



Springfield Public Schools
Springfield, New Jersey 07081

Personal Finance

Curriculum Guide

2022

This curriculum may be modified through varying materials, techniques, and strategies as per an individual student's IEP.

*Springfield Board of Education
Approved February 28, 2022*



SPRINGFIELD PUBLIC SCHOOLS
ENGAGING STUDENTS • FOSTERING ACHIEVEMENT • CULTIVATING 21ST CENTURY GLOBAL SKILLS

Springfield Public Schools Springfield, New Jersey

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Superintendent of Schools**

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*Springfield Board of Education
PO Box 210
Springfield, New Jersey 07081*

"Cultivating compassionate and extraordinary learners"

Rachel Goldberg
Superintendent of Schools
(973) 376-1025

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School Business Administrator/
Board Secretary
(973) 376-1025

Resolution: School Government
Introduced By: Vice President Saha
Seconded By: Mrs. Gamarekian
Adopted: February 28, 2022

Revised Curriculum

At the recommendation of the Superintendent, to approve the following revised curriculum –

- Accounting I
- Business Law
- Business Management
- Entrepreneurship
- Personal Finance
- Sports & Entertainment Marketing
- American Regional Cuisine
- Bake Shop I & II
- Classic French & Italian
- Foundations of Restaurant Management and Culinary Arts I – IV
- International Cuisine

I, Michelle Calas, School Business Administrator/Board Secretary of the Springfield Board of Education, hereby certify that the extract from the minutes of a meeting of the Board of Education duly called and held on February 28, 2022 has been compared by me with the original minute book of said Board of Education, and is a true, complete and exact copy therefor, as far as the same relates to the subject matter referred to said contract.

IN WITNESS THEREOF, I have hereunto set my hand and seal of the Springfield Board of Education, this 1st of March 2022.

SEAL



Michelle Calas
School Business Administrator/Board Secretary



Unit 1 Overview Template

Content Area: Business **Grade Level:** 10-12 **Unit Title:** The Plans We Have for Our Lives

Unit Summary: “What are we going to do after high school?” This is a popular question that some young people dread hearing. This unit is an introduction to the financial planning process and how it can help a person reach their financial goals. By recognizing the tradeoff of financial decisions, and learning to use money wisely now and for the future, a person will be able to live according to their values and meet financial needs and goals throughout life.

Primary Interdisciplinary Connections:

Career Education, Language Arts, Mathematics and Technology

21st Century Themes ☐ Creativity and Innovation ☒ Critical Thinking and Problem Solving ☐ ICT Literacy
☒ Information Literacy ☒ Life and Career Skills ☒ Communication and Collaboration ☐ Media Literacy

Unit Rationale: This unit will serve as an introduction to understanding the importance of a financial plan and the daily involvement of financial decision making. It will be the foundation for the remaining units, which will focus on banking, credit, debit, savings, investments, stocks, real estate, taxes, insurance, and career planning.

Career Readiness (Standard 9):

9.2 Career Awareness, Exploration, Preparation, and Training
 9.4 Life Literacies and Key Skills

Learning Targets

Standards:

9.1 Personal Financial Literacy
 12. 1, 2 & 4 Social and Emotional Learning
 LA Language Arts
 MA Mathematics

Content Statements:

9.1.12.CFR - 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.EG - There are reasons and consequences to taking on debt. There are ways to evaluate loans and their impact on one’s personal financial plan.

9.1.12.FP - To be fiscally responsible, an individual’s finances should align with his or her values and goals. Biological behavioral biases, psychology, and unconscious beliefs affect financial decision-making.

9.1.12.PB - There are ways to align your investments with your personal financial goals. 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. Money management requires understanding of cash flow systems and business practices.

9.1.12.RM - A person’s tolerance for investment risk can change depending on factors such as life circumstances, financial goals, and economic conditions.

9.2.12.CAP - There are strategies to improve one’s professional value and marketability. Career planning requires purposeful planning based on research, self-knowledge, and informed choices.



9.4.12.CI - Innovative ideas or innovation can lead to career opportunities.
 9.4.12.TL - Digital tools differ in features, capacities, and styles. Knowledge of different digital tools is helpful in selecting the best tool for a given task.
 SEL.PK-12.1 - Self-Awareness
 SEL.PK.12.2 - Self-Management
 SEL.PK.12.4 - Responsible Decision-Making
 LA.RL11-12. - Reading Literature
 MA.A.CED - Creating Equations

CPI#:	Cumulative Progress Indicator (CPI):
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.
9.1.12.EG.4	Explain the relationship between your personal financial situation and the broader economic and governmental policies.
9.1.12.EG.5	Relate a country's economic system of production and consumption to building personal wealth, the mindset of social comparison, and achieving societal responsibilities.
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.
9.1.12.FP.3	Relate the concept of delayed gratification (i.e., psychological distance) to meeting financial goals, investing and building wealth over time.
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.
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.
9.1.12.RM.2	Identify types of investments appropriate for different objectives such as liquidity, income, and growth.
9.2.12.CAP.2	Develop college and career readiness skills by participating in opportunities such as structured learning experiences, apprenticeships, and dual enrollment programs.
9.2.12.CAP.3	Investigate how continuing education contributes to one's career and personal growth.
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.6	Identify transferable skills in career choices and design alternative career plans based on those skills.
9.2.12.CAP.7	Use online resources to examine licensing, certification, and credentialing requirements at the local, state, and national levels to maintain compliance with industry requirements in areas of career interest.
9.2.12.CAP.8	Determine job entrance criteria (e.g., education credentials, math/writing/reading comprehension tests, drug tests) used by employers in various industry sectors.



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).
9.4.12.CI.3	Investigate new challenges and opportunities for personal growth, advancement, and transition (e.g., 2.1.12.PGD.1).
9.4.12.TL.1	Assess digital tools based on features such as accessibility options, capacities, and utility for accomplishing a specified task (e.g., W.11-12.6.).
SEL.PK.12.1.3	Recognize one's personal traits, strengths, and limitations.
SEL.PK.12.2.2	Recognize the skills needed to establish and achieve personal and educational goals.
SEL.PK.12.4.1	Develop, implement and model effective problem solving and critical thinking skills.
LA.RL.11-12.2	Determine two or more themes or central ideas of a text and analyze their development over the course of the text, including how they interact and build on one another to produce a complex account; provide an objective summary of the text.
MA.A-CED.A.1	Create equations and inequalities in one variable and use them to solve problems.
MA.A-CED.A.4	Rearrange formulas to highlight a quantity of interest, using the same reasoning as in solving equations.

Unit Essential Questions:

- What is the financial planning process?
- What is the decision making process?
- What risks are associated with decision-making?
- How do decisions affect the quality of life?

Unit Enduring Understandings:

- Stages of the economy affect the job market, saving and investment decisions and personal income.
- Every decision should be weighed because every decision has a different value.
- Decisions will affect long and short-term goals.
- Financial planning early in life will help in the future.

Unit Learning Targets:

Students will....

- Be able to explain the financial planning process.
- Create a personal financial plan.
- Examine how a career choice and lifestyle affect financial plans.
- Understand how career choices affect potential income.



Evidence of Learning

Summative Assessment: 12 days

Equipment Needed: Teacher laptop, Student laptops, Projector, Internet Access

Teacher Resources:

Textbook: Business and Personal Finance, Glencoe, 2007

Notes for Chapter 1 and 2

NEFE High School Financial Planning Program Module

NGPF Resource Activities

Money Skill Module

Workbook Worksheets

Formative Assessments:

- Students will be assessed on workbook/classwork assignments.
- Students will be assessed on participation in groups.
- Students will be assessed online using NEFE High School Financial Planning Program Module, Money Skill Module, NGPF Activity Lists.
- Students will be assessed on chapter tests.



Lesson Plans

Lesson	Time Frame
Lesson 1 Financial Planning Process	4 days
Lesson 2 SMART Goals	4 days
Lesson 3 Decisions Making Process	4 days

Teacher Notes:

Curriculum Development Resources/Technology Resources:

Click the links below to access additional resources used to design this unit:

<http://www.nefe.org>

<http://www.ngpf.org>

<http://www.practicalmoneyskills.com>

<http://www.financeintheclassroom.org>

<http://www.themint.org>

<http://www.hsfpp.org>

<http://www.finance.glencoe.com>

<http://www.moneyinstructor.com>

<http://www.moneyskill.org>

<http://www.foolproof.com>



Unit 1 Lesson Plan 1 Template

Content Area: Business Lesson Title: Financial Planning Process Time Frame: 4 days

Lesson Components

21st Century Themes

- ☐ Global Awareness ☒ Financial, Economic, Business and Entrepreneurial Literacy
☐ Civic Literacy ☐ Health Literacy

21st Century Skills

- ☒ Creativity and Innovation ☒ Critical Thinking and Problem Solving ☒ Information Literacy
☒ Life and Career Skills ☒ Communication and Collaboration ☐ Media Literacy ☐ ICT Literacy

Interdisciplinary Connections:

Career Education, Language Arts, Mathematics, and Technology

Integration of Technology:

Students will access the NEFE High School Financial Planning Program Module: “Money Habits” Section.

Equipment Needed:

Laptops, Projector, Internet Access

Goals/Objectives	Learning Activities/ Instructional Strategies	Formative Assessment Tasks
Students will: - Identify the steps in the financial planning process. - Create a financial plan. - Explore how spending, saving, and values impact finances. - Discuss the value of planning and how money is used. - Give examples of sensible and unwise spending decisions and behaviors. - Compare and contrast spending habits and priorities.	Lesson Sequence - In groups, students will discuss the “Money Habits” section. This will be followed by a class discussion. - Teacher will introduce the Five-Step Financial Planning Process. - Review Financial Planning Process assignment. - Students will begin keeping a weekly spending log.	- Students will be assessed based on their participation in the group discussion. - Students will be assessed based on the completion of the Financial Planning Process assignment and weekly spending log. - Students will be assessed based on students’ performance on NEFE High School Financial Planning Program Module.
Differentiation: Flexible grouping; Mini workshops to re-teach or extend skills; Open-ended activities; Use of collaboration of various activities; Alternative assessments; Guided and reading; Multiple texts		
Resources Provided: - Textbook: Business and Personal Finance, Glencoe, 2007 - Website: http://www.hsfpp.org/student - NEFE workbook - NGPF Activity Lists - Teacher Chapter 1 Notes		



Unit 1 Lesson Plan 2 Template

Content Area: Business Lesson Title: Needs/Wants and Goals Time Frame: 4 days

Lesson Components

21st Century Themes

- ☐ Global Awareness ☒ Financial, Economic, Business and Entrepreneurial Literacy
☐ Civic Literacy ☐ Health Literacy

21st Century Skills

- ☒ Creativity and Innovation ☒ Critical Thinking and Problem Solving ☒ Information Literacy
☒ Life and Career Skills ☒ Communication and Collaboration ☐ Media Literacy ☐ ICT Literacy

Interdisciplinary Connections:

Career Education, Language Arts, and Technology

Integration of Technology:

Students will access the NEFE High School Financial Planning Program Module: “Goals” Section.

Equipment Needed:

Laptop, Projector, Internet Access, Microsoft PowerPoint

Goals/Objectives	Learning Activities/ Instructional Strategies	Formative Assessment Tasks
Students will: - Understand and explain the difference between needs and wants. - Examine the value of having a process of planning how to use money. - Identify each of the acronyms for SMART. - Create personal SMART goals.	Lesson Sequence - Using Microsoft PowerPoint, the teacher will introduce the difference between needs and wants. - Discussion of how people define needs & wants differently depending on their values. - Using Microsoft PowerPoint, the teacher will introduce and show examples of SMART goals; what they are and how to write them. - Students will complete Needs & Wants and SMART Goals activity in NEFE workbook. - Students will write their own short-term SMART goals and provide proof of accomplishment of each goal.	- Students will be assessed based on class participation. - Students will be assessed through teacher lead questioning. - Students will be assessed based on classwork assignments. - Students will be assessed based on students’ performance on NEFE High School Financial Planning Program Module.



Differentiation:

Flexible grouping; Mini workshops to re-teach or extend skills; Open-ended activities; Use of collaboration of various activities; Alternative assessments; Guided and reading; Multiple texts

Resources Provided:

- Textbook: Business and Personal Finance, Glencoe, 2007
- Workbook
- Microsoft PowerPoint
- Website: <http://www.hsfpp.org/student>
- NEFE workbook
- NGPF Activity Lists
- Teacher Chapter 1 Notes



Unit 1 Lesson Plan 3 Template

Content Area: Business Lesson Title: Decision Making Process Time Frame: 4 days

Lesson Components

21st Century Themes

- ☐ Global Awareness ☒ Financial, Economic, Business and Entrepreneurial Literacy
☐ Civic Literacy ☐ Health Literacy

21st Century Skills

- ☒ Creativity and Innovation ☒ Critical Thinking and Problem Solving ☒ Information Literacy
☒ Life and Career Skills ☒ Communication and Collaboration ☐ Media Literacy ☐ ICT Literacy

Interdisciplinary Connections:

Career Education, Language Arts, Mathematics, and Technology

Integration of Technology:

Students will access the NEFE High School Financial Planning Program Module: “Decisions” Section.

Equipment Needed:

Laptop, Projector, Internet Access, Microsoft PowerPoint

Goals/Objectives	Learning Activities/ Instructional Strategies	Formative Assessment Tasks
Students will: • Use the decision-making process to create a financial plan. • Identify guidelines to implement a personal financial plan. • Monitor and modify a personal financial plan.	Lesson Sequence 1. Students will research and analyze statistics about teen spending, and estimate how much money is needed to spend in a week. 2. Using Microsoft PowerPoint, the teacher will introduce the steps in the Decision Making Process. 3. Compare the difference between the two processes: Financial Planning and Decision Making. 4. Students will follow the decision making process by completing the NEFE workbook activities.	• Students will be assessed based on class participation. • Students will be assessed through teacher lead questioning. • Students will be assessed based on classwork assignments. • Students will be assessed based on students’ performance on NEFE High School Financial Planning Program Module.
Differentiation: Flexible grouping; Mini workshops to re-teach or extend skills; Open-ended activities; Use of collaboration of various activities; Alternative assessments; Guided and reading; Multiple texts		



Resources Provided:

- Textbook: Business and Personal Finance, Glencoe, 2007
- Workbook
- Microsoft PowerPoint
- Website: <http://www.hsfpp.org/student>
- NEFE workbook
- NGPF Activity Lists
- Teacher Chapter 2 Notes



Unit 2 Overview Template

Content Area: Business **Grade Level:** 10-12 **Unit Title:** Budgeting: Making the Most of Your Money

Unit Summary: The personal budget is a financial plan that allocates future income towards expenses, savings, and debt repayment. “Where does the money go?” is a common dilemma faced by many individuals and households when it comes to budgeting and money management. Like the financial plan, the personal budget is meant to be flexible and serve as a guideline. Effective money management starts with a goal and a step-by-step plan for saving and spending. Financial goals should be realistic, be specific, have a timeframe, and imply an action to be taken.

Primary Interdisciplinary Connections:

Career Education, Language Arts, Mathematics and Technology

21st Century Themes ☒ Creativity and Innovation ☒ Critical Thinking and Problem Solving ☐ ICT Literacy
☒ Information Literacy ☒ Life and Career Skills ☒ Communication and Collaboration ☐ Media Literacy

Unit Rationale: This unit explains the two basic elements of the budget: income and expenses. Although students’ income may be limited, they should include in their budget all types of income they receive: wages from a job, allowance, gifts, and interest from savings and investments, etc. Knowing these skills will aid the students’ in the development of a personal budget.

Career Readiness (Standard 9):

9.2 Career Awareness, Exploration, Preparation, and Training
 9.4 Life Literacies and Key Skills

Learning Targets

Standards:

9.1 Personal Financial Literacy
 12.2 & 4 Social and Emotional Learning
 LA Language Arts
 MA Mathematics

Content Statements:

9.1.12.CFR - 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 - There are reasons and consequences to taking on debt. There are ways to evaluate loans and their impact on one’s personal financial plan.

9.1.12.RM - Different types of insurance have different costs and protections.

9.2.12.CAP - Securing an income involve 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.

9.4.12.IML - Advanced search techniques can be used with digital and media resources to locate information and to check the credibility and the expertise of sources to answer questions, solve problems, and inform the decision-making.

SEL.PK.12.2 - Self-Management
 SEL.PK.12.4 - Responsible Decision-Making
 LA.RL11-12. - Reading Literature



MA.A.CED - Creating Equations	
CPI#:	Cumulative Progress Indicator (CPI):
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.
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.
9.1.12.CDM.3	Determine ways to leverage debt beneficially.
9.1.12.CDM.4	Identify issues associated with student loan debt, requirements for repayment, and consequences of failure to repay student loan 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).
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.).
9.1.12.CDM.7	Calculate a mortgage payment based on type of loan, down payment, credit score, and loan interest rate.
9.1.12.RM.3	Compare the cost of various types of insurance (e.g., life, homeowners, motor vehicle) for the same product or service, strategies to lower costs, and the process for filing an insurance claim.
9.1.12.RM.6	Differentiate the costs benefits and features (e.g., riders, deductibles, umbrella policies) of renters and homeowner's insurance.
9.2.12.CAP.14	Analyze and critique various sources of income and available resources (e.g., financial assets, property, and transfer payments) and how they may substitute for earned income.
9.4.12.IML.1	Compare search browsers and recognize features that allow for filtering of information.
SEL.PK.12.2.2	Recognize the skills needed to establish and achieve personal and educational goals.
SEL.PK.12.4.1	Develop, implement and model effective problem solving and critical thinking skills.
LA.RL.11-12.2	Determine two or more themes or central ideas of a text and analyze their development over the course of the text, including how they interact and build on one another to produce a complex account; provide an objective summary of the text.
MA.A-CED.A.1	Create equations and inequalities in one variable and use them to solve problems.
MA.A-CED.A.4	Rearrange formulas to highlight a quantity of interest, using the same reasoning as in solving equations.
Unit Essential Questions: • Where does your money come from? • Where does your money go? • What are your financial goals?	



- Why is it necessary to budget your money?
- What are the various types of income and expenses?
- Why is it so important to Pay Yourself First (PYF)?

Unit Enduring Understandings:

- Knowing how to plan and budget at an early age will assist in the future; both in college and in the workforce.
- Explore and research the various sources of income and types of expenses.
- Identify and prioritize some personal and financial goals.
- How to create a personal budget.

Unit Learning Targets:

Students will....

- Understand where their money comes from and where it goes.
- Identify the steps taken and the resources that will be needed to achieve goals.
- Identify and examine your current spending behaviors and patterns.
- Understand the meaning of a budget and identify the reasons to maintain a personal budget.
- Create and maintain a personal budget that supports personal and financial goals.



Evidence of Learning

Summative Assessment: 12 days

Equipment Needed: Teacher laptop, Student laptops, Projector, Internet Access

Teacher Resources:

Textbook: Business and Personal Finance, Glencoe, 2007

Notes for Chapter 3

NEFE High School Financial Planning Program Module

NGPF Resource Activities

Money Skill Module

Workbook Worksheets

Formative Assessments:

- Students will be assessed on workbook/classwork assignments.
- Students will be assessed through teacher lead questioning.
- Students will be assessed on participation in groups.
- Students will be assessed online using NEFE High School Financial Planning Program Module, Money Skill Module, NGPF Activity Lists.
- Students will be assessed on their budget project.



Lesson Plans

Lesson	Time Frame
Lesson 1 Understanding Spending	2 days
Lesson 2 Income and Expenses	2 days
Lesson 3 Budget Project	8 days

Teacher Notes:

Curriculum Development Resources/Technology Resources:

Click the links below to access additional resources used to design this unit:

<http://www.nefe.org>

<http://www.ngpf.org>

<http://www.practicalmoneyskills.com>

<http://www.financeintheclassroom.org>

<http://www.themint.org>

<http://www.hsfpp.org>

<http://www.finance.glencoe.com>

<http://www.moneyinstructor.com>

<http://www.moneyskill.org>

<http://www.foolproof.com>



Unit 2 Lesson Plan 1 Template

Content Area: Business Lesson Title: Understanding Spending Time Frame: 2 days

Lesson Components

21st Century Themes

- ☐ Global Awareness ☒ Financial, Economic, Business and Entrepreneurial Literacy
☐ Civic Literacy ☐ Health Literacy

21st Century Skills

- ☒ Creativity and Innovation ☒ Critical Thinking and Problem Solving ☒ Information Literacy
☒ Life and Career Skills ☒ Communication and Collaboration ☐ Media Literacy ☐ ICT Literacy

Interdisciplinary Connections:

Career Education, Language Arts, Mathematics, and Technology

Integration of Technology:

Students will access the Money Skill Module “Tracking Expenses and Budgeting”.

Equipment Needed:

Laptops, Projector, Internet Access, Microsoft PowerPoint

Goals/Objectives	Learning Activities/ Instructional Strategies	Formative Assessment Tasks
Students will: • Examine reasons to keep track of spending habits. • Summarize the advantages of having a spending plan. • Development of income statement and personal budget plan.	Lesson Sequence 1. Students will be asked to brainstorm ideas and methods about how they manage their time. Some students will share decisions needed to make to budget time for activities. 2. Using Microsoft PowerPoint, the teacher will introduce the steps and components to all aspects of a personal financial budget. 3. Students will discuss with a partner time management strategies that can be applied to managing spending habits. 4. Students will compare and contrast budgeting skills with time management skills. 5. Students will complete the Money Skill Module: “Tracking Expenses and Budgeting.”	• Students will be assessed based on class participation. • Students will be assessed through teacher lead questioning. • Students will be assessed based on classwork assignments. • Students will be assessed based on students’ performance on the Money Skill Module.



Differentiation:

Flexible grouping; Mini workshops to re-teach or extend skills; Open-ended activities; Use of collaboration of various activities; Alternative assessments; Guided and reading; Multiple texts

Resources Provided:

- Textbook: Business and Personal Finance, Glencoe, 2007
- Workbook
- Microsoft PowerPoint
- <http://www.hsfpp.org/student>
- <http://www.moneyskill.org>
- NEFE workbook
- NGPF Resource Activities
- Teacher Chapter 3 Notes



Unit 2 Lesson Plan 2 Template

Content Area: Business Lesson Title: How Do You Spend Your Money Time Frame: 4 days

Lesson Components

21st Century Themes

- ☐ Global Awareness ☒ Financial, Economic, Business and Entrepreneurial Literacy
☐ Civic Literacy ☐ Health Literacy

21st Century Skills

- ☒ Creativity and Innovation ☒ Critical Thinking and Problem Solving ☒ Information Literacy
☒ Life and Career Skills ☒ Communication and Collaboration ☐ Media Literacy ☐ ICT Literacy

Interdisciplinary Connections:

Career Education, Language Arts, Mathematics, and Technology

Integration of Technology:

Students will access the Internet, Microsoft Excel Microsoft PowerPoint, and Money Skill Module.

Equipment Needed:

Laptop, Projector, Internet Access, Microsoft PowerPoint, and Microsoft Excel

Goals/Objectives	Learning Activities/ Instructional Strategies	Formative Assessment Tasks
Students will: • Identify sources of income. • Identify types of expenses. • Explain the purpose of paying yourself first (PYF). • Analyze steps and procedures to build a personal budget.	Lesson Sequence 1. Teacher will use visuals and Microsoft PowerPoint Presentation to display sample household budgets. 2. Teacher will instruct students on procedures to convert spending categories into percentages using a pie chart (Microsoft Excel). 3. Class discussion: a. Are you satisfied with how you used your money recently? b. What would you change in your spending habits, if you could replay the past month, and why? c. How might your spending habits be different a year from now? d. What would be some expenses in the future that you do not have now? 4. Students will complete the Money Skill Module: Paying for What We Buy.	• Students will be assessed based on class participation. • Students will be assessed through teacher lead questioning. • Students will be assessed based on classwork assignments. • Students will be assessed based on students' performance on the Money Skill Module.



Differentiation:

Flexible grouping; Mini workshops to re-teach or extend skills; Open-ended activities; Use of collaboration of various activities; Varied supplemental materials; Alternative assessments; Guided and reading; Multiple texts

Resources Provided:

- Textbook: Business and Personal Finance, Glencoe, 2007
- Workbook
- Microsoft PowerPoint
- Microsoft Excel
- <http://www.hsfpp.org/student>
- <http://www.moneyskill.org>
- NEFE workbook
- NGPF Resource Activities
- Teacher Chapter 3 Notes



Unit 2 Lesson Plan 3 Template

Content Area: Business Lesson Title: Budget Project Time Frame: 8 days

Lesson Components

21st Century Themes

- ☐ Global Awareness ☒ Financial, Economic, Business and Entrepreneurial Literacy
☐ Civic Literacy ☐ Health Literacy

21st Century Skills

- ☒ Creativity and Innovation ☒ Critical Thinking and Problem Solving ☐ Information Literacy
☒ Life and Career Skills ☒ Communication and Collaboration ☐ Media Literacy ☐ ICT Literacy

Interdisciplinary Connections:

Career Education, Language Arts, Mathematics, and Technology

Integration of Technology:

Students will access the Internet to research different sources to obtain a desired career, housing, automobile, insurance, utilities, food, clothing, and entertainment.

Equipment Needed:

Laptop, Projector, Internet Access, Microsoft PowerPoint, Microsoft Excel

Goals/Objectives	Learning Activities/ Instructional Strategies	Formative Assessment Tasks
Students will: • Discuss work environments. • Research careers and pay scales. • Research and analyze forms of housing, purchasing an automobile, insurance, utilities, food, clothing, and entertainment. • Utilize budgeting skills to manage financial decisions. • Reflect on personal and financial decisions.	Lesson Sequence 1. Students will research a career and discover a current opening in that position. 2. Students will analyze job description, education, experience, work environment, and pay scale. 3. Teacher will use Microsoft PowerPoint Presentations to display the difference between owning and renting a home, automobile and insurance fundamentals. 4. Students will research and analyze a specific housing automobile, insurance, utility, clothing, and entertainment options. 5. Students will create a guided Microsoft PowerPoint Presentation	• Students will be assessed based on class participation. • Students will be assessed through teacher lead questioning. • Students will be assessed based on classwork assignments. • Students will be assessed based on students' performance on Estimated Budget, Final Budget and Budget PowerPoint Presentation. • Students will be assessed based on students' reflection.



analyzing and budgeting personal financial decisions.

6. Students will reflect on what they have learned and how they might change some of their financial decisions for the future.

Differentiation:

Flexible grouping; Mini workshops to re-teach or extend skills; Open-ended activities; Use of collaboration of various activities; Varied supplemental materials; Alternative assessments; Guided and reading; Multiple texts

Resources Provided:

- Textbook: Business and Personal Finance, Glencoe, 2007
- Workbook
- Microsoft PowerPoint
- Microsoft Excel
- Websites:
 - <http://www.hsfpp.org/student>
 - <http://www.moneyskills.org>
 - <http://www.bls.gov/ooh/>
 - <http://www.simplyhired.com>
 - <http://www.monster.com>
 - <https://www.ziprecruiter.com>
 - <http://www.realtor.com>
 - <http://www.apartments.com>
 - <http://www.zillow.com>
 - <https://www.cars.com>
 - <https://www.geico.com>
 - <https://www.allstate.com>
 - <https://www.statefarm.com>
 - <http://www.xfinity.com>
 - <http://www.directv.com>
- NEFE workbook
- NGPF Resource Activities
- Teacher Chapter 3, Chapter 7 and Chapter 11 Notes



Unit 3 Overview Template

Content Area: Business **Grade Level:** 10-12 **Unit Title:** Insurance

Unit Summary: Unexpected things happen in life, which a majority of people are not prepared for financially. Insurance can help lower the risk of losing all assets, if there is an accident or illness. Students will learn about the cost and benefits of house, automobile, health, and life insurance. It is important for students to know the different types of coverage, how policies are priced, what deductibles are, and both parties' rights and responsibilities.

Primary Interdisciplinary Connections:

Career Education, Language Arts, Mathematics, and Technology

21st Century Themes ☒ Creativity and Innovation ☒ Critical Thinking and Problem Solving ☐ ICT Literacy
☐ Information Literacy ☒ Life and Career Skills ☒ Communication and Collaboration ☐ Media Literacy

Unit Rationale: This unit will help students see potential risks, for the present day and the future, and the importance of thinking before you act in many instances. They will understand that under some circumstances they are entering into the known risk and the protection that is available. Students will discover that there is insurance for many aspects of life.

Career Readiness (Standard 9):

9.2 Career Awareness, Exploration, Preparation, and Training
 9.4 Life Literacies and Key Skills

Learning Targets

Standards:

9.1 Personal Financial Literacy
 12.5 Social and Emotional Learning
 LA Language Arts
 MA Mathematics

Content Statements:

9.1.12.CFR - 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 - There are reasons and consequences to taking on debt. There are ways to evaluate loans and their impact on one's personal financial plan.

9.1.12.FP - The ability to assess external information is a necessary skill to make informed decisions aligned to one's goals.

9.1.12.RM - Different types of insurance have different costs and protections.

9.1.12.PB - 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.RM - A person's tolerance for investment risk can change depending on factors such as life circumstances, financial goals, and economic conditions.

9.2.12.CAP - There are strategies to improve one's professional value and marketability. Career planning requires purposeful planning based on research, self-knowledge, and informed choices.



9.2.12.CAP - 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. Understanding income involves an analysis of payroll taxes, deductions and earned benefits. There are ways to assess a business's feasibility and risk and to align it with an individual's financial goals.

9.4.12.CT - 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.IML - Advanced search techniques can be used with digital and media resources to locate information and to check the credibility and the expertise of sources to answer questions, solve problems, and inform the decision-making.

9.4.12.TL - Digital tools differ in features, capacities, and styles. Knowledge of different digital tools is helpful in selecting the best tool for a given task.

SEL.PK.12.4 - Responsible Decision-Making

SEL.PK.12.5 – Relationship Skills

LA.RL11-12. - Reading Literature

MA.A.CED - Creating Equations

CPI#:	Cumulative Progress Indicator (CPI):
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.
9.1.12.CDM.1	Identify the purposes, advantages, and disadvantages of 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).
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.).
9.1.12.FP.7	Determine how multiple sources of objective, accurate and current financial information affect the prioritization of financial decisions (e.g., print information, prospectus, certified financial planners, internet, sales representatives, etc.).
9.1.12.RM.3	Compare the cost of various types of insurance (e.g., life, homeowners, motor vehicle) for the same product or service, strategies to lower costs, and the process for filing an insurance claim.
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.
9.4.12.CT.4	Participate in online strategy and planning sessions for course-based, school-based, or other projects and determine the strategies that contribute to effective outcomes.
9.1.12.RM.2	Identify types of investments appropriate for different objectives such as liquidity, income, and growth.



9.2.12.CAP.3	Investigate how continuing education contributes to one's career and personal growth.
9.2.12.CAP.6	Identify transferable skills in career choices and design alternative career plans based on those skills.
9.2.12.CAP.14	Analyze and critique various sources of income and available resources (e.g., financial assets, property, and transfer payments) and how they may substitute for earned income.
9.2.12.CAP.15	Demonstrate how exemptions, deductions, and deferred income (e.g., retirement or medical) can reduce taxable income.
9.4.12.IML.1	Compare search browsers and recognize features that allow for filtering of information.
9.4.12.TL.1	Assess digital tools based on features such as accessibility options, capacities, and utility for accomplishing a specific task (e.g., W.11-12.6.).
SEL.PK-12.4.3	Evaluate personal, ethical, safety and civic impact of decisions.
SEL.PK-12.5.2	Utilize positive communication and social skills to interact effectively with others.
LA.RL.11-12.2	Determine two or more themes or central ideas of a text and analyze their development over the course of the text, including how they interact and build on one another to produce a complex account; provide an objective summary of the text.
MA.A-CED.A.1	Create equations and inequalities in one variable and use them to solve problems.
MA.A-CED.A.4	Rearrange formulas to highlight a quantity of interest, using the same reasoning as in solving equations.

Unit Essential Questions:

- What is risk management?
- Why are there so many different types of insurance?
- How do I know which type of insurance I must have?
- How do I pay for something that has not happened yet?

Unit Enduring Understandings:

- Planning for the unknown can save your assets.
- Insurance can protect family property, pay for health care costs, and provide income if a wage earner dies or falls ill.
- The different ways of buying insurance and the cost of each.

Unit Learning Targets:

Students will....

- Analyze risks and the benefits in various financial situations.
- Differentiate between property and liability insurance protection.
- Compare the cost of various types of insurance for the same product or service, given different limits and risk factors.
- Evaluate individual and family needs for insurance protection using opportunity cost analysis.
- Compare insurance policy coverage limits and the related premiums and deductibles to minimize costs.



Evidence of Learning

Summative Assessment: 8 days

Equipment Needed: Teacher laptop, Student laptops, Projector, Internet Access

Teacher Resources:

Textbook: Business and Personal Finance, Glencoe, 2007

Notes for Chapter 13 and Chapter 14

NEFE High School Financial Planning Program Module

NGPF Resource Activities

NGPF Resource Activities

Money Skill Module

Workbook Worksheets

Formative Assessments:

- Students will be assessed on workbook/classwork assignments.
- Students will be assessed through teacher lead questioning.
- Students will be assessed on participation in groups.
- Students will be assessed online using NEFE High School Financial Planning Program Module, Money Skill Module, NGPF Activity Lists.
- Students will be assessed on chapter and unit tests.



Lesson Plans

Lesson	Time Frame
Lesson 1 Introduction to Risk Management	4 days
Lesson 2 Automobile Insurance	4 days
Lesson 3 Health Insurance	4 days

Teacher Notes:

Curriculum Development Resources/Technology Resources:

Click the links below to access additional resources used to design this unit:

<http://www.nefe.org>

<http://www.ngpf.org>

<http://www.practicalmoneyskills.com>

<http://www.financeintheclassroom.org>

<http://www.themint.org>

<http://www.hsfpp.org>

<http://www.finance.glencoe.com>

<http://www.moneyinstructor.com>

<http://www.moneyskill.org>

<http://www.foolproof.com>

<http://www.scholastic.com/nextgeneration>

<https://www.geico.com>

<https://www.allstate.com>

<https://www.statefarm.com>

<http://www.horizonblue.com>



Unit 3 Lesson Plan 1 Template

Content Area: Business Lesson Title: Introduction to Risk Management Time Frame: 4 days

Lesson Components

21st Century Themes

- ☐ Global Awareness ☒ Financial, Economic, Business and Entrepreneurial Literacy
☐ Civic Literacy ☐ Health Literacy

21st Century Skills

- ☐ Creativity and Innovation ☒ Critical Thinking and Problem Solving ☐ Information Literacy
☒ Life and Career Skills ☒ Communication and Collaboration ☐ Media Literacy ☐ ICT Literacy

Interdisciplinary Connections:

Career Education, Language Arts, Mathematics, and Technology

Integration of Technology:

Students will access the Money Skill Module “Understanding Insurance”.

Equipment Needed:

Laptops, Projector, Internet Access, Microsoft PowerPoint

Goals/Objectives	Learning Activities/ Instructional Strategies	Formative Assessment Tasks
Students will: - Discover the importance of being insured. - Investigate how insurance works. - Explain risk management: avoid, reduce, accept, and share.	Lesson Sequence - Teacher will introduce students to insurance by distributing NEFE module 6. - Through teacher instruction, Microsoft PowerPoint Presentation, and class discussion; teacher will introduce risk management: avoid, reduce, accept and share. (Examples will be given to ensure that students understand what is meant by specific terms.) - Teacher will guide students in a class discussion on various ways of reducing risk to protect themselves and family. - Activities regarding risk management will be done individually and as a group. - Insurance terminology will be introduced. - Students will complete the Money Skill Module: Understanding Insurance.	- Students will be assessed based on class participation. - Students will be assessed through teacher lead questioning. - Students will be assessed based on classwork assignments. - Students will be assessed based on students’ performance on the Money Skill Module.

**Differentiation:**

Flexible grouping; Mini workshops to re-teach or extend skills; Open-ended activities; Use of collaboration of various activities; Work alone/together; Alternative assessments; Project based learning; Stations/Centers

Resources Provided:

- Textbook: Business and Personal Finance, Glencoe, 2007
- Workbook
- Microsoft PowerPoint
- Websites
- <http://www.hsfpp.org/student>
- <http://www.moneyskill.org>
- <http://www.horizonblue.com>
- NEFE workbook
- NGPF Resource Activities
- Teacher Chapter 13 and Chapter 14



Unit 3 Lesson Plan 2 Template

Content Area: Business Lesson Title: Automobile Insurance Time Frame: 4 days

Lesson Components

21st Century Themes

- ☐ Global Awareness ☒ Financial, Economic, Business and Entrepreneurial Literacy
☐ Civic Literacy ☐ Health Literacy

21st Century Skills

- ☐ Creativity and Innovation ☒ Critical Thinking and Problem Solving ☐ Information Literacy
☒ Life and Career Skills ☒ Communication and Collaboration ☐ Media Literacy ☐ ICT Literacy

Interdisciplinary Connections:

Career Education, Language Arts, Mathematics, and Technology

Integration of Technology:

Students will access the Fool Proof Module “Do You Need Insurance? What Type? Why?”

Equipment Needed:

Laptops; Projector; Internet Access, Microsoft PowerPoint

Goals/Objectives	Learning Activities/ Instructional Strategies	Formative Assessment Tasks
Students will: - Examine automobile insurance features and processes. - Discuss which types of automobile insurances are required and which are optional. - Discuss the ingredients of automobile premiums. - Explain ways of reducing the costs of insurance.	Lesson Sequence - Throughout a Microsoft PowerPoint Presentation, the teacher will introduce the importance of having automobile insurance and the fact that every state except one (New Hampshire) requires automobile insurance if you are an automobile owner. - Students will complete activities in NEFE activities in Module 6 regarding automobile insurance. - Teacher will introduce the mandatory types of automobile insurance; those that are optional. - Students will complete sample collision claim forms. - Students will complete the Foolproof Module: “Do You Need Insurance? What Type? Why?”.	- Students will be assessed based on class participation. - Students will be assessed through teacher lead questioning. - Students will be assessed based on classwork assignments. - Students will be assessed based on students’ performance on the Foolproof Module.

**Differentiation:**

Flexible grouping; Mini workshops to re-teach or extend skills; Open-ended activities; Use of collaboration of various activities; Work alone/together; Alternative assessments; Project based learning; Stations/Centers

Resources Provided:

- Textbook: Business and Personal Finance, Glencoe, 2007
- Workbook
- Microsoft PowerPoint
- <http://www.hsfpp.org/student>
- <http://www.foolproof.com>
- <https://www.geico.com>
- <https://www.allstate.com>
- <https://www.statefarm.com>
- NEFE workbook
- NGPF Resource Activities
- Teacher Chapter 13 and Chapter 14



Unit 3 Lesson Plan 3 Template

Content Area: Business

Lesson Title: Health Insurance

Time Frame: 4 days

Lesson Components

21st Century Themes

- ☐ Global Awareness ☒ Financial, Economic, Business and Entrepreneurial Literacy
☐ Civic Literacy ☐ Health Literacy

21st Century Skills

- ☐ Creativity and Innovation ☒ Critical Thinking and Problem Solving ☐ Information Literacy
☒ Life and Career Skills ☒ Communication and Collaboration ☐ Media Literacy ☐ ICT Literacy

Interdisciplinary Connections:

Career Education, Language Arts, Mathematics, and Technology

Integration of Technology:

Students will access the Money Skill Module “Health Insurance”.

Equipment Needed:

Laptops, Projector, Internet Access, Microsoft PowerPoint

Goals/Objectives	Learning Activities/ Instructional Strategies	Formative Assessment Tasks
Students will: - Examine health insurance features and processes. - Discuss why health insurance is needed. - Compare the cost of health insurance in the form of deductibles and copayments. - Analyze different types of health insurance plans	Lesson Sequence - Throughout Microsoft PowerPoint Presentation, the teacher will introduce the importance of having how to obtain health insurance. - Students will complete different scenario activities related to health insurance. - Teacher will introduce different websites to obtain different types of health insurances. - Students will complete the Money Skill Module: “Health Insurance”.	- Students will be assessed based on class participation. - Students will be assessed through teacher lead questioning. - Students will be assessed based on classwork assignments. - Students will be assessed based on students’ performance on the Money Skill Module.
Differentiation: Flexible grouping; Mini workshops to re-teach or extend skills; Open-ended activities; Use of collaboration of various activities; Work alone/together; Alternative assessments; Project based learning; Stations/Centers		
Resources Provided: - Textbook: Business and Personal Finance, Glencoe, 2007 - Workbook - Microsoft PowerPoint		



SPRINGFIELD PUBLIC SCHOOLS
ENGAGING STUDENTS • FOSTERING ACHIEVEMENT • CULTIVATING 21ST CENTURY GLOBAL SKILLS

- <http://www.hsfpp.org/student>
- <http://www.moneyskill.org>
- <http://www.scholastic.com/nextgeneration>
- NEFE workbook
- NGPF Resource Activities
- Teacher Chapter 13 and Chapter 14



Unit 4 Overview Template

Content Area: Business

Grade Level: 10-12

Unit Title: Banking

Unit Summary: In today's society stashing hard-earned bucks under the bed or in a dresser drawer isn't all that uncommon when it comes to teens' money-saving methods. But if they knew what banks or credit unions could do for their money, they may think twice about where to stash their cash.

Primary Interdisciplinary Connections:

Career Education, Language Arts, Mathematics, and Technology

21st Century Themes ☒ Creativity and Innovation ☒ Critical Thinking and Problem Solving ☐ ICT Literacy
☒ Information Literacy ☒ Life and Career Skills ☒ Communication and Collaboration ☐ Media Literacy

Unit Rationale: In this unit, students will learn about the different types of financial institutions available and assess which option may work best for them. They will explore checking and savings opportunities, debit cards, bank fees and technology-enhanced banking services; and then determine which services they value the most and why.

Career Readiness (Standard 9):

9.2 Career Awareness, Exploration, Preparation, and Training

9.4 Life Literacies and Key Skills

Learning Targets

Standards:

9.1 Personal Financial Literacy

12.2 Social and Emotional Learning

LA Language Arts

MA Mathematics

Content Statements:

9.1.12.CFR - 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.FI - There are ways to manage your accounts that provide you with maximum benefits and protection. There are factors you can use to select financial institutions and professionals that are best suited for your needs.

9.1.12.FP - To be fiscally responsible, an individual's finances should align with his or her values and goals. The ability to assess external information is a necessary skill to make informed decisions aligned to one's goals.

9.1.12.PB - There are ways to align your investments with your personal financial goals.

9.2.12.CAP - There are strategies to improve one's professional value and marketability. Career planning requires purposeful planning based on research, self-knowledge, and informed choices.

9.2.12.CAP - 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. Understanding income involves an analysis of payroll taxes, deductions and earned benefits. There are ways to assess a business's feasibility and risk and to align it with an individual's financial goals.

9.4.12.CT - 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.IML - Advanced search techniques can be used with digital and media resources to locate information and to check the credibility and the expertise of sources to answer questions, solve problems, and inform the decision-making.

9.4.12.TL - 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.CT - 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.DC - Laws govern many aspects of computing, such as privacy, data, property, information, and identity. These laws can have beneficial and harmful effects, such as expediting or delaying advancements in computing and protecting or infringing upon people's rights.

SEL.PK.12.2 - Self-Management
 LA.RL11-12. - Reading Literature
 MA.A.CED - Creating Equations

CPI#:	Cumulative Progress Indicator (CPI):
9.1.12.CFR.6	Identify and explain the consequences of breaking federal and/or state employment or financial laws.
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.
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).
9.1.12.FI.4	Research benefits and drawbacks of products offered by financial and non-financial companies (e.g., banks, credit unions, check-cashing stores, product warranty insurance).
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.
9.1.12.FP.7	Determine how multiple sources of objective, accurate and current financial information affect the prioritization of financial decisions (e.g., print information, prospectus, certified financial planners, internet, sales representatives, etc.).
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.
9.4.12.CT.2	Explain the potential benefits of collaborating to enhance critical thinking and problem solving (e.g., 1.3E.12profCR3.a).
9.1.12.RM.2	Identify types of investments appropriate for different objectives such as liquidity, income, and growth.
9.2.12.CAP.3	Investigate how continuing education contributes to one's career and personal growth.
9.2.12.CAP.6	Identify transferable skills in career choices and design alternative career plans based on those skills.



9.2.12.CAP.14	Analyze and critique various sources of income and available resources (e.g., financial assets, property, and transfer payments) and how they may substitute for earned income.
9.2.12.CAP.15	Demonstrate how exemptions, deductions, and deferred income (e.g., retirement or medical) can reduce taxable income.
9.4.12.CT.4	Participate in online strategy and planning sessions for course-based, school-based, or other projects and determine the strategies that contribute to effective outcomes.
9.4.12.DC.3	Evaluate the social and economic implications of privacy in the context of safety, law, or ethics (e.g., 6.3.12.HistoryCA.1).
SEL.PK.12.2.2	Recognize the skills needed to establish and achieve personal and educational goals.
LA.RL.11-12.2	Determine two or more themes or central ideas of a text and analyze their development over the course of the text, including how they interact and build on one another to produce a complex account; provide an objective summary of the text.
MA.A-CED.A.1	Create equations and inequalities in one variable and use them to solve problems.
MA.A-CED.A.4	Rearrange formulas to highlight a quantity of interest, using the same reasoning as in solving equations.

Unit Essential Questions:

- What is the importance of banks and credit unions?
- What is the difference between banks and credit unions?
- Why is it so important to keep track of checking and sharing accounts?
- Why must automatic payments and debit card usage be recorded in a check register?
- What are endorsements?
- Why is it necessary to reconcile (balance) checking and share accounts?

Unit Enduring Understandings:

- It is important to keep track of spending and bank accounts online and offline.
- Understanding basic banking concepts to help keep track and eliminate unnecessary bank fees.
- Demonstrate and perform different aspects of banking transactions.

Unit Learning Targets:

Students will....

- Assess and research different types of banking services and institutions.
- Understand the different types of bank accounts.
- Explain terminology of checking and share accounts.
- Identify the different parts of a check.
- Perform completion of checks, check endorsements, deposit slips, check register, and reconciliation.



Evidence of Learning

Summative Assessment: 12 days

Equipment Needed: Teacher laptop, Student laptops, Projector, Internet Access

Teacher Resources:

Textbook: Business and Personal Finance, Glencoe, 2007

Notes for Chapter 5 and Chapter 12

NEFE High School Financial Planning Program Module

NGPF Resource Activities

NGPF Resource Activities

Money Skill Module

Workbook Worksheets

Formative Assessments:

- Students will be assessed on workbook/classwork assignments.
- Students will be assessed through teacher lead questioning.
- Students will be assessed on participation in groups.
- Students will be assessed online using NEFE High School Financial Planning Program Module, Money Skill Module, NGPF Activity Lists.
- Students will be assessed on chapter and unit tests.
- Students will be assessed on culminating a banking project.



Lesson Plans

Lesson	Time Frame
Lesson 1 Introduction to Financial Institutions	4 days
Lesson 2 Introduction to Bank Procedures	4 days
Lesson 3 Introduction to Reconciling an Account	4 days

Teacher Notes:

Curriculum Development Resources/Technology Resources:

Click the links below to access additional resources used to design this unit:

<http://www.nefe.org>

<http://www.ngpf.org>

<http://www.practicalmoneyskills.com>

<http://www.financeintheclassroom.org>

<http://www.themint.org>

<http://www.hsfpp.org>

<http://www.finance.glencoe.com>

<http://www.moneyinstructor.com>

<http://www.moneyskill.org>

<http://www.foolproof.com>

<http://www.scholastic.com/nextgeneration>



Unit 4 Lesson Plan 1 Template

Content Area: Business Lesson Title: Introduction to Financial Institutions Time Frame: 4 days

Lesson Components

21st Century Themes

- ☐ Global Awareness ☒ Financial, Economic, Business and Entrepreneurial Literacy
☐ Civic Literacy ☐ Health Literacy

21st Century Skills

- ☐ Creativity and Innovation ☒ Critical Thinking and Problem Solving ☐ Information Literacy
☒ Life and Career Skills ☐ Communication and Collaboration ☐ Media Literacy ☐ ICT Literacy

Interdisciplinary Connections:

Career Education, Language Arts, Mathematics, and Technology

Integration of Technology:

Students will access the Practical Money Skills Module “Bank or Bust: Selecting a Banking Partner”.

Equipment Needed:

Laptops; Projector; Internet Access, Microsoft PowerPoint

Goals/Objectives	Learning Activities/ Instructional Strategies	Formative Assessment Tasks
Students will: • Compare and contrast various financial institutions. • Explain ownership of different financial institutions. • Understand the terminology of financial institutions.	Lesson Sequence 1. Throughout a Microsoft PowerPoint Presentation, the teacher will introduce the differences between banks and credit unions. 2. Class discussion providing examples of each of the differences of the two financial institutions. 3. Terminology differences between banks and credit unions. 4. Students will complete Practical Money Skills Activity: “Bank or Bust: Selecting a Banking Partner”.	• Students will be assessed based on class participation. • Students will be assessed through teacher lead questioning. • Students will be assessed based on classwork assignments. • Students will be assessed based on students’ performance on Practical Money Skills Activities.
Differentiation: Flexible grouping; Mini workshops to re-teach or extend skills; Open-ended activities; Use of collaboration of various activities; Work alone/together; Alternative assessments; Project based learning; Stations/Centers		



Resources Provided:

- Textbook: Business and Personal Finance, Glencoe, 2007
- Workbook
- Microsoft PowerPoint
- Websites:
- <http://www.hsfpp.org/student>
- https://www.practicalmoneyskills.com/foreducators/lesson_plans/lev9-12/TG_Lesson12.pdf
- NEFE workbook
- NGPF Resource Activities
- Teacher Chapter 5 and Chapter 12



Unit 4 Lesson Plan 2 Template

Content Area: Business Lesson Title: Introduction to Banking Procedures Time Frame: 4 days

Lesson Components

21st Century Themes

- ☐ Global Awareness ☒ Financial, Economic, Business and Entrepreneurial Literacy
☐ Civic Literacy ☐ Health Literacy

21st Century Skills

- ☐ Creativity and Innovation ☒ Critical Thinking and Problem Solving ☐ Information Literacy
☒ Life and Career Skills ☒ Communication and Collaboration ☐ Media Literacy ☐ ICT Literacy

Interdisciplinary Connections:

Career Education, Language Arts, Mathematics, and Technology

Integration of Technology:

Students will access the Money Skill Module: “Using a Checking Account & Savings”.

Equipment Needed:

Laptops; Projector; Internet Access

Goals/Objectives	Learning Activities/ Instructional Strategies	Formative Assessment Tasks
Students will: • Review procedures for opening a bank account. • Complete: deposit slips, checks, check register transactions, etc. • Explain automatic withdrawals, Electronic Funds Transfers, and Automated Teller Machines.	Lesson Sequence 1. Teacher will discuss opening a checking account and demonstrate how to complete a signature card. Students will compete along with the teacher. 2. Teacher will explain how to complete a variety of banking transactions. 3. Students will read instructions with transactions for writing checks, deposits, ATM, withdrawals, and electronic transfers. 4. Students will prepare a practice set of checks, deposit slips, and record each transaction. 5. Students will complete the Money Skill Module: “Using a Checking Account & Savings”.	• Students will be assessed based on class participation. • Students will be assessed through teacher lead questioning. • Students will be assessed based on classwork assignments. • Students will be assessed based on students’ performance on Money Skill Activities.

**Differentiation:**

Flexible grouping; Mini workshops to re-teach or extend skills; Open-ended activities; Use of collaboration of various activities; Work alone/together; Alternative assessments; Project based learning; Stations/Centers

Resources Provided:

- Textbook: Business and Personal Finance, Glencoe, 2007
- Workbook
- Microsoft PowerPoint
- <http://www.hsfpp.org/student>
- <https://www.moneyskill.org>
- NEFE workbook
- NGPF Resource Activities
- Teacher Chapter 5 and Chapter 12



Unit 4 Lesson Plan 3 Template

Content Area: Business Lesson Title: Bank Statements & Reconciliation Time Frame: 4 days

Lesson Components

21st Century Themes

- ☐ Global Awareness ☒ Financial, Economic, Business and Entrepreneurial Literacy
☐ Civic Literacy ☐ Health Literacy

21st Century Skills

- ☐ Creativity and Innovation ☒ Critical Thinking and Problem Solving ☐ Information Literacy
☒ Life and Career Skills ☐ Communication and Collaboration ☐ Media Literacy ☐ ICT Literacy

Interdisciplinary Connections:

Career Education, Language Arts, Mathematics, and Technology

Integration of Technology:

Students will access the NEFE High School Financial Planning Program Module: “Financial Services”.

Equipment Needed:

Laptops; Projector; Internet Access, Microsoft PowerPoint

Goals/Objectives	Learning Activities/ Instructional Strategies	Formative Assessment Tasks
Students will: • Read and understand a bank statement. • Explain why the ending balance and the current checkbook balance are not the same. • Explain the steps in reconciling a checking account. • Complete checking account reconciliation.	Lesson Sequence 1. Teacher will demonstrate how to reconcile a checking account. 2. Students will follow along and take notes on newly introduced terminology. 3. Teacher will guide students step by step through the process of balancing a checkbook. 4. Students complete a reconciliation form and check the register. 5. Students will complete NEFE High School Financial Planning Program Module: “Financial Services”.	• Students will be assessed based on class participation. • Students will be assessed through teacher lead questioning. • Students will be assessed based on classwork assignments. • Students will be assessed based on students’ performance on NEFE High School Financial Planning Program Module.

Differentiation:

Flexible grouping; Mini workshops to re-teach or extend skills; Open-ended activities; Use of collaboration of various activities; Work alone/together; Alternative assessments; Project based learning; Stations/Centers



Resources Provided:

- Textbook: Business and Personal Finance, Glencoe, 2007
- Workbook
- Microsoft PowerPoint
- <http://www.hsfpp.org/student>
- NEFE workbook
- NGPF Resource Activities
- Teacher Chapter 5 and Chapter 12



Unit 5 Overview Template

Content Area: Business **Grade Level:** 10-12 **Unit Title:** Consumer Credit and Debit

Unit Summary: Given the prevalence of credit cards today, students need to be aware of "easy money". Too many teens already owe money to a person or a company. Some are concerned about paying it back, but others have no idea of the ramifications they may suffer.

Primary Interdisciplinary Connections:

Career Education, Language Arts, Mathematics, and Technology

21st Century Themes ☒ Creativity and Innovation ☒ Critical Thinking and Problem Solving ☐ ICT Literacy
☐ Information Literacy ☒ Life and Career Skills ☒ Communication and Collaboration ☐ Media Literacy

Unit Rationale: This unit will introduce students to all types of credit including credit cards, automobile loans, education loans, and mortgages. Students will learn about the various costs of using credit: interest rates, fees, penalties and opportunity costs. In addition, students will learn how to create a good credit history and maintain a high credit score.

Career Readiness (Standard 9):

9.2 Career Awareness, Exploration, Preparation, and Training
 9.4 Life Literacies and Key Skills

Learning Targets

Standards:

9.1 Personal Financial Literacy
 12.2 Social and Emotional Learning
 LA Language Arts
 MA Mathematics

Content Statements:

9.1.12.CFR - 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 - There are ways to evaluate loans and their impact on one's personal financial plan. Borrowers have rights and responsibilities.

9.1.12.CP - Negative information in credit reports can affect a person's credit score and financial options. Building and maintaining a good credit history is a process. Debt reduces net worth. There are ways to ensure that your credit is protected, and information is accurate.

9.2.12.CAP - Understanding income involves an analysis of payroll taxes, deductions and earned benefits.

9.4.12.CT - Collaboration with individuals with diverse experiences can aid in the problem-solving process, particularly for global issues where diverse solutions are needed.

SEL.PK.12.2 - Self-Management
 LA.RL11-12. - Reading Literature
 MA.A.CED - Creating Equations

CPI#: **Cumulative Progress Indicator (CPI):**



9.1.12.CFR.6	Identify and explain the consequences of breaking federal and/or state employment or financial laws.
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.).
9.1.12.CDM.9	Summarize the causes and consequences of personal and corporate bankruptcy and evaluate the implications for self and others.
9.1.12.CDM.10	Determine when credit counseling is necessary and evaluate the resources available to assist consumers who wish to use it.
9.1.12.CP.1	Summarize how one's credit history can affect finances, including loan terms, employment, and qualifying for loans.
9.1.12.CP.2	Identify the advantages of maintaining a positive credit history.
9.1.12.CP.3	Summarize factors that affect a positive credit rating, including on-time payments, debt versus available credit, length of open credit, and how often you apply for credit.
9.1.12.CP.4	Identify the skill sets needed to build and maintain a positive credit profile.
9.1.12.CP.7	Summarize factors that affect a particular credit scoring system.
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.
9.2.12.CAP.15	Demonstrate how exemptions, deductions, and deferred income (e.g., retirement or medical) 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 (e.g., property, income, excise, and sales) and how the money collected is used by local, county, state, and federal governments.
9.2.12.CAP.17	Analyze the impact of the collective bargaining process on benefits, income, and fair labor practice.
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.
9.4.12.CT.4	Participate in online strategy and planning sessions for course-based, school-based, or other projects and determine the strategies that contribute to effective outcomes.
SEL.PK.12.2.2	Recognize the skills needed to establish and achieve personal and educational goals.
SEL.PK.12.2.3	Identify and apply ways to persevere or overcome barriers through alternative methods to achieve one's goal.
LA.RL.11-12.2	Determine two or more themes or central ideas of a text and analyze their development over the course of the text, including how they interact and build on



	one another to produce a complex account; provide an objective summary of the text.
MA.A-CED.A.1	Create equations and inequalities in one variable and use them to solve problems.
MA.A-CED.A.4	Rearrange formulas to highlight a quantity of interest, using the same reasoning as in solving equations.

Unit Essential Questions:

- Why is it important to have a good credit history?
- What is credit?
- How can a person keep the cost of credit down?

Unit Enduring Understandings:

- Using credit properly will save and maintain money skills.
- Maintaining a clean credit history will help in many aspects of financial life.
- Compare and contrast the extreme consequences of excessive debt.

Unit Learning Targets:

Students will....

- Explain credit.
- Compare the advantages and disadvantages of using credit.
- Outline the process of applying for credit.
- Explore credit options and examine the use and misuse of credit.
- Explain what a credit history is and why it is important.
- Explain how to manage credit responsibly.
- Explore the consequences of excessive debt and how to correct it.
- Determine what to do in the event of inaccurate reporting.
- Compute simple and compounding interests.
- Understand the various types of mortgages.

Evidence of Learning

Summative Assessment: 12 days

Equipment Needed: Teacher laptop, Student laptops, Projector, Internet Access

Teacher Resources:

Textbook: Business and Personal Finance, Glencoe, 2007
 Notes for Chapter 4 and Chapter 6
 NEFE High School Financial Planning Program Module
 NGPF Resource Activities
 Money Skill Module
 Workbook Worksheets

Formative Assessments:

- Students will be assessed on workbook/classwork assignments.
- Students will be assessed through teacher lead questioning.
- Students will be assessed on participation in groups.
- Students will be assessed online using NEFE High School Financial Planning Program



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Module, Money Skill Module, NGPF Activity Lists.

- Students will be assessed on chapter and unit tests.



Lesson Plans

Lesson	Time Frame
Lesson 1 Introduction to Credit	4 days
Lesson 2 Applying for Credit	4 days
Lesson 3 The Four C's of Credit	4 days

Teacher Notes:

Curriculum Development Resources/Technology Resources:

Click the links below to access additional resources used to design this unit:

<http://www.nefe.org>

<http://www.ngpf.org>

<http://www.practicalmoneyskills.com>

<http://www.financeintheclassroom.org>

<http://www.themint.org>

<http://www.hsfpp.org>

<http://www.finance.glencoe.com>

<http://www.moneyinstructor.com>

<http://www.moneyskill.org>

<http://www.foolproof.com>

<http://www.scholastic.com/nextgeneration>



Unit 5 Lesson Plan 1 Template

Content Area: Business Lesson Title: Introduction to Credit Time Frame: 4 days

Lesson Components

21st Century Themes

- ☐ Global Awareness ☒ Financial, Economic, Business and Entrepreneurial Literacy
☐ Civic Literacy ☐ Health Literacy

21st Century Skills

- ☒ Creativity and Innovation ☒ Critical Thinking and Problem Solving ☐ Information Literacy
☒ Life and Career Skills ☒ Communication and Collaboration ☐ Media Literacy ☐ ICT Literacy

Interdisciplinary Connections:

Career Education, Language Arts, Mathematics, and Technology

Integration of Technology:

Students will access the Money Skill Module: “Credit Card and Other Unsecured Borrowing”.

Equipment Needed:

Laptops, Projector, Internet Access, Microsoft PowerPoint

Goals/Objectives	Learning Activities/ Instructional Strategies	Formative Assessment Tasks
Students will: • Define credit. • Explain the difference between credit and debt. • Compare the advantages and disadvantages of using credit. • Discuss methods of managing income and credit effectively.	Lesson Sequence 1. Using Microsoft PowerPoint, teacher will introduce credit. 2. Teacher will explain the difference between credit and debit. 3. Introduction to the different types of credit: credit cards, installment loans, student loans, mortgage, etc. 4. Teacher will lead a discussion regarding the advantages and disadvantages of credit including the dangers of credit. 5. Students will complete the Money Skill Module: “Credit Card and Other Unsecured Borrowing”.	• Students will be assessed based on class participation. • Students will be assessed through teacher lead questioning. • Students will be assessed based on classwork assignments. • Students will be assessed based on students’ performance on the Money Skill Module.

**Differentiation:**

Flexible grouping; Mini workshops to re-teach or extend skills; Open-ended activities; Use of collaboration of various activities; Work alone/together; Alternative assessments; Project based learning; Stations/Centers

Resources Provided:

- Textbook: Business and Personal Finance, Glencoe, 2007
- Workbook
- Microsoft PowerPoint
- <http://www.hsfpp.org/student>
- <http://www.moneyskill.org>
- NEFE workbook
- NGPF Resource Activities
- Teacher Chapter 4 and Chapter 6



Unit 5 Lesson Plan 2 Template

Content Area: Business Lesson Title: Applying for Credit Time Frame: 4 days

Lesson Components

21st Century Themes

- ☐ Global Awareness ☒ Financial, Economic, Business and Entrepreneurial Literacy
☐ Civic Literacy ☐ Health Literacy

21st Century Skills

- ☒ Creativity and Innovation ☒ Critical Thinking and Problem Solving ☐ Information Literacy
☒ Life and Career Skills ☒ Communication and Collaboration ☐ Media Literacy ☐ ICT Literacy

Interdisciplinary Connections:

Career Education, Language Arts, Mathematics, and Technology

Integration of Technology:

Students will access the Money Skill Module: “Credit Rating”.

Equipment Needed:

Laptops; Projector; Internet Access, Microsoft PowerPoint

Goals/Objectives	Learning Activities/ Instructional Strategies	Formative Assessment Tasks
Students will: ● Explain the process of applying for credit. ● Discuss the differences between a credit report and credit score. ● Explain what a credit history is and why it is important. ● List the three major credit-reporting companies.	Lesson Sequence 1. Through a Microsoft PowerPoint Presentation, the teacher will introduce the three credit reporting companies and how they work. 2. Teacher will introduce credit scores and what is considered a good credit score. 3. Teacher will discuss the importance of paying bills on time and having a good credit history. 4. Students will be provided with several credit card applications to review and complete; then work with a partner to review how each application is similar and different. 5. Students will complete the Money Skill Module: “Credit Rating”.	● Students will be assessed based on class participation. ● Students will be assessed through teacher lead questioning. ● Students will be assessed based on classwork assignments. ● Students will be assessed based on students’ performance on the Money Skill Module.

**Differentiation:**

Flexible grouping; Mini workshops to re-teach or extend skills; Open-ended activities; Use of collaboration of various activities; Work alone/together; Alternative assessments; Project based learning; Stations/Centers

Resources Provided:

- Textbook: Business and Personal Finance, Glencoe, 2007
- Workbook
- Microsoft PowerPoint
- <http://www.hsfpp.org/student>
- <http://www.moneyskill.org>
- NEFE workbook
- NGPF Resource Activities
- Teacher Chapter 4 and Chapter 6



Unit 5 Lesson Plan 3 Template

Content Area: Business Lesson Title: The Four C's of Credit Time Frame: 4 days

Lesson Components

21st Century Themes

- ☐ Global Awareness ☒ Financial, Economic, Business and Entrepreneurial Literacy
☐ Civic Literacy ☐ Health Literacy

21st Century Skills

- ☐ Creativity and Innovation ☒ Critical Thinking and Problem Solving ☐ Information Literacy
☒ Life and Career Skills ☒ Communication and Collaboration ☐ Media Literacy ☐ ICT Literacy

Interdisciplinary Connections:

Career Education, Language Arts, Mathematics, and Technology

Integration of Technology:

Students will access the Fool Proof Module: "Finding Cheapest Loan and How Much Does Your Credit Score Impact Your Life?"

Equipment Needed:

Laptops; Projector; Internet Access, Microsoft PowerPoint

Goals/Objectives	Learning Activities/ Instructional Strategies	Formative Assessment Tasks
Students will: • Discuss and explain the four C's of Credit: Collateral, Capital, Capacity, and Character. • Evaluate a credit application to determine the four C's of Credit. • Explain how to manage credit responsibly. • Demonstrate what to do in the event of inaccurate reporting.	Lesson Sequence 1. Students will begin with a credit activity interacting with students with borrowing and negotiating for items. 2. Discussion of conditions of negotiations and borrowing. 3. Through a Microsoft PowerPoint Presentation, the teacher will introduce and explain the four C's of Credit: Collateral, Capital, Capacity, and Character. 4. Students will be given a completed credit application and determine if all four C's have been met. 5. Discussion of procedures in the case of an inaccurate credit report. 6. Students will complete Foolproof Module: "Finding Cheapest Loan and How Much Does Your Credit Score Impact Your Life?"	• Students will be assessed based on class participation. • Students will be assessed through teacher lead questioning. • Students will be assessed based on classwork assignments. • Students will be assessed based on students' performance on the Foolproof Module.

**Differentiation:**

Flexible grouping; Mini workshops to re-teach or extend skills; Open-ended activities; Use of collaboration of various activities; Work alone/together; Alternative assessments; Project based learning; Stations/Centers

Resources Provided:

- Textbook: Business and Personal Finance, Glencoe, 2007
- Workbook
- Microsoft PowerPoint
- <http://www.hsfpp.org/student>
- <http://www.foolproof.com>
- NEFE workbook
- NGPF Resource Activities
- Teacher Chapter 4 and Chapter 6



Lesson Reflection

Reflect on the lesson you have developed and rate the degree to which the lesson *Strongly*, *Moderately* or *Weakly* meets the criteria below.

Lesson Activities	Strongly	Moderately	Weakly
Are challenging Strongly and require higher order thinking and problem solving skills	☐	☒	☐
Allow for student choice	☐	☒	☐
Provide scaffolding for acquiring targeted knowledge/skills	☒	☐	☐
Integrate global perspectives	☐	☒	☐
Integrate 21st century skills	☒	☐	☐
Provide opportunities for interdisciplinary connection and transfer of knowledge and skills	☒	☐	☐
Foster student use of technology as a tool to develop critical thinking, creativity and innovation skills	☐	☒	☐
Are varied to address different student learning styles and preferences	☒	☐	☐
Are differentiated based on student needs	☒	☐	☐
Are student-centered with teacher acting as a facilitator and co-learner during the teaching and learning process	☐	☒	☐
Provide means for students to demonstrate knowledge and skills and progress in meeting learning goals and objectives	☒	☐	☐
Provide opportunities for student reflection and self- assessment	☒	☐	☐
Provide data to inform and adjust instruction to better meet the varying needs of learners	☐	☒	☐

Curriculum Design Template

Content Area: <i>Business</i>	Grade Level: 10-12	Course Title: Personal Finance
Created: Erica Moore	Board Approved on:	



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GLOBAL SKILLS

IEP AND 504 ACCOMMODATIONS AND MODIFICATIONS FOR EARLY CHILDHOOD AND ELEMENTARY SCHOOL STUDENTS:

Large print textbooks
Textbooks for at-home use
Additional time for assignments
Review of directions
Use of mnemonics
Have student restate information
Concrete examples
Adaptive writing utensils
Support auditory presentations with visuals
Use of a study carrel
Assistance in maintaining uncluttered space
Weekly home-school communication tools (notebook, daily log, phone calls or email messages)
Space for movement or breaks
Study sheets and teacher outlines
Extra visual and verbal cues and prompts
Math sheets with highlighted instructions
Graph paper to assist in organizing or lining up math problems
Use of computers and calculators
Books on tape
Graphic organizers
Quiet corner or room to calm down and relax when anxious
Preferential seating
Alteration of the classroom arrangement
Reduction of distractions
Answers to be dictated
Hands-on activities
Use of manipulatives
No penalty for spelling errors or sloppy handwriting
Follow a routine/schedule
Alternate quiet and active time
Teach time management skills
Rest breaks
Verbal and visual cues regarding directions and staying on task
Agenda book and checklists
Adjusted assignment timelines
Visual daily schedule



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GLOBAL SKILLS**

Varied reinforcement procedures
Immediate feedback
Work-in-progress check
Personalized examples

TESTING AND ASSESSMENT ACCOMMODATIONS AND MODIFICATIONS:

Answers to be dictated
Frequent rest breaks
Additional time
Oral testing
Untimed tests
Choice of test format (multiple-choice, essay, true-false)
Alternate ways to evaluate (projects or oral presentations instead of written tests)
Accept short answers
Open-book tests
Read test and directions to student
Provide study outline prior to tests
Highlight key directions
Test in alternative site
Use of calculator
Extra credit option
Preview test procedures
Simplified test wording; rephrased test questions and/or directions

GENERAL ACCOMMODATIONS AND MODIFICATIONS:

Use of alternative books or materials on the topic being studied
Computerized spell-check support
Word bank of choices for answers to test questions
Provision of calculator and/or number line for math tests
Reworded questions in simpler language
Projects instead of written reports
Highlighting important words or phrases in reading assignments
Modified workload or length of assignments/tests
Modified time demands
Modified grades based on IEP

BEHAVIOR ACCOMMODATIONS MODIFICATIONS:



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GLOBAL SKILLS**

Breaks between tasks
Cue expected behavior
Daily feedback to student
Have contingency plans
Use de-escalating strategies
Use positive reinforcement
Use proximity/touch control
Use peer supports and mentoring
Model expected behavior by adults
Have parent sign homework
Have parent sign behavior chart
Set and post class rules
Chart progress and maintain data



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GLOBAL SKILLS**

IEP AND 504 ACCOMODATIONS AND MODIFICATIONS FOR MIDDLE AND HIGH SCHOOL STUDENTS:

Large print textbooks
Textbooks for at-home use
Additional time for assignments
A locker with adapted lock
Review of directions
Review sessions
Use of mnemonics
Have student restate information
Provision of notes or outlines
Concrete examples
Adaptive writing utensils
Support auditory presentations with visuals
Weekly or bi-weekly home-school communication
Space for movement or breaks
Study sheets and teacher outlines
Extra visual and verbal cues and prompts
Lab and math sheets with highlighted instructions
Graph paper to assist in organizing or lining up math problems
Use of tape recorder for lectures
Use of Interactive notebook
Use of a scribe
Use of computers and calculators
Books on tape
Graphic organizers
Quiet corner or room to calm down and relax when anxious
Preferential seating
Alteration of the classroom arrangement
Reduction of distractions
Answers to be dictated
Hands-on activities
Ability to type all assignments
Follow a routine/schedule
Teach time management and organizational skills
Rest breaks
Verbal and visual cues regarding directions and staying on task
Agenda book and checklists
Daily check-in with case manager or special education teacher
Adjusted assignment timelines
Visual daily schedule



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**ENGAGING STUDENTS • FOSTERING ACHIEVEMENT • CULTIVATING 21ST CENTURY
GLOBAL SKILLS**

Varied reinforcement procedures
Immediate feedback
Work-in-progress check
Personalized examples

TESTING AND ASSESSMENT ACCOMMODATIONS AND MODIFICATIONS:

Answers to be dictated
Frequent rest breaks
Additional time
Oral testing
Choice of test format (multiple-choice, essay, true-false)
Alternate ways to evaluate (projects or oral presentations instead of written tests)
Accept short answers
Open-book or open-note tests
Read test and directions to student
Provide study guides prior to tests
Highlight key directions
Test in alternative site
Use of calculator
Extra credit option
Pace long-term projects
Preview test procedures
Simplified test wording; rephrased test questions and/or directions

GENERAL ACCOMMODATIONS AND MODIFICATIONS:

Allow outlining, instead of writing for an essay or major project
Use of alternative books or materials on the topic being studied
Computerized spell-check support
Word bank of choices for answers to test questions
Provision of calculator for math tests
Film or video supplements in place of reading text
Reworded questions in simpler language
Projects instead of written reports
Highlighting important words or phrases in reading assignments
Modified workload or length of assignments/tests
Modified time demands



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**ENGAGING STUDENTS • FOSTERING ACHIEVEMENT • CULTIVATING 21ST CENTURY
GLOBAL SKILLS**

Pass/no pass option
Modified grades based on IEP

BEHAVIOR ACCOMMODATIONS FOR STUDENTS:

- Breaks between tasks
- Cue expected behavior
- Daily feedback to student
- Have contingency plans
- Use de-escalating strategies
- Use positive reinforcement
- Use proximity/touch control
- Use peer supports and mentoring
- Model expected behavior by adults
- Have parent sign homework
- Set and post class rules
- Chart progress and maintain data



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ENGAGING STUDENTS • FOSTERING ACHIEVEMENT • CULTIVATING 21ST CENTURY
GLOBAL SKILLS

Accommodations and Modifications for ESL Students

- Give tests orally
- Give instructions/directions in writing and orally
- Assign a peer tutor, same language or English speaking
- Allow use of bilingual/translation dictionary
- Provide summaries of text or study guides of particular chapters
- Allow errors in speaking
- Allow errors in writing
- Accept writing in first language
- Highlight key vocabulary
- Reduce amount of work required
- Assess comprehension through demonstration or other alternative means (gestures, drawings)
- Rephrase questions, directions, and explanations
- Reduce multiple choices on assessments
- Provide study guides and/ or outlines
- Shorten reading assignments
- Allow extended time for test/project completion
- Use of audio books
- Use of graphic organizers
- Use reduced text, so that print is not dense
- Use visuals/pictures throughout lesson/unit/assignment
- Adapt homework to reflect language proficiency/home support
- Adapt homework to reflect home support
- Provide hands-on activities and explanations
- Allow extended time to answer questions, and permit drawing, as an explanation
- Use of translation dictionaries to locate words in the native language
- Use anecdotal records and portfolio of work as forms of assessment
- Use story retellings to assess comprehension