



Township of Ocean Schools

Assistant Superintendent
Office of Teaching and Learning

SPARTAN MISSION:

Meeting the needs of all students with a proud tradition of academic excellence.

DEPARTMENT: Business

COURSE: Financial Literacy

Curriculum Development Timeline

School: Ocean Township High School

Course: Financial Literacy

Department: Mathematics

Board Approval	Supervisor	Notes
June 2010	Multiple Departments	Born Date
November 2011	Multiple Departments	Revisions
August 2016	Amanda Maltese	Revisions
August 2018	Nichole Kerney	Revisions
March 2019	Nichole Kerney	Review
August 2022	Gerard Marrone	Alignment to Standards
August 2025	Greg Colon	Alignment to Standards

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Township of Ocean Pacing Guide			
Cycle	Marking Period 1	Cycle	Marking Period 2
1	Unit 1: Personal Financial Planning	11	Unit 5: Banking Options
2	Unit 1: Personal Financial Planning	12	Unit 5: Banking Options
3	Unit 2: Income and Careers/Taxes and Income	13	Unit 6: Debit/Credit Cards and Interest
4	Unit 2: Income and Careers/Taxes and Income	14	Unit 6: Debit/Credit Cards and Interest
5	Unit 2: Income and Careers/Taxes and Income	15	Unit 6: Debit/Credit Cards and Interest
6	Unit 2: Income and Careers/Taxes and Income	16	Unit 6: Debit/Credit Cards and Interest
7	Unit 3: Money Management/Budget Strategies	17	Unit 7: Purchasing a Car
8	Unit 3: Money Management/Budget Strategies	18	Unit 7: Purchasing a Car
9	Unit 4: Consumer Purchasing Unit Costs	19	Unit 8: Savings and Investing
10	Unit 4: Consumer Purchasing Unit Costs	20	Unit 8: Savings and Investing

Core Instructional & Supplemental Materials, including various levels of Texts

Core Instruction: <https://www.teachfinlit.org/> , Virtual Business Financial Literacy
Supplemental: <https://www.fdic.gov/>, Personal Finance Textbook (Glencoe/McGraw Hill)

Time Frame	2 cycles ~ 6 (56 minute) days
Topic	
Personal Financial Planning	
Alignment to Standards	
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.CDM.9: Summarize the causes and consequences of personal and corporate bankruptcy and evaluate the implications for self and others. 9.1.12.PB.5: Analyze how changes in taxes, inflation, and personal circumstances can affect a personal budget.	

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9.1.12.CFR.5: Summarize the purpose and importance of estate planning documents (e.g., will, durable power of attorney, living will, health care proxy, etc.).
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.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).
9.2.12.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.22: Compare risk and reward potential and use the comparison to decide whether starting a business is feasible.
9.2.12.CAP.3: Investigate how continuing education contributes to one's career and personal growth. Investigate how continuing education contributes to one's career and personal growth.

Learning Objectives and Activities

SWBAT answer the following questions:

- How can the financial planning process help you reach your financial goals?
- How can you recognize the trade-offs of financial decisions?
- How can you learn to use your money wisely now?
- How can you learn to live according to your values and meet your financial needs and goals throughout your life?

SWBAT demonstrate understanding of the following:

- Financial planning is related to their lives now and in the future in order to help prepare for success.

Learning Activities:

- Virtual Business
- Current event relating to the topic
- Video Tutor
- Modeling Activity
- Real-World Application: factors that affect personal financial decisions
- Play Game
- Activity/Group Project: Identify eight strategies for achieving financial goals at different stages of life

Assessments

Formative:

- Classwork and Groupwork
- Teacher Observation
- Entrance/Exit Cards

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Summative:

- Quizzes
- Project - Identify eight strategies for achieving financial goals at different stages of life

Alternative:

- Kahoot/Quizizz
- Virtual Business - Assess concepts using online simulation

Interdisciplinary Connections

Math:

N.Q.1 – Reason Quantitatively and Use Units to Solve Problems- Use units as a way to understand problems and to guide the solution of multi-step problems; choose and interpret units consistently in formulas; choose and interpret the scale and the origin in graphs and data displays

N-Q.3: Reason Quantitatively and Use Units to Solve Problems- Choose a level of accuracy appropriate to limitations on measurement when reporting quantities.

ELA:

RI.CI.11–12.2. Determine two or more central ideas of an informational text and analyze how they are developed and refined over the course of a text, including how they interact and build on one another to provide a complex account or analysis; provide an objective summary of the text.

W.WP.11–12.4. Develop and strengthen writing as needed by planning, revising, editing, rewriting, trying a new approach; sustaining effort to complete complex writing tasks; tracking and reflecting on personal writing progress (e.g., using portfolios, journals, conferencing); or consulting a style manual (such as MLA or APA Style), focusing on addressing what is most significant for a specific purpose and audience.

W.WR.11–12.5. Conduct short as well as more sustained research projects to answer a question (including a self-generated question) or solve a problem; narrow or broaden the inquiry when appropriate; synthesize multiple sources on the subject, demonstrating understanding of the subject under investigation.

SL.II.11–12.2. Integrate multiple sources of information presented in diverse formats and media (e.g., visually, quantitatively, orally) in order to make informed decisions and solve problems, evaluating the credibility and accuracy of each source and noting any discrepancies among the data.

Career Readiness, Life Literacies, and Key Skills

9.2.12.CAP.3: Investigate how continuing education contributes to one's career and personal growth. Investigate how continuing education contributes to one's career and

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personal growth.

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.

Technology Integration

All students will use digital tools to access, manage, evaluate, and synthesize information in order to solve problems individually and collaboratively and to create and communicate knowledge.

- 9.4.8.TL.6: Collaborate to develop and publish work that provides perspectives on a real-world problem.

Students will access the Cengage online ebook to further investigate lesson concepts and demonstrate understanding of standards.

- 9.4.8.TL.3: Select appropriate tools to organize and present information digitally.

Students will use internet based game sites such as Quizizz, Kahoot, and Quizlet live to reflect on their learning progress.

- 9.4.5.CT.3: Describe how digital tools and technology may be used to solve problems.

Students will use Cengage Mindtap, Google Slides and Docs in order to present new ideas and reflect on learning progress.

- 9.4.5.CT.3: Describe how digital tools and technology may be used to solve problems.

Students will use Google Sheets in order to enhance learning in utilizing formulas and manipulating cells.

- 9.4.12.TL.1: Assess digital tools based on features such as accessibility options, capacities, and utility for accomplishing a specified task

Students will use Google Classroom and Google Sites to collaborate, work towards solving authentic problems, or participate in an online classroom discussion utilizing pre-learned etiquette about blended learning platforms.

- 9.4.12.TL.4: Collaborate in online learning communities or social networks or virtual worlds to analyze and propose a resolution to a real-world problem





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Time Frame	4 cycles ~ 12 (56-minute) days
Topic	
Income and Careers/Taxes and Income	
Alignment to Standards	
9.2.12.CAP.1: Analyze unemployment rates for workers with different levels of education and how the economic, social, and political conditions of a time period are affected by a recession. 9.2.12.CAP.3: Investigate how continuing education contributes to one's career and personal growth. 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.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.15: Demonstrate how exemptions, deductions, and deferred income (e.g., retirement or medical) can reduce taxable income. 9.2.12.CAP.17: Analyze the impact of the collective bargaining process on benefits, income, and fair labor practice. 9.1.12.CFR.1: Compare and contrast the role of philanthropy, volunteer service, and charities in community development and quality of life in a variety of cultures. 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.PB.5: Analyze how changes in taxes, inflation, and personal circumstances can affect a personal budget. 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.	
Learning Objectives and Activities	
SWBAT answer the following questions: • How can you choose and plan the right career that will help you find fulfillment both personally and financially? • How can you learn practical strategies to help get the job or career that meets your personal and financial goals? SWBAT demonstrate understanding of the following: • Your decisions about education and careers impact potential income and quality of life.	

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Learning Activities:

- Virtual Business
- Current event relating to the topic
- Video Tutor
- Modeling Activity
- Real-World Application: Discuss the factors that influence employment
- Play Game
- Activity
- Group Project: Identify the financial and legal issues to consider when looking for employment

Assessments

Formative:

- Classwork and Groupwork
- Graphic Organizer
- Entrance/Exit Cards

Summative:

- Quizzes
- Topic Tests

Alternative:

- Group Project: Identify the financial and legal issues to consider when looking for employment
- Kahoot/Quizizz
- Virtual Business - Assess concepts using online simulation

Interdisciplinary Connections

Math:

N.Q.1 – Reason Quantitatively and Use Units to Solve Problems- Use units as a way to understand problems and to guide the solution of multi-step problems; choose and interpret units consistently in formulas; choose and interpret the scale and the origin in graphs and data displays

N-Q.3: Reason Quantitatively and Use Units to Solve Problems- Choose a level of accuracy appropriate to limitations on measurement when reporting quantities.

ELA:

RI.CI.11–12.2. Determine two or more central ideas of an informational text and analyze how they are developed and refined over the course of a text, including how they interact and build on one another to provide a complex account or analysis; provide an objective summary of the text.

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W.WP.11–12.4. Develop and strengthen writing as needed by planning, revising, editing, rewriting, trying a new approach; sustaining effort to complete complex writing tasks; tracking and reflecting on personal writing progress (e.g., using portfolios, journals, conferencing); or consulting a style manual (such as MLA or APA Style), focusing on addressing what is most significant for a specific purpose and audience.

W.WR.11–12.5. Conduct short as well as more sustained research projects to answer a question (including a self-generated question) or solve a problem; narrow or broaden the inquiry when appropriate; synthesize multiple sources on the subject, demonstrating understanding of the subject under investigation.

SL.II.11–12.2. Integrate multiple sources of information presented in diverse formats and media (e.g., visually, quantitatively, orally) in order to make informed decisions and solve problems, evaluating the credibility and accuracy of each source and noting any discrepancies among the data.

Career Readiness, Life Literacies, and Key Skills

9.2.12.CAP.3: Investigate how continuing education contributes to one's career and personal growth. Investigate how continuing education contributes to one's career and personal growth.

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.

Technology Integration

All students will use digital tools to access, manage, evaluate, and synthesize information in order to solve problems individually and collaboratively and to create and communicate knowledge.

- 9.4.8.TL.6: Collaborate to develop and publish work that provides perspectives on a real-world problem.

Students will access the Cengage online ebook to further investigate lesson concepts and demonstrate understanding of standards.

- 9.4.8.TL.3: Select appropriate tools to organize and present information

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digitally.

Students will use internet based game sites such as Quizizz, Kahoot, and Quizlet live to reflect on their learning progress.

- 9.4.5.CT.3: Describe how digital tools and technology may be used to solve problems.

Students will use Cengage Mindtap, Google Slides and Docs in order to present new ideas and reflect on learning progress.

- 9.4.5.CT.3: Describe how digital tools and technology may be used to solve problems.

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- 9.4.12.TL.1: Assess digital tools based on features such as accessibility options, capacities, and utility for accomplishing a specified task

Students will use Google Classroom and Google Sites to collaborate, work towards solving authentic problems, or participate in an online classroom discussion utilizing pre-learned etiquette about blended learning platforms.

- 9.4.12.TL.4: Collaborate in online learning communities or social networks or virtual worlds to analyze and propose a resolution to a real-world problem

Time Frame	2 cycles ~ 6 (56 minute) days
Topic	
Money Management/Business Strategy	
Alignment to Standards	
9.1.12.PB.6: Describe and calculate interest and fees that are applied to various forms of spending, debt, and savings. 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.1: Identify the purposes, advantages, and disadvantages of debt. 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.	
Learning Objectives and Activities	
SWBAT answer the following questions: • How can organizing your personal financial records help you make informed decisions	

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about your spending?

- How can a personal balance sheet and cash flow statement help you to analyze your financial situation?
- How can learning to budget and achieve financial goals help you increase your savings?

SWBAT demonstrate understanding of the following:

- Spend wisely to achieve financial success and create and maintain a budget.

Learning Activities:

- Virtual Business
- Current event relating to the topic
- Video Tutor
- Modeling Activity
- Real-World Application: relationship between opportunity costs and money management
- Play Game
- Activity: personal balance sheet and cash flow statement
- Group Project: creating a personal budget

Assessments

Formative:

- Classwork and Groupwork
- Teacher Observation
- Graphic Organizer
- Entrance/Exit Cards

Summative:

- Quizzes
- Project - Personal budget

Alternative:

- Kahoot/Quizizz
- Virtual Business - Assess concepts using online simulation

Interdisciplinary Connections

Math:

N.Q.1 – Reason Quantitatively and Use Units to Solve Problems- Use units as a way to understand problems and to guide the solution of multi-step problems; choose and interpret units consistently in formulas; choose and interpret the scale and the origin in graphs and data displays

N-Q.3: Reason Quantitatively and Use Units to Solve Problems- Choose a level of

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accuracy appropriate to limitations on measurement when reporting quantities.

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Career Readiness, Life Literacies, and Key Skills

9.2.12.CAP.3: Investigate how continuing education contributes to one's career and personal growth. Investigate how continuing education contributes to one's career and personal growth.

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.

Technology Integration

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and communicate knowledge.

- 9.4.8.TL.6: Collaborate to develop and publish work that provides perspectives on a real-world problem.

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- 9.4.12.TL.4: Collaborate in online learning communities or social networks or virtual worlds to analyze and propose a resolution to a real-world problem

Time Frame	2 cycles ~ 6 (56 minute) days
Topic	
Consumer Purchasing/Unit Costs and Protection	
Alignment to Standards	
9.2.12.CAP.3: 9.1.12.PB.5: 9.1.12.FI.3: 9.1.12.CDM.5: 9.1.12.PB.6: 9.1.12.EG.6: 9.1.12.EG.5:	

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Learning Objectives and Activities

SWBAT answer the following questions:

- How can understanding the factors that influence your buying decisions help you get the best value for your money?
- How can various methods solve consumer problems?
- What are the legal alternatives available to consumers?

SWBAT demonstrate understanding of the following:

- Students will recognize through research the need for responsible spending and the benefit of budgeting.

Learning Activities:

- Virtual Business
- Current event relating to the topic
- Video Tutor
- Modeling Activity
- Real-World Application: determine the factors that influence buying decisions
- Play Game
- Activity: identify strategies for making wise buying decisions
- Group Project: Identify ways to solve consumer problems

Assessments

Formative:

- Classwork and Groupwork
- Teacher Observation
- Class Debate of how concepts impact individual/society

Summative:

- Quizzes
- Topic Tests
- Group Project: Identify ways to solve consumer problems

Alternative:

- Observation Assessment with Activity: identify strategies for making wise buying decisions
- Kahoot/Quizizz
- Virtual Business - Assess concepts using online simulation

Interdisciplinary Connections

Math:

N.Q.1 – Reason Quantitatively and Use Units to Solve Problems- Use units as a

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Career Readiness, Life Literacies, and Key Skills

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Time Frame	2 cycles ~ 6 (56 minute) days
Topic	
Banking Options	
Alignment to Standards	
9.2.12.CAP.3: 9.1.12.FI.4:	

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9.1.12.FP.7:
9.1.12.FI.4:
9.1.12.FI.3:
9.1.12.CAP.15:
9.1.12.FI.3:

Learning Objectives and Activities

SWBAT answer the following questions:

- How to identify types of financial services.
- How to describe the various types of financial institutions.
- How to compare the costs and benefits of different savings plans.
- How to explain features of different savings plans.
- How to compare the costs and benefits of different types of checking accounts.
- How to use a checking account effectively.

SWBAT demonstrate understanding of the following:

- There are different checking options as part of overall financial planning.

Learning Activities:

- Virtual Business
- Current event relating to the topic
- Video Tutor
- Modeling Activity
- Real-World Application: features of financial services
- Play Game
- Activity: types of savings plans
- Group Project

Assessments

Formative:

- Classwork and Groupwork
- Teacher Observation
- Entrance/Exit Cards

Summative:

- Quizzes
- Topic Tests

Alternative:

- Observation Assessment with Activity: types of savings plans
- Kahoot/Quizizz
- Virtual Business - Assess concepts using online simulation

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Interdisciplinary Connections

Math:

N.Q.1 – Reason Quantitatively and Use Units to Solve Problems- Use units as a way to understand problems and to guide the solution of multi-step problems; choose and interpret units consistently in formulas; choose and interpret the scale and the origin in graphs and data displays

N-Q.3: Reason Quantitatively and Use Units to Solve Problems- Choose a level of accuracy appropriate to limitations on measurement when reporting quantities.

ELA:

RI.CI.11–12.2. Determine two or more central ideas of an informational text and analyze how they are developed and refined over the course of a text, including how they interact and build on one another to provide a complex account or analysis; provide an objective summary of the text.

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Career Readiness, Life Literacies, and Key Skills

9.2.12.CAP.3: Investigate how continuing education contributes to one's career and personal growth. Investigate how continuing education contributes to one's career and personal growth.

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.

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DEPARTMENT: Business

COURSE: Financial Literacy

- 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.

Technology Integration

All students will use digital tools to access, manage, evaluate, and synthesize information in order to solve problems individually and collaboratively and to create and communicate knowledge.

- 9.4.8.TL.6: Collaborate to develop and publish work that provides perspectives on a real-world problem.

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- 9.4.12.TL.4: Collaborate in online learning communities or social networks or virtual worlds to analyze and propose a resolution to a real-world problem

Time Frame

4 cycles ~ 12 (56-minute) days

Topic

Debit/Credit Cards and Interest

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Alignment to Standards

9.2.12.CAP.3: Investigate how continuing education contributes to one's career and personal growth. Investigate how continuing education contributes to one's career and personal growth.

9.1.12.CDM.8: Compare and compute interest and compound interest, and develop an amortization table using business tools.

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.CP.9: Analyze the information contained in a credit report, how scores are calculated and used, and explain the importance of disputing inaccurate entries.

9.1.12.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.2: Explain ways to manage your accounts that maximize benefits and provide you with the utmost protection

Learning Objectives and Activities

SWBAT answer the following questions:

- How to explain the meaning of consumer credit.
- How to differentiate between closed-end credit and open-end credit.
- How to name the five C's of credit.
- How to identify factors to consider when choosing a loan or credit card.
- How to explain how to build and project your credit rating.
- How to protect yourself from fraud and identity theft.
- How to identify ways to manage debt problems.

SWBAT demonstrate understanding of the following:

- Credit and benefits have options and drawbacks.

Learning Activities:

- Virtual Business
- Current event relating to the topic
- Video Tutor
- Modeling Activity
- Real-World Application: Consider the costs of credit and your own credit standing when applying for credit
- Group Project: Several options are available to manage your finances

Assessments

Formative:

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- Classwork and Groupwork
- Teacher Observation
- Class Debate of how concepts impact individual/society

Summative:

- Quizzes
- Topic Tests

Alternative:

- Project - Managing finances
- Kahoot/Quizizz
- Virtual Business - Assess concepts using online simulation

Interdisciplinary Connections

Math:

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pre-learned etiquette about blended learning platforms.

- 9.4.12.TL.4: Collaborate in online learning communities or social networks or virtual worlds to analyze and propose a resolution to a real-world problem

Time Frame	2 cycles ~ 6 (56 minute) days
Topic	
Purchasing/Leasing a Vehicle	
Alignment to Standards	
9.1.12.FP.7: Determine how multiple sources of objective, accurate, and current financial information affect the prioritization of economic decisions (e.g., print information, prospectus, certified financial planners, internet, sales representatives, etc.). 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.EG.6: Analyze the rights and responsibilities of buyers and sellers under consumer protection laws. 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.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.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.4: Determine when and why it may be appropriate for the government to provide insurance coverage rather than private industry.	
Learning Objectives and Activities	
SWBAT answer the following questions: ● How to assess the advantages and disadvantages of buying vs leasing ● How to identify the costs of purchasing ● How to identify the advantages and disadvantages of owning vs. leasing. ● How to explain how to evaluate a vehicle ● How to discuss the financing involved in purchasing or leasing a vehicle ● How to describe a plan to budget for ongoing costs related to having a vehicle	

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SWBAT demonstrate understanding of the following:

- Purchasing or leasing a vehicle offers different calculated expenses related to the decision.

Learning Activities:

- Virtual Business
- Current event relating to the topic
- Video Tutor
- Modeling Activity
- Real-World Application: Students assess the pluses and minuses of leasing or buying a car
- Activity: processes involved with obtaining a vehicle
- Group Project: advantages, disadvantages, and costs of leasing vs. buying will help you make the right choice

Assessments

Formative:

- Classwork and Groupwork
- Teacher Observation
- Entrance/Exit Cards

Summative:

- Quizzes
- Topic Tests
- Project: advantages, disadvantages, and costs of leasing vs. buying will help you make the right choice

Alternative:

- Observation Assessment with Activity: processes involved with obtaining a vehicle
- Kahoot/Quizizz
- Virtual Business - Assess concepts using online simulation

Interdisciplinary Connections

Math:

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Time Frame	2 cycles ~ 6 (56 minute) days
Topic	
Saving & Investing	
Alignment to Standards	
9.1.2.PB.2: Explain why an individual would choose to save money. 9.1.5.PB.1: Develop a personal budget and explain how it reflects spending, saving, and charitable contributions 9.1.5.PB.2: Describe choices consumers have with money (e.g., save, spend, donate). 9.1.8.CDM.1: Compare and contrast the use of credit cards and debit cards for specific purchases and the advantages and disadvantages of using each	

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- 9.1.8.FP.1: Describe the impact of personal values on various financial scenarios.
9.1.8.FP.2: Evaluate the role of emotions, attitudes, and behavior (rational and irrational) in making financial decisions.
9.1.8.FP.3: Explain how self-regulation is important to managing money (e.g., delayed gratification, impulse buying, peer pressure, etc.).
9.1.8.FP.4: Analyze how familial and cultural values influence savings rates, spending, and other financial decisions.
9.1.8.FP.5: Determine how spending, investing, and using credit wisely contributes to financial well-being.
• 9.1.12.PB.1: Explain the difference between saving and investing.

Learning Objectives and Activities

SWBAT answer the following questions:

- How does laying a foundation for your savings or investment program help ensure your future financial goals are met?
- How can knowing more about the different investment opportunities and the planning process help you select a savings or investment program to meet your needs?
- How can becoming an informed investor enable you to reach your investment goals?

SWBAT demonstrate understanding of the following:

- Compare saving and investing options as part of your overall financial planning.

Learning Activities:

- Virtual Business
- Current event relating to the topic
- Video Tutor
- Modeling Activity
- Real-World Application: ways to obtain funds for investing
- Play Game
- Activity: goals for a savings or investment program
- Group Project: developing a personal investment plan

Assessments

Formative:

- Classwork and Groupwork
- Teacher Observation
- Entrance/Exit Cards

Summative:

- Quizzes

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- Topic Tests

Benchmark:

- Cumulative exam with multiple choice and short answer questions.
- Capstone Project final assessment - My Dream Life - students utilize all skills learned throughout the course.

Alternative:

- Project - Investment plan
- Kahoot/Quizizz

Interdisciplinary Connections

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personal growth. Investigate how continuing education contributes to one's career and personal growth.

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Modifications (ELL, Special Education, At-Risk Students, Gifted & Talented, & 504 Plans)

ELL:

- Work toward longer passages as skills in English increase
- Use visuals
- Introduce key vocabulary before the lesson
- Teacher models reading aloud daily
- Provide peer tutoring
- Use of Bilingual Dictionary
- Guided notes and/or scaffold outline for written assignments
- Provide students with English Learner-level readers.

Supports for Students With IEPs:

- Allow extra time to complete assignments or tests
- Guided notes and/or scaffold outline for written assignments
- Work in a small group
- Allow answers to be given orally or dictated
- Use large print books, Braille, or books on CD (digital text)
- Follow all IEP modifications

At-Risk Students:

- Guided notes and/or scaffold outline for written assignments
- Introduce key vocabulary before the lesson
- Work in a small group
- Lesson taught again using a differentiated approach
- Allow answers to be given orally or dictated
- Use visuals / Anchor Charts
- Leveled texts according to ability

Gifted and Talented:

- Create an enhanced set of introductory activities (e.g., advance organizers, concept maps, concept puzzles)
- Provide options, alternatives, and choices to differentiate and broaden the curriculum
- Organize and offer flexible small group learning activities
- Provide whole group enrichment explorations
- Teach cognitive and methodological skills
- Use center, stations, or contracts

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- Organize integrated problem-solving simulations
- Propose interest-based extension activities
- Expose students to texts beyond their level.

Supports for Students With 504 Plans:

- Follow all the 504 plan modifications
- Text-to-speech/audio-recorded selections
- Amplification system as needed
- Leveled texts according to ability
- Fine motor skill stations embedded in rotation as needed
- Modified or constrained spelling word lists
- Provide anchor charts with high-frequency words and phonemic patterns

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