

**Finance: A Personal
and Practical
Approach**

August

2015

Developed Spring 2012

The Finance curriculum is an elective course that was developed by the Fair Lawn Social Studies Department and is aligned to the Grades 11-12 Common Core State Standards Initiative and the NJ Core Curriculum Content Standards in Social Studies.

**Social Studies
Elective**

Fair Lawn

Public Schools

Fair Lawn, NJ

Fair Lawn School District

Table of Contents

- I. Course Synopsis
- II. Philosophy & Rationale
- III. Scope & Sequence
- IV. Unit Descriptions
- V. Course Materials
- VI. Assessments
- VII. Interdisciplinary Connections & Alignment to Technology Standards
- VIII. Appendix- Examples of Modifications and Differentiation

Committee Credits

Curriculum Author: Young Kang

Joseph Bonafede

Jeanine Hayek

Suzanne Gons, Supervisor

Finance: A Personal and Practical Approach

I. Course Synopsis

Learn the essentials of financial education; the basics of bank services, the importance of saving, smart money management, using credit responsibly, investing, wealth building, and more. Whether it's opening a checking account, avoiding identity theft, paying for college, applying for a credit card, or starting a small business, this class provides real-world skills and knowledge everyone can use.

II. Philosophy & Rationale

Fair Lawn District Mission

Recognizing that the "Leaders of Tomorrow Attend Fair Lawn Schools Today," it is the mission of Fair Lawn High School to afford each student the opportunity to learn, to achieve success and to become a confident and productive member of a global and technological society prepared to face the challenges of the 21st century. We believe that a major purpose of an education is to cultivate in each student a sense of wonder in the life-long process of learning. We believe that our school provides a learning environment that is student-centered, and supports the interaction of students, parents, professional staff, and the community. We believe that teachers must be empowered to develop and deliver high quality instruction, nurture students' special talents and abilities, and respond to the needs of each individual. We believe that the optimal environment is one in which students feel free to challenge themselves and have opportunities to take initiative, to articulate clearly and imaginatively, to be creative, and to learn from their inquiry and experience.

We believe that an education which provides for the intellectual, aesthetic, physical, cultural, technological and social development of young people leads to their becoming productive and humane citizens who demonstrate self-discipline, responsibility and respect for others. We believe that education provides students with opportunities to access knowledge, ensuring competence and confidence in responding to the challenges of the future.

Department of Social Studies Statement of Philosophy

Social Studies is the integrated study of history, geography, economics, government and civics. More importantly it is the study of humanity, of people and events that individually and collectively have affected the world. A strong and effective Social Studies program helps students make sense of the world in which they live, it allows them to make connections between major ideas and their own lives, and it helps them see themselves as members of the world community. It offers students the knowledge and skills necessary to become active and informed participants on a local, national and global level. Social Studies must also help students understand, respect and appreciate the commonalities and differences that give people character and identity. The complexities of history can only be fully understood within an appreciation and analysis of diversity, multiple perspectives, interconnectedness, interdependence, context and enduring themes.

Ten Thematic Strands

I Culture – A people’s way of life, language, customs, arts, belief systems, traditions, and how they evolve over time.

II Time, Continuity, and Change – The importance of understanding the past and key historical concepts, analytically and from various perspectives.

III People, Places, and Environments – The complex relationship between human beings and the environments within which they live and work.

IV Individual Development and Identity – The exploration of human behaviors as they relate to the development of personal identities and the various factors that impact identity formation.

V Individuals, Groups, and Institutions – The impact of educational, religious, social, and political groups and institutions and the integral roles they play in people’s lives.

VI Power, Authority, and Governance – The complex purposes and features of individuals and groups with respect to issues of power and government.

VII Production, Distribution, and Consumption – The role of resources, their production and use, technology, and trade on economic systems.

VIII Science, Technology, and Society – The significance of scientific discovery and technological change on people, the environment, and other systems.

IX Global Connections – The critical importance of knowledge and awareness of politics, economics, geography, and culture on a global scale.

X Civic Ideals and Practices – The understanding that civic ideals and participatory citizenship are central to democracy.

For a complete explanation of the Ten Thematic Strands, go to www.socialstudies.org/standards/strand

The Common Core Standards

The Common Core Standards reflect a more recent adoption by the State of New Jersey in accordance with forty-six states across the country. These standards are an outgrowth of the many states that have

been working for decades to produce strong and measurable standards to educate the students in a variety of areas. Focusing on English Language Arts and Mathematics as most applicable to all learners, these Standards were adopted by New Jersey State Board of Education in June of 2010.

The Standards set requirements not only for English language arts (ELA) but also for literacy in history/social studies, science, and technical subjects. Just as students must learn to read, write, speak, listen, and use language effectively in a variety of content areas, so too must the Standards specify the literacy skills and understandings required for college and career readiness in multiple disciplines. Literacy standards for grade 6 and above are predicated on teachers of ELA, history/social studies, science, and technical subjects using their content area expertise to help students meet the particular challenges of reading, writing, speaking, listening, and language in their respective fields. It is important to note that the literacy standards in history/social studies, science, and technical subjects are not meant to replace content standards in those areas but rather to supplement them. States may incorporate these standards into their standards for those subjects or adopt them as content area literacy standards.

The English language arts (ELA) standards integrated into history/social studies classes for grades 11 and 12 includes a strand of standards relating to Key Ideas and Details. It includes RH.11-12.1, RH.11-12.2 and RH.11-12.3. The strand of standards relating to Craft and Structure includes RH.11-12.4, RH.11-12.5 and RH.11-12.6. The strand of standards relating to Integration of Knowledge and Ideas includes RH.11-12.7, RH.11-12.8 and RH.11-12.9. The category Range of Reading and Level of Text Complexity contains the standard RH.11-12.10.

Much more detailed information can be found on the web site of the ***Common Core State Standards Initiative – Preparing America’s Students for College and Career*** at <http://www.corestandards.org/in-the-states>.

Curricula Writing

The administrators and teachers of the Fair Lawn Public Schools are committed to writing, researching, and producing curricula in all subject areas that are aligned with both the 2009 State of New Jersey Core Curriculum Standards and the Common Core State Standards. Curriculum is designed to be a ***living document*** – added to, edited, and enhanced at any time. Standing committees of teachers and administrators meet on a routine basis to monitor the effectiveness of our curriculum. The process used by the educators of the Fair Lawn Schools is rigorous and reflective in examining all facets of the foundational documents, upon which our curricula is based, to ensure for this alignment.

In all curriculum writing, particular emphasis is given to employing the most current, research based instructional and assessment strategies available at the time. These strategies are continually updated and refined as new knowledge and pedagogy becomes widely accepted and proven successful in the field of education.

21st Century Competencies and Standards

There is ample evidence all around us of the many changes the 21st century has brought to our lives. The Fair Lawn Public Schools believe that to prepare our students for the world of tomorrow, we must enhance today's learning environments. The outcomes we want for our students are not new to the 21st century. Instead, they express knowledge and skills that are essential for life in the 21st century. Reflecting time-honored skills, taught via proved learning methods, and supported by modern learning tools, processes, and environments, the Fair Lawns Public Schools embraces the teaching of 21st Century Skills and unite these elements into a coherent set of educational objectives to ensure that all students are prepared for success.

There are four 21st-Century Life and Careers standards. Standards 9.1, 9.2, and 9.3 describe life and career skills that are integrated throughout the K-12 curriculum, while Standard 9.4 describes specialized skills that are taught in grades 9-12 as part of career and technical education programs. An overview of the four standards follows. Click on the link for more information

<http://www.state.nj.us/education/cccs/standards/9>

New Jersey State Department of Education NJ Educational Mandates

The core mission of the New Jersey Commission on Holocaust Education is to promote Holocaust education in the State of New Jersey. On a continual basis, the Commission shall survey the status of Holocaust Education; design, encourage and promote the implementation of Holocaust and genocide education and awareness; provide programs in New Jersey; and coordinate designated events that will provide appropriate memorialization of the Holocaust on a regular basis throughout the state.

[http://www.state.nj.us/njded/holocaust/about us/mandate.html](http://www.state.nj.us/njded/holocaust/about%20us/mandate.html)

The Amistad Bill (A1301), calls on "New Jersey schools to incorporate African-American history into their Social Studies curriculum." Passed by the New Jersey legislature in 2002, "The Amistad Bill" created the Amistad Commission, a 22- member body charged with ensuring that the rich heritage and lessons of black America are fully represented and taught throughout the state's classrooms.

<http://www.theamistadcommission.com/>

III. Scope & Sequence

Semester course – two weeks on each of the following units (20 weeks total = one semester. Unit length at teacher discretion based on student needs and performance)

- Identify a career goal and develop a plan and timetable for achieving it, including educational/training requirements, costs, and possible debt.

- Explain some basic concepts related to money
- Manage bank accounts
- Explain the difference between a career and a job, and identify various jobs in the community and the related earnings.
- Summarize the financial risks and benefits of entrepreneurship as a career choice
- Identify how wages are earned and paid. What are all these deductions in my paycheck?
- Compare strategies for saving and investing and the factors that influence how much should be saved or invested to meet financial goals.
- Analyze the information contained in a credit report and explain the importance of disputing inaccurate entries.
- Summarize how investing builds wealth and assists in meeting long- and short-term financial goals.
- Summarize the concept and types of taxation uses to fund public initiatives.

IV. Unit Descriptions

1. Identify a career goal and develop a plan and timetable for achieving it, including educational/training requirements, costs, and possible debt. CPI # 9.2.12.B.1-7

Enduring Understanding:

- Create a list of long-term and short-term goals

Essential Questions:

- Why is it important to set financial goals?
- What is the difference between short-term, medium-term and long-term goals?

2. Explain some basic concepts related to money CPI # 9.2.8.A.7, 8

Enduring Understanding:

- Analyze different forms of currency, how currency is used to exchange goods and services, and how it can be transferred from one person's business to another
- Analyze how personal and cultural values impact spending and other financial decisions

Essential Questions:

- In what ways should spending reflect a person's value system?
- When you make a financial plan, why should saving and investing come before spending?

- Why is it useful to analyze how you have spent money in the past?

3. Manage bank accounts CPI # 9.2.12.A.1-3

Enduring Understanding:

- Explain how to open a checking or savings account
- Fill in a deposit slip
- Explain the benefits of using a bank
- Explain how checking and savings accounts work
- Explain other money management tools, such as online banking

Essential Questions:

- What does it take to open a checking/savings account?
- Why should you keep your checkbook updated and reconcile your account monthly?
- What can you do to protect your account information when you use online banking?

4. Explain the difference between a career and a job, and identify various jobs in the community and the related earnings. CPI # 9.2.12.A.1-3

Enduring Understanding:

- Explain a strategy for conducting a job search
- Explain steps to take and things to do before, after and during a job interview to make a great impression
- Differentiate among ways that workers can improve earning power through the acquisition of new knowledge and skills.

Essential Questions:

- What is the difference between a wage and a salary?
- Why do some employers do pre-employment testing?
- Why are many tasks formerly done by US workers now performed overseas?

5. Summarize the financial risks and benefits of entrepreneurship as a career choice. CPI # 9.2.12.F.8,9

Enduring Understanding:

- Analyze how the economic, social, and political conditions of a time period can affect starting a business and can affect a plan for establishing such an enterprise.
- Explain the risks and rewards of starting your own business
- Explain a strategy for getting a small business started

Essential Questions:

- What are some advantages and disadvantages of being an entrepreneur?
- Which type of business do you think would be easiest to run: sole proprietorship, a partnership, or a corporation?

6. Identify how wages are earned and paid. CPI # 9.2.12.F.1-4

Enduring Understanding:

- Determine whether wages are compensated accurately

- Explain how wages are paid
- Explain the purpose of the payroll deduction process, taxable income, and employee benefits.
- Differentiate among the types of taxes and employee benefits.
- Differentiate between taxable and nontaxable income.

Essential Questions:

- How are wages paid?
- What are all these deductions in my paycheck?

7. Compare strategies for saving and investing and the factors that influence how much should be saved or invested to meet financial goals. CPI # 9.2.12.D.5-12

Enduring Understanding:

- Tell why it is important to allot some money from each paycheck to savings
- Explain how spending should reflect a person's value system
- Analyze how changes in taxes, inflation, and personal circumstances can affect a personal budget
- Evaluate how taxes affect the rate of return on savings and investments

Essential Questions:

- Why is it important to keep your financial records well organized?
- What kind of taxes are out there?

8. Analyze the information contained in a credit report and explain the importance of disputing inaccurate entries. CPI # 9.2.12.C.5-7, 9.2.12.E.4-7

Enduring Understanding:

- Define credit
- Describe how credit can benefit them
- Explain the differences between good and bad credit
- Explain valuable tips for using credit cards the smart, safe and responsible way
- Compare the risk, return, and liquidity of various savings and investment alternatives

Essential Questions:

- When figuring the cost of credit, what factors need to be considered?
- What are some laws that protect the consumer in credit transactions?
- What can you do to help yourself get debt under control?

9. Summarize how investing builds wealth and assists in meeting long- and short-term financial goals. CPI # 9.2.12.D.1-5, 9.2.12.D.7-11

Enduring Understanding:

- Describe the difference between stocks and bonds
- Explain what a mutual fund is and discuss the risks
- Name several types of investments other than stocks, bonds, and mutual funds

Essential Questions:

- What are stock dividends?
- What is a capital gain?

- What is the main difference between a share of stock and a bond?

10. Summarize the concept and types of taxation uses to fund public initiatives. CPI # 9.2.12.A.11, 12

Enduring Understanding:

- Explain how compulsory government programs (e.g. Social Security, Medicare) provide insurance against some loss of income and benefits to eligible recipients.
- Analyze the impact of the collective bargaining process on benefits, income, and fair labor process.
- Determine when and why it may be appropriate for the government to provide insurance coverage, rather than private industry

Essential Questions:

- What are some sources of retirement income in addition to Social Security?
- What role should the government play in private business and industry?

Modifications: See Appendix I

V. Course Materials

The course will not have a working text and the reading material will be selected by teacher.

Materials include:

Information and activities from the Council for Economic Education

Current events articles

<http://www.nea.org/tools/lessons/resources-for-teaching-financial-literacy.html>

http://www.practicalmoneyskills.com/foreducators/lesson_plans/

<http://www.themint.org/>

VI. Bench Mark Assessments & Suggested Activities

1. Semester long project- Starting and succeeding with a new business; The New Entrepreneur

Key Questions:

- a) What type of business should I start?
- b) How do I select my advisors? Who should be my key advisors?
- c) How do I choose a name for my company?
- d) How do I protect my chosen business name?
- e) Should I incorporate?
- f) What form of business structure as available to me in New Jersey?
- g) Do I need a business plan? What should be included?
- h) How do I raise money for my business and how much is enough?
- i) What should I do before I hire my first employee?

2. Additional Activities/Projects

- a) Banking- Visit some local financial institutions, such as banks and credit unions. Pick up pamphlets and brochures and compare and contrast services, interest rates and fees.
- b) Job Search- Identify interests, values and skills. Combine perspective with that of potential employers who know the industry to stay realistic and focused.
- c) Spending smart, Monthly Income Budget- Students take their money management skills to the next level by creating their own spending plan.
- d) Save, Invest and Build Wealth- Analyze the benefits of interest and saving.

3. Homework assignments

4. In-class activities/quizzes/debate/discussions

VII. Interdisciplinary Connections and Alignment to Technology standards

Interdisciplinary Connections

Social studies encompasses a broad multidisciplinary field within its own academic area, including the teaching of anthropology, civics, economics, geography, history, political science, psychology and sociology. The NJCCCS are designed to integrate four core social studies disciplines: civics, economics, geography, and history. These interdisciplinary connections, as a result, are present within the current standards. Interdisciplinary connections in this document expand outside of the distinct field of social studies into: moral/social education; science, mathematics, and technology; and literacy/language arts.

Moral/social education: What are universal ideas and problems shared across humanity? What does it mean to be a citizen? What are the responsibilities and opportunities for active citizenship? What ideals and actions will enhance my personal development and the development of my various communities?

- Character education (Responsive Classroom, Teaching Tolerance, Facing History and Ourselves)
- Global citizenship education - Civics Kids, Teaching Civics, Character.org, Teaching Tomorrow's Citizens, Campaign for the Civic Mission of Schools, World Savvy, and Facing History

- Social participation projects - 150 Service Learning Projects, Sci/SS Service Connections.

Science, mathematics, and technology: How are we all connected? How have science and technology changed how we live across time? How can study of data inform my understanding of social, political, and historical phenomena?

- Sustainability and environmental education (NGSS Science, Technology, and Society Appendix; Facing the Future; Project Wild; UNESCO)
- Health and medical education
- Analysis of graphic and statistical data (historical, social, political) - Making Connections through Mapping, and Statistics and Social Sciences

Literacy (narrative, information, argument, and media): How do certain texts inform our understanding of social studies and history? How can social studies be a venue to express and communicate our ideas?

- Reading and writing content units of study (ELA)
- Historical fiction - Elem. Thematic Reading Materials, Carter Woodson Book Award Winners, Notable Social Studies Texts,
- Media and information literacy - The DBQ Project, PBS Teaching Media Literacy, National Associations for Media Literacy Education,
- Research writing - Teachers College Reading and Writing Project Reading/Writing Units of Study,
- Argument - Teaching Argumentative Writing

21st Century Themes & Skills

The following content statements can be integrated into any of the adopted Social Studies strands (A. Civics, Government and Human Rights, B. Geography, People and the Environment, C. Economics, Invention, and Technology, D. History, Culture and Perspectives.)

- 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

Social Studies and Technology K-12 Indicators

As teaching, learning and curriculum across New Jersey evolves to better meet student needs, teachers when addressing social studies topics are expected to integrate the adopted 8.1 Educational Technology, 8.2 Technology Education, Engineering, Design, and Computational Thinking - Programming, and 21st Century Skills into their classroom practice. To that end, teachers will be expected to apply the following anchor standards into their classroom practice.

8.1 Educational Technology

- Understand and use technology systems.
- Select and use applications effectively and productively.
- Apply existing knowledge to generate new ideas, products, or processes
- Create original works as a means of personal or group expression.
- Interact, collaborate, and publish with peers, experts, or others by employing a variety of digital environments and media.
- Communicate information and ideas to multiple audiences using a variety of media and formats.
- Develop cultural understanding and global awareness by engaging with learners of other cultures.
- Contribute to project teams to produce original works or solve problems.
- Advocate and practice safe, legal, and responsible use of information and technology.

- Demonstrate personal responsibility for lifelong learning.
- Exhibit leadership for digital citizenship.
- Plan strategies to guide inquiry.

Appendix I

Curriculum Differentiation is a process teachers use to increase achievement by improving the match between the learner's unique characteristics: prior knowledge, cognitive level, learning style, motivation, strength or interest and various curriculum components: Nature of the objective, teaching activities, learning activities, resources and products. This broad notion applies to learners from a diverse range of abilities, including: Gifted and Talented, English Language Learners, Students with Disabilities, and Students at Risk of School Failure.

The social studies is a field of education that provides educators with a wealth of opportunities for differentiation, but also real challenges of meeting the needs of diverse learners. This addendum reveals pathways for social studies differentiation specific to four distinct student populations.

Teachers can differentiate

- *Content: What we teach and how we give students access to the information and ideas that matter*
- *Process: How students come to understand and "own" the knowledge, understanding, and skills essential to a topic*
- *Product: How a student demonstrates what he or she has come to know, understand and be able to do as a result of a segment of study*

According to students'

- *Readiness-The current knowledge, understanding, and skill level a student has related to a particular sequence of learning*
- *Interest-What a student enjoys learning about, thinking about, and doing*
- *Learning Style-A student's preferred mode of learning. It is influenced by learning style, intelligence preference, gender and culture*

Examples of Modifications and Differentiation

Gifted and Talented (content, process, product and learning environment)

N.J.A.C. 6A:8-3.1 Curriculum and instruction

District boards of education shall develop appropriate curricular and instructional modifications used for gifted and talented students indicating content, process, products, and learning environment.

Sample Differentiation Strategies and Techniques that apply to Social Studies

Learning Agendas/Contracts

A learning contract is an agreement established between a student and the teacher; it sometimes involves the student's parents. The contract specifies concrete learning and/or behavioral objectives for the student that all parties agree need to be achieved. The contract also specifies:

- the goals of the contract
- the obligations of each party to the contract
- the time frame within which the terms of the learning contract are to be fulfilled
- the basis on which it will be determined that the conditions of the contract were met

Sample Resource

<http://www.educ.ualberta.ca/staff/olenka.bilash/best%20of%20bilash/learning%20contracts.html>

Anchor Activities

Self-directed specified ongoing activities in which students work independently

Sample Resource

http://www.rec4.com/filestore/REC4_AnchorActivityPacket_080513.pdf

Curriculum Compacting

Curriculum Compacting is an instructional technique that is specifically designed to make appropriate curricular adjustments for students in any curricular area and at any grade level. Essentially, the procedure involves (1) defining the goals and outcomes of a particular unit or segment of instruction, (2) determining and documenting which students have already mastered most or all of a specified set of learning outcomes, and (3) providing replacement strategies for material already mastered through the use of instructional options that enable a more challenging and productive use of the student's time.

Sample resource:

<http://www.gifted.uconn.edu/sem/semart08.html>

RAFT Assignments

RAFT is an acronym for a structured technique used to guide student writing. RAFT assignments are used to demonstrate a student's knowledge using a defined point of view. This strategy requires students to write using an assigned format to an audience other than the teacher.

Sample resource:

http://www.michigan.gov/documents/mde/SSWAC_225020_7.pdf p. 18

Flexible grouping

Flexible grouping is a range of grouping students together for delivering instruction. This can be as a whole class, a small group, or with a partner. Flexible grouping creates temporary groups that can last an hour, a week, or even a month.

Sample resource:

<http://www.teachhub.com/flexible-grouping-differentiated-instruction-strategy>

Jigsaw Activities

Jigsaw is a strategy that emphasizes cooperative learning by providing students an opportunity to actively help each other build comprehension. Use this technique to assign students to reading groups composed of varying skill levels. Each group member is responsible for becoming an "expert" on one section of the assigned material and then "teaching" it to the other members of the team.

Sample resource:

<http://www.adlit.org/strategies/22371/>

Extension Menus

Students select from a set of possible assignments (3 to 9 choices is common). Students may be required to select more than one choice. Choices offer differentiated objectives. Choices are often grouped by complexity of thinking skill. Activities are independent so students have freedom as well as responsibility. A variety of options enable students to work in the mode that most interests them.

Sample resource:

<http://gilbertps.schoolwires.net/cms/lib3/AZ01001722/Centricity/Domain/809/Teaching%20Gifted%20Book%20of%20Forms.pdf> Sample See p. 13

English Language Learners

The purpose of adapting content lessons for LEP students is to lower the language barrier and make the English used in such lessons as comprehensible as possible. In social studies, LEP students' capacity to learn can be greatly inhibited by the academic vocabulary and, sometimes, lack of cultural experience living in the United States for short periods of time. Every student deserves an education that is culturally relevant and meaningful to his/her present and future lives. Social studies is the prime location for culturally-relevant pedagogy.

Educators provide various grouping strategies such as flexible grouping and/or paired learning being sensitive to the language proficiency level of the LEP students. A student's capacity to become fluent in English will be greatly enhanced by activities in oral and written language that connect one's own life in meaningful and engaging ways.

Instructional Supports:

Hands-on materials

-bilingual dictionaries

-visual aids

-teacher made adaptations, outlines, study guides

-varied leveled texts of the same content

Please refer to the following link-

<http://www.state.nj.us/education/modelcurriculum/ela/ELLSupport.pdf>

as mentioned on the NJDOE website.

Preparing students for the lesson:

- Building Background Information through brainstorming, semantic webbing, use of visual aids and other comprehension strategies.
- Simplifying Language for Presentation by using speech that is appropriate to students' language proficiency level. Avoid jargon and idiomatic speech.
- Developing Content Area Vocabulary through the use of word walls and labeling classroom objects. Students encounter new academic vocabulary in social studies, particularly when studying the disciplines of history, civics, economics, and geography.

- Concept Development-Students will be learning about rights and duties, voting, public issues, revolutions, the environment, and many new concepts. Enduring understanding requires thorough and contextualized study of these subjects across grades and courses in social studies.
- Giving Directions-States clearly and distinctly and delivered in both written and oral forms to ensure that LEP students understand the task. In addition, students should be provided with/or have access to directional words such as: circle, write, draw, cut, underline, etc.

Presenting the Lesson:

- Use multiple strategies and varied instructional tools to increase the opportunities for students to develop meaningful connections between content and the language used in instruction.
- Provide students with opportunities to express new knowledge and learning using written, verbal, and non-verbal communication.
- Provide students with opportunities to participate in numerous social studies discussions to increase ELLs competency and confidence in verbal discourse; frame classroom conversations on subjects of interest and cultural relevance.
- Utilize a “reverse chronology” approach to teaching history/social studies to even opportunities for students with and without vast cultural knowledge and make study of the social studies more meaningful.

Sample Resources:

CanDo Descriptors -

https://www.wida.us/standards/CAN_DOs/

Colorin Colorado - <http://www.colorincolorado.org/educators/>

WIDA - <https://www.wida.us/>

Students with Disabilities (appropriate accommodations, instructional adaptations, and/or modifications as determined by the IEP or 504 team)

Instructional adaptations for students with disabilities include, but are not limited to, the below approaches. These general suggestions are particularly resonant with students in social studies classroom settings, grades K-12. The primary aim of social studies education is cultivating active and informed citizens. For students with disabilities, self-determination and interdependence are two core principles of citizenship education that applies directly to their educational needs and interests.

Student Motivation – Expanding student motivation to learn content in social studies can occur through: activity choice, appeal to diverse learning styles, choice to work with others or alone, hands-on activities, and multimodal activities.

Instructional Presentations - The primary purpose of these adaptations is to provide special education students with teacher-initiated and teacher-directed interventions that prepare students for learning and engage students in the learning process (Instructional Preparation); structure and organize information to aid comprehension and recall (Instructional Prompts); and foster understanding of new concepts and processes (Instructional Application) e.g. relating to personal experiences, advance organizers, pre-teaching vocabulary and/or strategies; visual demonstrations, illustrations, models.

Instructional Monitoring – Social studies instruction should include opportunities for students to engage in goal setting, work with rubrics and checklists, reward systems, conferences.

Classroom Organization - The primary purpose of these classroom organization adaptations is to maximize student attention, participation, independence, mobility, and comfort; to promote peer and adult communication and interaction; and to provide accessibility to information, materials, and equipment.

Student Response - The primary purpose of student performance responses is to provide students with disabilities a means of demonstrating progress toward the lesson objectives related to the Social Studies Framework activities.

Students at Risk of School Failure

Any of the strategies outlined in the other differentiation/modification categories may be used to address the needs of these students who are at-risk.