



<p>1. What is our purpose? 1a) To inquire into the following: transdisciplinary theme How We Organize Ourselves</p> <p><i>An inquiry into the interconnectedness human-made systems and communities; the structure and function of organizations; societal decision-making; economic activities and their impact on humankind and the environment.</i></p> <p>central idea Economic systems empower people to manage and organize themselves.</p>	<p>Class/grade: 4th Grade Age group: 9 – 10 yrs</p> <p>School: Willard School code: 7202</p> <p>Title: Finances</p> <p>Teacher(s): Negrete, Gray, and Van Der Heide</p> <p>Date: 1/16/18 - 2/23/18</p> <p>Proposed duration: 90 hours over 6 weeks</p>
<p>1b) Summative assessment task(s): What are the possible ways of assessing students' understanding of the central idea? What evidence, including student-initiated actions, will we look for?</p> <p>Summative: The students will create a project/presentation demonstrating their understanding of the central idea.</p> <p>Teacher will assess students' ability to: name and explain a financial system, how it works, engage in financial planning, and explain the impact of financial decisions.</p> <p>Teacher will assess the project by referring to the class-created rubric which includes proper math work, labeling, and balancing of the budget</p> <p>Through inquiry activities and cumulative assessments, teacher will assess student's knowledge and understanding of investments, luxuries, necessities, income, expenses, balance, credit, stock market.</p> <p>The students assess their work using agreed upon criteria, such as student-created rubrics, teacher examples, and checklists. Students will put their learning into action. They might choose to continue to track stocks, noting trends and world economics</p>	<p>2. What do we want to learn? What are the key concepts (form, function, causation, change, connection, perspective, responsibility, reflection) to be emphasized within this inquiry?</p> <p>Key concepts: responsibility, function, connection Related Concepts: economics, value, interdependence</p> <p>What lines of inquiry will define the scope of the inquiry into the central idea?</p> <ul style="list-style-type: none"> ● Economic Systems ● Financial planning (Necessities, luxuries, and investments) ● Economic decisions and their impact <p>What teacher questions/provocations will drive these inquiries?</p> <ol style="list-style-type: none"> 1. What are economic systems and how do they operate? (banking, credit, stock markets) 2. How do individuals and organizations do financial planning? 3. How and why do people invest money? 4. What are the effects of our financial decisions (on Humans and the environment)? 5. How do we manage our own finances. <p>Provocations</p> <ul style="list-style-type: none"> ● Game necessities and luxuries.

3. How might we know what we have learned?

This column should be used in conjunction with "How best might we learn?"

What are the possible ways of assessing students' prior knowledge and skills?

What evidence will we look for?

- The teacher/students will generate background knowledge by discussing allowances, savings, jobs at home.
- Students will fill in a household budget form of what they think things cost.
- Students complete a home expense survey to establish an awareness of expenses and needed income.

What are the possible ways of assessing student learning in the context of the lines of inquiry? What evidence will we look for?

- The teacher will observe students' answers, questions, and comments made during class discussions and activities.
- The teacher will assess the ability of students to create a realistic budget given an income and expenses.
- The teacher will observe students' tracking of stocks and their analysis of their gains and losses to assess their understanding of the Stock Market.

4. How best might we learn?

What are the learning experiences suggested by the teacher and/or students to encourage the students to engage with the inquiries and address the driving questions?

1. Teacher/student will actively participate in guest presentation by real estate agent, banker, stockbroker.
2. Teacher/student will survey parents about cost of living, housing, food, transportation, entertainment, and savings. Average class categories. Discuss.
3. Teacher/ student will track stocks through the use of the internet.
4. Teacher/student will compare the profits from a variety of investments' (CDs savings account, real estate).
5. Throughout the above activities, students will learn finance-related terms.
6. Students will balance a budget based on an income and expenditures.

What opportunities will occur for transdisciplinary skills development and for the development of the attributes of the learner profile?

Self-management skills: organization and informed-choices as student plan budgets.
Research skills: collecting, recording, organizing, and interpreting data from surveys and own budget.

Social skills: accepting responsibility and adopting group roles

Attitudes: appreciation and independence as students become aware of the cost of things and as they: track stocks, make financial decisions, and create budgets

Learner Profile: Students will inquire into different economic systems and have an open-mind regarding financial planning and the management of finances.

5. What resources need to be gathered?

What people, places, audio-visual materials, related literature, music, art, computer software, etc, will be available?

Wells Fargo Representative; Internet; Parents; Money DVDs from library, Various text: *Lawn Boy*, *Lawn Boy Returns*, *The Toothpaste Millionaire*, magazine articles, *Playing the Market* by Daniel Condon, *Dollars and Sense* by Ernestine Giesecke, Brainpop.com, Hands-On Banking.com, 4th grade financial literacy unit: <http://www.medford.k12.nj.us/Page/2695>, Personal Financial Literacy (for 4th-6th grade students): <http://www.medford.k12.nj.us/Page/2695>, The Mint: www.themint.org; <http://stockmarketgame.org> Yahoo finance

How will the classroom environment, local environment, and/or the community be used to facilitate the inquiry?

Classroom setting will be conducive to cooperative group investigation.