Mendham Township School District

Mathematics Curriculum – 2023
Aligned 2022 Big Ideas Math Modeling Real Life
Honors Geometry

The fundamental purpose of the course in Geometry is to formalize and extend students' geometric experiences from the middle grades. Students explore more complex geometric situations and deepen their explanations of geometric relationships, moving towards formal mathematical arguments. Important differences exist between this Geometry course and the historical approach taken in Geometry classes. For example, transformations are emphasized early in this course. Close attention should be paid to the introductory content for the Geometry conceptual category found in the high school CCSS. The Mathematical Practice Standards apply throughout each course and, together with the content standards, prescribe that students experience mathematics as a coherent, useful, and logical subject that makes use of their ability to make sense of problem situations. The critical areas, organized into six units are as follows.

Critical Area 1: In previous grades, students were asked to draw triangles based on given measurements. They also have prior experience with rigid motions: translations, reflections, and rotations and have used these to develop notions about what it means for two objects to be congruent. In this unit, students establish triangle congruence criteria, based on analyses of rigid motions and formal constructions. They use triangle congruence as a familiar foundation for the development of formal proof. Students prove theorems—using a variety of formats—and solve problems about triangles, quadrilaterals, and other polygons. They apply reasoning to complete geometric constructions and explain why they work.

Critical Area 2: Students apply their earlier experience with dilations and proportional reasoning to build a formal understanding of similarity. They identify criteria for similarity of triangles, use similarity to solve problems, and apply similarity in right triangles to understand right triangle trigonometry, with particular attention to special right triangles and the Pythagorean theorem. Students develop the Laws of Sines and Cosines in order to find missing measures of general (not necessarily right) triangles, building on students' work with quadratic equations done in the first course. They are able to distinguish whether three given measures (angles or sides) define 0, 1, 2, or infinitely many triangles.

Critical Area 3: Students' experience with two-dimensional and three-dimensional objects is extended to include informal explanations of circumference, area and volume formulas. Additionally, students apply their knowledge of two-dimensional shapes to consider the shapes of cross-sections and the result of rotating a two-dimensional object about a line.

Critical Area 4: Building on their work with the Pythagorean theorem in 8th grade to find distances, students use a rectangular coordinate system to verify geometric relationships, including properties of special triangles and quadrilaterals and slopes of parallel and perpendicular lines, which relates back to work done in the first course. Students continue their study of quadratics by connecting the geometric and algebraic definitions of the parabola.

Critical Area 5: In this unit students prove basic theorems about circles, such as a tangent line is perpendicular to a radius, inscribed angle theorem, and theorems about chords, secants, and tangents dealing with segment lengths and angle measures. They study relationships among segments on chords, secants, and tangents as an application of similarity. In the Cartesian coordinate system, students use the distance formula to write the equation of a circle when given the radius and the coordinates of its center. Given an equation of a circle, they draw the graph in the coordinate plane, and apply techniques for

solving quadratic equations, which relates back to work done in the first course, to determine intersections between lines and circles or parabolas and between two circles.

The following chart details the Geometry curricular focus and is broken out into areas of content, skills, and concepts:

Unit 1: Congruence, Proof, and Constructions

In previous grades, students were asked to draw triangles based on given measurements. They also have prior experience with rigid motions: translations, reflections, and rotations and have used these to develop notions about what it means for two objects to be congruent. In this unit, students establish triangle congruence criteria, based on analyses of rigid motions and formal constructions. They use triangle congruence as a familiar foundation for the development of formal proof. Students prove theorems—using a variety of formats—and solve problems about triangles, quadrilaterals, and other polygons. They apply reasoning to complete geometric constructions and explain why they work.

UNIT ONE NJ	NJ#	Comp & Content	Skills	Concepts
Know precise definitions of angle, circle, perpendicular line, parallel line, and line segment, based on the undefined notions of point, line, distance along a line, and distance around a circular arc.	GCO1 C1, C2, C3, C4, C10, C11 B1:11,22,26 B2:20 B3:1,4,7,8,15,	Define point, line, distance along a line, and distance around a circular arc.	Develop definitions for angles, circles, parallel lines, perpendicular lines, and line segments.	
Represent transformations in the plane using, e.g., transparencies and geometry software; describe transformations as functions that take points in the plane as inputs and give other points as outputs. Compare transformations that preserve distance and angle to those that do not (e.g., translation versus horizontal stretch).	GCO2 C4 B1:1,2,5,6,7,10 B2:17,19		Describe all transformations as functions that take points in the plane as inputs and give other points as outpoints.	Compare rigid and non-rigid transformations.
Given a rectangle, parallelogram, trapezoid, or regular polygon, describe the rotations and reflections that carry it onto itself.	GC03 C4 B1:3 B2:18		Describe compound transformations that map geometric figures onto themselves.	
Develop definitions of rotations, reflections, and translations in terms of	GCO4 C4	Define rotations, reflections, and	Apply the definitions of angles, circles,	Develop and perform rigid transformations

angles, circles, perpendicular lines, parallel lines, and line segments	B1:1,2,7,10 B2:17,19	translations, parallel lines, perpendicular lines, and line segments.	parallel lines, perpendicular lines, and line segments to describe rotations, reflections, and translations.	that include reflections, rotations, and translations using different modalities and compare to non-rigid transformations.
Given a geometric figure and a rotation, reflection, or translation, draw the transformed figure using, e.g., graph paper, tracing paper, or geometry software. Specify a sequence of transformations that will carry a given figure onto another.	GCO5 C4, C5 B1:1,2,3,7,10 B2:17,19		Draw rigid transformations using multiple modalities.	Specify a sequence of rigid transformations carry a given figure onto another.
Use geometric descriptions of rigid motions to transform figures and to predict the effect of a given rigid motion on a given figure; given two figures, use the definition of congruence in terms of rigid motions to decide if they are congruent	GCO6 C4 B1:1,2,7,10 B2:7,8,17,19	Define congruence.		
Use the definition of congruence in terms of rigid motions to show that two triangles are congruent if and only if corresponding pairs of sides and corresponding pairs of angles are congruent.	GCO7 C5 B2:4 B2:7,8,15	Define corresponding sides and corresponding angles.	Use the definition of congruence and rigid motions to show that two triangles are congruent.	
Explain how the criteria for triangle congruence (ASA, SAS, and SSS) follow from the definition of congruence in terms of rigid motions	GCO8 C5 B2:7,8	Define ASA, SAS, and SSS.	Determine if triangles meet the definition of congruence using corresponding parts.	Prove triangle congruence using ASA, SAS, and SSS.
Prove theorems about lines and angles. Theorems include: vertical angles are congruent; when a transversal crosses parallel lines, alternate interior angles are congruent and corresponding angles are congruent;	GC09 C2, C3, C4, C6, C8 B1:12,13,20,21,22	Define vertical angles, transversals, alternate interior angles, corresponding angles, perpendicular bisector of a line segment,		Develop a rule for angle relationships given parallel lines intersected by a transversal and prove

points on a perpendicular bisector of a line segment are exactly those equidistant from the segment's endpoints.	B2:13,22	equidistance, and endpoints.		theorems about lines and angles.
Prove theorems about triangles. Theorems include: measures of interior angles of a triangle sum to 180°; base angles of isosceles triangles are congruent; the segment joining midpoints of two sides of a triangle is parallel to the third side and half the length; the medians of a triangle meet at a point.	GC010 C2, C5, C6 B1:23 B2:5,11,16	Define interior angles of a triangle, base angles of an isosceles triangle, and midpoints and medians of a triangle.	Use triangle theorems to find angle measures.	Prove theorems about triangles.
Prove theorems about parallelograms. Theorems include: opposite sides are congruent, opposite angles are congruent, the diagonals of a parallelogram bisect each other, and conversely, rectangles are parallelograms with congruent diagonals.	GCO11 C2, C7 B2:23,25,26	Define parallelograms, rectangles, rhombuses, squares, opposite sides, opposite angles, diagonals, and the term conversely.	Use properties of parallelograms to find angle measures and side lengths.	Prove theorems about parallelograms.
Make formal geometric constructions with a variety of tools and methods (compass and straightedge, string, reflective devices, paper folding, dynamic geometric software, etc.). Copying a segment; copying an angle; bisecting a segment; bisecting an angle; constructing perpendicular lines, including the perpendicular bisector of a line segment; and constructing a line parallel to a given line through a point not on the line.	GCO12 C1, C3, C4, C5, C6, C7, C8, C9, C10, C11 B1:15,27 B2:21,51		Make formal geometric constructions with a variety of tools and methods.	
Construct an equilateral triangle, a square, and a regular hexagon inscribed in a circle.	GCO13 C3, C5, C10 B2:3 B3:6		Construct an equilateral triangle, a square, and a regular hexagon inscribed in a circle.	

Unit 2: Similarity, Proof, and Trigonometry

Students apply their earlier experience with dilations and proportional reasoning to build a formal understanding of similarity. They identify criteria for similarity of triangles, use similarity to solve problems, and apply similarity in right triangles to understand right triangle trigonometry, with particular attention to special right triangles and the Pythagorean Theorem. Students develop the Laws of Sines and Cosines in order to find missing measures of general (not necessarily right) triangles. They are able to distinguish whether three given measures (angles or sides) define 0, 1, 2, or infinitely many triangles.

UNIT TWO NJ	NJ#	Comp & Content	Skills	Concepts
Verify experimentally the properties of dilations given by a center and a scale factor: a. A dilation takes a line not passing through the center of the dilation to a parallel line, an leaves a line passing through the center unchanged. b. The dilation of a line segment is longer or shorter in the ratio given by the scale factor	GSRT1 C4 B1:8,9 B2:12	Define dilation and scale factor.	Explore relationships between dilations and scale factor. Determine scale factor.	
Given two figures, use the definition of similarity in terms of similarity transformations to decide if they are similar; explain using similarity transformations the meaning of similarity for triangles as the equality of all corresponding pairs of angles and the proportionality of all corresponding pairs of sides.	GSRT2 C4, C8, C10 B1:4 B2:31	Define similarity.	Determine similarity using corresponding sides and proportionality.	
Use the properties of similarity transformations to	GSRT3 C8			Determine the AA criteria for two

establish the AA criterion for two triangles to be similar.	B2:29,32			triangles to be similar.
Prove theorems about triangles. *Theorems include: a line parallel to one side of a triangle divides the other two proportionally, and conversely; the Pythagorean Theorem proved using triangle similarity.*	GSRT4 C2, C8, C9 B2:37,49,51	Define the Pythagorean Theorem.	Use the Pythagorean Theorem and a line parallel to one side of a triangle to find missing side lengths.	Prove the Pythagorean Theorem and theorems involving triangle similarity.
Use congruence and similarity criteria for triangles to solve problems and to prove relationships in geometric figures.	GSRT5 C5, C6, C7, C8, C9, C10 B1:19 B2:2,23,29,30,32,33,34,35,36,47,50		Use congruence and similarity theorems for triangles to solve real-world problems.	Prove relationships in geometric figures.
Understand that by similarity, side ratios in right triangles are properties of the angles in the triangle, leading to definitions of trigonometric ratios for acute angles.	GSRT6 C9 B2:38,44	Define triangle ratios for acute angles. Define geometric mean.	Use similarity to determine side ratios in right triangles.	
Explain and use the relationship between the sine and cosine of complementary angles.	GSRT7 C9 B2:40,48			Determine the relationship between Sin θ and 90 – Sin θ.
Use trigonometric ratios and the Pythagorean Theorem to solve right triangles in applied problems.	GSRT8 C9 B2:43,46		Use trigonometric ratios and the Pythagorean Theorem to solve right triangles.	

Use geometric shapes, their measures, and their properties to describe objects (e.g., modeling a tree trunk or a human torso as a cylinder).	GMG1 C1, C3, C5, C6, C7, C9, C10, C11, C12 B2:24,28 B3:18,20		Use geometric shapes to describe three dimensional objects in a real-world context.	
Apply concepts of density based on area and volume in modeling situations (e.g., persons per square mile, BTUs per cubic foot).	GMG2 C11, C12 B3:17,20,27,32	Define density, area, and volume.	Apply density based on area and volume in modeling situations.	
Apply geometric methods to solve design problems (e.g., designing an object or structure to satisfy physical constraints or minimize cost; working with typographic grid systems based on ratios).	GMG3 C5, C6, C9, C10, C11, C12 B3:16,18,20,22,23		Apply geometric methods to solve problems involving scale.	Design an object or structure to satisfy physical constrains constraints or to determine the maximum/minimum regarding area, volume, and/or costs.
Derive the formula $A = 1/2\ ab$ sin(C) for the area of a triangle by drawing an auxiliary line from a vertex perpendicular to the opposite side.	GSRT9 C9 B2:39	Define an oblique triangle.	Use a formula to find the area of an oblique triangle.	Derive the formula for finding the area of an oblique triangle.
Prove the Laws of Sines and Cosines and use them to solve problems.	GSRT10 C9 B2:41,42,45	Define the Law of Sines and the Law of Cosines.	Use the Law of Sines and the Law of Cosines to solve non-right triangles.	Prove the Law of Sines and the Law of Cosines.

Understand and apply the Law of Sines and the Law of Cosines to find unknown measurements in right and non-right triangles (e.g., surveying problems, resultant forces).	GSRT11 C9 B2:41,42,45		Apply the Law of Sines and the Law of Cosines to solve real-world problems.	

Unit 3: Extending to Three Dimensions

Students' experience with two-dimensional and three-dimensional objects is extended to include informal explanations of circumference, area and volume formulas. Additionally, students apply their knowledge of two-dimensional shapes to consider the shapes of cross-sections and the result of rotating a two-dimensional object about a line.

UNIT THREE NJ	NJ#	Comp & Content	Skills	Concepts
Give an informal argument for the formulas for the circumference of a circle, area of a circle, volume of a cylinder, pyramid, and cone. *Use dissection arguments, Cavalieri's principle, and informal limit arguments.*	GGMD1 C11, C12 B3:13,19,24,26,28,29	Define the area and circumference of a circle. Define the volume of a prism, cylinder, pyramid, and cone. Define Cavalier's principle.		
Use volume formulas for cylinders, pyramids, cones, and spheres to solve problems.	GGMD3 C11, C12 B3:24,26,28,29,31	Define sphere.	Use volume formulas for prisms, cylinders, pyramids, cones, and spheres to problem solve.	
Identify the shapes of two-dimensional cross-sections of three-dimensional objects, and identify three-dimensional objects generated by rotations of two-dimensional objects.	GGMD4 C12 B3:25,30,31	Define cross section.	Visualize and identify two-dimensional cross sections of	

			three-dimensional objects. Visualize and identify three-dimensional objects generated by rotations of two-dimensional objects.	
Use geometric shapes, their measures, and their properties to describe objects (e.g., modeling a tree trunk or a human torso as a cylinder).	GMG1 C1, C3, C5, C6, C7, C9, C10, C11, C12 B2:6,28 B3:16		Use geometric shapes, their measures, and their properties to describe objects.	

Unit 4: Connecting Algebra and Geometry Through Coordinates

Building on their work with the Pythagorean theorem in 8th grade to find distances, students use a rectangular coordinate system to verify geometric relationships, including properties of special triangles and quadrilaterals and slopes of parallel and perpendicular lines. Students continue their study of quadratics by connecting the geometric and algebraic definitions of the parabola.

UNIT FOUR NJ	NJ#	Comp & Content	Skills	Concepts
Use coordinates to prove simple geometric theorems algebraically. *For example, prove or disprove that a figure defined by four given points in the coordinate plane is a rectangle; prove or disprove that the point (1, √3) lies on the circle centered at the origin and containing the point (0,2)*	GGPE4 C5, C6, C7, C10 B1:18,24 B2:1,9,14,27	Define coordinate plane. Define slope.	Use the distance formula and slope to prove theorems about geometric shapes algebraically.	
Prove the slope criteria for parallel and perpendicular lines and use them to solve geometric problems (e.g., find the equation.	GGPE5 C3, C5, C6, C7, C8 B1:11		Find the equation of a line parallel and perpendicular to a given line and passing through a given point.	Prove slope of parallel and perpendicular lines using coordinate geometry.

of a line parallel or perpendicular to a given line that passes through a given point).	B2:20,36			
(+) Find the point on a directed line segment between two given points that partitions the segment in a given ratio.	GGPEB6 C3, C8 B1:16,17		Use a given ratio to find a point on a directed line segment between two given points.	
Use coordinates to compute perimeters of polygons and areas of triangles and rectangles, e.g., using the distance formula.	GGPE7 C1 B1:13,25,28,29 B2:10		Use the distance formula and given coordinates to determine the perimeter of polygons and the area of triangles and rectangles.	
(+) Derive the equation of a parabola given a focus and directrix.	GGPEA2 C10 B3:2,11			Derive the equation of a parabola given a focus and directrix.

Unit 5: Circles With and Without Coordinates

In this unit, students prove basic theorems about circles, with particular attention to perpendicularity and inscribed angles, in order to see symmetry in circles and as an application of triangle congruence criteria. They study relationships among segments on chords, secants, and tangents as an application of similarity. In the Cartesian coordinate system, students use the distance formula to write the equation of a circle when given the radius and the coordinates of its center. Given an equation of a circle, they draw the graph in the coordinate plane, and apply techniques for solving quadratic equations to determine intersections between lines and circles or parabolas and between two circles.

UNIT FIVE NJ	NJ#	Comp & Content	Skills	Concepts
Prove that all circles are similar.	GC1 C10 B3:4			Prove that all circles are similar using ratios.
Identify and describe relationships among inscribed angles, radii, and chords. *Include the relationship between central, inscribed, and circumscribed angles; inscribed angles*	GC2 C10 B3:7,8,9	Identify: inscribed angles, radii, cords, central angles, inscribed angles,	Describe the relationships among inscribed angles, radii, cords, central angles,	

on a diameter are right angles; the radius of a circle is perpendicular to the tangent where the radius intersects the circle.		circumscribed angles, diameter, and tangent.	inscribed angles, circumscribed angles, diameter, and tangent. Show that inscribed angles on a diameter are right angles and that the radius of a circle is perpendicular to the tangent where the radius intersects the circle.	
Construct the inscribed and circumscribed circles of a triangle, and prove properties of angles for a quadrilateral inscribed in a circle.	GC3 C6, C10 B3:1		Construct the inscribed and circumscribed circles of a triangle.	Prove properties of angles for a quadrilateral inscribed in a circle.
Construct a tangent line from a point outside a given circle to the circle.	GC4 C10 B3:3		Construct a tangent line from a point outside a given circle to the circle.	
Derive using similarity the fact that the length of the arc intercepted by an angle is proportional to the radius, and define the radian measure of the angle as the constant of proportionality; derive the formula for the area of a sector.	GC5 C11 B3:12,14,15,21	Define arc length, intercepting angle, radian measure, and sector.	Find arc length and the area of a sector.	Derive the formula for finding the arc length and the area of a sector.
(+) Derive the equation of a circle of given center and radius using the Pythagorean Theorem; complete the square to find the center and radius of a circle given by an equation.	GGPEA1 C10 B3:5,10		Determine the radius and center of a circle given its standard form. Complete the square to find the center and	Derive the area of a circle using the Pythagorean Theorem.

			radius of a circle given by an equation.	
Use coordinates to prove simple geometric theorems algebraically. *For example, prove or disprove that a figure defined by four given points in the coordinate plane is a rectangle; prove or disprove that the point (1, √3) lies on the circle centered at the origin and containing the point (0, 2).*	GGPE4 C5, C6, C7, C10 B1:18,24 B2:1,9,14,27		Use coordinates to prove simple geometric theorems algebraically.	
Use geometric shapes, their measures, and their properties to describe objects (e.g., modeling a tree trunk or a human torso as a cylinder).	GMG1 C1, C3, C5, C6, C7, C9, C10, C11, C12 B3:16		Use geometric shapes, their measures, and their properties to describe objects.	

Pacing Guide & Materials

Unit 1: September – November – Benchmark Test by 11/30

NJLSL Standards

GC01	**GC02**	**GCO3**	**GCO4**	**GCO5**
GCO6	**GCO7**	**GCO8**	**GCO9**	**GCO10**
GC011	**GC012**	**GCO13**	**GSRT2**	**GC4**

Unit 2: December – February – Benchmark Test by 2/28

NJLSL Standards

GSRT1	**GSRT3**	**GSRT4**	**GSRT5**	**GSRT6**
GSRT7	**GSRT9**	**GSRT10**	**GSRT11**	**GC1**
GC2	**GGPE4**			

Unit 3: March – May – Benchmark Test by 3/31
NJLSL Standards

GSRT5	**GSRT8**	**GMG1**	**GMG2**	**GMG3**
GGMD1	**GGMD3**	**GGMD4**	**GMG1**	GGPEA2
GGPEA1	**GGPE5**	GGPEB6	**GGPE7**	**GC3**
GC5	**GMG1**			

Grade Level	Title	Primary / Supplemental
Big Ideas	**Geometry CC 2022**	**Primary**
Fifth through Eighth	**Measuring Up: People's Publishing**	**Supplemental**
Fifth through Eighth	**Com Core Performance Coach 2015**	**Supplemental**
Fifth through Eighth	**IXLMath.Com**	**Supplemental Software**

Differentiation Strategies

- The unit includes presentation of material through multiple modalities such as visual, auditory, and kinesthetic to address the unique learning styles of all students.
- Assign, assess and modify if necessary, to address needs of at risk learners.
- Provide student with open ended questions that stimulate higher order thinking
- Allow student to consider and express personal opinions
- Tiered Assignments
- Afford student with opportunities for independent projects based on the area of study and the student's interests
- Have student share and express their thought process, conclusions and the reasoning that led to their conclusion
- Allow for extended time on homework and assessments as described in the student's plan
- Allow use of calculator
- Check for comprehension and understanding
- Highlight or underline key words
- Permit ample time for student to respond to questions
- Clearly define limits and expectations
- Encourage student to ask for needed assistance
- Preferential seating
- Repeating, clarifying or rewording directions
- Allow for alternate responses

- Provide student with advanced notes
- Allow for extended time on homework and assessments
- Teacher modeling of what is expected and necessary steps to complete task
- Provide simplified written and verbal instructions
- Permit ample time for student to respond to questions
- Repeating, clarifying or rewording directions
- Allow use of eDictionary/technology to look up unknown words

Honors Geometry

Interdisciplinary Connections

1. Graphing calculator proficiency for use with radar in science class **#MS-PS2-2**

2. Simplifying / evaluating / solving equations for chemistry and physical science **#MS-PS3-1**

3. Understanding velocity and acceleration formulas for balloon car challenge. **#MS-PS3-2**

4. Calculating slope of a line to determine speed and acceleration

5. Distributive property, coefficient, subscript, and least common multiple to balance equations

6. Interpreting independent and dependent variables to create a table and a graph

7. Interpreting line graphs in speed and acceleration

8. Using formulas to solve problems

9. Creating a scatter plot and drawing in a line of best fit to analyze data in force and motion

10. Dimensional analysis to convert units (eg meters/sec to centimeters/minute) to compare speeds

11. Interpreting rate in physical science

12. Proportional relationships (direct or inverse) in density and frequency and wavelength

13. Scientific notation in Ph and radioactive decay

14. Ratios in chemical formulas

15. Measurements (volume, mass, length, area)

9.2 Career Readiness

9.2.8.CAP.3: Explain how career choices, educational choices, skills, economic conditions, and personal behavior affect income.
9.2.8.CAP.12: Assess personal strengths, talents, values, and interests to appropriate jobs and careers to maximize career potential.
9.2.8.CAP.13: Compare employee benefits when evaluating employment interests and explain the possible impact on personal finances.
9.2.8.CAP.15: Present how the demand for certain skills, the job market, and credentials can determine an individual's earning power.
9.2.8.CAP.18: Explain how personal behavior, appearance, attitudes, and other choices may impact the job application process.
9.2.8.CAP.19: Relate academic achievement, as represented by high school diplomas, college degrees, and industry credentials, to employability and to potential level

9.4 Life Literacies & Technology

9.4.8.CT.2: Develop multiple solutions to a problem and evaluate short- and long-term effects to determine the most plausible option
9.4.8.IML.1: Critically curate multiple resources to assess the credibility of sources when searching for information.
9.4.8.IML.2: Identify specific examples of distortion, exaggeration, or misrepresentation of information.
9.4.8.TL.1: Construct a spreadsheet in order to analyze multiple data sets, identify relationships, and facilitate data-based decision-making.
9.4.8.TL.2: Gather data and digitally represent information to communicate a real-world problem

9.1 Financial Literacy

9.1.8.CR.1: Compare and contrast the role of philanthropy, volunteer service, and charities in community development and the quality of life in a variety of cultures.
9.1.8.CR.2: Compare various ways to give back through strengths, passions, goals, and other personal factors.
9.1.8.CR.3: Relate the importance of consumer, business, and government responsibility to the economy and personal finance.
9.1.8.CR.4: Examine the implications of legal and ethical behaviors when making financial decisions.

9.1.8.CDM.1: Compare and contrast the use of credit cards and debit cards for specific purchases and the advantages and disadvantages of using each.
9.1.8.CDM.3: Compare and contrast loan management strategies, including interest charges and total principal repayment costs.
9.1.8.CDM.4: Evaluate the application process for different types of loans (e.g., credit card, mortgage, student loans).
9.1.8.CP.1: Compare prices for the same goods or services.
9.1.8.CP.2: Analyze how spending habits affect one's ability to save.
9.1.8.CP.3: Explain the purpose of a credit score and credit record, the factors and impact of credit scores.
9.1.8.CP.4: Summarize borrower's credit report rights.
9.1.8.CP.5: Compare the financial products and services available to borrowers relative to their credit worthiness.
9.1.8.EG.1: Explain how taxes affect disposable income and the difference between net and gross income
9.1.8.EG.3: Explain the concept and forms of taxation and evaluate how local, state and federal governments use taxes to fund public activities and initiatives.
9.1.8.EG.5: Interpret how changing economic and societal needs influence employment trends and future education.
9.1.8.EG.7: Explain the effect of the economy (e.g., inflation, unemployment) on personal income, individual and family security, and consumer decisions.9.1.8.EG.8: Analyze the impact of currency rates over a period of time and the impact on trade, employment, and income.
9.1.8.FI.1: Identify the factors to consider when selecting various financial service providers.
9.1.8.FI.2: Determine the most appropriate use of various financial products and services to borrow and access money for making purchases (e.g., ATM, debit cards, credit cards, check books, online/mobile banking).
9.1.8.FI.3: Evaluate the most appropriate financial institutions to assist with meeting various personal financial needs and goals.
9.1.8.FI.4: Analyze the interest rates and fees associated with financial products.
9.1.8.FP.1: Describe the impact of personal values on various financial scenarios.
9.1.8.FP.2: Evaluate the role of emotions, attitudes, and behavior (rational and irrational) in making financial decisions.
9.1.8.FP.3: Explain how self-regulation is important to managing money
9.1.8.FP.4: Analyze how familial and cultural values influence savings rates, spending, and other financial decisions.
9.1.8.FP.5: Determine how spending, investing, and using credit wisely contributes to financial well-being.
9.1.8.PB.1: Predict future expenses or opportunities that should be included in the budget planning process.
9.1.8.PB.2: Explain how different circumstances can affect one's personal budget.
9.1.8.PB.4: Construct a simple personal savings and spending plan based on various sources of income and different stages of life
9.1.8.PB.5: Identify factors that affect one's goals, including peers, culture, location, and past experiences.
9.1.8.PB.7: Brainstorm techniques that will help decrease expenses including comparison shopping, negotiating, and day-to-day expense management.
9.1.8.RM.1: Determine criteria for deciding the amount of insurance protection needed.
9.1.8.RM.2: Analyze the need for and value of different types of insurance and the impact of deductibles in protecting assets against loss.
9.1.8.RM.3: Evaluate the need for different types of warranties.
9.1.8.RM.4: Explain the purpose of insurance products and the reasons for property product and liability insurance protection.