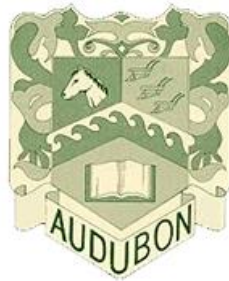


Audubon Public School District



APSD Personal Finance

Curriculum Guide

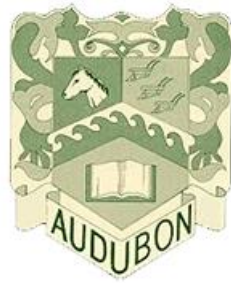
Developed by:

[Sharon Selby](#)

August 18, 2021

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Course Description

Grades 9-12: Personal Finance

The purpose of this class is to help the student make choices in life that will support their lifestyle. Life brings many challenges especially when it comes to money. The student will research options and make choices based on what best fits their needs, wants, and budget. Some of the topics that may be covered include: financial planning, career, keeping records, saving, investing, auto insurance, credit cards, banking, buying and maintaining a car, buying food, clothing and an apartment or home, and understanding a paycheck. The last marking period will include an online project where the student has to manage a sim's financial and personal life.

Overview / Progressions

Overview	Standards for Career Readiness, Life Literacies, and Key Skills	Unit Focus	Standards for Practice
Unit 1 MP1	<ul style="list-style-type: none"> ● 9.1.12.CFR.6 ● 9.1.12.FI.3 ● 9.1.12.FP.6 	What is Financial Planning?	<ul style="list-style-type: none"> ● Setting and Achieving Goals ● Time Value of Money
Unit 2 MP1	<ul style="list-style-type: none"> ● 9.1.12.CFR.1 ● 9.1.12.FP.1 ● 9.1.12.FP.2 ● 9.1.12.RM.1 ● 9.1.12.RM.7 ● 9.2.12.CAP.3 ● 9.2.12.CAP.4 ● 9.2.12.CAP.5 ● 9.2.12.CAP.6 ● 9.2.12.CAP.7 ● 9.2.12.CAP.8 ● 9.4.12.CI.2 	What steps does one need to take to choose and obtain a Career?	<ul style="list-style-type: none"> ● Research Careers of interest ● Set up a Resume and References ● Interviews
Unit 3 MP1	<ul style="list-style-type: none"> ● 9.1.12.PB.1 ● 9.4.12.CT.4 	How do you buy and sell Stocks?	<ul style="list-style-type: none"> ● Stock Market online game

Unit 4 MP2	<ul style="list-style-type: none"> ● 9.1.12.CDM.1 ● 9.1.12.CP.1 ● 9.1.12.PB.3 ● 9.1.12.PB.4 ● 9.1.12.PB.5 ● 9.1.12.RM.3 ● 9.2.12.CAP.12 ● 9.2.12.CAP.16 ● 9.2.12.CAP.19 ● 9.4.12.TL.2 	How do you Manage Money?	<ul style="list-style-type: none"> ● Personal Financial Statements ● Calculations ● Decision Making
Unit 5 MP2	<ul style="list-style-type: none"> ● 9.1.12.EG.6 ● 9.1.12.FI.4 	How do you Purchase big ticket items within your budget?	<ul style="list-style-type: none"> ● Product research ● Warranties ● Buyer Incentives
Unit 6 MP2	<ul style="list-style-type: none"> ● 9.2.12.CAP.21 ● 9.2.12.CAP.22 ● 9.2.12.CAP.23 	How do I create a Business Plan for my own business?	<ul style="list-style-type: none"> ● Creating a Business Plan
Unit 7 MP3	<ul style="list-style-type: none"> ● 9.1.12.CDM.2 ● 9.1.12.CDM.7 	What steps are necessary to find a home to purchase?	<ul style="list-style-type: none"> ● Renting vs Owning ● Steps to rent a place ● Steps to buy a home
Unit 8 MP3	<ul style="list-style-type: none"> ● 9.4.12.CI.1 ● 9.1.12.CDM.1 ● 9.1.12.CP.1 ● 9.1.12.PB.3 ● 9.1.12.PB.4 	Family Financial Management	<ul style="list-style-type: none"> ● Paying bills and keeping financial records for 3 types of family scenarios

	<ul style="list-style-type: none"> ● 9.1.12.PB.5 ● 9.4.12.CT.1 ● 9.4.12.CT.2 		
Unit 9 MP4	<ul style="list-style-type: none"> ● 9.1.12.CFR.1 ● 9.1.12.CFR.6 ● 9.1.12.FP.1 ● 9.1.12.FP.2 ● 9.1.12.FP.6 ● 9.1.12.RM.1 ● 9.1.12.RM.3 ● 9.1.12.RM.7 ● 9.1.12.PB.1 ● 9.1.12.PB.3 ● 9.1.12.PB.4 ● 9.1.12.PB.5 ● 9.4.12.TL.2 ● 9.1.12.EG.6 ● 9.1.12.FI.3 ● 9.1.12.FI.4 ● 9.1.12.CDM.1 ● 9.1.12.CDM.2 ● 9.1.12.CDM.7 ● 9.4.12.CI.1 ● 9.4.12.CI.2 ● 9.1.12.CP.1 ● 9.4.12.CT.1 ● 9.4.12.CT.2 ● 9.4.12.CT.4 ● 9.2.12.CAP.3 	Virtual Business Online Program- Personal Finance	<ul style="list-style-type: none"> ● Time Management and Health ● Finding a Job ● Budgeting and Saving ● Finding an Apartment ● Buying a Car ● Shopping ● Checking Account Management ● Getting a Credit Card ● Fixing your Credit ● Education and Advancement ● Online Banking ● Paying your Taxes ● Intro to Investing ● Risk vs Return ● Diversification ● Investing for Retirement ● Buying a Home ● Insurance ● Project

	<ul style="list-style-type: none">● 9.2.12.CAP.4● 9.2.12.CAP.5● 9.2.12.CAP.6● 9.2.12.CAP.7● 9.2.12.CAP.8● 9.2.12.CAP.12● 9.2.12.CAP.16● 9.2.12.CAP.19● 9.2.12.CAP.21● 9.2.12.CAP.22● 9.2.12.CAP.23		
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Personal Finance	Grades 9-12	Unit 1	Marking Period 1
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Focus Indicator	
9.1.12.CFR.6	Identify and explain the consequences of breaking federal and/or state employment or financial laws.
9.1.12.FI.3	Develop a plan that uses the services of various financial institutions to prepare for long term personal and family goals (e.g., college, retirement).
9.1.12.FP.6	Evaluate the relationship of familial patterns, cultural traditions, and historical influences on financial practice.

Formative Assessments	Summative Assessments
<ul style="list-style-type: none"> ● Group Work ● Debates ● Do-Nows ● Graphic Organizers ● Quizlet ● Kahoot ● Essays-Traditional 	<ul style="list-style-type: none"> ● Tests ● Quizzes ● Primary Source Analysis ● Document Based Questions ● Projects <ul style="list-style-type: none"> ○ Calculating time value of money ○ Setting goals for yourself ● Final Exam
Suggested Primary Resources	Suggested Supplemental Resources
<ul style="list-style-type: none"> ● Personal Finance, Glencoe, Kapoor ● Knowledgematters.com ● Virtual Business Online Sim- Personal Finance ● Powerpoint Notes 	<ul style="list-style-type: none"> ● Online Research ● Current Events

Cross-Curricular Connections	
<ul style="list-style-type: none"> ● Consistent Academic Language ● Public Speaking ● Research: collection, calculation and graphic representations of financial data ● Artistic presentation of project findings to the class 	
Enduring Understanding	Essential Questions
<ul style="list-style-type: none"> ● How do you set and achieve Goals? ● How do you determine the Time Value of Money? 	What is Financial Planning?

Differentiation & Real World Connections		
504	<ul style="list-style-type: none"> ● Preferential seating ● Extended time on tests and assignments ● Reduced homework or classwork ● Verbal, visual, or technology aids 	<ul style="list-style-type: none"> ● Notes provided ● Behavior management support ● Adjusted grading
Enrichment	<ul style="list-style-type: none"> ● Utilize collaborative media tools ● Provide differentiated feedback ● Opportunities for reflection 	<ul style="list-style-type: none"> ● Encourage student voice and input ● Model close reading ● Distinguish long term and short term goals

IEP	<ul style="list-style-type: none"> ● Notes provided ● Provide access to a variety of tools for responses ● Provide opportunities to build familiarity and to practice with multiple media tools ● Graphic organizers 	<ul style="list-style-type: none"> ● Provide multiple means of action and expression ● Consider learning styles and interests ● Provide differentiated mentors
ELLs	<ul style="list-style-type: none"> ● Pre-teach new vocabulary and meaning of symbols ● Embed glossaries or definitions ● Provide translations ● Connect new vocabulary to background knowledge 	<ul style="list-style-type: none"> ● Provide flash cards ● Incorporate as many learning senses as possible ● Portray structure, relationships, and associations through concept webs ● Graphic organizers
At-risk	<ul style="list-style-type: none"> ● Purposeful seating ● Counselor involvement ● Parent involvement 	<ul style="list-style-type: none"> ● Contracts ● Alternate assessments ● Hands-on learning
21st Century Skills		
<ul style="list-style-type: none"> ● Creativity ● Innovation ● Critical Thinking ● Partner/Team work 		<ul style="list-style-type: none"> ● Problem Solving ● Communication ● Collaboration
Integrating Technology		

<ul style="list-style-type: none"> • Chromebooks • Internet research 	<ul style="list-style-type: none"> • Virtual collaboration and projects • Presentations using presentation hardware and software
Career Education	
<ul style="list-style-type: none"> • How to create a reachable goal for yourself. 	<ul style="list-style-type: none"> • What kind of life do I want to have?

Personal Finance	Grades 9-12	Unit 2	Marking Period 1
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Focus Indicator	
9.1.12.CFR.1	Compare and contrast the role of philanthropy, volunteer service, and charities in community development and quality of life in a variety of cultures.
9.1.12.FP.1	Create a clear long-term financial plan to ensure its alignment with your values.
9.1.12.FP.2	Explain how an individual's financial values and goals may change across a lifetime and the adjustments to the personal financial plan that may be needed.
9.1.12.RM.1	Describe the importance of various sources of income in retirement, including Social Security, employer-sponsored retirement savings plans, and personal investments.
9.1.12.RM.7	Evaluate individual and family needs for insurance protection using opportunity -cost analysis to determine if the amount of protection is adequate or over -insured.
9.2.12.CAP.3	Investigate how continuing education contributes to one's career and personal growth.

• 9.2.12.CAP.4	Evaluate different careers and develop various plans (e.g., costs of public, private, training schools) and timetables for achieving them, including educational/training requirements, costs, loans, and debt repayment
9.2.12.CAP.5	Assess and modify a personal plan to support current interests and postsecondary plans.
9.2.12.CAP.6	Identify transferable skills in career choices and design alternative career plans based on those skills.
9.2.12.CAP.7	Use online resources to examine licensing, certification, and credentialing requirements at the local, state, and national levels to maintain compliance with industry requirements in areas of career interest.
9.2.12.CAP.8	Determine job entrance criteria (e.g., education credentials, math/writing/reading comprehension tests, drug tests) used by employers in various industry sectors.
9.4.12.CI.2	Identify career pathways that highlight personal talents, skills, and abilities (e.g., 1.4.12prof.CR2b, 2.2.12.LF.8).

Formative Assessments	Summative Assessments
<ul style="list-style-type: none"> ● Do-Nows ● Graphic Organizers ● Essays-Traditional 	<ul style="list-style-type: none"> ● Tests ● Quizzes ● Primary Source Analysis ● Document Based Questions ● Projects <ul style="list-style-type: none"> ○ Mock Interview ● Final Exam
Suggested Primary Resources	Suggested Supplemental Resources
<ul style="list-style-type: none"> ● Personal Finance, Glencoe, Kapoor ● Knowledgematters.com 	<ul style="list-style-type: none"> ● <i>Occupational Outlook Handbook</i> ● Online Research

Virtual Business Online Sim- Personal Finance ● Powerpoint Notes	● Current Events
Cross-Curricular Connections	
<ul style="list-style-type: none"> ● Consistent Academic Language ● Public Speaking ● Research: collection, calculation and graphic representations of financial data ● Artistic presentation of project findings to the class 	
Enduring Understanding	Essential Questions
<ul style="list-style-type: none"> ● Where do I research Careers of interest? ● Set up a Resume and References ● How do I prepare for an Interview? 	What steps does one need to take to choose and obtain a Career?

Differentiation & Real World Connections		
504	<ul style="list-style-type: none"> ● Preferential seating ● Extended time on tests and assignments ● Reduced homework or classwork ● Verbal, visual, or technology aids 	<ul style="list-style-type: none"> ● Notes provided ● Behavior management support ● Adjusted grading
Enrichment	<ul style="list-style-type: none"> ● Utilize collaborative media tools ● Provide differentiated feedback ● Opportunities for reflection 	<ul style="list-style-type: none"> ● Encourage student voice and input ● Model close reading ● Distinguish long term and short term goals

IEP	<ul style="list-style-type: none"> ● Notes provided ● Provide access to a variety of tools for responses ● Provide opportunities to build familiarity and to practice with multiple media tools ● Graphic organizers 	<ul style="list-style-type: none"> ● Provide multiple means of action and expression ● Consider learning styles and interests ● Provide differentiated mentors
ELLs	<ul style="list-style-type: none"> ● Pre-teach new vocabulary and meaning of symbols ● Embed glossaries or definitions ● Provide translations ● Connect new vocabulary to background knowledge 	<ul style="list-style-type: none"> ● Provide flash cards ● Incorporate as many learning senses as possible ● Portray structure, relationships, and associations through concept webs ● Graphic organizers
At-risk	<ul style="list-style-type: none"> ● Purposeful seating ● Counselor involvement ● Parent involvement 	<ul style="list-style-type: none"> ● Contracts ● Alternate assessments ● Hands-on learning
21st Century Skills		
<ul style="list-style-type: none"> ● Creativity ● Innovation ● Critical Thinking ● Partner/Team work 		<ul style="list-style-type: none"> ● Problem Solving ● Communication ● Collaboration
Integrating Technology		

<ul style="list-style-type: none"> • Chromebooks • Internet research • Online programs 	<ul style="list-style-type: none"> • Virtual collaboration and projects • Presentations using presentation hardware and software
Career Education	
<ul style="list-style-type: none"> • How to find a career of interest. 	<ul style="list-style-type: none"> • How does my career support my lifestyle?

Personal Finance	Grades 9-12	Unit 3	Marking Period 1
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Focus Indicator	
9.1.12.PB.1	Explain the difference between saving and investing.

9.4.12.CT.4	Participate in online strategy and planning sessions for course-based, school-based, or other projects and determine the strategies that contribute to effective outcomes.
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Formative Assessments	Summative Assessments
<ul style="list-style-type: none"> ● Group Work ● Essays-Traditional ● Primary Source Analysis ● Document Based Questions 	<ul style="list-style-type: none"> ● Tests ● Quizzes ● Projects <ul style="list-style-type: none"> ○ Stock Market Game ○ Reading Financial Documents ● Final Exam
Suggested Primary Resources	Suggested Supplemental Resources
<ul style="list-style-type: none"> ● Personal Finance, Glencoe, Kapoor ● Knowledgematters.com Virtual Business Online Sim- Personal Finance ● Powerpoint Notes 	<ul style="list-style-type: none"> ● Online Research ● Current Events
Cross-Curricular Connections	
<ul style="list-style-type: none"> ● Consistent Academic Language ● Public Speaking ● Research: collection, calculation and graphic representations of financial data ● Artistic presentation of project findings to the class 	
Enduring Understanding	Essential Questions
<ul style="list-style-type: none"> ● How do I play the Stock Market Game? ● How do I buy and sell Stocks? 	How do you buy and sell Stocks?

Differentiation & Real World Connections

504	<ul style="list-style-type: none"> ● Preferential seating ● Extended time on tests and assignments ● Reduced homework or classwork ● Verbal, visual, or technology aids 	<ul style="list-style-type: none"> ● Notes provided ● Behavior management support ● Adjusted grading
Enrichment	<ul style="list-style-type: none"> ● Utilize collaborative media tools ● Provide differentiated feedback ● Opportunities for reflection 	<ul style="list-style-type: none"> ● Encourage student voice and input ● Model close reading ● Distinguish long term and short term goals
IEP	<ul style="list-style-type: none"> ● Notes provided ● Provide access to a variety of tools for responses ● Provide opportunities to build familiarity and to practice with multiple media tools ● Graphic organizers 	<ul style="list-style-type: none"> ● Provide multiple means of action and expression ● Consider learning styles and interests ● Provide differentiated mentors
ELLs	<ul style="list-style-type: none"> ● Pre-teach new vocabulary and meaning of symbols ● Embed glossaries or definitions ● Provide translations ● Connect new vocabulary to background knowledge 	<ul style="list-style-type: none"> ● Provide flash cards ● Incorporate as many learning senses as possible ● Portray structure, relationships, and associations through concept webs ● Graphic organizers

At-risk	<ul style="list-style-type: none"> ● Purposeful seating ● Counselor involvement ● Parent involvement 	<ul style="list-style-type: none"> ● Contracts ● Alternate assessments ● Hands-on learning
21st Century Skills		
<ul style="list-style-type: none"> ● Creativity ● Innovation ● Critical Thinking ● Partner/Team work 	<ul style="list-style-type: none"> ● Problem Solving ● Communication ● Collaboration 	
Integrating Technology		
<ul style="list-style-type: none"> ● Chromebooks ● Internet research ● Online programs 	<ul style="list-style-type: none"> ● Virtual collaboration and projects ● Presentations using presentation hardware and software 	
Career Education		
<ul style="list-style-type: none"> ● How to find a stock that will make you money. 	<ul style="list-style-type: none"> ● How to read stock charts. 	

Personal Finance	Grades 9-12	Unit 4	Marking Period 2
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Focus Indicator	
9.1.12.CDM.1	Identify the purposes, advantages, and disadvantages of debt.
9.1.12.CP.1	Summarize how one’s credit history can affect finances, including loan terms, employment, and qualifying for loans.
9.1.12.PB.3	Design a personal budget that will help you reach your long-term and short-term financial goals.
9.1.12.PB.4	Explain how you would revise your budget to accommodate changing circumstances.
9.1.12.PB.5	Analyze how changes in taxes, inflation, and personal circumstances can affect a personal budget.
9.1.12.RM.3	Compare the cost of various types of insurance (e.g., life, homeowners, motor vehicle) for the same product or service, strategies to lower costs, and the process for filing an insurance claim.
9.2.12.CAP.12	Explain how compulsory government programs (e.g., Social Security, Medicare) provide insurance against some loss of income and benefits to eligible recipients.
9.2.12.CAP.16	Explain why taxes are withheld from income and the relationship of federal, state, and local taxes (e.g., property, income, excise, and sales) and how the money collected is used by local, county, state, and federal governments.
9.2.12.CAP.19	Explain the purpose of payroll deductions and why fees for various benefits (e.g., medical benefits) are taken out of pay, including the cost of employee benefits to employers and self-employment income.
9.4.12.TL.2	Generate data using formula-based calculations in a spreadsheet and draw conclusions about the data.

Formative Assessments	Summative Assessments
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<ul style="list-style-type: none"> ● Group Work ● Do-Nows ● Graphic Organizers ● Primary Source Analysis ● Document Based Questions 	<ul style="list-style-type: none"> ● Tests ● Quizzes ● Projects <ul style="list-style-type: none"> ○ Preparinging Financial Records ● Final Exam
Suggested Primary Resources	Suggested Supplemental Resources
<ul style="list-style-type: none"> ● Personal Finance, Glencoe, Kapoor ● Knowledgematters.com Virtual Business Online Sim- Personal Finance ● Powerpoint Notes 	<ul style="list-style-type: none"> ● Online Research ● Current Events
Cross-Curricular Connections	
<ul style="list-style-type: none"> ● Consistent Academic Language ● Public Speaking ● Research: collection, calculation and graphic representations of financial data ● Artistic presentation of project findings to the class 	
Enduring Understanding	Essential Questions
<ul style="list-style-type: none"> ● What Personal Financial Statements should I be able to create? ● What formulas do I need to complete the statements? ● What Decisions do I need to make related to my finances? 	<p>How do you Manage Money?</p>

Differentiation & Real World Connections

504	<ul style="list-style-type: none"> ● Preferential seating ● Extended time on tests and assignments ● Reduced homework or classwork ● Verbal, visual, or technology aids 	<ul style="list-style-type: none"> ● Notes provided ● Behavior management support ● Adjusted grading
Enrichment	<ul style="list-style-type: none"> ● Utilize collaborative media tools ● Provide differentiated feedback ● Opportunities for reflection 	<ul style="list-style-type: none"> ● Encourage student voice and input ● Model close reading ● Distinguish long term and short term goals
IEP	<ul style="list-style-type: none"> ● Notes provided ● Provide access to a variety of tools for responses ● Provide opportunities to build familiarity and to practice with multiple media tools ● Graphic organizers 	<ul style="list-style-type: none"> ● Provide multiple means of action and expression ● Consider learning styles and interests ● Provide differentiated mentors
ELLs	<ul style="list-style-type: none"> ● Pre-teach new vocabulary and meaning of symbols ● Embed glossaries or definitions ● Provide translations ● Connect new vocabulary to background knowledge 	<ul style="list-style-type: none"> ● Provide flash cards ● Incorporate as many learning senses as possible ● Portray structure, relationships, and associations through concept webs ● Graphic organizers

At-risk	<ul style="list-style-type: none"> ● Purposeful seating ● Counselor involvement ● Parent involvement 	<ul style="list-style-type: none"> ● Contracts ● Alternate assessments ● Hands-on learning
21st Century Skills		
<ul style="list-style-type: none"> ● Creativity ● Innovation ● Critical Thinking ● Partner/Team work 	<ul style="list-style-type: none"> ● Problem Solving ● Communication ● Collaboration 	
Integrating Technology		
<ul style="list-style-type: none"> ● Chromebooks ● Internet research ● Online programs 	<ul style="list-style-type: none"> ● Virtual collaboration and projects ● Presentations using presentation hardware and software 	
Career Education		
<ul style="list-style-type: none"> ● How do I create financial documents? 	<ul style="list-style-type: none"> ● How does a financial document support my financial life? 	

Personal Finance	Grades 9-12	Unit 5	Marking Period 2
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Focus Indicator	
9.1.12.EG.6	Analyze the rights and responsibilities of buyers and sellers under consumer protection laws.
9.1.12.FI.4	Research benefits and drawbacks of products offered by financial and non-financial companies (e.g., banks, credit unions, check-cashing stores, product warranty insurance).

Formative Assessments	Summative Assessments
<ul style="list-style-type: none"> ● Group Work ● Debates ● Do-Nows ● Graphic Organizers ● Primary Source Analysis ● Document Based Questions 	<ul style="list-style-type: none"> ● Tests ● Quizzes ● Projects <ul style="list-style-type: none"> ○ Product Research ● Final Exam
Suggested Primary Resources	Suggested Supplemental Resources
<ul style="list-style-type: none"> ● Personal Finance, Glencoe, Kapoor ● Knowledgematters.com 	<ul style="list-style-type: none"> ● Online Research ● Current Events

Virtual Business Online Sim- Personal Finance	
<ul style="list-style-type: none"> ● Powerpoint Notes 	
Cross-Curricular Connections	
<ul style="list-style-type: none"> ● Consistent Academic Language ● Public Speaking ● Research: collection, calculation and graphic representations of financial data ● Artistic presentation of project findings to the class 	
Enduring Understanding	Essential Questions
<ul style="list-style-type: none"> ● What should I research when buying a big ticket item? ● What protection does a Warranty provide? ● What are examples of Buyer Incentives? 	How do you Purchase big ticket items within your budget?

Differentiation & Real World Connections		
504	<ul style="list-style-type: none"> ● Preferential seating ● Extended time on tests and assignments ● Reduced homework or classwork ● Verbal, visual, or technology aids 	<ul style="list-style-type: none"> ● Notes provided ● Behavior management support ● Adjusted grading
Enrichment	<ul style="list-style-type: none"> ● Utilize collaborative media tools ● Provide differentiated feedback ● Opportunities for reflection 	<ul style="list-style-type: none"> ● Encourage student voice and input ● Model close reading ● Distinguish long term and short term goals

IEP	<ul style="list-style-type: none"> ● Notes provided ● Provide access to a variety of tools for responses ● Provide opportunities to build familiarity and to practice with multiple media tools ● Graphic organizers 	<ul style="list-style-type: none"> ● Provide multiple means of action and expression ● Consider learning styles and interests ● Provide differentiated mentors
ELLs	<ul style="list-style-type: none"> ● Pre-teach new vocabulary and meaning of symbols ● Embed glossaries or definitions ● Provide translations ● Connect new vocabulary to background knowledge 	<ul style="list-style-type: none"> ● Provide flash cards ● Incorporate as many learning senses as possible ● Portray structure, relationships, and associations through concept webs ● Graphic organizers
At-risk	<ul style="list-style-type: none"> ● Purposeful seating ● Counselor involvement ● Parent involvement 	<ul style="list-style-type: none"> ● Contracts ● Alternate assessments ● Hands-on learning
21st Century Skills		
<ul style="list-style-type: none"> ● Creativity ● Innovation ● Critical Thinking ● Partner/Team work 		<ul style="list-style-type: none"> ● Problem Solving ● Communication ● Collaboration
Integrating Technology		

<ul style="list-style-type: none"> • Chromebooks • Internet research • Online programs 	<ul style="list-style-type: none"> • Virtual collaboration and projects • Presentations using presentation hardware and software
Career Education	
<ul style="list-style-type: none"> • Why are big ticket salespeople so pushy? 	<ul style="list-style-type: none"> • What does a warranty company do for the consumer?

Personal Finance	Grades 9-12	Unit 6	Marking Period 2
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Focus Indicator	
9.2.12.CAP.21	Explain low-cost and low-risk ways to start a business.
9.2.12.CAP.22	Compare risk and reward potential and use the comparison to decide whether starting a business is feasible.
9.2.12.CAP.23	Identify different ways to obtain capital for starting a business.

Formative Assessments	Summative Assessments
<ul style="list-style-type: none"> • Group Work • Graphic Organizers 	<ul style="list-style-type: none"> • Tests • Quizzes

<ul style="list-style-type: none"> ● Primary Source Analysis ● Document Based Questions 	<ul style="list-style-type: none"> ● Projects <ul style="list-style-type: none"> ○ Business Plan ● Final Exam
Suggested Primary Resources	Suggested Supplemental Resources
<ul style="list-style-type: none"> ● Personal Finance, Glencoe, Kapoor ● Knowledgematters.com Virtual Business Online Sim- Personal Finance ● Powerpoint Notes 	<ul style="list-style-type: none"> ● Online Research ● Current Events
Cross-Curricular Connections	
<ul style="list-style-type: none"> ● Consistent Academic Language ● Public Speaking ● Research: collection, calculation and graphic representations of financial data ● Artistic presentation of project findings to the class 	
Enduring Understanding	Essential Questions
<ul style="list-style-type: none"> ● What business should I open? ● What steps do I need to take to consider opening a business? 	How do I create a Business Plan for my own business?

Differentiation & Real World Connections		
504	<ul style="list-style-type: none"> ● Preferential seating ● Extended time on tests and assignments ● Reduced homework or classwork ● Verbal, visual, or technology aids 	<ul style="list-style-type: none"> ● Notes provided ● Behavior management support ● Adjusted grading

Enrichment	<ul style="list-style-type: none"> ● Utilize collaborative media tools ● Provide differentiated feedback ● Opportunities for reflection 	<ul style="list-style-type: none"> ● Encourage student voice and input ● Model close reading ● Distinguish long term and short term goals
IEP	<ul style="list-style-type: none"> ● Notes provided ● Provide access to a variety of tools for responses ● Provide opportunities to build familiarity and to practice with multiple media tools ● Graphic organizers 	<ul style="list-style-type: none"> ● Provide multiple means of action and expression ● Consider learning styles and interests ● Provide differentiated mentors
ELLs	<ul style="list-style-type: none"> ● Pre-teach new vocabulary and meaning of symbols ● Embed glossaries or definitions ● Provide translations ● Connect new vocabulary to background knowledge 	<ul style="list-style-type: none"> ● Provide flash cards ● Incorporate as many learning senses as possible ● Portray structure, relationships, and associations through concept webs ● Graphic organizers
At-risk	<ul style="list-style-type: none"> ● Purposeful seating ● Counselor involvement ● Parent involvement 	<ul style="list-style-type: none"> ● Contracts ● Alternate assessments ● Hands-on learning
21st Century Skills		
<ul style="list-style-type: none"> ● Creativity ● Innovation 		<ul style="list-style-type: none"> ● Problem Solving ● Communication

<ul style="list-style-type: none"> ● Critical Thinking ● Partner/Team work 	<ul style="list-style-type: none"> ● Collaboration
Integrating Technology	
<ul style="list-style-type: none"> ● Chromebooks ● Internet research ● Online programs 	<ul style="list-style-type: none"> ● Virtual collaboration and projects ● Presentations using presentation hardware and software
Career Education	
<ul style="list-style-type: none"> ● What type of business would match my characteristics? 	<ul style="list-style-type: none"> ● How does my business help the neighborhood?

Personal Finance	Grades 9-12	Unit 7	Marking Period 3
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Focus Indicator	
9.1.12.CDM.2	Compare and contrast the advantages and disadvantages of various types of mortgages.
9.1.12.CDM.7	Calculate a mortgage payment based on type of loan, down payment, credit score, and loan interest rate.

Formative Assessments	Summative Assessments
<ul style="list-style-type: none"> ● Group Work ● Debates ● Do-Nows ● Graphic Organizers ● Quizlet ● Primary Source Analysis ● Document Based Questions 	<ul style="list-style-type: none"> ● Tests ● Quizzes ● Projects <ul style="list-style-type: none"> ○ Housing Project ● Final Exam
Suggested Primary Resources	Suggested Supplemental Resources
<ul style="list-style-type: none"> ● Personal Finance, Glencoe, Kapoor ● Knowledgematters.com Virtual Business Online Sim- Personal Finance ● Powerpoint Notes 	<ul style="list-style-type: none"> ● Online Research ● Current Events
Cross-Curricular Connections	
<ul style="list-style-type: none"> ● Consistent Academic Language ● Public Speaking 	

<ul style="list-style-type: none"> ● Research: collection, calculation and graphic representations of financial data ● Artistic presentation of project findings to the class 	
Enduring Understanding	Essential Questions
<ul style="list-style-type: none"> ● What are some key terms I need to know about finding a place to live? ● What financial responsibilities are involved in renting and buying? 	What steps are necessary to find a home to purchase?

Differentiation & Real World Connections		
504	<ul style="list-style-type: none"> ● Preferential seating ● Extended time on tests and assignments ● Reduced homework or classwork ● Verbal, visual, or technology aids 	<ul style="list-style-type: none"> ● Notes provided ● Behavior management support ● Adjusted grading
Enrichment	<ul style="list-style-type: none"> ● Utilize collaborative media tools ● Provide differentiated feedback ● Opportunities for reflection 	<ul style="list-style-type: none"> ● Encourage student voice and input ● Model close reading ● Distinguish long term and short term goals
IEP	<ul style="list-style-type: none"> ● Notes provided ● Provide access to a variety of tools for responses ● Provide opportunities to build familiarity and to practice with multiple media tools ● Graphic organizers 	<ul style="list-style-type: none"> ● Provide multiple means of action and expression ● Consider learning styles and interests ● Provide differentiated mentors

ELLs	<ul style="list-style-type: none"> ● Pre-teach new vocabulary and meaning of symbols ● Embed glossaries or definitions ● Provide translations ● Connect new vocabulary to background knowledge 	<ul style="list-style-type: none"> ● Provide flash cards ● Incorporate as many learning senses as possible ● Portray structure, relationships, and associations through concept webs ● Graphic organizers
At-risk	<ul style="list-style-type: none"> ● Purposeful seating ● Counselor involvement ● Parent involvement 	<ul style="list-style-type: none"> ● Contracts ● Alternate assessments ● Hands-on learning
21st Century Skills		
<ul style="list-style-type: none"> ● Creativity ● Innovation ● Critical Thinking ● Partner/Team work 	<ul style="list-style-type: none"> ● Problem Solving ● Communication ● Collaboration 	
Integrating Technology		
<ul style="list-style-type: none"> ● Chromebooks ● Internet research ● Online programs 	<ul style="list-style-type: none"> ● Virtual collaboration and projects ● Presentations using presentation hardware and software 	
Career Education		

<ul style="list-style-type: none"> • What role does the landlord play? 	<ul style="list-style-type: none"> • How can a realtor help me in my quest for a home?
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Personal Finance	Grades 9-12	Unit 8	Marking Period 3
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Focus Indicator	
9.4.12.CI.1	Demonstrate the ability to reflect, analyze, and use creative skills and ideas (e.g., 1.1.12prof.CR3a).
9.1.12.CDM.1	Identify the purposes, advantages, and disadvantages of debt.
9.1.12.CP.1	Summarize how one’s credit history can affect finances, including loan terms, employment, and qualifying for loans.
9.1.12.PB.3	Design a personal budget that will help you reach your long-term and short-term financial goals.
9.1.12.PB.4	Explain how you would revise your budget to accommodate changing circumstances.
9.1.12.PB.5	Analyze how changes in taxes, inflation, and personal circumstances can affect a personal budget.
9.4.12.CT.1	Identify problem-solving strategies used in the development of an innovative product or practice (e.g., 1.1.12acc.C1b, 2.2.12.PF.3).
9.4.12.CT.2	Explain the potential benefits of collaborating to enhance critical thinking and problem solving (e.g., 1.3E.12profCR3.a).

Formative Assessments	Summative Assessments
<ul style="list-style-type: none"> ● Group Work ● Completing financial documents 	<ul style="list-style-type: none"> ● Tests ● Quizzes ● Primary Source Analysis ● Document Based Questions ● Projects <ul style="list-style-type: none"> ○ Preparing Financial Records for 3 different scenarios ● Final Exam
Suggested Primary Resources	Suggested Supplemental Resources
<ul style="list-style-type: none"> ● Personal Finance, Glencoe, Kapoor ● Knowledgematters.com Virtual Business Online Sim- Personal Finance ● Powerpoint Notes 	<ul style="list-style-type: none"> ● Online Research ● Current Events
Cross-Curricular Connections	
<ul style="list-style-type: none"> ● Consistent Academic Language ● Public Speaking ● Research: collection, calculation and graphic representations of financial data ● Artistic presentation of project findings to the class 	
Enduring Understanding	Essential Questions
<ul style="list-style-type: none"> ● How do you write out checks for bills? ● How do you keep records for my bank account? ● How do I fill out a tax form? 	Family Financial Management Simulation

Differentiation & Real World Connections

504	<ul style="list-style-type: none"> ● Preferential seating ● Extended time on tests and assignments ● Reduced homework or classwork ● Verbal, visual, or technology aids 	<ul style="list-style-type: none"> ● Notes provided ● Behavior management support ● Adjusted grading
Enrichment	<ul style="list-style-type: none"> ● Utilize collaborative media tools ● Provide differentiated feedback ● Opportunities for reflection 	<ul style="list-style-type: none"> ● Encourage student voice and input ● Model close reading ● Distinguish long term and short term goals
IEP	<ul style="list-style-type: none"> ● Notes provided ● Provide access to a variety of tools for responses ● Provide opportunities to build familiarity and to practice with multiple media tools ● Graphic organizers 	<ul style="list-style-type: none"> ● Provide multiple means of action and expression ● Consider learning styles and interests ● Provide differentiated mentors
ELLs	<ul style="list-style-type: none"> ● Pre-teach new vocabulary and meaning of symbols ● Embed glossaries or definitions ● Provide translations ● Connect new vocabulary to background knowledge 	<ul style="list-style-type: none"> ● Provide flash cards ● Incorporate as many learning senses as possible ● Portray structure, relationships, and associations through concept webs ● Graphic organizers

At-risk	<ul style="list-style-type: none"> ● Purposeful seating ● Counselor involvement ● Parent involvement 	<ul style="list-style-type: none"> ● Contracts ● Alternate assessments ● Hands-on learning
21st Century Skills		
<ul style="list-style-type: none"> ● Creativity ● Innovation ● Critical Thinking ● Partner/Team work 	<ul style="list-style-type: none"> ● Problem Solving ● Communication ● Collaboration 	
Integrating Technology		
<ul style="list-style-type: none"> ● Chromebooks ● Internet research ● Calculator 	<ul style="list-style-type: none"> ● Virtual collaboration and projects ● Presentations using presentation hardware and software 	
Career Education		
<ul style="list-style-type: none"> ● How do you prepare a tax return? 	<ul style="list-style-type: none"> ● Why do you need to keep your finances in order? 	

Personal Finance	Grades 9-12	Unit 9	Marking Period 4
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Focus Indicator	
9.1.12.CFR.1	Compare and contrast the role of philanthropy, volunteer service, and charities in community development and quality of life in a variety of cultures.
9.1.12.CFR.6	Identify and explain the consequences of breaking federal and/or state employment or financial laws.
9.1.12.FP.1	Create a clear long-term financial plan to ensure its alignment with your values.
9.1.12.FP.2	Explain how an individual's financial values and goals may change across a lifetime and the adjustments to the personal financial plan that may be needed.
9.1.12.FP.6	Evaluate the relationship of familial patterns, cultural traditions, and historical influences on financial practice.
9.1.12.RM.1	Describe the importance of various sources of income in retirement, including Social Security, employer-sponsored retirement savings plans, and personal investments.

9.1.12.RM.3	Compare the cost of various types of insurance (e.g., life, homeowners, motor vehicle) for the same product or service, strategies to lower costs, and the process for filing an insurance claim.
9.1.12.RM.7	Evaluate individual and family needs for insurance protection using opportunity -cost analysis to determine if the amount of protection is adequate or over -insured.
9.1.12.PB.1	Explain the difference between saving and investing.
9.1.12.PB.3	Design a personal budget that will help you reach your long-term and short-term financial goals.
9.1.12.PB.4	Explain how you would revise your budget to accommodate changing circumstances.
9.1.12.PB.5	Analyze how changes in taxes, inflation, and personal circumstances can affect a personal budget.
9.4.12.TL.2	Generate data using formula-based calculations in a spreadsheet and draw conclusions about the data.
9.1.12.EG.6	Analyze the rights and responsibilities of buyers and sellers under consumer protection laws.
9.1.12.FI.3	Develop a plan that uses the services of various financial institutions to prepare for long term personal and family goals (e.g., college, retirement).
9.1.12.FI.4	Research benefits and drawbacks of products offered by financial and non-financial companies (e.g., banks, credit unions, check-cashing stores, product warranty insurance).
9.1.12.CDM.1	Identify the purposes, advantages, and disadvantages of debt.
9.1.12.CDM.2	Compare and contrast the advantages and disadvantages of various types of mortgages.

9.1.12.CDM.7	Calculate a mortgage payment based on type of loan, down payment, credit score, and loan interest rate.
9.4.12.CI.1	Demonstrate the ability to reflect, analyze, and use creative skills and ideas (e.g., 1.1.12prof.CR3a).
9.4.12.CI.2	Identify career pathways that highlight personal talents, skills, and abilities (e.g., 1.4.12prof.CR2b, 2.2.12.LF.8).
9.1.12.CP.1	Summarize how one's credit history can affect finances, including loan terms, employment, and qualifying for loans.
9.4.12.CT.1	Identify problem-solving strategies used in the development of an innovative product or practice (e.g., 1.1.12acc.C1b, 2.2.12.PF.3).
9.4.12.CT.2	Explain the potential benefits of collaborating to enhance critical thinking and problem solving (e.g., 1.3E.12profCR3.a).
9.4.12.CT.4	Participate in online strategy and planning sessions for course-based, school-based, or other project and determine the strategies that contribute to effective outcomes.
9.2.12.CAP.3	Investigate how continuing education contributes to one's career and personal growth.
9.2.12.CAP.4	Evaluate different careers and develop various plans (e.g., costs of public, private, training schools) and timetables for achieving them, including educational/training requirements, costs, loans, and debt repayment.
9.2.12.CAP.5	Assess and modify a personal plan to support current interests and postsecondary plans.
9.2.12.CAP.6	Identify transferable skills in career choices and design alternative career plans based on those skills.
9.2.12.CAP.7	Use online resources to examine licensing, certification, and credentialing requirements at the local, state, and national levels to maintain compliance with industry requirements in areas of career interest.

9.2.12.CAP.8	Determine job entrance criteria (e.g., education credentials, math/writing/reading comprehension tests, drug tests) used by employers in various industry sectors.
9.2.12.CAP.12	Explain how compulsory government programs (e.g., Social Security, Medicare) provide insurance against some loss of income and benefits to eligible recipients.
9.2.12.CAP.16	Explain why taxes are withheld from income and the relationship of federal, state, and local taxes (e.g., property, income, excise, and sales) and how the money collected is used by local, county, state, and federal governments.
9.2.12.CAP.19	Explain the purpose of payroll deductions and why fees for various benefits (e.g., medical benefits) are taken out of pay, including the cost of employee benefits to employers and self-employment income.
9.2.12.CAP.21	Explain low-cost and low-risk ways to start a business.
9.2.12.CAP.22	Compare risk and reward potential and use the comparison to decide whether starting a business is feasible.
9.2.12.CAP.23	Identify different ways to obtain capital for starting a business.

Formative Assessments	Summative Assessments
<ul style="list-style-type: none"> ● Group Work ● Debates ● Do-Nows ● Graphic Organizers ● Essays-Traditional 	<ul style="list-style-type: none"> ● Tests ● Quizzes ● Primary Source Analysis ● Document Based Questions ● Projects <ul style="list-style-type: none"> ○ Virtual Business Personal Finance Sim ● Final Exam
Suggested Primary Resources	Suggested Supplemental Resources
<ul style="list-style-type: none"> ● Personal Finance, Glencoe, Kapoor 	<ul style="list-style-type: none"> ● Online Research

<ul style="list-style-type: none"> ● Knowledgematters.com Virtual Business Online Sim- Personal Finance ● Powerpoint Notes 	<ul style="list-style-type: none"> ● Current Events
Cross-Curricular Connections	
<ul style="list-style-type: none"> ● Consistent Academic Language ● Public Speaking ● Research: collection, calculation and graphic representations of financial data ● Artistic presentation of project findings to the class 	
Enduring Understanding	Essential Questions
<ul style="list-style-type: none"> ● Complete all of the life skills in a virtual simulation where you have to keep your person healthy, employed, insured, and financially sound. 	Virtual Business Online Program- Personal Finance

Differentiation & Real World Connections		
504	<ul style="list-style-type: none"> ● Preferential seating ● Extended time on tests and assignments ● Reduced homework or classwork ● Verbal, visual, or technology aids 	<ul style="list-style-type: none"> ● Notes provided ● Behavior management support ● Adjusted grading
Enrichment	<ul style="list-style-type: none"> ● Utilize collaborative media tools ● Provide differentiated feedback ● Opportunities for reflection 	<ul style="list-style-type: none"> ● Encourage student voice and input ● Model close reading ● Distinguish long term and short term goals

IEP	<ul style="list-style-type: none"> ● Notes provided ● Provide access to a variety of tools for responses ● Provide opportunities to build familiarity and to practice with multiple media tools ● Graphic organizers 	<ul style="list-style-type: none"> ● Provide multiple means of action and expression ● Consider learning styles and interests ● Provide differentiated mentors
ELLs	<ul style="list-style-type: none"> ● Pre-teach new vocabulary and meaning of symbols ● Embed glossaries or definitions ● Provide translations ● Connect new vocabulary to background knowledge 	<ul style="list-style-type: none"> ● Provide flash cards ● Incorporate as many learning senses as possible ● Portray structure, relationships, and associations through concept webs ● Graphic organizers
At-risk	<ul style="list-style-type: none"> ● Purposeful seating ● Counselor involvement ● Parent involvement 	<ul style="list-style-type: none"> ● Contracts ● Alternate assessments ● Hands-on learning
21st Century Skills		
<ul style="list-style-type: none"> ● Creativity ● Innovation ● Critical Thinking ● Partner/Team work 		<ul style="list-style-type: none"> ● Problem Solving ● Communication ● Collaboration
Integrating Technology		

<ul style="list-style-type: none">● Chromebooks● Internet research● Online program-VB	<ul style="list-style-type: none">● Virtual collaboration and projects● Presentations using presentation hardware and software
Career Education	
<ul style="list-style-type: none">● How does a person's health affect their finances?	<ul style="list-style-type: none">● How does credit affect my finances?

Appendix A

Content Area(s): Personal Finance
Grade Level(s): 9-12
Unit Name: Virtual Business: Personal Finance
Timeline: 9 weeks Unit 2
Curriculum Developer(s): B. Kirkbride revised by Sharon Selby

ENDURING UNDERSTANDINGS (Benchmarks):

- My decision making and how to consider the effects of a decision before it is made are important life skills in preparing for the real world.

ESSENTIAL QUESTIONS:

- Will I be proud of myself if I take this action?
- How can I plan and alter my schedules to allow them to balance health, work and educational goals?
- How can experience from working on one job give me the experience necessary to get a better paying job with more benefits?
- Is it possible to read a bank statement to determine my actual income and spending and compare that to my budget?

CONTENT			INSTRUCTION and ASSESSMENT	
STANDARDS	SKILLS (What Students Be Able to Do?)	CONCEPTS (What Students Will Understand)	ACTIVITIES/STRATEGIES (Learning Activities/Differentiation/Interdisciplinary Connections)	ASSESSMENT (How Learning Will Be Assessed)
NJSLS: WORK.9-12.9.2.12 E.4 WORK.9-12.9.2.12 E.1 WORK.9-12.9.2.12 E.2	Develop a schedule that let them get to work on time, stay healthy, and eventually further their education. Research and compare potential job openings.	Plan and alter schedules to allow them to balance health, work and educational goals. How to read a job posting.	Run SIM: Open checking account, change method of payment, check register, shop for food, pay and tax records, pay bills, bank statements and deposit funds. Develop a weekly work, school, shop and relaxation schedule for week's activities.	Reading quiz Math quiz Run SIM to achieve specific goals. Multiple choice questions Computer Exercise

<p>Companion Standards:: RST9-12.5-9</p> <p>WHST 9-12 All</p>	<p>Apply online for a job.</p> <p>View a pay stub and compare gross pay to net pay.</p> <p>Determine whether to expect a surplus or deficit in budget.</p> <p>Open a saving account and save to build up an emergency fund.</p> <p>Apartment hunt to find the best apartment in terms of cost.</p>	<p>See how payroll taxes and income tax deductions case their net pay to be less than gross pay.</p> <p>Understand how to open a savings account.</p> <p>Recognize the importance of saving money for an emergency fund.</p> <p>Understand gross pay, deductions and net pay.</p> <p>How to compare costs of different apartments including related costs such as transportation.</p> <p>Realize how apartment location, transportation and a work schedule must work together.</p>	<p>Complete an online job application.</p> <p>Read a paystub, itemize deductions</p> <p>Review outstanding bills for nine months and add them up to determine their monthly fixed expenses.</p>	<p>Complete a check using the provided materials.</p> <p>Record a check and debit in a checking account register and balance the account.</p> <p>Create a resume and cover letter and receive a job offer using Virtual Business</p>
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Appendix

Differentiation	
Enrichment	<ul style="list-style-type: none"> ● Utilize collaborative media tools ● Provide differentiated feedback ● Opportunities for reflection ● Encourage student voice and input ● Model close reading ● Distinguish long term and short term goals

Intervention & Modification	<ul style="list-style-type: none"> ● Utilize “skeleton notes” where some required information is already filled in for the student ● Provide access to a variety of tools for responses ● Provide opportunities to build familiarity and to practice with multiple media tools ● Leveled text and activities that adapt as students build skills ● Provide multiple means of action and expression ● Consider learning styles and interests ● Provide differentiated mentors ● Graphic organizers
ELLs	<ul style="list-style-type: none"> ● Pre-teach new vocabulary and meaning of symbols ● Embed glossaries or definitions ● Provide translations ● Connect new vocabulary to background knowledge ● Provide flash cards ● Incorporate as many learning senses as possible ● Portray structure, relationships, and associations through concept webs ● Graphic organizers
21st Century Skills	
<ul style="list-style-type: none"> ● Creativity ● Innovation ● Critical Thinking ● Problem Solving ● Communication ● Collaboration 	

Integrating Technology
<ul style="list-style-type: none">● Chromebooks● Internet research● Online programs● Virtual collaboration and projects● Presentations using presentation hardware and software

Appendix B

Content Area(s): Personal Finance Grade Level(s): 9-12 Unit Name: Protecting Your Finances Timeline: 9 Weeks Curriculum Developer(s): B. Kirkbride
ENDURING UNDERSTANDINGS (Benchmarks): <ul style="list-style-type: none"> ▪ Effective financial planning on my part should include a plan to protect my finances from unexpected problems or events.
ESSENTIAL QUESTIONS: <ul style="list-style-type: none"> ▪ Why is it important to have a plan to protect my finances? ▪ What actions can I take throughout the year to help reduce the amount of taxes I owe? ▪ What types of risk can lead to the need for home or motor vehicle insurance? ▪ How can a life insurance policy help build a successful plan? ▪ At what time should I begin my retirement?

CONTENT			INSTRUCTION and ASSESSMENT	
STANDARDS	SKILLS <small>(What Students Be Able to Do?)</small>	CONCEPTS <small>(What Students Will Understand)</small>	ACTIVITIES/STRATEGIES <small>(Learning Activities/Differentiation/Interdisciplinary Connections)</small>	ASSESSMENT <small>(How Learning Will Be Assessed)</small>

<p>NJSLS:</p> <p>WORK.9-12.9.2.12 E.4 WORK.9-12.9.2.12 E.1 WORK.9-12.9.2.12 E.2 WORK.9-12.9.2.12.A.1</p> <p>Companion Standards: : RST9-12.5-9</p> <p>WHST 9-12 All</p>	<p>Discuss the importance of tax planning.</p> <p>Identify my taxable income</p> <p>Describe the types of federal income tax forms.</p> <p>Identify types of risks and risk management methods.</p> <p>Explain how insurance programs can help manage risks.</p> <p>Describe the importance of property and liability insurance.</p> <p>Analyze costs and benefits of various types of health insurance.</p> <p>Explain the importance of retirement planning.</p> <p>Identify retirement living costs and housing needs.</p>	<p>Understand that there are basic strategies to reduce the amount of taxes owed.</p> <p>Understand the need to interpret a form W-2 to help prepare an income tax return.</p> <p>Relate how a W-4 form is used by the employers and employees.</p> <p>Understand your rights if you receive an audit notice from the IRS.</p> <p>Understand that someone’s driving record can affect their car insurance rates.</p> <p>Life changes might prompt a change in health insurance.</p> <p>Understand the importance of having a will.</p> <p>Understanding the different insurance policy forms can help you choose the one that is best suited for your needs.</p>	<p>Find solutions by reviewing a Form W-2.</p> <p>Create a checklist to describe the various tax strategies you can use to reduce the amount of taxes you owe.</p> <p>Conduct research to find out the benefits of using tax preparation software vs a tax preparer.</p> <p>Using a photocopy of a Form W-2, complete a 1040EZ tax return.</p> <p>Make a list of your most valuable possessions, consider how much it would cost to replace them.</p> <p>Draw a web diagram to help organize the various types of motor vehicle insurance coverage that are available./</p> <p>Identify a make, model, and year of a vehicle that you might like to own. Research two insurance companies and get prices.</p> <p>Present two scenarios in which a person might need disability insurance.</p> <p>Interpret a life insurance policy to determine policy cash value.</p> <p>Calculate how much money must be saved over 10 years for retirement.</p> <p>Meet with a retired member of your family or community to discuss his or her planning and recommendations for retirement.</p>	<p>Prepare a W-4 form correctly to ensure an employer will withhold the right amount of money.</p> <p>Complete a Form 1040 EZ correctly.</p> <p>Compute fluently and make reasonable estimates to calculate total insurance payments.</p> <p>Review key concepts: identify and relate how insurance related to your financial planning.</p> <p>Higher order thinking: Judge: Do you think people over 65 years old should be eligible for Medicare if they can afford health insurance?</p> <p>Theorize which professions might have a greater need for disability income insurance.</p> <p>Mathematics: Calculate insurance payments for different scenarios.</p> <p>Hypothesize why an estate planner might recommend newlyweds to own property as “tenants in common”?</p> <p>Evaluate a couple’s choice to travel after retirement rather than save for retirement.</p>
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Appendix

Differentiation	
Enrichment	<ul style="list-style-type: none"> ● Utilize collaborative media tools ● Provide differentiated feedback ● Opportunities for reflection ● Encourage student voice and input ● Model close reading ● Distinguish long term and short term goals

Intervention & Modification	<ul style="list-style-type: none"> ● Utilize “skeleton notes” where some required information is already filled in for the student ● Provide access to a variety of tools for responses ● Provide opportunities to build familiarity and to practice with multiple media tools ● Leveled text and activities that adapt as students build skills ● Provide multiple means of action and expression ● Consider learning styles and interests ● Provide differentiated mentors ● Graphic organizers
ELLs	<ul style="list-style-type: none"> ● Pre-teach new vocabulary and meaning of symbols ● Embed glossaries or definitions ● Provide translations ● Connect new vocabulary to background knowledge ● Provide flash cards ● Incorporate as many learning senses as possible ● Portray structure, relationships, and associations through concept webs ● Graphic organizers
21st Century Skills	
<ul style="list-style-type: none"> ● Creativity ● Innovation ● Critical Thinking ● Problem Solving ● Communication ● Collaboration 	

Integrating Technology

- Chromebooks
- Internet research
- Online programs
- Virtual collaboration and projects
- Presentations using presentation hardware and software