

# HPISD First Grade Math

UNIT NAME	ESTIMATED DURATION	9 WEEKS			
<b>UNIT 16: PERSONAL FINANCIAL LITERACY</b>	<b>2 WEEKS</b>	1	2	3	4

## Unit Overview

This unit develops an understanding on how to apply mathematical process standards to manage one's financial resources effectively for lifetime financial security.

## Enduring Understandings

The student will understand that:	<ul style="list-style-type: none"> <li>When people earn money for providing products or services, the money they earn is called income.</li> <li>Things that people need include food water, air, shelter, and clothing. Things that people want include materials outside of basic needs.</li> <li>People can do many things with income they earn from working. Spending is when people use the money they earn to buy goods and services. Saving is when people keep the money to use later.</li> <li>One way that people spend money is to help others in need. This spending is called charitable giving.</li> <li>Some problems with money can be solved by collecting and organizing finances in a table. This helps to identify elements that repeat in a predictable way, and to make a generalization about those patterns.</li> </ul>
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## Concepts

Personal Financial Literacy	Mathematics content and processes can be applied to manage financial resources effectively.
Practices, Processes, and Proficiencies	Mathematics content and processes can be applied to solve problems.

## Guiding/Essential Questions

- How can understanding income help you make decisions about money?
- How can understanding wants and needs help you make decisions about money?
- How can understanding spending and saving help you make decisions about money?
- How can understanding charity help you make decisions about money?

Learning Targets & Prerequisites	Progressions
<p><b>Prerequisite:</b></p> <ul style="list-style-type: none"> <li>Define income as money earned.</li> </ul> <p><b>Learning Target:</b></p> <ul style="list-style-type: none"> <li>The student will explain that income can be used to buy things you want or need.</li> </ul> <p><b>Second Grade Connection:</b></p> <ul style="list-style-type: none"> <li>2.11 Applies mathematical process standards to manage one's financial resources effectively for lifetime financial security.</li> </ul>	<ul style="list-style-type: none"> <li>Explain how to make choices between buying things you want and buying things you need.</li> <li>Knows how to earn money for providing products or services.</li> </ul>
<p><b>Prerequisite:</b></p> <ul style="list-style-type: none"> <li>Determine the difference between wants and needs</li> </ul> <p><b>Learning Target:</b></p> <ul style="list-style-type: none"> <li>The student will determine the difference between spending and saving.</li> </ul> <p><b>Second Grade Connection:</b></p> <ul style="list-style-type: none"> <li>2.11 (A) Calculate how money saved can accumulate into a larger amount over time.</li> <li>2.11 (B) Explain that saving is an alternative to spending.</li> </ul>	<ul style="list-style-type: none"> <li>Identify charity as an alternative to spending and saving.</li> <li>Apply basic fact strategies to add and subtract within 20.</li> <li>Explain strategies used to solve addition and subtraction problems within 20.</li> </ul>
Formative Assessments	Summative Assessments
TEKS: Readiness Standards	TEKS: Supporting Standards
	1.9(A) Define money earned as income.

	<p>1.9(B) Identify income as a means of obtaining goods and services, oftentimes making choices between wants and needs.</p> <p>1.9(C) Distinguish between spending and saving.</p> <p>1.9(D) Consider charitable giving.</p> <p>1.3(D) Apply basic fact strategies to add and subtract within 20, including making 10 and decomposing a number leading to a 10.</p> <p>1.3(E) Explain strategies used to solve addition and subtraction problems up to 20 using spoken words, objects, pictorial models, and number sentences.</p>
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**TEKS Process Standards**

- 1.1 (A) Apply mathematics to problems arising in everyday life, society, and the workplace.
- 1.1 (B) Use a problem-solving model that incorporates analyzing given information, formulating a plan or strategy, determining a solution, justifying the solution, and evaluating the problem-solving process and the reasonableness of the solution.
- 1.1 (C) Select tools, including real objects, manipulatives, paper and pencil, and technology as appropriate, and techniques, including mental math, estimation, and number sense as appropriate, to solve problems.
- 1.1 (D) Communicate mathematical ideas, reasoning, and their implications using multiple representations, including symbols, diagrams, graphs, and language as appropriate.
- 1.1 (E) Create and use representations to organize, record, and communicate mathematical ideas.
- 1.1 (F) Analyze mathematical relationships to connect and communicate mathematical ideas.
- 1.1 (G) Display, explain, and justify mathematical ideas and arguments using precise mathematical language in written or oral communication.

Processes and Skills: What students should be able to DO	Facts: What students should KNOW
<ul style="list-style-type: none"> <li>• Student will be able to define money earned as income.</li> <li>• Students will be able to identify income as a means of obtaining goods and services, oftentimes making choices between wants and needs.</li> <li>• Students will be able to apply basic fact strategies to add and subtract within 20, including making 10 and decomposing a number leading to a 10</li> <li>• Students will be able to explain strategies used to solve addition and subtraction problems up to 20 using spoken words, objects, pictorial models, and number sentences</li> </ul>	<ul style="list-style-type: none"> <li>• Students will know how to distinguish between spending and saving.</li> <li>• Students will know how to consider charitable giving.</li> <li>• Students will be able to know how to earn money for providing products or services.</li> </ul>
<b>Topics</b>	
Envisions Topic 16	
<b>Language of Instruction</b>	
charity income need save spend spent	
<b>State Assessment Connections</b>	<b>National Assessment Connections</b>
<b>Resources</b>	
Lesson Plans – <a href="http://www.economicstexas.org">www.economicstexas.org</a> <a href="http://www.smartertexas.org">www.smartertexas.org</a>  Teacher Input/ Student Activities: Have each student draw/color a picture detailing the occupation of his/her parent/guardian. Do you think that people all over the world earn money in the same ways we do here in our community? Read Work by Ann Morris which is a photo essay of jobs around the world. Students will be fascinated to know the varied occupations around us. Assign each child a picture to create of one of the “new jobs” they learned about while reading the book. Create a bulletin board of Jobs At Home and Abroad.	

View "Brainpop Jr." on wants and needs.

Teacher Input/ Student Activities: After reading Josh Has Many Wants, create a chart showing the supplies Josh will need to take care of a hamster and a goldfish. Ask students to find the specific supplies listed on the chart paper for each pet. Write down the cost of the supplies and total how much taking care of each animal would cost. Discuss the questions at the end of the story. You could have students vote for their decision by creating a simple T-chart with one column labeled Goldfish and the other labeled Hamster. Give each student a colored sticky dot to stick under the column they feel Josh should buy. Then read Josh Decides to Spend to find out what decision Josh makes. You could also discuss goods and services that Josh wanted to purchase or did buy.

Think creatively about how people share – donating to charity, giving blood, or feeding the dog next door when your neighbors go away for the weekend. Now that you think about it, you're probably doing several of these things already. Look out for examples where people are sharing and giving. Not just on birthdays, but little things that happen every day. Talk to your students about what is happening, encourage them to discuss the actions and motivations, and answer any questions they have.

These are some of the ways which people share, either their possessions, their skills, or their time:

- Donating old clothes. Giving to the Salvation Army or the Goodwill.
- Giving food. Taking tins or prepared meals to friends or family that are sick, or who have recently come out of hospital.
- Giving blood.
- Helping with chores. Doing the vacuuming or gardening for elderly parents.
- Contributing. Giving money to a church or charitable organization.
- Volunteering. Talking with seniors, doing reading practice with young people, or driving the handicapped.
- Helping neighbors. Feeding pets or watering plants while they're on vacation

In First Grade, students learn about and use various strategies to solve addition and subtraction problems. When students repeatedly use strategies that make sense to them, they internalize facts and develop fluency for addition and subtraction within 10. When students are able to demonstrate fluency within 10, they are accurate, efficient, and flexible. First Graders then apply similar strategies for solving problems within 20, building the foundation for fluency to 20 in Second Grade.

Use strategies such as counting on; making ten (e.g.,  $8 + 6 = 8 + 2 + 4 = 10 + 4 = 14$ ); decomposing a number leading to a ten (e.g.,  $13 - 4 = 13 - 3 - 1 = 10 - 1 = 9$ ); using the relationship between addition and subtraction (e.g., knowing that  $8 + 4 = 12$ , one knows  $12 - 8 = 4$ ); and creating equivalent but easier or known sums (e.g., adding  $6 + 7$  by creating the known equivalent  $6 + 6 + 1 = 12 + 1 = 13$ ).

Developing Fluency for Addition & Subtraction within 10.

In order for students to read and use equations to represent their thinking, they need extensive experiences with addition and subtraction situations in order to connect the experiences with symbols (+, -, =) and equations ( $5 = 3 + 2$ ). In Kindergarten, students demonstrated the understanding of how objects can be joined (addition) and separated (subtraction) by representing addition and subtraction situations using objects, pictures and words. In First Grade, students extend this understanding of addition and subtraction situations to use the addition symbol (+) to represent joining situations, the subtraction symbol (-) to represent separating situations, and the equal sign (=) to represent a relationship regarding quantity between one side of the equation and the other.

Movie on wants and needs:

<https://www.youtube.com/watch?v=xhR4VtfgNWU>