

**Course Title – Employment Strategies**

**Implement start year – 2018-2019**

**Revision Committee Members, email, extension –**

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**Unit #2, topic – Managing Your Income**

**Transfer Goal –** Students will be able to independently use their learning to make economically sound financial decisions.

**Stage 1 – Desired Results**

**Established Goals**

2014 New Jersey Student Learning Standards, Strand(s)/CPI #

8.1 [Educational Technology](#)

8.1.12.D.5 Analyze the capabilities and limitations of current and emerging technology resources and access their potential to address personal, social, lifelong learning and career needs.

8.1.12.F.1 Evaluate the strengths and limitations of emerging technologies and their impact on educational, career, personal and/or social needs.

9.1 [Personal Financial Literacy](#)

9.1.12.A.10 Demonstrate how exemptions and deductions can reduce taxable income.

9.1.12.A.12 Explain how compulsory government programs (e.g., Social Security, Medicare) provide insurance against some loss of income and benefits to eligible recipients.

9.1.12.B.6 Design and utilize a simulated budget to monitor progress of financial plans.

**21<sup>st</sup> Century Themes**  
**( [www.21stcenturyskills.org](http://www.21stcenturyskills.org) )**

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

**21<sup>st</sup> Century Skills**

*Learning and Innovation Skills:*

- Creativity and Innovation
- Critical Thinking and Problem Solving
- Communication and Collaboration

*Information, Media and Technology Skills:*

- Information Literacy
- Media Literacy
- ICT (Information, Communications and Technology) Literacy

*Life and Career Skills:*

- Flexibility and Adaptability
- Initiative and Self-Direction

<p>9.1.12.C.3 Compute and assess the accumulating effect of interest paid over time when using a variety of sources of credit.</p> <p>9.2 Career Awareness, Exploration, and Preparation</p> <p>9.2.12.C.4 Analyze how economic conditions and societal changes influence employment trends and future education.</p> <p>9.2.12.C.7 Examine the professional, legal and ethical responsibilities for both employers and employees in the global workplace.</p>	<p><input checked="" type="checkbox"/> Social and Cross-Cultural Skills</p> <p><input checked="" type="checkbox"/> Productivity and Accountability</p> <p><input checked="" type="checkbox"/> Leadership and Responsibility</p>
<p><b><u>Enduring Understandings:</u></b></p> <p><i>Students will understand that . . .</i></p> <p><i>EU 1</i> a pay stub shows an assortment of information which is important to an individual's financial well-being.</p> <p><i>EU 2</i> starting to save at an early age is the basis for a comfortable adult life and retirement.</p> <p><i>EU 3</i> a good credit rating is important.</p> <p><i>EU 4</i> there are an assortment of ways to pay bills.</p>	<p><b><u>Essential Questions:</u></b></p> <p><i>EU 1</i></p> <ul style="list-style-type: none"> <li>● How is the amount of a paycheck determined?</li> <li>● What is the difference between gross income and net income?</li> <li>● When is it possible to earn overtime pay?</li> <li>● What are deductions? What deductions are shown on a paystub?</li> </ul> <p><i>EU 2</i></p> <ul style="list-style-type: none"> <li>● What does it mean “pay yourself first” (PYF)?</li> <li>● Where does savings come from? How much should be saved? How is it determined?</li> <li>● Where can money be saved? What should be considered before deciding where to keep it?</li> <li>● Why is it important to save?</li> </ul> <p><i>EU 3</i></p> <ul style="list-style-type: none"> <li>● What is credit? Why do we need to be able to obtain credit?</li> <li>● What is a FICO score? What are factors that contribute to determining an individual FICO score?</li> <li>● What is a credit card? What are differences in credit cards?</li> <li>● What types of loans are available for individuals?</li> </ul> <p><i>EU 4</i></p>

	<ul style="list-style-type: none"> <li>• As an adult, what monthly bills need to be paid?</li> <li>• In what ways can bills be paid?</li> <li>• Why is it important to keep track of deposits and withdrawals when using a checking account?</li> </ul>
<p><b><u>Knowledge:</u></b>  <i>Students will know . . .</i></p> <p><i>EU 1</i></p> <ul style="list-style-type: none"> <li>• how to read and interpret a pay stub.</li> </ul> <p><i>EU 2</i></p> <ul style="list-style-type: none"> <li>• the importance of starting to save at a young age.</li> </ul> <p><i>EU 3</i></p> <ul style="list-style-type: none"> <li>• the precautions to take when using credit.</li> </ul> <p><i>EU 4</i></p> <ul style="list-style-type: none"> <li>• the steps to take to pay bills and write checks.</li> </ul>	<p><b><u>Skills:</u></b>  <i>Students will be able to . . .</i></p> <p><i>EU 1</i></p> <ul style="list-style-type: none"> <li>• identify the different parts of a pay stub.</li> <li>• explain the various deductions recorded on a pay stub.</li> </ul> <p><i>EU 2</i></p> <ul style="list-style-type: none"> <li>• determine how much money ideally should go into savings from each paycheck.</li> <li>• choose a financial institution to use when saving.</li> <li>• determine short-term and long-term savings goals.</li> <li>• list what savings may be used for at different stages of their lives.</li> </ul> <p><i>EU 3</i></p> <ul style="list-style-type: none"> <li>• evaluate their personal credit risk.</li> <li>• compare and contrast several credit cards.</li> <li>• assess loans available at different financial institutions.</li> </ul> <p><i>EU 4</i></p> <ul style="list-style-type: none"> <li>• write a check.</li> <li>• make payments using online banking.</li> <li>• record transactions in a check register.</li> <li>• reconcile a checking account.</li> </ul>

## Stage 2 – Assessment Evidence

**Other Recommended Evidence:** *Tests, Quizzes, Prompts, Self-assessment, Observations, Dialogues, etc.*

- Self-Assessments and Reflection
  - Teacher generated rubric to help students evaluate projects
  - Activators
  - Summarizers
- Peer Critique
  - Create a list of banking services Think/Pair/Share
- Presentations/Projects
  - Teacher guided project of writing checks and bank reconciliation
- Teacher Observations
  - Teacher will guide student dialogue
  - Teacher will circulate throughout the room during activities to assess student work
- Formal Assessments
  - Projects Successful Completion
  - Quizzes and Tests

## Stage 3 – Learning Plan

**Suggested Learning Activities to Include Differentiated Instruction and Interdisciplinary Connections:** *Consider the WHERETO elements. Each learning activity listed must be accompanied by a learning goal of A= Acquiring basic knowledge and skills, M= Making meaning and/or a T= Transfer.*

Teacher led notes and discussions (A)

Define Key Terms (A)

Writing checks and deposit slips (A)

Entries into a check register (A)

Complete a graphic organizer comparing and contrasting brick and mortar vs. online banks. (A, M)

Create a list of banking services Think/Pair/Share (M)

Reading a Credit Card Statement (M)

Reading a Credit Card Offer (M)

Reading a Bank Statement (M)

Auto purchase and loan (M, T)

Checking Account Simulation (M,T)

Comparing Credit Cards (M,T)