motivating oneself, and setting and working toward achieving personal and academic goals.	**x CLKS2** Attend to financial well-being. **CLKS4** Demonstrate creativity and innovation. **CLKS5** Utilize critical thinking to make sense of problems and persevere in solving them. **x CLKS8** Use technology to enhance productivity, increase collaboration, and communicate effectively.
Social awareness: The ability to take the perspective of and empathize with others from diverse backgrounds and cultures, to understand social and ethical norms for behavior, and to recognize family, school, and community resources and supports.	**x CLKS1** Act as a responsible and contributing community member and employee. **CLKS6** Model integrity, ethical leadership, and effective management.
Relationship skills: The ability to establish and maintain healthy and rewarding relationships with diverse individuals and groups. This includes communicating clearly, listening actively, cooperating, resisting inappropriate social pressure, negotiating conflict constructively, and seeking and offering help when needed.	**CLKS6** Model integrity, ethical leadership, and effective management. **x CLKS9** Work productively in teams while using cultural global competence.
Responsible decision making: The ability to make constructive and respectful choices about personal behavior and social interactions based on consideration of ethical standards, safety concerns, social norms, the realistic evaluation of consequences of various actions, and the well-being of self and others.	**x CLKS3** Consider the environmental, social, and economic impact of decisions. **CLKS5** Utilize critical thinking to make sense of problems and persevere in solving them. **CLKS6** Model integrity, ethical leadership, and effective management.

Course Materials

Core Instructional Materials: *These are the board adopted and approved materials to support the curriculum, instruction, and assessment of this course.*	Differentiated Resources: *These are teacher and department found materials, and also approved support materials that facilitate differentiation of curriculum, instruction, and assessment of this course.*
● Next Gen Personal Finance ● PCI Education	● www.moneyinstructor.com ● www.tv411.org ● EdPuzzles ● Provident Banking Resources ● Life Skills (Remedia Publications) ● Life Skills Mathematics (AGS) ● Foundations of Personal Finance (Goodheart-Willcox Publisher) ● Budgeting and Banking Math (Saddleback Educational Publishing) ● Attainment's Explore Budgeting

Year-At-A-Glance Pacing

September	October	November	December	January	February	March	April	May	June
Being A Savvy Shopper		Banking: Checking & Savings			Jobs & Careers			Budgeting	

Shepard Prep High School   Personal Finance

Unit Title / Topic: Being a Savvy Shopper	Unit Duration: 10 weeks

Stage 1: Desired Results

Established Subject Area Goals (NJSLS):
9.1.12.CFR.4 - Demonstrate an understanding of the interrelationships among attitudes, assumptions, and patterns of behavior regarding money, saving, investing, and work across cultures.
9.1.12.FP.2 - Explain how an individual's financial values and goals may change across a lifetime and the adjustment to the personal financial plan may be needed.
9.1.12.FP.5 - Evaluate how behavioral bias (e.g., overconfidence, recency, loss aversion, etc.) affects decision making.
9.1.12.FP.6 - Evaluate the relationship of familial patterns, cultural traditions, and historical influences on financial practice.
9.1.12.PB.2 - Prioritize financial decisions by considering alternatives and possible consequences.
9.1.12.PB.6 - Describe and calculate interest and fees that are applied to various forms of spending, debt, and saving.

Interdisciplinary Standards (NJSLS):
HSA.SSE.A.1 - Interpret expressions that represent a quantity in terms of its context
HSS-IC.B.6 - Evaluate reports based on data

Technology Integration (NJSLS 8):
8.1.8.DA.1: Organize and transform data collected using computational tools to make it usable for a specific purpose.
8.2.12.ITH.3 - Analyze the impact that globalization, social media, and access to open source technologies has had on innovation and a society's economy, politics, and culture.

21st Century Skills Integration (NJSLS 9):
CLKS2 Attend financial well-being.
CLKS3 Consider the environmental, social, and economic impacts of decisions.
CLKS8 Use technology to enhance productivity, increase collaboration, and communicate effectively.
CLKS9 Work productively in teams while using cultural/global competence.

9.4.12.CT.2: Explain the potential benefits of collaborating to enhance critical thinking and problem solving
9.4.12.DC.4: Explain the privacy concerns related to the collection of data (e.g., cookies) and generation of data through automated processes that may not be evident to users
9.4.12.IML.8: Evaluate media sources for point of view, bias, and motivations
9.4.12.CI.1: Demonstrate the ability to reflect, analyze, and use creative skills and ideas.

Transfer Goal:
Students will be able to <u>independently</u> use their learning to conduct a price comparison to make the best buying decision in any given situation.

Students will understand that:	Essential Questions:
- Spending money within your means is very important and will help you avoid getting in debt. - Smart shoppers know how to identify a good deal. - Advertisements and dark patterns work on a person's psychology. - Social media and influencers can impact a consumer's decisions. - There are red flags to look for in different types of scams and fraud.	- What are some important questions to consider when making a purchase? - What makes a good deal? - How do I protect myself from dark patterns and advertising ploys? - What steps can I take to decrease the influence of social media? Are social media influencers a good thing? - How do I avoid being scammed? - What type of purchases require tax and/or tip? - How much tax/tip should I expect to pay?
Students will know:	**Students will be able to:**
- How to be a smart shopper - How to make informed decisions when spending money. - Retail purchases contain many variables. - Smart decisions are needed when making everyday purchases. - There are benefits to buying goods second hand - How to protect personal information through a variety of preventative measures - Dining out involves tipping the service staff - Some purchases require tax and/or tip in addition to the cost of the purchase.	- Apply comparison-shopping skills to purchasing decisions (unit pricing, cost per quantity, return policy, etc.) - Identify a variety of factors to consider when comparison shopping - Evaluate various online marketplace options - Learn how to stay safe when using buy/sell/trade marketplaces - Identify different types of identity theft, how they can occur, and the impact they have on one's life - Use a coupon - Read a circular (paper or online) - Calculate sales tax and tip - Round to the nearest cent or dollar - Compare unit prices to determine the better buy - Convert between decimals, percents, and fractions - Calculate discounts

Stage 2: Acceptable Evidence

Transfer Task & Unit Assessments: (Options)
- Find a Black Friday deal and compare the cost at various stores with and without the deal. You need to find at least 3 different retailers selling your item and create a spreadsheet to show the best deal.
- Choose an item you are interested in purchasing (earpods, bike, laptop, etc.) and research to find the best deal for your item. You need to find at least 3 different retailers selling your item and create a spreadsheet to show the best deal. You are allowed to search for an online coupon to apply to your purchase.
- You and your friend plan to attend the prom in June. In preparation for the prom, the two of you have decided to join a gym. You must determine what type of "workouts" are most important to you and how often you are going to attend the gym. Then, find two local gyms that provide the services you are seeking. In an email, convince your friend you have found the gym. As one of the convincing components, you must include pricing evidence to support your choice.
- Alternative ideas:
  - Convince a friend you found the best limo service.
  - Convince a friend you found the best tuxedo rental store.
  - Convince a friend you found the best hair / make-up / nail salon
  - *Any prom service can be used!

Other Evidence:
Formal:
- Providing written/verbal responses to the EQs
- Tip and tax worksheets
- Calculating discount activities

Informal
- Kahoots
- EdPuzzles
- Student participation
- Teacher observation

Stage 3: Activities

REFERENCE: What Does Social Media Influence Us to Buy?
ANALYZE: What is My Role as a Consumer?
MOVE: Identifying Dark Patterns
INTERACTIVE: Terms and Conditions Game

MOVE: What Will You Buy?
REFERENCE: What is a Scam?
PLAY: Spot the Scam Signs
COMPARE: Types of Identity Theft
PROJECT: Launch an ID Theft Awareness Campaign

Reference Materials

https://www.lexingtonlaw.com/blog/credit-cards/teen-spending-habits.html
https://www.chime.com/blog/overspending-because-of-social-media-heres-how-to-stop/
https://ofdollarsanddata.com/the-6-ways-of-influence/
https://www.wsj.com/articles/subscription-companies-rethink-irksome-cancelation-practices-11638370800
https://www.nbcdfw.com/news/consumer-reports/how-to-protect-yourself-from-dark-pattern-practices/2683358/
https://consumer.ftc.gov/articles/0041-shopping-online-infographic
https://www.goodfinancialcents.com/are-you-really-getting-the-best-deal-5-things-to-consider-when-comparison-shopping/
https://www.investopedia.com/financial-edge/0212/big-box-stores-vs.-small-retailers.aspx
Price Match Guarantees at Best Buy, Target, and Walmart
https://sequinsandsales.com/benefits-of-thrifting/
https://www.rd.com/list/facebook-marketplace-safety/
https://www.ftc.gov/system/files/attachments/blog_posts/Social%20media%20a%20gold%20mine%20for%20scammers%20in%202021/social_media_spotlight.pdf
https://consumer.ftc.gov/articles/what-do-if-you-were-scammed
https://www.bankrate.com/finance/credit-cards/5-ways-theives-steal-credit-card-data/
https://www.nbcmiami.com/responds/child-identity-theft-how-to-prevent-kids-from-becoming-fraud-victims/2630380/
https://www.identityforce.com/wp-content/uploads/2020/01/10-Tips-for-Breach-Victims_IdentityForce_Jan2020.jpg

Accommodations and Modifications

Differentiation for Students with IEPs, 504s, and/or Students at Risk of Failure (IEP/504/RF)
- Access to accurate notes
- Provide alternate ways for the student to respond (verbal/pictographic answers instead of written)
- Provide additional time to complete assessments and assignments
- Model tasks by giving one or two examples before releasing students to work independently
- Break down to manageable units
- Check for understanding consistently and frequently
- Simplify written and verbal instructions
- Simplify the language, format, and directions of the assessment
- Provide Graphic Supports (Charts, Graphic organizers, Tables, Graphs, Timelines, Number lines)
- Present instructions both verbally and visually
- Provide organizers for notes
- Allow for alternate seating for proximity to peer helper or teacher as necessary
- Provide study guides prior to unit test and/or quiz
- Frequently ask questions
- Provide oral as well as written instructions/directions
- Allow for repetition and clarification during an assignment
- Read directions out loud, as needed
- Modification of tests/quizzes
- Allow the use of calculator
- Discuss behavioral issues privately with student
- Emphasize use of visual aids
- Provide a model to clarify content
- Provide graph paper, if needed
- Provide small group instruction
- Reteach materials to student, if needed
- Write out notes for student
- Adjust number of content item to student
- Provide word banks/choices to student
- Allow for oral follow up to help explain their written response

Differentiation for English Language Learners
- Provide alternate ways for the student to respond (verbal/pictographic answers instead of written)
- Substitute a hands-on activity or use of different media in projects for a written activity
- Provide word banks / word walls
- Prepare and distribute advance notes
- Provide model sentence frames and sentence starters for both oral responses and written responses
- Provide additional time to complete assessments and assignments
- Model and use gestures to aid in understanding
- Model tasks by giving one or two examples before releasing students to work independently
- Present instructions both verbally and visually
- Simplify written and verbal instructions
- Allow students to use eDictionaries
- Avoid slang and idiomatic expressions.
- Speak clearly and naturally, and try to enunciate words, especially their ending sounds.
- Provide Sensory Supports (Real-life objects, Manipulatives, Pictures & photographs, Illustrations, Diagrams, & drawings, Magazines & newspapers, Physical activities, Videos & films, Broadcasts, Models & figures)
- Provide Graphic Supports (Charts, Graphic organizers, Tables, Graphs, Timelines, Number lines)
- Provide Interactive Supports(Pair or Partner work, Group work, Peer Mentor)
- Simplify the language, format, and directions of the assessment
- Accept correct answers on test or worksheets in any written form such as lists, phrases, or using inventive spelling
- Allow editing and revision before grading
- Design projects and assessment for student that require reduced sentence or paragraph composition
- Give alternative homework or class work assignments suitable to the student's linguistic ability for activities and assessments
- Utilize alternate reading assignments/materials at the student's reading level.
- Allow for alternate seating for proximity to peer helper or teacher as necessary
- Assist student in building a picture file of key vocabulary (Pics4Learning, Webster's Visual Dictionary Online, ClipArt Etc, Shahi Visual Dictionary)
- When showing video use Closed Captioning. Some videos also allow for a slower replay so the speech is not as fast.
- Provide wait-time sufficient for English language learners who are trying to translate terms while formulating an explanation - Sufficient wait time is often said to be about 7-10 seconds
- Check for understanding consistently - ask students one-on-one what their questions are, monitor their progress on independent work and redirect as needed. They may not understand or be hesitant to verbalize what they do not understand at first, so monitor and give examples.
- Support use of student's primary language by translating key words in directions, or key vocabulary terms or giving students opportunities to communicate in their primary language (written or orally)

Differentiation for Enrichment:
- Provide more challenging reading materials
- Provide independent learning opportunities
- Study problems that do not have a clear solution
- Use topics of interest to the student, relevant to how the world works, complex and worthwhile
- Challenge the student to revise a model used in class to show greater accuracy
- Allow students to assume ownership of their own learning through curriculum acceleration.
- Have students work together, teach one another, and actively participate in their own and their classmates' education
- Allow students to pursue independent projects based on their own individual interests.
- Ask students' higher level questions that require students to look into causes, experiences, and facts to draw a conclusion or make connections to other areas of learning.
- If possible, compact curriculum to allow gifted students to move more quickly through the material.
- Encourage students to make transformations - use a common task or item in a different way.

Shepard Prep High School   Personal Finance

Unit Title / Topic: Banking: Checking & Savings	Unit Duration: 10 weeks

Stage 1: Desired Results

Established Subject Area Goals (NJSLS):
9.1.12.CDM.1 - Identify the purposes, advantages, and disadvantages of debt.
9.1.12.CDM.6 - Compute and assess the accumulating effect of interest paid over time when using a variety of sources of credit. (eg., student loans, credit cards, auto loans, mortgages).
9.1.12.CDM.8 - Compare and compute interest and compound interest and develop an amortization table using business tools
9.1.12.CP.1 - Summarize how one's credit history can affect finances, including loan terms, employment, and qualifying loans
9.1.12.CP.2 - Identify the advantages of maintaining a positive credit history
9.1.12.FI.1 - Identify ways to protect yourself from identity theft.
9.1.12.FI.2 - Explain ways to manage your accounts to maximize benefits and provide you with the utmost protection.
9.1.12.FI.4 - Research benefits and drawbacks of products offered by financial and non-financial companies (e.g., banks, credit unions, check-cashing stores, product warranty insurance)
9.1.12.PB.1 - Explain the difference between saving and investing
9.1.12.PB.2 - Prioritize financial decisions by considering alternatives and possible consequences
9.1.12.PB.6 - Describe and calculate interest and fees that are applied to various forms of spending, debt, and saving.

Interdisciplinary Standards (NJSLS):
HSA.SSE.A.1 - Interpret expressions that represent a quantity in terms of its context
HSF.LE.A.1 - Distinguish between situations that can be modeled with linear functions and with exponential functions
HSF.LE.A.1c - Recognize situations in which a quantity grows or decays by a constant percent rate per unit interval relative to another
HSS-IC.B.6 - Evaluate reports based on data

Technology Integration (NJSLS 8):
8.2.12.ED.5 - Evaluate the effectiveness of a product or system based on factors that are related to its requirements, specifications, and constraints (e.g., safety, reliability, economic considerations, quality control, environmental concerns, manufacturability, maintenance and repair, ergonomics).
8.2.12.ITH.1 - Analyze a product to determine the impact that economic, political, social, and/or cultural factors have had on its design, including its design constraints

21st Century Skills Integration (NJSLS 9):
CLKS2 Attend to financial well-being.
CLKS3 Consider the environmental, social, and economic impacts of decisions.
CLKS5 Utilize critical thinking to make sense of problems and persevere in solving them.
CLKS8 Use technology to enhance productivity, increase collaboration, and communicate effectively.
9.4.12.CT.2: Explain the potential benefits of collaborating to enhance critical thinking and problem solving
9.4.12.DC.4: Explain the privacy concerns related to the collection of data (e.g., cookies) and generation of data through automated processes that may not be evident to users
9.4.12.IML.2: Evaluate digital sources for timeliness, accuracy, perspective, credibility of the source, and relevance of information, in media, data, or other resources
9.4.12.TL.1: Assess digital tools based on features such as accessibility options, capacities, and utility for accomplishing a specified task

Transfer Goal:
Students will be able to <u>independently</u> use their learning to compare different types of checking or savings accounts to make smart financial decisions.

Students will understand that:	Essential Questions:
- Money management involves using a checking and savings account. - Finding the best savings or checking account for your personal needs is critical to financial literacy. - Paying yourself first is an important part of saving. - Saving early will maximize compound interest benefits - People experience everyday obstacles when trying to save money - There are pros and cons of a cashless society	- What do I need to know about checking and savings before opening up an account? - How do I determine the best savings or checking account for me? - How can I be a "smart saver?" - How can I save for my short term and long term goals? - Why is it important to maintain an emergency fund? - How do I safely bank online?
Students will know: - The difference between and checking and savings account - The different types of checking and savings accounts - How to shop wisely for checking and savings accounts - What a minimum balance is - Rules and regulations associated with different checking or savings accounts (i.e., maximum withdrawals and deposits) - Interest rates and how they affect a savings account - That money management includes a savings plan - The features of automated financial services and that bank information can be accessed via bank apps and online - There are a variety of ways to deposit and withdraw funds from a checking account - How to deposit a check through a smartphone or computer - PIN numbers should not be shared as it is a security feature to protect one's accounts - How to use an ATM card - The pros and cons of opening a checking account at a credit union - The various components of a bank statement in order to interpret where the money goes - Various rules of thumb and strategies to save money	**Students will be able to:** - Research a checking and savings account of various local banks - Use the decision making process to compare different checking and sayings plans from different banking institutions - Complete a bank application - Calculate simple interest / compound interest - Fill out a deposit and withdrawal slip - Write out a check - Avoid common checking and saving fees - Read a bank statement and check for errors - Withdraw money from an ATM machine - How to access bank account information via the phone / smartphone - Compare different savings vehicles such as a savings account, CD, and money market account - Identify various rules of thumb and strategies to save money.

Stage 2: Acceptable Evidence

Transfer Task & Unit Assessments:

Finding the Right Checking Account:
Three new checking accounts have been advertised in the local paper (see attached advertisements). Now that you have learned so much about checking accounts, your job is to help your friend select the best checking account given her particular situation. Once you determine the best account, you will be presenting it to your friend to explain why you think this is the best account.

Comparative Shopping:
Create a comparative chart that explores the three different checking or savings accounts (i.e., maximum withdrawals, minimum balance). Once you have gathered the information you will be sharing the chart with the class in a presentation that shows which account you think is the best and why.

Other Evidence:
Formal:
- Providing written/verbal responses to the EQs
- Check-writing
- ATM Online Simulator activity
- Deposit and Withdrawal Slip

Informal
- Kahoots
- EdPuzzle
- Student participation
- Teacher observation

Stage 3: Activities

MOVE: Your Account Balance
FINE PRINT: Checking Account Statements
DATA CRUNCH: What is the US Savings Rate?
COMPARE: Types of Savings Accounts
COMPARE: Overdraft Fees
INTERACTIVE: What's the Banking Status in Your Area
CREATE: Your Savings Goals
INTERACTIVE: Living Paycheck to Paycheck
DATA CRUNCH: How Do Consumers Use Mobile Banking
RESEARCH: PErson-to-PErson Payments
INTERACTIVE: Navigate Your Online Bank Account

Reference Materials

https://wealth.visualcapitalist.com/checking-accounts-basics/
https://www.r1cu.org/10-reasons-open-checking-account/
https://www.quicken.com/finances-101-tips-opening-savings-account
https://www.cnbc.com/select/how-to-avoid-bank-fees/
https://www.bankrate.com/banking/checking/mobile-banking-account-alerts/
https://www.forbes.com/advisor/banking/costs-of-being-unbanked-or-underbanked/
https://www.bankrate.com/finance/credit-cards/prepaid-cards-and-how-they-work/
https://www.investopedia.com/terms/p/payroll-card.asp
https://www.nerdwallet.com/article/credit-cards/credit-cards-make-you-spend-more
https://www.valuepenguin.com/news/us-poverty-paycheck-savings
https://mybank.com/the-advantages-of-personal-internet-banking/
https://www.nerdwallet.com/article/banking/online-bill-pay-what-it-is-why-you-should-use-it
https://www.nerdwallet.com/article/banking/online-banking-security
https://www.thebalance.com/pros-and-cons-of-moving-to-a-cashless-society-4160702

Accommodations and Modifications

Differentiation for Students with IEPs, 504s, and/or Students at Risk of Failure (IEP/504/RF)

- Access to accurate notes
- Provide alternate ways for the student to respond (verbal/pictographic answers instead of written)
- Provide additional time to complete assessments and assignments
- Model tasks by giving one or two examples before releasing students to work independently
- Break down to manageable units
- Check for understanding consistently and frequently
- Simplify written and verbal instructions
- Simplify the language, format, and directions of the assessment
- Provide Graphic Supports (Charts, Graphic organizers, Tables, Graphs, Timelines, Number lines)
- Present instructions both verbally and visually
- Provide organizers for notes
- Allow for alternate seating for proximity to peer helper or teacher as necessary
- Provide study guides prior to unit test and/or quiz
- Frequently ask questions
- Provide oral as well as written instructions/directions
- Allow for repetition and clarification during an assignment
- Read directions out loud, as needed
- Modification of tests/quizzes
- Allow the use of calculator
- Discuss behavioral issues privately with student
- Emphasize use of visual aids
- Provide a model to clarify content
- Provide graph paper, if needed
- Provide small group instruction
- Reteach materials to student, if needed
- Adjust number of content item to student
- Provide word banks/choices to student
- Allow for oral follow up to help explain their written response

Differentiation for English Language Learners

- Provide alternate ways for the student to respond (verbal/pictographic answers instead of written)
- Substitute a hands-on activity or use of different media in projects for a written activity
- Provide word banks / word walls
- Prepare and distribute advance notes
- Provide model sentence frames and sentence starters for both oral responses and written responses
- Provide additional time to complete assessments and assignments
- Model and use gestures to aid in understanding
- Model tasks by giving one or two examples before releasing students to work independently
- Present instructions both verbally and visually
- Simplify written and verbal instructions
- Allow students to use eDictionaries
- Avoid slang and idiomatic expressions.
- Speak clearly and naturally, and try to enunciate words, especially their ending sounds.
- Provide Sensory Supports (Real-life objects, Manipulatives, Pictures & photographs, Illustrations, Diagrams, & drawings, Magazines & newspapers, Physical activities, Videos & films, Broadcasts, Models & figures)
- Provide Graphic Supports (Charts, Graphic organizers, Tables, Graphs, Timelines, Number lines)
- Provide Interactive Supports(Pair or Partner work, Group work, Peer Mentor)
- Simplify the language, format, and directions of the assessment
- Accept correct answers on test or worksheets in any written form such as lists, phrases, or using inventive spelling
- Allow editing and revision before grading
- Design projects and assessment for student that require reduced sentence or paragraph composition
- Give alternative homework or class work assignments suitable to the student's linguistic ability for activities and assessments
- Utilize alternate reading assignments/materials at the student's reading level.
- Allow for alternate seating for proximity to peer helper or teacher as necessary
- Assist student in building a picture file of key vocabulary (Pics4Learning, Webster's Visual Dictionary Online, ClipArt Etc, Shahi Visual Dictionary)
- When showing video use Closed Captioning. Some videos also allow for a slower replay so the speech is not as fast.
- Provide wait-time sufficient for English language learners who are trying to translate terms while formulating an explanation - Sufficient wait time is often said to be about 7-10 seconds
- Check for understanding consistently - ask students one-on-one what their questions are, monitor their progress on independent work and redirect as needed. They may not understand or be hesitant to verbalize what they do not understand at first, so monitor and give examples.
- Support use of student's primary language by translating key words in directions, or key vocabulary terms or giving students opportunities to communicate in their primary language (written or orally)

Differentiation for Enrichment:

- Provide more challenging reading materials
- Provide independent learning opportunities
- Study problems that do not have a clear solution
- Use topics of interest to the student, relevant to how the world works, complex and worthwhile
- Challenge the student to revise a model used in class to show greater accuracy
- Allow students to assume ownership of their own learning through curriculum acceleration.
- Have students work together, teach one another, and actively participate in their own and their classmates' education
- Allow students to pursue independent projects based on their own individual interests.
- Ask students' higher level questions that require students to look into causes, experiences, and facts to draw a conclusion or make connections to other areas of learning.
- If possible, compact curriculum to allow gifted students to move more quickly through the material.
- Encourage students to make transformations - use a common task or item in a different way.

Unit Title / Topic: Jobs and Careers	Unit Duration: 8 weeks
Stage 1: Desired Results	

Established Subject Area Goals (NJSLS):

9.2.12.CAP.3 - Investigate how continuing education contributes to one's career and personal growth.
9.2.12.CAP.16 - Explain why taxes are withheld from income and the relationship of federal, state, and local taxes (e.g., property, income, excise and sales) and how the money collected is used by local county, state, and federal governments
9.2.12.CAP.19 - Explain the purpose of payroll deductions and why fees for various benefits (e.g., medical benefits are taken out of pay, including the cost of employee benefits to employers and self-employment income.
9.4.12.CI.2 - Identify career pathways that highlight personal talents, skills, and abilities
9.4.12.DC.6 - Select information to post online that positively impacts personal image and future college and career opportunities.
9.4.12.DC.7 - Evaluate the influence of digital communities on the nature, content, and responsibilities of careers, and other aspects of society.
9.4.12.DC.8 - Explain how increased network connectivity and computing capabilities of everyday objects allow for innovative technological approaches to climate protection.

Interdisciplinary Standards (NJSLS):

HSA.SSE.A.1 - Interpret expressions that represent a quantity in terms of its context
HSA.CED.A.1 - Create equations and inequalities in one variable and use them to solve problems.
HSS-IC.B.6 - Evaluate reports based on data

Technology Integration (NJSLS 8):

8.1.8.IC.1 - Compare the tradeoffs associated with computing technologies that affect individual's everyday activities and career options
8.2.12.ITH.1 - Analyze a product to determine the impact that economic, political, social, and/or cultural factors have had on its design, including its design constraints
8.2.12.EC.1 - Analyze controversial technological issues and determine the degrees to which individuals, business, and governments have an ethical role in the decisions that are made

21st Century Skills Integration (NJSLS 9):

CLKS1 Act as a responsible and contributing community member and employee.
CLKS2 Attend to financial well-being.
CLKS3 Consider the environmental, social, and economic impacts of decisions.
CLKS4 Demonstrate creativity and innovation.
CLKS5 Utilize critical thinking to make sense of problems and persevere in solving them.
CLKS6 Model integrity, ethical leadership and effective management.
CLKS7 Plan education and career paths aligned to personal goals.
CLKS8 Use technology to enhance productivity, increase collaboration, and communicate effectively.
CLKS9 Work productively in teams while using cultural/global competence.

9.4.12.DC.4: Explain the privacy concerns related to the collection of data (e.g., cookies) and generation of data through automated processes that may not be evident to users
9.4.12.DC.6: Select information to post online that positively impacts personal image and future college and career opportunities.
9.4.12.DC.7: Evaluate the influence of digital communities on the nature, content and responsibilities of careers, and other aspects of society
9.4.12.DC.8: Explain how increased network connectivity and computing capabilities of everyday objects allow for innovative technological approaches
9.4.12.IML.2: Evaluate digital sources for timeliness, accuracy, perspective, credibility of the source, and relevance of information, in media, data, or other resources
9.4.12.CI.2: Identify career pathways that highlight personal talents, skills, and abilities
9.4.12.CI.3: Investigate new challenges and opportunities for personal growth, advancement, and transition

Transfer Goal:

Students will be able to independently use their learning to go through the process of creating their own resume and cover letter.

Students will understand that:	Essential Questions:
● There is a difference between having a job and having a career. ● Income affects spending decisions and lifestyle. ● There are various ways to find a job, including finding job postings, joining job boards and networking. ● Having a professional online presence is a powerful tool to a successful career. ● One can incorporate multiple strategies to potentially generate interview opportunities	● What is the difference between a job and a career? ● How does my income affect my lifestyle and spending decisions? ● What is an elevator pitch, and how do I write a good one to use in my job search? ● What is LinkedIn and why might it be important for your career? ● What makes a great resume and cover letter? ● What can you do to prepare for a job interview?

Students will know:	Students will be able to:
● The difference between a job and a career. ● How income affects my lifestyle and spending decisions. ● Do's and don'ts on a job interview ● The difference between net income and gross income ● There are various sources for earning income ● There are various paths that lead to successful careers. ● Every job requires its own set of hard and soft skills. ● How to read and analyze a job post ● The roles of a resume and cover letter and how they are used in the hiring process. ● Preparing for a job interview includes preparing yourself physically, mentally, and practicing how to answer common interview questions	● Find a job based on experience and interests ● Fill out a job application ● Calculate the number of hours worked ● Calculate total wages for earning period using basic math skills ● Finding wages for different pay periods ● Write a resume ● Fill out working papers ● Identify different available career pathways ● Analyze potential careers based on salary, stability, growth, training, and responsibility ● Demonstrate the use of soft skills in different roleplay scenarios. ● Use online job boards to find and read job postings for open roles that meet your career goals and qualifications ● Write an elevator pitch that will leave a positive first impression ● Create a resume and cover letter ● Practice answering common interview questions

Stage 2: Acceptable Evidence

Transfer Task & Unit Assessments:

Finding the Right Job:
You are about to find your first job! You must do your research to determine the best job for you. Carefully consider the following factors:
1) Hours you have to work - can you be there
2) How are you going to get to your job
3) Job Responsibilities
4) Prior Skills needed
5) Time requirements
6) How much will you make per hour per week
7) Job interview and application

Create a presentation that compares two different job opportunities and highlights which job you would choose and why.

Write a resume and cover letter for a fictional job posting.

Write a resume and cover letter using personal experience and skills.

Create a LinkedIn profile

Other Evidence:

Formal:
● Providing written/verbal responses to the EQs
● Mock interview
● Completed Timesheet
● Calculating Wages activity

Informal
● Kahoot
● EdPuzzle
● Student participation
● Teacher observation

Stage 3: Activities

DATA CRUNCH: What Job Characteristics Matter Most to College Grads
MOVE: Career Comparison
INTERACTIVE: What is the Most Common Job in Each State?
DATA CRUNCH: Which Careers are the Biggest Gamble?
INTERACTIVE: Which Jobs Align with My Interests
Write Your Own Elevator Pitch
CREATE: A LinkedIn Profile
CREATE: A Resume and Cover Letter
PROJECT: Who Aced the Interview Challenge
DATA CRUNCH: Which Benefits are Most Valued by Job Seekers?
COMPARE: Choosing Between Job Offers
FINE PRINT: Pay Stub
PROJECT: First Week on the Job Means Paperwork

Reference Materials

https://www.nerdwallet.com/l/college-alternatives
https://www.linkedin.com/pulse/dig-deeper-15-jobs-rise-andrew-seaman/
https://tallo.com/blog/how-to-choose-career/
https://dataqualitycampaign.org/wp-content/uploads/2019/04/Graces-Path-to-Success-Infographic.pdf
https://www.forbes.com/sites/markcperna/2021/01/12/the-top-25-soft-skills-remote-workers-need-in-2021-and-3-ways-to-get-them/?sh=4dab2994d78b
https://www.thebalancecareers.com/employment-skills-listed-by-job-2062389
https://www.cnbc.com/2017/07/10/6-ways-to-use-job-boards-to-land-a-gig-and-one-stupid-mistake-to-avoid.html
https://www.thebalancecareers.com/types-of-career-networking-events-2059736
https://www.thebalancecareers.com/tips-to-make-a-better-linkedin-profile-2062332
https://www.topresume.com/career-advice/meaningful-linkedIn-network-connections
https://www.topresume.com/career-advice/how-different-should-your-resume-and-linkedin-profile-be
https://resumegenius.com/blog/resume-help/resume-with-no-experience
https://www.themuse.com/advice/5-fixable-job-search-mistakes-that-are-holding-you-back-from-interviews
https://www.monster.com/career-advice/article/dressing-for-interview-by-industry
https://www.northeastern.edu/graduate/blog/virtual-interview-tips/
https://www.indeed.com/career-advice/interviewing/what-to-do-after-an-interview
https://www.thebalancecareers.com/understanding-your-employee-benefits-2386304
https://www.thebalancecareers.com/how-to-decide-between-two-job-offers-4154614
https://www.thebalancecareers.com/what-to-do-when-you-dont-get-a-job-offer-2061405
https://www.policygenius.com/banking/what-is-direct-deposit/#who-can-use-direct-deposit
https://www.thebalance.com/thmb/AMttVjNpRgANFm3Exz5dgBrzxe4=/950x0/filters:max_bytes(150000):strip_icc():format(webp)/how-to-set-up-direct-deposit-315294-EN_FINAL-ebcc1d4e9b394ff8a995c3e0b314f701.png

INFOGRAPHICS:
Resume Format: https://d4y70tum9c2ak.cloudfront.net/contentImage/Y25SmamPM2CUlpIsG5pC3IxRGEEzbF84qV41s6NqVP4/resized.jpg
Resume vs. Cover Letter: https://d4y70tum9c2ak.cloudfront.net/contentImage/GH8o8FQUcUhvLLJsVCQHvzyW_1QOFeGdbQ0B2RX7jPA/resized.png
Anatomy of a Perfect Cover Letter: https://d3ibl6bxs79jg9.cloudfront.net/wp-content/uploads/2021/09/cover-letter-include-1.png
Star Interview Method: https://pilbox.themuse.com/image.jpg?url=https%3A%2F%2Fassets.themuse.com%2Fuploaded%2Fattachments%2F39825%2F5e93d895-ede0-42e0-9c97-53cf6735c031.jpg%3Fv%3D273332a32dce235072579dc9ed686f9b29e66135c6f82fdc9495d4b774b0c19e&prog=1&w=780

Accommodations and Modifications

Differentiation for Students with IEPs, 504s, and/or Students at Risk of Failure (IEP/504/RF)

- Access to accurate notes
- Provide alternate ways for the student to respond (verbal/pictographic answers instead of written)
- Provide additional time to complete assessments and assignments
- Model tasks by giving one or two examples before releasing students to work independently
- Break down to manageable units
- Check for understanding consistently and frequently
- Simplify written and verbal instructions
- Simplify the language, format, and directions of the assessment
- Provide Graphic Supports (Charts, Graphic organizers, Tables, Graphs, Timelines, Number lines)
- Present instructions both verbally and visually
- Provide organizers for notes
- Allow for alternate seating for proximity to peer helper or teacher as necessary
- Provide study guides prior to unit test and/or quiz
- Frequently ask questions
- Provide oral as well as written instructions/directions
- Allow for repetition and clarification during an assignment
- Read directions out loud, as needed
- Modification of tests/quizzes
- Allow the use of calculator
- Discuss behavioral issues privately with student
- Emphasize use of visual aids
- Provide a model to clarify content
- Provide graph paper, if needed
- Provide small group instruction
- Reteach materials to student, if needed
- Adjust number of content item to student
- Provide word banks/choices to student
- Allow for oral follow up to help explain their written response

Differentiation for English Language Learners

Provide alternate ways for the student to respond (verbal/pictographic answers instead of written)
Substitute a hands-on activity or use of different media in projects for a written activity
Provide word banks / word walls
Prepare and distribute advance notes
Provide model sentence frames and sentence starters for both oral responses and written responses
Provide additional time to complete assessments and assignments
Model and use gestures to aid in understanding
Model tasks by giving one or two examples before releasing students to work independently
Present instructions both verbally and visually
Simplify written and verbal instructions
Allow students to use eDictionaries
Avoid slang and idiomatic expressions.
Speak clearly and naturally, and try to enunciate words, especially their ending sounds.
Provide Sensory Supports (Real-life objects, Manipulatives, Pictures & photographs, Illustrations, Diagrams, & drawings, Magazines & newspapers, Physical activities, Videos & films, Broadcasts, Models & figures)
Provide Graphic Supports (Charts, Graphic organizers, Tables, Graphs, Timelines, Number lines)
Provide Interactive Supports(Pair or Partner work, Group work, Peer Mentor)
Simplify the language, format, and directions of the assessment
Accept correct answers on test or worksheets in any written form such as lists, phrases, or using inventive spelling
Allow editing and revision before grading
Design projects and assessment for student that require reduced sentence or paragraph composition
Give alternative homework or class work assignments suitable to the student's linguistic ability for activities and assessments
Utilize alternate reading assignments/materials at the student's reading level.
Allow for alternate seating for proximity to peer helper or teacher as necessary
Assist student in building a picture file of key vocabulary (Pics4Learning, Webster's Visual Dictionary Online, ClipArt Etc, Shahi Visual Dictionary)
When showing video use Closed Captioning. Some videos also allow for a slower replay so the speech is not as fast.
Provide wait-time sufficient for English language learners who are trying to translate terms while formulating an explanation - Sufficient wait time is often said to be about 7-10 seconds
Check for understanding consistently - ask students one-on-one what their questions are, monitor their progress on independent work and redirect as needed. They may not understand or be hesitant to verbalize what they do not understand at first, so monitor and give examples.
Support use of student's primary language by translating key words in directions, or key vocabulary terms or giving students opportunities to communicate in their primary language (written or orally)

Differentiation for Enrichment:

- Provide more challenging reading materials
- Provide independent learning opportunities
- Study problems that do not have a clear solution
- Use topics of interest to the student, relevant to how the world works, complex and worthwhile
- Challenge the student to revise a model used in class to show greater accuracy
- Allow students to assume ownership of their own learning through curriculum acceleration.
- Have students work together, teach one another, and actively participate in their own and their classmates' education
- Allow students to pursue independent projects based on their own individual interests.
- Ask students' higher level questions that require students to look into causes, experiences, and facts to draw a conclusion or make connections to other areas of learning.
- If possible, compact curriculum to allow gifted students to move more quickly through the material.
- Encourage students to make transformations - use a common task or item in a different way.

Shepard Prep High School

Personal Finance

Unit Title / Topic: Budgeting	Unit Duration: 8 weeks

Stage 1: Desired Results

Established Subject Area Goals (NJSLS):
9.1.12.CDM.9 - Summarize the causes and consequences of personal and corporate bankruptcy and evaluate the implications for self and others
9.1.12.CP.6 - Explain the effect of debt on a person's net worth.
9.1.12.FP.3 - Relate the concept of delayed gratification (i.e., psychological distance), to meeting financial goals, investing, and building wealth over time.
9.1.12.PB.2 - Prioritize financial decisions by considering alternatives and possible consequences.
9.1.12.PB.3 - Design a personal budget that will help you reach your long-term and short-term financial goals
9.1.12.PB.4 - Explain how you would revise your budget to accommodate changing circumstances.
9.4.12.TL.2 - Generate data using formula-based calculations in a spreadsheet and draw conclusions about the data.

Interdisciplinary Standards (NJSLS):
HSA.SSE.A.1 - Interpret expressions that represent a quantity in terms of its context
HSS-IC.B.6 - Evaluate reports based on data

Technology Integration (NJSLS 8):
8.1.8.CS.1 - Recommend improvements to computing devices in order to improve the ways users interact with the devices
8.2.12.ETW.1 - Evaluate ethical considerations regarding the sustainability of environmental resources that are used for the design, creation and maintenance of a chosen product.

21st Century Skills Integration (NJSLS 9):
CLKS1 Act as a responsible and contributing community member and employee.
CLKS2 Attend to financial well-being.
CLKS3 Consider the environmental, social, and economic impacts of decisions.
CLKS8 Use technology to enhance productivity, increase collaboration, and communicate effectively.
CLKS9 Work productively in teams while using cultural/global competence.
9.4.12.CT.2: Explain the potential benefits of collaborating to enhance critical thinking and problem solving
9.4.12.DC.4: Explain the privacy concerns related to the collection of data (e.g., cookies) and generation of data through automated processes that may not be evident to users
9.4.12.IML.8: Evaluate media sources for point of view, bias, and motivations
9.4.12.TL.1: Assess digital tools based on features such as accessibility options, capacities, and utility for accomplishing a specified task
9.4.12.TL.2: Generate data using formula-based calculations in a spreadsheet and draw conclusions about the data.

Transfer Goal:
Students will be able to <u>independently</u> use their learning to create a spending plan that monitors monthly spending and demonstrates smart consumer decisions to stay within a simulated budget.

Students will understand that:	Essential Questions:
- Money management is reliant on developing and maintaining a personal budget - Everything purchased has an impact on your budget - Understanding the difference between wants and needs will allow a person to spend their money wisely - If you want to build real wealth, you need to be in control of your finances. - Before you can begin to budget, you need to understand the basics of receiving a paycheck. - There are pros and cons of working in a gig economy - Budgeting for home expenses includes rent, utilities, renters insurance, etc. - Budgeting for car expenses include car payment, insurance, maintenance/repairs, gas, etc. - One of the key strategies to lower your food budget is to use unit pricing.	- How can I best manage my money? What tools will help me be financially responsible? - How does the money I spend affect my budget? - What factors should be considered when determining when a purchase is appropriate? - How can my spending negatively impact my budget? - What should I learn to budget and practice during my teen years, rather than waiting until adulthood? - What are some of the key benefits of budgeting? - What's the difference between gross pay and net pay? - How do I budget if I have a fluctuating income? - How do I find and rent my first apartment? - What factors lead to the transportation choices people make? - What are some strategies I can use to save money on food?
Students will know: - How to prioritize their wants and needs (when spending money) - Creating a budget includes analyzing both income and expenses - How to use the 50/30/20 Rule - Learning how to budget better and adjusting your budget can prevent you from overspending and help you save more money. - The special importance of saving if you work in a gig job - The factors to consider when deciding where to live, including the cost of living - The benefits of having a roommate and how to set yourself up for success in living with others - The pros and cons to financing a car, leasing a car, and using public transportation. - The financial implications of dining out	**Students will be able to:** - Differentiate between wants and needs - Classify expenses into needs and wants - Calculate how much to "pay yourself first" when creating a budget - Create a budget on a salaried adult's income and adjust it as needed - Define the gig economy and freelancing - Find an apartment within a given budget that fits your needs and wants - Read and analyze the fine print of a residential lease - Conduct online research regarding the true cost of car ownership - Calculate the unit price of common grocery items and use it as part of your decision making process

Stage 2: Acceptable Evidence

Transfer Task & Unit Assessments:
Inheritance Project: Your family inherited money from a relative. Your parents have agreed to give you financial independence with your share of inheritance. In order to receive your monthly check, you must first provide your parents with a detailed budget that includes all of your monthly expenses. Part of the agreement includes that part of the money must go into savings and you must cover personal expenses (i.e., lunch, school supplies, and cell phone).

Differentiated Task:
Party Planning Project - You have been hired by a mom to plan a 6 year old birthday party. You will be be given a specific budget to work with and a list of ideas the child would like to include in the party. Your goal is to plan the party and not go over the budget and plan the perfect event. Good luck!

Budgeting Blunder:
Given a negative money management scenario, research and propose solutions to the situation that will result in correcting the situation

Other Evidence:
Formal:
- Providing written/verbal responses to the EQs
- Salary-Based Budget Sheet
- Apartment budget activity
- Roommate budget activity
- Car budget activity

Informal
- Kahoot
- EdPuzzle
- Student participation
- Teacher observation

Stage 3: Activities

COMPARE: Needs vs. Wants
CASE STUDY: How Do I Budget?
MOVE: Organize Budget Expenses
DATA CRUNCH: What Does the Average Household Spend Money On?
CREATE: A Salary-Based Budget
READ: Making it in a Gig Economy

INTERACTIVE: Can You Make it as an Uber Driver
PROJECT: Budgeting with Your Roommates
COMPARE: Find an Apartment
FINE PRINT: Residential Lease
COMPARE: Select Your Utilities
RESEARCH: Monthly Cost of Car Ownership
MATH: Unit Price

Reference Materials

https://consumer.gov/managing-your-money/making-budget#!what-it-is
https://www.thebalance.com/reasons-to-budget-money-2385699
https://www.nerdwallet.com/article/finance/what-is-a-budget
https://www.personalfinancelab.com/finance-knowledge/personal-finance/pay-yourself-first/
https://www.cnbc.com/2017/02/23/experts-agree-you-dont-need-to-budget-as-long-as-you-do-one-thing.html
https://www.clevergirlfinance.com/blog/better-budgeting/
https://www.flexjobs.com/blog/post/difference-freelancing-employee-contractor-v2/
https://smartasset.com/auto/3-costs-of-your-commute-to-work
https://omniride.com/service/rider-tools/commuting-calculator/
https://www.marriner.com/people/viewpoints/gen-zers-putting-their-money-where-their-mouths-are/
https://www.prioritizedliving.com/how-much-should-i-spend-on-groceries/
YouTube Video - In Debt We Trust (In Debt We Trust Documentary - English Documentary -How Money and Credit Control Your Life

Accommodations and Modifications

Differentiation for Students with IEPs, 504s, and/or Students at Risk of Failure (IEP/504/RF)

- Access to accurate notes
- Provide alternate ways for the student to respond (verbal/pictographic answers instead of written)
- Provide additional time to complete assessments and assignments
- Model tasks by giving one or two examples before releasing students to work independently
- Break down to manageable units
- Check for understanding consistently and frequently
- Simplify written and verbal instructions
- Simplify the language, format, and directions of the assessment
- Provide Graphic Supports (Charts, Graphic organizers, Tables, Graphs, Timelines, Number lines)
- Present instructions both verbally and visually
- Provide organizers for notes
- Allow for alternate seating for proximity to peer helper or teacher as necessary
- Provide study guides prior to unit test and/or quiz
- Frequently ask questions
- Provide oral as well as written instructions/directions
- Allow for repetition and clarification during an assignment
- Read directions out loud, as needed
- Modification of tests/quizzes
- Allow the use of calculator
- Discuss behavioral issues privately with student
- Emphasize use of visual aids
- Provide a model to clarify content
- Provide small group instruction
- Reteach materials to student, if needed
- Adjust number of content item to student
- Provide word banks/choices to student
- Allow for oral follow up to help explain their written response

Differentiation for English Language Learners

- Provide alternate ways for the student to respond (verbal/pictographic answers instead of written)
- Substitute a hands-on activity or use of different media in projects for a written activity
- Provide word banks / word walls
- Prepare and distribute advance notes
- Provide model sentence frames and sentence starters for both oral responses and written responses
- Provide additional time to complete assessments and assignments
- Model and use gestures to aid in understanding
- Model tasks by giving one or two examples before releasing students to work independently
- Present instructions both verbally and visually
- Simplify written and verbal instructions
- Allow students to use eDictionaries
- Avoid slang and idiomatic expressions.
- Speak clearly and naturally, and try to enunciate words, especially their ending sounds.
- Provide Sensory Supports (Real-life objects, Manipulatives, Pictures & photographs, Illustrations, Diagrams, & drawings, Magazines & newspapers, Physical activities, Videos & films, Broadcasts, Models & figures)
- Provide Graphic Supports (Charts, Graphic organizers, Tables, Graphs, Timelines, Number lines)
- Provide Interactive Supports(Pair or Partner work, Group work, Peer Mentor)
- Simplify the language, format, and directions of the assessment
- Accept correct answers on test or worksheets in any written form such as lists, phrases, or using inventive spelling
- Allow editing and revision before grading
- Design projects and assessment for student that require reduced sentence or paragraph composition
- Give alternative homework or class work assignments suitable to the student's linguistic ability for activities and assessments
- Utilize alternate reading assignments/materials at the student's reading level.
- Allow for alternate seating for proximity to peer helper or teacher as necessary
- Assist student in building a picture file of key vocabulary (Pics4Learning, Webster's Visual Dictionary Online, ClipArt Etc, Shahi Visual Dictionary)
- When showing video use Closed Captioning. Some videos also allow for a slower replay so the speech is not as fast.
- Provide wait-time sufficient for English language learners who are trying to translate terms while formulating an explanation - Sufficient wait time is often said to be about 7-10 seconds
- Check for understanding consistently - ask students one-on-one what their questions are, monitor their progress on independent work and redirect as needed. They may not understand or be hesitant to verbalize what they do not understand at first, so monitor and give examples.
- Support use of student's primary language by translating key words in directions, or key vocabulary terms or giving students opportunities to communicate in their primary language (written or orally)

Differentiation for Enrichment:

- Provide more challenging reading materials
- Provide independent learning opportunities
- Study problems that do not have a clear solution
- Use topics of interest to the student, relevant to how the world works, complex and worthwhile
- Challenge the student to revise a model used in class to show greater accuracy
- Allow students to assume ownership of their own learning through curriculum acceleration.
- Have students work together, teach one another, and actively participate in their own and their classmates' education
- Allow students to pursue independent projects based on their own individual interests.
- Ask students' higher level questions that require students to look into causes, experiences, and facts to draw a conclusion or make connections to other areas of learning.
- If possible, compact curriculum to allow gifted students to move more quickly through the material.
- Encourage students to make transformations - use a common task or item in a different way.