Rumson-Fair Haven Regional High School

Course: *AP Business with Personal Finance*
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Board Approval: August 2026

Section I: Course Description

AP Business with Personal Finance will teach business skills, along with professional and leadership skills, that are critical to understand business and personal finance content. Students should develop and use these skills throughout the course and through application to their own Business Canvas Project, the Financial Advisor Project, and in the analysis of business cases. The course is divided into seven units that include entrepreneurship, marketing, finance, accounting, management, and strategy. The course will equip students with the tools to take control of their careers and make confident, informed decisions, preparing them for roles across startups, corporations, and local organizations. In addition, students will learn and apply all of the National Standards for Personal Financial Education.

Section II: NJSLS: New Jersey Student Learning Standards/Learning Objectives:

1. ***2021 National Standards for Personal Financial Education***
    - The National Standards for Personal Financial Education is organized around six Topics, with Standards and Learning Outcomes expected by the end of the 4th, 8th, and 12th grades. The Topics are: I. Earning Income, II. Spending, III. Saving, IV. Investing, V. Managing Credit, and VI. Managing Risk. Every standard has 2-4 learning outcomes. These represent the students' mastery of content and comprehension of each.
2. ***2023 New Jersey Student Learning Standards – Mathematics:***
    - "A New Jersey education in Mathematics builds quantitatively and analytically literate citizens prepared to meet the demands of college and career, and to engage productively in an information-driven society; …A high-quality mathematics education fosters a population that…leverages data in decision-making and as a lens for discussing, analyzing, and responding to practical questions, persists to make sense of and model problems arising in everyday life, society, and the workplace, thinks critically and strategically to assess quantitative relationships and to solutions to complex problems, employs precise reasoning and constructs viable arguments to deduce conclusions, recognize false statements and assess peers' reasoning, interprets, evaluates and critiques the mathematics embedded in social, scientific and commercial systems, as well as the claims made in the private and public sectors, communicates precisely when conveying, representing, and justifying both qualitative and quantitative perspectives."
3. ***2023 New Jersey Student Learning Standards English Language Arts:***
    - "A New Jersey education in English Language Arts builds readers, writers, and communicators prepared to meet the demands of college and career and to engage as productive American citizens with global responsibilities. Students will develop the necessary skills in reading, writing, speaking, and listening that are the foundations for creative and purposeful expression in language; read rich, challenging texts that build their knowledge of the world, grow their confidence and identities as readers, and develop critical thinking skills and vocabulary necessary for long-term success engage in regular, meaningful, writing authentic tasks, exploring valued topics, writing for impact and expression, and sharing their work with others (including authentic audiences) leverage complex texts and digital media to develop comprehension, active listening, and discussion skills ground daily writing and discussion in evidence, fostering an ability to read critically, build arguments, cite evidence, and communicate ideas to contribute meaningfully as productive citizens; evaluate the reliability, credibility, and perspective of authors and speakers across all forms of media; express ideas and knowledge through a variety of modalities and media, and serve as effective communicators who purposefully read, write, and speak across multiple disciplines and learn to persist in reading complex texts, establishing lifelong habits to read voluntarily for pleasure, for further education, for information on public policy, and for advancement in the workplace."
4. ***Standard 9: 21st Century Life and Careers:***
    - "Rapid advancements in technology and subsequent changes in the economy have created opportunities for individuals to compete and connect on a global scale. In this increasingly diverse and complex world, the successful entrepreneur or employee must not only possess the requisite education for specific industry pathways but also employability skills necessary to collaborate with others and manage resources effectively in order to establish and maintain stability and independence…Career readiness, life literacies, and key skills education provides students with the necessary skills to make informed career and financial decisions, engage as responsible community members in a digital society, and to successfully meet the challenges and opportunities in an interconnected global economy. "

      ***Climate Change: "**The state of New Jersey has mandated instruction in, "Climate Change across all content areas, leveraging the passion students have shown for this critical issue and providing them opportunities to develop a deep understanding of the science behind the changes and to explore the solutions our world desperately needs."

5. ***Standard 8.1 (Computer Science) and 8.2 (Design Thinking)* of the *2020 NJSLS*:**
   - "The 'Intent and Spirit of the Computer Science and Design Thinking Standards' is to focus on deep understanding of concepts that enable students to think critically and systematically about leveraging technology to solve local and global issues. Authentic learning experiences that enable students to apply content knowledge, integrate concepts across disciplines, develop computational thinking skills, acquire and incorporate varied perspectives, and communicate with diverse audiences about the use and effects of computing prepares New Jersey students for college and careers."
6. ****Holocaust Law: N.J.S.A. 18A 35-28:***
   - "The inclusion of lessons and resources/texts that enable pupils to identify and analyze applicable theories concerning human nature and behavior; to understand that genocide is a consequence of prejudice and discrimination; and to understand that issues of moral dilemma and conscience have a profound impact on life will be implemented in English and Social Studies courses in accordance with state law: "Every board of education shall include instruction on the Holocaust and genocides in an appropriate place in the curriculum of all elementary and secondary school pupils. The instruction shall further emphasize the personal responsibility that each citizen bears to fight racism and hatred whenever and wherever it happens."
7. ****LGBT and Disabilities Law: N.J.S.A. 18A:35-4.35*:**
   - "A transformative approach to the inclusion of lessons and resources/texts on the contributions and issues concerning the LGBTQ+ population and people with disabilities will be implemented across all core subjects in accordance with state law: "A board of education shall include instruction on the political, economic, and social contributions of persons with disabilities and lesbian, gay, bisexual, and transgender people, in an appropriate place in the curriculum of middle school and high school students as part of the district's implementation of the New Jersey Student Learning Standards (N.J.S.A.18A:35-4.36). A board of education shall have policies and procedures in place pertaining to the selection of instructional materials to implement the requirements of N.J.S.A. 18A:35-4.35."
8. ****Asian American and Pacific Islanders Legislation: N.J.S.A 4021/A6100:***
   - "The inclusion of lessons and resources/texts on the history and contributions of Asian Americans and Pacific Islanders, will enable New Jersey's schools to provide a curriculum that reflects the diversity of our state. In accordance with state law: "A board of education shall include instruction on the history and contributions of Asian Americans and Pacific Islanders in an appropriate place in the curriculum of students in grades kindergarten through as part of the school district's implementation of the New Jersey Student Learning Standards in Social Studies."
9. Acquisition/development/refinement of the higher-order critical thinking skills aligned with the Revised Bloom's Taxonomy of Cognitive Objectives

Section III: Curriculum Modifications

The *AP Business with Personal Finance* curriculum is subject to case-by-case modifications to support/advance the needs of all students, including special education students, English language learners, gifted students, and those at risk of school failure. These modifications are based on Individualized Learning Programs (IEPs), recommendations made by the district's Multi Language Learners (MLL) coordinator, feedback from members of the Intervention & Referral Services Team (*I&RS*) for at-risk students, and 504 Plans.

Coursework and assessments will be modified on an individual basis for students when necessary. Modifications may include but are not limited to those outlined on the Modifications/Accommodations for Social Studies Courses chart.

Section IV: Preparation for Standardized Testing

Instruction in *AP Business with Personal Finance* is aligned with the requirements of state and national standardized assessments, including the *NJGPA*, *NJSLA*, the *ACT*, the *PSAT,* and the *SAT*.

Section V: Curriculum Pacing Guide

Curriculum Pacing Guide	
Course Title: *AP Business with Personal Finance*	**Grade Level:** 11-12

Unit I: Businesses, Competition, and New Ideas	Weeks 1-8
Unit II: Marketing	Weeks 9-15
Unit III: Personal Saving and Borrowing (Part 1)	Weeks 16-19
Unit IV: Business Finance and Accounting (Part 2)	Weeks 20-24
Unit V: Management and Strategy	Weeks 25-30
Unit VI: AP Exam Review	Weeks 31-32
Unit VII: Personal Goals, Budgeting, and Investing	Weeks 33-40

Section VI: Primary Texts and Year-Long Instructional Resources

The following texts and instructional resources are employed for all students in *AP Business with Personal Finance*:

- *Business with Personal Finance for the AP Course, First Edition*
- Google Classroom
- *Common Sense Education* (www.commonsense.org)
- AP Classroom
- *Next Gen Personal Finance* (www.ngpf.org)

Section VII: Grading Formula and Assessment Modes

Marking period grades in *AP Business with Personal Finance* are determined via a percentage weighting model. The specific grading categories and weightings of each will be determined before the start of each academic year and will be published in the posted/distributed course syllabi.

Assessments in *AP Business with Personal Finance* vary greatly in format, scope/content/skills assessed, and alternative assessments; differentiation in assessments and choice will be incorporated as appropriate. Preliminary assessments of each format will be used as benchmarks, and summative assessments will be created/revised collaboratively each year and planned by members of the *AP Business with Personal Finance* instructional team to inform future learning and to measure student growth.

Section VIII: Unit Templates

The following unit templates have been established for the *AP Business with Personal Finance* curriculum by the *AP Business with Personal Finance* instructional team:

Unit I: Business, Competition, and New Ideas
Unit Summary
In this unit, students will learn about the foundations of the business world, exploring corporate structure, organizational management, and the ethical frameworks that guide corporate decision making. Throughout the unit, students will acquire key entrepreneurial skills by exploring the process of identifying and validating market opportunities, developing

minimum viable products, and analyzing the risks and rewards of launching a new venture. Additionally, students will be introduced to the PESTEL framework as a tool to navigate market competition and anticipate external threats. Finally, the unit will connect these business dynamics to personal finance by teaching students how these exact same economic and market forces actively shape students career opportunities, income potential, and long-term lifestyle choices.

Standards/Core Ideas/Performance Expectations/Progress Indicators

The state standards outlined below, and established by the New Jersey Department of Education, will guide instruction throughout this unit in *AP Business with Personal Finance:*

- *National Standards for Personal Financial Education*
  - Earning Income 12-3 a-c, 12-5 a-c, 12-6 a-c, 12-11 a and b
- *2023 New Jersey Student Learning Standards – Mathematics*
  - S.ID.1., S.IC.6
- *2023 New Jersey Student Learning Standards English Language Arts*
  - L.SS.11–12.1, L.SS.11-12.3
  - Reading Domain RL.PP.11–12.5., RL.MF.11–12.6
  - Speaking and Listening Domain SL.PE.11–12.1., SL.AS.11–12.6
- *Standard 8.1 (Computer Science) and 8.2 (Design Thinking)* of the *2020 NJSLS*
  - 8.2.12.ITH.1
- *2020 New Jersey Student Learning Standards: Career Readiness, Life Literacies, and Key Skills*
  - 9.1.8.PB.5, 9.1.12.EG.3-5, 9.1.12.PB.6, 9.1.2.CAP.3-4, 9.2.5.CAP.6-7, 9.2.8.CAP.20

Unit Essential Questions	Unit Enduring Understandings
• What is the fundamental purpose of a business, and how does it balance value creation with value capture to sustain itself? • How do buyers and sellers determine the baseline market price of a product? • What strategies can an organization use to outperform its rivals and protect its market share? • In what ways do PESTEL forces dictate both the survival of a firm and the trajectory of an individual's career? • How do entrepreneurs minimize the inherent risks of introducing a new idea to the marketplace? • How do an organization's core values and core competencies guide its resource allocation and strategic vision? • How do business leaders navigate ethical dilemmas when an organization's short-term profit goals conflict with its core values? • How does an owner's growth plan influence the legal structure and internal organization of a business? • What role does an organization's competitive strategy play in how it	• A business is an organization that produces and distributes goods or services to solve validated customer problems, needs, or wants. To survive in the long term, a business must achieve a problem-solution fit that allows it to engage in value creation (providing benefit to buyers) while mastering value capture (charging a price higher than the cost of production to secure a profit). • Markets serve as physical or virtual transactional spaces where buyers seeking savings and sellers seeking profits interact. Through this voluntary exchange, the continuous interaction of these opposing price motives naturally establishes a prevailing market price for a given good or service. • To achieve a competitive advantage, a business must differentiate its product offerings or produce commodities more efficiently than its rivals. Firms can protect their market share by demonstrating superior features, delivering better customer service, or actively constructing operational barriers to entry—such as high startup costs, exclusive supplier arrangements, or intellectual property rights. • Organizations use the PESTEL framework to evaluate how political, economic, social, technological, environmental, and legal factors shape the commercial landscape and introduce structural risks. These identical environmental forces dictate business viability, which in turn determines regional job availability and shifts individual career pathways and income stability. • Bringing a product to market requires an immense commitment of human, financial, and physical resources with no guarantee of future profits. Entrepreneurs minimize this vulnerability by employing an iterative design-thinking process—observing consumer gaps, conducting field interviews, and gathering feedback on a Minimum Viable Product (MVP) to scientifically validate a market opportunity. • Core values serve as defining operational principles that align internal stakeholders to a shared purpose, while core competencies represent specialized capabilities that allow an individual or firm to outperform competitors. Both entities rely on these core traits to guide resource allocation and construct formal target metrics, which are communicated externally via vision and mission statements. • Ethical dilemmas emerge when an organization's core values conflict with its short-term profit goals or standard operating practices. To mitigate damage to brand loyalty and company culture, business leaders must evaluate the financial and social costs of potential responses across

structures its supply chain?	all internal stakeholders (owners, employees) and external stakeholders (customers, communities) to minimize total harm. ● As an enterprise grows in complexity, it cedes absolute ownership control for greater access to external funding by transitioning from a sole proprietorship or partnership to an LLC or corporation. To scale effectively, growing firms must divide operational responsibilities into specialized functional departments (such as R&D, Operations, Marketing, Finance, and HR) or outsource tasks to maximize efficiency. ● A business must align its supply chain logistics—from raw material acquisition to final consumer delivery—with its baseline competitive identity. Firms pursuing a low-price advantage require high-capacity mass-production processes designed to minimize input costs, whereas firms focusing on differentiation or quality must source high-quality components and establish restrictive, exclusive supplier agreements.

Evidence of Learning		
Formative & Alternative Assessments: ● Entry Event: Cookie Case ● Case-Based Exit Tickets ● Stakeholder Matrix Mapping ● PESTEL Impact Briefs ● AP Practice Questions ● Unit 1: Business Canvas Project Checks ● Individual student check-ins with teacher	**Benchmark & Summative Assessments:** ● Strategic Framework Matrix Check (Benchmark) ● Unit 1 Exam (Benchmark) ● Unit 1: Business Canvas Project (Benchmark)	**Resources Needed:** ● *Business with Personal Finance for the AP Course, First Edition* ● AP Classroom ● Bombas Business Case ● Incredible Health Business Case ● Corley Plumbing Business Case ● Malama ia Floral Design Business Case ● Beekeeper's Daughter Business Case ● Pearson 1860 Business Case

Unit II: Marketing

Unit Summary

In this unit, students will explore the foundations of market strategy, focusing on how businesses utilize data-driven research to identify target segments and motivate consumer action. Throughout this unit, students will master the six stages of product development, from initial ideation to commercial launch, and learn to design minimum viable products (MVPs), craft clear value propositions, and build distinct brand identities. Students will also analyze how shifting market conditions and regulatory constraints impact a company's pricing power and distribution choices. Finally, the unit will incorporate a consumer-centric perspective, guiding students to assess how psychological principles of persuasion, alongside personal and cultural factors, directly shape individual buying behaviors.

Standards/Core Ideas/Performance Expectations/Progress Indicators

The state standards outlined below, and established by the New Jersey Department of Education, will guide instruction throughout this unit in *AP Business with Personal Finance:*

- *National Standards for Personal Financial Education*
  - Managing Risk 12-11 a-d
  - Spending 12-2 a-c, 12-3 a-c, 12-4 a-c, 12-5 a-c, 12-8 a-d
- *2023 New Jersey Student Learning Standards – Mathematics*
  - S.ID.1., S.IC.6
- *2023 New Jersey Student Learning Standards English Language Arts*
  - Language Domain L.SS.11–12.1, L.SS.11-12.3
  - Reading Domain RL.PP.11–12.5., RL.MF.11–12.6.
  - Speaking and Listening Domain SL.PE.11–12.1., SL.AS.11–12.6
- *Standard 8.1 (Computer Science) and 8.2 (Design Thinking)* of the *2020 NJSLS*
  - 8.2.12.ITH.3, 8.2.12.EC.3, 8.2.12.ETW.3
- *2020 New Jersey Student Learning Standards: Career Readiness, Life Literacies, and Key Skills*
  - 9.1.8.FP.6-7

Unit Essential Questions	Unit Enduring Understandings
● How do businesses transform raw customer data into an actionable market strategy? ● How do entrepreneurs systematically navigate	● Marketers utilize market segmentation to aggregate vast consumer populations into distinct groups based on shared demographic and psychographic traits. By filtering this data, businesses construct detailed customer profiles to personify their ideal buyers, allowing them to tailor branding, pricing, and promotional messages to the specific population most likely to purchase the product.

the lifecycle of a new product from a simple idea to a commercial launch? ● What elements must a firm unify to craft a compelling value proposition and a resilient brand identity? ● How do evolving market structures and consumer responsiveness determine a business's pricing power? ● In what ways do legal regulations and macro-environmental constraints limit a company's financial choices? ● How do supply chain logistics dictate whether an organization leverages direct or indirect distribution channels? ● How do businesses deploy a promotional mix to target distinct consumer decision-making habits? ● How do psychological principles of persuasion interact with personal and cultural factors to drive consumer action?	● Bringing a new product to market follows a structured six-stage development lifecycle: ideation, validation, design, messaging, production, and launch. Throughout this cyclical process, developers mitigate financial and operational risks by building prototypes, evaluating changing customer demands across the product life cycle, and utilizing a Minimum Viable Product (MVP) to scientifically verify product-market fit. ● A clear value proposition must explicitly define who a product intends to serve, what specific problem it addresses, and why it stands superior to existing alternatives. To maximize desirability, this core message must be unified with legally protected branding elements—such as names, logos, and slogans—that match the company's broader vision, raise consumer awareness, and cultivate long-term brand loyalty. ● A company's ability to adjust prices without sacrificing market share depends heavily on competitive intensity and price elasticity of demand. Firms operating in highly competitive arenas with little product differentiation possess minimal pricing power, whereas businesses with highly unique offerings can exercise value-based or premium pricing strategies to optimize per-unit profitability. ● Public policy and consumer protection laws strictly govern how firms manage operational revenue and access data. Anti-collusion statutes, anti-price gouging laws, non-discriminatory segment parameters, and mandatory distribution channels for hazardous or prescription goods impose rigid legal boundaries that restrict an organization's baseline pricing power and logistical channel selections. ● Businesses must balance per-unit profitability against target customer reach by selecting either direct channels (selling straight to the consumer via company websites or retail fronts) or indirect channels (utilizing intermediary wholesalers and retailers). Direct options preserve complete operational control over pricing and user experience, while indirect partnerships leverage external logistics networks to capture volume at scale. ● A coordinated marketing campaign deploys a tailored promotional mix—consisting of media advertising, personal selling, sales promotion, direct marketing, and public relations—aligned to the specific buying routines of a target audience. While routine purchases can be driven through mass digital and print media, consequential high-stakes consumer selections require highly personalized, data-backed personal selling interactions. ● Consumer buying decisions are fundamentally shaped by an interaction of background demographic factors (age, occupation, budget) and psychological variables. Marketers strategically implement sales tactics anchored in the principles of influence—including scarcity, authority, consensus, liking, reciprocity, consistency, and unity—to leverage subconscious behavioral tendencies and directly guide individual spending choices.

Evidence of Learning		
Formative & Alternative Assessments: ● Entry Event: Marketing ● Case-Based Exit Tickets ● Target Audience Profiling Drills ● AP Practice Questions ● Unit 2: Business Canvas Project Checks ● Individual student check-ins with teacher	**Benchmark & Summative Assessments:** ● Unit 2: Business Canvas Project (Summative) ● Unit 2 Assessment	**Resources Needed:** ● *Business with Personal Finance for the AP Course First Edition* ● AP Classroom ● *Common Sense*- Digital Media ● Token of Trust Business Case ● Gong Cha Business Case ● New Coke Business Case ● Siggi's Business Case ● Sega Business Case ● Stanley Business Case ● Hestia Construction Business Case

<table>
<tr><th colspan="2">Unit III: Personal Saving and Borrowing (Part 1)</th></tr>
<tr><th colspan="2">Unit Summary</th></tr>
<tr><td colspan="2">In this unit, students will shift their focus to how individuals interact with the financial system, exploring how households manage their financial health, generate income, and balance saving against current spending obligations. Students will acquire essential analytical skills by evaluating federally insured savings options, calculating loan terms, and decoding credit bureau reports and scores to assess borrower creditworthiness. Additionally, this unit will connect macro forces to the individual, teaching students to analyze how PESTEL forces like inflation and tax policy impact personal asset value and saving incentives. Concluding with a focus on wealth building, the unit will prepare students to diagnose barriers to financial growth, design practical debt management blueprints, and recommend strategic solutions for long-term financial stability.</td></tr>
<tr><th colspan="2">Standards/Core Ideas/Performance Expectations/Progress Indicators</th></tr>
<tr><td colspan="2">The state standards outlined below, and established by the New Jersey Department of Education, will guide instruction throughout this unit in AP Business with Personal Finance:

National Standards for Personal Financial Education

Earning Income 12-9 a-c, 12-10 a-d
Spending 12-2 a-c
Saving 12-1 a-b, 12-2 a-c, 12-3 a-c, 12-4 a-c, 12-5 a-c, 12-6 a-c, 12-7 a-d, 12-9 a-d
Investing 12-2 a-c
Credit 12-1 a-b, 12-2 a-c, 12-6 a-d, 12-7 a-d, 12-8 a-c, 12-9 a-c, 12-10 a-d, 12-11 a-c, 12-12 a-c, 12-13 a-c

2023 New Jersey Student Learning Standards – Mathematics
S.ID.1., S.IC.6
2023 New Jersey Student Learning Standards English Language Arts

Language Domain L.SS.11–12.1, L.SS.11-12.3
Reading Domain RL.PP.11–12.5., RL.MF.11–12.6
Speaking and Listening Domain SL.PE.11–12.1., SL.AS.11–12.6

Standard 8.1 (Computer Science) and 8.2 (Design Thinking) of the 2020 NJSLS
8.2.12.EC.3
2020 New Jersey Student Learning Standards: Career Readiness, Life Literacies, and Key Skills
9.1.12.PB.1-2, 9.1.12.PB.6, 9.1.12.FI.2-4, 9.1.12.RM.1-2, 9.4.12.TL.2, 9.1.2. FI.1
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<tr><th>Unit Essential Questions</th><th>Unit Enduring Understandings</th></tr>
<tr><td>
What baseline mechanisms govern how households balance current consumption against future financial security?
How do institutional parameters and economic trade-offs dictate the selection of a personal savings vehicle?
In what ways do macroeconomic environmental variables alter the real purchasing power of accumulated wealth?
What criteria do commercial financial institutions utilize to evaluate and price consumer risk?
How does the presence of collateral differentiate the legal and financial structures of consumer debt?
How can households deploy structured financial strategies to overcome behavioral and interest-compounding barriers to growth?
</td><td>
Consumers earn income through various resource streams—including wages, self-employment, and investments—and allocate it across necessary and desired current spending. To build long-term financial health, individuals must consciously defer a portion of immediate consumption to cultivate personal assets, build emergency cash reserves, and fund long-term life milestones such as housing, higher education, and retirement.
Households select specific depository tools—such as standard savings accounts, money market accounts, or certificates of deposit (CDs)—by balancing the structural variables of liquidity, minimum balance requirements, and compounding interest rates. To shield consumers from capital losses, legitimate savings instruments are commonly backed by federal deposit insurance up to statutory limits, creating a zero-risk asset framework that stands in stark contrast to unbacked digital or mobile assets.
Macro-level economic variables directly reshape individual financial health by altering the real rate of return on personal assets. Structural inflationary cycles erode the baseline purchasing power of cash balances if compounding interest rates fail to outpace rising market prices, while shifting public tax regulations can systematically incentivize saving behaviors through specialized pretax or tax-deferred vehicle architectures.
To protect operations against the threat of borrower default, commercial lenders measure an applicant's creditworthiness using quantitative cash allocations (income, savings, current obligations) alongside credit reports and numeric scores compiled by credit bureaus. Borrowers who exhibit lower statistical risk profiles secure access to more favorable loan terms and lower interest rates, whereas
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	high-risk applicants are frequently forced to rely on predatory or high-cost alternative financial structures. ● Consumer borrowing is structurally split between secured debt, which is legally backed by a physical personal asset that serves as collateral (such as a car or real estate mortgage), and unsecured general debt. Because collateral provides a direct mechanism for lenders to mitigate financial loss through property seizure in the event of default, secured loans carry substantially lower interest rates and less systemic risk than unsecured revolving credit lines. ● Long-term capital accumulation is constantly threatened by both personal psychological forces—including instant gratification and impulse buying—and the compounding drag of high-interest revolving liabilities. Households can systematically reverse these barriers by engineering data-backed debt blueprints—prioritizing the rapid payoff of high-interest credit obligations, utilizing down payments to minimize total borrowing costs, and establishing automated, systemized savings allocations to insulate cash flow from discretionary temptation.

Evidence of Learning		
Formative & Alternative Assessments: ● Entry Event: Financial Survival Guide for Teens ● Case-Based Exit Tickets ● PESTEL Challenges ● Financial Survival Guide Peer Review ● AP Practice Questions ● Unit 3: Business Canvas Project Checks ● Individual student check-ins with teacher	**Benchmark & Summative Assessments:** ● Unit 3: Business Canvas Project	**Resources Needed:** ● *Business with Personal Finance for the AP Course First Edition* ● AP Classroom

Unit IV: Business Finance and Accounting (Part 2)

Unit Summary

In this unit, students will explore the financial mechanics of launching and operating an enterprise, focusing on how businesses determine startup capitalization and secure external funding through debt or equity. Students will acquire essential technical skills to construct, interpret, and analyze the three core financial statements: income statements, balance sheets, and cash flow statements. Additionally, students will learn to evaluate a firm's operational health by calculating and benchmarking gross, operating, and net profit margins. Finally, the unit emphasizes compliance and ethics, examining how legal regulations and codes of conduct protect financial markets from fraud while equipping businesses and individuals to accurately forecast future income and expenses.

Standards/Core Ideas/Performance Expectations/Progress Indicators

The state standards outlined below, and established by the New Jersey Department of Education, will guide instruction throughout this unit in *AP Business with Personal Finance:*

- *National Standards for Personal Financial Education*
    - Spending 12-1 a-d, 12-7 a-c, 12-9 a-c
    - Managing Risk 12-1 a-b, 12-2 a-b, 12-3 a-c
    - Earning Income 12-8 a-b
    - Investing 12-1 a-c, 12-2 a-c, 12-3 a-d, 12-5 a-d, 12-12 a-c, 12-14 a-c
- *2023 New Jersey Student Learning Standards – Mathematics*
    - S.ID.1., S.IC.6
- *2023 New Jersey Student Learning Standards English Language Arts*
    - Language Domain L.SS.11–12.1, L.SS.11-12.3
    - Reading Domain RL.PP.11–12.5., RL.MF.11–12.6
    - Speaking and Listening Domain SL.PE.11–12.1., SL.AS.11–12.6
- *Standard 8.1 (Computer Science) and 8.2 (Design Thinking)* of the *2020 NJSLS*
    - 8.2.12.EC.1
- *2020 New Jersey Student Learning Standards: Career Readiness, Life Literacies, and Key Skills*

○ 9.4.2.CI.1-2	
Unit Essential Questions	**Unit Enduring Understandings**
• How do entrepreneurs accurately determine the capitalization required to initiate operations? • What structural trade-offs must a business navigate when choosing between debt and equity capitalization? • What criteria do external lenders and investors use to benchmark a company's financial valuation and risk? • How does the structural layout of an income statement isolate distinct dimensions of a firm's operational health? • How does a balance sheet demonstrate the net worth of an enterprise at a precise snapshot in time? • Why can a company with positive net accounting profits face immediate operational failure or bankruptcy? • How do public regulatory frameworks and professional ethical codes maintain the transparency of financial markets?	• Prior to generating commercial revenue, an enterprise must systematically identify and compile its startup costs, categorizing them into one-time capital expenditures and ongoing initial expenses. Accurately projecting these fixed, variable, direct, and indirect costs allows founders to evaluate the structural feasibility of a business idea and build a sustainable timeline to reach their operational break-even point. • Businesses secure external financial capital primarily through either debt financing, such as commercial bank loans and corporate bonds, or equity financing. Debt creates an explicit operational liability that must be paid back over a defined period with interest but preserves absolute ownership control, whereas equity infuses immediate cash without repayment timelines but requires ceding organizational decision-making power and a portion of future profits to investors. • Lenders and investors analyze detailed corporate business plans, historical reports, and industry benchmarks to establish a business's economic valuation and capacity to generate a return on investment (ROI). Lenders seek to minimize default risk in exchange for stable, predictable interest income, while equity investors absorb higher volatility and potential loss in pursuit of long-term asset growth through dividends and capital gains. • An income statement matches a business's total revenues against its corresponding direct and indirect costs over a set reporting period to reveal its net profit or loss. By sequentially subtracting cost of goods sold (COGS) to find gross profit, and operating expenses to find operating profit, the statement generates precise data lines. This layout enables stakeholders to benchmark gross, operating, and net margins to evaluate how successfully a firm sets prices, manages resources, and handles administrative overhead. • Governed by the fundamental accounting equation (Asset) = (Liabilities) + (Owners' Equity), a balance sheet aligns a business's total economic resources against its claims and obligations. Current and long-term assets are tracked based on their liquidity—their ease of conversion to cash to meet short-term obligations—while liabilities are organized by maturity. Together, these balances communicate net worth and overall capital stability to external banks, creditors, and public markets. • Net profit on an income statement measures accounting earnings based on accrued revenues and expenses, whereas a cash flow statement tracks the actual, physical velocity of liquid capital moving into and out of an organization. A highly profitable business can trigger a severe liquidity shortage or face legal bankruptcy if its liquid cash is locked up in delayed accounts receivable, leaving the firm structurally incapable of meeting its immediate payroll, tax, or supplier liabilities. • To ensure capital market safety and insulate investors from marketplace fraud, public regulations—such as Generally Accepted Accounting Principles (GAAP) and mandatory independent audits—compel public corporations to transparently disclose accurate financial positions. These statutory frameworks, paired with internal business codes of conduct emphasizing honesty, integrity, and objectivity, actively neutralize corporate and personal incentives to engage in tax evasion, embezzlement, or falsification of data.

Evidence of Learning		
Formative & Alternative Assessments: • Case-Based Exit Tickets • Balance Sheet Construction	**Benchmark & Summative Assessments:** • Unit 3: Business Canvas Project	**Resources Needed:** • *Business with Personal Finance for the AP Course First Edition* • AP Classroom

• Income Statement Components • AP Practice Questions • Unit 3: Business Canvas Project Checks • Individual student check-ins with teacher	• Unit 3 Assessment	• DK Coffee Lab, Part 1 Business Case • DK Coffee Lab, Part 2 Business Case • Hershey Business Case • DCH Business Case • DK Coffee Lab, Part 3 Business Case • AANE Business Case • Yardley Business Case

Unit V: Management and Strategy
Unit Summary
In this unit, students will shift their focus from building a business to managing its growth, examining how leaders strategically plan, organize, and deploy humans and financial resources for long-term success. Students will acquire essential managerial skills by exploring team dynamics, strategic compensation schemes, employee retention, and effective business communication. Additionally, students will master operational control by learning to apply Key Performance Indicators (KPIs) and market benchmarks to track progress and identify areas for optimization. Finally, the unit will equip students with structured, data-driven decision-making capabilities by training them to apply the PACED model alongside core frameworks like SWOT analysis and Porter's Five Forces.
Standards/Core Ideas/Performance Expectations/Progress Indicators
The state standards outlined below, and established by the New Jersey Department of Education, will guide instruction throughout this unit in *AP Business with Personal Finance:* • *National Standards for Personal Financial Education* ○ Earning Income 12-1 a-d, 12-2 a-c, 12-3 a-c, 12-4 a-c ○ Managing Risk 12-5 a-c, 12-6 a-b • *2023 New Jersey Student Learning Standards – Mathematics* ○ S.ID.1., S.IC.6 • *2023 New Jersey Student Learning Standards English Language Arts* ○ Language Domain L.SS.11–12.1, L.SS.11-12.3 ○ Reading Domain RL.PP.11–12.5., RL.MF.11–12.6 ○ Speaking and Listening Domain SL.PE.11–12.1., SL.AS.11–12.6 • *Standard 8.1 (Computer Science) and 8.2 (Design Thinking)* of the *2020 NJSLS* ○ 8.2.12.ETW.3 • *2020 New Jersey Student Learning Standards: Career Readiness, Life Literacies, and Key Skills* ○ 9.1.8.FP.6-7

Unit Essential Questions	**Unit Enduring Understandings**
• What is the core function of management, and how do leaders align diverse resources to achieve a unified vision? • Why are effective leadership and professional communication skills vital when managing business relationships? • How do organizations build a diverse, skilled labor pool while balancing the financial costs of talent acquisition and retention? • How can a management team utilize strategic compensation architectures to maximize worker motivation and productivity? • How do managers translate subjective corporate benchmarks into objective operational control?	• Management is a deliberate process of planning, organizing, leading, and evaluating an enterprise's human, financial, and physical assets to satisfy defined organizational benchmarks. Executive leaders and mid-level managers coordinate specialized departments to ensure that everyday workforce activities remain symmetrically aligned with the firm's core values, vision, and mission statements. • Strong business leadership relies heavily on interpersonal communication skills—specifically the ability to express complex ideas persuasively, listen empathetically, and adapt messaging styles across a wide array of internal and external stakeholders. Professional coordination reduces operational friction, resolves organizational conflicts, and builds the baseline trust necessary to mobilize a workforce toward corporate goals. • To protect operational viability, an organization must build a workforce with a wide array of core competencies and specialized training. While some functional needs can be outsourced, managing permanent operations requires structuring strategic human resource practices—such as structured on-the-job training, progressive professional milestones, and optimized hiring pipelines—to insulate the firm from the production errors, operational delays, and financial drains caused by employee attrition. • Management utilizes varied workforce structures (full-time, contract, freelance) and targeted compensation schemes (wages, salaries, commissions, tips, employee benefits) to build a competitive position in the job marketplace. Organizations improve employee morale,

• How can a deliberative decision-making process mitigate bias and protect an organization from rushing to judgment? • How can Michael Porter's Five Forces strategic framework diagnose the competitive intensity and baseline profitability of a market? • How does a SWOT matrix enable a business to dynamically connect its internal capabilities with external market conditions?	output, and organizational alignment by combining these baseline cash structures with non-cash, intangible incentives—such as flexible scheduling, telecommuting privileges, and transparent pathways for career advancement. • A Key Performance Indicator (KPI) serves as an objective, measurable data point that tracks a firm's performance across defined financial, customer, market, and operations-related goals. By continuously comparing raw KPI numbers against internal historical baselines or external industry standards (benchmarks), a management team can evaluate the effectiveness of its long-term strategy and rapidly isolate precise targets for operational optimization. • Leaders use structured deliberative processes, such as the PACED model, to guide organizations through complex problems by systematically mapping out alternatives against standardized, neutral criteria. This model forces decision-makers to weigh both measurable financial metrics (like return on investment) and intangible human factors (like reputation and core values) using evidence, ensuring that ultimate recommendations are anchored in logical reasoning rather than subjective, imperfect gut instincts. • Michael Porter's Five Forces framework systematically maps out the external micro-environmental variables—existing competitive rivalry, threat of new entrants, threat of substitute products, customer power, and supplier power—that shape market competition. By analyzing how much control participant groups hold over variable pricing and supply channels, a management team can accurately gauge a sector's financial attractiveness before making major capital expansion or entry choices. • A SWOT analysis matches an organization's internal conditions (strengths and weaknesses, such as core competencies, funding, and employee skill sets) with its external environmental realities (opportunities and threats, such as market growth trends, PESTEL factors, and macro-level changes). This framework enables management to make strategic, data-driven decisions that actively build on competitive advantages, insulate the company from macro risks, and correct hidden internal limitations.

Evidence of Learning		
Formative & Alternative Assessments: • Entry Event: SWOT Yourself & Your School. • Case-Based Exit Tickets • Business SWOT Quadrant Sorting • Porter's Five Forces Market Attractiveness Evaluation • AP Practice Questions • Unit 4: Business Canvas Project Checks • Individual student check-ins with teacher	**Benchmark & Summative Assessments:** • Unit 4: Business Canvas Project (Summative) • Unit 4 Canvas Presentations • Unit 4 Assessment	**Resources Needed:** • *Business with Personal Finance for the AP Course First Edition* • AP Classroom • Assort Health Business Case • Canva Business Case • Chobani Business Case • BREAUX Capital Business Case • ExpressionMed Business Case • Crepes & Waffles Business Case • Square Meal Feeds Business Case

Unit VI: AP Exam Review
Unit Summary
In this unit, students will integrate all prior business and financial modules explored throughout the course to solidify their readiness for advanced study and assessment. Students will systematically review the foundational mechanics of entrepreneurship, target market segmentation, corporate finance, and strategic resource management. Through interactive case studies and mock corporate scenarios, students will sharpen their application of core analytical tools like the PESTEL framework, Porter's Five Forces, and SWOT analyses. Ultimately, this comprehensive review will reinforce

<table>
<tr><td colspan="2">students’ abilities to quantitatively evaluate financial statements, troubleshoot complex organizational problems, and pitch data-driven business solutions with professional communication skills.</td></tr>
<tr><th colspan="2">Standards/Core Ideas/Performance Expectations/Progress Indicators</th></tr>
<tr><td colspan="2">The state standards outlined below, and established by the New Jersey Department of Education, will guide instruction throughout this unit in AP Business with Personal Finance:

National Standards for Personal Financial Education

Earning Income: 12-3 a-c, 12-5 a-c, 12-6 a-c, 12-11 a-b, 12-1 a-d, 12-2 a-c, 12-3 a-c, 12-4 a-c;
Managing Risk: 12-11 a-d; 12-5 a-c, 12-6 a-b,12-1 a-b, 12-2 a-b, 12-3 a-c;
Spending: 12-2 a-c, 12-3 a-c, 12-4 a-c, 12-5 a-c, 12-8 a-d, 12-1 a-d, 12-7 a-c, 12-9 a-c;
Saving: 12-1 a-b, 12-2 a-c, 12-3 a-c, 12-4 a-c, 12-5 a-c, 12-6 a-c, 12-7 a-d, 12-9 a-d;
Investing: 12-2 a-c; 12-1 a-c, 12-2 a-c, 12-3 a-d, 12-5 a-d, 12-12 a-c, 12-14 a-c
Credit: 12-1 a-b, 12-2 a-c, 12-6 a-d, 12-7 a-d, 12-8 a-c, 12-9 a-c, 12-10 a-d, 12-11 a-c, 12-12 a-c, 12-13 a-c

2023 New Jersey Student Learning Standards English Language Arts

Language Domain L.SS.11–12.1, L.SS.11-12.3
Reading Domain RL.PP.11–12.5., RL.MF.11–12.6
Speaking and Listening Domain SL.PE.11–12.1., SL.AS.11–12.6

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<tr><th>Unit Essential Questions</th><th>Unit Enduring Understandings</th></tr>
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How can students decode the structural format of the AP Exam to optimize their pacing and test-taking performance?
How does continuous practice with mock multiple-choice and free-response questions reinforce long-term content mastery?
How do the individual disciplines of a business enterprise intersect to determine its long-term market viability?
How do strategic management frameworks allow an organization to diagnose market dynamics and protect its competitive advantage?
What financial indicators are most critical when measuring corporate health, and how do they inform strategic decision-making?
How can an organization systematically evaluate alternative courses of action when facing high-stakes business choices?
What elements must be fused together to deliver a persuasive, professional business solution to potential investors and stakeholders?
</td><td>
Maximizing performance on the AP Exam requires a strategic understanding of its dual-section architecture, where students must balance a 70-minute, 60-question multiple-choice section against a 90-minute free-response section. By analyzing the distinct question distributions across the core business domains and identifying the specific behavioral task verbs—such as compare, explain, describe, and recommend—students learn to budget their time effectively, navigate set-based prompts, and deliver precisely targeted answers under strict timed conditions.
Regular retrieval practice using simulated multiple-choice questions strengthens a student's ability to quickly interpret quantitative data visualizations and apply business principles to diverse case scenarios. Simultaneously, practicing specialized free-response styles—including personal finance calculations, concept applications, and business decisions—trains students to establish objective decision-making criteria, justify strategic recommendations using factual evidence, and successfully navigate the exam-day validation of their through-course project.
Long-term market viability is not achieved by any single department in isolation, but through the seamless operational alignment of entrepreneurship, marketing, accounting, and strategic resource management. A firm must unify its core competencies and target market segmentation with robust cash flow controls and transparent financial reporting systems to adapt to changing economic and competitive realities.
Business leaders use a combination of analytical tools—specifically PESTEL, Michael Porter’s Five Forces, and SWOT matrices—to map out external macro-forces and evaluate internal capabilities against industrial benchmarks. Continually cross-referencing market variables against these frameworks allows a firm to anticipate competitive intensity, isolate hidden operational weaknesses, and design strategic tactics that maximize profitability.
Stakeholders determine an organization’s performance by quantitatively analyzing data across the three core financial statements: income statements, balance sheets, and cash flow statements. By calculating and benchmarking profitability margins alongside working capital liquidity, managers can troubleshoot structural operating drains, balance debt against equity financing, and verify that the company has sufficient cash reserves to meet immediate obligations.
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	● Rushing to strategic business decisions based on gut instincts introduces severe risk; instead, managers use structured deliberative models like PACED to weigh alternative paths using evidence. True data-driven evaluation requires establishing explicit, neutral criteria that account for both quantifiable financial factors (such as return on investment and cost components) and nonfinancial, intangible variables (such as brand identity, employee retention, and community alignment). ● Delivering a successful professional pitch requires fusing an explicit understanding of product-market fit with clear data visualizations and technical financial data. To win stakeholder buy-in, an entrepreneur must adapt their formal business communication to clearly explain the target customer profile, justify first-year revenue projections, and translate technical business analytics into a compelling narrative of value creation.

Evidence of Learning

Formative & Alternative Assessments:	Benchmark & Summative Assessments:	Resources Needed:
● Timed Free Response Questions ● AP Component Concept Drills ● Case-Study Pitch & Defense ● Individual student check-ins with teacher	● Practice AP Test	● *Business with Personal Finance for the AP Course First Edition* ● AP Classroom

Unit VII: Personal Goals, Budgeting, and Investing

Unit Summary

In this unit, students will connect personal finance concepts explored throughout the course to the practical mechanics of building long-term financial security. Students will acquire essential civic and financial skills to decode individual pay stubs, calculate net income, and complete standard federal and state tax returns. The unit will also allow students to develop risk-mitigation strategies, allowing them to evaluate personal risk exposure and recommend optimal insurance coverage—including health, auto, property, and life policies—based on a household's risk tolerance and dependency needs. Concluding the course, the unit will equip students with wealth-management capabilities as they analyze how inflation, management fees, and psychological biases impact financial assets, ultimately designing diversified saving, investing, and charitable giving frameworks.

Standards/Core Ideas/Performance Expectations/Progress Indicators

The state standards outlined below, and established by the New Jersey Department of Education, will guide instruction throughout this unit in *AP Business with Personal Finance:*

- *National Standards for Personal Financial Education*
  - Earning Income 12-6 a-c, 12-7 a-d, 12-8 a-b, 12-9 a-c
  - Managing Risk 12-1 a-b, 12-2 a-b, 12-3 a-c, 12-4 a-c, 12-5 a-c, 12-7 a-c, 12-8 a-b, 12-9 a-b, 12-10 a-b, 12-12 a-b
  - Earning Income 12-10 a-d
  - Spending 12-6 a-c
  - Saving 12-8 a-b
  - Investing 12-1 a-c, 12-4 a-c, 12-6 a-d, 12-7 a-c, 12-8 a-c, 12-9 a-b, 12-10 a-b, 12-11 a-c, 12-13 a-c, 12-14 a-c
  - Credit 12-3 a-c, 12-4 a-d, 12-5 a-d
- *2023 New Jersey Student Learning Standards – Mathematics*
  - S.ID.1., S.IC.6
- *2023 New Jersey Student Learning Standards English Language Arts*
  - Language Domain L.SS.11–12.1, L.SS.11-12.3
  - Reading Domain RL.PP.11–12.5., RL.MF.11–12.6
  - Speaking and Listening Domain SL.PE.11–12.1., SL.AS.11–12.6
- *Standard 8.1 (Computer Science) and 8.2 (Design Thinking)* of the *2020 NJSLS*
  - 8.2.12.ETW.3
- *2020 New Jersey Student Learning Standards: Career Readiness, Life Literacies, and Key Skills*
  - 9.1.12.PB.1-2, 9.1.12.PB.6, 9.1.12.FI.2-4, 9.1.12.RM.1-2, 9.4.12.TL.2, 9.1.2. FI.1

Unit Essential Questions	Unit Enduring Understandings

- How do public tax structures and regulatory withholdings transform an individual's gross earnings into spendable net income? - How do households construct an organized financial framework to systematically optimize income and track spending choices? - How can individuals evaluate personal risk exposure to implement optimal, budget-aware insurance strategies? - In what ways can households shield their accumulated wealth from external predatory and fraudulent financial activities? - What financial parameters dictate whether a household can afford major life transitions like homeownership or higher education? - How do the variables of asset allocation, time horizon, and compound growth function to build long-term financial security? - What external drags and psychological barriers must wealth managers neutralize to protect real investment returns? - How do households systematically design a giving framework that balances philanthropic impact with long-term budget constraints?	- Net pay is determined by subtracting mandatory statutory withholdings—such as federal, state, and local progressive income taxes and specific payroll taxes like Social Security and Medicare—alongside voluntary benefit selections from gross income. While the progressive tax framework levies higher tax rates on higher income tiers, individuals can legally optimize their take-home cash flow by utilizing strategic tax deductions and direct tax credits. - A comprehensive household budget serves as a strategic roadmap, dynamically balancing expected monthly net pay against necessary expenses, structured savings, and philanthropic allocations. Maintaining an organized transaction system allows households to identify problematic spending patterns, verify alignment with personal milestones, adjust to shifting life circumstances, and shield cash flow from long-term financial stress. - Households manage their exposure to personal, property, and liability losses by paying predefined policy premiums to transfer risk to an insurance provider . Optimal coverage plans must directly balance cost against protection; selecting policies with higher deductibles can systematically reduce recurring premium costs but requires the household to possess a higher risk tolerance and sufficient out-of-pocket cash to handle a sudden emergency claim. - Individuals face persistent personal and financial risk from sophisticated fraudulent activities—such as identity theft, phishing, online scams, and aggressive, predatory lending models . Households can protect their financial security by critically evaluating the validity of external offers, actively executing proactive credit freezes, refusing high-pressure demands for personal data, and consulting objective credit professionals before entering loan contracts. - Major long-term life milestones require structured affordability analyses that calculate required upfront liquidity alongside recurring baseline expenses . Funding higher education requires balancing parent and family contributions with scholarships, grants, and federal or private student loans , while homeownership requires accumulating a sufficient cash down payment to secure a predictable mortgage loan that sits safely within the household's income constraints. - Spreading capital across a diversified portfolio of safe savings instruments (such as bank accounts or CDs) and higher-risk investment products (such as individual stocks or mutual funds) allows investors to target strong returns without absorbing excessive risk exposure. Commencing an investment strategy early in life exponentially compounds an asset's long-run value, providing the prolonged time horizon necessary to outlast temporary market volatility and meet retirement goals. - The nominal annual rate of return on any financial asset is structurally degraded by external drags—including transaction fees, professional management costs, capital gains taxes, and ongoing macroeconomic inflation that continuously erodes currency purchasing power . To insulate wealth, investors must utilize financial technology to automate disciplined processes and consciously check common psychological biases—such as overconfidence and loss aversion—which frequently cause individuals to make emotional, counterproductive choices. - Integrating charitable giving into a holistic personal financial plan allows individuals to deploy their wealth to support nonprofit organizations that align directly with their values and social goals. A budget-aware giving framework requires evaluating the affordability of distinct contribution types (one-time gifts, recurring donations, or legacy contributions) while positioning the household to legally capture beneficial public tax deductions.

Evidence of Learning		
Formative & Alternative Assessments: ● Entry Event: Financial Goals ● Case-Based Exit Tickets ● Client Risk Tolerance Profiling ● Real Rate of Return Calculation ● Unit 5: Financial Advisor Project Checks ● Individual student check-ins with teacher	**Benchmark & Summative Assessments:** ● Financial Advisor-Culminating Event: Advising the clients (Summative)	**Resources Needed:** ● Business with Personal Finance for the AP Course First Edition ● AP Classroom ● Dylan's First Paycheck Case ● Right Amount of Insurance Coverage Case ● Planning for Pietro's Financial Future Case

Section IX: Unit Reflection

The *AP Business with Personal Finance* instructional team must confer upon the completion of each instructional unit in the *AP Business with Personal Finance* curriculum and rate the degrees to which the instructional units meet performance criteria established by the New Jersey Department of Education using the Unit Reflection Form. Completed unit reflection forms should be used by the instructional team for future modifications within the *AP Business with Personal Finance* curriculum.

Unit Reflection Form: ***AP Business with Personal Finance***			
Lesson Activities:	**Strongly**	**Moderately**	**Weakly**
Foster student use of technology as a tool to develop critical thinking, creativity, and innovation skills;			
Are challenging and require higher-order thinking and problem-solving skills;			
Allow for student choice;			
Provide scaffolding for acquiring targeted knowledge/skills;			
Integrate modern, global perspectives, especially those regarding diversity, genocide, global issues, and historical ones regarding racial relations;			
Integrate 21st century skills;			
Provide opportunities for interdisciplinary connection and transfer of knowledge and skills;			
Are varied to address different student learning styles and preferences;			
Are differentiated based on student needs;			
Are student-centered, with the teacher acting as a facilitator and co-learner during the teaching and learning process;			
Provide means for students to demonstrate knowledge and skills and progress in meeting learning goals and objectives;			

Provide opportunities for student reflection and self-assessment;			
Provide data to inform and adjust instruction to better meet the varying needs of learners.			

Appendix
Writing Instruction and the RFH Community

Writing instruction should happen across the RFH Community. Writing across the curriculum is a philosophy that advances the belief that writing is a method of learning. Since all departments are committed to helping students learn, writing must be used as a methodology to advance student learning.

Each academic discipline has its own unique conventions, formats and structures. It is the responsibility of each department to agree upon domain-specific writing praxes, model them for students, and require them to utilize them on a consistent basis. Students must understand that acceptable writing in one domain may not be acceptable writing in another area. The development of domain-specific writing skills supports the overall development of the student writer because all writing is grounded in the writing situation: audience, context, purpose, subject, and writer. Representatives from the academic disciplines must share their domain-specific writing praxes with each other, identify intersections, and determine how to address perceived gaps that limit student learning.

Students must experience writing situations that help them learn how to think creatively and critically and communicate effectively in the academic disciplines. Writing instruction, regardless of the academic discipline, must always reinforce student understanding of the writing situation. When students experience writing situations, they must study examples of domain-specific writing in order to understand how writers communicate in discipline-related contexts. This does not mean information embedded in textbooks. Domain-specific writing is writing that is used to inform and influence readers as it draws them into an established circle of discourse. Students must use these non-fiction texts to develop the close reading skills that will shape their own writing. Focused engagement with domain-specific writing should not be limited to basic reading comprehension and topical understanding. It must also include the analysis of the writing situation that is represented in the text: audience, context, purpose, subject, and writer. The close reading of well-written texts—regardless of the domain—will show students the importance of writing mechanics, diction, and syntax. The development of close reading skills will also help the students grow in terms of their ability to construct and advance independent and original claims that are well-supported by evidence. Domain-specific writing is grounded in positioning of claims and the effective use of evidence.

The final written product is important; nevertheless, the learning that results in this production must not be devalued. The writing process is not limited to the basic steps of planning, drafting, revising, and editing/proofreading. It is a complex sequence of critical and creative thinking and writing that leads to the production of a text that provides evidence of learning and understanding. Students must ultimately develop the ability to self-assess the effectiveness of their writing as a representation of the writing situation. Without the use of models that evidence learning and understanding, students will not develop the ability to self-assess their own work—the true outcome of the writing process.

What types of writing situations should RFH students engage in?

RFH students should engage in writing situations across the curriculum that require them to:

- write to improve mechanical proficiency, diction usage, and syntactical sophistication
- write to narrate, describe, and reflect
- write to summarize and report
- write to classify and define
- write to explain how process leads to an outcome
- write to compare, contrast and evaluate
- write to speculate on cause and effect
- write to propose solutions and solve problems
- write to analyze

These writing situations should be positioned in a coordinated, developmental sequence that extends across the academic disciplines.

Upon Completion of Grade 12, RFH students must be ready to transition to the following writing situations:

- write to analyze
- write to persuade (argument)

The core foci of first-year college writing courses are analysis and argument. These courses orient the students to the demands and expectations of writing for the academic culture of college. At colleges/universities with carefully coordinated writing programs, students must demonstrate proficiency in analysis and argument before they transition to upper level courses that require them to engage in the following writing situation:

- write to investigate (research)