

Standard	Interdisciplinary Connections <i>(Students will know)</i>	Skills <i>(Students will be able to)</i>
9.2.4.A.4 9.2.4.B.1 9.2.4.B.2 9.2.4.D.1	<p><u>Language Arts:</u></p> <ul style="list-style-type: none"> Students explore and write a cover letter for a job listing that appeals to them. Students explore in cooperative groups the 6 pillars of Character and list specific behaviors associated with each that they would like to see more of or less of from peers, adults and leaders. The lists are then used to write an expository group essay on one of the pillars of character. (www.charactercounts.org) Students create an attribute chart about themselves and use it in a ME collage that highlights their personal strengths. 	<ul style="list-style-type: none"> Students will be able to identify character traits that are important in day-to-day activities in the home, school and community. Students will be able to demonstrate brainstorming skills. Students will be able to demonstrate an understanding of the relationship between personal behavior and self-image. Students will be able to demonstrate an understanding of self and build upon personal strengths.
9.2.4.E.2 9.2.4.E.3 9.2.4.E.5 9.2.4.E.6	<p><u>Math</u></p> <ul style="list-style-type: none"> Budgeting and Saving Check It Out Introduction to Credit Budgeting for a Business 21st Century Math Skills Map: Additional integration ideas Students research various careers, their requirements and average salaries. They then use the information to create an Excel chart and graph that compares average salaries. Students select a desired costly item or items, like a bike, i-Pod or video game and develop a financial plan to earn the money needed to purchase them over a given period of time. Given a monetary allotment students create an expense log for one week and present and compare results with class. Money Management website 	<ul style="list-style-type: none"> List trade-offs between needs and wants and how to budget and save for them. Begin the steps for writing checks and maintaining check registers. Discuss credit cards, credit card perks, and responsible credit Students will be able to identify various sources of money for personal spending. Students will be able to explore the relationship between wants, needs, and resources. Students will be able to explain how people can improve their ability to earn income by gaining new knowledge, skills, and experiences. Students will be able to describe how to earn and save money in order to purchase a desired item. Students will be able to calculate accurately.

<p>9.2.4.A.2 9.2.4.D.1 9.2.4.F.4</p>	<p><u>Social Studies</u></p> <ul style="list-style-type: none"> • 21st Century Skills Map for Social Studies: Additional Integration Ideas • Explore the characteristics of a market economy and have cooperative groups of students create a mock business with goods they would sell to their peers. • www.en.wikipedia.org/wiki/New-Jersey • Have students imagine that they have begun a new settlement either in the past or future and create a set of laws for their community to follow and explain the reason or importance of each. • Examine the lives of Civil Rights leaders referred in the Houghton Mifflin Grade 4 Social Studies text and record a major contribution of each onto a classroom display. 	<ul style="list-style-type: none"> • Students will be able to plan and follow steps to make choices and decisions. • Students will be able to explain a person's responsibility to obey laws and rules. • Students will be able to identify positive character traits.
<p>9.1.4.A.3 9.1.4.B.1 9.1.4.F.2 9.1.4.F.3</p>	<p><u>Science</u></p> <ul style="list-style-type: none"> • Students work in cooperative groups to identify possible dangers associated with working in a science laboratory and develop a set of agreed upon procedures and rules to ensure their safety when working on lab experiments. • Students explore the career of an electrical engineer. • Students work in cooperative groups to construct a model of a home that has some type of electric circuitry and lighting utilized in each room and then evaluate their performance on the task. 	<ul style="list-style-type: none"> • Students will be able to plan and follow steps to make choices and decisions. • Students will be able to explain a person's responsibility to obey laws and rules. • Students will be able to identify positive character traits.
<p>9.2.4.A.1 9.2.4.B.3 9.2.4.D.3 9.2.4.F.1 9.2.4.F.2</p>	<p><u>Visual and Performing Arts/PE/Health</u></p> <ul style="list-style-type: none"> • Write and perform an anti-bullying skit. • Students listen to each others musical performance and critique them using a given set of criteria and the appropriate dialogue. • 21st Century Skills for the arts: Additional Integration Ideas 	<ul style="list-style-type: none"> • Students will be able to develop positive social skills and identify ethical behaviors in the school, home and community. • Students will be able to work cooperatively to accomplish a task. • Students will be able to accept criticism and respond constructively.

Standards Reference

- **9.1.4.A.1** Explain the difference between a career and a job, and identify various jobs in the community and the related earnings.
- **9.1.4.A.2** Identify potential sources of income.
- **9.1.4.A.3** Explain how income affects spending and take-home pay.
- **9.1.4.B.1** Differentiate between financial wants and needs.
- **9.1.4.B.2** Identify age-appropriate financial goals.
- **9.1.4.B.3** Explain what a budget is and why it is important.
- **9.1.4.B.4** Identify common household expense categories and sources of income.
- **9.1.4.B.5** Identify ways to earn and save.
- **9.1.4.E.1** Determine factors that influence consumer decisions related to money.
- **9.1.4.E.2** Apply comparison shopping skills to purchasing decisions.
- **9.1.4.F.1** Demonstrate an understanding of individual financial obligations and community financial obligations.
- **9.1.4.F.2** Explain the roles of philanthropy, volunteer service, and charitable contributions, and analyze their impact on community development and quality of living.
- **9.1.4.G.1** Describe how valuable items might be damaged or lost and ways to protect them.
- **9.2.4.A.1** Identify reasons why people work, different types of work, and how work can help a person achieve personal and professional goals.
- **9.2.4.A.2** Identify various life roles and civic and work-related activities in the school, home, and community.
- **9.2.4.A.3** Investigate both traditional and nontraditional careers and relate information to personal likes and dislikes.
- **9.2.4.A.4** Explain why knowledge and skills acquired in the elementary grades lay the foundation for future academic and career success.



Teacher Resources

A Garden Carried IN The Pocket A Magic Button to Wall Street by Edith Nisberg

The story is about two teenagers brother and sister, Russ and Joy who have an exciting adventure. One day they walk to New York City and enter an elevator in a huge office building. They press a magic button and find themselves in a strange place and discover an unusual brokerage house on Wall Street. They invest \$100 in a stock, when a shocking news bulletin changed their fantasy into reality. Read to find out how Russ and Joy followed their dreams and turned a loss into a profit.

Germey Blew It- Again by Rebecca Jones

In order to pay off a school debt, Germey goes into the gerbil breeding business.

Make Four Million Dollars by Next Thursday by Stephen Manes

Jason attracts a lot of attention when he starts following the zany advice in a getrich-quick book by the bizarre Dr. Silverfish.

Millions by Frank Cottrell

It was a one-in-a-million chance. A bag crammed with cash comes tumbling out of the air and lands right at Damian's feet. Suddenly the Cunningham brothers are rich. Very rich.

Owl in the Office by Ben M. Baglio

The Welford Animal Shelter has always been a place for homeless and hurt animals. What will happen to the animals if the shelter has to close? Mandy and James organize a huge pet show to raise enough money to keep the shelter open.

The Big Buck Adventure by Shelley Gill and Deborah Tobola

One little girl and one very big dollar set out on a great adventure at the store. However, what seems like a pleasant afternoon of shopping soon turns perplexing as the challenge of her buying options becomes overwhelming. She doesn't know what to do. There are so many choices, but she only has one buck. A fun and perfect example of how we use math in our daily lives.

Supplemental Workbooks:

- [4 C's Classroom Poster](#)

Websites:

- www.brainpopjr.com
- [Common Core Tool Kit](#)
- [Introduction to Saving and Spending](#)
- [Introduction to Money](#)
- [History of Banking and Saving](#)
- [Checking Accounts and Alternative Banking Methods](#)
- [Framework for 21st Century Learning](#)
- [Framework Definitions](#)

Worksheets:

- [Budgeting and Saving](#)
- [Check It Out](#)
- [Introduction to Credit](#)
- [Budgeting for a Business](#)
- [21st Century Math Skills Map: Additional integration ideas](#)

Modifications:

Special Education Students:

[How to Adapt Your Teaching Strategies to Student Needs](#)

English Language Learners:

[How to adapt lessons for ELL students by Dr. Denise Furlong](#)

Students at Risk of Failure:

[Modifications and Accommodations for At Risk Students](#)

Gifted Students:

[Gifted Students Modifications](#)

