

BENWAY SCHOOL

Financial Literacy

Credits: 2.5

Grade: 10



Benway School

Unit 1

Content Area: Financial Literacy

Unit Title: Exploring Careers

Grade Level: 10-11

Unit Overview: Throughout this unit, students will explore the relationship between career choice and earning potential. Students will understand the value of career preparation, as they measure the advantages and disadvantages of being self-employed and working for someone else. Differentiated activities, multiple means of assessment, and enhancement of prior knowledge will further enrich student learning. Students will be encouraged to draw meaningful connections between course content and their immediate and future goals.

Recommended Pacing: 1-2 weeks

Student Learning Objectives	NJSLS
Analyze the relationship between various careers and Identify a career goal and develop a plan and timetable for achieving it.	9.1.12.A3 9.1.12.A.4
Analyze how the economic, social, and political conditions of a time period can affect the labor market.	9.1.12.A.5
Summarize the financial risks and benefits of entrepreneurship as a career choice.	9.1.12.A.6
Analyze the impact of the collective bargaining process on benefits, income, and fair labor practice.	9.1.12.A.13
New Jersey Student Learning Standards	Progress Indicator

Analyze the relationship between various careers and personal earning goals.	9.1.12.A3
Identify a career goal and develop a plan and timetable for achieving it, including educational/training requirements, costs, and possible debt.	9.1.12.A.4
Analyze how the economic, social, and political conditions of a time period can affect the labor market.	9.1.12.A.5
Summarize the financial risks and benefits of entrepreneurship as a career choice.	9.1.12.A.6
Analyze the impact of the collective bargaining process on benefits, income, and fair labor practice.	9.1.12.A.13
New Jersey Student Learning Standards Technology <i>(Additional standards should be applied, as needed, to enrich instruction and foster student achievement.)</i>	Indicator
Collaborate in online courses, learning communities, social networks or virtual worlds to discuss a resolution to a problem or issue.	8.1.12.A.3
Develop an innovative solution to a real world problem or issue in collaboration with peers and experts, and present ideas for feedback through social media or in an online community.	8.1.12.C.1
Demonstrate appropriate application of copyright, fair use and/or Creative Commons to an original work.	8.1.12.D.1

Evaluate the strengths and limitations of emerging technologies and their impact on educational, career, personal and or social needs.	8.1.12.F.1
Investigate a technology used in a given period of history, e.g., stone age, industrial revolution or information age, and identify their impact and how they may have changed to meet human needs and wants.	8.2.12.B.4
Synthesize data, analyze trends and draw conclusions regarding the effect of a technology on the individual, society, or the environment and publish conclusions.	8.2.12.D.6
Demonstrate an understanding of the problem-solving capacity of computers in our world.	8.2.12.E.1
Supporting 21st Century Life and Career Skills <i>(Additional standards should be applied, as needed, to enrich instruction and foster student achievement.)</i>	Indicator
Review career goals and determine steps necessary for attainment.	9.2.12.C.1
Identify transferable career skills and design alternate career plans.	9.2.12.C.3
Analyze how economic conditions and societal changes influence employment trends and future education.	9.2.12.C.4
Research career opportunities in the United States and abroad that require knowledge of world languages and diverse cultures.	9.2.12.C.5

Investigate entrepreneurship opportunities as options for career planning and identify the knowledge, skills, abilities, and resources required for owning and managing a business.	9.2.12.C.6
Examine the professional, legal, and ethical responsibilities for both employers and employees in the global workplace.	9.2.12.C.7
Analyze the correlation between personal and financial behavior and employability.	9.2.12.C.9
Career Ready Practices	Indicator
Act as a responsible and contributing citizen and employee.	CRP1
Apply appropriate academic and technical skills.	CRP2
Attend to personal health and financial well-being.	CRP3
Communicate clearly and effectively and with reason.	CRP4
Consider the environmental, social and economic impacts of decisions.	CRP5
Demonstrate creativity and innovation.	CRP6
Employ valid and reliable research strategies.	CRP7
Utilize critical thinking to make sense of problems and persevere in solving them.	CRP8
Model integrity, ethical leadership and effective management.	CRP9

Plan education and career paths aligned to personal goals.	CRP10
Use technology to enhance productivity.	CRP11
Work productively in teams while using cultural global competence.	CRP12

Key Vocabulary Words

Employee, entrepreneur, debt, financial risk, collective bargaining process, income, benefits, fair labor practice, investment, earnings, labor market, economic climate, social climate, political climate, assets, EEOC

Evidence of Learning

- Suggested Assessments:**
- Presentations
 - Make connections to life choices and career development through reading, writing and discussion
 - Homework
 - Tests/quizzes
 - Discussions
 - Notebook assignments
 - Peer evaluations
 - Daily oral language

Learning Activities:

- Differentiated Instructional Groups and Activities
- Small group/ large group discussion
- Investigation of various career paths
- Anchor Activities
- Analysis of various data

Work individually and collaboratively to explore key concepts:

- Decide what guides people in making choices and articulate the effect of these choices.
- Explore career options and possible goals. Investigate which goals are realistic based on personality, likes, dislikes, strengths and challenges.
- Research various career options.
- Articulate the difference between an employee and an entrepreneur.
- Explore interests, aptitudes and personality traits that will directly impact career objectives.
- Understand EEOC guidelines in regard to discrimination of any potential employee based on race, age, color, religion, nationality and/or disability.

Instructional Materials:

- Smartboard
- G-Suite
- Internet
- Supplemental texts
- Career-based articles

Teacher Resources:

- Junior Achievement Finance Park Curriculum
- CNN Money <http://money.cnn.com/pf/>
- Practical Money Skills <http://www.practicalmoneyskills.com/>
- Gen i Personal Finance Game (Interactive) <http://www.genirevolution.org/>
- Financial Football Game http://www.practicalmoneyskills.com/play/financial_football
- 5 Minute Film Festival- We the Economy
<https://www.edutopia.org/blog/film-festival-economics-resources>
- Money As You Grow <http://www.moneyasyougrow.org/>
- <https://www.irs.gov/>
- Entrepreneurship articles
- Collective bargaining articles
- Various College and Career sites

Modifications & Accommodations:

**Please note that the following modifications and accommodations vary from unit to unit, and may be implemented for any student who would benefit*

Gifted and Talented

(content, process, product, and learning environment)

Extension Activities:

- Conduct research and provide presentation of cultural topics
- Design surveys to generate and analyze data to be used in discussion.

Debate topics of interest/cultural importance.

- Authentic listening and reading sources that provide data and support for speaking and writing prompts
- Exploration of art and/or artists to understand society and history
- Implement RAFT (role, audience, format, topic) activities as they pertain to the types/modes of communication
- Anchor activities
- Use of higher-level questioning techniques
- Provide assessments at a higher-level of thinking

English Language Learners

Modifications:

- Modified assignments
- Native language translation (peer, online assistive technology, translation device, bilingual dictionary)
- Extended time for assignment completion as needed
- Highlight key vocabulary
- Use graphic organizers

Students with Disabilities

(appropriate accommodations, instructional adaptation, and/or modifications as determined by the IEP or 504 team)

Modifications for Classroom:

- Pair visual prompts with verbal presentations
- Ask students to restate information, directions, and assignments,
- Repetition and practice
- Model skills/techniques to be mastered
- Extended time to complete class work
- Provide copy of class notes
- Preferential seating to be mutually determined by the student and teacher
- Student may request to use a computer to complete assignments
- Establish expectations for correct spelling on assignments
- Extra textbooks for home
- Student may request books on tape/CD/digital media, as available and appropriate
- Assign a peer helper in the class setting
- Provide oral reminders and check student work during independent work time
- Assist student with long and short term planning of assignments
- Encourage student to proofread assignments and tests
- Provide regular parent/school communication
- Teachers will check/sign student agenda daily

Students at Risk of School Failure

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- Encourage student to proofread assignments and tests
- Provide regular parent/school communication
- Teachers will check/sign student agenda daily

- Student requires use of other assistive technology device

Modifications for Homework and Assignments:

- Extended time to complete assignments
- Student requires more complex assignments to be broken up and explained in smaller units, with work to be submitted in phases.
- Provide the student with clearly stated (written) expectations and grading criteria for assignments.
- Implement RAFT (role, audience, format, topic) activities as they pertain to the types/modes of communication

Modifications for Assessments:

- Extended time on classroom tests and quizzes
- Student may take/complete tests in an alternate setting as needed
- Restate, reread, and clarify directions/questions
- Distribute study guide for classroom tests
- Establish procedures for accommodations/modifications for assessments

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Unit 2	
Content Area: Financial Literacy	
Unit Title: Contributions to Society	
Grade Level: 10-11	
Unit Overview: Throughout this unit, students will develop and understanding of the responsibilities of U.S. citizens to contribute to the larger society through income and taxes. Student will analyze variety of tax and payroll forms.	
Recommended Pacing: 1-2 Weeks	
Student Learning Objectives	NJSLS
Compare and Contrast taxable and nontaxable income.	1.12.A.2
Determine how exemptions and deductions can reduce taxable income.	1.12.A.10
Analyze the relationship between government programs and services and taxation.	1.12.A.11
Describe the concept and forms of taxation and justify the use of taxation to fund public activities and initiatives.	1.12.F.6
New Jersey Student Learning Standards	Progress Indicator
Differentiate among the types of taxes and employee benefits.	1.12.A.1
Differentiate between taxable and nontaxable income.	1.12.A.2
Analyze and critique various sources of income and available resources (e.g., financial assets, property, and	1.12.A.7

transfer payments) and how they may substitute for earned income.	
Analyze different forms of currency and how currency is used to exchange goods and services.	1.12.A.8
Analyze how personal and cultural values impact spending and other financial decisions.	1.12.A.9
Demonstrate how exemptions and deductions can reduce taxable income.	1.12.A.10
Explain the relationship between government programs and services and taxation.	1.12.A.11
Explain the concept and forms of taxation and justify the use of taxation to fund public activities and initiatives.	1.12.F.6
New Jersey Student Learning Standards Technology <i>(Additional standards should be applied, as needed, to enrich instruction and foster student achievement.)</i>	Indicator
Collaborate in online courses, learning communities, social networks or virtual worlds to discuss a resolution to a problem or issue.	8.1.12.A.3
Develop an innovative solution to a real world problem or issue in collaboration with peers and experts, and present ideas for feedback through social media or in an online community.	8.1.12.C.1
Demonstrate appropriate application of copyright, fair use and/or Creative Commons to an original work.	8.1.12.D.1

evaluate consequences of unauthorized electronic access (e.g., hacking) and disclosure, and on dissemination of personal information.	8.1.12.D.2
evaluate the strengths and limitations of emerging technologies and their impact on educational, career, personal and or social needs.	8.1.12.F.1
investigate a technology used in a given period of history, (e.g., stone age, industrial revolution or information age, and identify their impact and how they may have changed to meet human needs and wants.	8.2.12.B.4
synthesize data, analyze trends and draw conclusions regarding the effect of a technology on the individual, society, or the environment and publish conclusions.	8.2.12.D.6
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review career goals and determine steps necessary for attainment.	9.2.12.C.1
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research career opportunities in the United States and abroad that require knowledge of world languages and diverse cultures.	9.2.12.C.5

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Work productively in teams while using cultural global competence.	CRP12
Key Vocabulary Words	
Taxes, taxable and nontaxable income, financial assets, property, transfer payments, earned income, currency, exemptions, deductions, public activities and initiatives	
Evidence of Learning	
<p>Suggested Assessments:</p> <ul style="list-style-type: none"> Presentations <ul style="list-style-type: none"> Make connections to life choices and career development through reading, writing and discussion Homework Tests/quizzes Discussions Notebook assignments Peer evaluations Daily oral language 	

Learning Activities:

Differentiated Instructional Groups and Activities

Small group/ large group discussion

Investigation of various career paths

Anchor Activities

Analysis of various data

Work individually and collaboratively to explore key concepts:

Identify a successful financial plan; calculate and pay the required amounts of tax costs on the individual taxpayer.

Describe the legal rights and responsibilities of being productive citizen.

Compare and contrast philanthropic and entrepreneurial organizations, which play distinctly different but vitally important roles in local and global communities.

Identify the social, economic and legal requirements on individuals and businesses to become responsible taxpayers

Explain how taxes are used to contribute to the state and federal budget and spending process.

Analyze how the government uses the tax system to encourage or discourage taxpayer behavior.

Instructional Materials:

Smartboard

Internet

G-Suite

Supplemental texts

Career-based articles

Teacher Resources:

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Gen i Personal Finance Game (Interactive) <http://www.genirevolution.org/>

Financial Football Game

http://www.practicalmoneyskills.com/play/financial_football

5 Minute Film Festival- We the Economy

<https://www.edutopia.org/blog/film-festival-economics-resources>

Money As You Grow <http://www.moneyasyougrow.org/>

<https://www.irs.gov/>

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- Provide oral reminders and check student work during independent work time
- Assist student with long and short term planning of assignments
- Encourage student to proofread assignments and tests

<p>Teachers will check/sign student agenda daily</p> <p>Student requires use of other assistive technology device</p> <p>Modifications for Homework and Assignments:</p> <p>Extended time to complete assignments</p> <p>Student requires more complex assignments to be broken up and explained in smaller units, with work to be submitted in phases.</p> <p>Provide the student with clearly stated (written) expectations and grading criteria for assignments.</p> <p>Implement RAFT (role, audience, format, topic) activities as they pertain to the types/modes of communication</p> <p>Modifications for Assessments:</p> <ul style="list-style-type: none"> ● Extended time on classroom tests and quizzes ● Student may take/complete tests in an alternate setting as needed ● Restate, reread, and clarify directions/questions ● Distribute study guide for classroom tests <ul style="list-style-type: none"> ● ● Establish procedures for accommodations/modifications for assessments 	<p>Provide regular parent/school communication</p> <p>Teachers will check/sign student agenda daily</p> <p>Student requires use of other assistive technology device</p> <p>Modifications for Homework and Assignments:</p> <p>Extended time to complete assignments</p> <p>Student requires more complex assignments to be broken up and explained in smaller units, with work to be submitted in phases.</p> <p>Provide the student with clearly stated (written) expectations and grading criteria for assignments.</p> <p>Implement RAFT (role, audience, format, topic) activities as they pertain to the types/modes of communication</p> <p>Modifications for Assessments:</p> <p>Extended time on classroom tests and quizzes</p> <p>Student may take/complete tests in an alternate setting as needed</p> <p>Restate, reread, and clarify directions/questions</p> <p>Distribute study guide for classroom tests</p>
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	Establish procedures for accommodations/modifications for assessments
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Benway School	
Unit 3	
Content Area: Financial Literacy	
Unit Title: Investment Strategies	
Grade Level: 10-11	
Unit Overview: Throughout this unit, students will address the reasons, principles and strategies for saving and investing as well as the investment options available to consumers to achieve their goals. Students will research investments and markets as well as explore the buying and selling of securities.	
Recommended Pacing: 1-2 Weeks	
Student Learning Objectives	NJSLS
Identify strategies for saving and the factors that influence how much should be saved or invested to meet financial goals.	.1.12.B.2
Analyze short- and long-term returns on various investments (e.g., stocks, bonds, mutual funds, IRAs, deferred pension plans, and so on).	.1.12.D.1 .1.12.D.2

Determine how investing builds wealth and assists in meeting long- and short-term financial goals.	.1.12.D.3 .1.12.D.4
Explain the use of savings and investment options to meet targeted goals.	.1.12.D.5
Assess how savings and investment are directly related to achievement of financial goals.	.1.12.D.6-9
Evaluate the role of revenue-generating assets as instruments for accruing and managing wealth.	.1.12.D.10-15
New Jersey Student Learning Standards	Progress Indicator
Compare strategies for saving and investing and the factors that influence how much should be saved or invested to meet financial goals.	.1.12.B.2
Calculate short- and long-term returns on various investments (e.g., stocks, bonds, mutual funds, IRAs, deferred pension plans, and so on).	.1.12.D.1
Assess the impact of inflation on economic decisions and lifestyles.	.1.12.D.2
Summarize how investing builds wealth and assists in meeting long- and short-term financial goals.	.1.12.D.3
Assess factors that influence financial planning.	.1.12.D.4
Justify the use of savings and investment options to meet targeted goals.	.1.12.D.5
Analyze processes and vehicles for buying and selling investments.	.1.12.D.6

Explain the risk, return, and liquidity of various savings and investment alternatives.	.1.12.D.7
Explain how government and independent financial services and products are used to achieve personal financial goals.	.1.12.D.8
Relate savings and investment results to achievement of financial goals.	.1.12.D.9
Differentiate among various investment products and savings vehicles and how to use them most effectively.	.1.12.D.10
Assess the role of revenue-generating assets as mechanisms for accruing and managing wealth.	.1.12.D.11
Compare and contrast the past and present role of government in the financial industry and in the regulation of financial markets.	.1.12.D.12
Determine the impact of various market events on stock market prices and on other savings and investments.	.1.12.D.13
Evaluate how taxes affect the rate of return on savings and investments.	.1.12.D.14
Analyze how savings, retirement plans, and other investment options help to shift current income for purposes of tax reporting and filing.	.1.12.D.15
New Jersey Student Learning Standards Technology <i>(Additional standards should be applied, as needed, to enrich instruction and foster student achievement.)</i>	Indicator

Collaborate in online courses, learning communities, social networks or virtual worlds to discuss a resolution to problem or issue.	8.1.12.A.3
Develop an innovative solution to a real world problem or issue in collaboration with peers and experts, and present ideas for feedback through social media or in an online community.	8.1.12.C.1
Demonstrate appropriate application of copyright, fair use and/or Creative Commons to an original work.	8.1.12.D.1
Evaluate consequences of unauthorized electronic access (e.g., hacking) and disclosure, and on dissemination of personal information.	8.1.12.D.2
Evaluate the strengths and limitations of emerging technologies and their impact on educational, career, personal and or social needs.	8.1.12.F.1
Investigate a technology used in a given period of history, (e.g., stone age, industrial revolution or information age, and identify their impact and how they may have changed to meet human needs and wants.	8.2.12.B.4
Synthesize data, analyze trends and draw conclusions regarding the effect of a technology on the individual, society, or the environment and publish conclusions.	8.2.12.D.6
Demonstrate an understanding of the problem-solving capacity of computers in our world.	8.2.12.E.1
<p>Supporting 21st Century Life and Career Skills</p> <p><i>(Additional standards should be applied, as needed, to enrich instruction and foster student achievement.)</i></p>	Indicator
Review career goals and determine steps necessary for attainment.	9.2.12.C.1

Identify transferable career skills and design alternate career plans.	9.2.12.C.3
Analyze how economic conditions and societal changes influence employment trends and future education.	9.2.12.C.4
Research career opportunities in the United States and abroad that require knowledge of world languages and diverse cultures.	9.2.12.C.5
Investigate entrepreneurship opportunities as options for career planning and identify the knowledge, skills, abilities, and resources required for owning and managing business.	9.2.12.C.6
Examine the professional, legal, and ethical responsibilities for both employers and employees in the global workplace.	9.2.12.C.7
Analyze the correlation between personal and financial behavior and employability.	9.2.12.C.9
Career Ready Practices	Indicator
Act as a responsible and contributing citizen and employee.	CRP1
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Plan education and career paths aligned to personal goals.	CRP10
Use technology to enhance productivity.	CRP11
Work productively in teams while using cultural global competence.	CRP12
Key Vocabulary Words	
Investment options, financial risks, personal risk tolerance, stocks, bonds, mutual funds, risk and reward potential, Securities Exchange Commission, investment portfolio, transactions, results, outlook	
Evidence of Learning	

Suggested Assessments:

Presentations

Make connections to life choices and career development through reading, writing and discussion

Homework

Tests/quizzes

Discussions

Notebook assignments

Peer evaluations

Daily oral language

Learning Activities:

Differentiated Instructional Groups and Activities

Small group/ large group discussion

Investigation of various career paths

Anchor Activities

Analysis of various data

Work individually and collaboratively to explore key concepts:

Understand that income earned on an investment is your return

Determine how to reduce overall risks on an investment; investment vehicles.

Consider current financial situation, your tolerance for risk, your values and your family's needs.

Compare and contrast stocks, bonds and mutual funds in terms of their structure, risk and reward potential.

Explain the purpose of an investment plan based on an individual's goals and values.

Explain what the Securities and Exchange Commission (SEC) enforces.

Analyze an investment portfolio simulation creating various portfolios based on collaborative student research.

Present investment portfolios outlining their investment strategies, transactions, results and outlook.

Instructional Materials:

Smartboard

Internet

Supplemental texts

Career-based articles

Google Classroom

G-Suite

Teacher Resources:

Junior Achievement Finance Park Curriculum

CNN Money <http://money.cnn.com/pf/>

Practical Money Skills <http://www.practicalmoneyskills.com/>

Gen i Personal Finance Game (Interactive) <http://www.genirevolution.org/>

Financial Football Game

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5 Minute Film Festival- We the Economy

<https://www.edutopia.org/blog/film-festival-economics-resources>

Money As You Grow <http://www.moneyasyougrow.org/>

<https://www.irs.gov/>

S&P Reports

Bloomberg.com

Yahoo.finance.com

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Debate topics of interest/cultural importance.

Authentic listening and reading sources that provide data and support for speaking and writing prompts

Exploration of art and/or artists to understand society and history

Implement RAFT (role, audience, format, topic) activities as they pertain to the types/modes of communication

Anchor activities

Use of higher-level questioning techniques

Provide assessments at a higher-level of thinking

English Language Learners

Modifications:

Modified assignments

Native language translation peer, online assistive technology, translation device, bilingual dictionary)

Extended time for assignment completion as needed

Highlight key vocabulary

Use graphic organizers

Students with Disabilities

(appropriate accommodations, instructional adaptation, and/or modifications as determined by the IEP or 504 team)

Modifications for Classroom:

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- Provide oral reminders and check student work during independent work time
- Assist student with long and short term planning of assignments
- Encourage student to proofread assignments and tests
- Provide regular parent/school communication

Students at Risk of School Failure

Modifications for Classroom:

- Pair visual prompts with verbal presentations
- Ask students to restate information, directions, and assignments
- Repetition and practice
- Model skills/techniques to be mastered
- Extended time to complete class work
- Provide a copy of class notes
- Preferential seating to be mutually determined by the student and teacher
- Student may request to use a computer to complete assignments
- Establish expectations for correct spelling on assignments
- Extra textbooks for home
- Student may request books on tape/CD/digital media, as available and appropriate
- Assign a peer helper in the class setting
- Provide oral reminders and check student work during independent work time
- Assist student with long and short term planning of assignments
- Encourage student to proofread assignments and tests

Teachers will check/sign student agenda daily

Student requires use of other assistive technology device

Modifications for Homework and Assignments:

Extended time to complete assignments

Student requires more complex assignments to be broken up and explained in smaller units, with work to be submitted in phases.

Provide the student with clearly stated (written) expectations and grading criteria for assignments.

Implement RAFT (role, audience, format, topic) activities as they pertain to the types/modes of communication

Modifications for Assessments:

Extended time on classroom tests and quizzes

Student may take/complete tests in an alternate setting as needed

Restate, reread, and clarify directions/questions

Distribute study guide for classroom tests

Establish procedures for accommodations/modifications for assessments

Provide regular parent/school communication

Teachers will check/sign student agenda daily

Student requires use of other assistive technology device

Modifications for Homework and Assignments:

Extended time to complete assignments

Student requires more complex assignments to be broken up and explained in smaller units, with work to be submitted in phases.

Provide the student with clearly stated (written) expectations and grading criteria for assignments.

Implement RAFT (role, audience, format, topic) activities as they pertain to the types/modes of communication

Modifications for Assessments:

Extended time on classroom tests and quizzes

Student may take/complete tests in an alternate setting as needed

Restate, reread, and clarify directions/questions

Distribute study guide for classroom tests

	Establish procedures for accommodations/modifications for assessments
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Benway School	
Unit 4	
Content Area: Financial Literacy	
Unit Title: Concepts of Risk Management	
Grade Level: 10-11	
Unit Overview: Throughout this unit, the students will identify the concepts of risk management and insurance. The student develops an understanding of the decisions required to achieve personal financial security. It explains how the government decisions affect economic life with regard to risk management.	
Recommended Pacing: 1 Week	
Student Learning Objectives	NJSLs
Describe how government programs (i.e., Social Security, Medicare) provide insurance against some loss of income and benefits to eligible recipients.	9.1.12.A12
Summarize the purpose and importance of a will.	9.1.12.F.4
Evaluate risks and benefits in various financial situations.	9.1.12.G.1-3
Analyze the needs for insurance protection using opportunity-cost analysis.	9.1.12.G.4-6

<p>explain when and why it may be appropriate for the government to provide insurance coverage, rather than private industry.</p>	<p>9.1.12.G.7</p>
<p>New Jersey Student Learning Standards</p>	<p>Progress Indicator</p>
<p>explain how compulsory government programs (e.g., Social Security, Medicare) provide insurance against some loss of income and benefits to eligible recipients.</p>	<p>9.1.12.A12</p>
<p>summarize the purpose and importance of a will.</p>	<p>9.1.12.F.4</p>
<p>analyze risks and benefits in various financial situations.</p>	<p>9.1.12.G.1</p>
<p>differentiate between property and liability insurance protection.</p>	<p>9.1.12.G.2</p>
<p>compare the cost of various types of insurance (e.g., life, homeowners, motor vehicle) for the same product or service, given different liability limits and risk factors.</p>	<p>9.1.12.G.3</p>
<p>evaluate individual and family needs for insurance protection using opportunity-cost analysis.</p>	<p>9.1.12.G.4</p>
<p>differentiate the costs and benefits of renter's and homeowner's insurance.</p>	<p>9.1.12.G.5</p>
<p>explain how to self-insure and how to determine when self-insurance is appropriate.</p>	<p>9.1.12.G.6</p>
<p>determine when and why it may be appropriate for the government to provide insurance coverage, rather than private industry.</p>	<p>9.1.12.G.7</p>
<p>New Jersey Student Learning Standards</p> <p>Technology</p> <p><i>(Additional standards should be applied, as needed, to enrich instruction and foster student achievement.)</i></p>	<p>Indicator</p>

collaborate in online courses, learning communities, social networks or virtual worlds to discuss a resolution to a problem or issue.	8.1.12.A.3
develop an innovative solution to a real world problem or issue in collaboration with peers and experts, and present ideas for feedback through social media or in an online community.	8.1.12.C.1
demonstrate appropriate application of copyright, fair use and/or Creative Commons to an original work.	8.1.12.D.1
evaluate consequences of unauthorized electronic access (e.g., hacking) and disclosure, and on dissemination of personal information.	8.1.12.D.2
evaluate the strengths and limitations of emerging technologies and their impact on educational, career, personal and or social needs.	8.1.12.F.1
investigate a technology used in a given period of history, (e.g., stone age, industrial revolution or information age, and identify their impact and how they may have changed to meet human needs and wants.	8.2.12.B.4
synthesize data, analyze trends and draw conclusions regarding the effect of a technology on the individual, society, or the environment and publish conclusions.	8.2.12.D.6
demonstrate an understanding of the problem-solving capacity of computers in our world.	8.2.12.E.1
<p>Supporting 21st Century Life and Career Skills</p> <p><i>(Additional standards should be applied, as needed, to enrich instruction and foster student achievement.)</i></p>	Indicator
review career goals and determine steps necessary for attainment.	9.2.12.C.1

Identify transferable career skills and design alternate career plans.	9.2.12.C.3
Analyze how economic conditions and societal changes influence employment trends and future education.	9.2.12.C.4
Research career opportunities in the United States and abroad that require knowledge of world languages and diverse cultures.	9.2.12.C.5
Investigate entrepreneurship opportunities as options for career planning and identify the knowledge, skills, abilities, and resources required for owning and managing a business.	9.2.12.C.6
Examine the professional, legal, and ethical responsibilities for both employers and employees in the global workplace.	9.2.12.C.7
Analyze the correlation between personal and financial behavior and employability.	9.2.12.C.9
Career Ready Practices	Indicator
Act as a responsible and contributing citizen and employee.	CRP1
Apply appropriate academic and technical skills.	CRP2
Attend to personal health and financial well-being.	CRP3
Communicate clearly and effectively and with reason.	CRP4
Consider the environmental, social and economic impacts of decisions.	CRP5
Demonstrate creativity and innovation.	CRP6
Employ valid and reliable research strategies.	CRP7

utilize critical thinking to make sense of problems and persevere in solving them.	CRP8
Model integrity, ethical leadership and effective management.	CRP9
Plan an education and career paths aligned to personal goals.	CRP10
Use technology to enhance productivity.	CRP11
Work productively in teams while using cultural global competence.	CRP12
Key Vocabulary Words	
unintended losses, a will, estate planning, asset protection, insurance, risk, premiums, opportunity-cost analysis	
Evidence of Learning	
<p>Suggested Assessments:</p> <ul style="list-style-type: none"> Presentations Make connections to life choices and career development through reading, writing and discussion Homework Tests/quizzes Discussions Notebook assignments Peer evaluations Daily oral language 	

Learning Activities:

Differentiated Instructional Groups and Activities

Small group/ large group discussion

Investigation of various career paths

Anchor Activities

Analysis of various data

Work individually and collaboratively to explore key concepts:

Identify insurance as the transfer of risk and assist you in managing risk by limiting possible financial losses.

Analyze the purpose and function of insurance companies.

Describe how consumers must consider many different types of insurance to protect both their income and their property.

- Differentiate the features of different types of insurances and the services they provide.

Assess individual and family needs for insurance protection using opportunity-cost analysis.

Instructional Materials:

Smartboard

Google Classroom

G-Suite

Internet

Supplemental texts

Career-based articles

Teacher Resources:

Junior Achievement Finance Park Curriculum
Investment resources and websites

Modifications & Accommodations:

Please note that the following modifications and accommodations vary from unit to unit, and may be implemented for any student who would benefit

Gifted and Talented

(content, process, product, and learning environment)

Extension Activities:

Conduct research and provide presentation of cultural topics

Design surveys to generate and analyze data to be used in discussion.

Debate topics of interest/cultural importance.

Authentic listening and reading sources that provide data and support for speaking and writing prompts

Exploration of art and/or artists to understand society and history

Implement RAFT (role, audience, format, topic) activities as they pertain to the types/modes of communication

Anchor activities

Use of higher-level questioning techniques

Provide assessments at a higher-level of thinking

English Language Learners

Modifications:

Modified assignments

Native language translation peer, online assistive technology, translation device, bilingual dictionary)

Extended time for assignment completion as needed

Highlight key vocabulary

Use graphic organizers

Students with Disabilities

(appropriate accommodations, instructional adaptation, and/or modifications as determined by the IEP or 504 team)

Modifications for Classroom:

- Pair visual prompts with verbal presentations
- Ask students to restate information, directions, and assignments,
- Repetition and practice
- Model skills/techniques to be mastered
- Extended time to complete class work
- Provide copy of class notes
- Preferential seating to be mutually determined by the student and teacher
- Student may request to use a computer to complete assignments
- Establish expectations for correct spelling on assignments
- Extra textbooks for home
- Student may request books on tape/CD/digital media, as available and appropriate
- Assign a peer helper in the class setting
- Provide oral reminders and check student work during independent work time
- Assist student with long and short term planning of assignments
- Encourage student to proofread assignments and tests
- Provide regular parent/school communication

Students at Risk of School Failure

Modifications for Classroom:

- Pair visual prompts with verbal presentations
- Ask students to restate information, directions, and assignments
- Repetition and practice
- Model skills/techniques to be mastered
- Extended time to complete class work
- Provide a copy of class notes
- Preferential seating to be mutually determined by the student and teacher
- Student may request to use a computer to complete assignments
- Establish expectations for correct spelling on assignments
- Extra textbooks for home
- Student may request books on tape/CD/digital media, as available and appropriate
- Assign a peer helper in the class setting
- Provide oral reminders and check student work during independent work time
- Assist student with long and short term planning of assignments
- Encourage student to proofread assignments and tests

<p>Teachers will check/sign student agenda daily</p> <p>Student requires use of other assistive technology device</p> <p>Modifications for Homework and Assignments:</p> <ul style="list-style-type: none"> Extended time to complete assignments Student requires more complex assignments to be broken up and explained in smaller units, with work to be submitted in phases. Provide the student with clearly stated (written) expectations and grading criteria for assignments. Implement RAFT (role, audience, format, topic) activities as they pertain to the types/modes of communication <p>Modifications for Assessments:</p> <ul style="list-style-type: none"> Extended time on classroom tests and quizzes Student may take/complete tests in an alternate setting as needed Restate, reread, and clarify directions/questions Distribute study guide for classroom tests Establish procedures for accommodations/modifications for assessments 	<p>Provide regular parent/school communication</p> <p>Teachers will check/sign student agenda daily</p> <p>Student requires use of other assistive technology device</p> <p>Modifications for Homework and Assignments:</p> <ul style="list-style-type: none"> Extended time to complete assignments Student requires more complex assignments to be broken up and explained in smaller units, with work to be submitted in phases. Provide the student with clearly stated (written) expectations and grading criteria for assignments. Implement RAFT (role, audience, format, topic) activities as they pertain to the types/modes of communication <p>Modifications for Assessments:</p> <ul style="list-style-type: none"> Extended time on classroom tests and quizzes Student may take/complete tests in an alternate setting as needed Restate, reread, and clarify directions/questions Distribute study guide for classroom tests
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	Establish procedures for accommodations/modifications for assessments
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Benway School

Unit 5

Content Area: Financial Literacy

Unit Title: Credit and Debt Management

Grade Level: 10-11

Unit Overview: Throughout this unit, students will explore the advantages and disadvantages of credit, why credit is important, how to utilize credit responsibly, and the consequences of mismanagement. Students will explore identity theft as well as deceptive credit practices.

Recommended Pacing: 1-2 Weeks

Student Learning Objectives	NJSLs
Identify and calculate interest and fees that are applied to various forms of spending, debt, and saving.	9.1.12.B.8
Compare and contrast the advantages and disadvantages of various types of mortgages; evaluate the information contained in a credit report and explain the importance of disputing inaccurate entries.	9.1.12.C.4 9.1.12.C.5
Analyze predictive models determining “credit scores.	9.1.12.C.6 9.1.12.C.7

Identify the types and characteristics of predatory lending practices (e.g., payday loans, car title loans, high-risk mortgages)	9.1.12.C.8 9.1.12.C.9
Identify consumer fraud, including online scams and theft of employee time and goods, to laws that protect consumers.	9.1.12.E.7 9.1.12.E.8
Evaluate the circumstances when credit counseling is necessary and evaluate the resources available to assist consumers who wish to use it.	9.1.12.E.9 9.1.12.E.10
New Jersey Student Learning Standards	Progress Indicator
Describe and calculate interest and fees that are applied to various forms of spending, debt, and saving.	9.1.12.B.8
Compare and contrast the advantages and disadvantages of various types of mortgages. Analyze the information contained in a credit report and explain the importance of disputing inaccurate entries.	9.1.12.C.4 9.1.12.C.5
Explain how predictive modeling determines “credit scores.”	9.1.12.C.6
Analyze the rights and responsibilities of buyers and sellers under consumer protection laws	9.1.12.C.7
Identify the types and characteristics of predatory lending practices (e.g., payday loans, car title loans, high-risk mortgages)	9.1.12.C.8
Evaluate the implications of personal and corporate bankruptcy for self and others.	9.1.12.C.9
Apply specific consumer protection laws to the issues they address.	9.1.12.E.7

elate consumer fraud, including online scams and theft of employee time and goods, to laws that protect consumers.	9.1.12.E.8
etermine when credit counseling is necessary and evaluate the resources available to assist consumers who wish to use it.	9.1.12.E.9
etermine reasons for the increase of identity theft worldwide and evaluate the extent to which victims of identity theft are successful in fully restoring their personal entities.	9.1.12.E.10
New Jersey Student Learning Standards Technology <i>(Additional standards should be applied, as needed, to enrich instruction and foster student achievement.)</i>	Indicator
ollaborate in online courses, learning communities, social networks or virtual worlds to discuss a resolution to a problem or issue.	8.1.12.A.3
develop an innovative solution to a real world problem or issue in collaboration with peers and experts, and present ideas for feedback through social media or in an online community.	8.1.12.C.1
emonstrate appropriate application of copyright, fair use and/or Creative Commons to an original work.	8.1.12.D.1
valuate consequences of unauthorized electronic access (e.g., hacking) and disclosure, and on dissemination of personal information.	8.1.12.D.2
valuate the strengths and limitations of emerging technologies and their impact on educational, career, personal and or social needs.	8.1.12.F.1

Career Ready Practices	Indicator
act as a responsible and contributing citizen and employee.	CRP1
apply appropriate academic and technical skills.	CRP2
attend to personal health and financial well-being.	CRP3
communicate clearly and effectively and with reason.	CRP4
consider the environmental, social and economic impacts of decisions.	CRP5
demonstrate creativity and innovation.	CRP6
employ valid and reliable research strategies.	CRP7
utilize critical thinking to make sense of problems and persevere in solving them.	CRP8
model integrity, ethical leadership and effective management.	CRP9
plan an education and career paths aligned to personal goals.	CRP10
use technology to enhance productivity.	CRP11
work productively in teams while using cultural global competence.	CRP12
Key Vocabulary Words	
ICO, credit, credit score, credit bureau, mortgage, refinance, secured loans, unsecured loans, identity theft, credit report	
Evidence of Learning	

Suggested Assessments:

Presentations

Make connections to life choices and career development through reading, writing and discussion

Homework

Tests/quizzes

Discussions

Notebook assignments

Peer evaluations

Daily oral language

Learning Activities:

Differentiated Instructional Groups and Activities

Small group/ large group discussion

Investigation of various career paths

Anchor Activities

Analysis of various data

Work individually and collaboratively to explore key concepts:

Identify what FICO is.

Determine the difference between paying in cash or charge.

Understand what a credit score is and how is it calculated; the importance of a good

Identify what a credit bureau is and its purpose.

Compare and contrast types of loans when purchasing a house my house.

Research where to obtain loans; the benefits and risks of utilizing a particular financial loan institutions

Analyze a credit report; identify the factors that determine your credit score and the development of managing a credit report.

Recognize different forms of identity theft; minimizing the risk, and/or address the consequences of being a victim of identity theft.

Instructional Materials:

Smartboard

Internet

Supplemental texts

Career-based articles

Google Classroom

G-Suite

Teacher Resources:

Junior Achievement Finance Park Curriculum

CNN Money <http://money.cnn.com/pf/>

Practical Money Skills <http://www.practicalmoneyskills.com/>

Gen i Personal Finance Game (Interactive) <http://www.genirevolution.org/>

Financial Football Game

http://www.practicalmoneyskills.com/play/financial_football

5 Minute Film Festival- We the Economy

<https://www.edutopia.org/blog/film-festival-economics-resources>

Money As You Grow <http://www.moneyasyougrow.org/>

<https://www.irs.gov/>

Credit Reports

Modifications & Accommodations:

Please note that the following modifications and accommodations vary from unit to unit, and may be implemented for any student who would benefit

<p align="center"><u>Gifted and Talented</u></p>	<p align="center"><u>English Language Learners</u></p>
<p align="center"><i>(content, process, product, and learning environment)</i></p> <p>Extension Activities:</p> <ul style="list-style-type: none"> Conduct research and provide presentation of cultural topics Design surveys to generate and analyze data to be used in discussion. Debate topics of interest/cultural importance. Authentic listening and reading sources that provide data and support for speaking and writing prompts Exploration of art and/or artists to understand society and history Implement RAFT (role, audience, format, topic) activities as they pertain to the types/modes of communication Anchor activities Use of higher-level questioning techniques Provide assessments at a higher-level of thinking 	<p>Modifications:</p> <ul style="list-style-type: none"> Modified assignments Native language translation (peer, online assistive technology, translation device, bilingual dictionary) Extended time for assignment completion as needed Highlight key vocabulary Use graphic organizers

Students with Disabilities

(appropriate accommodations, instructional adaptation, and/or modifications as determined by the IEP or 504 team)

Modifications for Classroom:

- Pair visual prompts with verbal presentations
- Ask students to restate information, directions, and assignments,
- Repetition and practice
- Model skills/techniques to be mastered
- Extended time to complete class work
- Provide copy of class notes
- Preferential seating to be mutually determined by the student and teacher
- Student may request to use a computer to complete assignments
- Establish expectations for correct spelling on assignments
- Extra textbooks for home
- Student may request books on tape/CD/digital media, as available and appropriate
- Assign a peer helper in the class setting
- Provide oral reminders and check student work during independent work time
- Assist student with long and short term planning of assignments
- Encourage student to proofread assignments and tests
- Provide regular parent/school communication

Students at Risk of School Failure

Modifications for Classroom:

- Pair visual prompts with verbal presentations
- Ask students to restate information, directions, and assignments
- Repetition and practice
- Model skills/techniques to be mastered
- Extended time to complete class work
- Provide a copy of class notes
- Preferential seating to be mutually determined by the student and teacher
- Student may request to use a computer to complete assignments
- Establish expectations for correct spelling on assignments
- Extra textbooks for home
- Student may request books on tape/CD/digital media, as available and appropriate
- Assign a peer helper in the class setting
- Provide oral reminders and check student work during independent work time
- Assist student with long and short term planning of assignments
- Encourage student to proofread assignments and tests

Teachers will check/sign student agenda daily

Student requires use of other assistive technology device

Modifications for Homework and Assignments:

Extended time to complete assignments

Student requires more complex assignments to be broken up and explained in smaller units, with work to be submitted in phases.

Provide the student with clearly stated (written) expectations and grading criteria for assignments.

Implement RAFT (role, audience, format, topic) activities as they pertain to the types/modes of communication

Modifications for Assessments:

Extended time on classroom tests and quizzes

Student may take/complete tests in an alternate setting as needed

Restate, reread, and clarify directions/questions

Distribute study guide for classroom tests

Establish procedures for accommodations/modifications for assessments

Provide regular parent/school communication

Teachers will check/sign student agenda daily

Student requires use of other assistive technology device

Modifications for Homework and Assignments:

Extended time to complete assignments

Student requires more complex assignments to be broken up and explained in smaller units, with work to be submitted in phases.

Provide the student with clearly stated (written) expectations and grading criteria for assignments.

Implement RAFT (role, audience, format, topic) activities as they pertain to the types/modes of communication

Modifications for Assessments:

Extended time on classroom tests and quizzes

Student may take/complete tests in an alternate setting as needed

Restate, reread, and clarify directions/questions

Distribute study guide for classroom tests

	Establish procedures for accommodations/modifications for assessments
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Benway School	
Unit 6	
Content Area: Financial Literacy	
Unit Title: Budgeting and Saving	
Grade Level: 10-11	
<p>Unit Overview: Throughout this unit, students will understand the importance of making sound financial decisions. They will focus on goal setting and explore how this directly impacts the process of budgeting one’s funds. Basic financial products and institutions will serve as models, to deepen student understanding. Differentiated activities, multiple means of assessment, and enhancement of prior knowledge will further enrich student learning. Students will be encouraged to draw meaningful connections between course content and their immediate and future goals.</p>	
Recommended Pacing: 1-2 weeks	
Student Learning Objectives	NJSLs
Create efficient financial plans by systematically prioritizing alternatives and possible consequences.	9.1.12.B.1 9.1.12.B.3
Generate a simulated budget to monitor progress of financial strategies.	9.1.12.B.4-10

Evaluate the factors that directly influence financial planning.	9.1.12.D.4 9.1.12.D.5
Analyze how investments affect the achievement of financial goals.	9.1.12.D.9 9.1.12.D.10
New Jersey Student Learning Standards	Progress Indicator
Prioritize financial decisions by systematically considering alternatives and possible consequences.	9.1.12.B.1
Construct a plan to accumulate emergency “rainy day” funds.	9.1.12.B.3
Analyze how income and spending plans are affected by age, needs, and resources.	9.1.12.B.4
Analyze how changes in taxes, inflation, and personal circumstances can affect a personal budget.	9.1.12.B.5
Design and utilize a simulated budget to monitor progress of financial plans.	9.1.12.B.6
Explain the meaning of income tax, describe how it is calculated, and analyze its impact on one’s personal budget.	9.1.12.B.7
Research the types and characteristics of various financial organizations in the community (e.g., banks, credit unions, check-cashing stores, et. al.)	9.1.12.B.9
Develop a plan that uses the services of various financial institutions to meet personal and family financial goals	9.1.12.B.10
Assess factors that influence financial planning.	9.1.12.D.4

justify the use of savings and investment options to meet targeted goals.	9.1.12.D.5
relate savings and investment results to achievement of financial goals.	9.1.12.D.9
Differentiate among various investment products and savings vehicles and how to use them most effectively	9.1.12.D.10
New Jersey Student Learning Standards Technology <i>(Additional standards should be applied, as needed, to enrich instruction and foster student achievement.)</i>	Indicator
Collaborate in online courses, learning communities, social networks or virtual worlds to discuss a resolution to problem or issue.	8.1.12.A.3
Develop an innovative solution to a real world problem or issue in collaboration with peers and experts, and present ideas for feedback through social media or in an online community.	8.1.12.C.1
Demonstrate appropriate application of copyright, fair use and/or Creative Commons to an original work.	8.1.12.D.1
Evaluate consequences of unauthorized electronic access (e.g., hacking) and disclosure, and on dissemination of personal information.	8.1.12.D.2
Evaluate the strengths and limitations of emerging technologies and their impact on educational, career, personal and or social needs.	8.1.12.F.1
Investigate a technology used in a given period of history, (e.g., stone age, industrial revolution or information age, and identify their impact and how they may have changed to meet human needs and wants.	8.2.12.B.4

synthesize data, analyze trends and draw conclusions regarding the effect of a technology on the individual, society, or the environment and publish conclusions.	8.2.12.D.6
Demonstrate an understanding of the problem-solving capacity of computers in our world.	8.2.12.E.1
Supporting 21st Century Life and Career Skills <i>(Additional standards should be applied, as needed, to enrich instruction and foster student achievement.)</i>	Indicator
Review career goals and determine steps necessary for attainment.	9.2.12.C.1
Identify transferable career skills and design alternate career plans.	9.2.12.C.3
Analyze how economic conditions and societal changes influence employment trends and future education.	9.2.12.C.4
Research career opportunities in the United States and abroad that require knowledge of world languages and diverse cultures.	9.2.12.C.5
Investigate entrepreneurship opportunities as options for career planning and identify the knowledge, skills, abilities, and resources required for owning and managing business.	9.2.12.C.6
Examine the professional, legal, and ethical responsibilities for both employers and employees in the global workplace.	9.2.12.C.7
Analyze the correlation between personal and financial behavior and employability.	9.2.12.C.9
Career Ready Practices	Indicator

Act as a responsible and contributing citizen and employee.	CRP1
Apply appropriate academic and technical skills.	CRP2
Attend to personal health and financial well-being.	CRP3
Communicate clearly and effectively and with reason.	CRP4
Consider the environmental, social and economic impacts of decisions.	CRP5
Demonstrate creativity and innovation.	CRP6
Employ valid and reliable research strategies.	CRP7
Utilize critical thinking to make sense of problems and persevere in solving them.	CRP8
Model integrity, ethical leadership and effective management.	CRP9
Plan education and career paths aligned to personal goals.	CRP10
Use technology to enhance productivity.	CRP11
Work productively in teams while using cultural global competence.	CRP12
Key Vocabulary Words	
budget, fixed expenses, flexible expenses, limited resources, cost-benefit analyses, sound financial planning, consumer, values, trade-offs, scarcity	
Evidence of Learning	

Suggested Assessments:

Presentations

Make connections to life choices and career development through reading, writing and discussion

Homework

Tests/quizzes

Discussions

Notebook assignments

Peer evaluations

Daily oral language

Learning Activities:

Differentiated Instructional Groups and Activities

Small group/ large group discussion

Investigation of various career paths

Anchor Activities

Analysis of various data

Work individually and collaboratively to explore key concepts:

Identify that a budget is a plan created from a worksheet, for distributing income among spending and savings options.

Determine that fixed expenses are amounts you are committed to spend; flexible expenses are amounts you choose to spend or not to spend.

Analyze and prioritize wants and needs to make informed financial decisions including financial products and institutions.

Understand that responsible spending practices are a result of rational decision-making utilizing accurate information and cost-benefit analyses.

Evaluate decisions based on values, or the standards you use to judge what is right and wrong or good and bad.

Analyze the trade-offs that create opportunity costs, which are the value of an alternative that you give up when you make a choice

Create and evaluate a realistic, budget worksheet, monitor expenses and divide into fixed (committed) and flexible (choice) categories; calculate their net worth.

Assess their personal values and determine how they define their personal goals.

Explain the ability to prioritize needs, and identify wants as related to the context of their daily lives as well as the long term.

Instructional Materials:

Smartboard
Google Classroom
G-Suite
Internet
Supplemental texts
Career-based articles

Teacher Resources:

Junior Achievement Finance Park Curriculum
CNN Money <http://money.cnn.com/pf/>
Practical Money Skills <http://www.practicalmoneyskills.com/>
Gen i Personal Finance Game (Interactive) <http://www.genirevolution.org/>
Financial Football Game
http://www.practicalmoneyskills.com/play/financial_football
5 Minute Film Festival- We the Economy
<https://www.edutopia.org/blog/film-festival-economics-resources>
Money As You Grow <http://www.moneyasyougrow.org/>
<https://www.irs.gov/>
Budget Worksheets

Modifications & Accommodations:

**Please note that the following modifications and accommodations vary from unit to unit, and may be implemented for any student who would benefit*

Gifted and Talented

(content, process, product, and learning environment)

Extension Activities:

Conduct research and provide presentation of cultural topics

Design surveys to generate and analyze data to be used in discussion.

Debate topics of interest/cultural importance.

Authentic listening and reading sources that provide data and support for speaking and writing prompts

Exploration of art and/or artists to understand society and history

Implement RAFT (role, audience, format, topic) activities as they pertain to the types/modes of communication

Anchor activities

Use of higher-level questioning techniques

Provide assessments at a higher-level of thinking

English Language Learners

Modifications:

Modified assignments

Native language translation peer, online assistive technology, translation device, bilingual dictionary)

Extended time for assignment completion as needed

Highlight key vocabulary

Use graphic organizers

Students with Disabilities

(appropriate accommodations, instructional adaptation, and/or modifications as determined by the IEP or 504 team)

Modifications for Classroom:

- Pair visual prompts with verbal presentations
- Ask students to restate information, directions, and assignments,
- Repetition and practice
- Model skills/techniques to be mastered
- Extended time to complete class work
- Provide copy of class notes
- Preferential seating to be mutually determined by the student and teacher
- Student may request to use a computer to complete assignments
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- Provide oral reminders and check student work during independent work time
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- Encourage student to proofread assignments and tests
- Provide regular parent/school communication

Students at Risk of School Failure

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Teachers will check/sign student agenda daily

Student requires use of other assistive technology device

Modifications for Homework and Assignments:

Extended time to complete assignments

Student requires more complex assignments to be broken up and explained in smaller units, with work to be submitted in phases.

Provide the student with clearly stated (written) expectations and grading criteria for assignments.

Implement RAFT (role, audience, format, topic) activities as they pertain to the types/modes of communication

Modifications for Assessments:

Extended time on classroom tests and quizzes

Student may take/complete tests in an alternate setting as needed

Restate, reread, and clarify directions/questions

Distribute study guide for classroom tests

Establish procedures for accommodations/modifications for assessments

Provide regular parent/school communication

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Benway School	
Unit 7	
Content Area: Financial Literacy	
Unit Title: The Rights and Responsibilities of Consumers	
Grade Level: 10-11	
Unit Overview: Throughout this unit, students will analyze the roles, rights and responsibilities of consumers in the marketplace. They will also research governmental agencies established for their protection.	
Recommended Pacing: 1-2 Weeks	
Student Learning Objectives	NJSLS
Analyze the written and verbal contracts for essential components and for obligations of the lender and borrower.	9.1.12.E.1-6
Identify specific consumer protection laws to the issues they address.	9.1.12.E.7
Explain consumer fraud, including online scams and theft of employee time and goods, to laws that protect consumers.	9.1.12.E.8 9.1.12.E.9 9.1.12.E.10

Evaluate how citizen decisions and actions can affect the use of economic resources to achieve societal goals and provide individual services.	9.1.12.F.1 9.1.12.F.2 9.1.12.F.3
New Jersey Student Learning Standards	Progress Indicator
Evaluate the appropriateness of different types of monetary transactions (e.g., electronic transfer, check, certified check, money order, gift card, barter) for various situations.	9.1.12.E.1
Analyze and apply multiple sources of financial information when prioritizing financial decisions.	9.1.12.E.2
Determine how objective, accurate, and current financial information affects the prioritization of financial decisions.	9.1.12.E.3
Evaluate how media, bias, purpose, and validity affect the prioritization of consumer decisions and spending.	9.1.12.E.4
Evaluate business practices and their impact on individuals, families, and societies.	9.1.12.E.5
Evaluate written and verbal contracts for essential components and for obligations of the lender and borrower.	9.1.12.E.6
Apply specific consumer protection laws to the issues they address.	9.1.12.E.7
Relate consumer fraud, including online scams and theft of employee time and goods, to laws that protect consumers.	9.1.12.E.8

Determine when credit counseling is necessary and evaluate the resources available to assist consumers who wish to use it.	9.1.12.E.9
Determine reasons for the increase of identity theft worldwide and evaluate the extent to which victims of identity theft are successful in fully restoring their personal identities.	9.1.12.E.10
Relate a country's economic system of production and consumption to building personal wealth and achieving societal responsibilities.	9.1.12.F.1
Assess the impact of emerging global economic events on financial planning.	9.1.12.F.2
Analyze how citizen decisions and actions can influence the use of economic resources to achieve societal goals and provide individual services.	9.1.12.F.3
New Jersey Student Learning Standards Technology <i>(Additional standards should be applied, as needed, to enrich instruction and foster student achievement.)</i>	Indicator
Collaborate in online courses, learning communities, social networks or virtual worlds to discuss a resolution to a problem or issue.	8.1.12.A.3
Develop an innovative solution to a real world problem or issue in collaboration with peers and experts, and present ideas for feedback through social media or in an online community.	8.1.12.C.1
Demonstrate appropriate application of copyright, fair use and/or Creative Commons to an original work.	8.1.12.D.1

Evaluate consequences of unauthorized electronic access (e.g., hacking) and disclosure, and on dissemination of personal information.	8.1.12.D.2
Evaluate the strengths and limitations of emerging technologies and their impact on educational, career, personal and or social needs.	8.1.12.F.1
Investigate a technology used in a given period of history, e.g., stone age, industrial revolution or information age, and identify their impact and how they may have changed to meet human needs and wants.	8.2.12.B.4
Synthesize data, analyze trends and draw conclusions regarding the effect of a technology on the individual, society, or the environment and publish conclusions.	8.2.12.D.6
Demonstrate an understanding of the problem-solving capacity of computers in our world.	8.2.12.E.1
<p>Supporting 21st Century Life and Career Skills</p> <p><i>(Additional standards should be applied, as needed, to enrich instruction and foster student achievement.)</i></p>	Indicator
Review career goals and determine steps necessary for attainment.	9.2.12.C.1
Identify transferable career skills and design alternate career plans.	9.2.12.C.3
Analyze how economic conditions and societal changes influence employment trends and future education.	9.2.12.C.4

Research career opportunities in the United States and abroad that require knowledge of world languages and diverse cultures.	9.2.12.C.5
Investigate entrepreneurship opportunities as options for career planning and identify the knowledge, skills, abilities, and resources required for owning and managing a business.	9.2.12.C.6
Examine the professional, legal, and ethical responsibilities for both employers and employees in the global workplace.	9.2.12.C.7
Analyze the correlation between personal and financial behavior and employability.	9.2.12.C.9
Career Ready Practices	Indicator
Act as a responsible and contributing citizen and employee.	CRP1
Apply appropriate academic and technical skills.	CRP2
Attend to personal health and financial well-being.	CRP3
Communicate clearly and effectively and with reason.	CRP4
Consider the environmental, social and economic impacts of decisions.	CRP5
Demonstrate creativity and innovation.	CRP6
Employ valid and reliable research strategies.	CRP7
Utilize critical thinking to make sense of problems and persevere in solving them.	CRP8

Model integrity, ethical leadership and effective management.	CRP9
Plan education and career paths aligned to personal goals.	CRP10
Use technology to enhance productivity.	CRP11
Work productively in teams while using cultural global competence.	CRP12
Key Vocabulary Words	
Consumer, governmental agency, fraud, electronic transfer, check, certified check, money order, gift card, barter, lender, borrower, personal wealth, global economy, philanthropy	
Evidence of Learning	
<p>Suggested Assessments:</p> <ul style="list-style-type: none"> ● Presentations ● Make connections to life choices and career development through reading, writing and discussion ● Homework ● Tests/quizzes ● Discussions ● Notebook assignments ● Peer evaluations ● Daily oral language 	

Learning Activities:

- Differentiated Instructional Groups and Activities
- Small group/ large group discussion
- Investigation of various career paths
- Anchor Activities
- Analysis of various data

Work individually and collaboratively to explore key concepts:

- Identify an individual's rights as a consumer; what responsibilities are implied to an individual, their family, and the community?
- Explain the information needed to make efficient decisions in the current marketplace.
- Determine where a consumer can obtain the information needed to make effective financial decisions.
- Identify the protections that are afforded as a consumer, including specific agencies for assistance or support.
- Analyze the laws in place protect consumers from inaccurate or misleading information and products that can endanger consumers' lives or health.
- Identify the federal agencies that may be contacted for assistance with consumer problems.

Instructional Materials:

- Smartboard
- Google Classroom
- G-Suite
- Internet
- Supplemental texts
- Career-based articles

Teacher Resources:

- Junior Achievement Finance Park Curriculum
- Credit Reports
- Various Consumer Protection websites

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