



Elective Department
Grade 6 Curriculum

Financial Fundamentals

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Effective Date: Fall 2026

Unit 1
Key Concepts to Cover
Financial Literacy ● Understand fundamental concepts about money, including how to earn it, save it, spend it wisely, and make informed financial decisions ● Understand how to manage earnings effectively by tracking expenses, setting financial goals, and creating budgets Budgeting & Cost Analysis ● Comparing costs to make good decisions ● Learn to compare costs, prioritize needs and wants, and make decisions that maximize value. ● Develop strategies for future financial stability and growth by preparing, presenting, and confidently communicating budgets. Banking, Saving Tools & Managing Income ● Explore various banking options and savings tools to secure and grow your money. ● Understand the impact of taxes, employee benefits, and disposable income on financial planning. ● Learn how to effectively manage disposable income for savings and spending. Financial Responsibility & Future Goals ● Develop responsible financial habits, focusing on long-term planning, financial stability, and responsible decision-making to achieve your future financial goals.
Recommended Pacing
1 Marking Period / 8 Weeks
Summary & Rationale

This elective course provides students with foundational skills in financial fundamentals. They will understand key financial concepts such as earning, saving, spending wisely, and making informed financial decisions. Students will become more confident and responsible in managing their money. They will learn how to track their expenses, set financial goals, and create budgets. Students will compare costs and prioritize needs and wants, enabling them to make choices that maximize value and promote financial stability. They will be introduced to banking options and savings tools, as well as learn about the impact of taxes, employee benefits, and disposable income. Teaching students to develop good financial habits and plan for the future will help them make smart choices, stay out of debt, and build a strong base for their finances.

Standards	
9.1.8.A.3	Differentiate among ways that workers can improve earning power through the acquisition of new knowledge and skills.
9.1.8.A.5	Relate how the demand for certain skills determines an individual's earning power.
9.1.8.A.6	Explain how income affects spending decisions.
9.1.8.B.2	Construct a simple personal savings and spending plan based on various sources of income.
9.1.8.B.3	Justify the concept of "paying yourself first" as a financial savings strategy.
9.1.8.B.4	Relate the concept of deferred gratification to [investment,] meeting financial goals, and building wealth.
9.1.8.B.7	Construct a budget to save for long-term, short-term, and charitable goals.
9.1.8.B.8	Develop a system for keeping and using financial records.
9.1.8.B.9	Determine the most appropriate use of various financial products and services (e.g., ATM, debit cards, credit cards,)
9.1.8.D.1	Determine how saving contributes to financial well-being.
9.1.8.D.2	Differentiate among various savings tools and how to use them most effectively.
9.1.8.D.5	Explain the economic principle of supply and demand.

9.1.8.E.1	Explain what it means to be a responsible consumer and the factors to consider when making consumer decisions.
9.1.8.E.2	Identify personal information that should not be disclosed to others and the possible consequences of doing or not doing so.
9.1.8.E.3	Compare and contrast product facts versus advertising claims.
9.1.8.E.4	Prioritize personal wants and needs when making purchases.
9.1.8.F.2	Examine the implications of legal and ethical behaviors when making financial decisions.
W.6.4	Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.
W.6.5	Develop and strengthen writing as needed by planning, revising, editing, rewriting, or trying a new approach.
W.6.6	Use technology, including the Internet, to produce and publish writing and to interact and collaborate with others.
W.6.8	Gather relevant information from multiple print and digital sources, assess the credibility and accuracy of each source, and integrate the information while avoiding plagiarism.
W.6.10	Write routinely over extended time frames (time for research, reflection, and revision) and shorter time frames (a single sitting or a day or two) for a range of tasks, purposes, and audiences
Interdisciplinary Connections	
L.6.1.	Demonstrate command of the conventions of standard English grammar and usage when writing or speaking
L.6.2.	Demonstrate command of the conventions of standard English capitalization, punctuation, and spelling when writing. A. Use punctuation (commas, parentheses, dashes) to set off nonrestrictive/parenthetical elements. B. Spell correctly.
SL.1.1	Demonstrate command of the conventions of standard English grammar and usage when writing or speaking.
SL.1.3.	Ask and answer questions about what a speaker says in order to gather additional information or clarify something that is not understood.
SL.1.6.	Produce complete sentences when appropriate to task and situation.
SL.PE.6.1.	Engage effectively in a range of collaborative discussions (one-on-one, in groups, and

	teacher-led) with diverse partners on grade 6 topics, texts, and issues, building on others' ideas and expressing their own clearly. A. Come to discussions prepared, having read or studied required material; explicitly draw on that preparation by referring to evidence on the topic, text, or issue to probe and reflect on ideas under discussion. B. Follow rules for collegial discussions, set specific goals and deadlines, and define individual roles as needed. C. Pose and respond to specific questions with elaboration and detail by making comments that contribute to the topic, text, or issue under discussion. D. Review the key ideas expressed and demonstrate understanding of multiple perspectives through reflection and paraphrasing.		
SL.6.5	Include multimedia components (e.g., graphics, images, music, sound) and visual displays in presentations to clarify information.		
SL.8.5	Integrate multimedia and visual displays into presentations to clarify information, strengthen claims and evidence, and add interest.		
2.1.8.SSH.3	Demonstrate communication skills that will support healthy relationships.		
Integration of Technology			
8.1	All students will use digital tools to access, manage, evaluate, and synthesize information in order to solve problems individually and collaborate and create and communicate knowledge.		
9.4.5.IML.1	Evaluate digital sources for accuracy, perspective, credibility and relevance.		
9.4.5.IML.2	Create a visual representation to organize information about a problem or issue.		
9.4.5.IML.5	Distinguish how media are used by individuals, groups, and organizations for varying purposes.		
9.4.5.IML.6	Use appropriate sources of information from diverse sources, contexts, disciplines, and cultures to answer questions.		
9.4.5.TL.5	Collaborate digitally to produce an artifact.		
<table border="1"> <tr> <td>Enduring Understandings:</td><td>Essential Questions:</td></tr> </table>		Enduring Understandings:	Essential Questions:
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● Students will understand that managing money wisely involves earning, saving, and spending responsibly. ● Students will understand how taxes and employee benefits impact take-home pay and how to make informed financial decisions. ● Students will understand that budgeting and analyzing costs are important for making smart financial decisions. ● Students will understand that developing and confidently presenting a budget enhances financial literacy, facilitates communication of financial priorities, and encourages responsible money management. ● Students will understand how to analyze real-life financial scenarios and reflect on personal habits that lead to better financial choices.	● Why is it important to manage money wisely, and how can we do it? ● How do budgeting and cost analysis help us make better financial decisions? ● What are taxes? Why does the government collect taxes? ● How do our choices affect our money? ● What should we consider before spending money? ● How does saving money in a bank help us? ● How do debit and credit cards differ in terms of usage and risks? ● Why is it important to understand the fees and features of different payment methods? ● Why is confident and clear communication important when sharing ideas?
Resources	
● Teaching Resources Federal Reserve Education ● https://www.ngpf.org/ ● Khan Academy ● Pathways to Success ● https://www.fdic.gov/consumer-resource-center/money-smart-young-adults ● Entrepreneurship shared Google drive resources	
Evaluation and Grading	
Evaluation and Grading may include but not limited to: ● Exit Tickets ● Class Discussion ● Discussion Boards ● Projects ● Presentations ● Assignments (various types)	
Teachers can choose from any of the suggested modifications that follow based upon teaching style, instructional method and needs of individual students.	

General Modifications for students struggling to learn:

- Focus on building relationships in the classroom.
- Control the stressors for the student and manage alternate pathways for completion of assignments.
- Provide feedback utilizing a growth mindset and praise what is done correctly based upon effort, attitude and strategy.
- Boost engagement with material by providing opportunities of differentiation, group work and alternative assignments/assessments where appropriate.

MLL

- Provide additional wait time for student responses to questions to allow students the ability to undergo the process of translation between languages, composition of response and attempted response.
- Simplification of sentence structure and repetition of questions/sentences exactly as stated before trying to rephrase to allow MLL students to hear the sentence and try to comprehend it.
- Use directed reading activities. Ensure preview of text before assigned/read, provide pre-reading questions about the main idea and offer help utilizing key words.
- Allow the use of Google Translate where appropriate.
- Utilize bilingual reading texts

G/T

Utilize differentiation in the areas of acceleration, enrichment, and grouping. Examples include, but are not limited to:

- Interdisciplinary and problem-based assignments with planned scope and sequence
- Advance, accelerated, or compacted content
- Abstract and advanced higher-level thinking
- Allowance for individual student interests
- Assignments geared to development in areas of affect, creativity, cognition, and research skills
- Diverse enrichment that broadens learning
- Variety in types of resources
- Internships, mentorships and independent study where applicable

504/IEP

Modifications and accommodations must be aligned to the stated plan and uphold expectations of the plan lawfully. Every student requires a different set of accommodations based upon need. Examples specific to practice include, but are not limited to:

- Additional time and separate room for test taking
- Additional time for in-class assignments
- Visual and tactile instructional demonstrations
- Computer with voice output, spelling and grammar checker
- Seating in the front of the class
- Assignments in electronic format
- Large-print handouts, lab signs and equipment labels
- Computer equipped to enlarge screen characters and images
- Auditory lab warning signals

Please select all standards that apply to this unit of study:

- ☐ Act as a responsible and contributing citizen and employee.
- ☐ Apply appropriate academic and technical skills.
- ☐ Attend to personal health and financial well being.
- ☐ Communicate clearly and effectively and with reason.
- ☐ Consider the environmental, social and economic impacts of decisions.
- ☐ Demonstrate creativity and innovation.
- ☐ Employ valid and reliable research strategies.
- ☐ Utilize critical thinking to make sense of problems and persevere in solving them.
- ☐ Model integrity, ethical leadership, and effective management.
- ☐ Plan education and career paths aligned to personal goals.
- ☐ Use technology to enhance productivity.
- ☐ Work productively in teams while using cultural global competence.

LINKS TO CAREERS:

- <https://www.indeed.com/career-advice/career-development/entrepreneurship>
- <https://www.cialfo.co/blog/deep-dive-entrepreneurship-as-a-career>
- <https://careertech.org/career-clusters/management-entrepreneurship/>