

**Career and Technical Education (CTE)**

**GRADE 6**

**Personal Financial Literacy  
Technology**

**BOARD APPROVAL DATE: September 24, 2019**

**BOARD ADOPTION OF STATE STANDARDS: September 2015**

## Unit Overview (Standards Coverage)

Unit		Unit Focus	Skills Overview	Suggested Pacing
Unit 1	PFL 9.1 TECH.8.1.8	Personal Financial Literacy: Money Management/Critical Consumer and Technology	Creation of a 6th Grade Personal Financial Literacy portfolio Using online resources, digital tools and Google Apps to analyze spending.	2 days
Unit 2	PFL 9.1 TECH.8.1.8	Personal Financial Literacy: Planning, Saving and Investing/Money Management and Technology	Maintaining a 6th Grade PFL portfolio Research savings basics, how banks work and personal financial savings strategies using online resources and Google Apps. Understand and use collaboration techniques.	1-2 days
Unit 3	PFL 9.1 TECH.8.1.8	Personal Financial Literacy: Becoming a Critical Consumer and Technology	Maintaining a 6th Grade PFL Understand and demonstrate ways to be a critical consumer using online resources and Google Apps.	1 day

This document outlines in detail the answers to the following four questions:

1. What do we want our students to know?
2. How do we know if they learned it?
3. What do we do if they did not learn it?
4. What do we do when they did learn it?



## Unit 1: Money Management/Critical Consumer

Content & Practice Standards (write in full)	Interdisciplinary Standards	Critical Knowledge & Skills
<ul style="list-style-type: none"> <li>9.1.8.B.4. Relate the concept of deferred gratification to meeting financial goals and building wealth</li> <li>9.1.8.E.1 Prioritize personal wants and needs when making purchases</li> <li>8.1.8.A.4 Graph and calculate data within a spreadsheet and present a summary of the results</li> <li>8.1.8.A.CS2 Select and use applications effectively and productively.</li> <li>8.1.8.A.2 Create a personalized learning plan using one or more digital applications to be critiqued by professionals for usability.</li> </ul>	<p>LA.W.8 - [<i>Strand</i>] - Writing</p> <p>LA.W.8.2 - Write informative/explanatory texts to examine a topic and convey ideas, concepts, and information through the selection, organization, and analysis of relevant content.</p> <p>CRP.K-12.CRP3 - [<i>Practice</i>] - Attend to personal health and financial well-being.</p>	<ul style="list-style-type: none"> <li>Digital tools to create portfolios/folder</li> <li>Using Google Apps responsibly and productively</li> <li>Apply needs v wants skills to develop to a basic spending log/plan</li> </ul>

## Unit 1: Money Management/Critical Consumer

## Stage 1 – Desired Results

UNIT SUMMARY	CORE AND SUPPLEMENTAL MATERIALS/RESOURCES (OPEN RESOURCES)
<p>Brief 2-4 sentence description of unit purpose, what is covered, and what students will understand at the conclusion of the unit.</p> <p>Students will create a 6th grade financial literacy computer portfolio to use as a personalized learning plan for personal financial literacy content and technology related skills. They will understand the concept of spending wisely when reflecting on needs v wants through the use of surveys/ graph, . and the development an itemized spending plan.</p>	<ul style="list-style-type: none"> <li>Google Drive</li> <li>Google Doc</li> <li>Google Sheets</li> <li><a href="https://www.surveymonkey.com/">https://www.surveymonkey.com/</a></li> <li><a href="http://www.themint.org/">http://www.themint.org/</a></li> </ul>

## UNDERSTANDINGS

Students will understand that...	Students will be able to...
<ul style="list-style-type: none"> <li>Deferred gratification is related to building wealth</li> <li>The difference of needs v wants and how that affects their financial goals as a consumer.</li> <li>Portfolio use can help develop skills and a further understanding of technology and PFL concepts.</li> </ul>	
Students will know...	Students will be able to...
<p>What content will be covered that students must master?</p> <ul style="list-style-type: none"> <li>Use digital tools to create a portfolio</li> <li>Complete and analyze a spending survey.</li> <li>Difference between a need v want</li> </ul>	<p>What should students be able to accomplish to demonstrate understanding?</p> <ul style="list-style-type: none"> <li>Complete the starting model for a grade 6 PFL portfolio.</li> <li>Identify and analyze a spending survey/graph</li> <li>Complete an itemized spending plan in Google Sheets.</li> </ul>

<b>Stage 2 – Assessment Evidence</b>	
<p>Performance Tasks:</p> <p><i>What projects, hands-on lessons, use of manipulatives, active participation in new situations, etc. will reveal evidence of meaning-making and transfer (true understanding)?</i></p> <p><i>How will students demonstrate their understanding (meaning-making and transfer) through complex performance?</i></p> <ul style="list-style-type: none"> <li>• <b>Students will create a 6th Grade Personal Financial Literacy Portfolio/folder adding a link to a resource on PFL</b> <a href="http://www.themint.org/">http://www.themint.org/</a></li> <li>• <b>Students will take an online class survey of what they spend money on using Survey Monkey.</b></li> <li>• <b>They will analyze the survey and through class discussion determine which items are a need/want.</b></li> <li>• <b>Students will create spending plan using Google Sheets based on a scenario/budget and identify the items as needs v wants.</b></li> <li>• <b>Students will research the current costs of items.</b></li> <li>• <b>Students will add notes/resources to their portfolios.</b></li> </ul>	<p>Other Evidence (Alternate Assessments):</p> <p><i>What other means of assessment will be used throughout this unit?</i></p> <ul style="list-style-type: none"> <li>• <b>Teacher Observation</b></li> <li>• <b>Verbal Explanation</b></li> <li>• <b>Completed assessments/portfolios</b></li> </ul>
<b>Stage 3 – Learning Plan</b>	
<ul style="list-style-type: none"> <li>• <i>Where is the work headed? Why is it headed there? What are the student's final performance obligations, the anchoring performance assessments? What are the criteria by which student work will be judged for understanding? (These are questions asked by students. Help the student see the answers to these questions upfront.)</i> <ul style="list-style-type: none"> <li>• <b>Students add resources and sample activities to a 6th Grade Personal Financial Literacy portfolio/folder to use throughout the year and future academic years.</b></li> </ul> </li> <li>• <i>Hook the students through engaging and provocative entry points: thought-provoking and focusing experiences, issues, oddities, problems, and challenges that point toward essential questions, core ideas, and final performance tasks.</i> <ul style="list-style-type: none"> <li>• <b>Students will use Google Docs to create a table for the start of their portfolio. Students will have guided practice to a link that we will use pertaining to personal financial literacy with a discussion on intro. to webpage design for customizing links.</b></li> <li>• <a href="http://www.themint.org/">http://www.themint.org/</a></li> </ul> </li> <li>• <i>Explore and Equip. 21st Century Learning and Interdisciplinary connections. Engage students in learning experiences that allow them to explore the big ideas and essential questions; that cause them to pursue leads or hunches, research and test ideas, try things out. Equip students for the final performances through guided instruction and coaching on needed skills and knowledge. Have them experience the ideas to make them real.</i> <ul style="list-style-type: none"> <li>• <b>Students will participate in a class survey and how to learn how to analyze results using graphs.</b></li> <li>• <b>Students will develop skills needed to use Google Apps and digital tools particularly with respect to the portfolio and the use of Sheets to develop their personal budget. This will include data validation for a checklist of whether their purchased item is a need or a want. Students will learn how to use formulas within spreadsheets.</b></li> <li>• <b>Students should reflect on whether they focus on all needs v wants at this age and apply a written extension to their portfolios.</b></li> </ul> </li> <li>• <i>Organize and sequence the learning for maximal engagement and effectiveness, given the desired results.</i></li> </ul>	

- Students will create a 6th Grade Personal Financial Literacy Portfolio/folder adding a link to a resource on PFL <http://www.themint.org/>
- Students will take an online class survey of what they spend money on using Survey Monkey.
- They will analyze the survey and through class discussion determine which items are a need/want.
- Students will create spending plan using Google Sheets based on a scenario/budget and identify the items as needs v wants.
- Students will add notes/resources to their portfolios.

*What pre-assessments will you use to check students' prior knowledge, skill levels, and potential misconceptions?*

- Guided instruction and checks for understanding through online resources and digital tools

#### **PROGRESS MONITORING**

*How will you monitor students' progress toward acquisition, meaning-making, and transfer, during lesson events?*

- Guided practice/teacher observation/chunking

*What are potential rough spots and student misunderstandings?*

- Problems with Internet Resources/hardware
- No-little experience using spreadsheets and maintaining mouse control

*How will students get the feedback they need?*

- End of class checklist for completeness and portfolio entries

*What supports are needed for students to be successful? Re-teach, small group instruction, etc.*

- Written (overhead) instructions, guided practice, sample completed activities, resources provided in Google Classroom or the Student Common Drive

#### **Planned Differentiation & Interventions for Tiers I, II, III, ELL, 504s, SPED, and Gift & Talented Students**

• *Rethink and revise. Dig deeper into ideas at issue (through the faces of understanding). Revise, rehearse, and refine, as needed. Guide students in self-assessment and self-adjustment, based on feedback from inquiry, results, and discussion.*

• *Evaluate understandings. Reveal what has been understood through final performances and products. Involve students in a final self-assessment to identify remaining questions, set future goals, and point toward new units and lessons.*

• *Tailor (personalize) the work to ensure maximum interest and achievement. Differentiate the approaches used and provide sufficient options and variety (without compromising goals) to make it most likely that all students will be engaged and effective.*

#### **Gifted & Talented:**

Research and explore additional related topics/extensions utilizing online resources--in particular The Mint online resource. Develop their own pie graph based on class results for the survey using Google Sheets.

#### **Tier I:**

Research and explore additional topics utilizing online resources, observation/checks for understanding. Develop their own pie graph based on class results for the survey using Google Sheets.

**Tier II:**  
Samples, verbal explanations, additional guided practice

**Tier III:**  
Samples, verbal explanations, additional guided practice, extended time

**ELL:**  
Cooperative learning groups( peer tutoring) /modified assignments (instructions)/assessments, extended time.

**504s:** Accommodations based on 504 recommendations; preferred seating, extended time, and alternative assignments (instructions) and assessments.

**SPED:** Alternative/modified assignments and assessments, extended time.

Unit 2:Planning, Saving and Investing/Money Management		
Content & Practice Standards	Interdisciplinary Standards	Critical Knowledge & Skills
<ul style="list-style-type: none"><li>● 9.1.8.B.1 Justify the concept of paying yourself first as a financial savings strategy.</li><li>● 9.1.8.D.1 Determine how saving contributes to financial well-being</li><li>● 9.1.8.D.2 Differentiate among various savings tools and how to use them most effectively</li><li>● 8.1.8.C.CS1 - Interact, collaborate, and publish with peers, experts, or others by employing a variety of digital environments and media.</li><li>● 8.1.8.A.CS2 Select and use applications effectively and productively.</li><li>● 8.1.8.A.2 Create a personalized learning plan using one or more digital applications to be critiqued by professionals for usability.</li></ul>	<ul style="list-style-type: none"><li>● LA.W.8 - [Strand] - Writing</li><li>● LA.W.8.2 - Write informative/explanatory texts to examine a topic and convey ideas, concepts, and information through the selection, organization, and analysis of relevant content.</li></ul>	<ul style="list-style-type: none"><li>● Digital tools for portfolios</li><li>● Collaboration Rules/techniques</li><li>● Researching skills for content and presentation using Google Slides</li></ul>
Unit 2: Planning, Saving and Investing/Money Management		
Stage 1 – Desired Results		
UNIT SUMMARY	CORE AND SUPPLEMENTAL MATERIALS/RESOURCES (OPEN RESOURCES)	
<p><i>Brief 2-4 sentence description of unit purpose, what is covered, and what students will understand at the conclusion of the unit.</i></p> <p>Students will work in groups to collaborate on a Google slideshow presentation after researching the basics of savings/strategies and how banks work.</p> <p>Students will apply newly acquired personal financial literacy skills and technology skills to their portfolios.</p>	<ul style="list-style-type: none"><li>● Google Drive</li><li>● Google Slides</li><li>● Google Drawings</li><li>● <a href="http://www.themint.org">http://www.themint.org</a> (Savings basics/strategies/how banks work)</li></ul>	
UNDERSTANDINGS		
<p>Students will understand that...</p> <ul style="list-style-type: none"><li>● Digital portfolio use/management aide in learning/further understanding</li><li>● Collaboration lends to productivity</li><li>● Savings contribute to financial well-being</li></ul>		
Students will know...	Students will be able to...	
<p><i>What content will be covered that students must master?</i></p> <ul style="list-style-type: none"><li>● Savings basics</li><li>● Saving strategies</li></ul>	<p><i>What should students be able to accomplish to demonstrate understanding?</i></p> <ul style="list-style-type: none"><li>● Research and identify savings basics/strategies/other uses for banks</li><li>● Collaborate on to create a slideshow presentation using Google Slides</li></ul>	



<ul style="list-style-type: none"> <li>• Banks are used for more than saving</li> <li>• Use digital tools effectively and productively</li> </ul>	<ul style="list-style-type: none"> <li>• Use Google Apps to provide visual appeal</li> </ul>
Stage 2 – Assessment Evidence	
<p>Performance Tasks:</p> <p><i>What projects, hands-on lessons, use of manipulatives, active participation in new situations, etc. will reveal evidence of meaning-making and transfer (true understanding)?</i></p> <p><i>How will students demonstrate their understanding (meaning-making and transfer) through complex performance?</i></p> <ul style="list-style-type: none"> <li>• Students will review collaboration rules and how proper collaboration aides in the learning process.</li> <li>• Students will research and collaborate on savings basics, strategies and how banks work using Google Slides</li> <li>• Students will add notes/resources to their portfolios.</li> <li>○</li> </ul>	<p>Other Evidence (Alternate Assessments):</p> <p><i>What other means of assessment will be used throughout this unit?</i></p> <ul style="list-style-type: none"> <li>• Teacher observation</li> <li>• Completed activities/portfolio entries</li> <li>• Verbal explanations</li> </ul>
Stage 3 – Learning Plan	
<ul style="list-style-type: none"> <li>• <i>Where is the work headed? Why is it headed there? What are the student's final performance obligations, the anchoring performance assessments? What are the criteria by which student work will be judged for understanding? (These are questions asked by students. Help the student see the answers to these questions upfront.)</i></li> <li>• Students will continue to add resources, notes and sample activities to a 6th Grade Personal Financial Literacy portfolio/folder.</li> <li>• <i>Hook the student through engaging and provocative entry points: thought-provoking and focusing experiences, issues, oddities, problems, and challenges that point toward essential questions, core ideas, and final performance tasks.</i> <ul style="list-style-type: none"> <li>• A rules Google Doc will be provided and students will link this to their portfolio.</li> </ul> </li> <li>• <i>Explore and Equip. 21st Century Learning and Interdisciplinary connections. Engage students in learning experiences that allow them to explore the big ideas and essential questions; that cause them to pursue leads or hunches, research and test ideas, try things out. Equip students for the final performances through guided instruction and coaching on needed skills and knowledge. Have them experience the ideas to make them real.</i> <ul style="list-style-type: none"> <li>• Collaboration--positives and real life sample of same. Consequences of poor collaboration.</li> <li>• Portfolio extensions will be provided--ex. importance of note taking skills</li> <li>• Students will work in groups of 4 to collaborate on the Google Slide Show presentation. Importance of teamwork-adjusting and working productively (real-life scenario). 1 group member will become the project manager for the presentation.</li> <li>• The collaboration should include the elements from the website resource (1 per group member), along with images and samples to create visual appeal/understanding of their presentation. Students will be given the option to use a variety of digital tools for that purpose where they can showcase skills while learning from each other. <ul style="list-style-type: none"> <li>○ Breakdown: <ul style="list-style-type: none"> <li>■ Title slide: (project manager)--manager provides a shared copy to additional group members</li> <li>■ Slide 2-Savings Goals/examples/visual appeal</li> <li>■ Slide 3-Pay yourself first/examples/visual appeal</li> </ul> </li> </ul> </li> </ul> </li></ul>	

- Slide 4-How to cut expenses/example/visual appeal
- Slide 5-Spending/Being a smart shopper w/ examples/visual appeal

•Organize and sequence the learning for maximal engagement and effectiveness, given the desired results.

- Students will review collaboration rules and how proper collaboration aides in the learning process.
- Students will research and collaborate on savings basics, strategies and how banks work using Google Slides
- Students will add notes/resources to their portfolios.

*What pre-assessments will you use to check students' prior knowledge, skill levels, and potential misconceptions?*

- Class discussion on previous collaboration and Google Apps (slides) experience

### **PROGRESS MONITORING**

*How will you monitor students' progress toward acquisition, meaning-making, and transfer, during lesson events?*

- Guided practice/teacher observation/chunking

*What are potential rough spots and student misunderstandings?*

- Limited slideshow experience
- None-little knowledge of the AUP

*How will students get the feedback they need?*

- End of class checklist for completeness and portfolio entries

*What supports are needed for students to be successful? Re-teach, small group instruction, etc.*

- Written (overhead) instructions, guided practice, sample completed activities, resources provided in Google Classroom or the Student Common Drive

### **Planned Differentiation & Interventions for Tiers I, II, III, ELL, 504s, SPED, and Gift & Talented Students**

• *Rethink and revise. Dig deeper into ideas at issue (through the faces of understanding). Revise, rehearse, and refine, as needed. Guide students in self-assessment and self-adjustment, based on feedback from inquiry, results, and discussion.*

• *Evaluate understandings. Reveal what has been understood through final performances and products. Involve students in a final self-assessment to identify remaining questions, set future goals, and point toward new units and lessons.*

• *Tailor (personalize) the work to ensure maximum interest and achievement. Differentiate the approaches used and provide sufficient options and variety (without compromising goals) to make it most likely that all students will be engaged and effective.*

### **Gifted & Talented:**

Research and explore additional related topics/extensions utilizing online resources. Extensions of digital skills as applied to collaborative presentations.

### **Tier I:**

Research and explore additional topics utilizing online resources, observation/checks for understanding Extensions of digital skills as applied to collaborative presentations.

**Tier II:**  
Samples, verbal explanations, additional guided practice

**Tier III:**  
Samples, verbal explanations, additional guided practice, extended time

**ELL:**  
Cooperative learning groups( peer tutoring) /modified assignments (instructions)/assessments, extended time.

**504s:** Accommodations based on 504 recommendations; preferred seating, extended time, and alternative assignments (instructions) and assessments.

**SPED:** Alternative/modified assignments and assessments, extended time.

Unit 3: Becoming a Critical Consumer and Technology		
Content & Practice Standards	Suggested Standards for ELA Practice	Critical Knowledge & Skills
<ul style="list-style-type: none"><li>● 9.1.8.E.1 Explain what it means to be a critical consumer when making consumer decisions</li><li>● 9.1.8.E.3 Compare and contrast product facts versus advertising</li><li>● 9.1.8.E.4 Prioritize personal wants/needs when making purchases</li><li>● 8.1.8.A.CS2 Select and use applications effectively and productively.</li><li>● 8.1.8.A.2 Create a personalized learning plan using one or more digital applications to be critiqued by professionals for usability.</li></ul>	<ul style="list-style-type: none"><li>● LA.W.8 - [Strand] - Writing</li><li>● LA.W.8.2 - Write informative/explanatory texts to examine a topic and convey ideas, concepts, and information through the selection, organization, and analysis of relevant content.</li></ul>	<ul style="list-style-type: none"><li>● Digital tools for portfolios</li><li>● Researching online resources</li><li>● Using Google Apps to show an understanding of key points of being a critical consumer.</li></ul>
Unit 3 Becoming a Critical Consumer and Technology		
Stage 1 – Desired Results		
UNIT SUMMARY	CORE AND SUPPLEMENTAL MATERIALS/RESOURCES (OPEN RESOURCES)	
<p><i>Brief 2-4 sentence description of unit purpose, what is covered, and what students will understand at the conclusion of the unit.</i></p> <p>Students will understand what it means to be a responsible consumer and what factors to consider when making purchases. They will use their portfolios/website resources to reflect on buying/spending experiences/habits. They will also provide an example on how advertising claims/techniques may have contributed to a purchase. Students will present/demonstrate knowledge of being a responsible consumer using Google Apps.</p>	<ul style="list-style-type: none"><li>● Google Drive</li><li>● Google Docs<ul style="list-style-type: none"><li>○ Portfolio and advertising claims/techniques</li></ul></li><li>● Google Drawings</li><li>● advertising techniques</li></ul> <p><a href="http://www.themint.org/kids/what-kind-of-spender-are-you.html">http://www.themint.org/kids/what-kind-of-spender-are-you.html</a></p> <p><a href="http://www.themint.org/teens/smart-shopping.html">http://www.themint.org/teens/smart-shopping.html</a></p> <p><a href="http://www.themint.org/teens/buy-it-or-not.html">http://www.themint.org/teens/buy-it-or-not.html</a></p>	
UNDERSTANDINGS		
Students will understand that...		
<ul style="list-style-type: none"><li>● Good spending habits relate to being a responsible consumer</li></ul>		
Students will know...	Students will be able to...	
<p><i>What content will be covered that students must master?</i></p> <ul style="list-style-type: none"><li>● Buying/spending experiences/habits</li><li>● Advertising claims/techniques</li><li>● Smart shopping habits.</li></ul>	<p><i>What should students be able to accomplish to demonstrate understanding?</i></p> <ul style="list-style-type: none"><li>● Portfolio for critical thinking class discussion on being a critical consumer.</li><li>● Focus on 1 smart shopping habit and use a Google Drawing Callout to show understanding</li></ul>	
Stage 2 – Assessment Evidence		
Performance Tasks:	Other Evidence (Alternate Assessments):	
	<i>What other means of assessment will be used throughout this unit?</i>	

*What projects, hands-on lessons, use of manipulatives, active participation in new situations, etc. will reveal evidence of meaning-making and transfer (true understanding)?*

*How will students demonstrate their understanding (meaning-making and transfer) through complex performance?*

- **Students will view the Buy it or Not information from The Mint**
- **Type in their portfolios to share an experience they or someone else had when they did/did not follow the advice listed on the website, along with how any advertising claims may have affected a purchase.**
- **Students will take a what kind of spender are you quiz to determine their spending habits.**
- **Students will use The Mint Smart Shopping link to demonstrate an understanding of same using a Google Drawing Callout--selecting 1 out of 4 smart shopping strategies..**

- **Teacher observation**
- **Completed activities/portfolio entries**
- **Verbal explanations**

### Stage 3 – Learning Plan

• *Where is the work headed? Why is it headed there? What are the student's final performance obligations, the anchoring performance assessments? What are the criteria by which student work will be judged for understanding? (These are questions asked by students. Help the student see the answers to these questions upfront.)*

- **Students will continue to add resources, notes and sample activities to a 6th Grade Personal Financial Literacy portfolio/folder.**
- *Hook the student through engaging and provocative entry points: thought-provoking and focusing experiences, issues, oddities, problems, and challenges that point toward essential questions, core ideas, and final performance tasks.*
  - **Customizing a portfolio entry--students preferences.**
  - **Students will reflect on buying/spending experiences/habits. They will also provide an example on how advertising claims/techniques may have contributed to a purchase. This lends to an understanding of what it means to be a critical consumer.**
- *Explore and Equip. 21st Century Learning and Interdisciplinary connections. Engage students in learning experiences that allow them to explore the big ideas and essential questions; that cause them to pursue leads or hunches, research and test ideas, try things out. Equip students for the final performances through guided instruction and coaching on needed skill and knowledge. Have them experience the ideas to make them real.*
  - **Students will have guided practice for an example of a useful entry in a portfolio. This will reinforce one's note taking/organization skills.**
  - **Students will reflect on buying/spending experiences/habits. They will also provide an example on how advertising claims/techniques may have contributed to a purchase. This lends to an understanding of what it means to be a critical consumer.**
  - **Students will view advertising techniques/claims and see if they can add an additional entry into their portfolio to show understanding.**
- *Organize and sequence the learning for maximal engagement and effectiveness, given the desired results.*
  - **Students will view the Buy it or Not information from The Mint**
  - **Type in their portfolios to share an experience they or someone else had when they did/did not follow the advice listed on the website, along with how any advertising claims may have affected a purchase.**
  - **Students will take a what kind of spender are you quiz to determine their spending habits.**
  - **Students will use The Mint Smart Shopping link to demonstrate an understanding of same using a Google Drawing Callout--selecting 1 out of 4.**

*What pre-assessments will you use to check student's prior knowledge, skill levels, and potential misconceptions?*

- Observation/discussion of student responses from the online quiz-What Kind of Spender Are You?

#### **PROGRESS MONITORING**

*How will you monitor students' progress toward acquisition, meaning-making, and transfer, during lesson events?*

- Guided practice/teacher observation/chunking of PFL content and technology skills.

*What are potential rough spots and student misunderstandings?*

- Limited shopping/spending experience

*How will students get the feedback they need?*

- End of class checklist for completeness and portfolio entries

*What supports are needed for students to be successful? Re-teach, small group instruction, etc.*

- Written (overhead) instructions, guided practice, sample completed activities, resources provided in Google Classroom or the Student Common Drive

#### **Planned Differentiation & Interventions for Tiers I, II, III, ELL, 504s, SPED, and Gift & Talented Students**

• *Rethink and revise. Dig deeper into ideas at issue (through the faces of understanding). Revise, rehearse, and refine, as needed. Guide students in self-assessment and self-adjustment, based on feedback from inquiry, results, and discussion.*

• *Evaluate understandings. Reveal what has been understood through final performances and products. Involve students in a final self-assessment to identify remaining questions, set future goals, and point toward new units and lessons.*

• *Tailor (personalize) the work to ensure maximum interest and achievement. Differentiate the approaches used and provide sufficient options and variety (without compromising goals) to make it most likely that all students will be engaged and effective.*

#### **Gifted & Talented:**

Research and explore additional related topics/extensions utilizing online resources

#### **Tier I:**

Research and explore additional topics utilizing online resources, observation/checks for understanding.

#### **Tier II:**

Samples, verbal explanations, additional guided practice

#### **Tier III:**

Samples, verbal explanations, additional guided practice, extended time

**ELL:**

Cooperative learning groups( peer tutoring) /modified assignments (instructions)/assessments, extended time.

**504s:** Accommodations based on 504 recommendations; preferred seating, extended time, and alternative assignments (instructions) and assessments.

**SPED:** Alternative/modified assignments and assessments, extended time.

