

Course Title:

Boom or Bust

Length:

One Quarter
Grade 6

Primary Content:

Gifted & Talented

School:

Pierrepoint

Embedded Content:

English Language Arts, Math, Visual and Performing Arts, Career
Readiness, Life Literacies and Key Skills

Initial BOE Approval Date (Born on):

June 24, 2024

RUTHERFORD PUBLIC SCHOOLS
Rutherford, New Jersey

GIFTED AND TALENTED DEPARTMENT

BOOM OR BUST - GRADE 6

1. Introduction/Overview/Philosophy

The Bergen County Consortium of Teachers of Gifted (BCCTG), a consortium created and run by gifted teachers in Bergen County, works together to create a competition style unit which offers students an opportunity to participate in an exercise that uses real life skills. Students will work in teams and design restaurants, stores, toys, products or services (dependent on age group and teacher preference). They will choose the location of their business, calculate costs, design the site, market the idea, and devise a business plan. Student projects are evaluated by judges found by the BCCTG from the Foundation for Free Enterprise at the end of the course; students whose design would receive a bank loan receive trophies.

Course Outline

a. The Business

1. What type of customer do you wish to attract?
2. What price range do you wish to select, based upon market research?
3. What will you feature?
4. Where will it be located?
5. Why do you believe you will be successful?

a. The Marketing Campaign

1. What name will be given to your business?
2. What images do you wish consumers to associate with your business?
3. How will you encourage patronage?
4. How will you advertise?
5. What activities will be linked to your business?

b. Business Practices

1. Who are your employees?
2. What is your budget?
3. How will your business benefit from its location?
4. How will you survey the market?

c. The Company's Presentation

1. Introduction
2. Features of your business
3. Method of operation
4. Advertising and promotional material

5. Website
6. Other ideas

d.. Evaluation

1. Overall design
2. Marketing strategies
3. Creativity and problem solving techniques
4. Application of business theories

Understanding Money

- A. Financial Decision-Making
 1. Explain how limited means necessitates responsible decision-making
 2. Prioritize needs vs. wants
 3. Explain how to set and meet a goal
- B. Budgeting and Spending
 1. Understand the importance of tracking expenses in order to meet a budget
 2. Explain how saving can improve financial options
 3. Understand the value of sticking to a budget
 4. Identify reliable sources of product information
- C. Income & Careers
 1. Explain the difference between a career and a job
 2. Identify money-making opportunities
 3. Identify career possibilities based on income, skills, and area of interest
- D. Credit and Borrowing
 1. Understand the difference between buying something cash vs. credit
 2. Explain how a credit card works
 3. Determine the best situation to borrow versus having to buy
 4. Demonstrate an understanding of credit history and its importance
- E. Future Planning
 1. Recognize the value of saving and investing
 2. Explain the role of financial institutions in meeting financial goals
 3. Explain why compound interest benefits long term savings
 4. Demonstrate an understanding of financial risk and the need for insurance

The variety of enriching and thought-provoking learning experiences offered in the Gifted and Talented Program incorporates three levels of enrichment intended to promote critical thinking.

Type I—General Exploratory Activities (Content)- Exposure to disciplines, authors or events not covered in the regular curriculum. Children can be exposed to such areas long enough to be attracted to some of them for individual study.

Type II—Group Process Activities (Operations)- Students are taught skills for expanding their thinking and feeling processes. Among these activities are: brainstorming, analysis, classification, general inquiry, observation and evaluation.

Type III—Real Problem Solving (Products)- This type of enrichment involves children in thinking, feeling and doing in the manner of the practicing professional. Children are encouraged to focus on solvable problems so that they might become empowered to create products that influence outcomes and make a difference in the world.

In addition, a goal of the Gifted and Talented Program is to include activities aimed at developing the affective domain of our students, such as: valuing, responding, receiving/attending. It is through both thinking and feeling that our students will develop into thoughtful, contributing, valuable members of society.

2. Objectives

Overall goals of the course are:

To emphasize teaching strategies that infuse the applications of traditional academics with real-world, career-oriented problem solving activities. To deliver a rigorous and relevant curriculum to prepare our students for their future academic endeavors. To provide students the opportunity to work in teams which simulate the collaborative atmosphere that permeates a successful business environment. To give students the chance to sample various business disciplines in order to discover their talents and interests.

1. To demonstrate an understanding of a free enterprise economy (L.VL.6.3.)
2. To fulfill the responsibilities associated with his/her corporate role.
3. Discuss with the team and share findings in order to make group decisions. {To prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively. Present information, findings, and supporting evidence such that listeners can follow the line of reasoning and the organization, development, and style are appropriate to task, purpose, and audience. (SL.PE.6.1.)
4. To function well as a team member, actively participating and making meaningful contributions;
5. To participate in the public presentation of the team's proposal (Integrate visual information (e.g., in charts, graphs, photographs, videos, or maps) with other information in print and digital texts.) SL.PI.6.4. SL.UM.6.5.SL.AS.6.6.;
6. To gather necessary information for the project: research locations, populations, create and analyze surveys, research cost of goods and supplies, etc. (W.WR.6.5., SL.II.6.2.)
7. To write up a comprehensive business plan and break-even spreadsheet (L1, 2, 3; 7.RP)
8. Determine supply and determine cost vs. profit, etc. {Recognize and represent proportional relationships between quantities. (7.RP.A.2)}
9. Determine markups and markdowns, commissions, fees, percent increase and decrease, percent error. {Use proportional relationships to solve multistep ratio and percent; Understand ordering and absolute value of rational numbers (7.RP.A.3, 6.NS.C.7)}
10. Determine cost of food, supplies, materials, etc. and profit {Solve real-world and mathematical problems involving the four operations with rational numbers.(7.NS.A.3)}

11. Design Restaurant, determine pay scale, determine pricing {Solve real-life and mathematical problems using numerical and algebraic expressions and equations. (7.EE.B.3)}
12. Design their space {Solve real-life and mathematical problems involving area, surface area, and volume. (6.G.A)}

Standard 9.1: Personal Financial Literacy

Civic Financial Responsibility

9.1.8.CR.1: Compare and contrast the role of philanthropy, volunteer service, and charities in community development and the quality of life

in a variety of cultures.

9.1.8.CR.2: Compare various ways to give back through strengths, passions, goals, and other personal factors.

Credit and Debt Management

9.1.8.CDM.1: Compare and contrast the use of credit cards and debit cards for specific purchases and the advantages and disadvantages of using each.

9.1.8.CDM.2: Demonstrate an understanding of the terminology associated with different types of credit (e.g., credit cards, installment loans, mortgages, lines of credit) and compare and calculate the interest rates associated with each.

Credit Profile

9.1.8.CP.1: Compare prices for the same goods or services.

9.1.8.CP.2: Analyze how spending habits affect one's ability to save.

9.1.8.CP.3: Explain the purpose of a credit score and credit record, the factors and impact of credit scores.

Financial Institutions

9.1.8.FI.2: Determine the most appropriate use of various financial products and services to borrow and access money for making purchases (e.g., ATM, debit cards, credit cards, check books, online/mobile banking).

Financial Psychology

9.1.8.FP.1: Describe the impact of personal values on various financial scenarios.

9.1.8.FP.2: Evaluate the role of emotions, attitudes, and behavior (rational and irrational) in making financial decisions.

9.1.8.FP.3: Explain how self-regulation is important to managing money (e.g., delayed gratification, impulse buying, peer pressure, etc.).

9.1.8.FP.5: Determine how spending, investing, and using credit wisely contributes to financial well-being.

Planning and Budgeting

9.1.8.PB.1: Predict future expenses or opportunities that should be included in the budget planning process.

9.1.8.PB.2: Explain how different circumstances can affect one's personal budget.

9.1.8.PB.3: Explain how to create a budget that aligns with financial goals.

9.1.8.PB.4: Construct a simple personal savings and spending plan based on various sources of income and different stages of life (e.g. teenager, young adult, family).

9.1.8.PB.6: Construct a budget to save for short-term, long term, and charitable goals.

Risk Management and Insurance

9.1.8.RM.2: Analyze the need for and value of different types of insurance and the impact of deductibles in protecting assets against loss.

Career Awareness and Planning

9.2.8.CAP.1: Identify offerings such as high school and county career and technical school courses, apprenticeships, military programs, and dual enrollment courses that support career or occupational areas of interest.

9.2.8.CAP.2: Develop a plan that includes information about career areas of interest.

9.2.8.CAP.3: Explain how career choices, educational choices, skills, economic conditions, and personal behavior affect income.

9.2.8.CAP.4: Explain how an individual's online behavior (e.g., social networking, photo exchanges, video postings) may impact opportunities for employment or advancement.

A. Curriculum Objectives for Inquiry

Students will be able to refine and broaden

1. Divergent thinking
 - a. Creative thinking
 - b. Inventive thinking
2. Convergent thinking
 - a. Deductive thinking
 - b. Analytical thinking
 - c. Evaluative thinking
3. Interpretive thinking
4. Research skills

1. In the area of **divergent thinking** students will:

- a. use **creative thinking** to:
 1. use fluent and flexible thinking to brainstorm ideas/solutions
 2. develop, produce, and dramatize
 3. adapt story versions
 4. illustrate interpretations
 5. use the five-step writing process to write original pieces
 6. create and construct original designs with a variety of manipulatives and art supplies
- b. use **inventive thinking** to:
 1. use fluent and flexible thinking to brainstorm ideas/solutions
 2. adapt items to be used for an alternate purpose

2. In the area of **convergent thinking** students will:

- a. use **deductive thinking** to:
 1. formulate predictions/hypothesis
- b. use **analytical thinking** to:

1. analyze story elements
2. compare and contrast story elements/manipulatives/interpretations
3. interpret visual representations
- c. use **evaluative thinking** to:
 1. judge character traits and motivation
 2. compare, rate, rank, revise, and eliminate information
 3. determine cause and effect
 4. make conclusions about given information
 5. self-assess using set criteria
3. In the area of **interpretive thinking** students will:
 - a. use shared inquiry to:
 1. build awareness of interpretive issues in a story
 2. analyze character motivation and development
4. In the area of **research skills** students will:
 - a. access and select meaningful information using the Internet, books, videos, and other media
 - b. use the five-step writing process of prewriting, drafting, editing, conferencing, and publishing for a variety of audiences and purposes
 - c. use a variety of computer software to record research
 - d. synthesize knowledge of a topic into self-selected culminating activities
 - e. cite references
 - f. Present to/share research with others
- a. **Skills**
 - i. Improvement of reasoning ability
 - ii. Development of creativity and personal development

B. New Jersey Core Curriculum Content Standards

L.SS.6.1. Demonstrate command of the system and structure of the English language when writing or speaking.

L.KL.6.2. Use knowledge of language and its conventions when writing, speaking, reading, or listening.

RI.MF.6.6. Integrate information when presented in different media or formats (e.g., visually, quantitatively) to develop a coherent understanding of a topic or issue.

W.AW.6.1. Write arguments on discipline-specific content (e.g., social studies, science, math, technical subjects, English/Language Arts) to support claims with clear reasons and relevant evidence.

W.WR.6.5. Conduct short research projects to answer a question, drawing on several sources and refocusing the inquiry when appropriate.

W.SE.6.6. Gather relevant information from multiple print and digital sources; assess the credibility of each source; and quote or paraphrase the data and conclusions of others while avoiding plagiarism and providing basic bibliographic information for sources.

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.

SL.II.6.2. Interpret information presented in diverse media and formats (e.g., visually, quantitatively, orally) and explain how it contributes to a topic, text, or issue under study.

SL.PI.6.4. Present claims and findings, sequencing ideas logically and using pertinent descriptions, facts, and details to accentuate main ideas or themes; use appropriate speaking behaviors (e.g., eye contact, adequate volume, and clear pronunciation).

SL.AS.6.6. Adapt speech to a variety of contexts and tasks, demonstrating command of formal English when indicated or appropriate.

6.G.A Solve real-life and mathematical problems involving area, surface area, and volume.

6.NS.C.7 Understand ordering and absolute value of rational numbers

7.RP.A.2. Recognize and represent proportional relationships between quantities.

7.RP.A.3. Use proportional relationships to solve multistep ratio and percent problems.

7.EE.B.3 3. Solve multi-step real-life and mathematical problems posed with positive and negative rational numbers in any form (whole numbers, fractions, and decimals), using tools strategically. Apply properties of operations to calculate with numbers in any form; convert between forms as appropriate; and assess the reasonableness of answers using mental computation and estimation strategies

7.NS.A.3 Solve real-world and mathematical problems involving the four operations with rational numbers

Career Readiness, Life Literacies, and Key Skills Practices

Career Readiness, Life Literacies, and Key Skills Practices describe the habits of the mind that all educators in all content areas should seek to develop in their students. They are practices that have been linked to increase college, career, and life success. These practices should be taught and reinforced in all content areas with increasingly higher levels of complexity and expectation as a student advances through a program of study.

Practice	Description
Act as a responsible and contributing community members and employee.	Students understand the obligations and responsibilities of being a member of a community, and they demonstrate this understanding every day through their interactions with others. They are conscientious of the impacts of their decisions on others and the environment around them. They think about the near-term and long-term consequences of their actions and seek to act in ways that contribute to the betterment of their teams, families, community and workplace. They are reliable and consistent in going beyond the minimum expectation and in participating in activities that serve the greater good.
Attend to financial well-being.	Students take regular action to contribute to their personal financial well-being, understanding that personal financial security provides the peace of mind required to contribute more fully to their own career success.
Consider the environmental, social and economic impacts of decisions.	Students understand the interrelated nature of their actions and regularly make decisions that positively impact and/or mitigate negative impact on other people, organization, and the environment. They are aware of and utilize new technologies, understandings, procedures, materials, and regulations affecting the nature of their work as it relates to the impact on the social condition, the environment and the profitability of the organization.
Demonstrate creativity and innovation.	Students regularly think of ideas that solve problems in new and different ways, and they contribute those ideas in a useful and productive manner to improve their organization. They can consider unconventional ideas and suggestions as solutions to issues, tasks or problems, and they discern which ideas and suggestions will add greatest value. They seek new methods, practices, and ideas from a variety of sources and seek to apply those ideas to their own workplace. They take action on their ideas and understand how to bring innovation to an organization.
Utilize critical thinking to make sense of problems and persevere in solving them.	Students readily recognize problems in the workplace, understand the nature of the problem, and devise effective plans to solve the problem. They are aware of problems when they occur and take action quickly to address the problem; they thoughtfully investigate the root cause of the problem prior to introducing solutions. They carefully consider the options to solve the problem. Once a solution is agreed upon, they follow through to ensure the problem is solved, whether through their own actions or the actions of others.

Practice	Description
Model integrity, ethical leadership and effective management.	Students consistently act in ways that align personal and community-held ideals and principles while employing strategies to positively influence others in the workplace. They have a clear understanding of integrity and act on this understanding in every decision. They use a variety of means to positively impact the directions and actions of a team or organization, and they apply insights into human behavior to change others' action, attitudes and/or beliefs. They recognize the near-term and long-term effects that management's actions and attitudes can have on productivity, morals and organizational culture.
Plan education and career paths aligned to personal goals.	Students take personal ownership of their own education and career goals, and they regularly act on a plan to attain these goals. They understand their own career interests, preferences, goals, and requirements. They have perspective regarding the pathways available to them and the time, effort, experience and other requirements to pursue each, including a path of entrepreneurship. They recognize the value of each step in the education and experiential process, and they recognize that nearly all career paths require ongoing education and experience. They seek counselors, mentors, and other experts to assist in the planning and execution of career and personal goals.
Use technology to enhance productivity increase collaboration and communicate effectively.	Students find and maximize the productive value of existing and new technology to accomplish workplace tasks and solve workplace problems. They are flexible and adaptive in acquiring new technology. They are proficient with ubiquitous technology applications. They understand the inherent risks-personal and organizational-of technology applications, and they take actions to prevent or mitigate these risks.
Work productively in teams while using cultural/global competence.	Students positively contribute to every team, whether formal or informal. They apply an awareness of cultural difference to avoid barriers to productive and positive interaction. They find ways to increase the engagement and contribution of all team members. They plan and facilitate effective team meetings.

3. Proficiency Levels

Students in grade six are identified as “Gifted and Talented.” Students that have received 2 points on the Gifted and Talented screening will be offered all 4 available grade level courses.

Differentiating Instruction for Students with Special Needs: Students with Disabilities, English Language Learners, and Gifted & Talented Students

Differentiating instruction is a flexible process that includes the planning and design of instruction, how that instruction is delivered, and how student progress is measured. Teachers recognize that students can learn in multiple ways as they celebrate students' prior knowledge. By providing appropriately challenging learning, teachers can maximize success for all students. Examples of Strategies and Practices that Support

Students with Disabilities and Students with 504 plans

- Use of visual and multi-sensory formats
- Use of assisted technology
- Use of prompts
- Modification of content and student products
- Testing accommodations
- Authentic assessments

Gifted & Talented Students

- Adjusting the pace of lessons
- Curriculum compacting
- Inquiry-based instruction
- Independent study
- Higher-order thinking skills
- Interest-based content
- Student-driven
- Real-world problems and scenarios

English Language Learners

- Pre-teaching of vocabulary and concepts
- Visual learning, including graphic organizers
- Use of cognates to increase comprehension
- Teacher modeling
- Pairing students with beginning English language skills with students who have more advanced English language skills
- Scaffolding
- Word walls references
- Sentence frames
- Think-pair-share
- Cooperative learning groups
- Teacher think-alouds

4. Methods of Assessment

Participation

Completed products and performance

Teacher observation

Rubrics (quality and accuracy, clarity and presentation, and concept;

Teamwork (participation, level of involvement, quality of work as a team member)
Final product(s)

5. Grouping

Small group pull-out for students identified as “Gifted and Talented” according to the Rutherford School District Gifted and Talented Policy 2464 (revised December 7, 2020) to be run as a grade 6 cycle course.

6. Articulation/Scope & Sequence

Course length is one quarter.

Major Products:

- a. Finished Website
- b. Finished Presentation
- c. Finished Budget
- d. Finished Advertising
- e. Finished Product
- f. Self and Peer evaluations

7. Resources

- a. References
Foundation for Free Enterprise
EverFi Vault — Understanding Money
<https://everfi.com/offerings/listing/vault-understanding-money/>

- b. Technology

Chromebooks
Internet

- c. Supplies/Materials
a variety of art project paper
Markers/Pencils/Pens
Printer
Rulers
Scissors
Tape
Miscellaneous art items if needed

- d. Texts
- e. Supplemental Reading

https://docs.google.com/document/d/1FMdn9GPTD7wANVUqNa4-_KJ-GTR5klzOXfVfNBjoTo/edit

<https://docs.google.com/presentation/d/1l-3Cyu55c2vibTDPA1Sgqr0W67acsAXusWGNWe4MMJQ/edit?usp=sharing>

8. Methodologies

Methods include but are not limited to:

- Cooperative learning
- Individual and group problem solving
- Inquiry
- Class/group discussion
- Brainstorming
- Critical Thinking
- Experimenting
- Short lecture

9. Suggested Activities

- Skill-building activities
- Exploring multiple intelligences
- Researching
- Shared Inquiry discussions

10. Interdisciplinary Connections

Boom or Bust provides ideal experiences for teaching students cooperative learning and working strategies. It also encourages individual responsibility and cooperation among team members because each member has their own independent role but must work together as a team to succeed. The overall project requires math skills for budget/finances; technology for website development; ELA for presentation development and creativity and problem solving.

11. Professional Development

As per the PDP/100 Hours statement: the teacher will continue to improve expertise through participation in a variety of professional development opportunities. Specialized professional development for teachers in the Gifted and Talented Department is offered through the Bergen County Consortium of Teachers of the Gifted (BCCTG) and the New Jersey Association for Gifted Children (NJAGC). Teacher will continue to read professional journals and books.

12. Curriculum Map

Unit Topic	Time Allocated	Differentiating Instruction for Students with Disabilities, Students at Risk, Students with 504 Plans, English Language Learners, & Gifted & Talented Students	Standards	Assessments
<p>Students will be able to work at their own schedules but must accomplish the checklist tasks.</p> <p>-Recommended order is: Scamper/Brainstorming for creative thinking -Mini-lessons on advertising and marketing -Mini-lessons on website development -Mini-lessons on Google Sheets</p> <p>At the end, if run through the BCCTG, students will present with other schools/students and judges will determine a winner.</p> <p>CHECKLIST: Company Name, Logo, Slogan, Business concept, Mission Statement, Target Market Location: Picture(s) of storefront/building/interior, Address, Monthly Cost, Yearly Cost Store Lease: Google Maps of location of surrounding businesses, Location Strategy (Bulleated Format) App Mockup: For App Based Businesses Only</p>	<p>Each project will vary in time allotted depending on students involved. Most projects are expected to take 6 weeks but should be adapted as needed. The course is 8-10 weeks and supplemental activities will be provided to help promote creative thinking and group building.</p>	<p>For Support: Computer-Based Instruction: Use of chromebooks/computers, websites as deemed useful to enhance and modify learning. Multi-media approach to accommodating various learning styles Use of visual and multi-sensory formats For Enhancement: Independent Study Interest driven Inquiry-based instruction Higher order thinking skills ELL: Visual learning, including graphic organizers Scaffolding Cooperative Learning Groups</p>	<p>L.SS.6.1., L.KL.6.2. RI.MF.6.6. W.AW.6.1. W.WR.6.5. W.SE.6.6. 6.G.A 6.NS.C.7 7.RP.A.2. 7.RP.A.3. 7.EE.B.3 3. 7.NS.A.3</p>	<p>Formative Assessment: Oral participation in activities (class questioning) Teacher observation of student progress Classwork Peer-Evaluation Group and individual critique Summative Assessment: Finished Models will be assessed to ensure they conform to the information given on the challenge; Creativity; and proper representation of the project.</p>

<p>Competitive Market Analysis Advertising: Social Media Reel (Commercial)</p> <p>Marketing Strategy: What is the Marketing team doing to get your business noticed?</p> <p>Website</p> <p>Company Workforce/ Payment Structure: Monthly & Yearly</p> <p>Financial Start-Up Costs</p>				
<p>Financial Literacy</p> <ul style="list-style-type: none"> ● Financial Decision-Making ● Budgeting and Spending ● Income and Careers ● Credit and Borrowing ● Future Planning 	<p>2-3 weeks</p>	<p>For Support: Computer-Based Instruction: Use of chromebooks/computers, websites as deemed useful to enhance and modify learning. Multi-media approach to accommodating various learning styles Use of visual and multi-sensory formats For Enhancement: Independent Study Interest driven Inquiry-based instruction Higher order thinking skills ELL: Visual learning, including graphic organizers Scaffolding Cooperative Learning Groups</p>	<p>9.1.8.FP.1 9.1.8.FP.2 9.1.8.FP.3 9.1.8.FP.5 9.1.8.PB.4 9.1.8.CDM.1 9.1.8.CDM.2 9.1.8.CP.3 9.1.8.CR.1 9.1.8.CR.2 9.1.8.FI.2 9.1.8.FP.5 9.1.8.CP.2 9.1.8.FP.5 9.1.8.PB.1 9.1.8.PB.2 9.1.8.RM.2</p>	<p>Completion of EverFi Lessons or concepts will be done daily</p>