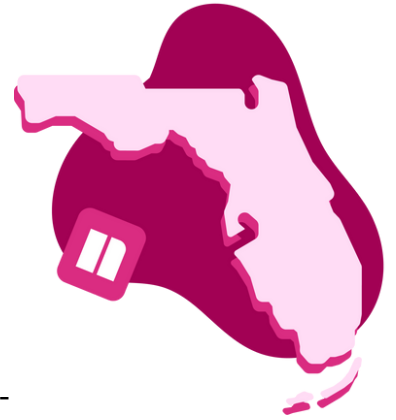


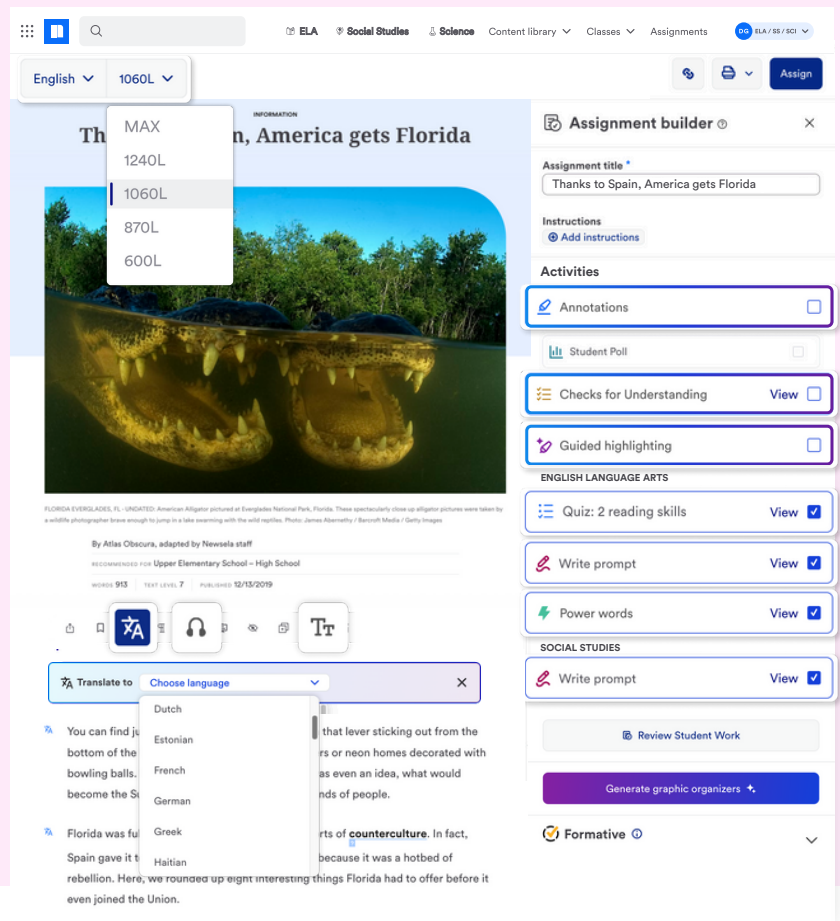
# History, Headlines, and Lessons to Shape Tomorrow's Citizens



Inspire students with diverse, state-specific content — including materials curated to support Florida's standards and initiatives — that connects history with current events and promotes scaffolded, inquiry-based learning, all in one place.

**Students who used Newsela Social Studies weekly showed the equivalent of an additional year of instruction on their state social studies exam.**

- Engage students with **relevant, diverse, and authentic materials** like primary sources, biographies, speeches, and videos.
- Create an inquiry-driven experience** that places your students at the forefront using curated text sets for digital citizenship, media literacy skills, and C3 inquiry skills.
- Build literacy skills** by helping students make sense of the world through texts, discussions, and critical thinking.
- Drive success for all students with **Luna, an AI assistant**, that powers features such as a text leveler, text translator, checks for understanding, graphic organizers, and more to support all learners.

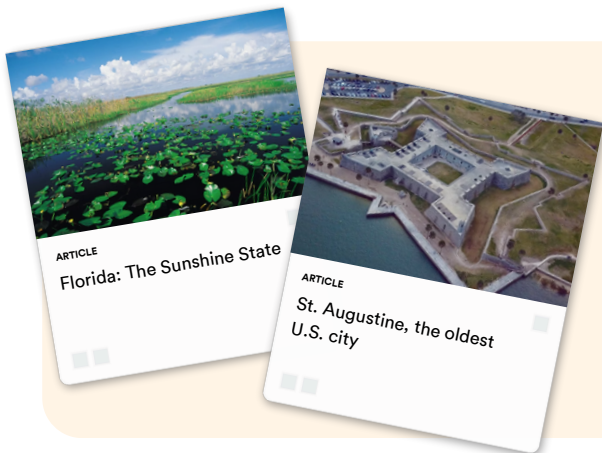
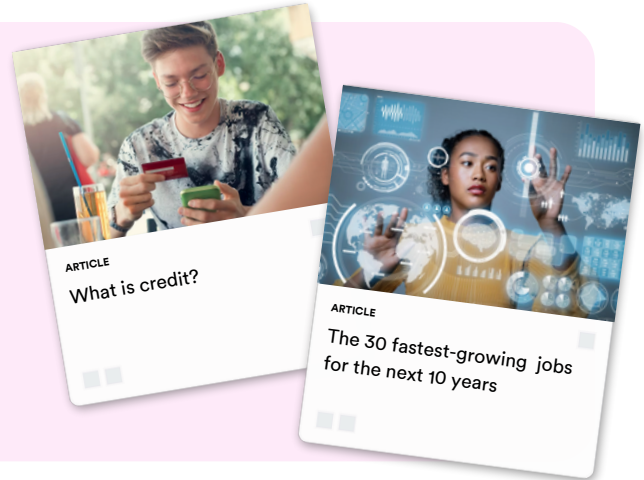


## Tailor instruction to the **needs of your unique classroom and community**

Included in the extensive Newsela Social Studies library, Florida educators will find collections specifically designed to help them create learning experiences that resonate with students' lives while covering essential standards and initiatives.

### **Personal Finance and Financial Literacy Collections for 4th grade, 8th grade, and high school**

The Florida Personal Finance and Literacy Collection provides resources specific to Florida's financial literacy standards. Content and lessons support teachers in integrating key financial literacy concepts such as earning income, using credit, understanding goods and services, saving and investing and managing money effectively.



### **4th Grade State History Collection**

The Florida State History Collection curates state-specific sources at an accessible level for Florida's fourth graders spanning Florida's rich history, diverse cultures, and significant people and events. Units cover key topics such as Florida's geography, early settlements, Native American history, government, expansion and industrialization, contemporary Florida and more.

**Each collection includes a unique and robust set of resources that enable teachers to deliver the content in a meaningful way.**



#### **Lesson Sparks** ×

Lesson Objective ∨

Instructional Activities ∨

Standards ∨

# Overview: 4th Grade Personal Finance & Financial Literacy

Unit	Sample Lessons
Earning Income	<ul style="list-style-type: none"><li>• Earning Income</li><li>• Let's Work! Learning About Jobs</li><li>• Getting Paid</li><li>• Other Forms of Income</li><li>• Entrepreneurs</li><li>• Income Tax</li></ul>
Buying Goods and Services	<ul style="list-style-type: none"><li>• Making Financial Choices</li><li>• Factors that Impact Spending Decisions</li><li>• Costs and Benefits</li><li>• Developing a Budget</li></ul>
Saving	<ul style="list-style-type: none"><li>• Intro to Saving</li><li>• Depositing Savings</li><li>• Savings Goals</li></ul>
Managing Money	<ul style="list-style-type: none"><li>• Using Credit</li><li>• Financial Investment</li><li>• Understanding Risks</li><li>• Reducing Risks</li></ul>

# Overview: 8th Grade Personal Financial & Financial Literacy

Unit	Sample Lessons
Education and Income	<ul style="list-style-type: none"> <li>• Finding Your Career</li> <li>• Investing in Education</li> <li>• Understanding Income from Investments</li> <li>• Government Assistance and Income Support</li> </ul>
Goods and Services	<ul style="list-style-type: none"> <li>• Paying for Goods and Services</li> <li>• Consumers Making Informed Decisions</li> <li>• Revising a Budget</li> </ul>
Saving and Investing	<ul style="list-style-type: none"> <li>• Why Save</li> <li>• How Banks Establish Interest</li> <li>• Interest Rates and Saving</li> </ul>
Risks and Benefits of Credit and Investments	<ul style="list-style-type: none"> <li>• Loans and their Interest Rates</li> <li>• Understanding Credit Cards</li> <li>• Calculating Interest</li> <li>• Financial Assets</li> <li>• Investing in Stock</li> </ul>
Protecting Investments and Personal Information	<ul style="list-style-type: none"> <li>• Introduction to Insurance (Exemplar)</li> <li>• Self-insuring</li> <li>• Insurance Prices</li> <li>• Protecting Personal Information</li> </ul>

## Overview: HS Personal Finance & Financial Literacy

Unit	Sample Lessons
Personal Financial Decision-Making	<ul style="list-style-type: none"> <li>• Personal Finance Values</li> <li>• Biases and Financial Decision-Making</li> <li>• Loss Aversion and the Endowment Effect</li> <li>• Impact of Herd Mentality</li> <li>• Psychology of Financial Decision-Making</li> </ul>
Earning Income	<ul style="list-style-type: none"> <li>• Understanding Career Choices (Exemplar)</li> <li>• “Gig” Employment</li> <li>• Entrepreneurs (Exemplar)</li> <li>• Making Informed Career Decisions</li> <li>• Investments as Income</li> <li>• Federal, State, and Local Taxes</li> <li>• Income Tax</li> <li>• Social Security and Retirement</li> </ul>
Goods and Services	<ul style="list-style-type: none"> <li>• Understanding Consumer Decision-Making</li> <li>• Impact on Consumer Behavior</li> <li>• Forms of Payments</li> <li>• Understanding Consumer Contracts</li> <li>• Identifying Billing Errors</li> <li>• Motivations for Charitable Donations</li> <li>• How Governments Protect and Inform Consumers</li> <li>• Budget and Goals</li> </ul>
Managing Money	<ul style="list-style-type: none"> <li>• Types of Financial Accounts</li> <li>• Managing Financial Accounts</li> <li>• Protecting Financial Accounts</li> <li>• Impact of Interest</li> <li>• Impact of Inflation (Exemplar)</li> <li>• Incentives and Disincentives for Saving</li> </ul>

Unit	Sample Lessons
Credit	<ul style="list-style-type: none"> <li>• Cost of Credit</li> <li>• Failure to Repay Loans</li> <li>• Managing Debt</li> <li>• Mortgages and Home Ownership</li> <li>• Consumer Rights and Credit Protection</li> <li>• Financing Postsecondary Education</li> <li>• Understanding the Loan Process</li> <li>• Cost of Borrowing Money</li> <li>• Credit Score</li> </ul>
Investing	<ul style="list-style-type: none"> <li>• Purpose and Types of Investments</li> <li>• Investment Accounts</li> <li>• Investing in Digital Currency</li> <li>• Taking Investment Risks</li> <li>• Rate of Return</li> <li>• Government's Role in Investment</li> <li>• The Financial Markets Impact on Investment</li> </ul>
Risk Assessment and Insurance	<ul style="list-style-type: none"> <li>• Costs Assessment</li> <li>• Protection from Identity Theft</li> <li>• Government as a Social Safety Net</li> <li>• Types of Insurance</li> <li>• Understanding Premiums</li> <li>• Choosing Insurance</li> <li>• Future Financial Planning</li> <li>• Personal Finance Laws</li> <li>• Your Digital Footprint</li> </ul>

# Overview: 4th Grade State History Collection

Unit	Sample Lessons
Florida Geography and Civics	<ul style="list-style-type: none"> <li>• Reading Maps</li> <li>• Physical Features of Florida (Exemplar)</li> <li>• Florida Weather</li> <li>• Florida’s Constitution</li> <li>• State Government</li> <li>• Comparing State and Local Government</li> <li>• Citizens Solving Problems</li> <li>• Civic Engagement</li> </ul>
Pre-Columbian Florida through Settlement	<ul style="list-style-type: none"> <li>• Native American Tribes in Florida</li> <li>• Exploration of Florida</li> <li>• St. Augustine (Exemplar)</li> <li>• Florida Missions</li> <li>• Fort Moses</li> <li>• Colonization’s Impact on Native Americans</li> <li>• Seminole Wars</li> <li>• Journey to Becoming a U.S. Territory</li> </ul>
Growth and Crisis - 19th Century Florida	<ul style="list-style-type: none"> <li>• Growth of Florida</li> <li>• Florida’s Role in the Civil War</li> <li>• Reconstruction in Florida</li> <li>• Industrialization in Florida</li> <li>• Contributions of Floridians</li> <li>• Immigrants Impact on Florida</li> <li>• Effects of Spanish American War</li> </ul>
Boom, Bust, and Change - 20th Century Florida	<ul style="list-style-type: none"> <li>• Florida Land Boom and Bust</li> <li>• The Great Depression in Florida</li> <li>• Florida’s Role in WWII</li> <li>• Florida’s Role in the Civil Rights Movement</li> <li>• African American Community Leaders</li> </ul>
Contemporary Florida - 21st Century Florida	<ul style="list-style-type: none"> <li>• Impact of Immigration</li> <li>• Influences on the Economy</li> <li>• Entrepreneurs Impact the Economy</li> <li>• Florida’s Economic Role in the Nation and World</li> </ul>