

St. Lucie Public Schools 2022-2023 Personal Financial Literacy Scope & Sequence (Course # [2102372/74](#))



UNIT	Sem. 1 # of Block Days	Sem. 2 # of Block Days	STANDARDS *Additional Standards for Honors
1. Earning, Managing Income, and Consumer Decisions	8	8	SS.912.E.1.9, SS.912.E.2.7, SS.912.FL.1.1, SS.912.FL.1.2, SS.912.FL.1.3, SS.912.FL.1.4, SS.912.FL.1.5, SS.912.FL.2.1, SS.912.FL.2.2, SS.912.FL.2.3, SS.912.FL.2.4, SS.912.FL.2.5, SS.912.FL.2.6
2. Banking, Loans, and Credit	7	8	SS.912.E.1.11*, SS.912.E.1.14, SS.912.FL.3.5, SS.912.FL.4.1, SS.912.FL.4.2, SS.912.FL.4.3, SS.912.FL.4.4, SS.912.FL.4.5, SS.912.FL.4.6, SS.912.FL.4.7, SS.912.FL.4.8, SS.912.FL.4.9, SS.912.FL.4.12, SS.912.FL.4.13, SS.912.FL.5.12
3. Taxes	7	7	SS.912.E.1.10*, SS.912.E.2.8, SS.912.FL.1.6, SS.912.FL.1.7, SS.912.FL.5.1
4. Saving, Investment, and Planning for the Future	8	9	SS.912.E.1.14, SS.912.E.1.15, SS.912.E.1.16, SS.912.FL.3.1, SS.912.FL.3.2, SS.912.FL.3.3, SS.912.FL.3.4, SS.912.FL.3.6, SS.912.FL.3.7, SS.912.FL.4.11, SS.912.FL.5.2, SS.912.FL.5.3, SS.912.FL.5.4, SS.912.FL.5.5, SS.912.FL.5.6, SS.912.FL.5.7, SS.912.FL.5.8, SS.912.FL.5.9, SS.912.FL.5.10, SS.912.FL.5.11 SS.912.FL.6.1
5. Insurance and Avoiding Financial Downfalls	7	8-9	SS.912.FL.2.7, SS.912.FL.4.10, SS.912.FL.6.2, SS.912.FL.6.3, SS.912.FL.6.4, SS.912.FL.6.5, SS.912.FL.6.6, SS.912.FL.6.7, SS.912.FL.6.8, SS.912.FL.6.9 , SS.912.FL.6.10

General Notes

The grade 9-12 United States History course consists of the following content area strands: United States History, Geography, and Humanities. The primary content emphasis for this course pertains to the study of United States history from Reconstruction to the present day. Students will be exposed to the historical, geographic, political, economic and sociological events which influenced the development of the United States and the resulting impact on world history. So that students can clearly see the relationship between cause and effect in historical events, students should have the opportunity to review those fundamental ideas and events which occurred before the end of Reconstruction.

Instructional Practices

Teaching from well-written, grade-level instructional materials enhances students' content area knowledge and also strengthens their ability to comprehend longer, complex reading passages on any topic for any reason. Using the following instructional practices also helps student learning:

1. Reading assignments from longer text passages as well as shorter ones when text is extremely complex.
2. Making close reading and rereading of texts central to lessons.
3. Asking high-level, text-specific questions and requiring high-level, complex tasks and assignments.
4. Requiring students to support answers with evidence from the text.
5. Providing extensive text-based research and writing opportunities (claims and evidence).

English Language Development ELD Standards Special Notes Section:

Teachers are required to provide listening, speaking, reading and writing instruction that allows English language learners (ELL) to communicate information, ideas and concepts for academic success in the content area of Social Studies. For the given level of English language proficiency and with visual, graphic, or interactive support, students will interact with grade level words, expressions, sentences and discourse to process or produce language necessary for academic success. The ELD standard should specify a relevant content area concept or topic of study chosen by curriculum developers and teachers which maximizes an ELL's need for communication and social skills. To access an ELL supporting document which delineates performance definitions and descriptors, please click on the following link: <https://cpalmsmediaproduct.blob.core.windows.net/uploads/docs/standards/eld/ss.pdf>

- [ELD.K12.ELL.SI.1](#): English language learners communicate for social and instructional purposes within the school setting.
- [ELD.K12.ELL.SS.1](#): English language learners communicate information, ideas and concepts necessary for academic success in the content area of Social Studies.

Last updated: 5/9/2022

Florida's Benchmarks for Excellent Student Thinking (B.E.S.T.) Standards

This course includes Florida's B.E.S.T. ELA Expectations (EE) and Mathematical Thinking and Reasoning Standards (MTRs) for students. Florida educators should intentionally embed these standards within the content and their instruction as applicable. For guidance on the implementation of the EEs and MTRs, please visit https://www.cpalms.org/Standards/BEST_Standards.aspx and select the appropriate B.E.S.T. Standards package.

Standard	Description	Clarifications
ELA.K12.EE.1.1	Cite evidence to explain and justify reasoning.	<p>K-1 Students include textual evidence in their oral communication with guidance and support from adults. The evidence can consist of details from the text without naming the text. During 1st grade, students learn how to incorporate the evidence in their writing.</p> <p>2-3 Students include relevant textual evidence in their written and oral communication. Students should name the text when they refer to it. In 3rd grade, students should use a combination of direct and indirect citations.</p> <p>4-5 Students continue with previous skills and reference comments made by speakers and peers. Students cite texts that they've directly quoted, paraphrased, or used for information. When writing, students will use the form of citation dictated by the instructor or the style guide referenced by the instructor.</p> <p>6-8 Students continue with previous skills and use a style guide to create a proper citation.</p> <p>9-12 Students continue with previous skills and should be aware of existing style guides and the ways in which they differ.</p>
ELA.K12.EE.2.1	Read and comprehend grade-level complex texts proficiently.	See Text Complexity for grade-level complexity bands and a text complexity rubric.
ELA.K12.EE.3.1	Make inferences to support comprehension.	Students will make inferences before the words infer or inference are introduced. Kindergarten students will answer questions like "Why is the girl smiling?" or make predictions about what will happen based on the title page. Students will use the terms and apply them in 2nd grade and beyond.

<p>ELA.K12.EE.4.1</p>	<p>Use appropriate collaborative techniques and active listening skills when engaging in discussions in a variety of situations.</p>	<p>In kindergarten, students learn to listen to one another respectfully.</p> <p>In grades 1-2, students build upon these skills by justifying what they are thinking. For example: "I think _____ because _____." The collaborative conversations are becoming academic conversations.</p> <p>In grades 3-12, students engage in academic conversations discussing claims and justifying their reasoning, refining and applying skills. Students build on ideas, propel the conversation, and support claims and counterclaims with evidence.</p>
<p>ELA.K12.EE.5.1</p>	<p>Use the accepted rules governing a specific format to create quality work.</p>	<p>Students will incorporate skills learned into work products to produce quality work. For students to incorporate these skills appropriately, they must receive instruction. A 3rd grade student creating a poster board display must have instruction in how to effectively present information to do quality work.</p>
<p>ELA.K12.EE.6.1</p>	<p>Use appropriate voice and tone when speaking or writing.</p>	<p>In kindergarten and 1st grade, students learn the difference between formal and informal language. For example, the way we talk to our friends differs from the way we speak to adults. In 2nd grade and beyond, students practice appropriate social and academic language to discuss texts.</p>
<p>MA.K12.MTR.1.1</p>	<p>Mathematicians who participate in effortful learning both individually and with others:</p> <ul style="list-style-type: none"> • Analyze the problem in a way that makes sense given the task. • Ask questions that will help with solving the task. • Build perseverance by modifying methods as needed while solving a challenging task. • Stay engaged and maintain a positive mindset when working to solve tasks. • Help and support each other when attempting a new method or approach. 	<p>Teachers who encourage students to participate actively in effortful learning both individually and with others:</p> <ul style="list-style-type: none"> • Cultivate a community of growth mindset learners. • Foster perseverance in students by choosing tasks that are challenging. • Develop students' ability to analyze and problem solve. • Recognize students' effort when solving challenging problems.

<p><u>MA.K12.MTR.2.1</u></p>	<p>Demonstrate understanding by representing problems in multiple ways. Mathematicians who demonstrate understanding by representing problems in multiple ways:</p> <ul style="list-style-type: none"> • Build understanding through modeling and using manipulatives. • Represent solutions to problems in multiple ways using objects, drawings, tables, graphs and equations. • Progress from modeling problems with objects and drawings to using algorithms and equations. • Express connections between concepts and representations. • Choose a representation based on the given context or purpose. 	<p>Teachers who encourage students to demonstrate understanding by representing problems in multiple ways:</p> <ul style="list-style-type: none"> • Help students make connections between concepts and representations. • Provide opportunities for students to use manipulatives when investigating concepts. • Guide students from concrete to pictorial to abstract representations as understanding progresses. • Show students that various representations can have different purposes and can be useful in different situations.
<p><u>MA.K12.MTR.3.1</u></p>	<p>Complete tasks with mathematical fluency. Mathematicians who complete tasks with mathematical fluency:</p> <ul style="list-style-type: none"> • Select efficient and appropriate methods for solving problems within the given context. • Maintain flexibility and accuracy while performing procedures and mental calculations. • Complete tasks accurately and with confidence. • Adapt procedures to apply them to a new context. • Use feedback to improve efficiency when performing calculations. 	<p>Teachers who encourage students to complete tasks with mathematical fluency:</p> <ul style="list-style-type: none"> • Provide students with the flexibility to solve problems by selecting a procedure that allows them to solve efficiently and accurately. • Offer multiple opportunities for students to practice efficient and generalizable methods. • Provide opportunities for students to reflect on the method they used and determine if a more efficient method could have been used.
<p><u>MA.K12.MTR.4.1</u></p>	<p>Engage in discussions that reflect on the mathematical thinking of self and others. Mathematicians who engage in discussions that reflect on the mathematical thinking of self and others:</p> <ul style="list-style-type: none"> • Communicate mathematical ideas, vocabulary and methods effectively. • Analyze the mathematical thinking of others. • Compare the efficiency of a method to those expressed by others. • Recognize errors and suggest how to correctly solve the task. • Justify results by explaining methods and processes. • Construct possible arguments based on evidence. 	<p>Teachers who encourage students to engage in discussions that reflect on the mathematical thinking of self and others:</p> <ul style="list-style-type: none"> • Establish a culture in which students ask questions of the teacher and their peers, and error is an opportunity for learning. • Create opportunities for students to discuss their thinking with peers. • Select, sequence and present student work to advance and deepen understanding of correct and increasingly efficient methods. • Develop students' ability to justify methods and compare their responses to the responses of their peers.

<p>MA.K12.MTR.5.1</p>	<p>Use patterns and structure to help understand and connect mathematical concepts. Mathematicians who use patterns and structure to help understand and connect mathematical concepts:</p> <ul style="list-style-type: none"> • Focus on relevant details within a problem. • Create plans and procedures to logically order events, steps or ideas to solve problems. • Decompose a complex problem into manageable parts. • Relate previously learned concepts to new concepts. • Look for similarities among problems. • Connect solutions of problems to more complicated large-scale situations. 	<p>Teachers who encourage students to use patterns and structure to help understand and connect mathematical concepts:</p> <ul style="list-style-type: none"> • Help students recognize the patterns in the world around them and connect these patterns to mathematical concepts. • Support students to develop generalizations based on the similarities found among problems. • Provide opportunities for students to create plans and procedures to solve problems. • Develop students' ability to construct relationships between their current understanding and more sophisticated ways of thinking.
<p>MA.K12.MTR.6.1</p>	<p>Assess the reasonableness of solutions. Mathematicians who assess the reasonableness of solutions:</p> <ul style="list-style-type: none"> • Estimate to discover possible solutions. • Use benchmark quantities to determine if a solution makes sense. • Check calculations when solving problems. • Verify possible solutions by explaining the methods used. • Evaluate results based on the given context. 	<p>Teachers who encourage students to assess the reasonableness of solutions:</p> <ul style="list-style-type: none"> • Have students estimate or predict solutions prior to solving. • Prompt students to continually ask, "Does this solution make sense? How do you know?" • Reinforce that students check their work as they progress within and after a task. • Strengthen students' ability to verify solutions through justifications.
<p>MA.K12.MTR.7.1</p>	<p>Apply mathematics to real-world contexts. Mathematicians who apply mathematics to real-world contexts:</p> <ul style="list-style-type: none"> • Connect mathematical concepts to everyday experiences. • Use models and methods to understand, represent and solve problems. • Perform investigations to gather data or determine if a method is appropriate. • Redesign models and methods to improve accuracy or efficiency. 	<p>Teachers who encourage students to apply mathematics to real-world contexts:</p> <ul style="list-style-type: none"> • Provide opportunities for students to create models, both concrete and abstract, and perform investigations. • Challenge students to question the accuracy of their models and methods. • Support students as they validate conclusions by comparing them to the given situation. • Indicate how various concepts can be applied to other disciplines.
<p>HE.912.C.2.4</p>	<p>Evaluate how public health policies and government regulations can influence health promotion and disease prevention.</p>	<p>Seat-belt enforcement, underage alcohol sales, reporting communicable diseases, child care, and AED availability.</p>