



FINANCIAL LITERACY CURRICULUM

MIDDLE TOWNSHIP PUBLIC SCHOOLS
216 SOUTH MAIN STREET
CAPE MAY COURT HOUSE, NJ 08210

Revised June 2020

Middle Township School District Financial Literacy Curriculum	
Content Area: Business	
Course Title: Financial Literacy	Grade level: 11-12
Unit 1: Income- Earning to Learn	Dates for Units: 3 weeks
Unit 2: Managing Your Money	Dates for Units: 5 weeks
Unit 3: Spending Wisely	Dates for Units: 4 weeks
Unit 4: Financial Risk Management	Dates for Units: 1 weeks
Unit 5: Credit and Debt	Dates for Units: 2 weeks
Unit 6: Savings and Investing	Dates for Units: 5 weeks
Date Created: March, 2020	

Middle Township School District Financial Literacy Curriculum	
Unit 1 Overview	
Content Area: Business	
Unit Title: Income- Earning to Learn	
Target Course/Grade Level: 11-12	
<p>Unit Summary:</p> <ul style="list-style-type: none"> ● Students will develop a schedule that lets them balance their personal and professional lives while they work towards furthering their education. Students will also explore the importance of reliable transportation to allow them to consistently arrive to work on time. ● Students will explore various resources to research careers and area employment opportunities. They will then create their own personalized resume and discover what employment opportunities they qualify for based on a variety of factors. Students will research jobs that offer benefits such as insurance and retirement accounts. 	
<p>Interdisciplinary Connections:</p> <ul style="list-style-type: none"> ● Language Arts - Reading and writing strategies (compare/contrast, assess multiple viewpoints, close reading, analytic writing) used in student reflection assignments on the importance of exercise, sleep in nutrition in maintaining a healthy lifestyle. NJSLA.R1. 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. ● Mathematics - MP1 Make sense of problems and persevere in solving them (perform arithmetic operations with complex numbers) used in students allocating and organizing their time in creating balanced schedules. 	
<p>21st Century Themes, Skills, and Standards:</p> <ul style="list-style-type: none"> ● CRP10. Plan education and career paths aligned to personal goals ● CRP6. Demonstrate creativity and innovation ● 9.2.12.C.1 Review career goals and determine steps necessary for attainment. ● 9.2.12.C.3 Identify transferable career skills and design alternate career plans. ● 9.2.12.C.7 Examine the professional, legal, and ethical responsibilities for both employers and employees in the global workplace. 	
Learning Targets	

CPI #	Cumulative Progress Indicators (CPI) for Unit
	<p>9.1.12.A.1 Differentiate among the types of taxes and employee benefits.</p> <p>9.1.12.A.2 Differentiate between taxable and nontaxable income.</p> <p>9.1.12.A.3 Analyze the relationship between various careers and personal learning goals.</p> <p>9.1.12.A.4 Identify a career goal and develop a plan and timetable for achieving it, including educational/training requirements, costs, and possible debt.</p> <p>9.2.12.C.1 Review career goals and determine steps necessary for attainment.</p> <p>9.2.12.C.3 Identify transferable career skills and design alternate career plans.</p> <p>9.2.12.C.7 Examine the professional, legal, and ethical responsibilities for both employers and employees in the global workplace.</p>
<p>Unit Enduring Questions:</p> <ol style="list-style-type: none"> 1. Why is Time Management an important skill to live a balanced and successful life? 2. Why is it important to research and compare potential job openings? 3. How does your interests, abilities and goals lead to your career plans? 4. What strategies are used when interviewing? 	<p>Unit Enduring Understandings:</p> <ul style="list-style-type: none"> • Time management • Monitoring key health factors • Career planning • Interview skills • Education for career advancement
<p>Differentiations for Special Education/504</p> <ul style="list-style-type: none"> • Modifications for homework and/or assignments • Directions stated 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. • 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 • Model skills / techniques to be mastered. • Extended time to complete class work • Varying time requirements to complete assignments • Provide oral reminders and check student work during independent work time • Assist students with long and short term planning of assignments • Assign a peer helper in the class setting • Provide regular parent/ school communication 	<p>Differentiation for Enrichment</p> <ul style="list-style-type: none"> • Substituting written texts with project-based learning • Varying time requirements to complete assignments • Use of Higher Level Questioning Techniques • Provide assessments that require higher level thinking

**Middle Township School District Financial Literacy Curriculum
Unit 2 Overview**

Content Area: Business

Unit Title: Managing Your Money

Target Course/Grade Level: 11-12

Unit Summary:

- Students begin by evaluating a pay stub to determine estimated monthly income. Students then review their outstanding bills for the month and add them up to determine their monthly fixed and variable expenses. They also calculate expected food and transportation costs for a month. All of the aforementioned items will be used to create a monthly budget that will allow for saving towards pursuit of financial goals.
- Students will explore and evaluate a variety of savings and checking accounts to determine which accounts meet their personal finance needs. Students will record a series of credits and debits in their check register. Finally, students will balance their checkbook against a bank statement and correctly account for outstanding checks that have not yet hit the bank statement.
- Students will learn how to use online banking effectively to improve their financial lives and maximize their time more efficiently.
- Students will gather information for their tax return and fill out a 1040EZ form. First, students read W2 statements from two jobs and total up their wages and federal income tax withheld. Next, they read a 1099-INT and record interest earned from a bank account. They also review statements documenting their health insurance coverage for the year and determine if they owe a tax penalty for having gaps in insurance coverage. Students then enter information on the correct lines of the 1040EZ tax return form.

Interdisciplinary Connections:

- Language Arts - Reading and writing strategies (compare/contrast, assess multiple viewpoints, close reading, analytic writing) used in student projects on selecting a bank accounts from competing banks.NJSLSA.R1. 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.
- Mathematics - MP1 Make sense of problems and persevere in solving them (perform arithmetic operations with complex numbers) used in calculating an individual’s taxable income when filing a simple tax return.

21st Century Themes, Skills, and Standards:

- CRP3. Attend to personal health and financial well-being.
- 9.2.12.C.1 Review career goals and determine steps necessary for attainment.
- 9.2.12.C.3 Identify transferable career skills and design alternate career plans.
- 9.2.12.C.7 Examine the professional, legal, and ethical responsibilities for both employers and employees in the global workplace.

Learning Targets

CPI #

Cumulative Progress Indicators (CPI) for Unit

- 9.1.12.A.2** Differentiate between taxable and nontaxable income.
9.1.12.B.1 Prioritize financial decisions by systematically considering alternatives and possible consequences.
9.1.12.B.5 Analyze how changes in taxes, inflation, and personal circumstances can affect a personal budget.
9.1.12.B.6 Design and utilize a simulated budget to monitor progress of financial plans.
9.1.12.B.7 Explain the meaning of income tax, describe how it is calculated, and analyze its impact on one’s personal budget.

	9.1.12.B.8 Describe and calculate interest and fees that are applied to various forms of spending, debt, and saving.
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<p>Unit Enduring Questions:</p> <ol style="list-style-type: none"> 1. How can using budgets help to save money? 2. How does a checking account work? 3. How can using online banking improve a financial life? 4. What kinds of taxes are there? Which ones affect me? 	<p>Unit Enduring Understandings:</p> <ul style="list-style-type: none"> • Creating and maintaining a budget • The importance of having savings goals • Balancing a check register • Increasing efficiency through online banking • Filing a simple tax return in a timely manner
<p>Differentiations for Special Education/504</p> <ul style="list-style-type: none"> • Modifications for homework and/or assignments • Directions stated 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. • 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 • Model skills / techniques to be mastered. • Extended time to complete class work • Varying time requirements to complete assignments • Provide oral reminders and check student work during independent work time • Assist students with long and short term planning of assignments • Assign a peer helper in the class setting • Provide regular parent/ school communication 	<p>Differentiation for Enrichment</p> <ul style="list-style-type: none"> • Substituting written texts with project-based learning • Varying time requirements to complete assignments • Use of Higher Level Questioning Techniques • Provide assessments that require higher level thinking

<p>Middle Township School District Financial Literacy Curriculum</p> <p>Unit 3 Overview</p>
<p>Content Area: Business</p>
<p>Unit Title: Spending Wisely</p>

Target Course/Grade Level: 11-12

Unit Summary:

- Students learn to shop effectively, so they can obtain goods that improve their lives at the lowest possible cost. They will comparison shop for goods that help them exercise, sleep, and relax more efficiently. Finally, while staying within a limited budget, students purchase a series of items that improve their health.
- Students will discover the impact that an apartment's location can have on their ability to regularly arrive to work on time. They must locate apartments and explore modes of transportation. They continue apartment hunting until they find the best apartment in terms of total cost. Students will then explore the home buying process and determine how much home an individual can afford. Students will explore home financing options and the effect that interest rate, down payment and loan terms have on monthly mortgage payments.
- Students will explore the intricacies of the car buying process. Students will determine how much car they can afford to pay based on their income and expenses. They will then compare the total out of pocket costs of leasing a car versus buying a car.

Interdisciplinary Connections:

- Language Arts - Reading and writing strategies (compare/contrast, assess multiple viewpoints, close reading, analytic writing) used in student projects related to locating affordable housing within a predetermined travel distance of a place of work that allows for reasonable travel times and timely arrival at work.L.9-10.2. Demonstrate command of the conventions of standard English capitalization, punctuation, and spelling when writing.
- Mathematics - MP1 Make sense of problems and persevere in solving them (perform arithmetic operations with complex numbers) used in comparing the total out of pocket costs of various forms of car ownership.

21st Century Themes, Skills, and Standards:

- CRP11. Use technology to enhance productivity.
- CRP12. Work productively in teams while using cultural global competence.
- 9.2.12.C.1 Review career goals and determine steps necessary for attainment.
- 9.2.12.C.3 Identify transferable career skills and design alternate career plans.
- 9.2.12.C.7 Examine the professional, legal, and ethical responsibilities for both employers and employees in the global workplace.
- 9.2.12.C.4 - Analyze how economic conditions and societal changes influence employment trends and future education.

Learning Targets

CPI #	Cumulative Progress Indicators (CPI) for Unit
	<p>9.1.12.B.1 Prioritize financial decisions by systematically considering alternatives and possible consequences.</p> <p>9.1.12.E.2 Analyze and apply multiple sources of financial information when prioritizing financial decisions.</p> <p>9.1.12.E.4 Evaluate how media, bias, purpose, and validity affect the prioritization of consumer decisions and spending.</p> <p>9.1.12.E.5 Evaluate business practices and their impact on individuals, families, and societies.</p> <p>9.1.12.E.6 Evaluate written and verbal contracts for essential components and for obligations of the lender and borrower.</p> <p>9.1.12.E.7 Apply specific consumer protection laws to the issues they address.</p>

<p>Unit Enduring Questions:</p> <ol style="list-style-type: none"> 1. How can comparison shopping help consumers exercise, sleep and relax more efficiently? 2. Explain the steps in finding an apartment to rent. 3. Explain the steps in buying a car. 	<p>Unit Enduring Understandings:</p> <ul style="list-style-type: none"> • How can comparison shopping help consumers exercise, sleep and relax more efficiently? • Explain the steps in finding an apartment to rent. • Explain the steps in buying a car.
<p>Differentiations for Special Education/504</p> <ul style="list-style-type: none"> • Modifications for homework and/or assignments • Directions stated 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. • 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 • Model skills / techniques to be mastered. • Extended time to complete class work • Varying time requirements to complete assignments • Provide oral reminders and check student work during independent work time • Assist students with long and short term planning of assignments • Assign a peer helper in the class setting • Provide regular parent/ school communication 	<p>Differentiation for Enrichment</p> <ul style="list-style-type: none"> • Substituting written texts with project-based learning • Varying time requirements to complete assignments • Use of Higher Level Questioning Techniques • Provide assessments that require higher level thinking

Middle Township School District Financial Literacy Curriculum

Unit 4 Overview

Content Area: Business

Unit Title: Financial Risk Management

Target Course/Grade Level: 11-12

Unit Summary:

- How can comparison shopping help consumers exercise, sleep and relax more efficiently?
- Explain the steps in finding an apartment to rent.
- Explain the steps in buying a car.

Interdisciplinary Connections:

- Language Arts - Reading and writing strategies (compare/contrast, assess multiple viewpoints, close reading, analytic writing) used in student projects related to reflections on the potential financial losses one could incur as a result of sustaining uninsured damages to an individual or their property.NJSLSA.R1. 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.

21st Century Themes, Skills, and Standards:

CRP12. Work productively in teams while using cultural competence.

9.2.12.C.1 Review career goals and determine steps necessary for attainment.

9.2.12.C.3 Identify transferable career skills and design alternate career plans.

9.2.12.C.7 Examine the professional, legal, and ethical responsibilities for both employers and employees in the global workplace.

9.2.12.C.4 - Analyze how economic conditions and societal changes influence employment trends and future education.

Learning Targets

CPI #

Cumulative Progress Indicators (CPI) for Unit

- 9.1.12.G.1** Analyze risks and benefits in various financial situations.
- 9.1.12.G.2** Differentiate between property and liability insurance protection.
- 9.1.12.G.3** Compare the cost of various types of insurance (e.g., life, homeowners, motor vehicle) for the same product or service, given different liability limits and risk factors.
- 9.1.12.G.4** Evaluate individual and family needs for insurance protection using opportunity-cost analysis.
- 9.1.12.G.5** Differentiate the costs and benefits of renter and homeowner's insurance.

Unit Enduring Questions:

How can insurance help mitigate unforeseen financial losses?

Unit Enduring Understandings:

- **Renter's insurance overview**
- **Health insurance overview**
- **Life insurance overview**
- **Disability insurance overview**
- **Car insurance overview**

<p>Differentiations for Special Education/504</p> <ul style="list-style-type: none"> • Modifications for homework and/or assignments • Directions stated 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. • 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 • Model skills / techniques to be mastered. • Extended time to complete class work • Varying time requirements to complete assignments • Provide oral reminders and check student work during independent work time • Assist students with long and short term planning of assignments • Assign a peer helper in the class setting • Provide regular parent/ school communication 	<p>Differentiation for Enrichment</p> <ul style="list-style-type: none"> • Substituting written texts with project-based learning • Varying time requirements to complete assignments • Use of Higher Level Questioning Techniques • Provide assessments that require higher level thinking
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<p>Middle Township School District Financial Literacy Curriculum Unit 5 Overview</p>	
<p>Content Area: Business</p>	
<p>Unit Title: Credit and Debt</p>	
<p>Target Course/Grade Level: 11-12</p>	
<p>Unit Summary:</p> <ul style="list-style-type: none"> • Students research a variety of credit card offers from competing banks. They compare APRs, credit limits, fees and select a credit card the best suits their needs. Students then explore debt elimination strategies aimed at minimizing interest charges and paying off debt in as little time as possible. • Credit reports and credit scores are explored to determine what actions can improve an individual's credit worthiness. The ramifications of having poor credit are explored extensively. 	
<p>Interdisciplinary Connections:</p> <ul style="list-style-type: none"> • Language Arts - Reading and writing strategies (compare/contrast, assess multiple viewpoints, close reading, analytic writing) used in student projects related to comparing, researching and selecting credit card offers that match unique customer needs. L.9-10.2. Demonstrate command of the conventions of standard English capitalization, punctuation, and spelling when writing. • Mathematics - MP1 Make sense of problems and persevere in solving them (perform arithmetic operations with complex numbers) used in calculating total out of pocket costs for credit purchases financed over varied lengths of time. 	

21st Century Themes, Skills, and Standards:

CRP3. Attend to personal health and well-being.

9.2.12.C.1 Review career goals and determine steps necessary for attainment.

9.2.12.C.3 Identify transferable career skills and design alternate career plans.

9.2.12.C.7 Examine the professional, legal, and ethical responsibilities for both employers and employees in the global workplace.

Learning Targets

CPI #	Cumulative Progress Indicators (CPI) for Unit
	<p>9.1.12.C.1 Compare and contrast the financial benefits of different products and services offered by a variety of financial institutions.</p> <p>9.1.12.C.3 Compute and assess the accumulating effect of interest paid over time when using a variety of sources of credit.</p> <p>9.1.12.C.5 Analyze the information contained in a credit report and explain the importance of disputing inaccurate entries.</p> <p>9.1.12.C.6 Explain how predictive modeling determines “credit scores.”</p> <p>9.1.12.C.7 Analyze the rights and responsibilities of buyers and sellers under consumer protection laws.</p> <p>9.1.12.C.8 Identify the types and characteristics of predatory lending practices (e.g., payday loans, car title loans, high-risk mortgages)</p> <p>9.2.12.C.7 Examine the professional, legal, and ethical responsibilities for both employers and employees in the global workplace.</p>

Unit Enduring Questions:

1. **What is the importance of getting a credit card?**
2. **What is the importance of fixing your credit?**

Unit Enduring Understandings:

- **Credit card interest calculations**
- **The responsible use of credit**
- **Understanding your FICO Score**
- **Understanding your Credit Report**
- **Strategies for fixing your credit**

Differentiations for Special Education/504

- Modifications for homework and/or assignments
- Directions stated 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.
- 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
- Model skills / techniques to be mastered.
- Extended time to complete class work
- Varying time requirements to complete assignments
- Provide oral reminders and check student work during independent work time
- Assist students with long and short term planning of assignments
- Assign a peer helper in the class setting
- Provide regular parent/ school communication

Differentiation for Enrichment

- Substituting written texts with project-based learning
- Varying time requirements to complete assignments
- Use of Higher Level Questioning Techniques
- Provide assessments that require higher level thinking

**Middle Township School District Financial Literacy Curriculum
Unit 6 Overview**

Content Area: Business

Unit Title: Saving and Investing

Target Course/Grade Level: 11-12

Unit Summary:

- Students begin their journey into investing by trying out two safe investment alternatives: savings accounts and money market funds. Students find the bank with the best interest rate on FDIC-insured savings deposits.
- Students investigate the relationship between risk and return in investing. They explore the importance of setting investment goals that are tangible and tied to a time horizon. A variety of investment products are evaluated for investment volatility.
- Students learn how diversification can help them achieve higher returns without adding a lot more risk. Students then create diversified investment portfolios that minimize risk, maximize returns and help students reach their retirement goals.

Interdisciplinary Connections:

- Language Arts - Reading and writing strategies (compare/contrast, assess multiple viewpoints, close reading, analytic writing) used in student projects related to comparing, researching and selecting credit card offers that match unique customer needs. L.9-10.2. Demonstrate command of the conventions of standard English capitalization, punctuation, and spelling when writing.
- Mathematics - MP1 Make sense of problems and persevere in solving them (perform arithmetic operations with complex numbers) used in calculating total out of pocket costs for credit purchases financed over varied lengths of time.

21st Century Themes, Skills, and Standards:

CRP1. Act as a responsible and contributing citizen and employee.
9.2.12.C.1 Review career goals and determine steps necessary for attainment.
9.2.12.C.3 Identify transferable career skills and design alternate career plans.
9.2.12.C.7 Examine the professional, legal, and ethical responsibilities for both employers and employees in the global workplace.

Learning Targets

CPI #	Cumulative Progress Indicators (CPI) for Unit
	<p>9.1.12.D.1 Calculate short- and long-term returns on various investments (e.g., stocks, bonds, mutual funds, IRAs, deferred pension plans, and so on).</p> <p>9.1.12.D.2 Assess the impact of inflation on economic decisions and lifestyles.</p> <p>9.1.12.D.4 Assess factors that influence financial planning.</p> <p>9.1.12.D.5 Justify the use of savings and investment options to meet targeted goal</p> <p>9.1.12.D.9 Relate savings and investment results to achievement of financial goals.</p> <p>9.1.12.D.15 Analyze how savings, retirement plans, and other investment options help to shift current income for purposes of tax reporting and filing</p> <p>9.2.12.C.4 Analyze how economic conditions and societal changes influence employment trends and future education.</p>

<p>Unit Enduring Questions:</p> <ol style="list-style-type: none"> 1. How will the power of reaching your financial goal teach you the rewards of saving? 2. What is the relationship between risk and return in investing? 3. How does diversification help to achieve higher returns without adding a lot more 	<p>Unit Enduring Understandings:</p> <ul style="list-style-type: none"> ● How will the power of reaching your financial goal teach you the rewards of saving? ● What is the relationship between risk and return in investing? ● How does diversification help to achieve higher returns without adding a lot more risk? ● Why is it a good idea to start saving for retirement once you start working?
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<p>risk?</p> <p>4. Why is it a good idea to start saving for retirement once you start working?</p> <p>5. How can I use all the course information to reach a financial goal?</p>	<ul style="list-style-type: none"> • How can I use all the course information to reach a financial goal?
<p>Differentiations for Special Education/504</p> <ul style="list-style-type: none"> • Modifications for homework and/or assignments • Directions stated 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. • 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 • Model skills / techniques to be mastered. • Extended time to complete class work • Varying time requirements to complete assignments • Provide oral reminders and check student work during independent work time • Assist students with long and short term planning of assignments • Assign a peer helper in the class setting • Provide regular parent/ school communication 	<p>Differentiation for Enrichment</p> <ul style="list-style-type: none"> • Substituting written texts with project-based learning • Varying time requirements to complete assignments • Use of Higher Level Questioning Techniques • Provide assessments that require higher level thinking

Middle Township School District Public Speaking Curriculum Evidence of Learning

Specific Formative Assessments Utilized in Daily Lessons:

- Student Conferences
- Teacher Observation
- Journal Entries
- Group Discussions

Summative Assessment Utilized throughout Units:

- Student quiz & simulation scores gathered via website resources
- Activities and assignments responses gathered via Google Classroom

Resources:

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Differentiation Strategies

Differentiation strategies can require varied amounts of preparation time. High-prep strategies often require a teacher to both create multiple pathways to process information/demonstrate learning and to assign students to those pathways. Hence, more ongoing monitoring and assessment is often required. In contrast, low-prep strategies might require a teacher to strategically create process and product choices for students, but students are allowed to choose which option to pursue given their learning profile or readiness level. Also, a low-prep strategy might be focused on a discrete skill (such as vocabulary words), so there are fewer details to consider. Most teachers find that integration of one to two new low-prep strategies and one high-prep strategy each quarter is a reasonable goal.

Low Prep Strategies

Varied journal prompts, spelling or vocabulary lists	Students are given a choice of different journal prompts, spelling lists or vocabulary lists depending on level of proficiency/assessment results.
Anchor activities	Anchor activities provide meaningful options for students when they are not actively engaged in classroom activities (e.g., when they finish early, are waiting for further directions, are stumped, first enter class, or when the teacher is working with other students). Anchors should be directly related to the current learning goals.
Choices of books	Different textbooks or novels (often at different levels) that students are allowed to choose from for content study or for literature circles.
Choices of review activities	Different review or extension activities are made available to students during a specific section of the class (such as at the beginning or end of the period).
Homework options	Students are provided with choices about the assignments they complete as homework. Or, students are directed to specific homework based on student needs.
Student-teacher goal setting	The teacher and student work together to develop individual learning goals for the student.
Flexible grouping	Students might be instructed as a whole group, in small groups of various permutations (homogeneous or heterogeneous by skill or interest), in pairs or individual. Any small groups or pairs change over time based on assessment data.
Varied computer programs	The computer is used as an additional center in the classroom, and students are directed to specific websites or software that allows them to work on skills at their level.
Multiple Intelligence or Learning Style options	Students select activities or are assigned an activity that is designed for learning a specific area of content through their strong intelligence (verbal-linguistic, interpersonal, musical, etc.)
Varying scaffolding of same organizer	Provide graphic organizers that require students to complete various amounts of information. Some will be more filled out (by the teacher) than others.
Think-Pair-Share by readiness, interest, and/or learning profile	Students are placed in predetermined pairs, asked to think about a question for a specific amount of time, then are asked to share their answers first with their partner and then with the whole group.
Mini workshops to re-teach or extend skills	A short, specific lesson with a student or group of students that focuses on one area of interest or reinforcement of a specific skill.
Orbitals	Students conduct independent investigations generally lasting 3-6 weeks. The investigations “orbit” or revolve around some facet of the curriculum.

<p>Games to practice mastery of information and skill</p> <p>Multiple levels of questions</p>	<p>Use games as a way to review and reinforce concepts. Include questions and tasks that are on a variety of cognitive levels.</p> <p>Teachers vary the sorts of questions posed to different students based on their ability to handle them. Varying questions is an excellent way to build the confidence (and motivation) of students who are reluctant to contribute to class discourse. Note: Most teachers would probably admit that without even thinking about it they tend to address particular types of questions to particular students. In some cases, such tendencies may need to be corrected. (For example, a teacher may be unknowingly addressing all of the more challenging questions to one student, thereby inhibiting other students' learning and fostering class resentment of that student.)</p>
<p>High Prep Strategies</p>	
<p>Cubing</p>	<p>Designed to help students think about a topic or idea from many different angles or perspectives. The tasks are placed on the six sides of a cube and use commands that help support thinking (justify, describe, evaluate, connect, etc.). The students complete the task on the side that ends face up, either independently or in homogenous groups.</p>
<p>Tiered assignment/ product</p>	<p>The content and objective are the same, but the process and/or the products that students must create to demonstrate mastery are varied according to the students' readiness level.</p>
<p>Independent studies</p>	<p>Students choose a topic of interest that they are curious about and wants to discover new information on. Research is done from questions developed by the student and/or teacher. The researcher produces a product to share learning with classmates.</p>
<p>4MAT</p>	<p>Teachers plan instruction for each of four learning preferences over the course of several days on a given topic. Some lessons focus on mastery, some on understanding, some on personal involvement, and some on synthesis. Each learner has a chance to approach the topic through preferred modes and to strengthen weaker areas</p>
<p>Jigsaw</p>	<p>Students are grouped based on their reading proficiency and each group is given an appropriate text on a specific aspect of a topic (the economic, political and social impact of the Civil War, for example). Students later get into heterogeneous groups to share their findings with their peers, who have read about different areas of study from source texts on their own reading levels. The jigsaw technique allows you to tackle the same subject with all of your students while discreetly providing them the different tools they need to get there.</p>
<p>Multiple texts</p>	<p>The teacher obtains or creates a variety of texts at different reading levels to assign strategically to students.</p>
<p>Alternative assessments</p>	<p>After completing a learning experience via the same content or process, the student may have a choice of products to show what has been learned. This differentiation creates possibilities for students who excel in different modalities over others (verbal versus visual).</p>
<p>Modified Assessments</p>	<p>Assessments can be modified in a variety of ways – for example by formatting the document differently (e.g. more space between questions) or by using different types of questions (matching vs. open ended) or by asking only the truly essential questions.</p>

Learning contracts or Personal Agendas

A contract is a negotiated agreement between teacher and student that may have a mix of requirements and choice based on skills and understandings considered important by the teacher. A personal agenda could be quite similar, as it would list the tasks the teacher wants each student to accomplish in a given day/lesson/unit. Both Learning contracts and personal agendas will likely vary between students within a classroom.

Compacting

This strategy begins with a student assessment to determine level of knowledge or skill already attained (i.e. pretest). Students who demonstrate proficiency before the unit even begins are given the opportunity to work at a higher level (either independently or in a group).

Literature circles

Flexible grouping of students who engage in different studies of a piece of literature. Groups can be heterogeneous and homogeneous.

Learning Centers

A station (or simply a collection of materials) that students might use independently to explore topics or practice skills. Centers allow individual or groups of students to work at their own pace. Students are constantly reassessed to determine which centers are appropriate for students at a particular time, and to plan activities at those centers to build the most pressing skills.

**Tic-Tac-Toe Choice Board
(sometimes called “Think-Tac-Toe”)**

The tic-tac-toe choice board is a strategy that enables students to choose multiple tasks to practice a skill, or demonstrate and extend understanding of a process or concept. From the board, students choose (or teacher assigns) three adjacent or diagonal. To design a tic-tac-toe board: - Identify the outcomes and instructional focus - Design 9 different tasks - Use assessment data to determine student levels - Arrange the tasks on a tic-tac-toe board either randomly, in rows according to level of difficulty, or you may want to select one critical task to place in the center of the board for all students to complete.