

**MOORESTOWN TOWNSHIP PUBLIC SCHOOLS  
MOORESTOWN, NEW JERSEY**

*Moorestown Upper Elementary School  
Social Studies Department*

*United States History  
Grade 5*

**Date : Jul 20, 2023**

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## Course Description and Fundamental Concepts

This American history course is designed to help prepare young people to become reasoning, humane, participating citizens. Further, it is to equip them with the knowledge of the past that is necessary to cope with the present and plan for the future. It is a year-long study for fifth grade students to acquire the knowledge and understandings of the American democratic system and its processes from prehistoric settlement to the Civil War.

### Long-Term Objectives

- 1.To acquire the appropriate comprehension strategies needed to read primary and secondary social studies materials.
- 2.To employ the writing process and acquire the skills necessary to generate social studies materials that have a particular purpose, include audience, and exhibit technical correctness.
- 3.To demonstrate oral communication skills in formulating questions and expressing their ideas.
- 4.To access a variety of sources and apply research skills to gather information, formulate ideas and generate a unique way to communicate your findings.
- 5.To incorporate higher level thinking skills to clarify issues, develop and test hypotheses, construct generalizations, draw conclusions and predict outcomes.
- 6.To learn to work cooperatively while applying decision-making and problem-solving techniques.
- 7.To utilize computer technology in conducting research, composing results and gathering information.
- 8.To impart information and experiences allowing students to develop attitudes and ideas which will enable them to become responsible and contributing citizens in a democratic society.

## [New Jersey Student Learning Standards \(NJSLS\)](#)

### **Subject/Content Standards**

*Include grade appropriate subject/content standards that will be addressed*

### **Civics, Government, and Human Rights: Civics and Political Institutions**

| <b>Core Idea</b>  | <b>Performance Expectations</b>   |
|---|---|
| <p>In a representative democracy, individuals play a role in how government functions.</p>                  | <ul style="list-style-type: none"> <li>• 6.1.5.CivicsPI.1: Describe ways in which people benefit from and are challenged by working together, including through government, workplaces, voluntary organizations, and families.</li> <li>• 6.1.5.CivicsPI.2: Investigate different ways individuals participate in government (e.g., voters, jurors, taxpayers).</li> </ul>  |
| <p>In a representative democracy, individuals elect representatives to act on the behalf of the people.</p> | <ul style="list-style-type: none"> <li>• 6.1.5.CivicsPI.3: Explain how the United States functions as a representative democracy and describe the roles of elected representatives and how they interact with citizens at local, state, and national levels.</li> </ul>   |
| <p>Levels of government (i.e., local, state, and federal) have different powers and responsibilities.</p>   | <ul style="list-style-type: none"> <li>• 6.1.5.CivicsPI.4: Describe the services our government provides the people in the community, state and across the United States.</li> <li>• 6.1.5.CivicsPI.5: Explain how government functions at the local, county, and state level.</li> <li>• 6.1.5.CivicsPI.6: Distinguish the roles and responsibilities of the three branches of the national government.</li> <li>• 6.1.5.CivicsPI.7: Explain how national and state governments share power in the federal system of government.</li> <li>• 6.1.5.CivicsPI.8: Describe how the United States Constitution defines and limits the power of government.</li> <li>• 6.1.5.CivicsPI.9: Research and compare the differences and similarities between the United States and other nations' governments, customs, and laws.</li> </ul> |

### Civics, Government, and Human Rights: Participation and Deliberation

| Core Idea   | Performance Expectations   |
|---|--|
| Through participation in the decision-making process (e.g., voting, petitions, contacting | <ul style="list-style-type: none"> <li>• 6.1.5.CivicsPD.1: Describe the roles of elected representatives and explain how individuals at local, state, and national levels can interact with them.</li> </ul> |

| Core Idea   | Performance Expectations   |
|---|--|
| elected officials, serving in their community) people can initiate change.  | <ul style="list-style-type: none"> <li>• 6.1.5.CivicsPD.2: Explain how individuals can initiate and/or influence local, state, or national public policymaking (e.g., petitions, proposing laws, contacting elected officials).</li> </ul> |
| Effective conflict resolution is possible when evidence, diverse perspectives, and intended/unintended consequences are considered. | <ul style="list-style-type: none"> <li>• 6.1.5.CivicsPD.3: Explain how and why it is important that people from diverse cultures collaborate to find solutions to community, state, national, and global challenges.</li> </ul>            |
| A major role of citizens in a representative democracy is to make responsible decisions about who should govern.                    | <ul style="list-style-type: none"> <li>• 6.1.5.CivicsPD.4: Compare the qualifications of candidates running for local, state, or national public office with the responsibilities of the position.</li> </ul>                              |

### Civics, Government, and Human Rights: Democratic Principles

| Core Idea  | Performance Expectations   |
|--|--|
| Fundamental rights that allow democratic societies to function can be seen at all levels of government in society. | <ul style="list-style-type: none"> <li>• 6.1.5.CivicsDP.1: Using evidence, explain how the core civic virtues and democratic principles impact the decisions made at the local, state, and national government (e.g., fairness, equality, common good).</li> <li>• 6.1.5.CivicsDP.2: Compare and contrast responses of individuals and groups, past and present, to violations of fundamental rights (e.g., fairness, civil rights, human rights).</li> <li>• 6.1.5.CivicsDP.3: Describe the role of religious freedom and participatory government in various North American colonies.</li> </ul> |

### Civics, Government, and Human Rights: Processes and Rules

| Core Idea   | Performance Expectations  |
|---|---|
| <p>There are different processes for establishing rules and laws.</p>   | <ul style="list-style-type: none"> <li>• 6.1.5.CivicsPR.1: Compare procedures for making decisions in a variety of settings including classroom, school, government, and /or society.</li> <li>• 6.1.5.CivicsPR.2: Describe the process by which immigrants can become United States citizens.</li> </ul> |
| <p>Rules, laws, and policies are designed to protect the rights of people, help resolve conflicts, and promote the common good.</p> | <ul style="list-style-type: none"> <li>• 6.1.5.CivicsPR.3: Evaluate school and community rules, laws and/or policies and determine if they meet their intended purpose.</li> <li>• 6.1.5.CivicsPR.4: Explain how policies are developed to address public problems.</li> </ul>                            |

### Civics, Government, and Human Rights: Human and Civil Rights

| Core Idea   | Performance Expectations   |
|---|--|
| <p>It is the responsibility of individuals and institutions at the state, national, and international levels to promote human rights.</p> | <ul style="list-style-type: none"> <li>• 6.1.5.CivicsHR.1: Describe how fundamental rights guaranteed by the United States Constitution and the Bill of Rights contribute to the improvement of American democracy (i.e., freedom of expression, freedom of religion, freedom of the press, freedom of assembly, freedom of petition, the right to vote, and the right to due process).</li> <li>• 6.1.5.CivicsHR.2: Research and cite evidence for how the actions of Dr. Martin Luther King, Jr. and other historical civil rights leaders served as catalysts for social change, inspired social activism in subsequent generations.</li> <li>• 6.1.5.CivicsHR.3: Cite examples from a variety of sources to describe how national and international leaders, businesses, and global organizations promote human rights and aid individuals and nations in need.</li> </ul> |
| <p>Individuals have the right to be safe and not to be bullied or discriminated against.</p>  | <ul style="list-style-type: none"> <li>• 6.1.5.CivicsHR.4: Identify actions that are unfair or discriminatory, such as bullying, and propose solutions to address such actions.</li> </ul>   |

## Civics, Government, and Human Rights: Civic Mindedness

| Core Idea  | Performance Expectations  |
|--|---|
| <p>Certain dispositions help individuals contribute to the health of American democracy.</p> | <ul style="list-style-type: none"> <li>• 6.1.5.CivicsCM.1: Use a variety of sources to describe the characteristics exhibited by real and fictional people that contribute(d) to the well-being of their community and country.</li> <li>• 6.1.5.CivicsCM.2: Use evidence from multiple sources to construct a claim about how self discipline and civility contribute to the common good.</li> <li>• 6.1.5.CivicsCM.3: Identify the types of behaviors that promote collaboration and problem-solving with others who have different perspectives.</li> <li>• 6.1.5.CivicsCM.4: Examine the responsibilities of differing positions of authority and identify criteria that are likely to make leaders qualified for those positions.</li> <li>• 6.1.5.CivicsCM.5: Investigate the lives of New Jersey individuals with diverse experiences who have contributed to the improvement of society.</li> <li>• 6.1.5.CivicsCM.6: Cite evidence from a variety of sources to describe how a democracy depends upon and responds to individuals' participation.</li> </ul> |

## Geography, People, and the Environment: Human Population Patterns

| Core Idea  | Performance Expectations  |
|--|---|
| <p>Regions form and change as a result of unique physical conditions, economies, and cultures.</p>     | <ul style="list-style-type: none"> <li>• 6.1.5.GeoPP.1: Compare and contrast characteristics of regions in the United States based on culture, economics, and physical characteristics to understand the concept of regionalism.</li> <li>• 6.1.5.GeoPP.2: Describe how landforms, climate and weather, and availability of resources have impacted where and how people live and work in different regions of New Jersey and the United States.</li> </ul>   |
| <p>Patterns of settlement differ markedly from region to region, place to place, and time to time.</p> | <ul style="list-style-type: none"> <li>• 6.1.5.GeoPP.3: Use geographic models to describe how human movement relates to the location of natural resources and sometimes results in conflict.</li> <li>• 6.1.5.GeoPP.4: Investigate the different physical and human characteristics of urban, suburban and rural communities and identify the factors that might attract individuals to that space.</li> <li>• 6.1.5.GeoPP.5: Describe how the migration and settlement patterns of Native American groups impacted different regions of the Western Hemisphere.</li> </ul> |



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| <p>The experiences people have when they migrate to new places differs for many reasons, including whether it is by choice or condition.</p> | <ul style="list-style-type: none"> <li>• 6.1.5.GeoPP.6: Compare and contrast the voluntary and involuntary migratory experiences of different groups of people and explain why their experiences differed.</li> </ul> |
|--|---|

**Geography, People, and the Environment: Spatial Views of the World**

| Core Idea  | Performance Expectations   |
|--|--|
| <p>Maps and other geographic representations, geospatial technologies, and spatial thinking can be used to understand and communicate information.</p> | <ul style="list-style-type: none"> <li>• 6.1.5.GeoSV.1: Identify the maps or types of maps most appropriate for specific purposes, (e.g., to locate physical and/or human features in a community, to determine the shortest route from one town to another town, to compare the number of people living at two or more locations).</li> <li>• 6.1.5.GeoSV.2: Use maps to explain the impact of location and place on the relationships between places in New Jersey, the United States and other countries.</li> <li>• 6.1.5.GeoSV.3: Demonstrate how to use digital geographic tools, maps and globes to measure distances and determine time zones, and locations using latitude and longitude.</li> <li>• 6.1.5.GeoSV.4: Use a variety of geographic representations to describe the similarities and differences between places in New Jersey, the United States and the world (e.g., maps, data visualizations, graphs, diagrams, aerial and other photographs, GPS).</li> <li>• 6.1.5.GeoSV.5: Use geographic data to examine how the search for natural resources resulted in conflict and cooperation among European colonists and Native American resulting in changes to conditions.</li> </ul> |

**Geography, People, and the Environment: Human Environment Interaction**

| Core Idea   | Performance Expectations  |
|---|---|
| <p>Human activities affect environmental characteristics of places or regions resulting in positive and negative impacts.</p> | <ul style="list-style-type: none"> <li>• 6.1.5.GeoHE.1: Use a variety of sources from multiple perspectives, including aerial photographs or satellite images to describe how human activity has impacted the physical environment during different periods of time in New Jersey and the United States.</li> <li>• 6.1.5.GeoHE.2: Cite examples of how technological advances have changed the environment in New Jersey and the United States (e.g., energy, transportation, communications).</li> <li>• 6.1.5.GeoHE.3: Analyze the effects of catastrophic environmental and technological events on human settlements and migration.</li> </ul> |

## Geography, People, and the Environment: Global Interconnections

| Core Idea  | Performance Expectations   |
|--|--|
| Interactions between humans has led to the spread of cultural practices, artifacts, languages, diseases, and other attributes as well as changes in environmental characteristics. | <ul style="list-style-type: none"><li>• 6.1.5.GeoGI.1: Use multiple sources to evaluate the impact of the movement of people from place to place on individuals, communities, and regions.</li><li>• 6.1.5.GeoGI.2: Use historical maps to explain what led to the exploration of new water and land routes.</li><li>• 6.1.5.GeoGI.3: Use geographic tools to determine factors that impacted emigration, settlement patterns, and regional identities of the US colonies.</li><li>• 6.1.5.GeoGI.4: Explain how cultural and environmental characteristics affect the distribution and movement of people, goods, and ideas.</li></ul> |

## Economics, Innovation, and Technology: Economic Ways of Thinking

| Core Idea  | Performance Expectations  |
|--|---|
| Economic decision-making involves setting goals and identifying the resources available to achieve those goals.        | <ul style="list-style-type: none"><li>• 6.1.5.EconET.1: Identify positive and negative incentives that influence the decisions people make.</li></ul>   |
| An economy accounts for the benefits and costs of individual choices in dealing with the scarcity of finite resources. | <ul style="list-style-type: none"><li>• 6.1.5.EconET.2: Use quantitative data to engage in cost-benefit analyses of decisions that impact the individual and/or community.</li><li>• 6.1.5.EconET.3: Explain how scarcity and choice influence decisions made by individuals, communities, and nations.</li></ul> |

## Economics, Innovation, and Technology: Exchange and Markets

| Core Idea  | Performance Expectations   |
|--|--|
| The availability of human capital, physical capital, and/or natural resources has contributed to the specialization of trade and production. | <ul style="list-style-type: none"><li>• 6.1.5.EconEM.1: Explain why individuals and businesses specialize and trade.</li><li>• 6.1.5.EconEM.2: Identify examples of the variety of resources that are used to produce goods and services (i.e., human capital, physical capital, natural resources).</li></ul> |

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|  | <ul style="list-style-type: none"> <li>• 6.1.5.EconEM.3: Describe how supply and demand influence price and output of products.</li> <li>• 6.1.5.EconEM.4: Compare different regions of New Jersey to determine the role that geography, natural resources, climate, transportation, technology, and/or the labor force play in economic opportunities.</li> </ul> |
| The exchange of goods and services can have negative and positive effects. | <ul style="list-style-type: none"> <li>• 6.1.5.EconEM.5: Explain why individuals and societies trade, how trade functions, and the role of trade.</li> <li>• 6.1.5.EconEM.6: Explain the system of mercantilism and its impact on the economies of the colonies and European countries.</li> </ul>   |

**Economics, Innovation, and Technology: National Economy**

| <b>Core Idea</b>   | <b>Performance Expectations</b>  |
|--|--|
| The government uses a variety of tools to pay for the goods and services it provides to individuals and communities.                   | <ul style="list-style-type: none"> <li>• 6.1.5.EconNE.1: Explain the ways in which the government pays for the goods and services it provides.</li> </ul>  |
| A nation's economy is influenced by its government, human and physical capital, availability of resources, and technological progress. | <ul style="list-style-type: none"> <li>• 6.1.5.EconNE.2: Use data to describe how the availability of resources in New Jersey and other regions in the United States have impacted economic opportunities.</li> <li>• 6.1.5.EconNE.3: Describe how the development of different transportation systems impacted the economies of New Jersey and the United States.</li> <li>• 6.1.5.EconNE.4: Explain how creativity and innovation resulted in scientific achievement and inventions in many cultures during different historical periods.</li> <li>• 6.1.5.EconNE.5: Explain how the availability of private and public goods and services is influenced by the government and the global economy.</li> <li>• 6.1.5.EconNE.6: Examine the qualities of entrepreneurs in a capitalistic society.</li> <li>• 6.1.5.EconNE.7: Describe the role and relationship among households, businesses, laborers, and governments within the economic system.</li> </ul> |

## Economics, Innovation, and Technology: Global Economy

| Core Idea  | Performance Expectations  |
|--|---|
| Increased economic interdependence among nations is a result of trade, sharing of ideas, and innovation. | <ul style="list-style-type: none"><li>• 6.1.5.EconGE.1: Explain how the development of communication systems has led to increased collaboration and the spread of ideas throughout the United States and the world.</li><li>• 6.1.5.EconGE.2: Illustrate how production, distribution, and consumption of goods and services are interrelated and are affected by the global market and events in the world community.</li><li>• 6.1.5.EconGE.3: Use economic data to explain how trade leads to increasing economic interdependence among nations.</li><li>• 6.1.5.EconGE.4: Compare and contrast how the availability of resources affects people across the world differently.</li><li>• 6.1.5.EconGE.5: Evaluate the economic impact of science and technology innovations on European exploration.</li></ul> |

## History, Culture, and Perspectives: Continuity and Change

| Core Idea   | Performance Expectations   |
|---|--|
| Chronological sequencing helps us track events over time.                                       | <ul style="list-style-type: none"><li>• 6.1.5.HistoryCC.1: Analyze key historical events from the past to explain how they led to the creation of the state of New Jersey and the United States.</li><li>• 6.1.5.HistoryCC.2: Use a variety of sources to illustrate how the American identity has evolved over time.</li></ul>  |
| Interactions of people and events throughout history have shaped the world we experience today. | <ul style="list-style-type: none"><li>• 6.1.5.HistoryCC.3: Use multiple sources to describe how George Washington, Thomas Jefferson, Benjamin Franklin, and Governor William Livingston have impacted state and national governments over time.</li><li>• 6.1.5.HistoryCC.4: Use evidence to document how the interactions among African, European, and Native American groups impacted their respective cultures.</li><li>• 6.1.5.HistoryCC.5: Analyze the power struggle among European countries and determine its impact on people living in Europe and the Americas.</li><li>• 6.1.5.HistoryCC.6: Use multiple sources to make evidence-based inferences on the impact of European colonization on Native American populations, including the Lenni Lenape of New Jersey.</li></ul> |

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|--|---|
|  | <ul style="list-style-type: none"> <li>• 6.1.5.HistoryCC.7: Evaluate the initial and lasting impact of slavery using sources that represent multiple perspectives.</li> </ul> |
|--|---|

| <b>Core Idea</b> | <b>Performance Expectations</b>   |
|------------------|---|
|                  | <ul style="list-style-type: none"> <li>• 6.1.5.HistoryCC.8: Make evidence-based inferences to describe how the influence of Native American groups, including the Lenni Lenape culture, is manifested in different regions of New Jersey.</li> <li>• 6.1.5.HistoryCC.9: Evaluate the impact of ideas, inventions, and other contributions of prominent figures who lived New Jersey.</li> <li>• 6.1.5.HistoryCC.10: Analyze the power struggle among European countries and determine its impact on people living in Europe and the Americas.</li> <li>• 6.1.5.HistoryCC.11: Make evidence-based inferences to explain the impact that belief systems and family structures of African, European, and Native American groups had on government structures.</li> <li>• 6.1.5.HistoryCC.12: Determine the roles of religious freedom and participatory government in various North American colonies.</li> <li>• 6.1.5.HistoryCC.13: Craft a claim explaining how the development of early government structures impacted the evolution of American politics and institutions.</li> <li>• 6.1.5.HistoryCC.14: Compare the practice of slavery and indentured servitude in Colonial labor systems.</li> <li>• 6.1.5.HistoryCC.15: Analyze key historical documents to determine the role they played in past and present-day government and citizenship (i.e., the Mayflower Compact, the Declaration of Independence, the United States Constitution, the Bill of Rights).</li> </ul> |

## History, Culture, and Perspectives: Understanding Perspectives

| Core Idea   | Performance Expectations   |
|---|--|
| Events may be viewed differently based on one's perspective.            | <ul style="list-style-type: none"> <li>• 6.1.5.HistoryUP.1: Describe the reasons various groups, voluntarily and involuntarily, immigrated to New Jersey and America, and cite evidence from multiple perspectives to describe the challenges they encountered.</li> <li>• 6.1.5.HistoryUP.2: Compare and contrast forms of governance, belief systems, and family structures among African, European, and Native American groups.</li> <li>• 6.1.5.HistoryUP.3: Use multiple perspectives to evaluate the impact of the Columbian Exchange on ecology, agriculture, and culture.</li> <li>• 6.1.5.HistoryUP.4: Compare and contrast gender roles, religion, values, cultural practices, and political systems of Native American groups.</li> </ul> |
| Historical records are shaped by the society that the creator lived in. | <ul style="list-style-type: none"> <li>• 6.1.5.HistoryUP.5: Compare and contrast historians' interpretations of important historical ideas, resources and events.</li> </ul>   |

| Core Idea | Performance Expectations  |
|-----------|---|
|           | <ul style="list-style-type: none"> <li>• 6.1.5.HistoryUP.6: Evaluate the impact of different interpretations of experiences and events by people with different cultural or individual perspectives.</li> <li>• 6.1.5.HistoryUP.7: Describe why it is important to understand the perspectives of other cultures in an interconnected world.</li> </ul> |

## History, Culture, and Perspectives: Historical Sourcing and Evidence

| Core Idea  | Performance Expectations   |
|--|--|
| There are a variety of sources that help us understand the past.   | <ul style="list-style-type: none"> <li>• 6.1.5.HistorySE.1: Examine multiple accounts of early European explorations of North America including major land and water routes, reasons for exploration, and the impact the exploration had.</li> </ul> |
| Our understanding of the past deepens through analysis of a wide variety of primary and secondary sources. | <ul style="list-style-type: none"> <li>• 6.1.5.HistorySE.2: Construct an argument for the significant and enduring role of historical symbols, monuments, and holidays and how they affect the American identity.</li> </ul>                         |

### History, Culture, and Perspectives: Claims and Argumentation

| Core Idea   | Performance Expectations   |
|---|--|
| Historians use evidence from multiple sources to support their claims and arguments about the past. | <ul style="list-style-type: none"><li>• 6.1.5.HistoryCA.1: Craft an argument, supported with historical evidence, for how factors such as demographics (e.g., race, gender, religion, and economic status) affected social, economic, and political opportunities during the Colonial era.</li></ul> |

### Civics, Government, and Human Rights: Participation and Deliberation

| Core Idea  | Performance Expectations  |
|--|---|
| Through participation in the decision-making process (e.g., voting, petitions, contacting elected officials, serving in their community) people can initiate change. | <ul style="list-style-type: none"><li>• 6.3.5.CivicsPD.1: Develop an action plan that addresses issues related to climate change and share with school and/or community members.</li><li>• 6.3.5.CivicsPD.2: Use a variety of sources and data to identify the various perspectives and actions taken by individuals involving a current or historical community, state, or national issue.</li></ul> |
| Effective conflict resolution is possible when evidence, diverse perspectives, and intended/unintended consequences are considered.                                  | <ul style="list-style-type: none"><li>• 6.3.5.CivicsPD.3: Propose a solution to a local issue after considering evidence and the perspectives of different groups, including community members and local officials.</li></ul>   |

### Geography, People, and the Environment: Human Environment Interaction

| Core Idea  | Performance Expectations   |
|--|--|
| Human activities affect environmental characteristics of places or regions resulting in positive and negative impacts. | <ul style="list-style-type: none"><li>• 6.3.5.GeoHE.1: Plan and participate in an advocacy project to inform others about the impact of climate change at the local or state level and propose possible solutions.</li></ul> |

### Geography, People, and the Environment: Global Interconnections

| Core Idea   | Performance Expectations  |
|---|---|
| In an interconnected world, increased collaboration is needed by individuals, groups, and nations to solve global issues. | <ul style="list-style-type: none"><li>• 6.3.5.GeoGI.1: Use technology to collaborate with others who have different perspectives to examine global issues, including climate change and propose possible solutions.</li></ul> |

## Economics, Innovation, and Technology: Economic Ways of Thinking

| Core Idea   | Performance Expectations  |
|---|---|
| Economic decision-making involves setting goals and identifying the resources available to achieve those goals. | <ul style="list-style-type: none"> <li>• 6.3.5.EconET.1: Investigate an economic issue that impacts children and propose a solution.</li> </ul> |

## Civic Financial Responsibility

| Core Ideas                                     | Performance Expectations  |
|--|---|
| You can give back in areas that matter to you. | 9.1.5.CR.1: Compare various ways to give back and relate them to your strengths, interests, and other personal factors. |

## Credit Profile

| Core Ideas  | Performance Expectations  |
|---|---|
| There are benefits to having a positive credit history. | 9.1.5.CP.1: Identify the advantages of maintaining a positive credit history. |

## Economic and Government Influences

| Core Ideas  | Performance Expectations  |
|---|---|
| Taxes are collected on a variety of goods and services at the local, state, and federal levels. | <ul style="list-style-type: none"> <li>• 9.1.5.EG.1: Explain and give examples of what is meant by the term “tax.”</li> <li>• 9.1.5.EG.2: Describe how tax monies are spent</li> </ul>  |
| There is a broader economic system that influences your financial goals.                        | <ul style="list-style-type: none"> <li>• 9.1.5.EG.3: Explain the impact of the economic system on one’s personal financial goals.</li> <li>• 9.1.5. EG.4: Describe how an individual’s financial decisions affect society and contribute to the overall economy.</li> </ul> |
| There are agencies, laws, and resources to protect individuals as consumers.                    | • 9.1.5. EG.5: Identify sources of consumer protection and assistance.  |



## Financial Institutions

| Core Ideas  | Performance Expectations  |
|---|---|
| People can choose to save money in many places such as home in a piggy bank, bank, or credit union. | 9.1.5.FI.1: Identify various types of financial institutions and the services they offer including banks, credit unions, and credit card companies. |

## Financial Psychology

| Core Ideas   | Performance Expectations   |
|--|--|
| An individual's financial traits and habits affect his/her finances.   | <ul style="list-style-type: none"><li>• 9.1.5.FP.1: Illustrate the impact of financial traits on financial decisions.</li><li>• 9.1.5.FP.2: Identify the elements of being a good steward of money.</li></ul>  |
| Spending choices and their intended and unintended consequences impact financial outcomes and personal well being. | <ul style="list-style-type: none"><li>• 9.1.5.FP.3: Analyze how spending choices and decision-making can result in positive or negative consequences.</li><li>• 9.1.5.FP.4: Explain the role of spending money and how it affects well being and happiness (e.g., "happy money," experiences over things, donating to causes, anticipation, etc.).</li></ul> |
| Not all financial information is accurate or truthful.   | 9.1.5.FP.5: Illustrate how inaccurate information is disseminated through various external influencers including the media, advertisers/marketers, friends, educators, and family members.   |

## Planning and Budgeting

| Core Ideas   | Performance Expectations  |
|--|---|
| There are specific steps associated with creating a budget.  | 9.1.5.PB.1: Develop a personal budget and explain how it reflects spending, saving, and charitable contributions. |
| Saving money can impact an individual's ability to address emergencies and accomplish their short-and long-term goals. | 9.1.5.PB.2: Describe choices consumers have with money (e.g., save, spend, donate).                               |

**Risk Management and Insurance**

| Core Ideas  | Performance Expectations   |
|---|--|
| <p>Individuals can choose to accept inevitable risk or take steps to protect themselves by avoiding or reducing risk.</p> | <ul style="list-style-type: none"> <li>• 9.1.5.RMI.1: Identify risks that individuals and households face. •</li> <li>9.1.5.RMI.2: Justify reasons to have insurance.</li> </ul> |

**Career Awareness, Exploration, Preparation, and Training ([Standard 9.2](#))**

List appropriate units below for which standards will be addressed

| <b>By Grade 5</b>          |   |  |
|----------------------------|---|--|
| Unit Addressed             | Core Idea   | Standard / Description   |
| <p>Modules 1, 3, 7, 11</p> | <p>An individual’s passions, aptitude and skills can affect his/her employment and earning potential.</p>                 | <p><b>9.2.5.CAP.1:</b> Evaluate personal likes and dislikes and identify careers that might be suited to personal likes.<br/> <b>9.2.5.CAP.2:</b> Identify how you might like to earn an income.<br/> <b>9.2.5.CAP.3:</b> Identify qualifications needed to pursue traditional and non-traditional careers and occupations.<br/> <b>9.2.5.CAP.4:</b> Explain the reasons why some jobs and careers require specific training, skills, and certification (e.g., life guards, child care, medicine, education) and examples of these requirements.</p> |
| <p>Modules 3, 11</p>       | <p>Income and benefits can vary depending on the employer and type of job or career.</p>                                  | <p><b>9.2.5.CAP.5:</b> Identify various employee benefits, including income, medical, vacation time, and lifestyle benefits provided by different types of jobs and careers.</p>   |
| <p>Modules 3, 11</p>       | <p>There are a variety of factors to consider before starting a business.</p>   | <p><b>9.2.5.CAP.6:</b> Compare the characteristics of a successful entrepreneur with the traits of successful employees. •<br/> <b>9.2.5.CAP.7:</b> Identify factors to consider before starting a business.</p>   |
| <p>Modules 3, 11</p>       | <p>Individuals can choose to accept inevitable risk or take steps to protect themselves by avoiding or reducing risk.</p> | <p><b>9.2.5.CAP.8:</b> Identify risks that individuals and households face.<br/> <b>9.2.5.CAP.9:</b> Justify reasons to have insurance.</p>  |

**Life Literacies and Key Skills ([Standard 9.4](#))***List appropriate units below for which standards will be addressed*

| <b>By Grade 5</b>     |  |   |
|-----------------------|--|---|
| <b>Unit Addressed</b> | <b>Core Idea</b>   | <b>Standard / Description</b>   |
| Modules 1, 3, 11      | <b>Creativity and Innovation:</b><br>Collaboration with individuals with diverse perspectives can result in new ways of thinking and/or innovative solutions.                    | <i><b>9.4.5.CI.1:</b> Use appropriate communication technologies to collaborate with individuals with diverse perspectives about a local and/or global climate change issue and deliberate about possible solutions (e.g., W.4.6, 3.MD.B.3, 7.1.NM.IPERS.6).<br/><b>9.4.5.CI.2:</b> Investigate a persistent local or global issue, such as climate change, and collaborate with individuals with diverse perspectives to improve upon current actions designed to address the issue (e.g., 6.3.5.CivicsPD.3, W.5.7).</i>   |
| Modules 1, 3, 11      | <b>Creativity and Innovation:</b><br>Curiosity and a willingness to try new ideas (intellectual risk-taking) contributes to the development of creativity and innovation skills. | <i><b>9.4.5.CI.3:</b> Participate in a brainstorming session with individuals with diverse perspectives to expand one's thinking about a topic of curiosity (e.g., 8.2.5.ED.2, 1.5.5.CR1a).<br/><b>9.4.5.CI.4:</b> Research the development process of a product and identify the role of failure as a part of the creative process (e.g., W.4.7, 8.2.5.ED.6).</i>  |
| Modules 1, 3, 11      | <b>Critical Thinking and Problem-solving:</b> The ability to solve problems effectively begins with gathering data, seeking resources, and applying critical thinking skills.    | <i><b>9.4.5.CT.1:</b> Identify and gather relevant data that will aid in the problem-solving process (e.g., 2.1.5.EH.4, 4-ESS3-1, 6.3.5.CivicsPD.2).<br/><b>9.4.5.CT.2:</b> Identify a problem and list the types of individuals and resources (e.g., school, community agencies, governmental, online) that can aid in solving the problem (e.g., 2.1.5.CHSS.1, 4-ESS3-1).<br/><b>9.4.5.CT.3:</b> Describe how digital tools and technology may be used to solve problems.<br/><b>9.4.5.CT.4:</b> Apply critical thinking and problem-solving strategies to different types of problems such as personal, academic, community and global (e.g., 6.1.5.CivicsCM.3).</i> |

|                                  |   |   |
|----------------------------------|---|---|
| None                             | <b>Digital Citizenship:</b> Intellectual property rights exist to protect the original works of individuals. It is allowable to use other people’s ideas in one’s own work provided that proper credit is given to the original source. | <i>9.4.5.DC.1: Explain the need for and use of copyrights.</i><br><i>9.4.5.DC.2: Provide attribution according to intellectual property rights guidelines using public domain or creative commons media.</i><br><i>9.4.5.DC.3: Distinguish between digital images that can be reused freely and those that have copyright restrictions.</i> |
| None                             | <b>Digital Citizenship:</b> Sending and receiving copies of media on the internet creates the opportunity for unauthorized use of data, such as personally owned video, photos, and music.  | <i>9.4.5.DC.4: Model safe, legal, and ethical behavior when using online or offline technology (e.g., 8.1.5.NI.2).</i>  |
| None                             | <b>Digital Citizenship:</b> Digital identities must be managed in order to create a positive digital footprint.   | <i>9.4.5.DC.5: Identify the characteristics of a positive and negative online identity and the lasting implications of online activity</i>  |
| None                             | <b>Digital Citizenship:</b> Digital tools have positively and negatively changed the way people interact socially.  | <i>9.4.5.DC.6: Compare and contrast how digital tools have changed social interactions (e.g., 8.1.5.IC.1).</i><br><i>9.4.5.DC.7: Explain how posting and commenting in social spaces can have positive or negative consequences.</i>  |
| None                             | <b>Digital Citizenship:</b> Digital engagement can improve the planning and delivery of climate change actions.   | <i>9.4.5.DC.8: Propose ways local and global communities can engage digitally to participate in and promote climate action (e.g., 6.3.5.GeoHE.1).</i>   |
| Modules 1, 2, 3, 4, 7, 10, 11    | <b>Global and Cultural Awareness:</b> Culture and geography can shape an individual’s experiences and perspectives.   | <i>9.4.5.GCA.1: Analyze how culture shapes individual and community perspectives and points of view (e.g., 1.1.5.C2a, RL.5.9, 6.1.5.HistoryCC.8).</i>   |
| Modules 1, 2, 3, 4, 7, 8, 10, 11 | <b>Information and Media Literacy:</b> Digital tools and media resources provide access to vast stores of information, but the information can be biased or inaccurate.   | <i>9.4.5.IML.1: Evaluate digital sources for accuracy, perspective, credibility and relevance (e.g., Social Studies Practice - Gathering and Evaluating Sources).</i>   |

|                                  |   |   |
|----------------------------------|---|---|
| Modules 1, 2, 3, 4, 7, 8, 10, 11 | <b>Information and Media Literacy:</b> Digital tools can be used to modify and display data in various ways that can be organized to communicate ideas.                   | <i>9.4.5.IML.2: Create a visual representation to organize information about a problem or issue (e.g., 4.MD.B.4, 8.1.5.DA.3).<br/>9.4.5.IML.3: Represent the same data in multiple visual formats in order to tell a story about the data.</i>  |
| Modules 3, 4                     | <b>Information and Media Literacy:</b> Accurate and comprehensive information comes in a variety of platforms and formats and is the basis for effective decision-making. | <i>9.4.5.IML.4: Determine the impact of implicit and explicit media messages on individuals, groups, and society as a whole.<br/>9.4.5.IML.5: Distinguish how media are used by individuals, groups, and organizations for varying purposes. (e.g., 1.3A.5.R1a).</i>  |
| Modules 1, 2, 3, 4, 7, 8, 10, 11 | <b>Information and Media Literacy:</b> Specific situations require the use of relevant sources of information.  | <i>9.4.5.IML.6: Use appropriate sources of information from diverse sources, contexts, disciplines, and cultures to answer questions (e.g., RI.5.7, 6.1.5.HistoryCC.7, 7.1.NM. IPRET.5).<br/>9.4.5.IML.7: Evaluate the degree to which information meets a need including social emotional learning, academic, and social (e.g., 2.2.5. PF.5).</i>  |
| None                             | <b>Technology Literacy:</b> Different digital tools have different purposes.  | <i>9.4.5.TL.1: Compare the common uses of at least two different digital tools and identify the advantages and disadvantages of using each.<br/>9.4.5.TL.2: Sort and filter data in a spreadsheet to analyze findings.<br/>9.4.5.TL.3: Format a document using a word processing application to enhance text, change page formatting, and include appropriate images, graphics, or symbols.</i> |
| None                             | <b>Technology Literacy:</b> Collaborating digitally as a team can often develop a better artifact than an individual working alone.                                       | <i>9.4.5.TL.4: Compare and contrast artifacts produced individually to those developed collaboratively (e.g., 1.5.5.CR3a).<br/>9.4.5.TL.5: Collaborate digitally to produce an artifact (e.g., 1.2.5CR1d).</i>  |

**Interdisciplinary Connections ([2020 NJSL](#))**

List any other content standards addressed as well as appropriate units. All arts integration connections may be listed within this chart.

**[English Language Arts Anchor Standards](#)**

List appropriate units below for which standards may be addressed

| <b>Unit Addressed</b>                   | <b>Standard #</b> | <b>Standard Description</b>  |
|---|-------------------|--|
| <b>Modules 1, 2, 3, 4, 7, 8, 10, 11</b> | <b>NJSLSA.R1.</b> | Read closely to determine what the text says explicitly and to make logical inferences and relevant connections from it; cite specific textual evidence when writing or speaking to support conclusions drawn from the text. |
| <b>Modules 1, 2, 3, 4, 7, 8, 10, 11</b> | <b>NJSLSA.R2.</b> | Determine central ideas or themes of a text and analyze their development; summarize the key supporting details and ideas.   |
| <b>Modules 1, 2, 3, 4, 7, 8, 10, 11</b> | <b>NJSLSA.R3.</b> | Analyze how and why individuals, events, and ideas develop and interact over the course of a text.   |
| <b>Modules 1, 2, 3, 4, 7, 8, 10, 11</b> | <b>NJSLSA.R4.</b> | Interpret words and phrases as they are used in a text, including determining technical, connotative, and figurative meanings, and analyze how specific word choices shape meaning or tone.                                  |
| <b>Modules 1, 2, 3, 4, 7, 8, 10, 11</b> | <b>NJSLSA.R5.</b> | Analyze the structure of texts, including how specific sentences, paragraphs, and larger portions of the text (e.g., a section, chapter, scene, or stanza) relate to each other and the whole.                               |
| <b>Modules 1, 2, 3, 4, 7, 8, 10, 11</b> | <b>NJSLSA.R6.</b> | Assess how point of view or purpose shapes the content and style of a text.  |
| <b>Modules 1, 2, 3, 4, 7, 8, 10, 11</b> | <b>NJSLSA.R7.</b> | Integrate and evaluate content presented in diverse media and formats, including visually and quantitatively, as well as in words.   |

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|---|--------------------|---|
| <b>Modules 1, 2, 3, 4, 7, 8, 10, 11</b> | <b>NJSLSA.R9.</b>  | Analyze and reflect on how two or more texts address similar themes or topics in order to build knowledge or to compare the approaches the authors take.  |
| <b>Modules 1, 2, 3, 4, 7, 8, 10, 11</b> | <b>NJSLSA.R10.</b> | Read and comprehend complex literary and informational texts independently and proficiently with scaffolding as needed.   |
| <b>Modules 1, 2, 3, 4, 7, 10, 11</b>    | <b>NJSLSA.W1.</b>  | Write arguments to support claims in an analysis of substantive topics or texts, using valid reasoning and relevant and sufficient evidence.  |
| <b>Modules 1, 2, 3, 4,</b>              | <b>NJSLSA.W2.</b>  | Write informative/explanatory texts to examine and convey complex ideas and information clearly and accurately through the effective selection, organization, and analysis of content.              |
| <b>Modules 1, 2, 3, 4</b>               | <b>NJSLSA.W3.</b>  | Write narratives to develop real or imagined experiences or events using effective technique, well-chosen details, and well-structured event sequences.   |
| <b>Modules 1, 2, 3, 4, 7, 8, 10, 11</b> | <b>NJSLSA.W4.</b>  | Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.  |
| <b>Modules 1, 2, 3, 4, 7, 8, 10, 11</b> | <b>NJSLSA.W5.</b>  | Develop and strengthen writing as needed by planning, revising, editing, rewriting, or trying a new approach.   |
| <b>Modules 1, 2, 3, 4, 7, 8, 10, 11</b> | <b>NJSLSA.W6.</b>  | Use technology, including the Internet, to produce and publish writing and to interact and collaborate with others.   |
| <b>Modules 1, 2, 3, 4</b>               | <b>NJSLSA.W7.</b>  | Conduct short as well as more sustained research projects, utilizing an inquiry-based research process, based on focused questions, demonstrating understanding of the subject under investigation. |
| <b>Modules 1, 2, 3, 4, 7, 8, 10, 11</b> | <b>NJSLSA.W8.</b>  | Gather relevant information from multiple print and digital sources, assess the credibility and accuracy of each source, and integrate the information while avoiding plagiarism.                   |

|   |                    |  |
|---|--------------------|--|
| <b>Modules 1, 2, 3, 4, 7, 8, 10, 11</b> | <b>NJSLSA.W9.</b>  | Draw evidence from literary or informational texts to support analysis, reflection, and research.  |
| <b>Modules 1, 2, 3, 4</b>               | <b>NJSLSA.W10.</b> | Write routinely over extended time frames (time for research, reflection, and revision) and shorter time frames (a single sitting or a day or two) for a range of tasks, purposes, and audiences.        |
| <b>Modules 1, 2, 3, 4, 7, 8, 10, 11</b> | <b>NJSLSA.SL1.</b> | Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.               |
| <b>Modules 1, 2, 3, 4, 7, 8, 10, 11</b> | <b>NJSLSA.SL2.</b> | Integrate and evaluate information presented in diverse media and formats, including visually, quantitatively, and orally.   |
| <b>Modules 3, 4, 8, 10</b>              | <b>NJSLSA.SL3.</b> | Evaluate a speaker's point of view, reasoning, and use of evidence and rhetoric.   |
| <b>Modules 1, 2, 3, 4, 7, 8, 10, 11</b> | <b>NJSLSA.SL4.</b> | Present information, findings, and supporting evidence such that listeners can follow the line of reasoning and the organization, development, and style are appropriate to task, purpose, and audience. |
| <b>Modules 1, 2, 3, 4, 7, 8, 10, 11</b> | <b>NJSLSA.SL5.</b> | Make strategic use of digital media and visual displays of data to express information and enhance understanding of presentations.   |
| <b>Modules 1, 2, 3, 4, 7, 8, 10, 11</b> | <b>NJSLSA.SL6.</b> | Adapt speech to a variety of contexts and communicative tasks, demonstrating command of formal English when indicated or appropriate.  |
| <b>Modules 1, 2, 3, 4, 7, 8, 10, 11</b> | <b>NJSLSA.L1.</b>  | Demonstrate command of the conventions of standard English grammar and usage when writing or speaking.   |
| <b>Modules 1, 2, 3, 4, 7, 8, 10, 11</b> | <b>NJSLSA.L2.</b>  | Demonstrate command of the conventions of standard English capitalization, punctuation, and spelling when writing.   |



|   |                   |   |
|---|-------------------|---|
| <b>Modules 1, 2, 3, 4, 7, 8, 10, 11</b> | <b>NJSLSA.L3.</b> | Apply knowledge of language to understand how language functions in different contexts, to make effective choices for meaning or style, and to comprehend more fully when reading or listening.   |
| <b>Modules 1, 2, 3, 4, 7, 8, 10, 11</b> | <b>NJSLSA.L4.</b> | Determine or clarify the meaning of unknown and multiple-meaning words and phrases by using context clues, analyzing meaningful word parts, and consulting general and specialized reference materials, as appropriate.   |
| <b>Modules 1, 2, 3, 4, 7, 8, 10, 11</b> | <b>NJSLSA.L5.</b> | Demonstrate understanding of word relationships and nuances in word meanings.   |
| <b>Modules 1, 2, 3, 4, 7, 8, 10, 11</b> | <b>NJSLSA.L6.</b> | Acquire and use accurately a range of general academic and domain-specific words and phrases sufficient for reading, writing, speaking, and listening at the college and career readiness level; demonstrate independence in gathering vocabulary knowledge when encountering an unknown term important to comprehension or expression. |

### Visual & Performing Arts Integration ([Standard 1](#))

List appropriate units below for which standards (1.1 through 1.5) may be addressed

| <b>Unit Addressed</b>        | <b>Artistic Process</b> | <b>Anchor Standard</b>   |
|------------------------------|-------------------------|--|
| <b>Module 1-4, 7,8,10,11</b> | <b>Creating</b>         | <p><i>Anchor Standard 1: Generating and conceptualizing ideas.</i><br/> 1.1.5.Cr1a &amp; b, 1.2.5.Cr1a-f, 1.3A.5.Cr1a, 1.4.5.Cr1a-c, 1.5.5.Cr1a &amp; b</p> <p><i>Anchor Standard 2: Organizing and developing ideas.</i><br/> 1.1.5.Cr2a &amp; b, 1.2.5.Cr2a-c, 1.3A.5.Cr2a, 1.4.5.Cr2a &amp; b, 1.5.5.Cr2a-c</p> <p><i>Anchor Standard 3: Refining and completing products.</i><br/> 1.1.5.Cr3b, 1.2.5.Cr3a-c, 1.3A.5.Cr3a &amp; b, 1.4.5.Cr3a &amp; b, 1.5.5.Cr3a</p> |
| <b>Module 1-4, 7,8,10,11</b> | <b>Connecting</b>       | <p><i>Anchor Standard 10: Synthesizing and relating knowledge and personal experiences to create products.</i><br/> 1.1.5.Cn10a, 1.2.5.Cn10a &amp; b, 1.3A.5.Cn10a, 1.4.5.Cn10a, 1.5.5.Cn10a</p> <p><i>Anchor Standard 11: Relating artistic ideas and works within societal, cultural, and historical contexts to deepen understanding.</i><br/> 1.1.5.Cn11a, 1.2.5.Cn11b, 1.3A.5.Cn11a, 1.4.5.Cn11b, 1.5.5.Cn11a</p>   |

|                                  |  |  |
|----------------------------------|--|--|
| <b>Module 1-4,<br/>7,8,10,11</b> | <b>Performing/<br/>Presenting/<br/>Producing</b> | <p><i>Anchor Standard 4: Selecting, analyzing, and interpreting work.</i><br/> <i>1.1.5.Pr4a &amp; c, 1.2.5.Pr4a-c, 1.3A.5.Pr4c &amp; d, 1.4.5.Pr4b,</i></p> <p><i>Anchor Standard 5: Developing and refining techniques and models or steps needed to create products.</i><br/> <i>1.1.5.Pr5a, 1.2.5.Pr5a-b, 1.3A.5.Pr5a &amp; b, 1.4.5.Pr5a, 1.5.5.Pr5a</i></p> <p><i>Anchor Standard 6: Conveying meaning through art.</i><br/> <i>1.1.5.Pr6b &amp; c, 1.3A.5.Pr6a &amp; b, 1.3A.5.Pr6a &amp; b, 1.4.5.Pr6a, 1.5.5.Pr6a</i></p> |
| <b>Module 1-4,<br/>7,8,10,11</b> | <b>Responding</b>                                | <p><i>Anchor Standard 7: Perceiving and analyzing products.</i><br/> <i>1.1.5.Re7a &amp; b, 1.2.5.Re7a &amp; b, 1.3A.5.Re7a &amp; b, 1.4.5.Re7a, 1.5.5.Re7a &amp; b</i></p> <p><i>Anchor Standard 8: Applying criteria to evaluate products.</i><br/> <i>1.1.5.Re8a, 1.2.5.Re8a, 1.3A.5.Re8a, 1.4.5.Re8c, 1.5.5.Re8a</i></p> <p><i>Anchor Standard 9: Interpreting intent and meaning.</i><br/> <i>1.1.5.Re9a, 1.4.5.Re9b, 1.5.5.Re9a</i></p>  |

| <b>Other Interdisciplinary Content Standards</b>   |                             |   |
|--|-----------------------------|---|
| <i>List appropriate units below for any other content/standards that <u>may be addressed</u></i> |                             |   |
| <b>Unit Addressed</b>  | <b>Content / Standard #</b> | <b>Standard Description</b>   |
| <b>Module 3</b>  | <b>5-ESS3-1.c</b>           | <i>Obtain and combine information about ways individual communities use science ideas to protect the earth's resources. c- c- activities in agriculture, industry, and everyday life have had major effects on the land, vegetation, streams, oceans, air . . .</i> |
| <b>Module 4</b>  | <b>3-5-ETS1-1</b>           | <i>Define a simple design problem reflecting a need or a want that includes specified criteria for success and constraints on materials, time, or cost.</i>   |
| <b>Module 11</b>   | <b>5.G.A</b>                | <i>Graph points on the coordinate plane to solve real world and mathematical problems.</i>  |
| <b>Module 1</b>  | <b>5.NF.6</b>               | <i>Solve real world problems involving multiplication of fractions.</i>   |
| <b>Module 1, 3, 4,<br/>11</b>  | <b>5.NBT.B</b>              | <i>Perform operations with multi digit whole numbers</i>  |
| <b>Module 1, 3, 4,<br/>11</b>  | <b>5.NBT.B.5</b>            | <i>Fluently multiply multi-digit whole numbers using the standard algorithm.</i>  |

**Amistad, Holocaust, Diversity and Inclusion, Asian Americans and Pacific Islanders Laws:**

| <b>Unit Addressed</b>            | <b>Performance Expectations</b>   |
|----------------------------------|---|
| <b>Modules 1, 2, 3, 4, 10</b>    | <p><b>Amistad Law: N.J.S.A. 18A 35-4.43 (Grades K-12)</b><br/>                     Every board of education shall include, in the curriculum of all elementary and secondary school students, instruction that infuses into all courses on the United States, the centuries of accomplishments by African Americans in the building and development of America including, but not limited to, the areas of industry, military, government, and the professions; local communities; math, science, medicine, and space; architecture and the arts; social institutions and culture; and other aspects of life in America.</p> <p>The instruction shall enable students to identify and analyze applicable theories concerning human nature and behavior; to know and understand the nation's heritage of slavery and freedom; to know and understand the impact of African diasporic cultures and institutions on the Americas; to know and understand the contributions of African Americans to all areas of American society throughout its history, beginning with the colonial period; to know and understand that inequality is a consequence of prejudice and discrimination in the pursuit of maintaining power and dominance over certain portions of society; to know and understand citizenship and disenfranchisement; and to understand that issues of moral dilemma and conscience have a profound impact on the nation and the self-image and self-realization of its entire population, especially the personal and civic development of students in grades kindergarten through 12. The instruction shall also emphasize the personal responsibility of each citizen to fight racism and hatred whenever and wherever it happens and to uphold the national ideals of freedom and justice for all.</p> |
| <b>Modules 2, 3, 4, 10</b>       | <p><b>Holocaust/Genocide Law: N.J.S.A. 18A:35-28 (Grades K-12)</b><br/>                     Every board of education shall include instruction on the Holocaust and genocides in an appropriate place in the curriculum of all elementary and secondary school pupils. The instruction shall further emphasize the personal responsibility that each citizen bears to fight racism and hatred whenever and wherever it happens.</p>   |
| <b>Modules 2, 3, 4, 7, 8, 10</b> | <p><b>Diversity and Inclusion Law: N.J.S.A. 18A:35-4.36a (Grades K-12)</b><br/>                     Each school district shall incorporate instruction on diversity and inclusion in an appropriate place in the curriculum of students in grades kindergarten through 12 as part of the district's implementation of the New Jersey Student Learning Standards. The instruction shall highlight and promote diversity, including economic diversity, equity, inclusion, tolerance, and belonging in connection with gender and sexual orientation, race and ethnicity, disabilities, and religious tolerance; examine the impact that unconscious bias and economic disparities have on both an individual level and on society as a whole; and encourage safe, welcoming, and inclusive environments for all students regardless of race or ethnicity, sexual and gender identities, mental and physical disabilities, and religious beliefs.</p>   |

|                 |   |
|-----------------|---|
| <b>Module 1</b> | <b>Asian American, Pacific Islander History and Contributions Law: N.J.S.A. 18A:35-4.44 (Grades K-12)</b><br>A board of education shall include instruction on the history and contributions of Asian Americans and Pacific Islanders in an appropriate place in the curriculum of students in grades kindergarten through 12 as part of the school district's implementation of the New Jersey Student Learning Standards in Social Studies. |
|-----------------|---|

**Pacing Guide** (All Dates are approximate based on the school calendar)

| Unit/ Topic  | Month<br>(w/Approx number of Teaching Days) |
|--|---|
| <b>America, Africa, and Europe before 1500 (Beginnings-AD 1500)</b> <ul style="list-style-type: none"> <li>• Lessons 1, 2, and 3</li> </ul>  | <b>September</b><br>(~10 days)              |
| <b>America, Africa, and Europe before 1500 (Beginnings-AD 1500)</b> <ul style="list-style-type: none"> <li>• Lesson 4</li> </ul> <b>Financial Literacy Unit</b>  | <b>October</b><br>(~10 days)                |
| <b>New Empires in the Americas (1400-1700)</b> <ul style="list-style-type: none"> <li>• Lessons 1, 2, 3, and 4</li> </ul>  | <b>November</b><br>(~8 days)                |
| <b>The English Colonies (1600-1770)</b> <ul style="list-style-type: none"> <li>• Lessons 1, 2, 3, 4</li> </ul>   | <b>December</b><br>(~7 days)                |
| <b>The American Revolution (1760-1785)</b> <ul style="list-style-type: none"> <li>• Lessons 1, 2, 3</li> </ul>   | <b>January</b><br>(~9 days)                 |
| <b>The American Revolution (1760-1785)</b> <ul style="list-style-type: none"> <li>• Lessons 4 &amp; 5</li> </ul>   | <b>February</b><br>(~9 days)                |
| <b>Launching the Nation (1785-1805)</b> <ul style="list-style-type: none"> <li>• Lessons 1, 3, 5</li> </ul>  | <b>March</b><br>(~10 days)                  |
| <b>War and Expansion in the Americas (1800-1820)</b> <ul style="list-style-type: none"> <li>• Lessons 1, 2</li> <li>• Introduction to the Holocaust-Complete unit during Holocaust Remembrance Week</li> </ul> | <b>April</b><br>(~10 days)                  |
| <b>The Age of Jackson (1825-1845)</b> <ul style="list-style-type: none"> <li>• Lessons 1, 3</li> </ul> <b>Westward Expansion (1800-1900)</b> <ul style="list-style-type: none"> <li>• Lesson 1</li> </ul>      | <b>May</b><br>(~9 days)                     |
| <b>Westward Expansion (1800-1900)</b> <ul style="list-style-type: none"> <li>• Lessons 2 &amp; 3</li> </ul>  | <b>June</b><br>(~7 days)                    |

## Units Scope and Sequence

**Unit Name: ‘America, Africa, and Europe before 1500’ and ‘New Empires in the Americas’**

### Learning Goals: What do I want my students to learn?

#### Standards

##### NJSLS -

- 6.1.5.CivicsPD.3: Explain how and why it is important that people from diverse cultures collaborate to find solutions to community, state, national, and global challenges.*
- 6.1.5.CivicsDP.2: Compare and contrast responses of individuals and groups, past and present, to violations of fundamental rights (e.g., fairness, civil rights, human rights).*
- 6.1.5.CivicsHR.4: Identify actions that are unfair or discriminatory, such as bullying, and propose solutions to address such actions.*
- 6.1.5.CivicsCM.6: Cite evidence from a variety of sources to describe how a democracy depends upon and responds to individuals' participation.*
- 6.1.5.GeoPP.3: Use geographic models to describe how human movement relates to the location of natural resources and sometimes results in conflict.*
- 6.1.5.GeoPP.5: Describe how the migration and settlement patterns of Native American groups impacted different regions of the Western Hemisphere.*
- 6.1.5.GeoPP.6: Compare and contrast the voluntary and involuntary migratory experiences of different groups of people and explain why their experiences differed.*
- 6.1.5.GeoSV.5: Use geographic data to examine how the search for natural resources resulted in conflict and cooperation among European colonists and Native American resulting in changes to conditions.*
- 6.1.5.GeoGI.1: Use multiple sources to evaluate the impact of the movement of people from place to place on individuals, communities, and regions.*
- 6.1.5.GeoGI.2: Use historical maps to explain what led to the exploration of new water and land routes.*
- 6.1.5.EconEM.6: Explain the system of mercantilism and its impact on the economies of the colonies and European countries.*
- 6.1.5.EconNM.2: Use data to describe how the availability of resources in New Jersey and other regions in the United States have impacted economic opportunities.*
- 6.1.5.EconNM.4: Explain how creativity and innovation resulted in scientific achievement and inventions in many cultures during different historical periods.*
- 6.1.5.EconGE.5: Evaluate the economic impact of science and technology innovations on European exploration.*
- 6.1.5.HistoryCC.4: Use evidence to document how the interactions among African, European, and Native American groups impacted their respective cultures.*
- 6.1.5.HistoryCC.5: Analyze the power struggle among European countries and determine its impact on people living in Europe and the Americas.*
- 6.1.5.HistoryCC.6: Use multiple sources to make evidence-based inferences on the impact of European colonization on Native American populations, including the Lenni Lenape of New Jersey.*
- 6.1.5.HistoryCC.10: Analyze the power struggle among European countries and determine its impact on people living in Europe and the Americas.*
- 6.1.5.HistoryCC.11: Make evidence-based inferences to explain the impact that belief systems and family structures of African, European, and Native American groups had on government structures.*
- 6.1.5.HistoryUP.2: Compare and contrast forms of governance, belief systems, and family structures among African, European, and Native American groups.*
- 6.1.5.HistoryUP.3: Use multiple perspectives to evaluate the impact of the Columbian Exchange on ecology, agriculture, and culture.*

6.1.5.HistoryUP.4: Compare and contrast gender roles, religion, values, cultural practices, and political systems of Native American groups.

6.1.5.HistorySE.1: Examine multiple accounts of early European explorations of North America including major land and water routes, reasons for exploration, and the impact the exploration had.

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[NJSLs - Interdisciplinary Standards](#)

### Fundamental Concepts / Big Ideas

#### Module 1: America, Africa, and Europe before 1500

#### Module 2: New Empires in the Americas

The Earliest Americans

Europeans Set Sail

Native American Cultures

Europeans Reach the Americas

Trading Kingdoms of West Africa

Spain Builds an Empire

Europe before 1500

The Race for Empires

### Learning Objectives

Students will be able to...

- Understand why a U.S. historian might study the Americas, Africa, and Europe before 1500
- Explore how Europeans changed life in the Americas

## Unit Name: The English Colonies and The American Revolution

### Learning Goals: What do I want my students to learn?

#### Standards

##### [NJSLs -](#)

6.1.5.CivicsPD.2: Explain how individuals can initiate and/or influence local, state, or national public policymaking (e.g., petitions, proposing laws, contacting elected officials).

6.1.5.CivicsPD.3: Explain how and why it is important that people from diverse cultures collaborate to find solutions to community, state, national, and global challenges.

- 6.1.5.Civic.DP.1: Using evidence, explain how the core civic virtues and democratic principles impact the decisions made at the local, state, and national government (e.g., fairness, equality, common good).

6.1.5.CivicsDP.2: Compare and contrast responses of individuals and groups, past and present, to violations of fundamental rights (e.g., fairness, civil rights, human rights).

6.1.5.CivicsDP.3: Describe the role of religious freedom and participatory government in various North American colonies.

6.1.5.CivicsPR.4: Explain how policies are developed to address public problems.

6.1.5.CivicsHR.4: Identify actions that are unfair or discriminatory, such as bullying, and propose solutions to address such actions.

6.1.5.GeoPP.1: Compare and contrast characteristics of regions in the United States based on culture, economics, and physical characteristics to understand the concept of regionalism.

- 6.1.5.GeoGI.3: Use geographic tools to determine factors that impacted emigration, settlement patterns, and regional identities of the US colonies.

6.1.5.EconEM.5: Explain why individuals and societies trade, how trade functions, and the role of trade.

- 6.1.5.HistoryCC.1: Analyze key historical events from the past to explain how they led to the creation of the state of New Jersey and the United States.

6.1.5.HistoryCC.3: Use multiple sources to describe how George Washington, Thomas Jefferson, Benjamin Franklin, and Governor William Livingston have impacted state and national governments over time.

6.1.5.HistoryCC.7: Evaluate the initial and lasting impact of slavery using sources that represent multiple perspectives.

6.1.5.HistoryCC.12: Determine the roles of religious freedom and participatory government in various North American colonies.

6.1.5.HistoryCC.14: Compare the practice of slavery and indentured servitude in Colonial labor systems.

6.1.5.HistoryCC.15: Analyze key historical documents to determine the role they played in past and present-day government and citizenship (i.e., the Mayflower Compact, the Declaration of Independence, the United States Constitution, the Bill of Rights).

6.1.5.HistoryUP.1: Describe the reasons various groups, voluntarily and involuntarily, immigrated to New Jersey and America, and cite evidence from multiple perspectives to describe the challenges they encountered.

6.1.5.HistoryCA.1: Craft an argument, supported with historical evidence, for how factors such as demographics (e.g., race, gender, religion, and economic status) affected social, economic, and political opportunities during the Colonial era.

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## Fundamental Concepts / Big Ideas

### Module 3: The English Colonies, 1600-1770

### Module 4: The American Revolution 1760-1785

The Southern Colonies

Conflict in the Colonies

The New England Colonies

The Revolution Begins

The Middle Colonies

Declaring Independence

Life in the English Colonies

The Struggle for Liberty

Independence!

## Learning Objectives

Students will be able to...

- Investigate how the experiences of the colonists shaped America's political and social ideals
- Identify how it was possible for the American Patriots to gain their independence from the powerful British Empire.

## Unit Name: ‘Launching the Nation’ and ‘ War and Expansion in the Americas’

### Learning Goals: What do I want my students to learn?

#### Standards

##### [NJSLs -](#)

*6.1.5.CivicsPI.1: Describe ways in which people benefit from and are challenged by working together, including through government, workplaces, voluntary organizations, and families.*

*6.1.5.CivicsPI.3: Explain how the United States functions as a representative democracy and describe the roles of elected representatives and how they interact with citizens at local, state, and national levels.*

*6.1.5.CivicsPI.6: Distinguish the roles and responsibilities of the three branches of the national government.*

*6.1.5.CivicsPD.4: Compare the qualifications of candidates running for local, state, or national public office with the responsibilities of the position.*

*6.1.5.Civic.DP.1: Using evidence, explain how the core civic virtues and democratic principles impact the decisions made at the local, state, and national government (e.g., fairness, equality, common good).*

*6.1.5.CivicsPR.1: Compare procedures for making decisions in a variety of settings including classroom, school, government, and /or society.*

*6.1.5.CivicsHR.4: Identify actions that are unfair or discriminatory, such as bullying, and propose solutions to address such actions.*

*6.1.5.CivicsCM.1: Use a variety of sources to describe the characteristics exhibited by real and fictional people that contribute(d) to the well-being of their community and country.*

*6.1.5.CivicsCM.6: Cite evidence from a variety of sources to describe how a democracy depends upon and responds to individuals' participation.*

*6.1.5.EconET.1: Identify positive and negative incentives that influence the decisions people make.*

*6.1.5.HistoryCC.1: Analyze key historical events from the past to explain how they led to the creation of the state of New Jersey and the United States.*

*6.1.5.HistoryCC.2: Use a variety of sources to illustrate how the American identity has evolved over time.*

*6.1.5.HistoryCC.3: Use multiple sources to describe how George Washington, Thomas Jefferson, Benjamin Franklin, and Governor William Livingston have impacted state and national governments over time.*

*6.1.5.HistoryUP.5: Compare and contrast historians' interpretations of important historical ideas, resources and events.*

*6.1.5.HistorySE.2: Construct an argument for the significant and enduring role of historical symbols, monuments, and holidays and how they affect the American identity.*

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#### Fundamental Concepts / Big Ideas

##### **Module 7: Launching the Nation, 1785-1805**

##### **Module 8: War and Expansion in the Americas 1800-1820**

Washington Leads a New Nation

The Coming of War

Challenges for the New Nation

The War of 1812

|   |  |
|---|--|
| Jefferson Becomes President (also read “Other Explorations on pages. 357-358) |  |
|---|--|

|                            |  |
|----------------------------|--|
| <b>Learning Objectives</b> |  |
|----------------------------|--|

*Students will be able to...*

- Investigate how challenges and disagreements helped shape the new nation.
- Understand how the War of 1812 should be remembered.
- Analyze how nationalism helped guide American foreign policy in the early 1800s.

## Unit Name: 'The Age of Jackson' and 'Westward Expansion'

### Learning Goals: What do I want my students to learn?

#### Standards

##### [NJSLs](#) -

- 6.1.5.CivicsPI.1: Describe ways in which people benefit from and are challenged by working together, including through government, workplaces, voluntary organizations, and families.
- 6.1.5.CivicsPI.2: Investigate different ways individuals participate in government (e.g., voters, jurors, taxpayers).
- 6.1.5.CivicsPI.3: Explain how the United States functions as a representative democracy and describe the roles of elected representatives and how they interact with citizens at local, state, and national levels
- 6.1.5.CivicsPD.2: Explain how individuals can initiate and/or influence local, state, or national public policymaking (e.g., petitions, proposing laws, contacting elected officials).
- 6.1.5.CivicsPD.3: Explain how and why it is important that people from diverse cultures collaborate to find solutions to community, state, national, and global challenges.
- 6.1.5.CivicsPD.4: Compare the qualifications of candidates running for local, state, or national public office with the responsibilities of the position.
- 6.1.5.CivicsDP.2: Compare and contrast responses of individuals and groups, past and present, to violations of fundamental rights (e.g., fairness, civil rights, human rights).
- 6.1.5.CivicsPR.1: Compare procedures for making decisions in a variety of settings including classroom, school, government, and /or society.
- 6.1.5.CivicsPR.4: Explain how policies are developed to address public problems.
- 6.1.5.CivicsHR.4: Identify actions that are unfair or discriminatory, such as bullying, and propose solutions to address such actions.
- 6.1.5.CivicsCM.1: Use a variety of sources to describe the characteristics exhibited by real and fictional people that contribute(d) to the well-being of their community and country.
- 6.1.5.CivicsCM.3: Identify the types of behaviors that promote collaboration and problem solving with others who have different perspectives.
- 6.1.5.CivicsCM.6: Cite evidence from a variety of sources to describe how a democracy depends upon and responds to individuals' participation.
- 6.1.5.GeoPP.4: Investigate the different physical and human characteristics of urban, suburban and rural communities and identify the factors that might attract individuals to that space.
- 6.1.5.GeoPP.6: Compare and contrast the voluntary and involuntary migratory experiences of different groups of people and explain why their experiences differed.
- 6.1.5.GeoGI.1: Use multiple sources to evaluate the impact of the movement of people from place to place on individuals, communities, and regions.
- 6.1.5.GeoGI.2: Use historical maps to explain what led to the exploration of new water and land routes.
- 6.1.5.EconET.1: Identify positive and negative incentives that influence the decisions people make.
- 6.1.5.EconNM.3: Describe how the development of different transportation systems impacted the economies of New Jersey and the United States.
- 6.1.5.EconNM.4: Explain how creativity and innovation resulted in scientific achievement and inventions in many cultures during different historical periods.
- 6.1.5.HistoryCC.1: Analyze key historical events from the past to explain how they led to the creation of the state of New Jersey and the United States.
- 6.1.5.HistoryCC.2: Use a variety of sources to illustrate how the American identity has evolved over time.
- 6.1.5.HistoryUP.4: Compare and contrast gender roles, religion, values, cultural practices, and political systems of Native American groups.

6.1.5.HistoryUP.5: Compare and contrast historians' interpretations of important historical ideas, resources and events.

6.1.5.HistoryUP.6: Evaluate the impact of different interpretations of experiences and events by people with different cultural or individual perspectives.

6.1.5.HistoryUP.7: Describe why it is important to understand the perspectives of other cultures in an interconnected world.

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### Fundamental Concepts / Big Ideas

| Module 10: The Age of Jackson, 1825-1845 | Module 11: Westward Expansion 1800-1900                     |
|--|---|
| Jacksonian Democracy                     | A Growing Nation (start at Mountain Men Go West on pg. 358) |
| Indian Removal                           | Boom Times in the West                                      |
|  | Wars for the West   |

### Learning Objectives

*Students will be able to...*

- Analyze the impact that Andrew Jackson's presidency had on the nation
- Investigate how the westward expansion transformed the nation
- Examine what was gained and lost as Americans expanded into the Southwest

## Unit Name: Introduction to the Holocaust

### Learning Goals: What do I want my students to learn?

#### Standards

##### [NJSLs -](#)

*6.1.5.CivicsPD.3: Explain how and why it is important that people from diverse cultures collaborate to find solutions to community, state, national, and global challenges.*

*6.1.5.Civic.DP.1: Using evidence, explain how the core civic virtues and democratic principles impact the decisions made at the local, state, and national government (e.g., fairness, equality, common good).*

*6.1.5.CivicsDP.2: Compare and contrast responses of individuals and groups, past and present, to violations of fundamental rights (e.g., fairness, civil rights, human rights).*

*6.1.5.CivicsHR.4: Identify actions that are unfair or discriminatory, such as bullying, and propose solutions address such actions.*

*6.1.5.HistoryUP.3: Use multiple perspectives to evaluate the impact of the Columbian Exchange on ecology, agriculture and culture*

*6.1.5.HistoryUP.6: Evaluate the impact of different interpretations of experiences and events by people with different cultural or individual perspectives.*

*6.1.5.HistoryUP.7: Describe why it is important to understand the perspectives of other cultures in an interconnected world.*

*6.1.5.HistoryCA.1: Craft an argument, supported with historical evidence, for how factors such as demographics [i.e.,] e.g., race, gender, religion, and economic status) affected social, economic, and political opportunities during the Colonial era.*

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#### Fundamental Concepts / Big Ideas

**The 5<sup>th</sup> – 8th grade Holocaust curriculum aligns to the New Jersey Commission on Holocaust Education. It is based on the knowledge that children must be capable of honoring and respecting all other children, regardless of race, religion, or creed. Units may vary according to grade level while increasing in sophistication. Students will understand the effects of prejudice and discrimination, and how these behaviors affect the past, present, and future. This Grade 5-8 Holocaust program is created to help students successfully meet the Common Core Standards.**

- **Understand the effect that prejudice and discrimination have had in the past, present, and will have in the future.**
- **Provide students with an introductory lesson to the Holocaust.**

## Learning Objectives

Students will be able to...

- Recognize that each of us have reasons to be proud of ourselves.
- Describe and recognize positive and negative types of human behavior.
- Demonstrate an understanding that behavior reflects the choices and decisions that each person makes.
- Explain and apply the terms *Holocaust, tolerance, prejudice, racism, and discrimination*

## Unit Name: Personal and Financial Literacy

### Learning Goals: What do I want my students to learn?

#### Standards

*New Jersey Student Learning Standards:*

*9.1.5.CR.1: Compare various ways to give back and relate them to your strengths, interests, and other personal factors.*

*9.1.5.CP.1: Identify the advantages of maintaining a positive credit history*

*9.1.5.EG.1: Explain and give examples of what is meant by the term "tax."*

*9.1.5.EG.2: Describe how tax monies are spent*

*9.1.5.EG.3: Explain the impact of the economic system on one's personal financial goals.*

*9.1.5.EG.4: Describe how an individual's financial decisions affect society and contribute to the overall economy.*

*9.1.5.EG.5: Identify sources of consumer protection and assistance.*

*9.1.5.FI.1: Identify various types of financial institutions and the services they offer including banks, credit unions, and credit card companies.*

*9.1.5.FP.1: Illustrate the impact of financial traits on financial decisions.*

*9.1.5.FP.2: Identify the elements of being a good steward of money.*

*9.1.5.FP.3: Analyze how spending choices and decision-making can result in positive or negative consequences.*

*9.1.5.FP.4: Explain the role of spending money and how it affects well being and happiness (e.g., "happy money," experiences over things, donating to causes, anticipation, etc.).*

*9.1.5.FP.5: Illustrate how inaccurate information is disseminated through various external influencers including the media, advertisers/marketers, friends, educators, and family members.*

*9.1.5.PB.1: Develop a personal budget and explain how it reflects spending, saving, and charitable contributions.*

*9.1.5.PB.2: Describe choices consumers have with money (e.g., save, spend, donate).*

*9.1.5.RMI.1: Identify risks that individuals and households face.*

*9.1.5.RMI.2: Justify reasons to have insurance.*

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[NJSLS - Life Literacies and Key Skills](#)

[NJSLS - Interdisciplinary Standards](#)

#### Fundamental Concepts / Big Ideas

- **You can give back in areas that matter to you.**



- There are benefits to having a positive credit history.
- Taxes are collected on a variety of goods and services at the local, state, and federal levels.
- There is a broader economic system that influences your financial goals.
- There are agencies, laws, and resources to protect individuals as consumers.
- People can choose to save money in many places such as home in a piggy bank, bank, or credit union.
- An individual's financial traits and habits affect his/her finances.
- Spending choices and their intended and unintended consequences impact financial outcomes and personal wellbeing.
- Not all financial information is accurate or truthful.
- There are specific steps associated with creating a budget.
- Saving money can impact an individual's ability to address emergencies and accomplish their short-and long-term goals.
- Individuals can choose to accept inevitable risk or take steps to protect themselves by avoiding or reducing risk.

### Learning Objectives

Students will be able to...

- Compare various ways to give back and relate them to your strengths, interests, and other personal factors.
- Identify the advantages of maintaining a positive credit history.
- Explain and give examples of what is meant by the term "tax."
- Describe how tax monies are spent.
- Explain the impact of the economic system on one's personal financial goals.
- Describe how an individual's financial decisions affect society and contribute to the overall economy.
- Identify sources of consumer protection and assistance.
- Identify various types of financial institutions and the services they offer including banks, credit unions, and credit card companies.
- Illustrate the impact of financial traits on financial decisions.
- Identify the elements of being a good steward of money.
- Analyze how spending choices and decision-making can result in positive or negative consequences.
- Explain the role of spending money and how it affects wellbeing and happiness (e.g., "happy money," experiences over things, donating to causes, anticipation, etc.).
- Illustrate how inaccurate information is disseminated through various external influencers including the media, advertisers/marketers, friends, educators, and family members.
- Develop a personal budget and explain how it reflects spending, saving, and charitable contributions.
- Describe choices consumers have with money (e.g., save, spend, donate).
- Identify risks that individuals and households face. Justify reasons to have insurance.

Please contact the Content Supervisor for any questions.