

The following instructional plan is part of a GaDOE collection of Unit Frameworks, Performance Tasks, examples of Student Work, and Teacher Commentary for Fifth Grade Social Studies.

UNIT #10 – “Effective Citizenship: Conclusion”

Elaborated Unit Focus

In this unit, students will wrap up their study of what effective citizenship means. Students will use the connecting theme of *beliefs and ideals* to learn how our rights and freedoms are protected and change for the better by studying several amendments to the U.S. Constitution. The students will also incorporate all they have learned about economics in this concluding unit by understanding that good citizens also make wise spending and saving choices. The connecting themes of *individuals, groups, and institutions* and *production, distribution, and consumption* will help students understand their role as consumers of goods and services.

Standards/Elements

SS5CG3 The student will explain how amendments to the U. S. Constitution have maintained a representative democracy.

- a. Explain the purpose of the 12th and 17th amendments.
- b. Explain how voting rights were protected by the 15th, 19th , 23rd, 24th , and 26th amendments.

SS5E2 The student will describe the functions of four major sectors in the U. S. economy.

- b. Describe the private business function in producing goods and services.
- c. Describe the bank function in providing checking accounts, savings accounts, and loans.
- d. Describe the government function in taxation and providing certain goods and services.

SS5E4 The student will identify the elements of a personal budget and explain why personal spending and saving decisions are important.

Enduring Understandings/Essential Questions

Beliefs and Ideals: The student will understand that the beliefs and ideals of a society influence the social, political, and economic decisions of that society.

K-5 EU: *The student will understand that people’s ideas and feelings influence their decisions.*

- How did the 12th Amendment change the American political system?
- How did the 17th Amendment make the Senate more representative of the American people?
- Why did the 23rd Amendment give electoral votes to Washington D.C.?
- How did the 24th Amendment’s elimination of poll taxes allow more people to vote?
- Why is it important that all Americans have the opportunity to vote?

Individuals, Groups, Institutions: The student will understand that the actions of individuals, groups, and/or institutions affect society through intended and unintended consequences.

K-5 EU: The student will understand that what people, groups, and institutions say and do can help or harm others whether they mean to or not.

- How do private businesses know what goods and services to produce?
- Why do banks offer checking accounts?
- How do checking accounts help people?
- Why do banks offer savings accounts?
- How do savings accounts help people?
- Why do banks offer loans?
- How do loans help people?

Production, Distribution, and Consumption: The student will understand that the production, distribution, and consumption of goods/services produced by the society are affected by the location, customs, beliefs, and laws of the society.

K-5 EU: The student will understand that the ways people make, get, and use goods and services may be different from how people in other places make, get, and use goods and services.

- What elements should be part of a personal budget?
- How do I make good decisions about when to spend and when to save my money?

*NOTE: The balanced assessment plan included in this unit is presented as a series of suggested activities. It is not expected that the teacher complete all assessments for a successful unit.

Balanced Assessment Plan

Description of Assessment	Standard/ Element	Type of Assessment
<p>Discuss the meaning of representative democracy with the class. Create a four-tab flip chart by folding a legal size sheet of paper in half and cutting to the fold on one half of the paper. Label each flap with one of the following amendments: 12th, 17th, 23rd, and 24th. On the inside of each flap, students should write a summary of the amendment and an explanation of how this amendment helped to maintain a representative democracy. Students will use their knowledge of these amendments to write a poem or song explaining the importance of the amendments. Examples of content-based poems or songs can be found in a variety of poetry books, videos, and online.</p> <p><u>Modifications:</u></p> <ul style="list-style-type: none"> • Assign peer partners. • Model the flip chart cutting along with students as they cut. • Read the amendments and discuss them as a whole group, writing key points on the board for students to add to their flip books. • Offer students the option of illustrating the importance of the amendments. 	SS5CG3a,b	<p>Dialogue and Discussion</p> <p>Constructed Response</p>

<p>For excellent cartoons explaining the importance of banking, saving, budgeting, etc. teachers or students may sign into www.bankingonourfuture.org/master.cfm/main/home. Registration is free, but does require the registrant to provide some basic information. For this reason, teachers may prefer to login themselves and show the movies to the whole class. After watching the appropriate segments, students should create their own vocabulary book. Each page should focus on a specific vocabulary word relating to the three major institutions in the US economy and their personal finances including: private business, goods, services, banking, checking accounts, savings accounts, loans, taxes, and budgets. Students should write an explanation of each term, explain how the term relates to their own lives, and provide a visual representation of the term.</p> <p><u>Modifications:</u></p> <ul style="list-style-type: none"> Have students prepare their vocabulary books in advance, by writing each word at the top of a page and dividing each page into three sections labeled 1) definition, 2) relation to my life, and 3) illustration. Stop throughout the videos to discuss key vocabulary and add the definitions to the book. Students can work later to add the other components. 	<p>SS5E2b,c,d</p>	<p>Dialogue and Discussion</p> <p>Constructed Response</p>
<p>Invite representatives of the three major economic institutions to speak to the class. This should include a private business owner, a bank representative, and a government official who can speak about taxes. Ask the speakers to describe their roles in the United States economy and discuss the importance of their roles in the economy. After hearing from each speaker, students should create a triple Venn diagram comparing and contrasting the role of each institution. The class will then work together to create a bulletin board about these institutions. The bulletin board should include images of each institution and an explanation of the role each plays in the economy. After completing the bulletin board, students will present it to other classes.</p> <p><u>Modifications:</u></p> <ul style="list-style-type: none"> Have the class generate focus questions to ask the visitors. Provide those questions to the visitors in advance so they are prepared to answer the questions specifically during their presentations. After the speakers have gone, go over the questions with the students and write the answers on the board. Then complete the Venn diagram with partners or whole group. 	<p>SS5E2b,c,d</p>	<p>Dialogue and Discussion</p> <p>Constructed Response</p>

Sample Performance Task

Enduring Understanding:

- **Production, Distribution, and Consumption:** The student will understand that the production, distribution, and consumption of goods/services produced by the society are affected by the location, customs, beliefs, and laws of the society.

Standards: SS5E2b, c, d; SS5E4

Notes to Teacher: Students are asked to “go shopping” as a part of this task. To do this, students may use websites to find prices of items or use weekly newspaper ads. Student checks and check register are attached below.

Task:

Summer is right around the corner and you are ready for fun, especially with \$50.00 worth of birthday money and a weekly allowance of \$5.00. You’re feeling pretty rich, but you’ve learned enough about economics this year to know that money doesn’t grow on trees. Your first stop this summer is at the bank where you will set up your own checking account and savings account. Once you’ve taken care of that, it’s time to set up a budget so that you can be sure you have money for the things you need, but also some money for things you want.

Your budget needs to include the following items:

- Amount of money you put in your new checking account
- Amount of money you put in your new savings account (Remember, you will earn interest on any money you put in your savings account so this amount will grow; however, you will not be able to write checks for purchases from this account.)
- Required Expenses (including a gift for Father’s Day, a summer reading book, a weekly payment of \$1.00 to pay back money you borrowed from your older sister)
- Optional Expenses (may include entertainment such as movie or video game rentals, personal purchases such as candy or toys, etc.)
- Income (weekly allowance of \$5.00)

You may use this chart to create your budget for four weeks. Right now you only need to fill in the *category* and *budgeted amount* columns.

Category	Budgeted Amount	Actual Amount	Difference
Money in checking account			
Money in savings account			
Income from allowance			
Required Expenses			
• Gift for Father's Day			
• Summer Reading Book			
• Weekly Payment to Sister			
• Other			
Optional Expenses			
•			
•			
•			
•			
•			
Expenses Total			

Now that you have worked out your budget, it's time to go shopping, but remember, the goal is to spend no more than the budgeted amount on any item. When you select the item you want to buy, you should write a check to the business selling it and record it in your check register. Then record the actual cost on your budget chart.

Once you have made all of your purchases, you should calculate the difference between the budgeted amount and the actual cost of each item. Calculate the final total of all of your expenses.

Now that you are a brilliant budgeter, it's time to share your expertise with other students at your school. You need to write a financial advice column for your school newspaper so that younger students at your school will know how to be responsible with their money.

Your advice column needs to answer the following questions:

- How do I set up a personal budget?
- What must the budget include?
- How should I decide how much money to put in a checking account or a savings account?
- Why is it important to have a budget?
- How can I make good spending and saving decisions?

Don't forget to put all the amazing writing skills you have learned this year to use as you prepare your final draft. Does your advice column engage the reader? Is it easy to understand?

When you're finished, you should type your writing and submit it to the school newspaper. Good luck and thanks for sharing your financial expertise.

Modifications:

- Have students shop from a collection of sale papers from the Sunday paper. This will give them ideas about what they might like to buy and the price for each item.
- Allow use of a calculator.
- Allow students to type their advice column draft on a word processor or assistive technology device.
- Assign peer partners for writing the advice column.

Map and Globe Skills:

Information Processing Skills:

Content Rubric for Performance Task

Criteria	Does Not Meet	Needs Improvement	Meets Standard	Exceeds Standard
Creates a personal budget that demonstrates good economic decision making	Student creates a budget that does not cover required expenses or spends more money than he/she has available.	Student has an income that is greater than or equal to his/her expenses; however, the student does not distribute money between checking account and savings account to pay expenses.	Student places appropriate amount of money in checking account to pay expenses. Student only purchases items that he/she can afford according to budget.	Not applicable
Explains purpose of creating a personal budget	Student offers an incorrect explanation of the reason(s) why people create budgets.	Student offers a definition of a budget, but does not offer a clear explanation of why people create budgets.	Student offers a clear explanation that a budget helps a person to organize his/her saving and spending so that he/she is able to take care of needs and wants.	Student offers a detailed analysis of the purpose of a budget. This analysis includes the ideas that a budget: organizes saving and spending decisions, helps people to see exactly how their money is being spent, improves the odds of reaching a financial goal, etc.
Demonstrates understanding of checking and savings accounts	Student presents an explanation of checking and savings accounts that include numerous inaccuracies. The reader is led to believe that the writer does not understand these two types of accounts.	Student presents an explanation of checking and savings accounts that include minor inaccuracies.	Student offers clear explanation that a checking account allows a person to store his/her money in a safe place and spend it as needed by writing checks, and that a savings account allows a person to store his/her money in a safe place and earn more money by earning interest on the savings.	Student offers a clear explanation of checking and savings accounts and also includes a description of how the bank benefits from providing checking and savings accounts to customers.
Offers sound advice on saving and spending decisions	Student offers advice that does not show good financial decision making. Student does not differentiate between needs and wants and fails to explain the benefits of saving.	Student explains personal decision making but does not offer advice to readers on how they can apply good financial planning to their own situation. Student has made good financial decisions, but fails to communicate how others can make use of his/her experience.	Student gives advice to reader about differentiating between needs and wants and focusing on meeting needs with available funds. Explanation of the benefits of saving (earning interest, having money available in case of unexpected expense, etc.) is also included in the column.	Student provides a detailed analysis of different methods of making sound saving and spending decisions. Advice column offers reasonable options for the reader.

Product Rubric for Performance Task

<u>Criteria</u>	<u>Does Not Meet</u>	<u>Needs Improvement</u>	<u>Meets Expectation</u>	<u>Exceeds Expectation</u>
Calculates budget items correctly	Calculations include frequent errors and incorrect expense totals.	Calculates budget vs. actual cost differences. Calculations include minor errors. Final expenses total is close to the correct total.	Correctly calculates all budget vs. actual cost differences and expenses total.	Not applicable
Communicates ideas effectively	Advice column lacks some required information. Ideas are very difficult to understand.	Advice column includes required information but lacks an organizing structure making the writing difficult to follow.	Advice column is easy to understand and uses an organizing structure that makes the ideas clear to the reader.	Final piece effectively communicates ideas to reader and also makes use of excellent word choice and a writer's voice that makes the advice column enjoyable to read.
Applies correct mechanics	Frequent spelling, grammar, punctuation, and capitalization errors make the article extremely difficult to understand.	Occasional spelling, grammar, punctuation, and capitalization errors make the article difficult to understand.	Article contains very few spelling, grammar, punctuation, or capitalization errors allowing the reader to understand the ideas easily.	Article contains no spelling, grammar, punctuation, or capitalization errors.

Resources for Unit

Examples of Educational Song Lyrics:

<http://www.kidseconposters.com/econsongs.html> - Educational songs about economic concepts

<http://www.songsforteaching.com/index.html> - Educational songs in all subject areas

Banking

www.bankingonourfuture.org/master.cfm/main/home - Cartoons that explain spending, saving, budgeting, etc. to children

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No. 2008

Date _____

Pay to the
order of _____ \$

_____ Dollars

For _____

No. 2009

Date _____

Pay to the
order of _____ \$

_____ Dollars

For _____

No. 2010

Date _____

Pay to the
order of _____ \$

_____ Dollars

For _____

Student Check Register

[illegible]