

Carlstadt-East Rutherford Regional School District
Career and Technology Education Department
Personal Finance Curriculum

Course Description

Personal Finance is a half-year course that meets on a rotating basis for three (3) 55-minute blocks and one (1) 40-minute block for every five (5) day cycle.

The semester-long personal finance course covers all of the essential personal finance topics necessary to become a financially capable student. Topics include banking, credit, budgeting, investing, career planning, and more. By the end of this course, students will have a thorough understanding of personal finance topics and be prepared to handle the financial responsibilities that exist after graduation.

Course Overview and Pacing Guide

Unit	Topic	Time Frame
1	Behavioral Economics	2 Weeks
2	Banking	2 Weeks
3	Investing	2 Weeks
4	Types of Credit	2 Weeks
5	Managing Credit	2 Weeks
6	Paying for College	2 Weeks
7	Insurance	2 Weeks
8	Taxes	2 Weeks
9	Budgeting	2 Weeks
10	Consumer Skills	2 Weeks

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Personal Financial Literacy (Standard 9.1) See Individual Units

Career Readiness, Life Literacies, and Key Skills (Standard 9.2) See Individual Units

Computer Science (Standard 8.1) See Individual Units

Interdisciplinary Connections

MA.K-12.1-8:

Integrate mathematical skills to calculate financial and accounting problems and scenarios.

ELA-LITERACY.RST.11-12.7

Integrate and evaluate multiple sources of information presented in diverse formats and media (e.g., quantitative data, video, multimedia) in order to address a question or solve a problem.

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Modifications, Accommodations, and Differentiation			
English Language Learners	IEP / 504	At Risk Students	Gifted and Talented
Scaffolding Word walls Sentence/paragraph frames Bilingual dictionaries/translation Think alouds Read alouds Highlight key vocabulary Annotation guides Think-pair- share Visual aides Modeling In-Class-Support Graphic Organizers Note-taking guides Clarify assignments, directions and instructions Extended time Collaboration between ESL and mainstream classroom teachers	Word walls Visual aides Graphic organizers Multimedia Leveled readers Assistive technology Notes/summaries Extended time Answer masking Answer eliminator Highlighter Color contrast In-Class-Support Provide Study Guides Establish Timelines Clarify Assignments, directions and instructions Parent/teacher communication Assist students with steps to complete assignments Provide student with clear expectations and grading criteria Establish procedures for accommodations /modifications for assessments	Teacher tutoring Peer tutoring Study guides Graphic organizers Extended time Parent communication Modified assignments Counseling Verbal reminders Check student independent work Assist student with planning of assignments Provide student with clear expectations and grading criteria Restate and clarify directions and questions	Challenge assignments Enrichment activities Independent research/inquiry Collaborative teamwork Higher level questioning Critical/Analytical thinking tasks Self-directed activities Open forums and debates in the classroom regarding controversial issues

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Unit Name	Unit 1 - Behavioral Economics	Time Frame - 2 Weeks
Instructional Materials and Resources	NGPF.org Semester Personal Finance Course, Chromebooks, Video Tutorials/Demonstrations, Classwork Exercises, Software Applications, Internet Research, Projects, Finance Friday, and Finance Arcade.	

Disciplinary Concept: Behavioral Economics

In this unit students will learn how cognitive biases and other outside influences can affect their decisions.

Core Idea	Performance Expectation (Standard)
To be fiscally responsible, an individual's finances should align with his or her values and goals.	9.1.12.FP.1: Create a clear long-term financial plan to ensure its alignment with your values. 9.1.12.FP.2: Explain how an individual's financial values and goals may change across a lifetime and the adjustments to the personal financial plan that may be needed.
Biological behavioral biases, psychology, and unconscious beliefs affect financial decision-making.	9.1.12.FP.5: Evaluate how behavioral bias (e.g., overconfidence, confirmation, recency, loss aversion, etc.) affects decision-making.
Collaborative digital tools can be used to access, record and share different viewpoints and to collect and tabulate the views of groups of people.	9.4.12.TL.4: Collaborate in online learning communities or social networks or virtual worlds to analyze and propose a resolution to a real-world problem.
Career planning requires purposeful planning based on research, self-knowledge, and informed choices.	9.2.12.CAP.5: Assess and modify a personal plan to support current interests and postsecondary plans.
With a growth mindset, failure is an important part of success.	9.4.12.CI.1: Demonstrate the ability to reflect, analyze, and use creative skills and ideas.

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Student Learning Objectives (Knowledge and Skills)	Suggested Tasks/Activities	Evidence of Learning (Assessments)
Practice making financial decisions and reflect on their personal values and how they can influence their financial decisions	1.1 Your Values and Money	Classroom Assignments and Activities, Unit Quiz, Unit Test, Unit Project
Identify various cognitive biases and give examples of cognitive biases in their own lives	1.2 Your Brain and Money	Classroom Assignments and Activities, Unit Quiz, Unit Test, Unit Project
Analyze how loss aversion can impact us as consumers	1.3 Loss Aversion	Classroom Assignments and Activities, Unit Quiz, Unit Test, Unit Project
Identify how the endowment effect and sunk costs can affect our decision making	1.4 Endowment Effect and Sunk Costs	Classroom Assignments and Activities, Unit Quiz, Unit Test, Unit Project
Understand what herd mentality and FOMO are	1.5 Herd Mentality and FOMO	Classroom Assignments and Activities, Unit Quiz, Unit Test, Unit Project

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Unit Name	Unit 2 - Banking	Time Frame - 2 Weeks
Instructional Materials and Resources	NGPF.org Semester Personal Finance Course, Chromebooks, Video Tutorials/Demonstrations, Classwork Exercises, Software Applications, Internet Research, Projects, Finance Friday, and Finance Arcade.	

Disciplinary Concept: Banking

This unit explores the essentials of bank accounts, why we save, and how to save.

Core Idea	Performance Expectation (Standard)
There are ways to align your investments with your personal financial goals.	9.1.12.PB.1: Explain the difference between saving and investing. 9.1.12.PB.2: Prioritize financial decisions by considering alternatives and possible consequences.
A person's tolerance for investment risk can change depending on factors such as life circumstances, financial goals, and econ conditions.	9.1.12.RM.1: Describe the importance of various sources of income in retirement, including Social Security, employer-sponsored retirement plans, and investments.
Individuals select digital tools and design automated processes to collect, transform, generalize, simplify, and present large data sets in different ways to influence how other people interpret and understand the information.	8.1.12.DA.1: Create interactive data visualizations using software tools to help others better understand real world phenomena, including climate change.
Collaborative digital tools can be used to access, record and share different viewpoints and to collect the views of groups of people.	9.4.12.TL.4: Collaborate in online learning communities or social networks or virtual worlds to analyze and propose a resolution to a real-world problem.

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Student Learning Objectives (Knowledge and Skills)	Suggested Tasks/Activities	Evidence of Learning (Assessments)
Explain what a checking account is used for and how funds are deposited and withdrawn	2.1 Checking Accounts	Classroom Assignments and Activities, Unit Quiz, Unit Test, Unit Project
Explain the difference between a checking and savings and compare different savings vehicles	2.2 Savings Accounts	Classroom Assignments and Activities, Unit Quiz, Unit Test, Unit Project
Identify common fees and how to avoid them and explain how overdraft protection works	2.3 Beware of Banking Fees	Classroom Assignments and Activities, Unit Quiz, Unit Test, Unit Project
Explain who is typically unbanked and the reasons that they are unbanked and compare debit and credit cards	2.4 Being Unbanked	Classroom Assignments and Activities, Unit Quiz, Unit Test, Unit Project
Identify various rules of thumb and strategies to save money	2.5 Strategies to Save	Classroom Assignments and Activities, Unit Quiz, Unit Test, Unit Project
Identify everyday obstacles Americans experience when trying to save money	2.6 Challenges to Saving	Classroom Assignments and Activities, Unit Quiz, Unit Test, Unit Project
List the advantages of online and mobile banking versus traditional banking	2.7 Online and Mobile Banking	Classroom Assignments and Activities, Unit Quiz, Unit Test, Unit Project

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Unit Name	Unit 3 - Investing	Time Frame - 2 Weeks
Instructional Materials and Resources	NGPF.org Semester Personal Finance Course, Chromebooks, Video Tutorials/Demonstrations, Classwork Exercises, Software Applications, Internet Research, Projects, Finance Friday, and Finance Arcade.	

Disciplinary Concept: Investing

This unit allows students to learn about the stock market along with investment strategies & retirement.

Core Idea	Performance Expectation (Standard)
A person's tolerance for investment risk can change depending on factors such as life circumstances, financial goals, and econ conditions.	9.1.12.RM.2: Identify types of investments appropriate for different objectives such as liquidity, income, and growth.
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.CFR.4: Demonstrate an understanding of the interrelationships among attitudes, assumptions, and patterns of behavior regarding money, saving, investing, and work across cultures.
Collaborative digital tools can be used to access, record and share different viewpoints and to collect and tabulate the views of groups of people.	9.4.12.TL.4: Collaborate in online learning communities or social networks or virtual worlds to analyze and propose a resolution to a real-world problem.
Career planning requires purposeful planning based on research, self-knowledge, and informed choices.	9.2.12.CAP.5: Assess and modify a personal plan to support current interests and postsecondary plans.

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Student Learning Objectives (Knowledge and Skills)	Suggested Tasks/Activities	Evidence of Learning (Assessments)
Define investing and distinguish it from saving and trading	3.1 Why Should I Invest?	Classroom Assignments and Activities, Unit Quiz, Unit Test, Unit Project
Explain what the stock market is and why companies and investors choose to participate	3.2 What is the Stock Market?	Classroom Assignments and Activities, Unit Quiz, Unit Test, Unit Project
Explain what stocks are and how they can make money from investing in them	3.3 What is a Stock?	Classroom Assignments and Activities, Unit Quiz, Unit Test, Unit Project
Understand the various factors that can influence bond prices such as interest rates	3.4 What is a Bond?	Classroom Assignments and Activities, Unit Quiz, Unit Test, Unit Project
Manage investment risk with investing early, diversification, and dollar cost averaging	3.5 Managing Risk	Classroom Assignments and Activities, Unit Quiz, Unit Test, Unit Project
Understand what a fund is and how investing in one can create a more diversified portfolio	3.6 Investing in Funds	Classroom Assignments and Activities, Unit Quiz, Unit Test, Unit Project
Identify strategies recommended for a beginner investor	3.8 Start Investing	Classroom Assignments and Activities, Unit Quiz, Unit Test, Unit Project

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Unit Name	Unit 4 - Types of Credit	Time Frame - 2 Weeks
Instructional Materials and Resources	NGPF.org Semester Personal Finance Course, Chromebooks, Video Tutorials/Demonstrations, Classwork Exercises, Software Applications, Internet Research, Projects, Finance Friday, and Finance Arcade.	

Disciplinary Concept: Types of Credit	
In this unit students will learn about credit, credit cards, and different loan options.	
Core Idea	Performance Expectation (Standard)
There are reasons and consequences to taking on debt.	9.1.12.CDM.1: Identify the purposes, advantages, and disadvantages of debt. 9.1.12.CDM.2: Compare and contrast the advantages and disadvantages of various types of 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. 9.1.12.CDM.7: Calculate a mortgage payment based on type of loan, down payment, credit score, and loan interest rate.
Large data sets can be transformed, generalized, simplified, and presented in different ways to influence how individuals interpret and understand the information.	8.1.12.DA.5: Create data visualizations from large data sets to summarize, communicate, and support different interpretations of real-world phenomena.
Digital tools differ in features, and capacities. Knowledge of tools is helpful in selecting the best tool for a given task.	9.4.12.TL.2: Generate data using formula-based calculations in a spreadsheet and draw conclusions about the data.

Student Learning Objectives (Knowledge and Skills)	Suggested Tasks/Activities	Evidence of Learning (Assessments)
Identify the major types of credit and their characteristics	4.1 Intro to Credit	Classroom Assignments and Activities, Unit Quiz, Unit Test, Unit Project
Enumerate the differences between debit, prepaid debit, and credit cards	4.2 Young People & Credit Cards	Classroom Assignments and Activities, Unit Quiz, Unit Test, Unit Project
Explain how a credit card works in terms of making purchases and managing payments	4.3 Using Credit Cards Wisely	Classroom Assignments and Activities, Unit Quiz, Unit Test, Unit Project
Differentiate between amortized installment loans and revolving credit lines	4.4 Loan Fundamentals	Classroom Assignments and Activities, Unit Quiz, Unit Test, Unit Project
Calculate how much an auto loan will cost with factors such as down payment, APR, and term	4.5 Auto Loans	Classroom Assignments and Activities, Unit Quiz, Unit Test, Unit Project
Use a mortgage calculator to explore the total cost of buying a home. Understand predatory lending.	4.6 Mortgages 4.7 Predatory Lending	Classroom Assignments and Activities, Unit Quiz, Unit Test, Unit Project

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Unit Name	Unit 5 - Managing Credit	Time Frame - 2 Weeks
Instructional Materials and Resources	NGPF.org Semester Personal Finance Course, Chromebooks, Video Tutorials/Demonstrations, Classwork Exercises, Software Applications, Internet Research, Projects, Finance Friday, and Finance Arcade.	

Disciplinary Concept: Managing Credit

In this unit students will learn how to manage credit, credit score and debts.

Core Idea	Performance Expectation (Standard)
Building and maintaining a good credit history is a process.	9.1.12.CP.4: Identify the skill sets needed to build and maintain a positive credit profile. 9.1.12.CP.5: Create a plan to improve and maintain an excellent credit rating.
There are ways to ensure that your credit is protected, and information is accurate.	9.1.12.CP.8: Identify different ways you can protect your credit. 9.1.12.CP.9: Analyze the information contained in a credit report, how scores are calculated and used, and explain the importance of disputing inaccurate entries.
The design and use of computing technologies and artifacts can positively or negatively affect equitable access to information and opportunities.	8.1.12.IC.3: Predict the potential impacts and implications of emerging technologies on larger social, economic, and political structures, using evidence from credible sources.
There are strategies to improve one's professional value and marketability.	9.2.12.CAP.5: Assess and modify a personal plan to support current interests and postsecondary plans.

Student Learning Objectives (Knowledge and Skills)	Suggested Tasks/Activities	Evidence of Learning (Assessments)
Observe how interest-bearing credit accounts impact a person's ability to manage debt	5.1 Debt Management	Classroom Assignments and Activities, Unit Quiz, Unit Test, Unit Project
Analyze a credit report and explain how to address errors on a credit report	5.2 Your Credit Report	Classroom Assignments and Activities, Unit Quiz, Unit Test, Unit Project
Explain what a credit score is and how one is calculated	5.3 Your Credit Score	Classroom Assignments and Activities, Unit Quiz, Unit Test, Unit Project
Identify strategies to start building credit and analyze reasons why it's important to establish credit early in life	5.4 Building Credit from Scratch	Classroom Assignments and Activities, Unit Quiz, Unit Test, Unit Project

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Unit Name	Unit 6 - Paying for College	Time Frame - 2 Weeks
Instructional Materials and Resources	NGPF.org Semester Personal Finance Course, Chromebooks, Video Tutorials/Demonstrations, Classwork Exercises, Software Applications, Internet Research, Projects, Finance Friday, and Finance Arcade.	

Disciplinary Concept: Paying for College	
In this unit students will learn about scholarships, grants, student loans and repaying after college	
Core Idea	Performance Expectation (Standard)
There are factors you can use to select financial institutions and professionals that are best suited for your needs.	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 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.
Career planning requires purposeful planning based on research, self-knowledge, and informed choices.	9.2.12.CAP.4: Evaluate different careers and develop various plans (e.g., costs of public, private, training schools) and timetables for achieving them, including educational/training requirements, costs, loans, and debt repayment. 9.2.12.CAP.5: Assess and modify a personal plan to support current interests and postsecondary plans. 9.2.12.CAP.10: Identify strategies for reducing overall costs of postsecondary education 9.2.12.CAP.11: Demonstrate an understanding of Free Application for Federal Student Aid (FAFSA) requirements to apply for postsecondary education.

Student Learning Objectives (Knowledge and Skills)	Suggested Tasks/Activities	Evidence of Learning (Assessments)
Analyze the opportunity cost of going to college when compared to entering the workforce	6.1 Paying for College 101	Classroom Assignments and Activities, Unit Quiz, Unit Test, Unit Project
Explain the role the FAFSA plays in the financial aid process	6.2 Applying for the FAFSA	Classroom Assignments and Activities, Unit Quiz, Unit Test, Unit Project
Explain the difference between scholarships and grants	6.3 Scholarships and Grants	Classroom Assignments and Activities, Unit Quiz, Unit Test, Unit Project
Analyze different types of federal student loans	6.4 Student Loans	Classroom Assignments and Activities, Unit Quiz, Unit Test, Unit Project
Analyze different scenarios and choose the best repayment option	6.6 Student Loan Repayment	Classroom Assignments and Activities, Unit Quiz, Unit Test, Unit Project

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Unit Name	Unit 7 - Insurance	Time Frame - 2 Weeks
Instructional Materials and Resources	NGPF.org Semester Personal Finance Course, Chromebooks, Video Tutorials/Demonstrations, Classwork Exercises, Software Applications, Internet Research, Projects, Finance Friday, and Finance Arcade.	

Disciplinary Concept: Insurance

In this unit students will learn about what insurance is and take a deeper dive into different types of insurance.

Core Idea	Performance Expectation (Standard)
Different types of insurance have different costs and protections.	9.1.12.RM.3: Compare the cost of various types of insurance 9.1.12.RM.5: Explain what self-insuring is and determine when it is appropriate. 9.1.12.RM.6: Differentiate the costs benefits and features (e.g., riders, deductibles, umbrella policies) of renter's and homeowner's insurance 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.
Large data sets can be transformed, generalized, simplified, and presented in different ways to influence how individuals interpret and understand the information.	8.1.12.DA.5: Create data visualizations from large data sets to summarize, communicate, and support different interpretations of real-world phenomena.
Digital tools differ in features and capacities. Knowledge of tools is helpful in selecting the best tool for a given task.	9.4.12.TL.2: Generate data using formula-based calculations in a spreadsheet and draw conclusions about the data.

Student Learning Objectives (Knowledge and Skills)	Suggested Tasks/Activities	Evidence of Learning (Assessments)
Identify factors that impact insurance premiums and the relationship between premiums, deductibles, and coverage limits	7.1 Intro to Insurance	Classroom Assignments and Activities, Unit Quiz, Unit Test, Unit Project
Describe the main types of auto insurance policies and compare state requirements	7.2 Auto Insurance	Classroom Assignments and Activities, Unit Quiz, Unit Test, Unit Project
Distinguish the similarities and differences between renters and homeowners insurance	7.3 Renters & Homeowners Insurance	Classroom Assignments and Activities, Unit Quiz, Unit Test, Unit Project
Identify the various costs affiliated with having health insurance	7.4 How Health Insurance Works	Classroom Assignments and Activities, Unit Quiz, Unit Test, Unit Project
Explain the pros and cons of enrolling in employer-sponsored health plans vs individual plans from the Marketplace	7.5 How to Access Health Insurance	Classroom Assignments and Activities, Unit Quiz, Unit Test, Unit Project

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Unit Name	Unit 8 - Taxes	Time Frame - 2 Weeks
Instructional Materials and Resources	NGPF.org Semester Personal Finance Course, Chromebooks, Video Tutorials/Demonstrations, Classwork Exercises, Software Applications, Internet Research, Projects, Finance Friday, and Finance Arcade.	

Disciplinary Concept: Taxes	
In this unit students will learn about the US tax system and filing a tax return.	
Core Idea	Performance Expectation (Standard)
Digital tools differ in features, capacities, and styles. Knowledge of different digital tools is helpful in selecting the best tool for a given task.	9.4.12.TL.2: Generate data using formula-based calculations in a spreadsheet and draw conclusions about the data
Securing an income involves an understanding of the costs and time in preparing for a career field, interview and negotiation skills, job searches, resume development, prior experience, and vesting and retirement plans.	9.2.12.CAP.15: Demonstrate how exemptions, deductions, and deferred income can reduce taxable income. 9.2.12.CAP.16: Explain why taxes are withheld from income and the relationship of federal, state, and local taxes, and how the money collected is used by local, county, state, and federal governments. 9.2.12.CAP.18: Differentiate between taxable and nontaxable income from various forms of employment (e.g., cash business, tips, tax filing, and withholding). 9.2.12.CAP.19: Explain the purpose of payroll deductions and why fees for various benefits (e.g., medical benefits) are taken out of pay, including the cost of employee benefits to employers and self-employment income. 9.2.12.CAP.20: Analyze a Federal and State Income Tax Return.

Student Learning Objectives (Knowledge and Skills)	Suggested Tasks/Activities	Evidence of Learning (Assessments)
Explain the difference between gross and net pay	8.1 Taxes and Your Pay Stub	Classroom Assignments and Activities, Unit Quiz, Unit Test, Unit Project
Identify important dates within the tax cycle and compare tax forms and their purpose	8.2 The Tax Cycle and Job Paperwork	Classroom Assignments and Activities, Unit Quiz, Unit Test, Unit Project
Identify key facts about taxes and the tax cycle	8.3 Teens and Taxes	Classroom Assignments and Activities, Unit Quiz, Unit Test, Unit Project
Compare different methods of preparing federal and state taxes	8.4 How to File Your Taxes	Classroom Assignments and Activities, Unit Quiz, Unit Test, Unit Project
Complete a 1040 form to file their taxes	8.5 Completing the 1040	Classroom Assignments and Activities, Unit Quiz, Unit Test, Unit Project

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Unit Name	Unit 9 - Budgeting	Time Frame - 2 Weeks
Instructional Materials and Resources	NGPF.org Semester Personal Finance Course, Chromebooks, Video Tutorials/Demonstrations, Classwork Exercises, Software Applications, Internet Research, Projects, Finance Friday, and Finance Arcade.	

Disciplinary Concept: Budgeting

In this unit students will learn how to build budgets for all different parts of life.

Core Idea	Performance Expectation (Standard)
A budget may need to be modified as an individual's career, financial goals (e.g., education, home ownership, retirement), and/or other life situations change.	9.1.12.PB.3: Design a personal budget that will help you reach your long-term and short-term financial goals. 9.1.12.PB.4: Explain how you would revise your budget to accommodate changing circumstances.
Individuals select digital tools and design automated processes to collect, transform, generalize, simplify, and present large data sets in different ways to influence how other people interpret and understand the underlying information.	8.1.12.DA.1: Create interactive data visualizations using software tools to help others better understand real-world phenomena, including climate change.
With a growth mindset, failure is an important part of success.	9.4.12.CI.1: Demonstrate the ability to reflect, analyze, and use creative skills and ideas.

Student Learning Objectives (Knowledge and Skills)	Suggested Tasks/Activities	Evidence of Learning (Assessments)
Classify expenses as needs and wants and explain the difference between gross pay and net pay	9.1 Budgeting 101	Classroom Assignments and Activities, Unit Quiz, Unit Test, Unit Project
Weigh the pros and cons of each budgeting strategy	9.2 Budgeting Strategies	Classroom Assignments and Activities, Unit Quiz, Unit Test, Unit Project
Prioritize many factors when deciding where to live	9.3 Budgeting for your Home	Classroom Assignments and Activities, Unit Quiz, Unit Test, Unit Project
Research the cost of a desired car including car payments, insurance, maintenance, fuel and registration	9.4 Budgeting for Transportation	Classroom Assignments and Activities, Unit Quiz, Unit Test, Unit Project
Explain how to save money when shopping at a grocery store and detail strategies for lowering a dining out budget	9.5 Budgeting for Food	Classroom Assignments and Activities, Unit Quiz, Unit Test, Unit Project
Create a budget on a salaried adult's income and adjust it as required	9.7 Build Your Budget	Classroom Assignments and Activities, Unit Quiz, Unit Test, Unit Project

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Unit Name	Unit 10 - Consumer Skills	Time Frame - 2 Weeks
Instructional Materials and Resources	NGPF.org Semester Personal Finance Course, Chromebooks, Video Tutorials/Demonstrations, Classwork Exercises, Software Applications, Internet Research, Projects, Finance Friday, and Finance Arcade.	

Disciplinary Concept: Consumer Skills	
In this unit students will learn how to be savvy consumers, avoid scams & fraud, and avoid identity theft	
Core Idea	Performance Expectation (Standard)
There are agencies, laws, and resources to protect you as a consumer.	9.1.12.EG.6: Analyze the rights and responsibilities of buyers and sellers under consumer protection laws.
There are ways to manage your accounts that provide you with maximum benefits and protection.	9.1.12.FI.1: Identify ways to protect yourself from identity theft 9.1.12.FI.2: Explain ways to manage your accounts that maximize benefits and provide you with the utmost protection.
The design and use of computing technologies and artifacts can positively or negatively affect equitable access to information and opportunities.	8.1.12.IC.3: Predict the potential impacts and implications of emerging technologies on larger social, economic, and political structures, using evidence from credible sources.
There are strategies to improve one's professional value and marketability.	9.2.12.CAP.5: Assess and modify a personal plan to support current interests and postsecondary plans.

Student Learning Objectives (Knowledge and Skills)	Suggested Tasks/Activities	Evidence of Learning (Assessments)
Examine their role as a consumer and their consumer decisions	10.1 Your Money & Social Media	Classroom Assignments and Activities, Unit Quiz, Unit Test, Unit Project
Identify ways advertisements can influence their consumer decisions	10.2 Dark Patterns	Classroom Assignments and Activities, Unit Quiz, Unit Test, Unit Project
Understand what comparison shopping is, how it can help consumers, and when it makes sense to comparison shop	10.3 Comparison Shopping	Classroom Assignments and Activities, Unit Quiz, Unit Test, Unit Project
Identify different types of identity theft, how they can occur, and the impact they can have on someone's life	10.4 Identity Theft	Classroom Assignments and Activities, Unit Quiz, Unit Test, Unit Project
Identify red flags to look for in different types of scams and fraud	10.5 Scams & Fraud	Classroom Assignments and Activities, Unit Quiz, Unit Test, Unit Project