

Marking Period	Unit Title	Recommended Instructional Days
4th Marking Period	Unit 6: Personal Financial Literacy	42 days
NJSLS: Disciplinary Strand: Disciplinary Concept:		Recommended Activities, Investigations, Interdisciplinary Connections, and/or Student Experiences to Explore NJSLS-SS within Unit
<p><i>Core Ideas:</i></p> <p>Financial Health Financial wellbeing includes understanding how emotions, peer influencers, advertising, personal money habits, financial decision-making processes, lifestyle choices, and personal financial values influence choices that are made involving finances. In addition, it includes topics that relate to planning and aligning career opportunities and possible entrepreneurial objectives with financial goals.</p> <p>Financial Landscape Financial landscape incorporates building an awareness of the various forms of money, financial institutions, and the role of economic and government influences has on one's personal</p>	<p><i>Performance Expectation:</i></p> <p>9.1.12.A.1 Differentiate among the types of taxes and employee benefits.</p> <p>9.1.12.A.2 Differentiate between taxable and nontaxable income.</p> <p>9.1.12.A.3 Analyze the relationship between various careers and personal earning goals.</p> <p>9.1.12.A.4 Identify a career goal and develop a plan and timetable for achieving it, including educational/training requirements, costs, and possible debt.</p> <p>9.1.12.A.5 Analyze how the economic, social, and political conditions of a time period can affect the labor market.</p> <p>9.1.12.A.6 Summarize the financial risks and benefits of entrepreneurship as a career choice.</p> <p>9.1.12.A.7 Analyze and critique various sources of income and available resources (e.g., financial assets, property, and</p>	

Activity Description:

- Engage in debates and discussions
- Read, write and listen
- Conduct research
- Solve problems
- Make presentations
- Collaborate with peers
- Use content appropriate vocabulary
- Examine the functions, services, and products offered at various financial institutions
- Compare the costs and benefits of select banking products
- Demonstrate how to open and effectively use a checking and savings account
- Monitor and reconcile bank statements to their personal records
- Explain how investing can be used as part of a long-term financial strategy
- Analyze relationship between education, training, and earnings
- Examine the different deductions that come out of a paycheck that determines net pay
- Explain the content and purpose of standard tax forms.

<p>finances. Within the economic and government categories are topics such as consumer protection laws, taxes (e.g., impact on income and/or investments), a general understanding of inflation, and how government policies can affect one's personal finances.</p> <p>Money Management</p> <p>Money management includes examining various aspects of budgeting, building and maintaining a credit profile, loan and debt planning, identifying and managing potential risks and investments, and understanding various insurance options.</p>	<p>transfer payments) and how they may substitute for earned income.</p> <p>9.1.12.A.8 Analyze different forms of currency and how currency is used to exchange goods and services.</p> <p>9.1.12.A.9 Analyze how personal and cultural values impact spending and other financial decisions.</p> <p>9.1.12.A.10 Demonstrate how exemptions and deductions can reduce taxable income.</p> <p>9.1.12.A.11 Explain the relationship between government programs and services and taxation.</p> <p>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.</p> <p>9.1.12.A.13 Analyze the impact of the collective bargaining process on benefits, income, and fair labor practice.</p> <p>9.1.12.B.1 Prioritize financial decisions by systematically considering alternatives and possible consequences.</p> <p>9.1.12.B.2 Compare strategies for saving and investing and the factors that influence how much should be saved or invested to meet financial goals.</p>	<ul style="list-style-type: none"> ● Identify other types of income that can supplement wages or a salary ● Investigate benefits such as health insurance contributions, retirement benefits, leave, life insurance, and disability ● Discover money personality, including spending and saving propensity ● Describe the reasons for maintaining a budget ● Build a budget by prioritizing needs and wants ● Develop a system for tracking income, spending, and savings ● Devise a contingency plan for covering unexpected expenses ● Recognize the responsibilities associated with personal finance decisions ● Assess the quality of sources when researching products to buy ● Analyze the costs and benefits of renting vs. owning ● Apply strategies for making informed decisions when purchasing consumer goods ● Describe when and how to use different payment methods ● Recognize common consumer scams and how to avoid them ● Understand the reason for using debt to finance purchases ● Compare and select credit cards based on features and impact to personal financial plan ● Describe how credit repayment affects the cost of borrowing ● Explain how the terms of a loan can affect the cost of credit ● Develop strategies to manage debt and understand the consequences of not managing debt wisely ● Recognize and avoid identity theft and fraud ● Analyze the relationship between cost of education versus return on investment ● Compare costs of various higher education options
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	<p>9.1.12.B.3 Construct a plan to accumulate emergency “rainy day” funds.</p> <p>9.1.12.B.4 Analyze how income and spending plans are affected by age, needs, and resources.</p> <p>9.1.12.B.5 Analyze how changes in taxes, inflation, and personal circumstances can affect a personal budget.</p> <p>9.1.12.B.6 Design and utilize a simulated budget to monitor progress of financial plans.</p> <p>9.1.12.B.7 Explain the meaning of income tax, describe how it is calculated, and analyze its impact on one’s personal budget.</p> <p>9.1.12.B.8 Describe and calculate interest and fees that are applied to various forms of spending, debt, and saving.</p> <p>9.1.12.B.9 Research the types and characteristics of various financial organizations in the community (e.g., banks, credit unions, check-cashing stores, et. al.).</p> <p>9.1.12.B.10 Develop a plan that uses the services of various financial institutions to meet personal and family financial goals.</p> <p>9.1.12.C.1 Compare and contrast the financial benefits of different products and services offered by a variety of financial institutions.</p>	<ul style="list-style-type: none">● Analyze costs beyond tuition associated with postsecondary education and training institutions● Understand the costs and benefits of funding options● Discuss the purpose and components of the FAFSA● Identify common types of risks and basic risk management methods● Explain the role insurance can play in a risk management strategy● Define insurance terminology● Distinguish among the types, costs, and benefits of insurance coverage
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	<p>9.1.12.C.2 Compare and compute interest and compound interest and develop an amortization table using business tools.</p> <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>9.1.12.C.4 Compare and contrast the advantages and disadvantages of various types of mortgages.</p> <p>9.1.12.C.5 Analyze the information contained in a credit report and explain the importance of disputing inaccurate entries.</p> <p>9.1.12.C.6 Explain how predictive modeling determines “credit scores.”</p> <p>9.1.12.C.7 Analyze the rights and responsibilities of buyers and sellers under consumer protection laws.</p> <p>9.1.12.C.8 Identify the types and characteristics of predatory lending practices (e.g., payday loans, car title loans, high-risk mortgages).</p> <p>9.1.12.C.9 Evaluate the implications of personal and corporate bankruptcy for self and others.</p> <p>9.1.12.D.1 Calculate short- and long-term returns on various investments (e.g., stocks, bonds, mutual funds, IRAs, deferred pension plans, and so on).</p>	
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	<p>9.1.12.D.2 Assess the impact of inflation on economic decisions and lifestyles.</p> <p>9.1.12.D.3 Summarize how investing builds wealth and assists in meeting long- and short-term financial goals.</p> <p>9.1.12.D.4 Assess factors that influence financial planning.</p> <p>9.1.12.D.5 Justify the use of savings and investment options to meet targeted goals.</p> <p>9.1.12.D.6 Analyze processes and vehicles for buying and selling investments.</p> <p>9.1.12.D.7 Explain the risk, return, and liquidity of various savings and investment alternatives.</p> <p>9.1.12.D.8 Explain how government and independent financial services and products are used to achieve personal financial goals.</p> <p>9.1.12.D.9 Relate savings and investment results to achievement of financial goals.</p> <p>9.1.12.D.10 Differentiate among various investment products and savings vehicles and how to use them most effectively.</p> <p>9.1.12.D.11 Assess the role of revenue-generating assets as mechanisms for accruing and managing wealth.</p>	
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	<p>9.1.12.D.12 Compare and contrast the past and present role of government in the financial industry and in the regulation of financial markets.</p> <p>9.1.12.D.13 Determine the impact of various market events on stock market prices and on other savings and investments.</p> <p>9.1.12.D.14 Evaluate how taxes affect the rate of return on savings and investments.</p> <p>9.1.12.D.15 Analyze how savings, retirement plans, and other investment options help to shift current income for purposes of tax reporting and filing.</p> <p>9.1.12.E.1 Evaluate the appropriateness of different types of monetary transactions (e.g., electronic transfer, check, certified check, money order, gift card, barter) for various situations.</p> <p>9.1.12.E.2 Analyze and apply multiple sources of financial information when prioritizing financial decisions.</p> <p>9.1.12.E.3 Determine how objective, accurate, and current financial information affects the prioritization of financial decisions.</p> <p>9.1.12.E.4 Evaluate how media, bias, purpose, and validity affect the prioritization of consumer decisions and spending.</p>	
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	<p>9.1.12.E.5 Evaluate business practices and their impact on individuals, families, and societies.</p> <p>9.1.12.E.6 Evaluate written and verbal contracts for essential components and for obligations of the lender and borrower.</p> <p>9.1.12.E.7 Apply specific consumer protection laws to the issues they address.</p> <p>9.1.12.E.8 Relate consumer fraud, including online scams and theft of employee time and goods, to laws that protect consumers.</p> <p>9.1.12.E.9 Determine when credit counseling is necessary and evaluate the resources available to assist consumers who wish to use it.</p>	
<p>NJSLS - Active Citizenship in the 21st Century 6.3 Disciplinary Strand: Disciplinary Concept:</p>		
<p>Core Ideas:</p> <ul style="list-style-type: none"> ● The study of economics focuses on human 	<p>Performance Expectation:</p> <p>6.3.12.CivicsPD.1: Develop plan for public accountability</p>	<p>Essential Question/s:</p> <ul style="list-style-type: none"> ● How does economics impact my life? ● How do individuals and nations address scarcity?

<p>endeavors in the production, consumption, and use of goods and services.</p> <ul style="list-style-type: none"> ▪ The allocation of human and material resources and the way people organize their energies to supply basic needs are characteristics of economics. ▪ A reasoned approach to personal decision-making as well as economic understanding can be developed by mastering basic concepts of economics and learning how they relate to each other through the analysis of real world problems. ▪ An economy is the organized system in which goods and services are produced and distributed to meet the needs of society 	<p>and transparency in government related to a particular issue(s) and share the plan with appropriate government officials.</p> <p>6.3.12.EconGE.1: Participate in a simulated meeting (e.g., President's Council, World Bank, International Monetary Fund (IMF), research evidence from multiple sources about an economic problem (e.g., inflation, unemployment, deficit), and develop a plan of action.</p> <p>6.3.12.HistoryCA.2: Analyze a current foreign policy issue by considering current and historical perspectives, examining strategies, and presenting possible actions.</p> <ul style="list-style-type: none"> ● 6.3.12.CivicsHR.1: Compare current case studies involving slavery, child labor, or other unfair labor practices in the United States with those of other nations and evaluate the extent to which these human rights violations are a universal problem. 	<ul style="list-style-type: none"> ● How does business meet the needs and wants of a society? ● How does the circular flow model illustrate the interdependence of people, government, and business? ● How do the laws of supply and demand determine price and production? ● How can individuals, groups, and societies apply economic reasoning to make difficult choices about scarce resources? What are the possible consequences of these decisions for individuals, groups, and societies? ● How have scientific and technological developments over the course of history changed the way people live and economies and governments function? <p>Interdisciplinary Connections:</p> <ul style="list-style-type: none"> ● Science: research the role of science & scientists in promoting economic activity ● Math: select a relevant topic and chart its impact ● Art: create a play list that reflects your understanding of the topic; create a visual representation of your understanding of the topic ● ELA: summarize your topic; read a book or an article relevant to the unit and write a response ● Physical Education: research the impact of physical and emotional well-being on the economy
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	<p>6.3.12.HistoryCA.1: Analyze the impact of current governmental practices and laws affecting national security and/or First Amendment rights and privacy (e.g., immigration, refugees, seizure of personal property, juvenile detention, listening devices, deportation, religion in schools).</p>	
<p>Social Studies Practices</p>		
<ul style="list-style-type: none"> ● Developing Questions and Planning Inquiry ● Gathering and Evaluating Sources (sourcing; contextualization; corroboration) ● Seeking Diverse Perspectives ● Developing Claims and Using Evidence ● Presenting Arguments and Explanations ● Engaging in Civil Discourse and Critiquing Conclusions ● Taking Informed Action 		
<p>Social and Emotional Learning: Competencies</p>	<p>Social and Emotional Learning: <i>Sub-Competencies</i></p>	

<ul style="list-style-type: none"> ● Self- awareness ● Social Awareness ● Self- Management ● Relationship Skills ● Responsible Decision-Making 	<ul style="list-style-type: none"> ● Recognizing the importance of self-confidence in handling daily tasks and challenges. ● Demonstrate an awareness of the expectations for social interactions in a variety of ways. ● Demonstrate an understanding of the need for mutual respect when viewpoints differ. ● Recognize the skills needed to establish and achieve personal and educational goals. ● Utilize positive communication and social skills to interact effectively with others. ● Develop, implement, and model effective problem solving and critical thinking skills. 	
<p>Assessments (Formative) <i>To show evidence of meeting the standard/s, students will successfully engage within:</i></p>		<p>Assessments (Summative) <i>To show evidence of meeting the standard/s, students will successfully complete:</i></p>
<p><u>Formative Assessments:</u></p> <ul style="list-style-type: none"> ● Unit summaries/definitions ● quizzes ● Current events reports 	<p><u>Benchmarks:</u></p> <ul style="list-style-type: none"> ● District Assessment <p><u>Summative Assessments:</u></p> <ul style="list-style-type: none"> ● Unit tests ● Research projects 	

Differentiated Student Access to Content: Teaching and Learning Resources/Materials			
Core Resources	Alternate Core Resources <i>IEP/504/At-Risk/ESL</i>	ELL Core Resources	Gifted & Talented Core Resources
<ul style="list-style-type: none"> ● <i>Econ Alive! The Power to Choose</i>, TCI ● NewsELA <ul style="list-style-type: none"> ● Banzai! ● EconEdLink ● Financial Fitness for Life ● FDIC's Money Smart ● Hands on Banking ● Hard Core Financial Education Boot Camp ● Junior Achievement of NJ ● MoneySKILL ● JStor ● <i>The Economist</i>, magazine 	<ul style="list-style-type: none"> ● Skill building activities ● NewsELA ● Videos ● Leveled Assessments ● Choice Boards 	<ul style="list-style-type: none"> ● Bilingual dictionary ● Modified assessments and/or rubric ● Videos in their native language ● NewsELA 	<ul style="list-style-type: none"> ● Leveled readings ● Novels; periodicals ● Leveled Assessments ● Enrichment activities & projects ● Choice Boards ● Inquiry projects ● Genius Hour Projects

<ul style="list-style-type: none"> • <i>New York Times</i> • <i>Wall Street Journal</i> • <i>Washington Post</i> 			
Supplemental Resources			
<p>Technology:</p> <ul style="list-style-type: none"> • Chromebooks, Geoinquiries, Zoom and Google Meets, Google Classroom, Interactive Textbooks, Jamboards, Schoology, Schoology Discussion Board, GoogleClassroom, Quizz, Quizlet, Kahoot <p>Other:</p> <ul style="list-style-type: none"> • Novels, periodicals, maps, artifacts 			
Differentiated Student Access to Content: Recommended <i>Strategies & Techniques</i>			
Core Resources	Alternate Core Resources <i>IEP/504/At-Risk/ESL</i>	ELL Core Resources	Gifted & Talented Core
<ul style="list-style-type: none"> • Deliver instruction utilizing varied learning styles including audio, visual, and tactile/kinesthetic • Provide individual instruction as needed • Modify assessments and/or rubrics 	<ul style="list-style-type: none"> • Skill building activities • Leveled Assessments • Choice Boards • Multi-sensory (VAKT) approach during instruction • Alternate presentations of skills by varying the method (repetition, 	<ul style="list-style-type: none"> • Modified activities • Extend time requirements • Preferred seating • Checks for understanding/review • Oral/visual directions/prompts when necessary, supplemental 	<ul style="list-style-type: none"> • Curriculum compacting & acceleration • Leveled readings • Leveled Assessments • Enrichment activities & projects • Choice Boards • Inquiry projects

<ul style="list-style-type: none"> Repeat instructions as needed 	<p>simple explanations, additional examples, modeling, etc.)</p> <ul style="list-style-type: none"> Modify test content and/or format Retakes Additional time Preferential seating Review, restate and repeat directions; written directions Study guides Break assignments into segments of shorter tasks Oral rather than written answers 	<p>materials including Bilingual dictionary</p> <ul style="list-style-type: none"> Modified assessments and/or rubric Reading materials in the native language Watching videos in the native language 	
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<p>NJSLS CAREER READINESS, LIFE LITERACIES & KEY SKILLS</p> <ul style="list-style-type: none"> Standard 9.1 Personal Financial Literacy Standard 9.2 Career 	<p>Disciplinary Concepts:</p> <ul style="list-style-type: none"> Financial health Financial Landscape Money Management Career Awareness and Planning Creativity and Innovation Critical Thinking and Problem-solving Digital Citizenship
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<p>Awareness, Exploration, Preparation and Training</p> <ul style="list-style-type: none"> • Standard 9.3: Career and Technical Education • Standard 9.4 Life Literacies and Key Skills 	<ul style="list-style-type: none"> • Global and Cultural Awareness • Information and Media Literacy • Technology Literacy 	
	<p>Core Ideas:</p>	<p>Standard 9.1 Personal Financial Literacy: This standard outlines the important fiscal knowledge, habits, and skills that must be mastered in order for students to make informed decisions about personal finance. Financial literacy is an integral component of a student's college and career readiness, enabling students to achieve fulfilling, financially-secure, and successful careers. • Standard 9.2 Career Awareness, Exploration, Preparation and Training. This standard outlines the importance of being knowledgeable about one's interests and talents, and being well informed about postsecondary and career options, career planning, and career requirements. • Standard 9.3: This standard outlines what students should know and be able to do upon completion of a CTE Program of Study. • Standard 9.4 Life Literacies and Key Skills. This standard outline key literacies and technical skills such as critical thinking, global and cultural awareness, and technology literacy* that are critical for students to develop to live and work in an interconnected global economy.</p>
	<p>Performance Expectation/s:</p>	<p>Civic Financial Responsibility (CFR) • Credit Profile (CP) • Financial Psychology (FP) • Financial Institutions (FI) • Planning and Budgeting (PB) • Risk Management and Insurance (RMI) • Economic and Government Influences (EGI) • Career Awareness and Planning (CAP) • Creativity and Innovation (CI) • Critical Thinking and Problem-Solving (CT) • Digital Citizenship (DC) • Global and Cultural Awareness (GCA) • Information and Media Literacy (IML) • Technology Literacy (TL)</p>
	<p>Career Readiness, Life Literacies, & Key Skills Practices</p>	
	<ul style="list-style-type: none"> • Act as a responsible and contributing community member and employee. • Attend to financial well-being. • Consider the environmental, social and economic impacts of decisions. • Demonstrate creativity and innovation. 	

	<ul style="list-style-type: none"> ● Utilize critical thinking to make sense of problems and persevere in solving them. ● Model integrity, ethical leadership and effective management. ● Plan education and career paths aligned to personal goals. ● Use technology to enhance productivity, increase collaboration and communicate effectively. ● Work productively in teams while using cultural/global competence.
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New Jersey Legislative Statutes and Administrative Code (place an "X" before each law/statute if/when present within the curriculum map)							
Amistad Law: <i>N.J.S.A. 18A 52:16A-88</i>		Holocaust Law: <i>N.J.S.A. 18A:35-28</i>		LGBT and Disabilities Law: <i>N.J.S.A. 18A:35-4.35</i>		Diversity & Inclusion: <i>N.J.S.A. 18A:35-4.36a</i>	Standards in Action: <i>Climate Change</i>