

## **Pascack Valley Regional High School District**

**Pascack Hills High School, Montvale, New Jersey  
Pascack Valley High School, Hillsdale, New Jersey**

**Course Name: LLD Financial Literacy**

Born on: July 29, 2022  
Board Approval: August 29, 2022

## **COURSE DESCRIPTION: LLD Financial Literacy**

This business course is designed to assist students in developing a strong foundation for making lifelong financial decisions for our LLD students. Making good financial choices requires integrating different kinds of information of which financial data is only one part. Life-style preferences and choices, economic and political trends, principles of budgeting and accounting, legal consequences, and opportunity cost analysis all have a role to play in financial decision making. This course integrates essential disciplines, including economics, accounting, finance, investing, consumer law, tax law, consumer psychology and most importantly the skills needed to navigate the complex and often confusing financial world.

Critical thinking skills are developed through student identification of relevant variables that access a broad spectrum of information, evaluate conflicting information, weigh the consequences of alternative actions, and arrive at a decision. Students will develop a better understanding of their respective roles as employees, customers, and investors. By using technology, students will connect the concepts they learn in the course with the fast-paced, information-based world they live in. Simulations use real-world scenarios that allow students to apply course content in making decisions related to individual or family finances.

Students taking the LLD Financial Literacy course will put into practice lessons learned during real world scenarios as they engage in Transition Education 1&2. Transition Education 1 & 2 focuses on instruction and support services needed to help students move from the school environment to a job, vocational program or other program designed to promote independent living. Students will develop career awareness and career readiness by acquiring foundational skills in the areas of: general work habits, relationships within the work environment, job safety and youth labor laws, setting personal goals, personal finance and interpersonal communication. Real-world application of classroom instruction will occur through job sampling, structured learning and internship experiences.

The combined academic and practical experiences in the course offers the student the chance to utilize learned skills as they move toward an independent future.

NJSL 9.1: Rapid advancements in technology and subsequent changes in the economy have created opportunities for individuals to compete and connect on a global scale. In this increasingly diverse and complex world, the successful entrepreneur or employee must not only possess the requisite education for specific industry pathways but also employability skills necessary to collaborate with others and manage resources effectively in order to establish and maintain stability and independence.					
Content/Topic: Income and Careers	Key learning items/concepts:	Observable Proficiencies and Skills:	NJSLS	Benchmark Performance and Assessments	Suggested Materials
<p><b>Unit I – Income and Careers</b></p> <p>Time: 6 weeks</p> <p><b>Essential Question:</b></p> <p>Compare and contrast the role of philanthropy, volunteer service, and charities in community development and quality of life in a variety of cultures.</p>	<p>Philanthropic, charitable, and entrepreneurial organizations play distinctly different but vitally important roles in supporting the interests of local and global communities.</p> <p>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.</p>	<p><b>Proficiencies and Skills:</b></p> <p>Content Statements: Educational achievement, career choice, and entrepreneurial skills all play a role in achieving a desired lifestyle.</p> <p>Income often comes from different sources, including alternative sources.</p> <p>Income affects spending decisions and lifestyle.</p> <p>Taxes and the cost of employee benefits can affect the amount of disposable income.</p> <p><b>Differentiation for Diverse Learners/Accommodations</b> <b>Special Ed/504:</b></p> <ul style="list-style-type: none"> <li>● Re-teaching and review</li> <li>● Graphic organizers</li> <li>● Guided questions and note taking</li> </ul> <p>ELL:</p> <ul style="list-style-type: none"> <li>● Provide student with essential vocabulary</li> </ul> <p>At Risk Students:</p> <ul style="list-style-type: none"> <li>● Provide an Outline for writing assessments</li> </ul>	<p>9.1.12.CFR.1 9.1.12.CFR.2 9.1.12.CFR.3 9.1.12.CFR.4 9.1.12.CFR.5 9.1.12.CFR.6</p>	<p>Homework assignments F</p> <p>Class activities F:</p> <p><i>Presentations</i> <i>Class participation</i> <i>Research</i> <i>Career Plan</i> <i>Investing Plan</i> <i>Entrepreneur Opportunities</i> <i>Teacher observations</i> <i>In class assignments</i> <i>In class discussions</i> <i>Collaborative work</i> <i>Individual Projects</i></p> <p>Quizzes F</p> <p>Tests S</p>	<p><i>Suggestion(s):</i></p> <p><a href="#">EverFi</a></p> <p><a href="#">Practical Money Skills</a></p> <p><a href="#">Banzai</a></p> <p><a href="#">EconEdLink</a></p> <p><a href="#">Financial Fitness for Life</a></p> <p><a href="#">FDIC's Money Smart</a></p> <p><a href="#">Hands on Banking</a></p> <p><a href="#">MoneySKILL</a></p> <p><a href="#">Cents and Sensibility</a></p>

		<p>Gifted and Talented:</p> <ul style="list-style-type: none"><li>• Vary level of reading and primary source documents</li><li>• Elevated vocabulary</li><li>• Individual presentation</li><li>• Provide choices of modes working</li></ul>			
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<p><b>Unit II – Planning and Budgeting</b></p> <p>Time: 6 Weeks</p> <p>Content Statement:</p> <p>Having an effective budget is key to a life of independence. There are many tools that allow the individual to see financial success and peace of mind. Utilizing these tools will be the bedrock of financial security.</p> <p>Money management involves setting financial goals.</p> <p>Money management is reliant on developing and maintaining personal budgets.</p> <p>Money management requires understanding of cash flow systems and business</p> <p>Essential Question:</p> <p>How does a budget help the individual manage a lifestyle without compromising on long term goals.</p>	<p>Prioritize financial decisions by systematically considering alternatives and possible consequences.</p> <p>Compare strategies for saving and investing and the factors that influence how much should be saved or invested to meet financial goals.</p> <p>Construct a plan to accumulate emergency “rainy day” funds.</p> <p>Analyze how income and spending plans are affected by age, needs, and resources. Analyze how changes in taxes, inflation, and personal circumstances can affect a personal budget.</p> <p>Design and utilize a simulated budget to monitor progress of financial plans.</p> <p>Develop personal financial planning strategies that respond to and use tax deductions and shelters.</p>	<p><b>Proficiencies and Skills:</b></p> <p>Describe and calculate interest and fees that are applied to various forms of spending, debt, and saving.</p> <p>Chart and evaluate the growth of mid- and long-term investments.</p> <p>Discuss the ABLE saving accounts for persons with disabilities.</p> <p>Develop a plan that uses the services of various financial institutions to meet personal and family financial goals.</p> <p><b>Differentiation for Diverse Learners/Accommodations Special Ed/504:</b></p> <ul style="list-style-type: none"> <li>● Re-teaching and review</li> <li>● Graphic organizers</li> <li>● Guided questions and note taking</li> </ul> <p>ELL:</p> <ul style="list-style-type: none"> <li>● Provide student with essential vocabulary</li> </ul> <p>At Risk Students:</p> <ul style="list-style-type: none"> <li>● Provide an Outline for writing assessments</li> </ul> <p>Gifted and Talented:</p> <ul style="list-style-type: none"> <li>● Vary level of reading and primary source documents</li> <li>● Elevated vocabulary</li> <li>● Individual presentation</li> </ul>	<p>9.1.12.PB.1 9.1.12.PB.2 9.1.12.PB.3 9.1.12.PB.4 9.1.12.PB.5 9.1.12.PB.6</p>	<p>Homework assignments F</p> <p>Class activities F:</p> <p><i>Presentations</i> <i>Class participation</i> <i>Research</i> <i>Career Plan</i> <i>Investing Plan</i> <i>Entrepreneur Opportunities</i> <i>Teacher observations</i> <i>In class assignments</i> <i>In class discussions</i> <i>Collaborative work</i> <i>Individual Projects</i></p> <p>Quizzes F</p> <p>Tests S</p>	<p><i>Suggestion(s):</i></p> <p><a href="#">EverFi</a></p> <p><a href="#">Practical Money Skills</a></p> <p><a href="#">Banzai</a></p> <p><a href="#">EconEdLink</a></p> <p><a href="#">Financial Fitness for Life</a></p> <p><a href="#">FDIC's Money Smart</a></p> <p><a href="#">Hands on Banking</a></p> <p><a href="#">MoneySKILL</a></p>

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<p><b>Unit III – Credit and Debt Management</b></p> <p><b>Time:</b> 6 Weeks</p> <p><b>Content Statement:</b></p> <p>Credit management includes making informed choices about sources of credit and requires an understanding of the cost of credit.</p> <p>Credit worthiness is dependent on making informed credit decisions and managing debt responsibly.</p> <p><b>Essential Question:</b></p> <p>How does credit worthiness and the responsibilities of the borrower determine risk in different areas of borrowing?</p>	<p>Compare and contrast the financial benefits of different products and services offered by a variety of financial institutions.</p> <p>Compare and compute interest and compound interest and develop an amortization table using business tools.</p> <p>Compute and assess the accumulating effect of interest paid over time when using a variety of sources of credit.</p> <p>Compare and contrast the advantages and disadvantages of various types of mortgages.</p> <p>Analyze the information contained in a credit report and explain the importance of disputing inaccurate entries.</p>	<p><b>Proficiencies and Skills:</b></p> <p>Compare and contrast the advantages and disadvantages of various types of mortgages.</p> <p>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.).</p> <p>Calculate a mortgage payment based on type of loan, down payment, credit score, and loan interest rate.</p> <p>Summarize the causes and consequences of personal and corporate bankruptcy and evaluate the implications for self and others.</p> <p><b>Differentiation for Diverse Learners/Accommodations Special Ed/504:</b></p> <ul style="list-style-type: none"> <li>● Re-teaching and review</li> <li>● Graphic organizers</li> <li>● Guided questions and note taking</li> </ul> <p>ELL:</p> <ul style="list-style-type: none"> <li>● Provide student with essential vocabulary</li> </ul> <p>At Risk Students:</p> <ul style="list-style-type: none"> <li>● Provide an Outline for writing assessments</li> </ul> <p>Gifted and Talented:</p>	<p>9.1.12.CDM.1 9.1.12.CDM.2 9.1.12.CDM.3 9.1.12.CDM.4 9.1.12.CDM.5 9.1.12.CDM.6 9.1.12.CDM.7 9.1.12.CDM.8 9.1.12.CDM.9 9.1.12.CDM.10</p>	<p>Homework assignments F</p> <p>Class activities F:</p> <p><i>Presentations</i> <i>Class participation</i> <i>Research</i> <i>Career Plan</i> <i>Investing Plan</i> <i>Entrepreneur Opportunities</i> <i>Teacher observations</i> <i>In class assignments</i> <i>In class discussions</i> <i>Collaborative work</i> <i>Individual Projects</i></p> <p>Quizzes F</p> <p>Tests S</p>	<p><i>Suggestion(s):</i></p> <p><a href="#">EverFi</a></p> <p><a href="#">Practical Money Skills</a></p> <p><a href="#">Banzai</a></p> <p><a href="#">EconEdLink</a></p> <p><a href="#">Financial Fitness for Life</a></p> <p><a href="#">FDIC's Money Smart</a></p> <p><a href="#">Hands on Banking</a></p> <p><a href="#">MoneySKILL</a></p>

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<p><b>Unit IV – Credit Profile</b></p> <p><b>Time:</b> 3 Weeks</p> <p>Content Statement:</p> <p>Credit management includes making informed choices about sources of credit and requires an understanding of the cost of credit.</p> <p>Credit worthiness is dependent on making informed credit decisions and managing debt responsibly.</p> <p><b>Essential Question:</b></p> <p>How does one’s credit profile dictate credit worthiness, risk, and rates?</p>	<p>Summarize how one’s credit history can affect finances, including loan terms, employment, and qualifying for loans.</p> <p>Identify the advantages of maintaining a positive credit history.</p> <p>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.</p> <p>Identify the skill sets needed to build and maintain a positive credit profile.</p>	<p><b>Proficiencies and Skills:</b></p> <p>Analyze the information contained in a credit report, how scores are calculated and used, and explain the importance of disputing inaccurate entries.</p> <p>Identify different ways you can protect your credit.</p> <p><b>Differentiation for Diverse Learners/Accommodations Special Ed/504:</b></p> <ul style="list-style-type: none"> <li>● Re-teaching and review</li> <li>● Graphic organizers</li> <li>● Guided questions and note taking</li> </ul> <p>ELL:</p> <ul style="list-style-type: none"> <li>● Provide student with essential vocabulary</li> </ul> <p>At Risk Students:</p> <ul style="list-style-type: none"> <li>● Provide an Outline for writing assessments</li> </ul> <p>Gifted and Talented:</p> <ul style="list-style-type: none"> <li>● Vary level of reading and primary source documents</li> <li>● Elevated vocabulary</li> <li>● Individual presentation</li> <li>● Provide choices of modes working</li> </ul>	<p>9.1.12.CP.1 9.1.12.CP.2 9.1.12.CP.3 9.1.12.CP.4 9.1.12.CP.5 9.1.12.CP.6 9.1.12.CP.7 9.1.12.CP.8 9.1.12.CP.9</p>	<p>Homework assignments F</p> <p>Class activities F:</p> <p><i>Presentations</i> <i>Class participation</i> <i>Research</i> <i>Career Plan</i> <i>Investing Plan</i> <i>Entrepreneur Opportunities</i> <i>Teacher observations</i> <i>In class assignments</i> <i>In class discussions</i> <i>Collaborative work</i> <i>Individual Projects</i></p> <p>Quizzes F</p> <p>Tests S</p>	<p><i>Suggestion(s):</i></p> <p><a href="#">EverFi</a></p> <p><a href="#">Practical Money Skills</a></p> <p><a href="#">Banzai</a></p> <p><a href="#">EconEdLink</a></p> <p><a href="#">Financial Fitness for Life</a></p> <p><a href="#">FDIC's Money Smart</a></p> <p><a href="#">Hands on Banking</a></p> <p><a href="#">MoneySKILL</a></p>

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<p><b>Unit V – Economic and Government Influences</b></p> <p>Time: 6 Weeks</p> <p><b>Content Statement:</b></p> <p>The goods and services provided by the government are paid for by the taxes levied on its citizens.</p> <p>Taxes are an important part of our nation, ensuring all citizens are included into the economic system.</p> <p><b>Essential Question:</b></p> <p>How does the role of economic and government policies affect personal financial decisions for consumers?</p>	<p>Tax rates vary based on your financial situation.</p> <p>There are different ways you can influence government policy to improve your financial situation.</p> <p>There are agencies, laws, and resources to protect you as a consumer.</p>	<p><b>Proficiencies and Skills:</b></p> <p>Review the tax rates on different sources of income and on different types of products and services purchased.</p> <p>Explain why various forms of income are taxed differently.</p> <p>Explain how individuals and businesses influence government policies.</p> <p>Understand the Social Security System and how it benefits Americans with disabilities.</p> <p><b>Differentiation for Diverse Learners/Accommodations</b></p> <p><b>Special Ed/504:</b></p> <ul style="list-style-type: none"> <li>● Re-teaching and review</li> <li>● Graphic organizers</li> <li>● Guided questions and note taking</li> </ul> <p>ELL:</p> <ul style="list-style-type: none"> <li>● Provide student with essential vocabulary</li> </ul> <p>At Risk Students:</p> <ul style="list-style-type: none"> <li>● Provide an Outline for writing assessments</li> </ul> <p>Gifted and Talented:</p> <ul style="list-style-type: none"> <li>● Vary level of reading and primary source documents</li> <li>● Elevated vocabulary</li> <li>● Individual presentation</li> </ul>	<p>9.1.12.EG.1 9.1.12.EG.2 9.1.12.EG.3 9.1.12.EG.4 9.1.12.EG.5 9.1.12.EG.6</p>	<p>Homework assignments F</p> <p>Class activities F:</p> <p><i>Presentations</i> <i>Class participation</i> <i>Research</i> <i>Career Plan</i> <i>Investing Plan</i> <i>Entrepreneur Opportunities</i> <i>Teacher observations</i> <i>In class assignments</i> <i>In class discussions</i> <i>Collaborative work</i> <i>Individual Projects</i></p> <p>Quizzes F</p> <p>Tests S</p>	<p><i>Suggestion(s):</i></p> <p><a href="#">EverFi</a></p> <p><a href="#">Practical Money Skills</a></p> <p><a href="#">Banzai</a></p> <p><a href="#">EconEdLink</a></p> <p><a href="#">Financial Fitness for Life</a></p> <p><a href="#">FDIC's Money Smart</a></p> <p><a href="#">Hands on Banking</a></p> <p><a href="#">MoneySKILL</a></p>

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<p><b>Unit VI –Civic Responsibility</b></p> <p><b>Time:</b> 2 Weeks</p> <p><b>Content Statement:</b></p> <p>There are ways to manage your accounts that provide you with maximum benefits and protection.</p> <p>There are factors you can use to select financial institutions and professionals that are best suited for your needs.</p> <p><b>Essential Question:</b></p> <p>How do financial institutions best protect your assets from unknown risks?</p> <p>What are the different types of financial institutions and their primary role for their clients?</p>	<p>Demonstrate an understanding of the interrelationships among attitudes, assumptions, and patterns of behavior regarding money, saving, investing, and work across cultures.</p> <p>Summarize the concept and types of taxation used to fund public initiatives.</p> <p>Assess the impact of emerging global economic events on financial planning.</p> <p>Analyze how citizen decisions and actions can influence the use of economic resources to achieve societal goals and provide individual services. Summarize the purpose and importance of a will.</p> <p>Compare and contrast the role of philanthropy, volunteer service, and charities in community development and quality of life in a variety of cultures.</p> <p>Explain the concept and forms of taxation and justify the use of taxation to fund public activities and initiatives. Evaluate the effects of entrepreneurship on economic stability and quality of living</p>	<p><b>Proficiencies and Skills:</b></p> <p>Identify ways to protect yourself from identity theft</p> <p>Explain ways to manage your accounts that maximize benefits and provide you with the utmost protection.</p> <p>Develop a plan that uses the services of various financial institutions to prepare for long term personal and family goals (e.g., college, retirement).</p> <p>Research benefits and drawbacks of products offered by financial and non-financial companies (e.g., banks, credit unions, check-cashing stores, product warranty insurance).</p> <p><b>Differentiation for Diverse Learners/Accommodations</b>  <b>Special Ed/504:</b></p> <ul style="list-style-type: none"> <li>● Re-teaching and review</li> <li>● Graphic organizers</li> <li>● Guided questions and note taking</li> </ul> <p>ELL:</p> <ul style="list-style-type: none"> <li>● Provide student with essential vocabulary</li> </ul> <p>At Risk Students:</p> <ul style="list-style-type: none"> <li>● Provide an Outline for writing assessments</li> </ul> <p>Gifted and Talented:</p>	<p>9.1.12.FI.1            9.1.12.FI.2            9.1.12.FI.3            9.1.12.FI.4</p>	<p>Homework assignments F</p> <p>Class activities F:</p> <p><i>Presentations</i>  <i>Class participation</i>  <i>Research</i>  <i>Career Plan</i>  <i>Investing Plan</i>  <i>Entrepreneur Opportunities</i>  <i>Teacher observations</i>  <i>In class assignments</i>  <i>In class discussions</i>  <i>Collaborative work</i>  <i>Individual Projects</i></p> <p>Quizzes F</p> <p>Tests S</p>	<p><i>Suggestion(s):</i></p> <p><a href="#">EverFi</a></p> <p><a href="#">Practical Money Skills</a></p> <p><a href="#">Banzai</a></p> <p><a href="#">EconEdLink</a></p> <p><a href="#">Financial Fitness for Life</a></p> <p><a href="#">FDIC's Money Smart</a></p> <p><a href="#">Hands on Banking</a></p> <p><a href="#">MoneySKILLoney Skills</a></p>

	in local and global communities. Assess the impact of the global economy on entrepreneurial opportunities.	<ul style="list-style-type: none"><li>• Vary level of reading and primary source documents</li><li>• Elevated vocabulary</li><li>• Individual presentation</li><li>• Provide choices of modes working</li></ul>			
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<p><b>Unit VII – Critical Consumerism</b></p> <p>Time: 8/10 Weeks</p> <p><b>Content Statement:</b></p> <p>To be fiscally responsible, an individual’s finances should align with his or her values and goals.</p> <p>Biological behavioral biases, psychology, and unconscious beliefs affect financial decision-making.</p> <p><b>Essential Question:</b></p> <p>How can you be sure that you are not being taken advantage of financially? How can you become an educated consumer?</p>	<p>Analyze and apply multiple sources of financial information when prioritizing financial decisions.</p> <p>Determine how objective, accurate, and current financial information affects the prioritization of financial decisions.</p> <p>Evaluate how media, bias, purpose, and validity affect the prioritization of consumer decisions and spending.</p> <p>Evaluate business practices and their impact on individuals, families, and societies.</p> <p>Evaluate written and verbal contracts for essential components and for obligations of the lender and borrower.</p>	<p><b>Proficiencies and Skills:</b></p> <p>Students will be able to look and create short and long term financial planning</p> <p>Create a clear long-term financial plan to ensure its alignment with your values.</p> <p>Relate the concept of delayed gratification (i.e., psychological distance) to meeting financial goals, investing and building wealth over time.</p> <p>Evaluate the relationship of familial patterns, cultural traditions, and historical influences on financial practice.</p> <p>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.).</p> <p><b>Differentiation for Diverse Learners/Accommodations Special Ed/504:</b></p> <ul style="list-style-type: none"> <li>● Re-teaching and review</li> <li>● Graphic organizers</li> <li>● Guided questions and note taking</li> </ul> <p>ELL:</p>	<p>9.1.12.FP.1 9.1.12.FP.2 9.1.12.FP.3 9.1.12.FP.4 9.1.12.FP.5 9.1.12.FP.6 9.1.12.FP.7</p>	<p>Homework assignments F</p> <p>Class activities F:</p> <p><i>Presentations</i> <i>Class participation</i> <i>Research</i> <i>Career Plan</i> <i>Investing Plan</i> <i>Entrepreneur Opportunities</i> <i>Teacher observations</i> <i>In class assignments</i> <i>In class discussions</i> <i>Collaborative work</i> <i>Individual Projects</i></p> <p>Quizzes F</p> <p>Tests S</p>	<p><i>Suggestion(s):</i></p> <p><a href="#">EverFi</a></p> <p><a href="#">Practical Money Skills</a></p> <p><a href="#">Banzai</a></p> <p><a href="#">EconEdLink</a></p> <p><a href="#">Financial Fitness for Life</a></p> <p><a href="#">FDIC's Money Smart</a></p> <p><a href="#">Hands on Banking</a></p> <p><a href="#">MoneySKILL</a></p>

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Content/Topic:	Key learning items/concepts:	Observable Proficiencies and Skills:	NJSLS	Benchmark Performance and Assessments	Suggested Materials
<p><b>Unit VIII –Risk Management and Insurance</b></p> <p>Time: 4 Weeks</p> <p><b>Content Statement:</b></p> <p>A person’s tolerance for investment risk can change depending on factors such as life circumstances, financial goals, and economic conditions.</p> <p>Different types of insurance have different costs and protections.</p> <p>Essential Question:</p> <p>How can insurance (life, disability, car, home, etc) provide security for yourself and family members?</p>	<p>Analyze risks and benefits in various financial situations.</p> <p>Differentiate between property and liability insurance protection.</p> <p>Compare the cost of various types of insurance (e.g., life, homeowners, motor vehicle) for the same product or service, given different liability limits and risk factors.</p> <p>Evaluate individual and family needs for insurance protection using opportunity-cost analysis.</p> <p>Compare insurance policy coverage limits and related premiums and deductibles to minimize costs.</p>	<p><b>Proficiencies and Skills:</b></p> <p>Differentiate the costs and benefits of renters and homeowner’s insurance.</p> <p>Compare sources of health and disability coverage, including employee benefit plans, with options in another country.</p> <p>Compare and contrast options for long-term healthcare insurance for home care and external care.</p> <p>Explain how to self-insure and how to determine when self-insurance is appropriate.</p> <p>Determine when and why it may be appropriate for the government to provide insurance coverage, rather than private industry.</p> <p>Determine what insurance options (Public/Private) are available for individuals with disabilities.</p> <p><b>Differentiation for Diverse Learners/Accommodations</b></p> <p><b>Special Ed/504:</b></p> <ul style="list-style-type: none"> <li>● Re-teaching and review</li> <li>● Graphic organizers</li> <li>● Guided questions and note taking</li> </ul> <p>ELL:</p> <ul style="list-style-type: none"> <li>● Provide student with essential vocabulary</li> </ul>	<p>9.1.12.RM.1: 9.1.12.RM.2 9.1.12.RM.3 9.1.12.RM.4 9.1.12.RM.5 9.1.12.RM.6</p>	<p>Homework assignments F</p> <p>Class activities F:</p> <p><i>Presentations</i> <i>Class participation</i> <i>Research</i> <i>Career Plan</i> <i>Investing Plan</i> <i>Entrepreneur Opportunities</i> <i>Teacher observations</i> <i>In class assignments</i> <i>In class discussions</i> <i>Collaborative work</i> <i>Individual Projects</i></p> <p>Quizzes F</p> <p>Tests S</p>	<p><i>Suggestion(s):</i></p> <p><a href="#">EverFi</a></p> <p><a href="#">Practical Money Skills</a></p> <p><a href="#">Banzai</a></p> <p><a href="#">EconEdLink</a></p> <p><a href="#">Financial Fitness for Life</a></p> <p><a href="#">FDIC's Money Smart</a></p> <p><a href="#">Hands on Banking</a></p> <p><a href="#">MoneySKILL</a></p>



		<p>At Risk Students:</p> <ul style="list-style-type: none"><li>● Provide an Outline for writing assessments</li></ul> <p>Gifted and Talented:</p> <ul style="list-style-type: none"><li>● Vary level of reading and primary source documents</li><li>● Elevated vocabulary</li><li>● Individual presentation</li><li>● Provide choices of modes working</li></ul>			
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**9.1-4: Career Readiness, Life Literacies, and Key Skills Standards:**

The NJSLS-CLKS provide a framework of concepts and skills to be integrated into the foundational, academic and technical content areas to prepare students to engage in the postsecondary options of their choice. The personal financial literacy standard promotes not only the exploration of money management but also the psychology of spending and saving that influences decisions related to finances. From discovering the concept and forms of money to exploring lines of credit and types of insurance, these standards ensure a robust and comprehensive education in financial literacy from early elementary grades through high school. 9.4 Life Literacies and Key Skills, ensures our students are prepared with the necessary knowledge, skills and dispositions to thrive in an interconnected global economy. For example, as a member of any community, the ability to communicate while collaborating in a group is crucial to function effectively. In addition, whether in their personal lives or at work, individuals will need to be able to discern accurate and valid information – given the unprecedented amount of information that is posted on the Internet daily – as well as leverage creativity and critical thinking skills to solve local and global problems. In short, these standards provide students with a guide to interact in life and work regardless of the domain-specific environment.

The NJSLS-CLKS reflect national and state standards as well as other national and international documents such as the National Financial Educators Council Learner Framework & Standards for High School, College & Adults as well as those published by the Pascack Valley Regional High School District, by the Council for Economic Education, JumpStart Coalition for Personal Financial Literacy, and the Partnership for 21st Century Skills.

Revised Standards Framework for NJ Designed Standards: The design of this version of the NJSLS-Career Readiness, Life Literacies, and Key Skills (NJSLS-CLKS) is intended to,

- promote the development of curricula and learning experiences that reflect the vision and mission of Career Readiness, Life Literacies, and Key Skills;
- foster greater coherence and appropriate progressions across grade bands; • establish meaningful connections among the major areas of study;
- prioritize the important ideas and core processes that are central and have lasting value beyond the classroom; and
- reflect the habits of mind central to Career Readiness, Life Literacies, and Key Skills that lead to post-secondary success.