

Marking Period	Unit Title	Recommended Instructional Days
MP1 - MP4	Chapter 1 - Savings versus Investing Chapter 2 - Stocks Chapter 3 - Bonds and The Federal Reserve Chapter 4 - Managing Risk Chapter 5 - Mutual Funds ETFs Chapter 6 - Investment Strategies Chapter 7 - Saving for Retirement Chapter 8 - How to Save for Retirement Chapter 9 - Modern Investing Chapter 10 - Cryptocurrency Chapter 11 - Bank Products	MP1 - 45 days, Chapters 1-3 MP 2 - 45 days, Chapters 4-6 MP 3 - 45 days, Chapters 7-9 MP 4 - 45 days, Chapters 10-11
Personal Finance Disciplinary Concept: Core Ideas	Performance Expectation/s:	Recommended Activities, Investigations, Interdisciplinary Connections, and/or Student Experiences to Explore NJSLs-CLKS within Unit
Civic Financial Responsibility: 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.	PFL.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.	
Economic & Government Influences: Tax rates vary based on your financial situation.	PFL.9.1.12.EG.1: Review the tax rates on different sources of income and on different types of products and services purchased.	
Financial Institutions: There are different ways you can influence government policy to improve your financial situation. Financial Institutions: There are ways to manage your accounts that	PFL.9.1.12.EG.2: Explain why various forms of income are taxed differently. PFL.9.1.12.EG.4: Explain the relationship between your personal financial situation and the broader economic and governmental policies. PFL.9.1.12.FI.1: Identify ways to protect yourself from identity theft. PFL.9.1.12.FI.2: Explain ways to	

<p>provide you with maximum benefits and protection.</p> <p>Financial Psychology: To be fiscally responsible, an individual's finances should align with his or her values and goals.</p> <p>Planning and Budgeting: There are ways to align your investments with your personal financial goals.</p> <p>Risk Management and Insurance: A person's tolerance for investment risk can change depending on factors such as life circumstances, financial goals, and economic conditions.</p>	<p>manage your accounts that maximize benefits and provide you with the utmost protection.</p> <p>PFL.9.1.12.FP.1 - Create a long term financial plan to ensure alignment with your values</p> <p>PFL 9.1.12.FP2 - 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.</p> <p>PFL.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.</p> <p>PFL.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.)</p> <p>PFL.9.1.12.PB.1: Explain the difference between saving and investing.</p> <p>9.1.12.PB.2: Prioritize financial decisions by considering alternatives and possible consequences.</p> <p>PFL.9.1.12.RM.1: Describe the importance of various sources of income in retirement, including Social Security, employer-sponsored retirement savings plans, and personal investments.</p> <p>PFL.9.1.12.RM.2: Identify types of investments appropriate for different</p>	
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	objectives such as liquidity, income, and growth.	
Career Awareness, Exploration, Preparation, & Training Disciplinary Concept: Core Ideas	Performance Expectation/s:	
Career Awareness and Planning: There are strategies to improve one's professional value and marketability.	<p>WRK.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.</p> <p>WRK.9.2.12.CAP.3: Investigate how continuing education contributes to one's career and personal growth.</p> <p>WRK.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.</p> <p>WRK.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.</p>	<p>Essential Question/s:</p> <p>Why should I invest?</p> <p>What is a stock?</p> <p>What are the risks and returns associated with investing in stocks?</p> <p>What are the long-term trends in the stock market?</p> <p>How do I choose a stock?</p> <p>What is a mutual fund's investment objective?</p> <p>What is an exchange traded fund (ETF)?</p> <p>What factors should I consider when investing in the stock market?</p> <p>What are the key features of a bond?</p> <p>Why is the Federal Reserve Bank an integral part in the stock market?</p> <p>What is your investment strategy?</p> <p>Why is it important to ask questions before investing?</p> <p>What are some best practices for beginning investors?</p> <p>What are the advantages of a 401(k)?</p> <p>How can you invest for retirement if you don't have a 401(k)?</p> <p>What are the advantages and disadvantages of different retirement accounts?</p>
Life Literacy & Key Skills Disciplinary Concept: Core Ideas	Performance Expectation/s:	
Creativity & Innovation: With a growth mindset, failure is an important part of success.	<p>TECH.9.4.12.CI.1: Demonstrate the ability to reflect, analyze, and use creative skills and ideas.</p> <p>TECH.9.4.12.CI.2: Identify career</p>	

<p>Creativity & Innovation: Innovative ideas or innovation can lead to career opportunities.</p> <p>Critical Thinking and Problem Solving: Collaboration with individuals with diverse experiences can aid in the problem-solving process, particularly for global issues where diverse solutions are needed.</p>	<p>pathways that highlight personal talents, skills, and abilities. TECH.9.4.12.CI.3: Investigate new challenges and opportunities for personal growth, advancement, and transition. TECH.9.4.12.CT.2: Explain the potential benefits of collaborating to enhance critical thinking and problem solving.</p>	<p>How do I open an account and start saving for retirement?</p> <p>Can an online community be helpful when deciding on personal investments and strategies?</p> <p>What are different savings vehicles that are available to me?</p> <p>Activity Description:</p> <p>Students will complete lecture notes, learn key terminology (interactive practice, box vocabulary practice), participate in Stock of the Week assignments, and complete “Student Activity Packets” for each chapter. Other activities such as Stock Market scavenger hunts, Stock Market BINGO, Stock Market Escape Room will be used to assess student understanding. In addition, students will explore various web destinations to follow and relate stock market fluctuations to current events.</p>
<p>Social and Emotional Learning:</p> <p><i>Competencies</i></p>	<p>Social and Emotional Learning:</p> <p><i>Sub-Competencies</i></p>	
<ul style="list-style-type: none"> ● Self- awareness ● Social Awareness ● Self- Management ● Relationship Skills ● Responsibility ● 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.		
Assessments (Formative) <i>To show evidence of meeting the standard/s, students will successfully engage within:</i>		Assessments (Summative) <i>To show evidence of meeting the standard/s, students will successfully complete:</i>	
<ul style="list-style-type: none"> • Tests/Quizzes • Student Activity Packets • Stock of the Week • Simulated Stock Market Game • In Class Observations • Think Pair Share • Exit tickets 		<p><u>Benchmarks:</u></p> <ul style="list-style-type: none"> • Students will obtain a score of 70% or higher, students who complete the proper assigned classwork will be assignmented. • Rubric evaluations <p><u>Summative Assessments:</u></p> <ul style="list-style-type: none"> • District Assessments • Stock Portfolio 	
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"> • Meet with the student’s special education or inclusion teacher prior to initial assessment to learn how to best tailor the format of any classwork, quiz or test to their individual special needs, as well as to discuss whether or not homework is appropriate. • Provide access to an individual or classroom aide, when required by the 	<ul style="list-style-type: none"> • Allow access to supplemental materials, including use of online bilingual dictionaries. • Meet with an ELL trained or inclusion teacher prior to initial assessment to learn how to best tailor the format of any classwork, quiz or test to their individual needs. 	<ul style="list-style-type: none"> • Connect students to related talent development opportunities, often offered through area colleges, with the assistance of guidance counselors.

	<p>student’s IEP or 504, to improve student focus, comprehension and time on task.</p> <ul style="list-style-type: none"> • Provide access to modified materials as needed to improve accessibility (slant boards, headphones for auditory processing disorders, gym mats for additional cushioning, active/sensory seating pads, helmets and body padding as required by physical therapist, etc.). Many can be borrowed from a student's special education classroom, or the school’s Occupational or Physical Therapists. 		
Supplemental Resources			
<p>Technology:</p> <ul style="list-style-type: none"> • Assistive technology may be required for students with IEPs and 504s. Access to computers with screen readers, voice recognition software, and talking word processing applications may be beneficial. Some students with limited verbal abilities may require access to assistive communication devices and tablets that can be accessed through the school’s speech therapist. <p>Other:</p> <ul style="list-style-type: none"> • N/A 			
Differentiated Student Access to Content: Recommended <i>Strategies & Techniques</i>			
Core Resources	Alternate Core Resources IEP/504/At-Risk/ESL	ELL Core Resources	Gifted & Talented Core
<ul style="list-style-type: none"> • Offer resources to students in a variety of ways to 	<ul style="list-style-type: none"> • Utilize a multi-sensory (Visual, Auditory, 	<ul style="list-style-type: none"> • Provide extended time to complete classwork and 	<ul style="list-style-type: none"> • Offer pre-assessments to better understand

<p>accommodate for multiple learning styles.</p> <ul style="list-style-type: none"> Engage all learners through implementation of various resources including visual, audio, and tactile materials. Provide easy access to course resources so the student can utilize materials within the classroom or at home to reiterate content learned within the course. 	<p>Kinesthetic, Tactile) approach as needed during instruction to better engage all learners.</p> <ul style="list-style-type: none"> Provide alternate presentations of skills and steps required for project completion by varying the method (repetition, simple explanations, visual step-by-step guides, additional examples, modeling, etc). Allow additional time to complete classwork as needed, when required according to students' IEP or 504 plan. Break assignments up into shorter tasks while repeating directions as needed. Offer additional individual instruction time as needed. Modify test content and/or format, allowing students additional time and preferential seating as needed, according to their IEP or 504 plan. Review, restate and repeat directions during any formal or informal assessments. 	<p>assessments as needed. Assignments and rubrics may need to be modified.</p> <ul style="list-style-type: none"> Provide access to preferred seating, when requested. Check often for understanding, and review as needed, providing oral and visual prompts when necessary. 	<p>students' strengths, and create an enhanced set of introductory activities accordingly.</p> <ul style="list-style-type: none"> Integrate active teaching and learning opportunities, including grouping gifted students together to push each other academically. Propose interest-based extension activities and opportunities for extra credit.
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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>	Standards in Action: <i>Climate Change</i>
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Standard 9

9 Career Ready Practices

- CRP1. Act as a responsible and contributing citizen and employee.
- CRP2. Attend to financial well-being.
- CRP3. Consider the environmental, social and economic impacts of decisions.
- CRP4. Demonstrate creativity and innovation.
- CRP5. Utilize critical thinking to make sense of problems and persevere in solving them.
- CRP6. Model integrity, ethical leadership and effective management.
- CRP7. Plan education and career paths aligned to personal goals.
- CRP8. Use technology to enhance productivity, increase collaboration and communicate effectively.
- CRP9. Work productively in teams while using cultural global competence.

9.1 PERSONAL FINANCIAL LITERACY

Content Area: 21st Century Life and Careers

Number:	Core Idea::
PFL.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.
PFL.9.1.12.EG.1	Review the tax rates on different sources of income and on different types of products and services purchased.
PFL.9.1.12.EG.2	Explain why various forms of income are taxed differently.
PFL.9.1.12.EG.4	Explain the relationship between your personal financial situation and the broader economic and governmental policies.
PFL.9.1.12.FI.1	Identify ways to protect yourself from identity theft.
PFL.9.1.12.FI.2	Explain ways to manage your accounts that maximize benefits and provide you with the utmost protection.
PFL.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.
PFL.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.)
PFL.9.1.12.FP.1	Create a clear long-term financial plan to ensure its alignment with your values.
PFL.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
PFL.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.
PFL.9.1.12.RM.1	Describe the importance of various sources of income in retirement, including Social Security, employer-sponsored retirement savings plans, and personal investments.
PFL.9.1.12.RM.2	Identify types of investments appropriate for different objectives such as liquidity, income, and growth.

9.2 CAREER AWARENESS, EXPLORATION, AND PREPARATION

Content Area: 21st Century Life and Careers

Number:	Career Idea:
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.	There are strategies to improve one's professional value and marketability
9.2.12.CAP.3: Investigate how continuing education contributes to one's career and personal growth.	There are strategies to improve one's professional value and marketability
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.	Career planning requires purposeful planning based on research, self-knowledge, and informed choices.
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.	Career planning requires purposeful planning based on research, self-knowledge, and informed choices.
9.2.12.CAP.8: Determine job entrance criteria (e.g., education credentials, math/writing/reading comprehension tests, drug tests) used by employers in	Career planning requires purposeful planning based on research,

various industry sectors.	self-knowledge, and informed choices.
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9.4 LIFE LITERACIES AND KEY SKILLS

Content Area: 21st Century Life and Careers

Number:	Core Idea:
9.4.12.CI.1: Demonstrate the ability to reflect, analyze, and use creative skills and ideas.	With a growth mindset, failure is an important part of success.
9.4.12.CI.2: Identify career pathways that highlight personal talents, skills, and abilities.	Innovative ideas or innovation can lead to career opportunities.
9.4.12.CI.3: Investigate new challenges and opportunities for personal growth, advancement, and transition.	Innovative ideas or innovation can lead to career opportunities.
9.4.12.CT.2: Explain the potential benefits of collaborating to enhance critical thinking and problem solving.	Collaboration with individuals with diverse experiences can aid in the problem-solving process, particularly for global issues where diverse solutions are needed.