



ESL
SCIENCE
BUSINESS
BILINGUAL
PRESCHOOL
MATHEMATICS
LIBRARY MEDIA
SOCIAL STUDIES
WORLD LANGUAGES
GIFTED & TALENTED
TECHNOLOGY EDUCATION
ENGLISH LANGUAGE ARTS
FINE & PERFORMING ARTS
FAMILY & CONSUMER SCIENCE
HEALTH & PHYSICAL EDUCATION

RAHWAY PUBLIC SCHOOLS

CURRICULUM & INSTRUCTION

Content Area: Business

Course: JAG I

Grade Level: 11-12

This curriculum is part of the Educational Program of Studies of the Rahway Public Schools.

ACKNOWLEDGMENTS

Jeffery Kurczeski,

Program Supervisor of 7-12 Math & Science and 9-12 Business & Technology Education

The Board acknowledges the following who contributed to the preparation of this curriculum.

Leon Bunion, Business Teacher

Dr. Tiffany A. Beer, Director of Curriculum and Instruction

Subject/Course Title:
JAG I
Grades 11-12

Date of Board Adoption:
August 26, 2025

RAHWAY PUBLIC SCHOOLS CURRICULUM

Jobs for America's Graduates (JAG) I: Grades 11-12

PACING GUIDE

Unit	Title	Pacing
1	Introduction to JAG & Leadership Development	10 weeks
2	Employability Skills, Workplace Readiness & Professional Development	10 weeks
3	Financial Literacy	10 weeks
4	Career Exploration	10 weeks

ACCOMMODATIONS

<p>504 Accommodations:</p> <ul style="list-style-type: none"> ● Provide scaffolded vocabulary and vocabulary lists. ● Provide extra visual and verbal cues and prompts. ● Provide adapted/alternate/excerpted versions of the text and/or modified supplementary materials. ● Provide links to audio files and utilize video clips. ● Provide graphic organizers and/or checklists. ● Provide modified rubrics. ● Provide a copy of teaching notes, especially any key terms, in advance. ● Allow additional time to complete assignments and/or assessments. ● Provide shorter writing assignments. ● Provide sentence starters. ● Utilize small group instruction. ● Utilize Think-Pair-Share structure. ● Check for understanding frequently. ● Have student restate information. ● Support auditory presentations with visuals. ● Weekly home-school communication tools (notebook, daily log, phone calls or email messages). ● Provide study sheets and teacher outlines prior to assessments. ● Quiet corner or room to calm down and relax when anxious. ● Reduction of distractions. ● Permit answers to be dictated. ● Hands-on activities. ● Use of manipulatives. ● Assign preferential seating. ● No penalty for spelling errors or sloppy handwriting. ● Follow a routine/schedule. ● Provide student with rest breaks. ● Use verbal and visual cues regarding directions and staying on task. ● Assist in maintaining agenda book. 	<p>IEP Accommodations:</p> <ul style="list-style-type: none"> ● Provide scaffolded vocabulary and vocabulary lists. ● Differentiate reading levels of texts (e.g., Newsela). ● Provide adapted/alternate/excerpted versions of the text and/or modified supplementary materials. ● Provide extra visual and verbal cues and prompts. ● Provide links to audio files and utilize video clips. ● Provide graphic organizers and/or checklists. ● Provide modified rubrics. ● Provide a copy of teaching notes, especially any key terms, in advance. ● Provide students with additional information to supplement notes. ● Modify questioning techniques and provide a reduced number of questions or items on tests. ● Allow additional time to complete assignments and/or assessments. ● Provide shorter writing assignments. ● Provide sentence starters. ● Utilize small group instruction. ● Utilize Think-Pair-Share structure. ● Check for understanding frequently. ● Have student restate information. ● Support auditory presentations with visuals. ● Provide study sheets and teacher outlines prior to assessments. ● Use of manipulatives. ● Have students work with partners or in groups for reading, presentations, assignments, and analyses. ● Assign appropriate roles in collaborative work. ● Assign preferential seating. ● Follow a routine/schedule.
<p>Gifted and Talented Accommodations:</p> <ul style="list-style-type: none"> ● Differentiate reading levels of texts (e.g., Newsela). ● Offer students additional texts with higher lexile levels. ● Provide more challenging and/or more supplemental readings and/or activities to deepen understanding. ● Allow for independent reading, research, and projects. ● Accelerate or compact the curriculum. ● Offer higher-level thinking questions for deeper analysis. ● Offer more rigorous materials/tasks/prompts. ● Increase number and complexity of sources. ● Assign group research and presentations to teach the class. ● Assign/allow for leadership roles during collaborative work and in other learning activities. 	<p>ELL Accommodations:</p> <ul style="list-style-type: none"> ● Provide extended time. ● Assign preferential seating. ● Assign peer buddy who the student can work with. ● Check for understanding frequently. ● Provide language feedback often (such as grammar errors, tenses, subject-verb agreements, etc...). ● Have student repeat directions. ● Make vocabulary words available during classwork and exams. ● Use study guides/checklists to organize information. ● Repeat directions. ● Increase one-on-one conferencing. ● Allow student to listen to an audio version of the text. ● Give directions in small, distinct steps. ● Allow copying from paper/book. ● Give student a copy of the class notes.

- Provide written and oral instructions.
- Differentiate reading levels of texts (e.g., Newsela).
- Shorten assignments.
- Read directions aloud to student.
- Give oral clues or prompts.
- Record or type assignments.
- Adapt worksheets/packets.
- Create alternate assignments.
- Have student enter written assignments in criterion, where they can use the planning maps to help get them started and receive feedback after it is submitted.
- Allow student to resubmit assignments.
- Use small group instruction.
- Simplify language.
- Provide scaffolded vocabulary and vocabulary lists.
- Demonstrate concepts possibly through the use of visuals.
- Use manipulatives.
- Emphasize critical information by highlighting it for the student.
- Use graphic organizers.
- Pre-teach or pre-view vocabulary.
- Provide student with a list of prompts or sentence starters that they can use when completing a written assignment.
- Provide audio versions of the textbooks.
- Highlight textbooks/study guides.
- Use supplementary materials.
- Give assistance in note taking
- Use adapted/modified textbooks.
- Allow use of computer/word processor.
- Allow student to answer orally, give extended time (time-and-a-half).
- Allow tests to be given in a separate location (with the ESL teacher).
- Allow additional time to complete assignments and/or assessments.
- Read question to student to clarify.
- Provide a definition or synonym for words on a test that do not impact the validity of the exam.
- Modify the format of assessments.
- Shorten test length or require only selected test items.
- Create alternative assessments.
- On an exam other than a spelling test, don't take points off for spelling errors.

UNIT 1 OVERVIEW

Content Area: Business

Unit Title: Introduction to JAG & Leadership Development

Target Course/Grade Level: JAG I/Grades 11-12

Unit Summary: Students will be introduced to the JAG program, its mission, and expectations. They will build a classroom community, establish the Career Association, and explore leadership through project-based learning.

Approximate Length of Unit: 10 weeks

LEARNING TARGETS

NJ Student Learning Standards:

9.2.12.CAP.1 Plan, implement, and reflect on a personal academic and career plan.

9.2.12.CAP.2 Develop college and career readiness skills.

9.2.12.CAP.3 Develop personal interests and strengths to align with career goals.

9.3.12.ED-ADM.5 Model leadership skills for personnel in order to improve the performance of the learning organization.

9.3.12.ED-ADM.6 Identify operations to meet the learning organization's objectives.

9.3.12.ED-ADM.7 Plan strategically to meet the learning organization's objectives.

9.3.12.ED-ADM.8 Apply internal and external resources to meet the learning organization's objectives and learner needs.

9.3.12.ED-ADM.9 Describe advocacy strategies to promote the learning organization's needs.

Career Readiness, Life Literacies, and Key Skills:

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.CFR.2 Summarize causes important to you and compare organizations you seek to support to other organizations with similar missions.

9.4.12.CI.1 Demonstrate the ability to reflect, analyze, and creatively use skills and ideas to solve problems.

9.4.12.CI.3 Use leadership skills to accomplish collective goals.

9.4.12.CT.2 Identify complex problems and generate solutions using critical and creative thinking.

9.4.12.GCA.1 Collaborate with individuals from diverse backgrounds to address real-world problems.

Interdisciplinary Connections and Standards:

ELA

RI.PP.11–12.5 Analyze an author's purpose in a text distinguishing what is directly stated in a text or through rhetoric, analyzing how style and content convey information and advance a point of view.

W.IW.11–12.2 Write informative/explanatory texts (including the narration of historical events, scientific procedures/ experiments, or technical processes) to examine and convey complex ideas, concepts, and information clearly and accurately through the effective selection, organization, and analysis of content.

SL.ES.11–12.3 Evaluate a speaker’s point of view, reasoning, and use of evidence and rhetoric, assessing the stance, premises, links among ideas, word choice, points of emphasis, and tone used.

SL.PI.11–12.4 Present information, findings and supporting evidence clearly, concisely, and logically. The content, organization, development, and style are appropriate to task, purpose, and audience.

Social Studies

6.3.12.CivicsPD.1 Develop plan for public accountability and transparency in government related to a particular issue(s) and share the plan with appropriate government officials.

6.3.12.HistorySE.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).

Unit Understandings:

Students will understand that...

- Active engagement in the JAG program provides a structured pathway for developing personal, leadership, and career readiness skills essential for future success.
- Building a strong, inclusive classroom and Career Association community fosters a supportive environment critical for collaborative learning, personal growth, and collective achievement.
- Leadership is a dynamic process that involves various skills (e.g., initiative, communication, decision-making, collaboration) and can be developed and demonstrated through hands-on, project-based learning experiences.
- Effective teamwork and communication are foundational elements of successful leadership and are crucial for accomplishing shared goals within any organization or community.
- Self-reflection and continuous learning are vital for personal leadership development and adapting to new challenges in academic, career, and civic life.

Unit Essential Questions:

- How does active participation in the JAG program and its Career Association serve as a catalyst for my personal, academic, and career development?
- What are the core components of a thriving classroom and Career Association community, and how does fostering this environment contribute to individual and collective success?
- In what ways can individuals demonstrate and develop leadership skills through project-based learning, even without a formal leadership title?
- How do effective communication, collaboration, and decision-making strategies contribute to successful group outcomes and cultivate leadership qualities?
- What role does self-awareness and continuous reflection play in identifying and refining one's personal leadership style and strengths?

Knowledge and Skills:

Students will know...

- The mission, vision, and foundational principles of the Jobs for America’s Graduates (JAG) program.
- The structure and purpose of the JAG Career Association, including the roles and responsibilities of its officers and members.
- Various strategies for building a positive and inclusive classroom community and fostering a sense of belonging.
- Different leadership styles and traits, and how they apply in various situations (e.g., servant leadership, democratic leadership, situational leadership).
- The components of effective teamwork (e.g., active listening, conflict resolution, shared responsibility, consensus building).
- The process and benefits of project-based learning (PBL) as a method for skill development and problem-solving.

- Basic goal-setting methodologies (e.g., SMART goals) for personal and team objectives.
- The importance of ethical conduct and accountability in leadership roles.
- Key communication strategies for presenting ideas, providing constructive feedback, and facilitating group discussions.

Students will be able to...

- Articulate the mission and benefits of the JAG program and explain their role within the Career Association.
- Actively contribute to the establishment and initial activities of the Career Association, including participating in elections or committee formation.
- Collaborate effectively with classmates by contributing ideas, actively listening, sharing responsibilities, and working as a team to achieve common project goals.
- Demonstrate initiative and responsibility in assigned roles within project-based learning activities.
- Communicate clearly and respectfully in both written (e.g., project proposals, reflections) and spoken formats (e.g., presentations, group discussions) to convey information and ideas.
- Identify personal strengths and areas for leadership development through self-assessment and feedback from peers and instructors.
- Apply problem-solving and critical thinking skills to address challenges encountered during project-based learning tasks.
- Set measurable personal and team goals and track progress towards their achievement.
- Reflect on their leadership experiences, identifying successes, challenges, and lessons learned to inform future actions.
- Utilize digital tools (e.g., Headrush LMS, presentation software) to organize projects, collaborate, and present findings.

EVIDENCE OF LEARNING

Assessment:

What evidence will be collected and deemed acceptable to show that students truly “understand”?

- End of Unit Common Assessment - See folder for assessment links.
- Project-Based Learning Module Rubrics
- Leadership Reflections
- Plan of Work Documentation

Learning Activities:

What differentiated learning experiences and instruction will enable all students to achieve the desired results?

- Students will engage in small-group project-based learning tasks with flexible roles and supports, allowing all learners to contribute based on their strengths and communication styles.
- Teachers will provide graphic organizers, sentence starters, and guided frameworks to help students plan, draft, and present ideas clearly, ensuring language and leadership concepts are accessible to all.
- Peer collaboration, think-pair-share activities, and opportunities for student choice will empower students to practice leadership and teamwork in ways that match their learning preferences and readiness levels.
- Students will use the Headrush Learning Management System to track progress, reflect on their learning, and access differentiated project resources and supports at their own pace.

- Guest speakers from the community and workforce will bring real-world leadership examples into the classroom, allowing students to connect course concepts to authentic experiences and ask questions in an interactive setting.
- Students will attend college and career fairs, JAG local, state, and national conferences, and other workshops and conferences to gain real-world exposure and practice professional skills.
- **JAG Program Deep Dive & Personal Connection:** Students explore the JAG National website and local chapter information. They create a "JAG Passport" outlining their personal goals for the program year and how JAG resources (e.g., Career Association, competencies) can help them achieve those goals.
- **Community Building & Trust-Building Challenges:** Engage in a series of collaborative games and challenges (e.g., "Human Knot," "Blindfolded Maze," "Team Scavenger Hunt") designed to build rapport, practice communication, and highlight the importance of teamwork and trust within the classroom community.
- **"Leadership Style Exploration & Reflection":** Students complete a short leadership style quiz (e.g., online, simplified) and discuss their results. They then research different leadership theories (e.g., transformational, servant) and analyze case studies of famous leaders (historical or contemporary) to identify their styles and impact, connecting these to their own aspirations.
- **Effective Communication Workshop:** Focus on specific communication skills through interactive exercises: active listening (e.g., paired listening exercises), giving/receiving feedback (e.g., "warm and cool feedback" practice), and public speaking basics (e.g., impromptu speaking, elevator pitches for their mini-PBLs).
- **Leadership in Action Observation & Analysis:** Provide short video clips (e.g., news segments, documentaries, movie scenes) depicting different leadership scenarios. Students analyze the leader's actions, communication, and impact on the group, discussing what was effective or ineffective.

RESOURCES

Teacher Resources:

- JAG PBL Library
- Headrush
- JAG Resources provided by JAG National and NJ Chamber of Commerce Foundation

Equipment Needed:

- Laptop, Chromebooks, Projector

UNIT 2 OVERVIEW

Content Area: Business

Unit Title: Employability Skills, Workplace Readiness and Professional Development

Target Course/Grade Level: JAG I/Grades 11-12

Unit Summary: Students build workplace readiness through soft skills and professional development, Project-Based Learning Activities, conferences/workshops, and guest speaker activities.

Approximate Length of Unit: 10 weeks

LEARNING TARGETS

NJ Student Learning Standards:

9.2.12.CAP.2 Develop college and career readiness skills by participating in opportunities such as structured learning experiences, apprenticeships, and internships.

9.2.12.CAP.3 Develop personal interests and strengths to align with career goals.

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.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.

9.2.12.CAP.9 Locate information on working papers, what is required to obtain them, and who must sign them.

Career Readiness, Life Literacies, and Key Skills:

9.4.12.CI.1 Demonstrate the ability to reflect, analyze, and use creative skills to solve problems.

9.4.12.CT.2 Identify complex problems and generate solutions using critical thinking.

9.4.12.GCA.1 Collaborate with individuals of diverse backgrounds to address real-world problems.

9.4.12.IML.4 Collaborate in digital spaces to solve problems and communicate.

Interdisciplinary Connections and Standards:

ELA

RI.PP.11–12.5 Analyze an author's purpose in a text distinguishing what is directly stated in a text or through rhetoric, analyzing how style and content convey information and advance a point of view.

W.IW.11–12.2 Write informative/explanatory texts (including the narration of historical events, scientific procedures/ experiments, or technical processes) to examine and convey complex ideas, concepts, and information clearly and accurately through the effective selection, organization, and analysis of content.

SL.ES.11–12.3 Evaluate a speaker's point of view, reasoning, and use of evidence and rhetoric, assessing the stance, premises, links among ideas, word choice, points of emphasis, and tone used.

SL.PI.11–12.4 Present information, findings and supporting evidence clearly, concisely, and logically. The content, organization, development, and style are appropriate to task, purpose, and audience.

Social Studies

6.1.12.CivicsDP.6.a Use a variety of sources from multiple perspectives to document the ways in which women organized to promote government policies designed to address injustice, inequality, and workplace safety (i.e., abolition, women’s suffrage, and the temperance movement).

6.3.12.CivicsPD.1 Develop plan for public accountability and transparency in government related to a particular issue(s) and share the plan with appropriate government officials.

Unit Understandings:

Students will understand that...

- A strong foundation in soft skills (e.g., communication, teamwork, critical thinking, problem-solving, professionalism) is equally, if not more, crucial than technical skills for sustained success and advancement in any career pathway.
- Workplace readiness encompasses a comprehensive set of attitudes, behaviors, and practical skills that enable individuals to adapt to professional environments, contribute effectively, and maintain positive relationships with colleagues and supervisors.
- Proactive professional development through activities such as networking, participating in workshops, engaging with industry experts, and continuous learning, is essential for career growth and staying competitive in the evolving job market.
- Effective self-presentation, through professional documents and interview techniques, is vital for securing employment opportunities and making a positive first impression.
- Real-world application through project-based learning and experiential activities provides invaluable opportunities to practice, refine, and demonstrate employability skills in simulated or authentic workplace contexts.

Unit Essential Questions:

- Why are "soft skills" considered indispensable for success in today's diverse and dynamic workplaces, and how do they complement technical proficiencies?
- What specific behaviors, attitudes, and ethical considerations define true workplace professionalism, and how can I consistently demonstrate them?
- How do I effectively identify, articulate, and showcase my employability skills in professional documents (resumes, cover letters) and during the interview process?
- In what ways can actively seeking and engaging in professional development opportunities (e.g., workshops, guest speakers, networking) significantly enhance my career trajectory and readiness?
- How can authentic, project-based learning experiences serve as a bridge between classroom knowledge and the practical demands of the professional world?

Knowledge and Skills:

Students will know...

- The definition and examples of key employability skills (soft skills), including:
 - Communication: Verbal, non-verbal, written (e.g., email etiquette, professional correspondence).
 - Teamwork and Collaboration: Roles within a team, conflict resolution, active participation.
 - Problem-Solving and Critical Thinking: Steps for identifying and addressing workplace challenges.
 - Professionalism: Punctuality, reliability, accountability, positive attitude, appropriate attire, ethical conduct.
 - Time Management and Organization: Prioritization, meeting deadlines, managing multiple tasks.

- Adaptability and Resilience: Responding to change, learning from setbacks.
- The expectations for workplace behavior and etiquette in various professional settings.
- The purpose and essential components of standard job search documents:
 - Professional Résumé: Formats (chronological, functional, combination), keywords, action verbs.
 - Targeted Cover Letter: Customization for specific job descriptions.
 - Professional Thank-You Note/Email: Timeliness, content, follow-up.
- Effective interview strategies:
 - Preparation: Researching the company, anticipating questions, practicing responses.
 - Behavior: Body language, active listening, asking insightful questions.
 - Types of Questions: Behavioral, situational, technical (basic).
- The importance and methods of effective networking for career exploration and job search.
- The value of constructive feedback for personal and professional growth, and how to receive and apply it.
- Basic online professional etiquette for digital communication and social media.

Students will be able to...

- Demonstrate and articulate specific soft skills (e.g., clear communication, active listening, teamwork, ethical decision-making) through various classroom activities and simulated workplace scenarios.
- Develop a compelling, professional résumé tailored to a specific job opening or career interest, highlighting relevant skills and experiences.
- Compose persuasive and professional cover letters that directly address the requirements of a target job.
- Draft effective thank-you notes or emails following interviews or networking interactions.
- Participate confidently in mock interviews, applying appropriate professional etiquette, body language, and effective communication strategies.
- Analyze and respond constructively to feedback from peers and instructors on their employability skills and professional documents.
- Collaborate effectively with peers on project-based learning tasks, demonstrating teamwork, problem-solving, and shared accountability.
- Engage professionally with guest speakers and industry professionals, asking thoughtful questions and actively listening.
- Reflect on personal strengths and areas for growth in employability skills, developing strategies for continuous improvement.
- Utilize digital tools and online resources for job searching, résumé building, and professional networking.

EVIDENCE OF LEARNING

Assessment:

What evidence will be collected and deemed acceptable to show that students truly “understand”?

- End of Unit Common Assessment - See folder for assessment links.
- Completed résumés, cover letters, and thank-you letters that demonstrate professional writing skills and attention to workplace expectations.
- Performance in mock interviews and role plays shows effective communication, appropriate body language, and application of soft skills.

- Participation in PBLs like *Soft Skills Bootcamp* and *Hired Not Fired*, with rubrics and peer/self-reflection showing teamwork and problem solving.
- Reflections and discussion notes from guest speaker sessions, conferences, or workshops that connect new insights to students' personal career goals.
- Feedback from peers and teachers on workplace readiness skills, including punctuality, reliability, and professionalism in class activities.

Learning Activities:

What differentiated learning experiences and instruction will enable all students to achieve the desired results?

- Students will participate in flexible small-group and partner activities, allowing them to practice soft skills and interview techniques at their own pace and comfort level.
- Teachers will provide sentence starters, templates, and example résumés and cover letters to support students with varying writing abilities and language needs.
- Mock interviews, role plays, and PBL tasks will be adapted for different learning styles by incorporating visuals, scripts, peer coaching, and practice sessions.
- Guest speakers and workshops will include Q&A sessions and discussion formats that allow students to ask questions in multiple ways — verbally, in writing, or through small-group debriefs.
- Students will attend college and career fairs, JAG local, state, and national conferences, and other workshops and conferences to gain real-world exposure and practice professional skills.
- **Workplace Etiquette Scenarios:** Present various workplace dilemmas or situations (e.g., arriving late, handling gossip, professional email exchanges, conflict with a co-worker). Students discuss the appropriate etiquette and professional response, perhaps creating short skits or written responses.
- **Networking Practice Event:** Organize a mini-networking event within the classroom or school. Invite a few staff members or community professionals. Teach students how to prepare an "elevator pitch" (brief self-introduction), practice professional introductions, and engage in small talk.
- **Hired Not Fired (PBL):** Engage students in a project where they learn about common reasons people are fired or face workplace disciplinary action. Students research real-world examples, analyze ethical dilemmas, and develop "survival guides" or presentations on maintaining employment and professional success.
- **Transferable Skills Brainstorm & Mapping:** Lead a session where students identify skills they've gained from extracurriculars, hobbies, or previous part-time jobs. Discuss how to "transfer" or "translate" these experiences into valuable skills for a professional résumé and interviews.

RESOURCES

Teacher Resources:

- JAG PBL Library
- Headrush
- JAG Resources provided by JAG National and NJ Chamber of Commerce Foundation

Equipment Needed:

- Laptops/Chromebooks, Projector

UNIT 3 OVERVIEW

Content Area: Business

Unit Title: Financial Literacy

Target Course/Grade Level: JAG I/Grades 11-12

Unit Summary: Students build practical money management skills through real-world projects and activities that promote financial responsibility and informed decision-making.

Approximate Length of Unit: 10 weeks

LEARNING TARGETS

NJ Student Learning 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.FP.4** Identify how unconscious beliefs like "money scripts" (money avoidant, money worship, money status, money vigilant) influence financial decision-making.
- 9.1.12.FP.5** Evaluate how behavioral bias (e.g., overconfidence, confirmation, recency, loss aversion, etc.) affects decision-making.
- 9.1.12.FP.6** Evaluate the relationship of familial patterns, cultural traditions, and historical influences on financial practice.
- 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.
- 9.1.12.PB.3** Design a personal budget that will help you reach your long-term and short-term financial goals.
- 9.1.12.PB.4** Explain how you would revise your budget to accommodate changing circumstances.
- 9.1.12.PB.5** Analyze how changes in taxes, inflation, and personal circumstances can affect a personal budget.
- 9.1.12.PB.6** Describe and calculate interest and fees that are applied to various forms of spending, debt and saving.
- 9.3.12.FN.1** Utilize mathematical concepts, skills, and problem-solving to obtain necessary information for decision-making in the finance industry.
- 9.3.12.FN.2** Utilize tools, strategies, and systems to plan, monitor, manage, and maintain the use of financial resources.
- 9.3.12.FN.5** Create and maintain positive, ongoing relationships with finance customers.
- 9.3.12.FN.6** Plan, monitor and manage day-to-day activities to ensure effective and efficient finance operations.
- 9.3.12.FN.9** Plan, manage and maintain the use of financial resources to protect solvency.

Career Readiness, Life Literacies, and Key Skills:

- 9.2.12.CAP.12** Explain how compulsory government programs (e.g., Social Security, Medicare) provide insurance against some loss of income and benefits to eligible recipients.
- 9.2.12.CAP.13** Analyze how the economic, social, and political conditions of a time period can affect the labor market.
- 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.

- 9.4.12.IML.5** Evaluate information for accuracy, relevance, and reliability when researching financial topics.
9.4.12.CT.2 Identify complex problems and generate solutions using critical and creative thinking.

Interdisciplinary Connections and Standards:

ELA

- RI.PP.11–12.5** Analyze an author’s purpose in a text distinguishing what is directly stated in a text or through rhetoric, analyzing how style and content convey information and advance a point of view.
W.IW.11–12.2 Write informative/explanatory texts (including the narration of historical events, scientific procedures/ experiments, or technical processes) to examine and convey complex ideas, concepts, and information clearly and accurately through the effective selection, organization, and analysis of content.
SL.ES.11–12.3 Evaluate a speaker’s point of view, reasoning, and use of evidence and rhetoric, assessing the stance, premises, links among ideas, word choice, points of emphasis, and tone used.
SL.PI.11–12.4 Present information, findings and supporting evidence clearly, concisely, and logically. The content, organization, development, and style are appropriate to task, purpose, and audience.

Mathematics

- N.Q.A.1** 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.A.2 Define appropriate quantities for the purpose of descriptive modeling.
N.Q.A.3 Choose a level of accuracy appropriate to limitations on measurement when reporting quantities.
A.CED.A.1 Create equations and inequalities in one variable and use them to solve problems.

Unit Understandings:

Students will understand that...

- Effective personal financial management is a lifelong skill that empowers individuals to achieve financial independence, meet their short-term needs, and secure long-term aspirations.
- Budgeting is a foundational tool for conscious financial decision-making, allowing individuals to align their spending, saving, and investing with their personal values and goals.
- Understanding credit and debt is crucial for navigating modern financial systems, as responsible use can build opportunities, while misuse can lead to significant financial challenges.
- Strategic saving and investing are key pathways to building wealth, requiring an understanding of risk, return, and different financial vehicles.
- Informed financial decision-making involves critically evaluating information, recognizing behavioral biases, and adapting plans to changing economic and personal circumstances.

Unit Essential Questions:

- How does mastering personal financial management skills directly contribute to achieving both immediate needs and long-term career and life goals?
- What are the fundamental components of a practical personal budget, and how can it be adapted to reflect changing income, expenses, and financial priorities?
- How can understanding the mechanics of credit (e.g., credit scores, interest rates, types of loans) empower me to make responsible borrowing decisions and protect my financial future?
- What are the key differences between saving and investing, and how can I strategically utilize both to grow my wealth over time?
- How do personal values, cultural influences, and psychological factors (like behavioral biases) impact financial decision-making, and how can I make more rational choices?

Knowledge and Skills:

Students will know...

- The purpose and components of a comprehensive personal budget include fixed and variable expenses, discretionary spending, and income sources.

- Various methods for tracking income and expenses (e.g., spreadsheets, apps, manual tracking).
- The concepts of net income vs. gross income and common deductions (taxes, insurance).
- The importance of saving for emergencies, short-term goals, and long-term financial security.
- The difference between simple and compound interest and its impact on savings and debt.
- Different types of savings vehicles (e.g., savings accounts, money market accounts, certificates of deposit - CDs).
- The basic principles of investing, including diversification, risk vs. return, and common investment vehicles (e.g., stocks, bonds, mutual funds, retirement accounts like 401(k), IRA).
- The function of credit in personal finance, including:
 - Types of credit: Credit cards, installment loans (e.g., car loans, student loans, mortgages).
 - Components of a credit score (FICO score) and its impact on borrowing.
 - Responsible credit card use and managing debt.
 - Consequences of excessive debt and strategies for debt reduction.
- The basic rights of consumers regarding credit and financial privacy.
- The role of various financial institutions (e.g., banks, credit unions, online banks) and the products/services they offer.
- How external economic factors (e.g., inflation, taxes, interest rate changes) and unexpected life events (job loss, medical emergencies) can influence personal financial plans.
- The importance of insurance (e.g., health, auto, renter's, disability) as a financial protection tool.
- Behavioral biases and money scripts and their influence on financial decisions.

Students will be able to...

- Design, implement, and monitor a personal budget using a chosen method (e.g., spreadsheet, app) to track income, expenses, and progress toward financial goals.
- Calculate interest on savings accounts and loans using both simple and compound interest formulas.
- Compare and evaluate different financial products and services (e.g., bank accounts, credit cards, loan offers) based on interest rates, fees, and terms.
- Analyze a sample credit report to identify key information and understand its components.
- Explain the factors that affect a credit score and strategies for building and maintaining a positive credit history.
- Differentiate between various types of investments and identify how they align with different risk tolerances and financial goals.
- Articulate strategies for avoiding common financial pitfalls, such as high-interest debt, predatory lending, and financial fraud.
- Develop a basic plan for managing unexpected expenses and building an emergency fund.
- Research and analyze information from financial news, articles, and websites for accuracy and reliability.
- Make informed decisions about saving, spending, borrowing, and investing, justifying choices based on financial principles and personal circumstances.
- Revise a personal budget to accommodate changing life circumstances or economic conditions.

EVIDENCE OF LEARNING

Assessment:

What evidence will be collected and deemed acceptable to show that students truly “understand”?

- End of Unit Common Assessment - See folder for assessment links.
- Completed projects from financial literacy PBLs that demonstrate students’ ability to apply budgeting, saving, credit, and investment concepts to real-life scenarios.
- Written reflections, explanations, or presentations demonstrating students’ understanding of credit, saving, and investing principles.
- Participation in discussions or group work where students use financial decision-making strategies and justify their reasoning.

Learning Activities:

What differentiated learning experiences and instruction will enable all students to achieve the desired results?

- Students will work on real-life budgeting and credit scenarios at different levels of complexity to match their individual math and reasoning skills.
- Teachers will provide graphic organizers, financial calculators, and step-by-step templates to support diverse learning styles and make complex financial concepts more accessible.
- Group projects, peer discussions, and online simulations will offer multiple ways for students to engage with content, practice decision-making, and demonstrate understanding in ways that fit their strengths.
- Students will attend college and career fairs, JAG local, state, and national conferences, and other workshops and conferences to gain real-world exposure and practice professional skills.
- **My Personal Budget Challenge:** Students create a realistic personal budget for a hypothetical scenario (e.g., a high school graduate working full-time, a college student with a part-time job). They track expenses and income for a month (simulated) and must adjust their spending to meet specific savings goals. Use a budget template (spreadsheet or app).
- **Credit Score & Loan Simulation:** Use online interactive tools that simulate credit scores and the impact of financial decisions on credit. Students analyze mock credit reports, discuss how various actions (paying bills late, high credit utilization) affect their score, and compare different loan offers (e.g., car loans) with varying interest rates.
- **Understanding Paychecks & Taxes:** Provide sample pay stubs. Students identify gross vs. net pay, understand common deductions (federal, state taxes, FICA), and discuss the purpose of these deductions and government programs they fund (e.g., Social Security, Medicare).
- **"Financial Pitfalls & Fraud Prevention":** Research common financial scams (e.g., phishing, pyramid schemes, identity theft) and discuss strategies for protecting personal financial information and recognizing warning signs. Invite a local law enforcement officer or consumer protection specialist to speak.
- **Real-Life Budget Adjustment Challenge:** Introduce unexpected "life events" to students' personal budgets (e.g., car breaks down, job loss, unexpected bonus, medical bill). Students must revise their budgets and financial plans to accommodate these changes, justifying their adjustments.

RESOURCES

Teacher Resources:

- Next Gen Personal Finance
- Everfi
- JAG PBL Library
- Headrush LMS
- JAG resources provided by JAG National and NJ Chamber of Commerce Foundation

Equipment Needed:

- Laptops/Chromebooks, Projector

UNIT 4 OVERVIEW

Content Area: Business

Unit Title: Career Exploration

Target Course/Grade Level: JAG I/Grades 11-12

Unit Summary: Students research career options, develop postsecondary plans, and build skills to prepare for future opportunities through real-world practice, career readiness activities, and leadership events.

Approximate Length of Unit: 10 weeks

LEARNING TARGETS

NJ Student Learning Standards:

- 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.
- 9.2.12.CAP.3** Identify training opportunities, credentials, and technical skills necessary for employment in a desired field.
- 9.2.12.CAP.4** Evaluate different career pathways and develop an action plan to pursue postsecondary education, training, and careers aligned to personal and financial goals.
- 9.2.12.CAP.5** Assess and compare the cost of postsecondary education with the potential increase in income from a career.
- 9.2.12.CAP.6** Create a plan for postsecondary education that aligns with career goals and includes financial considerations.
- 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.
- 9.2.12.CAP.9** Locate information on working papers, what is required to obtain them, and who must sign them.
- 9.2.12.CAP.10** Identify strategies for reducing overall costs of postsecondary education (e.g., tuition assistance, loans, grants, scholarships, and student loans).
- 9.2.12.CAP.11** Demonstrate an understanding of Free Application for Federal Student Aid (FAFSA) requirements to apply for postsecondary education.

Career Readiness, Life Literacies, and Key Skills:

- 9.4.12.CI.1** Demonstrate the ability to reflect, analyze, and use creative skills and ideas to solve problems.
- 9.4.12.CT.1** Identify problem-solving strategies used in the development of an innovative product or practice.
- 9.4.12.CT.2** Explain the potential benefits of collaborating to enhance critical thinking and problem solving.
- 9.4.12.CT.3** Enlist input from a variety of stakeholders (e.g., community members, experts in the field) to design a service learning activity that addresses a local or global issue (e.g., environmental justice).
- 9.4.12.CT.4** Participate in online strategy and planning sessions for course-based, school-based, or other project and determine the strategies that contribute to effective outcomes.
- 9.4.12.GCA.1** Collaborate with individuals of diverse backgrounds to address complex, real world problems.
- 9.4.12.IML.5** Evaluate, synthesize, and apply information on career pathways to make informed career decisions.

Interdisciplinary Connections and Standards:

ELA

RI.PP.11–12.5 Analyze an author’s purpose in a text distinguishing what is directly stated in a text or through rhetoric, analyzing how style and content convey information and advance a point of view.

W.IW.11–12.2 Write informative/explanatory texts (including the narration of historical events, scientific procedures/ experiments, or technical processes) to examine and convey complex ideas, concepts, and information clearly and accurately through the effective selection, organization, and analysis of content.

SL.ES.11–12.3 Evaluate a speaker’s point of view, reasoning, and use of evidence and rhetoric, assessing the stance, premises, links among ideas, word choice, points of emphasis, and tone used.

SL.PI.11–12.4 Present information, findings and supporting evidence clearly, concisely, and logically. The content, organization, development, and style are appropriate to task, purpose, and audience.

Unit Understandings:

Students will understand that...

- Effective career exploration is a dynamic process of self-discovery and informed decision-making, aligning personal interests, skills, values, and strengths with viable education and career pathways.
- Developing a comprehensive postsecondary plan involves critical research into diverse educational and training options, realistic financial considerations, and strategic action steps to achieve future goals.
- Strategic self-presentation and communication skills are paramount for successfully navigating career-related opportunities, including interviews, competitions, networking events, and applying for postsecondary programs.
- Continuous learning, adaptability, and proactive planning are essential for navigating the evolving demands of the job market and building a resilient career path.
- Financial literacy principles are integral to postsecondary planning, requiring an understanding of costs, financial aid, and long-term debt implications.

Unit Essential Questions:

- How can I effectively identify and articulate my personal interests, strengths, and values to discover a fulfilling and realistic career path?
- What are the critical components of a comprehensive postsecondary education and career plan, and how do I strategically research and select the best options for my future?
- How do financial considerations, including tuition costs, financial aid, and potential income, influence my postsecondary and career planning decisions?
- What advanced skills and strategies are necessary to effectively market myself and my aspirations in competitive environments such as college admissions, job interviews, and leadership competitions?
- How can continuous learning and adaptation to new information shape my long-term career resilience and success?

Knowledge and Skills:

Students will know...

- Various self-assessment tools and strategies to identify personal interests, aptitudes, values, and transferable skills relevant to career exploration.
- Diverse career pathways and industry sectors, including emerging trends and future workforce demands.
- The range of postsecondary education and training options:
 - Four-year colleges and universities (public/private).
 - Community colleges and associate degrees.
 - Technical and vocational schools.

- Apprenticeship programs.
- Military service.
- Direct entry into the workforce.
- The specific education credentials, training requirements, and industry-recognized certifications/licensing needed for various occupations.
- The components of college admissions processes (e.g., applications, essays, transcripts, standardized tests).
- Different sources and types of financial aid for postsecondary education:
 - Grants, scholarships, work-study programs.
 - Federal student loans (subsidized/unsubsidized) and private loans.
 - The importance and process of the Free Application for Federal Student Aid (FAFSA).
- Strategies for reducing the overall cost of postsecondary education and managing student loan debt.
- Key job entrance criteria beyond education, such as background checks, drug tests, and specific skill assessments.
- The significance of personal branding and professional online presence in career development.
- Advanced interviewing techniques (e.g., behavioral interviews, virtual interviews).
- The importance of networking and informational interviews in career exploration.

Students will be able to...

- Conduct in-depth research on multiple career options, identifying required education, training, credentials, and typical job responsibilities and outlook.
- Perform self-assessments to align personal interests, strengths, and values with potential career pathways.
- Evaluate different postsecondary education and training institutions based on program offerings, cost, location, and alignment with career goals.
- Develop a comprehensive personal postsecondary action plan that includes specific steps for application, financial aid, and career entry.
- Assess and compare the costs of various postsecondary options with the potential return on investment (e.g., projected income, career growth).
- Complete key sections of the FAFSA or understand the information required to apply for federal student aid.
- Identify and apply for relevant scholarships and grants to minimize educational debt.
- Refine their professional résumé and cover letter to target specific college applications, training programs, or entry-level job opportunities.
- Participate in advanced mock interview scenarios, demonstrating strong communication, problem-solving, and professional composure.
- Create and deliver compelling career presentations or digital portfolios that articulate their career plans and showcase their skills and aspirations.
- Engage in informational interviews with professionals in their fields of interest to gain insights and expand their network.
- Reflect critically on feedback from mentors, peers, and instructors to continuously refine their career plans and professional skills.
- Utilize online career exploration tools to gather reliable information.

EVIDENCE OF LEARNING

Assessment:

What evidence will be collected and deemed acceptable to show that students truly “understand”?

- End of Unit Common Assessment - See folder for assessment links.
- Completed career research projects and action plans that outline students’ chosen career pathways, education/training steps, and goals.
- Career presentations, portfolios, or digital artifacts demonstrating students’ ability to communicate their career plans clearly and confidently.
- Participation in mock interviews, competitive event practice, or real-world presentations that reflect preparation, professionalism, and application of career readiness skills.

Learning Activities:

What differentiated learning experiences and instruction will enable all students to achieve the desired results?

- Students will have choice in selecting career pathways to research, allowing them to connect the content to their personal interests, goals, and learning styles.
- Teachers will provide scaffolds such as graphic organizers, research templates, and sample presentations to help students organize information and plan clear career action steps.
- Mock interviews, presentations, and competitive event practice will include flexible formats — small-group coaching, peer feedback, and multiple practice rounds — so all students can build confidence at their own pace.
- Students will attend college and career fairs, JAG local, state, and national conferences, and other workshops and conferences to gain real-world exposure and practice professional skills.
- **Career Pathway Deep Dive & Personal Mapping**: Students complete a comprehensive career interest inventory or skills assessment. Based on results, they select 2-3 career pathways to research in depth, creating a detailed "Career Map" for each, including required education, typical tasks, salary range, and job outlook.
- **FAFSA & Financial Aid Workshop**: Conduct a dedicated workshop on understanding the Free Application for Federal Student Aid (FAFSA). Guide students through a practice FAFSA application, discuss different types of financial aid (grants, scholarships, loans), and brainstorm strategies for finding and applying for scholarships. Invite a financial aid advisor as a guest speaker.
- **Cost-Benefit Analysis of Education**: Students select a desired career and research the estimated cost of the necessary education/training (tuition, fees, living expenses). They then research the average starting salary for that career. Students present a basic cost-benefit analysis, discussing the "return on investment" of their chosen pathway.
- **Personal Brand & Digital Footprint Audit**: Discuss the concept of personal branding and professional online presence. Students audit their own digital footprint (social media, online profiles) and learn strategies for building a positive, professional image relevant to their career aspirations.
- **Resilience & Adaptability in Career**: Discuss the dynamic nature of the job market. Students research how a specific career field has changed over time (e.g., due to technology, economy) and brainstorm skills they would need to continuously develop to stay relevant.
- **Industry Certification/Credential Exploration**: Students research a career path of interest and identify any relevant certifications, licenses, or credentials required in that field. They present their findings, including how to obtain them and their value to employers.

RESOURCES

Teacher Resources:

- JAG PBL Library
- Headrush LMS
- JAG resources provided by JAG National and NJ Chamber of Commerce Foundation

Equipment Needed:

- Laptops/Chromebooks, Projector