Pacing Guide For Career Readiness / Life Literacies / Key Skills Curriculum

Grade 3-5

Topic	Grade	Marking Period	Number of Days
Civic Financial Responsibility	4	1, 3	20 days
Credit Profile	4	3	20-30 days
Economic and Government Influences	3,4	2	6-10 days
Financial Institutions	3	1	2 days
Financial Psychology	3-5	4	6-10 days
Planning and Budgeting	3	3	10 days
Risk Management and Insurance	3-5	2	4-6 days
Career Awareness and Planning	3-5	2	4-6 days
Creativity and Innovation	5	2	5-10 days
Critical Thinking and Problem-solving	3,4,5	3/4	6 days
Digital Citizenship	4	3	20-25 days
Global and Cultural Awareness	4	4	10 days
Information and Media Literacy	3,4,5	1-4	Once a month
Technology Literacy	4-5	3	5-10 days

Grade: 3-5

Standard: 9.1	**Content Topic:** Personal Finance Literacy / Civic Financial Responsibility

Strand	Disciplinary Core Ideas / Essential Statement	Objective	Practices / Skills & Lesson
9.1.5.CR.1	You can give back in areas that matter to you	Compare various ways to give back and relate them to your strengths, interests, and other personal factors	Read and Discuss *14 Cows for America* by Carmen Adgra Deedy

Formative, Summative and Alternative Assessments	Benchmark Assessments	Core Instructional and Supplemental Materials (including various texts at each grade level)
Teacher Created Assessment Writing Journal Class Discussion Alternative Assessment- Extension Project	KWL Chart Simulation	*14 Cows for America* by Carmen Adgra Deedy

Technology	Crosscutting Concepts / Interdisciplinary Connections across grade levels and content areas (at least 1)
https://www.youtube.com/watch?v=ngGGRpA_50k Google classroom	ELA

Grade: 3-5

Standard: 9.1	**Content Topic:** Personal Finance Literacy / Credit Profile

Strand	Disciplinary Core Ideas / Essential Statement	Objective	Practices / Skills & Lesson
9.1.5.CP.1	There are benefits to having a positive credit history	Identify the advantages of maintaining a positive credit history	Read and discuss the purchasing power of positive credit in Chapter ? *Because of Winn Dixie* By Kate DiCamillo

Formative, Summative and Alternative Assessments	Benchmark Assessments	Core Instructional and Supplemental Materials (including various texts at each grade level)
Teacher Created Assessment Writing Journal Class Discussion Alternative Assessment- Extension Project	KWL Chart Simulation	Junior Achievement Finance park Unit 3: Debit and Credit Banzai Junior Banzai Teen NextGen Personal Finance

Technology	Crosscutting Concepts / Interdisciplinary Connections across grade levels and content areas (at least 1)
Credit EdPuzzle https://edpuzzle.com/media/60808695868e544159814350	ELA Math

Grade: 3-5

Standard: 9.1	**Content Topic:** Personal Finance Literacy / Economic and Government Influences

Strand	Disciplinary Core Ideas / Essential Statement	Objective	Practices / Skills & Lesson
9.1.5.EG.1	Taxes are collected on a variety of goods and services at the local, state, and federal levels	Explain and give examples of what is meant by the term "tax"	Read and Discuss *New Jersey Adventure* Chapter 7 United States History: Chapter 7
9.1.5.EG.2	Taxes are collected on a variety of goods and services at the local, state, and federal levels	Describe how tax monies are spent	*New Jersey Adventure* Chapter 7 United States History: Chapter 7
9.1.5.EG.3	There is a broader economic system that influences your financial goals	Explain the impact of the economic system on one's personal financial goals	Teacher created Goods and Services activities Activity 1 Activity 3 Activity 2
9.1.5.EG.4	There is a broader economic system that influences your financial goals	Describe how an individual's financial decisions affect society and contribute to the overall economy	Teacher created Goods and Services activities Activity 1 Activity 3 Activity 2
9.1.5.EG.5	There are agencies, laws, and resources to protect individuals as consumers	Identify sources of consumer protection and assistance	Teacher created Goods and Services activities Activity 1 Activity 3 Activity 2

Formative, Summative and Alternative Assessments	Benchmark Assessments	Core Instructional and Supplemental Materials (including various texts at each grade level)
Teacher Created Assessment Writing Journal Class Discussion Alternative Assessment- Extension Project	KWL Chart Simulation	Video lesson Picture book Banzai.com https://www.cde.ca.gov/eo/in/fl/finlitk12.asp

Technology	Crosscutting Concepts / Interdisciplinary Connections across grade levels and content areas (at least 1)
Goods and Services video Human, Natural and Capital Goods	ELA Math SS- Taxes during the American Revolution

Grade: 3-5

Standard: 9.1	**Content Topic:** Personal Finance Literacy / Financial Institutions

Strand	Disciplinary Core Ideas / Essential Statement	Objective	Practices / Skills & Lesson
9.1.5.FI.1	People can choose to save money in many places such as home in a piggy bank, bank, or credit union	Identify various types of financial institutions and the services they offer including banks, credit unions, and credit card companies	Read and discuss proper places to store money Alexander, Who Used to Be Rich Last Sunday by Judith Viorst

Formative, Summative and Alternative Assessments	Benchmark Assessments	Core Instructional and Supplemental Materials (including various texts at each grade level)
Teacher Created Assessment Writing Journal Class Discussion Alternative Assessment- Extension Project	KWL Chart Simulation	Video lesson Picture book Banzai.com https://www.cde.ca.gov/eo/in/fl/finlitk12.asp

Technology	Crosscutting Concepts / Interdisciplinary Connections across grade levels and content areas (at least 1)
Epic Books-Saving money (read to me book) Epic Books-Jenny Found a Penny	ELA, Math

Grade: 3-5

Standard: 9.1	**Content Topic:** Personal Finance Literacy/ Financial Psychology

Strand	Disciplinary Core Ideas / Essential Statement	Objective	Practices / Skills & Lesson
9.1.5.FP.1	An individual's financial traits and habits affect his / her finances	Illustrate the impact of financial traits on financial decisions	Google Sheets projects
9.1.5.FP.2	An individual's financial traits and habits affect his / her finances	Identify the elements of being a good steward of money	Google Sheets projects
9.1.5.FP.3	Spending choices and their intended and unintended consequences impact financial outcomes and personal well-being	Analyze how spending choices and decision-making can result in positive or negative consequences	Google Sheets projects
9.1.5.FP.4	Spending choices and their intended and unintended consequences impact financial outcomes and personal well-being	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.)	Google Sheets projects
9.1.5.FP.5	Not all financial information is accurate or truthful	Illustrate how inaccurate information is disseminated through various external influencers including the media, advertisers / marketers, friends, educators, and family members	Common Sense Media:News and media literacy

Formative, Summative and Alternative Assessments	Benchmark Assessments	Core Instructional and Supplemental Materials (including various texts at each grade level)
Teacher Created Assessment Writing Journal Class Discussion	KWL Chart Simulation	Video lesson Picture book Lily Learns about wants and needs

Alternative Assessment- Extension Project		Banzai.com Econmics for kids Google Sheets https://www.cde.ca.gov/eo/in/fl/finlitk12.asp

Technology	Crosscutting Concepts / Interdisciplinary Connections across grade levels and content areas (at least 1)
https://www.cde.ca.gov/eo/in/fl/finlitk12.asp Econmics for kids	Math

Grade: 3-5

Standard: 9.1	**Content Topic:** Personal Finance Literacy / Planning and Budgeting

Strand	Disciplinary Core Ideas / Essential Statement	Objective	Practices / Skills & Lesson
9.1.5.PB.1	There are specific steps associated with creating a budget	Develop a personal budget and explain how it reflects spending, saving, and charitable contributions	Decisions, Decisions, Decisions budget activity. Page 1 Page 2
9.1.5.PB.2	Saving money can impact an individual's ability to address emergencies and accomplish their short and long term goals	Describe choices consumers have with money (e.g., save, spend, donate)	Decisions, Decisions, Decisions budget activity. Page 1 Page 2

Formative, Summative and Alternative Assessments	Benchmark Assessments	Core Instructional and Supplemental Materials (including various texts at each grade level)
Teacher Created Assessment Writing Journal Class Discussion Alternative Assessment- Extension Project	KWL Chart Budget Simulation	Video lesson Picture book Banzai.com https://www.cde.ca.gov/eo/in/fl/finlitk12.asp

Technology	Crosscutting Concepts / Interdisciplinary Connections across grade levels and content areas (at least 1)
http://www.richkidsmartkid.com/	Math- budget simulation

Grade: 3-5

Standard: 9.2	**Content Topic:** Career Awareness, Exploration, Preparation, and Training / Career Awareness and Planning

Strand	Disciplinary Core Ideas / Essential Statement	Objective	Practices / Skills & Lesson
9.2.5.CAP.1	An individual's passions, aptitude and skills can affect his / her employment and earning potential	Evaluate personal likes and dislikes and identify careers that might be suited to personal likes	1. View and discuss questions on the interest survey document. 2. Identify personal likes/dislikes
9.2.5.CAP.2	An individual's passions, aptitude and skills can affect his / her employment and earning potential	Identify how you might like to earn an income	1. Complete the interest explorer survey. 2. Count the checkmarks 3. Circle the highest # of checkmarks
9.2.5.CAP.3	An individual's passions, aptitude and skills can affect his / her employment and earning potential	Identify qualifications needed to pursue traditional and non-traditional careers and opportunities	Interest survey for elementary students Career Interest Explorer
9.2.5.CAP.4	An individual's passions, aptitude and skills can affect his / her employment and earning potential	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	Interest survey for elementary students Career Interest Explorer STEM Career Bingo
9.2.5.CAP.5	Income and benefits can vary depending on the employer and type of job or career	Identify various employee benefits, including income, medical, vacation time, and lifestyle benefits provided by different types of jobs and careers	Salaries and wages activity
9.2.5.CAP.6	There are a variety of factors to consider before starting a business	Compare the characteristics of a successful entrepreneur with the traits of successful employees	Young Entrepreneur Activity Page 1 Page 2
9.2.5.CAP.7	There are a variety of factors to consider before starting a business	Identify factors to consider before starting a business	Young Entrepreneur Activity Page 1 Page 2
9.2.5.CAP.8	Individuals can choose to accept inevitable risk or take	Identify risks that individuals and households face	Third grade fables and folktales unit.

	steps to protect themselves by avoiding or reducing risk		
9.2.5.CAP.9	Individuals can choose to accept inevitable risk or take steps to protect themselves by avoiding or reducing risk	Justify reasons to have insurance	Third grade fables and folktales unit.

Formative, Summative and Alternative Assessments	Benchmark Assessments	Core Instructional and Supplemental Materials (including various texts at each grade level)
Teacher Created Assessment Writing Journal Class Discussion Alternative Assessment- Extension Project	KWL Chart Simulation	Video lesson Picture book Banzai.com https://www.cde.ca.gov/eo/in/fl/finlitk12.asp Junior Achievement Finance Park Unit 1 Interest survey for elementary students Career Interest Explorer

Technology	Crosscutting Concepts / Interdisciplinary Connections across grade levels and content areas (at least 1)
4th grade Math IXL BB 5th grade Math IXL EE http://www.richkidsmartkid.com/ https://www.youtube.com/watch?v=VVWDXihmGlQ	ELA Math

Grade: 3-5

Standard: 9.4	**Content Topic:** Life Literacies and Key Skills / Creativity and Innovation

Strand	Disciplinary Core Ideas / Essential Statement	Objective	Practices / Skills & Lesson
9.4.5.CI.1	Collaboration with individuals with diverse perspectives can result in new ways of thinking and / or innovative solutions	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	Knowing Science-Gr5-Earth and Space Science Unit 1 Lesson 1.5
9.4.5.CI.2	Collaboration with individuals with diverse perspectives can result in new ways of thinking and / or innovative solutions	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	United Nations Global Goals: Trash vs reuse Knowing Science-Gr5-Earth and Space Science Unit 1 Lesson 1.5
9.4.5.CI.3	Curiosity and a willingness to try new ideas (intellectual risk-taking) contributes to the development of creativity and innovation skills	Participate in a brainstorming session with individuals with diverse perspectives to expand one's thinking about a topic of curiosity	United Nations Global Goals: Trash vs reuse
9.4.5.CI.4	Curiosity and a willingness to try new ideas (intellectual risk-taking) contributes to the development of creativity and innovation skills	Research the development process of a product and identify the role of failure as a part of the creative process	STEM activities

Formative, Summative and Alternative Assessments	Benchmark Assessments	Core Instructional and Supplemental Materials (including various texts at each grade level)
Teacher Created Assessment Writing Journal Class Discussion Alternative Assessment- Extension	KWL Chart Simulation	Video lesson Picture book Banzai.com https://www.cde.ca.gov/eo/in/fl/finlitk

Project		12.asp

Technology	Crosscutting Concepts / Interdisciplinary Connections across grade levels and content areas (at least 1)
https://www.cde.ca.gov/eo/in/fl/finlitk12.asp	Science

Grade: 3-5

Standard: 9.4	**Content Topic:** Life Literacies and Key Skills / Critical Thinking and Problem Solving

Strand	Disciplinary Core Ideas / Essential Statement	Objective	Practices / Skills & Lesson
9.4.5.CT.1	The ability to solve problems effectively begins with gathering data, seeking resources, and applying critical thinking skills	Identify and gather relevant data that will aid in the problem-solving process	How could you survive a landslide? Design a windproof house How can you save a town from a hurricane?
9.4.5.CT.2	The ability to solve problems effectively begins with gathering data, seeking resources, and applying critical thinking skills	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	How could you survive a landslide? Design a windproof house How can you save a town from a hurricane?
9.4.5.CT.3	The ability to solve problems effectively begins with gathering data, seeking resources, and applying critical thinking skills	Describe how digital tools and technology may be used to solve problems	How could you survive a landslide? Design a windproof house How can you save a town from a hurricane?
9.4.5.Ct.4	The ability to solve problems effectively begins with gathering data, seeking resources, and applying critical thinking skills	Apply critical thinking and problem-solving strategies to different types of problems such as personal, academic, community and global	How could you survive a landslide? Design a windproof house How can you save a town from a hurricane?

Formative, Summative and Alternative Assessments	Benchmark Assessments	Core Instructional and Supplemental Materials (including various texts at each grade level)
Teacher Created Assessment	KWL Chart	Video lesson

Writing Journal Class Discussion Alternative Assessment- Extension Project	Simulation	Picture book Banzai.com https://www.cde.ca.gov/eo/in/fl/finlitk12.asp

Technology	Crosscutting Concepts / Interdisciplinary Connections across grade levels and content areas (at least 1)
Jamboard	Science

Grade: 3-5

Standard: 9.4	**Content Topic:** Life Literacies and Key Skills / Digital Citizenship

Strand	Disciplinary Core Ideas / Essential Statement	Objective	Practices / Skills & Lesson
9.4.5.DC.1	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	Explain the need for and use of copyright	Nonfiction Writing Unit Grade 4
9.4.5.DC.2	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	Provide attribution according to intellectual property rights guidelines using public domain or creative commons media	Copyright and Creativity for Ethical Digital Citizens
9.4.5.DC.3	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	Distinguish between digital images that can be reused freely and those that have copyright restrictions	Copyright and Creativity: Sharing Fairly, Digital Sharing Ethics, Copyright in the Real World
9.4.5.DC.4	Sending and receiving copies of media on the internet creates the opportunity for unauthorized use of data, such as personally owned video, photos, and more	Model safe, legal and ethical behavior when using online or offline technology	Copyright and Creativity: Sharing Fairly, Digital Sharing Ethics, Copyright in the Real World Common Sense Media: Privacy & Security
9.4.5.DC.5	Digital identities must be managed in order to create a positive digital footprint	Identify the characteristics of a positive and negative online identity and the lasting implications of online activity	Common Sense Media: Digital Footprint and Identity
9.4.5.DC.6	Digital tools have positively	Compare and contrast how digital	Common Sense Media:

	and negatively changed the way people interact socially	tools have changed social interactions	Cyberbullying, Digital Drama & Hate Speech
9.4.5.DC.7	Digital tools have positively and negatively changed the way people interact socially	Explain how posting and commenting in social spaces can have positive or negative consequences	Common Sense Media: Cyberbullying, Digital Drama & Hate Speech
9.4.5.DC.8	Digital engagement can improve the planning and delivery of climate change actions	Propose ways local and global communities can engage digitally to participate in and promote climate action	United Nations Global Goals: Climate Changemakers

Formative, Summative and Alternative Assessments	Benchmark Assessments	Core Instructional and Supplemental Materials (including various texts at each grade level)
Teacher Created Assessment Writing Journal Class Discussion Alternative Assessment- Extension Project	KWL Chart Simulation	Copyright and Creativity for Ethical Digital Citizens Sharing Fairly, Digital Sharing Ethics, Copyright in the Real World Privacy & Security Digital Footprint and Identity Cyberbullying, Digital Drama & Hate Speech Climate Changemakers

Technology	Crosscutting Concepts / Interdisciplinary Connections across grade levels and content areas (at least 1)
Climate Changemakers Digital Footprint and Identity Sharing Fairly, Digital Sharing Ethics, Copyright in the Real World	ELA Science

Grade: 3-5

Standard: 9.4	**Content Topic:** Life Literacies and Key Skills / Global and Cultural Awareness

Strand	Disciplinary Core Ideas / Essential Statement	Objective	Practices / Skills & Lesson
9.4.5.GCA.1	Culture and geography can shape an individual's experiences and perspectives	Analyze how culture shapes individual and community perspectives and points of view	*New Jersey Adventure* Chapter 10

Formative, Summative and Alternative Assessments	Benchmark Assessments	Core Instructional and Supplemental Materials (including various texts at each grade level)
Teacher Created Assessment Writing Journal Class Discussion Alternative Assessment- Extension Project	KWL Chart Simulation	*New Jersey Adventure*

Technology	Crosscutting Concepts / Interdisciplinary Connections across grade levels and content areas (at least 1)
www.ellisisland.org	SS- exploring cultures

Grade: 3-5

Standard: 9.4	**Content Topic:** Life Literacies and Key Skills / Information and Media Literacy

Strand	Disciplinary Core Ideas / Essential Statement	Objective	Practices / Skills & Lesson
9.4.5.IML.1	Digital tools and media resources provide access to vast stores of information, but the information can be biased or inaccurate	Evaluate digital sources for accuracy, perspective, credibility and relevance	Digital Breakout: Judging Online Info
9.4.5.IML.2	Digital tools can be used to modify and display data in various ways that can be organized to communicate ideas	Create a visual representation to organize information about a problem or issue	Google Sheets projects
9.4.5.IML.3	Digital tools can be used to modify and display data in various ways that can be organized to communicate ideas	Represent the same data in multiple visual formats in order to tell a story about the data	Google Sheets projects
9.4.5.IML.4	Accurate and comprehensive information comes in a variety of platforms and formats and is the basis for effective decision making	Determine the impact of implicit and explicit media messages on individuals, groups, and society as a whole	Common Sense Media
9.4.5.IML.5	Accurate and comprehensive information comes in a variety of platforms and formats and is the basis for effective decision making	Distinguish how media are used by individuals, groups and organizations for varying purposes	Common Sense Media
9.4.5.IML.6	Specific situations require the use of relevant sources of information	Use appropriate sources of information from diverse sources, contexts, disciplines, and cultures to answer questions	Common Sense Media Infobase Learn 360 Alpha's *database) research lesson *practice
9.4.5.IML.7	Specific situations require the use of relevant sources of	Evaluate the degree to which information meets a need including	SEL group sessions with Ms. Gilles

	information	social emotional learning, academic and social	

Formative, Summative and Alternative Assessments	Benchmark Assessments	Core Instructional and Supplemental Materials (including various texts at each grade level)
Teacher Created Assessment Writing Journal Class Discussion Alternative Assessment- Extension Project	KWL Chart Simulation	SEL program Digital Breakout: Judging Online Info Infobase Learn 360 Alpha's *database) research lesson *practice

Technology	Crosscutting Concepts / Interdisciplinary Connections across grade levels and content areas (at least 1)
Google Sheets Google classroom	Math Science

Grade: 3-5

Standard: 9.4	**Content Topic:** Life Literacies and Key Skills / Technology Literacy

Strand	Disciplinary Core Ideas / Essential Statement	Objective	Practices / Skills & Lesson
9.4.5.TL.1	Different digital tools have different purposes	Compare the common uses of at least two different digital tools and identify the advantages and disadvantages of using each	After using each GAFE, read Jingle Dancer: Choose a Google App for Education to create a presentation.
9.45.5.TL.2	Different digital tools have different purposes	Sort and filter data in a spreadsheet to analyze findings	Google Apps for Education Lesson: Various lessons
9.4.5.TL.3	Different digital tools have different purposes	Format a document using a word processing application to enhance text, change page formatting, and include appropriate images graphics, or symbols	Google: Apps for Education Lesson: Docs,
9.4.5.TL.4	Collaborating digitally as a team can often develop a better artifact than an individual working alone	Compare and contrast artifacts produced individually to those developed collaboratively	How could you survive a landslide?
9.4.5.TL.5	Collaborating digitally as a team can often develop a better artifact than an individual working alone	Collaborate digitally to produce an artifact	Turn your Trash into Treasure

Formative, Summative and Alternative Assessments	Benchmark Assessments	Core Instructional and Supplemental Materials (including various texts at each grade level)
Teacher Created Assessment Writing Journal Class Discussion	KWL Chart Simulation Digital Artifact	How could you survive a landslide?

Alternative Assessment- Extension Project		

Technology	Crosscutting Concepts / Interdisciplinary Connections across grade levels and content areas (at least 1)
Mystery Science Digital Lesson: How could you survive a landslide? Google Classroom	ELA Science

Differentiation (IEPs / 504s)	Differentiation (ELL)	Differentiation (G&T)
Visual aids Sentence Frames Modeling Anchor charts Modify rubric Teacher directed grouping	Pre-teach vocabulary Non-linguistic cues Sentence frames Visual aids Manipulatives Graphic organizers Use of educational websites: www.khanacademy.org	

21st Century Education	Career Education
THEMES: Global Awareness Financial, Economic, Business and Entrepreneurial Literacy Civic Literacy Health Literacy SKILLS: Creativity and Innovation Critical Thinking and Problem Solving Communication and Collaboration Information Literacy Media Literacy ICT Literacy Life and Career Skills	Career Ready Practices describe the career-ready skills that all educators in all content areas should seek to develop in their students. They are practices that have been linked to increase college, career, and life success. Career Ready Practices should be taught and reinforced in all career exploration and preparation programs with increasingly higher levels of complexity and expectation as a student advances through a program of study. CRP1. Act as a responsible and contributing citizen and employee. CRP2. Apply appropriate academic and technical skills. CRP3. Attend to personal health and financial well-being. CRP4. Communicate clearly and effectively and with reason. CRP5. Consider the environmental, social and economic impacts of decisions. CRP6. Demonstrate creativity and innovation. CRP7. Employ valid and reliable research strategies. CRP8. Utilize critical thinking to make sense of problems and persevere in solving them. CRP9. Model integrity, ethical leadership and effective management. CRP10. Plan education and career paths aligned to personal goals. CRP11. Use technology to enhance productivity. CRP12. Work productively in teams while using cultural global competence.