



ESL
SCIENCE
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RAHWAY PUBLIC SCHOOLS

CURRICULUM & INSTRUCTION

Content Area: Business

Course: JAG II

Grade Level: 12

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

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Subject/Course Title:
JAG II
Grade 12

Date of Board Adoption:
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RAHWAY PUBLIC SCHOOLS CURRICULUM

Jobs for America's Graduates (JAG) II: Grade 12

PACING GUIDE

Unit	Title	Pacing
1	Leadership in Action	10 weeks
2	College, Career, and Workplace Readiness Pathways	20 weeks
3	Financial Empowerment	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: Leadership in Action

Target Course/Grade Level: JAG II/Grade 12

Unit Summary: Students build on foundational leadership skills by taking on real leadership roles, mentoring peers, managing projects, and demonstrating advanced leadership behaviors in school, community, and work-based settings.

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...

- Effective leadership is a multifaceted discipline that extends beyond individual traits to encompass strategic planning, empathetic communication, conflict resolution, and the ability to inspire collective action towards shared goals.
- Assuming genuine leadership roles and responsibilities provides invaluable experiential learning, deepening understanding of organizational dynamics, accountability, and the challenges of guiding others.
- Mentoring peers and contributing to community development are powerful forms of leadership that foster personal growth, build stronger relationships, and create positive societal impact.
- Strategic project management, delegation, and problem-solving are critical leadership competencies for successfully executing initiatives and adapting to unforeseen obstacles in diverse settings.
- Continuous self-assessment, reflection, and adaptability are essential for refining one's leadership style, learning from experiences, and evolving as an influential leader in various professional and civic contexts.

Unit Essential Questions:

- How do advanced leadership theories and principles translate into effective strategies for inspiring, motivating, and guiding diverse teams in real-world contexts?
- What are the ethical responsibilities and complex decision-making processes inherent in leading projects, mentoring peers, and managing challenging group dynamics?
- In what ways can I strategically plan, execute, and evaluate leadership initiatives to achieve measurable outcomes in school, community, or work-based settings?
- How does demonstrating adaptable leadership, effective delegation, and advanced problem-solving contribute to overcoming obstacles and fostering resilience within a team or organization?
- What reflective practices and feedback mechanisms are most effective for continuously developing my personal leadership style and enhancing my capacity to drive positive change?

Knowledge and Skills:

Students will know...

- Advanced leadership theories and models (e.g., transformational leadership, servant leadership, situational leadership) and their practical application.
- Strategies for effective delegation, motivation, and accountability within a team.
- Methods for strategic planning, goal setting, and project management, including defining scope, resources, timelines, and success metrics.
- Techniques for constructive conflict resolution, negotiation, and mediation within group settings.
- The principles of ethical leadership and their application in decision-making and role modeling.

- Effective practices for mentoring and coaching peers include active listening, providing constructive feedback, and fostering self-reliance.
- Strategies for advocacy and influencing stakeholders to support organizational or community initiatives.
- How to analyze and adapt leadership approaches based on different situations, team dynamics, and individual needs.
- The importance of building and maintaining professional networks as a leader.
- Methods for assessing the impact and effectiveness of leadership actions and projects.

Students will be able to...

- Design, plan, and lead significant project-based initiatives within the school, Career Association, or local community, from conception to completion.
- Effectively delegate tasks and responsibilities to team members, providing clear instructions and constructive feedback.
- Implement strategies to motivate and hold peers accountable for their contributions to collective goals.
- Apply conflict resolution techniques to mediate disagreements and foster a positive team environment.
- Mentor and guide younger or less experienced peers, demonstrating empathy, active listening, and supportive coaching.
- Utilize strategic planning tools to develop actionable plans for leadership projects.
- Communicate complex ideas, project progress, and advocacy messages clearly and persuasively to diverse audiences (e.g., presentations, reports, proposals).
- Critically analyze their own leadership strengths and areas for growth, seeking and incorporating feedback from peers and mentors.
- Solve complex real-world problems by leading collaborative groups through a systematic process of ideation, evaluation, and implementation.
- Demonstrate ethical decision-making and model integrity in all leadership roles and interactions.
- Lead and facilitate meetings effectively, ensuring productivity and engagement.

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 leadership project plans and reflections.
- Peer and teacher feedback on leadership performance.
- Participation in real-life leadership tasks (e.g., running Career Association events).
- Written analysis of leadership styles and outcomes.

Learning Activities:

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

- Students select leadership roles that match their interests and strengths.
- Teachers provide role-playing, modeling, and guided practice for complex leadership scenarios.
- Peer mentoring and group projects allow students to lead and learn at various comfort levels.
- 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 Association Leadership Roles:** Students will take on and actively serve in elected or appointed leadership roles within the JAG Career Association (e.g., President, Vice President, Treasurer, Secretary, Committee Chair). Their responsibilities will include planning and executing events, leading meetings, and representing the association.
- **Leadership Case Study Analysis & Debate:** Students analyze complex leadership case studies (real-world or hypothetical) involving ethical dilemmas, difficult decisions, or conflict. They research different leadership approaches, debate the best course of action, and justify their reasoning in presentations or written analyses.
- **Delegation & Accountability Challenge:** Through a series of structured group tasks, students explicitly practice delegating roles and responsibilities, setting clear expectations, and holding each other accountable for task completion. Debriefing focuses on effective vs. ineffective delegation strategies.
- **Crisis Leadership Simulation:** Present students with a simulated organizational "crisis" (e.g., a project deadline missed, a negative public relations event, a team conflict escalates). In groups, they must develop and implement a leadership plan to mitigate the crisis, communicate effectively, and problem-solve under pressure.
- **Leadership Interview Series:** Students identify and interview 2-3 leaders from different fields (e.g., school administrator, local business owner, non-profit director, coach). They ask about leadership challenges, successes, decision-making processes, and advice, then share their findings with the class.

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: College, Career, and Workplace Readiness Pathways

Target Course/Grade Level: JAG II/Grade 12

Unit Summary: Students deepen their college, career, and workplace readiness by researching pathways, practicing workplace skills, applying for postsecondary options, and developing detailed action plans for life after graduation.

Approximate Length of Unit: 20 weeks

LEARNING TARGETS

NJ Student Learning Standards:

- 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.PB.1** Explain the difference between saving and investing.
- 9.1.12.PB.2** Prioritize financial decisions by considering alternatives and possible consequences.
- 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.
- 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.4 Collaborate in digital spaces to solve problems and communicate.

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...

- Strategic and personalized planning for postsecondary life is a critical, multi-faceted process that integrates self-assessment, in-depth research of diverse pathways, and a realistic evaluation of financial implications.
- Effective navigation of college admissions, vocational training applications, and job search processes requires meticulous attention to detail, persuasive communication, and the ability to tailor one’s qualifications to specific opportunities.
- Developing a robust personal brand and professional network are indispensable components for securing desired postsecondary placements and fostering long-term career growth and adaptability.
- Workplace readiness extends beyond initial employment to include an understanding of professional ethics, workplace rights, and strategies for continuous skill development necessary for sustained success and advancement.
- Proactive financial planning for postsecondary education and independent living empowers individuals to make informed choices, minimize debt, and build a stable foundation for their adult lives.

Unit Essential Questions:

- How can I synthesize my personal strengths, interests, and financial realities into a comprehensive and actionable postsecondary plan that aligns with my long-term aspirations?
- What advanced strategies are essential for effectively navigating and successfully completing applications for colleges, training programs, or entry-level employment opportunities?
- How do I strategically build and leverage a professional network, and how can I cultivate a personal brand that effectively communicates my value to prospective employers and admissions committees?
- What critical workplace knowledge, including professional ethics, legal rights, and continuous learning strategies, must I master to thrive in diverse professional environments?
- How can I proactively manage the financial implications of postsecondary education and independent living to ensure long-term financial stability and reduce potential debt?

Knowledge and Skills:

Students will know...

- The spectrum of advanced postsecondary options, including specific program types (e.g., specialized certifications, apprenticeships, military branches, direct entry careers) and their unique requirements.
- The nuances of college application processes, including common application platforms (e.g., Common App, Coalition App), essay writing, recommendation requests, and interview components.
- Advanced financial aid strategies and resources, including:
 - Detailed understanding of FAFSA and CSS Profile requirements and completion processes.
 - Strategies for identifying and securing competitive scholarships and grants.
 - Types and implications of student loans (federal vs. private, interest accrual, repayment options).
 - Tuition assistance programs, dual enrollment benefits, and military educational benefits.
- The elements of a compelling personal statement or college essay.
- Strategies for tailoring resumes and cover letters to specific college, training, or job applications, emphasizing impact and transferable skills.
- Advanced interviewing techniques, including behavioral, situational, panel, and virtual interviews, and how to articulate complex experiences concisely.
- The importance of professional networking and strategies for building and maintaining professional relationships (e.g., informational interviews, LinkedIn).
- Key workplace ethics, professional conduct, and legal rights and responsibilities of employees (e.g., anti-discrimination laws, wage and hour laws, confidentiality).
- The value of continuous professional development and identifying opportunities for ongoing learning in a chosen field.
- Basic contract literacy related to employment offers, student loan agreements, and lease agreements (if applicable to readiness).
- Strategies for managing the transition from high school to postsecondary education or the workforce, including time management, self-advocacy, and financial independence.

Students will be able to...

- Conduct in-depth, targeted research on specific colleges, training programs, or job openings that align with their personalized postsecondary plans.
- Complete and submit high-quality applications for chosen colleges, training programs, or jobs, ensuring all supporting documents (transcripts, essays, recommendations) are meticulously prepared.
- Critically analyze and compare financial aid packages from different institutions, making informed decisions about affordability and debt.
- Accurately complete the FAFSA (and CSS Profile, if applicable) and understand the necessary documentation and timelines.
- Develop persuasive and authentic personal statements or college essays that highlight their unique experiences and aspirations.
- Refine their professional resume and cover letter to perfectly match the requirements and keywords of specific applications.
- Participate in advanced mock interviews, demonstrating exceptional communication skills, critical thinking, and professional demeanor, and effectively articulate their qualifications and goals.
- Initiate and engage in professional networking opportunities, including conducting informational interviews and building a professional online presence.

- Articulate their legal rights and responsibilities as employees and understand fundamental workplace ethics.
- Create a detailed, multi-faceted action plan for life after graduation, encompassing academic, career, and financial steps for the first 1-3 years.
- Reflect on feedback from college admissions officers, recruiters, and mentors to continuously improve their application and interview strategies.
- Utilize a range of digital tools (e.g., college search platforms, financial aid calculators, online application portals, professional networking sites) to manage their postsecondary planning.

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 personal college and career plans.
- Polished resumes, cover letters, and applications.
- Mock interviews and presentations with peer/teacher feedback.
- Reflections on research and planning decisions.

Learning Activities:

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

- Students choose pathways and research tasks matched to their individual goals.
- Teachers offer templates, checklists, and one-on-one coaching for application tasks.
- Students practice interviews in small groups, pairs, or with community partners.
- 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.
- **Personal Postsecondary Pathway Blueprint:** Students create a comprehensive digital "blueprint" for their post-graduation plans. This project spans several weeks and includes: detailed research on 2-3 specific pathways (e.g., specific college programs, apprenticeship types, military roles, targeted job roles), cost analysis, financial aid plan, and a timeline of application steps.
- **Mastering the Application Process**
 - **Common App/Online Application Workshop:** Guide students through setting up and navigating common online application portals. Practice filling out sections, managing recommendations, and sending transcripts.
 - **Essay/Personal Statement Writing Lab:** Dedicated sessions to brainstorming topics, outlining, drafting, and refining compelling personal statements or essays for college admissions or scholarship applications. Peer and teacher feedback is critical here.
- **Advanced Mock Interview Assessment Center:** Simulate a full-scale interview assessment center. Invite community partners (HR professionals, college admissions reps, recruiters) to conduct mock interviews (including behavioral and situational questions). Provide in-depth, individualized feedback. Could include panel interviews or group interviews.
- **Professional Portfolio & Personal Branding Development:** Students refine their resumes and cover letters. They develop or update a professional online profile (e.g., LinkedIn, if appropriate) and create a digital portfolio showcasing their JAG accomplishments, projects, and skills. Discuss managing their digital footprint.

- **Alumni Panel & Networking Event:** Invite Rahway and JAG alumni (recent graduates or those a few years out) to share their experiences in college, training, or early career. Students prepare questions and engage in structured networking opportunities to practice professional introductions and follow-up.
- **Life Skills & Transition Planning Project:** Students research practical aspects of independent living post-graduation, such as finding housing, understanding lease agreements, managing utilities, basic budgeting for living expenses, and navigating transportation. They create a "First Year Out" plan.

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 Empowerment

Target Course/Grade Level: JAG II/Grade 12

Unit Summary: Students build advanced financial literacy skills focused on budgeting for life after high school, managing debt and credit, planning for college costs, saving, and investing for future goals.

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...

- Financial empowerment is the ability to strategically manage personal resources to achieve long-term independence, navigate economic challenges, and build sustained wealth.
- Mastering advanced budgeting and financial planning techniques is essential for optimizing income, controlling expenses, and making informed decisions for diverse post-high school financial realities (e.g., college, workforce, military).
- Responsible management of credit, debt, and risk (through insurance and informed choices) is paramount for protecting one's financial well-being and leveraging financial tools for future opportunities.
- Strategic saving and informed investing are not merely about accumulation but about understanding growth principles, managing risk, and aligning financial strategies with life goals to build lasting financial security.
- Behavioral finance principles, economic trends, and consumer rights significantly influence financial decisions, requiring critical evaluation and adaptability to ensure financial well-being and guard against pitfalls.

Unit Essential Questions:

- How can I construct and meticulously manage a dynamic personal budget that supports my immediate post-high school plans (college, career, military) while also fostering long-term financial independence?
- What advanced strategies and knowledge are necessary to responsibly leverage credit, minimize debt, and effectively mitigate financial risks (e.g., through insurance) in adult life?
- Beyond basic savings, how do various investment vehicles and strategies enable individuals to build substantial wealth and achieve significant future financial goals?
- How do psychological biases, economic fluctuations, and consumer protection laws influence financial choices, and what critical thinking skills are essential for making truly informed decisions?

- What comprehensive financial plan, encompassing income, expenses, debt, savings, investments, and risk management, will best equip me for lifelong financial security and empowerment?

Knowledge and Skills:

Students will know...

- The components of a comprehensive, realistic personal budget tailored to various post-high school scenarios (e.g., living away at college, living at home while working, serving in the military).
- Strategies for optimizing income, minimizing expenses, and identifying discretionary vs. non-discretionary spending.
- Advanced understanding of credit:
 - Detailed analysis of credit scores and credit reports, including factors that build/damage them.
 - Different types of credit products (e.g., credit cards, secured vs. unsecured loans, lines of credit, mortgages, auto loans) and their terms.
 - The concept of debt-to-income ratio and its importance.
 - Strategies for debt prevention, management, and reduction.
- The fundamentals of investing:
 - Beyond basic savings, an introduction to diverse investment vehicles: stocks, bonds, mutual funds, ETFs, and real estate.
 - Concepts of diversification, risk tolerance, and time horizon in investing.
 - Basics of retirement accounts (e.g., 401(k), IRA) and the power of compound interest for long-term growth.
- The impact of taxes on income, investments, and consumption (income tax, sales tax, property tax basics).
- The purpose and various types of insurance (e.g., health, auto, renter's, life, disability) as risk management tools.
- The role of different financial institutions (banks, credit unions, brokerage firms, and loan providers) and their specialized services.
- Consumer protection laws and agencies related to financial products and services.
- How economic indicators (inflation, interest rates, employment rates) influence personal financial planning.
- The influence of behavioral biases and "money scripts" on financial decision-making, and strategies to overcome them.
- Strategies for identity theft prevention and financial fraud protection.

Students will be able to...

- Develop and maintain a detailed, multi-year personal budget that projects income and expenses for their specific post-graduation plans and long-term financial goals.
- Analyze complex financial statements (e.g., credit card statements, bank statements, loan amortization schedules) to identify key information and implications.
- Compare and evaluate various loan types, credit cards, and financial products, making justified choices based on interest rates, fees, terms, and personal needs.
- Demonstrate how to access and interpret a personal credit report and identify steps to build or repair credit.
- Formulate a personalized savings and basic investment plan that aligns with their risk tolerance, financial goals (e.g., down payment, education, retirement), and timeline.
- Calculate interest and fees on various forms of spending, debt, and savings to understand true costs and benefits.
- Explain the importance of different types of insurance and identify basic insurance needs for their post-high school life.

- Articulate strategies for managing financial risks, including preventing identity theft and recognizing financial scams.
- Analyze how changes in taxes, inflation, and personal circumstances necessitate adjustments to a personal budget and financial plan.
- Utilize financial calculators, spreadsheets, and online tools to manage personal finances, project future outcomes, and compare financial products.
- Identify and evaluate reliable sources of financial information to make informed and empowered decisions.

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 personal budgets, savings/investment plans, and loan comparisons.
- Financial decision-making scenarios with written justifications.
- Reflections and self-assessments showing understanding of financial concepts.
- Participation in financial simulations or guest speaker workshops.

Learning Activities:

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

- Students work with real-life scenarios that match their post-graduation plans.
- Teachers provide graphic organizers, calculators, and step-by-step guides.
- Small group problem-solving and peer coaching support diverse math and reasoning skills.
- 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 First Independent Budget Simulation:** Students develop a highly detailed budget for their first 6-12 months post-high school, based on their specific pathway (e.g., college student, full-time employee, military). This includes projected income, realistic living expenses (rent, utilities, groceries, transportation, personal), and allocation for savings/debt repayment. They use a spreadsheet or budgeting app.
- **Credit & Debt Deep Dive Project:** Students research and present on a specific type of credit (e.g., student loans, auto loans, mortgages, different credit card types). They explain the terms, interest rates, fees, credit score impact, and responsible use. Could include a "Debt Story" analysis, where students analyze common debt scenarios and propose solutions.
- **Investing for My Future - Basic Portfolio Design:** Introduce students to a simplified stock market game or simulation (e.g., using a platform like Stock Market Game if available). Students research 3-5 companies or funds, justify their "investments" based on their financial goals and risk tolerance, and track performance for a period.
- **Financial Institution Tour & Comparison:** Arrange a visit to a local bank and a credit union. Students compare the services offered, account types, and fees. Alternatively, research online the differences between traditional banks, credit unions, and online-only banks.
- **Behavioral Finance Scenarios:** Present students with real-life financial dilemmas that highlight behavioral biases (e.g., impulse buying, herd mentality in investing, loss aversion). Students analyze the situation and propose strategies for making more rational financial decisions.

- **"Financial Emergency Planning:** Students develop a personal emergency plan that addresses unexpected financial setbacks (e.g., job loss, medical emergency, car repair). This includes an emergency fund target, strategies for cutting expenses, and accessing resources.
- **The Power of Compound Interest & Time Value of Money:** Use interactive calculators and visual aids to demonstrate the exponential power of compound interest in savings and investments versus its detrimental effect in debt. Students calculate how early saving drastically impacts long-term wealth.

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