

HILLSBOROUGH TOWNSHIP SCHOOL DISTRICT
HILLSBOROUGH MIDDLE SCHOOL
FAMILY & CONSUMER SCIENCES CURRICULUM
GRADE 8
AUGUST 2020

This curriculum was approved by the Hillsborough Township
Public Schools Board of Education on September 21, 2020.

Grade 8 Family and Consumer Sciences Course Overview

The Hillsborough Middle School Family and Consumer Science program is designed to meet the unique needs and characteristics of the adolescent age group. Family and consumer sciences focus on the development of the individual as a contributing member of the family, community, and society.

The curriculum will cover topics in the areas of food science; developing cooking techniques within a variety of units; consumer concepts by which students will develop a heightened awareness of their role in decision-making and managing resources. The students will develop critical thinking skills; appreciate the interactive role between technology and the quality of life; understand how the decisions they make regarding personal health and food choices impact upon their personal development. Through the use of cooperative learning groups, students will develop teamwork and interpersonal skills as well as leadership, decision making, trust building, communication, and conflict management skills that will allow them to function as part of a team.

The curriculum meets the requirements of the 2020 New Jersey Student Learning Standards. The skills and knowledge learned in the eighth-grade program builds a strong foundation for the courses offered in the High School Family and Consumer Science curriculum.

2020 HTPS Family & Consumer Sciences Curriculum Map – Grade 8

| Unit of Study | Pacing | NJ Student Learning Standards | Essential Questions | Enduring Understandings | Learning Targets | Assessment: Formative & Summative | Interdisciplinary Connections | Career Readiness, Life Literacies, & Key Skills Standards |
|--|-----------------------|--|--|--|--|---|---|---|
| <p>Financial Decisions Have Consequences: Spending Habits</p> | <p>Approx. 3 days</p> | <p>9.1.2.FP.1: Explain how emotions influence whether a person spends or saves.</p> <p>9.1.2.FP.2: Differentiate between financial wants and needs.</p> <p>9.1.2.FP.3: Identify the factors that influence people to spend or save</p> | <p>How does irresponsible spending behaviors lead to bankruptcy?</p> <p>How does interest from credit cards and loans lead to bankruptcy and financial issues?</p> <p>What is the difference between spending in one’s means and beyond one’s means?</p> | <p>Consumers with irresponsible spending behaviors could end up in bankruptcy.</p> <p>Consumers with accruing interest from credit cards and loans can lead to bankruptcy and/or financial issues.</p> <p>Consumers will understand what constitutes responsible spending.</p> | <p>Students will be able to explain irresponsible spending behaviors that could lead to bankruptcy</p> <p>Students will be able to define interest and explain how interest from credit cards and loans can lead to bankruptcy and financial issues</p> <p>Students will understand what it means to spend within one’s means and spend beyond one’s means</p> | <p>Formative Assessments: In-class discussion of understanding, use of online resources such as Quizzizz, Kahoot, or Edpuzzle</p> <p>Summative Assessments: Instructor-created form, project, or exam</p> | <p>Language Arts:</p> <p>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.</p> <p>NJSLSA.W1: Write arguments to support claims in an analysis of substantive topics or texts, using valid reasoning and relevant and sufficient evidence.</p> <p>Social Studies:</p> <p>6.1.5.EconET.1: Identify positive and negative incentives that influence the decisions people make.</p> | <p>9.1.2.FP.1: Explain how emotions influence whether a person spends or saves.</p> <p>9.1.2.FP.2: Differentiate between financial wants and needs.</p> <p>9.1.2.FP.3: Identify the factors that influence people to spend or save.</p> |

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|---|-----------------------|--|---|---|--|---|--|---|
| <p>Financial Decisions Have Consequences: What Do You Think is Valuable?</p> | <p>Approx. 4 Days</p> | <p>9.1.2.FP.1: Explain how emotions influence whether a person spends or saves.</p> <p>9.1.2.FP.2: Differentiate between financial wants and needs.</p> <p>9.1.2.FP.3: Identify the factors that influence people to spend or save</p> | <p>How can identifying what is of value effect how you plan to finance the things you value the most?</p> <p>Why is it necessary to prioritize in order to satisfy all of your needs based on what is valued?</p> <p>What will practice ‘budgeting’ using examples of other students’ values and needs show about spending?</p> | <p>Identifying what is of value allows consumers to develop a plan to finance their most valued items.</p> <p>Satisfying all of one’s needs based on what is valued requires consumers to prioritize.</p> <p>Examination of other students’ values and needs may help show trends about spending.</p> | <p>Students will identify what they value and make a plan to finance the things they value most.</p> <p>Students will learn to prioritize in order to satisfy all of their needs based on what they value.</p> <p>Students will practice ‘budgeting’ using examples of other students’ values and needs.</p> | <p>Formative Assessments: In-class discussion of understanding, use online resources such as Quizzizz or Kahoot.</p> <p>Summative Assessments: Instructor-created project or exam</p> | <p>English Language Arts, NJLSA.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.</p> <p>NJLSA.W1 Write arguments to support claims in an analysis of substantive topics or texts, using valid reasoning and relevant and sufficient evidence.</p> | <p>9.1.8.PB.5: Identify factors that affect one’s goals, including peers, culture, location, and past experiences.</p> <p>9.1.8.PB.6: Construct a budget to save for short-term, long term, and charitable goals.</p> |

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|---|----------------|--|---|---|--|--|---|--|
| Saving: Why Save for the Future? | Approx. 3 days | <p>9.1.2.PB.1: Determine various ways to save and places in the local community that help people save and accumulate money over time.</p> <p>9.1.2.PB.2: Explain why an individual would choose to save money.</p> | <p>Why is understanding saving important?</p> <p>How is understanding the impact of saving habits in the short term and the long term important?</p> <p>What will identifying the type of spender/saver a person is now determine whether that should change in the future?</p> | <p>Short- and long-term saving plans directly impact the consumer’s ability to purchase what they need and value.</p> <p>Identifying what type of spender/save you are can help determine what needs to be changed and why.</p> | <p>Students will understand why saving is important.</p> <p>Students will see the impact of saving habits in the short term and the long term.</p> <p>Students will identify what type of spender/saver they are now and decide whether or not that should change and why.</p> | <p>Formative Assessments: In-class discussion of understanding, teacher made materials, use online resources such as Quizzizz or Kahoot, available online video clips</p> <p>Summative Assessments: Instructor-created project or exam</p> | <p>NJSLSA.R2. Determine central ideas or themes of a text and analyze their development; summarize the key supporting details and ideas.</p> <p>NJSLSA.R3. Analyze how and why individuals, events, and ideas develop and interact over the course of a text.</p> | <p>9.1.2.PB.1: Determine various ways to save and places in the local community that help people save and accumulate money over time.</p> <p>9.1.2.PB.2: Explain why an individual would choose to save money.</p> |

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ASSOCIATED JOBS LIST BY UNIT

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| <p>Financial Decisions Have Consequences:</p> <p>Spending Habits</p> <p><i>And</i></p> <p>What Do You Think is Valuable?</p> | <p>Personal Finance Advisors Personal finance advisors help individuals and families manage their money and plan for goals like buying a house, retirement, or helping their children afford a college education. They may research or advise their clients on the best investment opportunities or purchase stocks and bonds on their clients' behalf. A bachelor's degree is the entry-level requirement to become a personal finance advisor. License or registration is required if buying or selling stocks, insurance policies or bonds.</p> <p>Accountants Accountants maintain financial documents for individuals and companies and sometimes manage funds such as payroll taxes, outgoing expenses, and other bookkeeping items. They help to prepare tax documents and may counsel organizations on how to improve their financial efficiency. The entry-level educational level for accountants is a bachelor's degree; however, a C.P.A. position requires a master's degree and licensure.</p> <p>Portfolio Managers Portfolio managers make investment decisions on behalf of businesses and individuals and need to be sure that the investments perform well in the financial market. These managers may oversee a bundle of investments or individual plans like pensions. Depending on the client's needs, they may adjust the investment plan to maintain the client's financial goal. Portfolio managers need a bachelor's degree in any area related to the finance field, such as accounting or economics. Many employers require a master's degree in business administration for advancement.</p> |
| <p>Saving: Why Save for the future?</p> | <p>Broker Brokers work for investment firms to find clients and sell them securities and commodities, including stocks, bonds and gold. They must also maintain an extensive and up-to-date knowledge of how these items perform and match investments to client needs.</p> <p>Investment Banker These bankers link businesses with financiers. For instance, a startup tech company may turn to an investment banker to handle its initial public offering and look for investors to scale up operations and turn a profit. More established companies may rely on an investment banker to handle a merger or acquire a smaller company.</p> <p>Wealth Management Wealth management involves managing the financial assets of high net worth individuals and families through careful counseling, guidance, and planning. The various aspects of tax planning, strategic investing, insurance planning, retirement and estate planning could be all consuming for wealthy individuals, and would require the expertise of many different professionals experienced in different areas of personal finance. Rather than taking on this daunting task alone, wealthy individuals and families more often turn the responsibility of managing their financial assets over to trusted wealth managers.</p> |