

Finance

Unit Title: UNIT 1: PLANNING PERSONAL FINANCE

Stage 1: Desired Results

Standards & Indicators:

9.3.IT.1 Demonstrate effective professional communication skills and practices that enable positive customer relationships.

9.3.IT.2 Use product or service design processes and guidelines to produce a quality information technology (IT) product or service.

9.3.IT.3 Demonstrate the use of cross-functional teams in achieving IT project goals.

9.3.IT.4 Demonstrate positive cyber citizenry by applying industry accepted ethical practices and behaviors.

9.3.IT.5 Explain the implications of IT on business development.

9.3.IT.6 Describe trends in emerging and evolving computer technologies and their influence on IT practices.

9.3.IT.7 Perform standard computer backup and restore procedures to protect IT information.

9.3.IT.8 Recognize and analyze potential IT security threats to develop and maintain security requirements.

9.3.IT.9 Describe quality assurance practices and methods employed in producing and providing quality IT products and services.

9.3.IT.10 Describe the use of computer forensics to prevent and solve information technology crimes and security breaches.

9.3.IT.12 Demonstrate knowledge of the hardware components associated with information systems.

9.3.IT.13 Compare key functions and applications of software and determine maintenance strategies for computer systems

Career Readiness, Life Literacies and Key Skills

Standard	Performance Expectations	Core Ideas
9.4.12.GCA.1	Collaborate with individuals to analyze a variety of potential solutions to climate change effects and determine why some solutions (e.g., political, economic, cultural) may work better than others (e.g., SL.11-12.1., HS-ETS1-1, HS-ETS1-2, HS-ETS1-4, 6.3.12.GeoGI.1, 7.1.IH.IPERS.6, 7.1.IL.IPERS.7, 8.2.12.ETW.3).	Solutions to the problems faced by a global society require the contribution of individuals with different points of view and experiences.
9.4.12.CT.1	Identify problem-solving strategies used in the development of an innovative product or practice (e.g., 1.1.12acc.C1b, 2.2.12.PF.3).	Collaboration with individuals with diverse experiences can aid in the problem-solving process, particularly for global issues where diverse solutions are needed.
9.4.12.CT.2	Explain the potential benefits of collaborating to enhance critical thinking and problem solving (e.g., 1.3E.12profCR3.a).	Collaboration with individuals with diverse experiences can aid in the problem-solving process, particularly for global issues where diverse solutions are needed.
9.4.12.CI.1	Demonstrate the ability to reflect, analyze, and use creative skills and ideas (e.g., 1.1.12prof.CR3a).	With a growth mindset, failure is an important part of success.
9.4.12.CI.2	Identify career pathways that highlight personal talents, skills, and abilities (e.g., 1.4.12prof.CR2b, 2.2.12.LF.8).	Innovative ideas or innovation can lead to career opportunities.
9.1.12.CFR.4	Demonstrate an understanding of the interrelationships among attitudes, assumptions, and patterns of behavior regarding money, saving, investing, and work	The potential for building and using personal wealth includes responsibility to the broader community and an understanding of the legal rights and

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	across cultures.	responsibilities of being a good citizen.
9.1.12.CFR.5	Summarize the purpose and importance of estate planning documents (e.g., will, durable power of attorney, living will, health care proxy, etc.).	The potential for building and using personal wealth includes responsibility to the broader community and an understanding of the legal rights and responsibilities of being a good citizen.
9.1.12.CDM.1	Identify the purposes, advantages, and disadvantages of debt.	There are reasons and consequences to taking on debt.
9.1.12.CP.1	Summarize how one's credit history can affect finances, including loan terms, employment, and qualifying for loans.	Negative information in credit reports can affect a person's credit score and financial options.
<u>Central Idea/Enduring Understanding:</u> Personal financial planning is the process of planning, spending, financing, and saving. Financial planning involves specific goals and describes details needed in order to reach those goals Financial decisions are dependent on cash flow. Budgeting can help manage cash flow in order to monitor and adjust the control of cash inflows and outflows.		<u>Essential/Guiding Question:</u> What are the components of financial planning and why are they important? Why is a budget such a key component of the financial plan?
<u>Content:</u> Personal financial planning Decision making and goal setting Opportunity costs Financial strategies Financial aspects of career planning Money management strategies Organizing personal financial records Personal financial statements Budgeting to achieve your financial goals <u>Work Based Learning</u> Field trip to banks in the area Speakers from several banks		<u>Skills(Objectives):</u> Create a financial plan. Develop financial goals. Evaluate the economic factors that will affect your financial decisions. Determine the opportunity costs associated with each of your financial decisions. Identify strategies for achieving your financial goals for the different stages of your life. Identify the personal issues to consider when choosing and planning your career. Evaluate the factors that influence employment opportunities Apply effective strategies to obtain employment. Identify the financial and legal issues to consider when looking for employment. Analyze methods that will help you grow and develop in your career. Recognize the relationship between financial documents and money management strategies. Create a system to maintain your personal financial documents Develop a personal balance sheet and cash flow statement Analyze your personal financial situation. Develop career awareness and planning, employability skills, and foundational knowledge necessary for success in the workplace. Develop career awareness and planning, employability skills, and foundational knowledge necessary for success in the workplace.

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	<p>Demonstrate the skills to allocate time, money, materials, space and staff.</p> <p>Work on teams, teach others, serve customers, lead, negotiate, and work well with people from culturally diverse backgrounds.</p> <p>Acquire and evaluate data, organize and maintain files, interpret and communicate, and use computers to process information.</p> <p>Understand social, organizational, and technological systems; they can monitor and correct performance; and they can design or improve systems.</p> <p>Select equipment and tools, apply technology to specific tasks, and maintain and troubleshoot equipment.</p>
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Interdisciplinary Connections:

NJSLSA.SL1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.

NJSLSA.SL2 Integrate and evaluate information presented in diverse media and formats, including visually, quantitatively, and orally.

WHST.1112.9 Research to Build and Present Knowledge. Draw evidence from informational texts to support analysis, reflection, and research.

WHST.9-12.9 Draw evidence from informational texts to support analysis, reflection, and research.

11-12.RST.05 Analyze how the text structures information or ideas into categories or hierarchies demonstrating understanding of the information or ideas.

Stage 2: Assessment Evidence

Performance Task(s):

Financial Bingo
 Finance Coat of Arms
 Standard & Poor's Q & A
 What's Your Financial ID? Your Spending Profile
 Personal Short-Term and Long-Term Financial Planning Goals
 Internet Research: Careers in Finance-Personal Banker
 Project: Different Financial Needs Journal
 Standard & Poor's Case Study
 Internet Research: International Finance-Finland
 Section 1.1 Assessment
 Go Figure-Calculating Annual Interest
 Go Figure-Calculating the Future Value of a Single Deposit
 Project: Your Financial Profile-Getting Your Own Wheels
 Classroom Discussions
 Student Activity Workbook
 Section 1.2 Assessment
 Chapter 1 Assessment
 Standard & Poor's Q & A
 What's Your Financial ID? Find Your Personality Traits

Other Evidence:

Daily Do-Now activities
 Vocabulary
 Sketches/research
 Participation
 Following Class Procedures
 Projects assessed using rubrics focused on skills taught, safety protocols and processes used

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<p> International Finance: Belize Career and Interest Personality Assessments Standard & Poor's Case Study Section 2.1 Assessments Academic Connection: Occupational Outlook Handbook Resume and Cover Letter Careers in Finance: Cashier Your Financial Portfolio: Applying For a Job Classroom Discussions Student Activity Workbook Section 2.2 Assessment Chapter 2 Assessment Standards & Poor's Q & A Quiz: What's Your Financial ID? Your Spending Profile Where to Keep Your Financial Records? Section 3.1 Assessment Go Figure...Net Worth Project: Personal Balance Sheet Careers in Finance: Financial Software Designer Go Figure...Net Cash Flow Creating a Cash Flow Statement Section 3.2 Assessment International Finance: Israel Your Financial Portfolio: What's Your Net Worth? Classroom Discussions Student Activity Workbook Section 3.3 Assessment Chapter 3 Assessment </p>	
Stage 3: Learning Plan	
<p><u>Learning Opportunities/Strategies:</u></p> <p> Whole group learning with teacher lecture, discussion, and demonstration Guided practice Independent practice Small group instruction Individual instruction Cooperative learning </p>	<p><u>Resources:</u></p> <p> Fundamentals of Insurance. South-Western Cengage Learning. Community Affairs Office of the Federal Reserve Bank of Dallas. Building Wealth: A Beginner's Guide to Securing Your Financial Future. Textbook- Business and Personal Finance. Glencoe/McGraw-Hill, Business and Personal Finance: Your Personal Financial Planner. Glencoe/McGraw-Hill, . Business and Personal Finance: Reproducible Tests. Glencoe/McGraw-Hill, Business and Personal Finance: Student Activity Workbook. Glencoe/McGraw-Hill, Personal Finance Textbook.Glencoe/McGraw-Hill, 2007. National Endowment for Financial Education. NEFE High School Financial Planning Program. Greenwood Village, CO: High School Department. Foundations in Personal Finance. Lampo Press Personal Financial Literacy. South-Western Cengage Learning Managing Your Personal Finances. Thomson Sou Keeping Financial Records for Business. South-Western Educational Publishing Practical Business Math Procedures. McGraw Hill </p>

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Financial Management and Recordkeeping
Glencoe/McGraw-Hill.
Financial Management and Recordkeeping: Activity Guide and Working Papers. Glencoe/McGraw-Hill.
Stossel in the Classroom. The Power of Choice. (CD). Arizona
The Actuarial Foundation. . Building Your Future: Banking Savings, Checking, Credit Cards, Taxes. New York Life Foundation.
The Actuarial Foundation.. Building Your Future: Financing Loans & Interests, Home Loans, Auto Loans, Insurance. New York Life Foundation.

Social Studies Resources:

- [6.3 Suggested Framework K-12](#)
- [NJ Commission on Holocaust Education](#)
- [Facing History and Ourselves](#)
- [New Jersey Historical Commission](#)
- [Library of Congress](#) (Primary Sources)
- [National Archives](#) (Primary Sources)
- [Newsela](#)
- [PBS Learning Media](#)
- [Stanford History Education Group](#)
- [Zinn Education Project](#)

Amistad Resources for Social Studies:

- [The New Jersey Amistad Commission Interactive Curriculum](#)
- [New Jersey State Board Foundation](#)
- [Civil Rights Teaching](#)
- [Black Past](#)

AAPI Resources for Social Studies:

LGBT and Disabilities Resources:

- [LGBTQ-Inclusive Lesson & Resources by Garden State Equality and Make it Better for Youth](#)
- [LGBTQ+ Books](#)

DEI Resources:

- [Learning for Justice](#)
- [GLSEN Educator Resources](#)
- [Supporting LGBTQIA Youth Resource List](#)
- [Respect Ability: Fighting Stigmas, Advancing Opportunities](#)
- [NJDOE Diversity, Equity & Inclusion Educational Resources](#)
- [Diversity Calendar](#)

**Be sure to only include applicable resources.*

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Differentiation

*Please note: Teachers who have students with 504 plans that require curricular accommodations are to refer to Struggling and/or Special Needs Section for differentiation

High-Achieving Students	On Grade Level Students	Struggling Students	Special Needs/ELL
<ul style="list-style-type: none"> • Visual Learning • Auditory Learning • Progress/Advance to the Next Activity • Modify our curriculum content based on student's ability level • Use a consistent daily routine • Students may redo any assignment any time with no penalty 	<ul style="list-style-type: none"> • Visual Learning • Auditory Learning • Quizzes and Tests are modified • Extra time is given on assignments • Preferential Seating • Individualized Instruction • Tutoring • Modify our curriculum content based on student's ability level • Use a consistent daily routine • Students may redo any assignment any time with no penalty 	<ul style="list-style-type: none"> • Visual Learning • Auditory Learning • Quizzes and Tests are modified • Extra time is given on assignments • Preferential Seating • Individualized Instruction • Tutoring • Modify our curriculum content based on student's ability level • Use a consistent daily routine • Break down tasks into manageable units • Allow for repetition and/or clarification of directions • Students may redo any assignment any time with no penalty 	<ul style="list-style-type: none"> • IEP is followed • Visual Learning • Auditory Learning • Quizzes and Tests are modified • Extra time is given on assignments • Preferential Seating • Individualized Instruction • Tutoring • Modify our curriculum content based on student's ability level • Use a consistent daily routine • Break down tasks into manageable units • Allow for repetition and/or clarification of directions • Students may redo any assignment any time with no penalty. <p>Any student requiring further accommodations and/or modifications will have them individually listed in their 504 Plan or IEP. These might include, but are not limited to: breaking assignments into smaller tasks, giving directions through several channels (auditory, visual, kinesthetic, model), and/or small group instruction for reading/writing</p> <p>ELL supports should include, but are not limited to, the following:: Extended time Provide visual aids Repeated directions Differentiate based on proficiency Provide word banks Allow for translators, dictionaries</p>

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Unit Title: UNIT 2: BANKING AND CREDIT

Stage 1: Desired Results

Standards & Indicators:

9.3.IT.1 Demonstrate effective professional communication skills and practices that enable positive customer relationships.

9.3.IT.2 Use product or service design processes and guidelines to produce a quality information technology (IT) product or service.

9.3.IT.3 Demonstrate the use of cross-functional teams in achieving IT project goals.

9.3.IT.4 Demonstrate positive cyber citizenry by applying industry accepted ethical practices and behaviors.

9.3.IT.5 Explain the implications of IT on business development.

9.3.IT.6 Describe trends in emerging and evolving computer technologies and their influence on IT practices.

9.3.IT.7 Perform standard computer backup and restore procedures to protect IT information.

9.3.IT.8 Recognize and analyze potential IT security threats to develop and maintain security requirements.

9.3.IT.9 Describe quality assurance practices and methods employed in producing and providing quality IT products and services.

9.3.IT.10 Describe the use of computer forensics to prevent and solve information technology crimes and security breaches.

9.3.IT.12 Demonstrate knowledge of the hardware components associated with information systems.

9.3.IT.13 Compare key functions and applications of software and determine maintenance strategies for computer systems

Career Readiness, Life Literacies and Key Skills

Standard	Performance Expectations	Core Ideas
9.1.12.CFR.4	Demonstrate an understanding of the interrelationships among attitudes, assumptions, and patterns of behavior regarding money, saving, investing, and work across cultures.	The potential for building and using personal wealth includes responsibility to the broader community and an understanding of the legal rights and responsibilities of being a good citizen.
9.1.12.CDM.1	Identify the purposes, advantages, and disadvantages of debt.	There are reasons and consequences to taking on debt.
9.1.12.CDM.3	Determine ways to leverage debt beneficially.	There are reasons and consequences to taking on debt.
9.1.12.CDM.4	Identify issues associated with student loan debt, requirements for repayment, and consequences of failure to repay student loan debt.	There are reasons and consequences to taking on debt.
9.1.12.CDM.5	Identify the types of characteristics of predatory lending practices and the importance of collateral (e.g., payday loans, car title loans, high-risk mortgages).	There are ways to evaluate loans and their impact on one's personal financial plan.
9.1.12.CDM.6	Compute and assess the accumulating effect of interest paid over time when using a variety of sources of credit. (e.g., student loans, credit cards, auto loans, mortgages, etc.).	There are ways to evaluate loans and their impact on one's personal financial plan.
9.4.12.GCA.1	Collaborate with individuals to analyze a variety of potential solutions to climate change effects and determine why some solutions (e.g., political, economic, cultural) may work better than others (e.g., SL.11-12.1.,	Solutions to the problems faced by a global society require the contribution of individuals with different points of view and experiences.

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	HS-ETS1-1, HS-ETS1-2, HS-ETS1-4, 6.3.12.GeoGI.1, 7.1.IH.IPERS.6, 7.1.IL.IPERS.7, 8.2.12.ETW.3).	
9.4.12.CI.1	Demonstrate the ability to reflect, analyze, and use creative skills and ideas (e.g., 1.1.12prof.CR3a).	With a growth mindset, failure is an important part of success.
9.4.12.CI.3	Investigate new challenges and opportunities for personal growth, advancement, and transition (e.g., 2.1.12.PGD.1).	Innovative ideas or innovation can lead to career opportunities.
<u>Central Idea/Enduring Understanding:</u> All students will develop skills and strategies that promote personal and financial responsibilities related to financial planning, savings, investment, and charitable giving in the global economy."		<u>Essential/Guiding Question:</u> What role does money play in our economy? What are the legalities when dealing with money and finances?
<u>Content:</u> Consumer Purchasing Legal Protection Resolving Consumer Complaints Banking Selecting Financial Services and Institutions Savings Plans and Payment Methods Consumer Credit Measuring Costs of Credit and Obtaining Credit Protecting Your Credit Managing Your Debts Finances of Housing Evaluating Housing Alternatives Renting Your Residence The Home Buying Process Work Based Learning Field trip to banks in the area Speakers from several banks		<u>Skills(Objectives):</u> Create a budget that's practical for you Achieve your financial goals by increasing your savings Determine the factors that influence your buying decisions Use a research-based approach to buying goods and services Apply strategies to make wise buying decisions Identify ways to solve consumer problems Describe the legal alternatives available to consumers Identify available financial services Distinguish among various types of financial institutions Compare the costs and benefits of different savings plans Evaluate savings plans Compare the costs and benefits of different types of checking accounts Use checking accounts effectively Analyze the advantages and disadvantages of consumer credit Distinguish among various types of consumer credit Determine whether or not you can afford a loan Describe what creditors look for in a credit applicant Develop an effective strategy to build and maintain your credit rating Identify ways to protect your credit
<u>Interdisciplinary Connections:</u> NJSLSA.SL1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively. NJSLSA.SL2 Integrate and evaluate information presented in diverse media and formats, including visually, quantitatively, and orally. WHST.1112.9 Research to Build and Present Knowledge. Draw evidence from informational texts to support analysis, reflection, and research. WHST.9-12.9 Draw evidence from informational texts to support analysis, reflection, and research. 11-12.RST.05 Analyze how the text structures information or ideas into categories or hierarchies demonstrating understanding of the information or ideas.		

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Stage 2: Assessment Evidence

Performance Task(s):

Standard & Poor's Q & A
 What's Your Financial ID? Are You a Smart Shopper?
 Go Figure...Unit Pricing
 Standard & Poor's Case Study
 Classroom Discussions
 Section 4.1 Assessment
 International Finance: Canada
 Academic Connection: Research on Warranties
 Career in Finance: Retail Sales Associate
 Your Financial Portfolio: Your Budget
 Class Discussions
 Student Activity Workbook
 Section 4.2 Assessment
 Chapter 4 Assessment
 Standard & Poor's Q & A
 Quiz: What's Your Financial ID? Basic Banking
 Careers in Finance: Bank Teller
 Activity on Types of Financial Institutions
 Section 5.1 Assessment
 Standard & Poor's Case Study
 Go Figure... Interest Compounded Monthly
 Go Figure...Rate of Return
 International Finance: Switzerland
 Checking Accounts: Checkbook Management Key
 Terms; Writing Checks; Making Deposits;
 Maintaining a Checking Account
 Your Financial Portfolio: Comparison Shopping for Banking Services
 Classroom Discussions
 Student Activity Workbook
 Section 5.2 Assessment
 Chapter 5 Assessment
 Standards & Poor's Questions and Answers
 What's Your Financial ID? Your Credit IQ
 Career in Finance: Credit Counselor
 Section 6.1 Assessment
 Go Figure...The Debt Payments-To-Income Ratio
 Go Figure...Simple Interest on a Loan
 Standard & Poor's Case Study
 International Finance-Panama
 Section 6.2 Assessment
 Project: Identity Theft and Consumer Credit Protection
 Classroom Discussions
 Section 6.3 Assessment
 Activity: Bankruptcy
 Your Financial Portfolio: Credit Cards-Getting the Best Deal
 Section 6.4 Assessment

Other Evidence:

Daily Do-Now activities
 Vocabulary
 Sketches/research
 Participation
 Following Class Procedures
 Projects assessed using rubrics focused on skills taught, safety protocols and processes used.

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<p>Chapter 6 Assessment Standards & Poor's Questions and Answers Careers in Finance: Real Estate Agent Section 7.1 Assessment Project: Researching Rental Properties Section 7.2 Assessment Activity: Researching Types of Housing International Finance-Egypt Your Financial Portfolio: Renting Versus Buying Your Place of Residence Classroom Discussions Student Activity Workbook Section 7.3 Assessment Chapter 7 Assessment</p>	
Stage 3: Learning Plan	
<p><u>Learning Opportunities/Strategies:</u></p> <p>Whole group learning with teacher lecture, discussion, and demonstration Guided practice Independent practice Small group instruction Individual instruction Cooperative learning</p>	<p><u>Resources:</u></p> <p>Fundamentals of Insurance. South-Western Cengage Learning. Community Affairs Office of the Federal Reserve Bank of Dallas. Building Wealth: A Beginner's Guide to Securing Your Financial Future. Textbook- Business and Personal Finance. Glencoe/McGraw-Hill, Business and Personal Finance: Your Personal Financial Planner. Glencoe/McGraw-Hill, . Business and Personal Finance: Reproducible Tests. Glencoe/McGraw-Hill, Business and Personal Finance: Student Activity Workbook. Glencoe/McGraw-Hill, Personal Finance Textbook.Glencoe/McGraw-Hill, 2007. National Endowment for Financial Education. NEFE High School Financial Planning Program. Greenwood Village, CO: High School Department. Foundations in Personal Finance. Lampo Press Personal Financial Literacy. South-Western Cengage Learning Managing Your Personal Finances. Thomson Sou Keeping Financial Records for Business. South-Western Educational Publishing Practical Business Math Procedures. McGraw Hill Financial Management and Recordkeeping Glencoe/McGraw-Hill. Financial Management and Recordkeeping: Activity Guide and Working Papers. Glencoe/McGraw-Hill. Stossel in the Classroom. The Power of Choice. (CD). Arizona The Actuarial Foundation. . Building Your Future: Banking Savings, Checking, Credit Cards, Taxes. New York Life Foundation. The Actuarial Foundation.. Building Your Future: Financing Loans & Interests, Home Loans, Auto Loans, Insurance. New York Life Foundation.</p>

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	<p>Social Studies Resources:</p> <ul style="list-style-type: none"> • 6.3 Suggested Framework K-12 • NJ Commission on Holocaust Education • Facing History and Ourselves • New Jersey Historical Commission • Library of Congress (Primary Sources) • National Archives (Primary Sources) • Newsela • PBS Learning Media • Stanford History Education Group • Zinn Education Project <p>Amistad Resources for Social Studies:</p> <ul style="list-style-type: none"> • The New Jersey Amistad Commission Interactive Curriculum • New Jersey State Board Foundation • Civil Rights Teaching • Black Past <p>AAPI Resources for Social Studies:</p> <p>LGBT and Disabilities Resources:</p> <ul style="list-style-type: none"> • LGBTQ-Inclusive Lesson & Resources by Garden State Equality and Make it Better for Youth • LGBTQ+ Books <p>DEI Resources:</p> <ul style="list-style-type: none"> • Learning for Justice • GLSEN Educator Resources • Supporting LGBTQIA Youth Resource List • Respect Ability: Fighting Stigmas, Advancing Opportunities • NJDOE Diversity, Equity & Inclusion Educational Resources • Diversity Calendar <p><i>*Be sure to only include applicable resources.</i></p>
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Differentiation

*Please note: Teachers who have students with 504 plans that require curricular accommodations are to refer to Struggling and/or Special Needs Section for differentiation

High-Achieving Students	On Grade Level Students	Struggling Students	Special Needs/ELL
<ul style="list-style-type: none"> • Visual Learning • Auditory Learning • Progress/Advance to the Next Activity • Modify our 	<ul style="list-style-type: none"> • Visual Learning • Auditory Learning • Quizzes and Tests are modified 	<ul style="list-style-type: none"> • Visual Learning • Auditory Learning • Quizzes and Tests are 	<ul style="list-style-type: none"> • IEP is followed • Visual Learning • Auditory Learning • Quizzes and Tests are modified • Extra time is given on

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<p>curriculum content based on student's ability level</p> <ul style="list-style-type: none"> • Use a consistent daily routine • Students may redo any assignment any time with no penalty 	<ul style="list-style-type: none"> • Extra time is given on assignments • Preferential Seating • Individualized Instruction • Tutoring • Modify our curriculum content based on student's ability level • Use a consistent daily routine • Students may redo any assignment any time with no penalty 	<p>modified</p> <ul style="list-style-type: none"> • Extra time is given on assignments • Preferential Seating • Individualized Instruction • Tutoring • Modify our curriculum content based on student's ability level • Use a consistent daily routine • Break down tasks into manageable units • Allow for repetition and/or clarification of directions • Students may redo any assignment any time with no penalty 	<p>assignments</p> <ul style="list-style-type: none"> • Preferential Seating • Individualized Instruction • Tutoring • Modify our curriculum content based on student's ability level • Use a consistent daily routine • Break down tasks into manageable units • Allow for repetition and/or clarification of directions • Students may redo any assignment any time with no penalty. <p>Any student requiring further accommodations and/or modifications will have them individually listed in their 504 Plan or IEP. These might include, but are not limited to: breaking assignments into smaller tasks, giving directions through several channels (auditory, visual, kinesthetic, model), and/or small group instruction for reading/writing</p> <p>ELL supports should include, but are not limited to, the following::</p> <p>Extended time Provide visual aids Repeated directions Differentiate based on proficiency Provide word banks Allow for translators, dictionaries</p>
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Unit Title: UNIT 3: INVESTING YOUR FINANCIAL RESOURCES

Stage 1: Desired Results

Standards & Indicators:

9.3.IT.1 Demonstrate effective professional communication skills and practices that enable positive customer relationships.

9.3.IT.2 Use product or service design processes and guidelines to produce a quality information technology (IT) product or service.

9.3.IT.3 Demonstrate the use of cross-functional teams in achieving IT project goals.

9.3.IT.4 Demonstrate positive cyber citizenry by applying industry accepted ethical practices and behaviors.

9.3.IT.5 Explain the implications of IT on business development.

9.3.IT.6 Describe trends in emerging and evolving computer technologies and their influence on IT practices.

9.3.IT.7 Perform standard computer backup and restore procedures to protect IT information.

9.3.IT.8 Recognize and analyze potential IT security threats to develop and maintain security requirements.

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9.3.IT.9 Describe quality assurance practices and methods employed in producing and providing quality IT products and services. 9.3.IT.10 Describe the use of computer forensics to prevent and solve information technology crimes and security breaches. 9.3.IT.12 Demonstrate knowledge of the hardware components associated with information systems. 9.3.IT.13 Compare key functions and applications of software and determine maintenance strategies for computer systems		
Career Readiness, Life Literacies and Key Skills		
Standard	Performance Expectations	Core Ideas
9.1.12.EG.1	Review the tax rates on different sources of income and on different types of products and services purchased.	Tax rates vary based on your financial situation.
9.1.12.EG.4	Explain the relationship between your personal financial situation and the broader economic and governmental policies.	There are different ways you can influence government policy to improve your financial situation.
9.1.12.EG.6	Analyze the rights and responsibilities of buyers and sellers under consumer protection laws.	There are agencies, laws, and resources to protect you as a consumer.
9.1.12.FI.1	Identify ways to protect yourself from identity theft.	There are ways to manage your accounts that provide you with maximum benefits and protection.
9.1.12.FI.2	Explain ways to manage your accounts that maximize benefits and provide you with the utmost protection.	There are ways to manage your accounts that provide you with maximum benefits and protection.
9.1.12.FI.3	Develop a plan that uses the services of various financial institutions to prepare for long term personal and family goals (e.g., college, retirement).	There are factors you can use to select financial institutions and professionals that are best suited for your needs.
9.1.12.FP.1	Create a clear long-term financial plan to ensure its alignment with your values.	To be fiscally responsible, an individual's finances should align with his or her values and goals.
9.1.12.PB.1	Explain the difference between saving and investing.	There are ways to align your investments with your personal financial goals.
9.1.12.PB.6	Describe and calculate interest and fees that are applied to various forms of spending, debt and saving.	Money management requires understanding of cash flow systems and business practices.
9.1.12.RM.1	Describe the importance of various sources of income in retirement, including Social Security, employer-sponsored retirement savings plans, and personal investments.	A person's tolerance for investment risk can change depending on factors such as life circumstances, financial goals, and economic conditions.
Central Idea/Enduring Understanding: Students will learn the exchanges of money and finances in the economy. There are legal responsibilities associated with financial exchanges.		Essential/Guiding Question: How does one go about gaining wealth and financial freedom in one's lifetime? During the quest for financial freedom and the accumulation wealth, how does one protect what they have accumulated towards reaching financial freedom?
Content: The Fundamentals of Investing Preparing for an Investment Program		Skills(Objectives): Discuss ways to manage your debts Evaluate available house alternatives

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<p>An Overview of Investment Alternatives</p> <p>Reducing Investment Risk and Obtaining Investment Information</p> <p>Stocks</p> <p>Common Stock and Preferred Stock</p> <p>Evaluation of a Stock Issue</p> <p>Buying and Selling Stocks</p> <p>Bonds and Mutual Funds</p> <p>Corporate Bonds</p> <p>Government Bonds and Securities</p> <p>Mutual Funds</p> <p>The Investor's Decision to Buy or Sell Mutual Funds</p> <p>Real Estate and Other Investment Alternatives</p> <p>Investing in Real Estate</p> <p>Investing in Precious Metals, Gems, and Collectibles</p> <p>Work Based Learning</p> <p>Field trip to banks in the area</p> <p>Speakers from several banks</p>	<p>Assess the advantages and disadvantages and costs of renting</p> <p>Describe the home buying process</p> <p>Calculate the cost of home buying</p> <p>Develop a plan for selling a home</p> <p>Explain the way to prepare for and establish an investment program</p> <p>Assess the factors that affect your investment choices</p> <p>Identify the main types of investment alternatives</p> <p>Recognize the steps involved in developing a personal investment plan</p> <p>Identify your role and the role of a financial planner in a personal investment program</p> <p>Select sources of financial information that can reduce risk and increase investment returns</p> <p>Identify the reasons for investing in common stock</p> <p>Identify the reason for investing in preferred stock</p> <p>Evaluate stock investments</p> <p>Describe how stocks are bought and sold</p> <p>Explain the trading techniques used by long-term investors and short-term speculators</p> <p>Identify the characteristics of corporate bonds</p> <p>Explain the reasons corporate bonds are bought and sold</p> <p>Discuss the reasons governments issue bonds</p> <p>Describe the reasons investors purchase government bonds</p> <p>Analyze information to select wise bond investments</p> <p>Recognize the characteristics of mutual fund investment</p> <p>Distinguish among the types of mutual funds</p> <p>Evaluate mutual funds to determine which funds might be right for you</p> <p>Describe the reasons investors buy and sell mutual funds and the methods that they use</p> <p>Identify different types of real estate investments</p> <p>Assess the advantages and disadvantages of real estate investments</p> <p>Analyze the risks and rewards of investing in precious metals, gems, and collectibles</p>
<p><u>Interdisciplinary Connections:</u></p> <p>NJSLSA.SL1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p> <p>NJSLSA.SL2 Integrate and evaluate information presented in diverse media and formats, including visually, quantitatively, and orally.</p> <p>WHST.1112.9 Research to Build and Present Knowledge. Draw evidence from informational texts to support analysis, reflection, and research.</p> <p>WHST.9-12.9 Draw evidence from informational texts to support analysis, reflection, and research.</p> <p>11-12.RST.05 Analyze how the text structures information or ideas into categories or hierarchies demonstrating understanding of the information or ideas.</p>	

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Stage 2: Assessment Evidence

Performance Task(s):	Other Evidence:
<p>Standards & Poor's Q & A What's Your Financial ID? Are You A Risk Taker? International Finance: Liechtenstein Go Figure...Inflation Rate and Investments Go Figure... A Bond's Market Price When Interest Rates Go Up Go Figure... A Bond's Market Price When Interest Rates Go Down Section 8.1 Assessment Careers in Finance: Personal Property Appraiser Standard & Poor's Case Study Section 8.2 Assessment Activity: Types of Financial Planners Research Your Financial Portfolio: Avoiding Future Shock Classroom Discussions Student Activity Workbook Chapter 8 Assessment Standards & Poor's Q & A What's Your Financial ID? The Truth About Stocks Activity: Common Stock and Preferred Stock Section 9.1 Assessment International Finance: Mexico Standard & Poor's Case Study Go Figure...Current Yield of a Stock Investment Go Figure...Total Return Go Figure...Earnings Per Share Go Figure...Price-Earnings Ratio Careers in Finance: Account Executive (Stockbroker) Section 9.2 Assessment Activity: Buying and Selling Stocks Your Financial Portfolio: Investing in Stocks Classroom Discussion Student Activity Workbook Section 9.2 Assessment Chapter 9 Assessment Standards & Poor's Q & A Go Figure...A Bond's Annual Interest What's Your Financial ID? What's Your Investing IQ Go Figure... Approximate Market Value of a Bond Section 10.1 Assessment Activity: Government Bonds and Securities Research International Finance: Nepal Section 10.2 Assessment Standards & Poor's Case Study Go Figure...Current Yield of a Bond Investment</p>	<p>Daily Do-Now activities Vocabulary Sketches/research Participation Following Class Procedures Projects assessed using rubrics focused on skills taught, safety protocols and processes used</p>

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<p> Section 10.3 Assessment Go Figure...Net Asset Value Careers in Finance: Certified Financial Planner Activity: Categories of Mutual Funds Section 10.4 Assessment Activity: Reading Mutual Funds Your Financial Portfolio: Evaluating Mutual Funds Classroom Discussions Student Activity Workbook Section 10.5 Assessment Standards & Poor's Q & A What's Your Financial ID? All That Glitters Standard & Poor's Case Study Careers in Finance-Commercial Property Manager Section 11.1 Assessment Activity: Precious Metals, Gems, and Collectibles Research International Finance-South Africa Classroom Discussions Student Activity Workbook Section 11.2 Assessment Chapter 11 Assessment </p>	
Stage 3: Learning Plan	
<p><u>Learning Opportunities/Strategies:</u></p> <p> Whole group learning with teacher lecture, discussion, and demonstration Guided practice Independent practice Small group instruction Individual instruction Cooperative learning </p>	<p><u>Resources:</u></p> <p> Fundamentals of Insurance. South-Western Cengage Learning. Community Affairs Office of the Federal Reserve Bank of Dallas. Building Wealth: A Beginner's Guide to Securing Your Financial Future. Textbook- Business and Personal Finance. Glencoe/McGraw-Hill, Business and Personal Finance: Your Personal Financial Planner. Glencoe/McGraw-Hill, . Business and Personal Finance: Reproducible Tests. Glencoe/McGraw-Hill, Business and Personal Finance: Student Activity Workbook. Glencoe/McGraw-Hill, Personal Finance Textbook.Glencoe/McGraw-Hill, 2007. National Endowment for Financial Education. NEFE High School Financial Planning Program. Greenwood Village, CO: High School Department. Foundations in Personal Finance. Lampo Press Personal Financial Literacy. South-Western Cengage Learning Managing Your Personal Finances. Thomson Sou Keeping Financial Records for Business. South-Western Educational Publishing Practical Business Math Procedures. McGraw Hill Financial Management and Recordkeeping Glencoe/McGraw-Hill. Financial Management and Recordkeeping: Activity Guide and Working Papers. Glencoe/McGraw-Hill. Stossel in the Classroom. The Power of Choice. (CD). Arizona </p>

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	<p>The Actuarial Foundation. . Building Your Future: Banking Savings, Checking, Credit Cards, Taxes. New York Life Foundation.</p> <p>The Actuarial Foundation.. Building Your Future: Financing Loans & Interests, Home Loans, Auto Loans, Insurance. New York Life Foundation.</p> <p>Social Studies Resources:</p> <ul style="list-style-type: none">• 6.3 Suggested Framework K-12• NJ Commission on Holocaust Education• Facing History and Ourselves• New Jersey Historical Commission• Library of Congress (Primary Sources)• National Archives (Primary Sources)• Newsela• PBS Learning Media• Stanford History Education Group• Zinn Education Project <p>Amistad Resources for Social Studies:</p> <ul style="list-style-type: none">• The New Jersey Amistad Commission Interactive Curriculum• New Jersey State Board Foundation• Civil Rights Teaching• Black Past <p>AAPI Resources for Social Studies:</p> <p>LGBT and Disabilities Resources:</p> <ul style="list-style-type: none">• LGBTQ-Inclusive Lesson & Resources by Garden State Equality and Make it Better for Youth• LGBTQ+ Books <p>DEI Resources:</p> <ul style="list-style-type: none">• Learning for Justice• GLSEN Educator Resources• Supporting LGBTQIA Youth Resource List• Respect Ability: Fighting Stigmas, Advancing Opportunities• NJDOE Diversity, Equity & Inclusion Educational Resources• Diversity Calendar <p><i>*Be sure to only include applicable resources.</i></p>
<p><u>Differentiation</u></p> <p>*Please note: Teachers who have students with 504 plans that require curricular accommodations are to refer to Struggling and/or Special Needs Section for differentiation</p>	

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High-Achieving Students	On Grade Level Students	Struggling Students	Special Needs/ELL
<ul style="list-style-type: none"> • Visual Learning • Auditory Learning • Progress/Advance to the Next Activity • Modify our curriculum content based on student's ability level • Use a consistent daily routine • Students may redo any assignment any time with no penalty 	<ul style="list-style-type: none"> • Visual Learning • Auditory Learning • Quizzes and Tests are modified • Extra time is given on assignments • Preferential Seating • Individualized Instruction • Tutoring • Modify our curriculum content based on student's ability level • Use a consistent daily routine • Students may redo any assignment any time with no penalty 	<ul style="list-style-type: none"> • Visual Learning • Auditory Learning • Quizzes and Tests are modified • Extra time is given on assignments • Preferential Seating • Individualized Instruction • Tutoring • Modify our curriculum content based on student's ability level • Use a consistent daily routine • Break down tasks into manageable units • Allow for repetition and/or clarification of directions • Students may redo any assignment any time with no penalty 	<ul style="list-style-type: none"> • IEP is followed • Visual Learning • Auditory Learning • Quizzes and Tests are modified • Extra time is given on assignments • Preferential Seating • Individualized Instruction • Tutoring • Modify our curriculum content based on student's ability level • Use a consistent daily routine • Break down tasks into manageable units • Allow for repetition and/or clarification of directions • Students may redo any assignment any time with no penalty. <p>Any student requiring further accommodations and/or modifications will have them individually listed in their 504 Plan or IEP. These might include, but are not limited to: breaking assignments into smaller tasks, giving directions through several channels (auditory, visual, kinesthetic, model), and/or small group instruction for reading/writing</p> <p>ELL supports should include, but are not limited to, the following:: Extended time Provide visual aids Repeated directions Differentiate based on proficiency Provide word banks Allow for translators, dictionaries</p>

Unit Title: UNIT 4: PROTECTING YOUR FINANCES

Stage 1: Desired Results

Standards & Indicators:

9.3.IT.1 Demonstrate effective professional communication skills and practices that enable positive customer relationships.

9.3.IT.2 Use product or service design processes and guidelines to produce a quality information technology (IT) product or service.

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9.3.IT.3 Demonstrate the use of cross-functional teams in achieving IT project goals. 9.3.IT.4 Demonstrate positive cyber citizenry by applying industry accepted ethical practices and behaviors. 9.3.IT.5 Explain the implications of IT on business development. 9.3.IT.6 Describe trends in emerging and evolving computer technologies and their influence on IT practices. 9.3.IT.7 Perform standard computer backup and restore procedures to protect IT information. 9.3.IT.8 Recognize and analyze potential IT security threats to develop and maintain security requirements. 9.3.IT.9 Describe quality assurance practices and methods employed in producing and providing quality IT products and services. 9.3.IT.10 Describe the use of computer forensics to prevent and solve information technology crimes and security breaches. 9.3.IT.12 Demonstrate knowledge of the hardware components associated with information systems. 9.3.IT.13 Compare key functions and applications of software and determine maintenance strategies for computer systems		
Career Readiness, Life Literacies and Key Skills		
Standard	Performance Expectations	Core Ideas
9.1.12.RM.6	Differentiate the costs, benefits and features (e.g., riders, deductibles, umbrella policies) of renter's and homeowner's insurance.	Different types of insurance have different costs and protections.
9.1.12.RM.4	Determine when and why it may be appropriate for the government to provide insurance coverage rather than private industry.	Different types of insurance have different costs and protections.
9.1.12.RM.5	Explain what self-insuring is and determine when it is appropriate.	Different types of insurance have different costs and protections.
9.1.12.RM.6	Differentiate the costs, benefits and features (e.g., riders, deductibles, umbrella policies) of renter's and homeowner's insurance.	Different types of insurance have different costs and protections.
9.1.12.RM.7	Evaluate individual and family needs for insurance protection using opportunity -cost analysis to determine if the amount of protection is adequate or over -insured.	Different types of insurance have different costs and protections.
9.4.12.GCA.1	Collaborate with individuals to analyze a variety of potential solutions to climate change effects and determine why some solutions (e.g., political, economic, cultural) may work better than others (e.g., SL.11-12.1., HS-ETS1-1, HS-ETS1-2, HS-ETS1-4, 6.3.12.GeoGI.1, 7.1.IH.IPERS.6, 7.1.IL.IPERS.7, 8.2.12.ETW.3).	Solutions to the problems faced by a global society require the contribution of individuals with different points of view and experiences.
9.4.12.CI.1	Demonstrate the ability to reflect, analyze, and use creative skills and ideas (e.g., 1.1.12prof.CR3a).	With a growth mindset, failure is an important part of success.
9.1.12.EG.1	Review the tax rates on different sources of income and on different types of products and services purchased.	Tax rates vary based on your financial situation.
9.1.12.EG.2	Explain why various forms of income are taxed differently.	Tax rates vary based on your financial situation.
<u>Central Idea/Enduring Understanding:</u>		<u>Essential/Guiding Question:</u>
Saving impacts future financial goals.		What are the different saving vehicles? What is the significance of saving for emergencies?

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<p>A budget is important to a healthy financial future. Through planning, goals are attainable.</p>	<p>What are the cost benefits associated with different investing methods? How do spending habits change through an average person's life? How should saving habits change through an average person's life?</p>
<p>Content: Planning Your Tax Strategy The Fundamentals of Income Taxes Preparing Your Income Tax Return Tax Assistance and Tax Strategies Home and Automobile Insurance Insurance and Risk Management Principles of Home and Property Insurance Automobile Insurance Health, Disability, and Life Insurance Health Insurance and Financial Planning Private Health Care Plans and Government Health Care Programs Disability Income Insurance Life Insurance</p> <p>Work Based Learning Field trip to banks in the area Speakers from several banks</p>	<p>Skills(Objectives): Describe the importance of taxes in financial planning Identify your taxable income Complete a W-4 form Prepare a federal income tax income tax return Identify sources of tax assistance Select the best tax strategies for your financial and personal needs Identify types of risk and risk management methods Develop an insurance program as a way to manage risks Recognize the importance of property and liability insurance Describe the insurance coverages and policy types available to homeowners and renters Analyze the factors that influence the amount of coverage and cost of home insurance Identify the important types of automobile insurance coverage Evaluate factors that affect the cost of automobile insurance Explain the importance of health insurance in financial planning Analyze the costs and benefits of various types of health insurance coverage Assess the trade-offs of different health insurance policies Evaluate the difference among health care plans offered by private companies and by the government Explain the importance of disability insurance in financial planning Identify sources of disability income Determine the trade-offs of different private disability income insurance policies Describe the purpose of life insurance Analyze various types of life insurance coverage Identify the key provisions in a life insurance policy</p>
<p>Interdisciplinary Connections:</p> <p>NJSLSA.SL1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.</p> <p>NJSLSA.SL2 Integrate and evaluate information presented in diverse media and formats, including visually, quantitatively, and orally.</p> <p>WHST.1112.9 Research to Build and Present Knowledge. Draw evidence from informational texts to support analysis, reflection, and research.</p> <p>WHST.9-12.9 Draw evidence from informational texts to support analysis, reflection, and research.</p> <p>11-12.RST.05 Analyze how the text structures information or ideas into categories or hierarchies demonstrating understanding of the information or ideas.</p>	

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Stage 2: Assessment Evidence

Performance Task(s):

Standards & Poor's Q & A
 What's Your Financial ID? Test Your Tax Facts
 International Finance-France
 Careers in Finance-Tax Preparer
 Section 12.1 Assessment
 Standard & Poor's Case Study
 Activity: Federal Income Tax Return
 Section 12.2 Assessment
 Activity: Steps to Perform If Income Tax Return Audited
 Your Financial Portfolio: Take It EZ
 Class Discussions
 Student Activity Workbook
 Section 12.3 Assessment
 Chapter 12 Assessment
 Standards & Poor's Q & A
 Quiz: What's Your Financial ID? Auto Insurance
 Research: Types of Home and Automobile Insurance
 Section 13.1 Assessment
 Research: Insurance Coverages and Policy Types Available to Homeowners and Renters
 International Finance--Vietnam
 Careers in Finance-Insurance Claims Adjuster
 Section 13.2 Assessment
 Research: Automobile Insurance--Differences Between Bodily Injury and Property Damages
 Standard & Poor's Case Study
 Classroom Discussions
 Student Activity Workbook
 Section 13.3 Assessment
 Chapter 13 Assessment
 Standards & Poor's Q & A
 What's Your Financial ID? Insurance Facts and Fiction
 International Finance-Pitcairn Island
 Project: Types of Health Insurance Coverage Research
 Section 14.1 Assessment
 Research: Government Health Care Programs
 Careers in Finance-Insurance Agent
 Section 14.2 Assessment
 Research: Disability Income Insurance
 Section 14.3 Assessment
 Research: Life Insurance
 Standard & Poor's Case Study
 Your Financial Portfolio: Comparing Life Insurance
 Classroom Discussions
 Student Activity Workbook
 Section 14.4 Assessment

Other Evidence:

Daily Do-Now activities
 Vocabulary
 Sketches/research
 Participation
 Following Class Procedures
 Projects assessed using rubrics focused on skills taught, safety protocols and processes used

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Chapter 14 Assessment	
Stage 3: Learning Plan	
<p><u>Learning Opportunities/Strategies:</u></p> <p>Whole group learning with teacher lecture, discussion, and demonstration Guided practice Independent practice Small group instruction Individual instruction Cooperative learning</p>	<p><u>Resources:</u></p> <p>Fundamentals of Insurance. South-Western Cengage Learning. Community Affairs Office of the Federal Reserve Bank of Dallas. Building Wealth: A Beginner's Guide to Securing Your Financial Future. Textbook- Business and Personal Finance. Glencoe/McGraw-Hill, Business and Personal Finance: Your Personal Financial Planner. Glencoe/McGraw-Hill, . Business and Personal Finance: Reproducible Tests. Glencoe/McGraw-Hill, Business and Personal Finance: Student Activity Workbook. Glencoe/McGraw-Hill, Personal Finance Textbook. Glencoe/McGraw-Hill, 2007. National Endowment for Financial Education. NEFE High School Financial Planning Program. Greenwood Village, CO: High School Department. Foundations in Personal Finance. Lampo Press Personal Financial Literacy. South-Western Cengage Learning Managing Your Personal Finances. Thomson Sou Keeping Financial Records for Business. South-Western Educational Publishing Practical Business Math Procedures. McGraw Hill Financial Management and Recordkeeping Glencoe/McGraw-Hill. Financial Management and Recordkeeping: Activity Guide and Working Papers. Glencoe/McGraw-Hill. Stossel in the Classroom. The Power of Choice. (CD). Arizona The Actuarial Foundation. . Building Your Future: Banking Savings, Checking, Credit Cards, Taxes. New York Life Foundation. The Actuarial Foundation.. Building Your Future: Financing Loans & Interests, Home Loans, Auto Loans, Insurance. New York Life Foundation.</p> <p>Social Studies Resources:</p> <ul style="list-style-type: none"> • 6.3 Suggested Framework K-12 • NJ Commission on Holocaust Education • Facing History and Ourselves • New Jersey Historical Commission • Library of Congress (Primary Sources) • National Archives (Primary Sources) • Newsela • PBS Learning Media • Stanford History Education Group • Zinn Education Project

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	<p>Amistad Resources for Social Studies:</p> <ul style="list-style-type: none"> • The New Jersey Amistad Commission Interactive Curriculum • New Jersey State Board Foundation • Civil Rights Teaching • Black Past <p>AAPI Resources for Social Studies:</p> <p>LGBT and Disabilities Resources:</p> <ul style="list-style-type: none"> • LGBTQ-Inclusive Lesson & Resources by Garden State Equality and Make it Better for Youth • LGBTQ+ Books <p>DEI Resources:</p> <ul style="list-style-type: none"> • Learning for Justice • GLSEN Educator Resources • Supporting LGBTQIA Youth Resource List • Respect Ability: Fighting Stigmas, Advancing Opportunities • NJDOE Diversity, Equity & Inclusion Educational Resources • Diversity Calendar <p><i>*Be sure to only include applicable resources.</i></p>
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Differentiation

*Please note: Teachers who have students with 504 plans that require curricular accommodations are to refer to Struggling and/or Special Needs Section for differentiation

High-Achieving Students	On Grade Level Students	Struggling Students	Special Needs/ELL
<ul style="list-style-type: none"> • Visual Learning • Auditory Learning • Progress/Advance to the Next Activity • Modify our curriculum content based on student's ability level • Use a consistent daily routine • Students may redo any assignment any time with no penalty 	<ul style="list-style-type: none"> • Visual Learning • Auditory Learning • Quizzes and Tests are modified • Extra time is given on assignments • Preferential Seating • Individualized Instruction • Tutoring • Modify our curriculum content based on student's ability level 	<ul style="list-style-type: none"> • Visual Learning • Auditory Learning • Quizzes and Tests are modified • Extra time is given on assignments • Preferential Seating • Individualized Instruction • Tutoring • Modify our curriculum content based on 	<ul style="list-style-type: none"> • IEP is followed • Visual Learning • Auditory Learning • Quizzes and Tests are modified • Extra time is given on assignments • Preferential Seating • Individualized Instruction • Tutoring • Modify our curriculum content based on student's ability level • Use a consistent daily routine • Break down tasks into manageable units • Allow for repetition and/or clarification of directions • Students may redo any

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	<ul style="list-style-type: none"> • Use a consistent daily routine • Students may redo any assignment any time with no penalty 	<p>student's ability level</p> <ul style="list-style-type: none"> • Use a consistent daily routine • Break down tasks into manageable units • Allow for repetition and/or clarification of directions • Students may redo any assignment any time with no penalty 	<p>assignment any time with no penalty.</p> <p>Any student requiring further accommodations and/or modifications will have them individually listed in their 504 Plan or IEP. These might include, but are not limited to: breaking assignments into smaller tasks, giving directions through several channels (auditory, visual, kinesthetic, model), and/or small group instruction for reading/writing</p> <p>ELL supports should include, but are not limited to, the following::</p> <p>Extended time Provide visual aids Repeated directions Differentiate based on proficiency Provide word banks Allow for translators, dictionaries</p>
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Pacing Guide

Course Name	Content/Resources	Standards
UNIT 1: PLANNING PERSONAL FINANCE		
23 Days	<p>Fundamentals of Insurance.</p> <p>South-Western Cengage Learning.</p> <p>Community Affairs Office of the Federal Reserve Bank of Dallas. Building Wealth: A Beginner's Guide to Securing Your Financial Future.</p> <p>Textbook- Business and Personal Finance. Glencoe/McGraw-Hill,</p> <p>Business and Personal Finance: Your Personal Financial Planner. Glencoe/McGraw-Hill, .</p> <p>Business and Personal Finance: Reproducible Tests. Glencoe/McGraw-Hill,</p> <p>Business and Personal Finance: Student Activity Workbook. Glencoe/McGraw-Hill,</p> <p>Personal Finance Textbook. Glencoe/McGraw-Hill, 2007.</p>	<p>9.3.IT.1 Demonstrate effective professional communication skills and practices that enable positive customer relationships.</p> <p>9.3.IT.2 Use product or service design processes and guidelines to produce a quality information technology (IT) product or service.</p> <p>9.3.IT.3 Demonstrate the use of cross-functional teams in achieving IT project goals.</p> <p>9.3.IT.4 Demonstrate positive cyber citizenry by applying industry accepted ethical practices and behaviors.</p> <p>9.3.IT.5 Explain the implications of IT on business development.</p> <p>9.3.IT.6 Describe trends in emerging and evolving computer technologies and their influence on IT practices.</p>

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	<p>National Endowment for Financial Education. NEFE High School Financial Planning Program. Greenwood Village, CO: High School Department.</p> <p>Foundations in Personal Finance. Lampo Press</p> <p>Personal Financial Literacy. South-Western Cengage Learning</p> <p>Managing Your Personal Finances. Thomson Sou</p> <p>Keeping Financial Records for Business. South-Western Educational Publishing</p> <p>Practical Business Math Procedures. McGraw Hill</p> <p>Financial Management and Recordkeeping Glencoe/McGraw-Hill.</p> <p>Financial Management and Recordkeeping: Activity Guide and Working Papers. Glencoe/McGraw-Hill.</p> <p>Stossel in the Classroom. The Power of Choice. (CD). Arizona</p> <p>The Actuarial Foundation. . Building Your Future: Banking Savings, Checking, Credit Cards, Taxes. New York Life Foundation.</p> <p>The Actuarial Foundation.. Building Your Future: Financing Loans & Interests, Home Loans, Auto Loans, Insurance. New York Life Foundation.</p>	<p>9.3.IT.7 Perform standard computer backup and restore procedures to protect IT information.</p> <p>9.3.IT.8 Recognize and analyze potential IT security threats to develop and maintain security requirements.</p> <p>9.3.IT.9 Describe quality assurance practices and methods employed in producing and providing quality IT products and services.</p> <p>9.3.IT.10 Describe the use of computer forensics to prevent and solve information technology crimes and security breaches.</p> <p>9.3.IT.12 Demonstrate knowledge of the hardware components associated with information systems.</p> <p>9.3.IT.13 Compare key functions and applications of software and determine maintenance strategies for computer systems</p>
UNIT 2: BANKING AND CREDIT		
22 Days	<p>Fundamentals of Insurance. South-Western Cengage Learning.</p> <p>Community Affairs Office of the Federal Reserve Bank of Dallas. Building Wealth: A Beginner's Guide to Securing Your Financial Future.</p> <p>Textbook- Business and Personal Finance. Glencoe/McGraw-Hill,</p> <p>Business and Personal Finance: Your Personal Financial Planner. Glencoe/McGraw-Hill, .</p> <p>Business and Personal Finance: Reproducible Tests. Glencoe/McGraw-Hill,</p> <p>Business and Personal Finance: Student Activity Workbook. Glencoe/McGraw-Hill,</p> <p>Personal Finance Textbook. Glencoe/McGraw-Hill, 2007.</p>	<p>9.3.IT.1 Demonstrate effective professional communication skills and practices that enable positive customer relationships.</p> <p>9.3.IT.2 Use product or service design processes and guidelines to produce a quality information technology (IT) product or service.</p> <p>9.3.IT.3 Demonstrate the use of cross-functional teams in achieving IT project goals.</p> <p>9.3.IT.4 Demonstrate positive cyber citizenry by applying industry accepted ethical practices and behaviors.</p> <p>9.3.IT.5 Explain the implications of IT on business development.</p> <p>9.3.IT.6 Describe trends in emerging and evolving computer technologies</p>

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UNIT 3: UNIT 3: INVESTING YOUR FINANCIAL RESOURCES		
22 Days	<p>Fundamentals of Insurance. South-Western Cengage Learning.</p> <p>Community Affairs Office of the Federal Reserve Bank of Dallas. Building Wealth: A Beginner's Guide to Securing Your Financial Future.</p> <p>Textbook- Business and Personal Finance. Glencoe/McGraw-Hill,</p> <p>Business and Personal Finance: Your Personal Financial Planner. Glencoe/McGraw-Hill, .</p> <p>Business and Personal Finance: Reproducible Tests. Glencoe/McGraw-Hill,</p> <p>Business and Personal Finance: Student Activity Workbook. Glencoe/McGraw-Hill,</p> <p>Personal Finance Textbook. Glencoe/McGraw-Hill, 2007.</p>	<p>9.3.IT.1 Demonstrate effective professional communication skills and practices that enable positive customer relationships.</p> <p>9.3.IT.2 Use product or service design processes and guidelines to produce a quality information technology (IT) product or service.</p> <p>9.3.IT.3 Demonstrate the use of cross-functional teams in achieving IT project goals.</p> <p>9.3.IT.4 Demonstrate positive cyber citizenry by applying industry accepted ethical practices and behaviors.</p> <p>9.3.IT.5 Explain the implications of IT on business development.</p> <p>9.3.IT.6 Describe trends in emerging and evolving computer technologies</p>

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	<p>National Endowment for Financial Education. NEFE High School Financial Planning Program. Greenwood Village, CO: High School Department.</p> <p>Foundations in Personal Finance. Lampo Press</p> <p>Personal Financial Literacy. South-Western Cengage Learning</p> <p>Managing Your Personal Finances. Thomson Sou</p> <p>Keeping Financial Records for Business. South-Western Educational Publishing</p> <p>Practical Business Math Procedures. McGraw Hill</p> <p>Financial Management and Recordkeeping Glencoe/McGraw-Hill.</p> <p>Financial Management and Recordkeeping: Activity Guide and Working Papers. Glencoe/McGraw-Hill.</p> <p>Stossel in the Classroom. The Power of Choice. (CD). Arizona</p> <p>The Actuarial Foundation. . Building Your Future: Banking Savings, Checking, Credit Cards, Taxes. New York Life Foundation.</p> <p>The Actuarial Foundation.. Building Your Future: Financing Loans & Interests, Home Loans, Auto Loans, Insurance. New York Life Foundation.</p>	<p>and their influence on IT practices.</p> <p>9.3.IT.7 Perform standard computer backup and restore procedures to protect IT information.</p> <p>9.3.IT.8 Recognize and analyze potential IT security threats to develop and maintain security requirements.</p> <p>9.3.IT.9 Describe quality assurance practices and methods employed in producing and providing quality IT products and services.</p> <p>9.3.IT.10 Describe the use of computer forensics to prevent and solve information technology crimes and security breaches.</p> <p>9.3.IT.12 Demonstrate knowledge of the hardware components associated with information systems.</p> <p>9.3.IT.13 Compare key functions and applications of software and determine maintenance strategies for computer systems</p>
UNIT 4: UNIT 4: PROTECTING YOUR FINANCES		
23 Days	<p>Fundamentals of Insurance. South-Western Cengage Learning.</p> <p>Community Affairs Office of the Federal Reserve Bank of Dallas. Building Wealth: A Beginner's Guide to Securing Your Financial Future.</p> <p>Textbook- Business and Personal Finance. Glencoe/McGraw-Hill,</p> <p>Business and Personal Finance: Your Personal Financial Planner. Glencoe/McGraw-Hill, .</p> <p>Business and Personal Finance: Reproducible Tests. Glencoe/McGraw-Hill,</p> <p>Business and Personal Finance: Student Activity Workbook. Glencoe/McGraw-Hill,</p> <p>Personal Finance Textbook. Glencoe/McGraw-Hill, 2007.</p>	<p>9.3.IT.1 Demonstrate effective professional communication skills and practices that enable positive customer relationships.</p> <p>9.3.IT.2 Use product or service design processes and guidelines to produce a quality information technology (IT) product or service.</p> <p>9.3.IT.3 Demonstrate the use of cross-functional teams in achieving IT project goals.</p> <p>9.3.IT.4 Demonstrate positive cyber citizenry by applying industry accepted ethical practices and behaviors.</p> <p>9.3.IT.5 Explain the implications of IT on business development.</p> <p>9.3.IT.6 Describe trends in emerging and evolving computer technologies</p>

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