

# **Fair Lawn Public Schools**

**Fair Lawn, NJ**

**Personal  
Financial  
Literacy**

**Adopted August**

**2015**

**Revised August 2015  
Developed August 2015**

The goal of Personal Financial Literacy is to help students achieve a level of financial literacy; to help them become financially capable consumers.

**Personal  
Financial  
Literacy**

# **Fair Lawn School District**

## **Committee Credits Business Department**

Julie LaGrotteria, Teacher  
Daniel Erik Miller, Teacher  
Lauren Gimon, Supervisor

**Spring 2015**

# Personal Financial Literacy

## I. Course Synopsis

Personal Financial Literacy directly aligns with the New Jersey Department of Education's revision of the Core Curriculum Content Standards of 2014. As of June 17, 2009, the State Board of Education requires, "At least 2.5 credits in financial, economic, business, and entrepreneurial literacy, effective with the 2010-2011 grade nine class." The goal of Standard 9.1 Personal Financial Literacy is that all students will develop skills and strategies that promote personal and financial responsibility related to financial planning, savings, investment, and charitable giving in the global economy. Standard 9.1 describes skills that prepare students for personal and civic financial literacy. The inclusion of Personal Financial Literacy as a standard, rather than as a strand, reflects the growing need for 21st-century citizens to be financially literate, particularly in light of the increasing number of financial choices they face due to the global economy. Financial literacy includes the application of knowledge, skills, and ethical values when making consumer and financial decisions that impact the self, the family, and the local and global communities. Seven specific strands are addressed and taught throughout the curriculum. These strands include: income and careers; money management; credit and debt management; planning, saving, and investing; becoming a critical consumer; civic financial responsibility; insuring and protecting. Student's individual learning styles and abilities are addressed through differentiated instruction as well as through different modalities of learning including the infusion of technology into daily lessons. Upon completion and passing of this course students will earn 2.5 credits and fulfill the Personal Financial Literacy graduation requirement.

## II. Philosophy & Rationale

New Jersey Core Curriculum Content Standards Standard 9 21st Century Life and Careers

- In today's global economy, students need to be lifelong learners who have the knowledge and skills to adapt to an evolving workplace and world. To address these demands, Standard 9, 21st Century Life and Careers, which includes the 12 Career Ready Practices, establishes clear guidelines for what students need to know and be able to do in order to be successful in their future careers and to achieve financial independence.

Mission: 21st century life and career skills enable students to make informed decisions that prepare them to engage as active citizens in a dynamic global society and to successfully meet the challenges and opportunities of the 21st century global workplace.

Vision: To integrate 21st Century life and career skills across the K-12 curriculum and in Career and Technical Education (CTE) programs to foster a population that:

- Continually self-reflects and seeks to improve the essential life and career practices that lead to success.
- Uses effective communication and collaboration skills and resources to interact with a global society.
- Is financially literate and financially responsible at home and in the broader community.
- Is knowledgeable about careers and can plan, execute, and alter career goals in response to changing societal and economic conditions.
- Seeks to attain skill and content mastery to achieve success in a chosen career path.

### III. Scope & Sequence

#### **Unit 1: Earning Money (5 Weeks):**

SMART GOALS

Education and Earnings

Career Exploration

Employment Process

The Economy and Labor Market

Taxes

IRS

Audit

Income Tax

Mandatory vs. Non-Mandatory deductions

Medicare

Social Security

W2 Form

W4 Form

Employee Benefits

Taxable vs. Nontaxable Income

Deductions

Tax Preparations

Entrepreneurship and Financial Risk

#### **Unit 2: Spending Money (6 Weeks):**

Banking

Checking accounts

Saving accounts

Financial Services

Using and maintaining a bank account

Various types of currency

Writing a check

Reconciling your account

The Federal Reserve

The FDIC

Budgeting

Financial Decisions and cultural values

Opportunity Cost  
Insurance  
Identity protections  
Consumer protection

**Unit 3: Saving and Investing Money (5 Weeks):**

Pay yourself first  
Savings account  
Interest  
Simple vs. Compound  
Fixed vs. Variable  
CD  
Bond  
Stocks  
Types of Investments  
Short term vs. long term investments  
Government's Role  
Diversification  
Retirement Planning  
Will

**Unit 4: Borrowing Money (4 Weeks):**

Credit  
Advantages and Disadvantages  
Credit Score  
Credit Cards  
Interest  
Home Loans  
Renting vs. Buying  
Student Loans  
Car Loans

## IV. Unit Descriptions

### Unit 1: Earning Money

(5 Weeks)

#### Enduring Understanding

1. Establish SMART Goals
2. Explore career opportunities and earnings potential
3. Understand how the employment process works and how it is affected by the economy and labor market.
4. Taxes and other deductions affect net pay

#### Essential Question(s)

1. What are SMART goals and why are they important?
2. What are possible career opportunities and earnings potential for each?
3. How does the employment process work and how it is affected by the economy and labor market
4. How do taxes and other deductions affect net pay

#### Learning Objectives

Students will be able to:

1. Formulate SMART Goals
2. Research Career opportunities and earnings potential
3. Identify the financial risk and potential reward of being an entrepreneur
4. Identify the employment process
5. Understand how the economy and the labor market affects the employment process
6. Recognize the role of the IRS on taxation
7. Differentiate Net and Gross Pay
8. Understand and prepare tax forms
9. Understand deductions (both mandatory and nonmandatory)

#### New Jersey Core Curriculum Standards – Technology

- See Technology & Career Readiness & 21st Century Skills Standards Curriculum Appendix

#### Career Readiness Practices

- CRP1. Act as a responsible and contributing citizen and employee.
- CRP2. Apply appropriate academic and technical skills.

- CRP5. Consider the environmental, social and economic impacts of decisions.
- CRP7. Employ valid and reliable research strategies.
- CRP9. Model integrity, ethical leadership and effective management.
- CRP10. Plan education and career paths aligned to personal goals.
- CRP11. Use technology to enhance productivity.
- CRP12. Work productively in teams while using cultural global competence.

#### NJCCS Standard 9.1 – Personal Financial Literacy

- 9.1.12.A.1 Differentiate among the types of taxes and employee benefits.
- 9.1.12.A.2 Differentiate between taxable and nontaxable income.
- 9.1.12.A.3 Analyze the relationship between various careers and personal earning goals.
- 9.1.12.A.4 Identify a career goal and develop a plan and timetable for achieving it, including educational/training requirements, costs, and possible debt.
- 9.1.12.A.5 Analyze how the economic, social, and political conditions of a time period can affect the labor market.
- 9.1.12.A.6 Summarize the financial risks and benefits of entrepreneurship as a career choice.
- 9.1.12.A.7 Analyze and critique various sources of income and available resources (e.g., financial assets, property, and transfer payments) and how they may substitute for earned income.
- 9.1.12.A.10 Demonstrate how exemptions and deductions can reduce taxable income.
- 9.1.12.A.11 Explain the relationship between government programs and services and taxation.
- 9.1.12.A.12 Explain how compulsory government programs (e.g., Social Security, Medicare) provide insurance against some loss of income and benefits to eligible recipients.
- 9.1.12.A.13 Analyze the impact of the collective bargaining process on benefits, income, and fair labor practice.
- 9.1.12.B.7 Explain the meaning of income tax, describe how it is calculated, and analyze its impact on one's personal budget.
- 9.1.12.C.7 Analyze the rights and responsibilities of buyers and sellers under consumer protection laws.
- 9.1.12.D.14 Evaluate how taxes affect the rate of return on savings and investments.
- 9.1.12.F.5 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.F.6 Explain the concept and forms of taxation and justify the use of taxation to fund public activities and initiatives.



### NJCCS Standard 9.2 – Career Awareness, Exploration, and Preparation

- 9.2.12.C.1 Review career goals and determine steps necessary for attainment.
- 9.2.12.C.2 Modify Personalized Student Learning Plans to support declared career goals.
- 9.2.12.C.3 Identify transferable career skills and design alternate career plans.
- 9.2.12.C.4 Analyze how economic conditions and societal changes influence employment trends and future education.
- 9.2.12.C.5 Research career opportunities in the United States and abroad that require knowledge of world languages and diverse cultures.
- 9.2.12.C.6 Investigate entrepreneurship opportunities as options for career planning and identify the knowledge, skills, abilities, and resources required for owning and managing a business.
- 9.2.12.C.7 Examine the professional, legal, and ethical responsibilities for both employers and employees in the global workplace.
- 9.2.12.C.8 Assess the impact of litigation and court decisions on employment laws and practices.
- 9.2.12.C.9 Analyze the correlation between personal and financial behavior and employability.

### Suggested Activities/Modifications

*Below is a list of suggested activities, modifications, accommodations, and enrichment opportunities. This includes, but is not limited to,:*

1. Activities
  - a. Students will create Wordles using their SMART GOAL
  - b. Students will research possible career options corresponding to their individual interests
  - c. Student will fill out a W4 form
  - d. Analyze a pay stub
  - e. Research and present a business presentation on a popular entrepreneur
  - f. Group work
  - g. Do Now Activities
  - h. Online research
2. English Language Learners.
  - a. Students may use a bilingual dictionary.
  - b. Read written instructions.

- c. Students may be provided with note organizers / study guides to reinforce key topics.
  - d. Provide modified assessments when necessary.
  - e. Student may complete assessments in alternate setting when requested.
3. Special Education/504 Students.
- a. Modifications in accordance with individual students' 504 plans and IEP's
  - b. Students may be provided with note organizers / study guides to reinforce key topics.
  - c. Extended time on assessments when needed.
  - d. Preferred seating to be determined by student and teacher.
  - e. Provide modified assessments when necessary.
  - f. Student may complete assessments in alternate setting when requested.
  - g. Establish a non-verbal cue to redirect student when not on task.
  - h. Maintain strong teacher / parent communication.
4. Gifted and Talented Students.
- a. Students will be afforded the opportunity to locate current events, beyond the scope discussed in class, that are relevant to the class lessons in order to peer teach and share.
  - b. Provide enrichment activities to expand upon the curriculum.
  - c. Use higher level questioning techniques in class and on assessments.

## **Unit 2: Spending Money**

**(6 weeks)**

### Enduring Understanding

1. Banks and credit unions offer a variety of services.
2. Regulatory agencies provide guidelines for banks and credit unions.
3. Opening and maintaining a checking account is an essential component of being financially literate.
4. The preparation of budgets is an essential component of being financially literate.
5. Government programs and insurance exist to protect critical consumers.

### Essential Question(s)

1. What banks do banks and credit unions offer?
2. Why do regulatory agencies exist?
3. How does one open and maintain a bank account?
4. How does one prepare a budget?

5. How and why are critical consumers protected?

### Learning Objectives

Students will be able to:

1. Identify Financial Services
2. Compare and Contrast banks and credit unions
3. Open and maintaining a checking account
4. Identify the regulatory agencies and their functions
5. Discover how their values affect financial decisions and budgeting
6. Prepare a budget
7. Understand how critical consumers protect themselves

### New Jersey Core Curriculum Standards – Technology

- See Technology & Career Readiness & 21st Century Skills Standards Curriculum Appendix

### Career Readiness Practices

- CRP1. Act as a responsible and contributing citizen and employee.
- CRP5. Consider the environmental, social and economic impacts of decisions.
- CRP7. Employ valid and reliable research strategies.
- CRP8. Utilize critical thinking to make sense of problems and persevere in solving them.
- CRP9. Model integrity, ethical leadership and effective management.
- CRP11. Use technology to enhance productivity.
- CRP12. Work productively in teams while using cultural global competence.

### NJCCS Standard 9.1 – Personal Financial Literacy

- 9.1.12.A.8 Analyze different forms of currency and how currency is used to exchange goods and services.
- 9.1.12.A.9 Analyze how personal and cultural values impact spending and other financial decisions.
- 9.1.12.B.1 Prioritize financial decisions by systematically considering alternatives and possible consequences.
- 9.1.12.B.3 Construct a plan to accumulate emergency “rainy day” funds.
- 9.1.12.B.4 Analyze how income and spending plans are affected by age, needs, and resources. 9.1.12.B.5 Analyze how changes in taxes, inflation, and personal circumstances can affect a personal budget.

- 9.1.12.B.6 Design and utilize a simulated budget to monitor progress of financial plans.
- 9.1.12.B.9 Research the types and characteristics of various financial organizations in the community (e.g., banks, credit unions, check-cashing stores, et. al.).
- 9.1.12.C.1 Compare and contrast the financial benefits of different products and services offered by a variety of financial institutions.
- 9.1.12.D.2 Assess the impact of inflation on economic decisions and lifestyles.
- 9.1.12.E.1 Evaluate the appropriateness of different types of monetary transactions (e.g., electronic transfer, check, certified check, money order, gift card, barter) for various situations. 9.1.12.E.2 Analyze and apply multiple sources of financial information when prioritizing financial decisions.
- 9.1.12.E.3 Determine how objective, accurate, and current financial information affects the prioritization of financial decisions.
- 9.1.12.E.4 Evaluate how media, bias, purpose, and validity affect the prioritization of consumer decisions and spending.
- 9.1.12.E.5 Evaluate business practices and their impact on individuals, families, and societies. 9.1.12.E.7 Apply specific consumer protection laws to the issues they address.
- 9.1.12.E.8 Relate consumer fraud, including online scams and theft of employee time and goods, to laws that protect consumers.
- 9.1.12.E.10 Determine reasons for the increase of identity theft worldwide and evaluate the extent to which victims of identity theft are successful in fully restoring their personal identities
- 9.1.12.G.1 Analyze risks and benefits in various financial situations.
- 9.1.12.G.2 Differentiate between property and liability insurance protection.
- 9.1.12.G.3 Compare the cost of various types of insurance (e.g., life, homeowners, motor vehicle) for the same product or service, given different liability limits and risk factors. 9.1.12.G.4 Evaluate individual and family needs for insurance protection using opportunity-cost analysis.
- 9.1.12.G.5 Differentiate the costs and benefits of renter's and homeowner's insurance. 9.1.12.G.6 Explain how to self-insure and how to determine when self-insurance is appropriate. 9.1.12.G.7 Determine when and why it may be appropriate for the government to provide insurance coverage, rather than private industry.

#### NJCCS Standard 9.2 – Career Awareness, Exploration, and Preparation

- 9.2.12.C.4 Analyze how economic conditions and societal changes influence employment trends and future education.

- 9.2.12.C.7 Examine the professional, legal, and ethical responsibilities for both employers and employees in the global workplace.
- 9.2.12.C.8 Assess the impact of litigation and court decisions on employment laws and practices.

### Suggested Activities

*Below is a list of suggested activities, modifications, accommodations, and enrichment opportunities. This includes, but is not limited to,:*

1. Activities
  - a. Complete and balance a check register
  - b. Complete a deposit and withdrawal slip
  - c. Complete a check
  - d. Prepare a personalized budget
  - e. Work with classmates to discuss a scenario about opportunity cost
  - f. Group work
  - g. Online research
  - h. Do now activities
2. English Language Learners.
  - a. Students may use a bilingual dictionary.
  - b. Read written instructions.
  - c. Students may be provided with note organizers / study guides to reinforce key topics.
  - d. Provide modified assessments when necessary.
  - e. Student may complete assessments in alternate setting when requested.
3. Special Education/504 Students.
  - a. Modifications in accordance with individual students' 504 plans and IEP's
  - b. Students may be provided with note organizers / study guides to reinforce key topics.
  - c. Extended time on assessments when needed.
  - d. Preferred seating to be determined by student and teacher.
  - e. Provide modified assessments when necessary.
  - f. Student may complete assessments in alternate setting when requested.
  - g. Establish a non-verbal cue to redirect student when not on task.
  - h. Maintain strong teacher / parent communication.
4. Gifted and Talented Students.

- a. Students will be afforded the opportunity to locate current events, beyond the scope discussed in class, that are relevant to the class lessons in order to peer teach and share.
- b. Provide enrichment activities to expand upon the curriculum.
- c. Use higher level questioning techniques in class and on assessments.

### **Unit 3: Saving and Investing**

**(5 Weeks)**

#### Enduring Understanding

1. Saving and Investing are crucial components of being financially literate
2. There are various types of investment vehicles with varying levels of risk and reward
3. Interest is a critical part of saving and investing
4. Estate and retirement planning is essential for financial success and stability

#### Essential Question(s)

1. What is the difference between saving and investing?
2. What are various savings and investment vehicles and their varying levels of risk?
3. How does interest affect interest?
4. What is the difference between simple and compound interest?
5. What can we do now to ensure financial stability later on in life?

#### Learning Objectives

Students will be able to:

1. explain the concept of paying yourself first
2. identify and explain the various saving and investing vehicles
3. compare and contrast various saving and investing vehicles
4. Distinguish between short and long term investments
5. Understand the importance of interest
6. Calculate simple and compound interest
7. Explain the importance of diversification
8. Explain the benefits of preparing a will and saving for retirement
9. Modifications in accordance with individual students' 504 plans and IEP's
10. Upon request, study guides, preferential seating and certain test modifications may be made

11. G&T students will be afforded the opportunity to locate current events, beyond the scope discussed in class, that are relevant to the class lessons in order to peer teach and share.

#### New Jersey Core Curriculum Standards – Technology

- See Technology & Career Readiness & 21st Century Skills Standards Curriculum Appendix

#### Career Readiness Practices

- CRP1. Act as a responsible and contributing citizen and employee.
- CRP3. Attend to personal health and financial well-being.
- CRP4. Communicate clearly and effectively and with reason.
- CRP6. Demonstrate creativity and innovation.
- CRP7. Employ valid and reliable research strategies.
- CRP8. Utilize critical thinking to make sense of problems and persevere in solving them.
- CRP9. Model integrity, ethical leadership and effective management. CRP10. Plan education and career paths aligned to personal goals.
- CRP11. Use technology to enhance productivity.
- CRP12. Work productively in teams while using cultural global competence.

#### NJCCS Standard 9.1 – Personal Financial Literacy

- 9.1.12.B.2 Compare strategies for saving and investing and the factors that influence how much should be saved or invested to meet financial goals.
- 9.1.12.B.8 Describe and calculate interest and fees that are applied to various forms of spending, debt, and saving.
- 9.1.12.B.10 Develop a plan that uses the services of various financial institutions to meet personal and family financial goals.
- 9.1.8.C.2 Compare and contrast the financial products and services offered by different types of financial institutions.
- 9.1.12.C.2 Compare and compute interest and compound interest and develop an amortization table using business tools.
- 9.1.12.C.3 Compute and assess the accumulating effect of interest paid over time when using a variety of sources of credit.
- 9.1.12.D.1 Calculate short- and long-term returns on various investments (e.g., stocks, bonds, mutual funds, IRAs, deferred pension plans, and so on).

- 9.1.12.D.3 Summarize how investing builds wealth and assists in meeting long- and short-term financial goals.
- 9.1.12.D.4 Assess factors that influence financial planning.
- 9.1.12.D.5 Justify the use of savings and investment options to meet targeted goals.
- 9.1.12.D.6 Analyze processes and vehicles for buying and selling investments.
- 9.1.12.D.7 Explain the risk, return, and liquidity of various savings and investment alternatives. 9.1.12.D.8 Explain how government and independent financial services and products are used to achieve personal financial goals.
- 9.1.12.D.9 Relate savings and investment results to achievement of financial goals.
- 9.1.12.D.10 Differentiate among various investment products and savings vehicles and how to use them most effectively.
- 9.1.12.D.11 Assess the role of revenue-generating assets as mechanisms for accruing and managing wealth.
- 9.1.12.D.12 Compare and contrast the past and present role of government in the financial industry and in the regulation of financial markets.
- 9.1.12.D.13 Determine the impact of various market events on stock market prices and on other savings and investments.
- 9.1.12.D.14 Evaluate how taxes affect the rate of return on savings and investments. 9.1.12.D.15 Analyze how savings, retirement plans, and other investment options help to shift current income for purposes of tax reporting and filing.
- 9.1.12.G.5 Differentiate the costs and benefits of renter's and homeowner's insurance.

#### NJCCS Standard 9.2 – Career Awareness, Exploration, and Preparation

- 9.2.12.C.4 Analyze how economic conditions and societal changes influence employment trends and future education.
- 9.2.12.C.7 Examine the professional, legal, and ethical responsibilities for both employers and employees in the global workplace.
- 9.2.12.C.8 Assess the impact of litigation and court decisions on employment laws and practices.

#### Suggested Activities

*Below is a list of suggested activities, modifications, accommodations, and enrichment opportunities. This includes, but is not limited to,:*

1. Activities
  - a. Compute compound and simple interest
  - b. Create a savings plan with individual goals



- c. Online stock research
  - d. Online bond research
  - e. Group work
  - f. Online research
  - g. Do now activities
2. English Language Learners.
- a. Students may use a bilingual dictionary.
  - b. Read written instructions.
  - c. Students may be provided with note organizers / study guides to reinforce key topics.
  - d. Provide modified assessments when necessary.
  - e. Student may complete assessments in alternate setting when requested.
3. Special Education/504 Students.
- a. Modifications in accordance with individual students' 504 plans and IEP's
  - b. Students may be provided with note organizers / study guides to reinforce key topics.
  - c. Extended time on assessments when needed.
  - d. Preferred seating to be determined by student and teacher.
  - e. Provide modified assessments when necessary.
  - f. Student may complete assessments in alternate setting when requested.
  - g. Establish a non-verbal cue to redirect student when not on task.
  - h. Maintain strong teacher / parent communication.
4. Gifted and Talented Students.
- a. Students will be afforded the opportunity to locate current events, beyond the scope discussed in class, that are relevant to the class lessons in order to peer teach and share.
  - b. Provide enrichment activities to expand upon the curriculum.
  - c. Use higher level questioning techniques in class and on assessments.

#### **Unit 4: Borrowing Money**

**(4 Weeks)**

##### Enduring Understanding

- 1. The ability to obtain and use credit is a crucial part of being financially literate
- 2. Credit and debt management is a crucial part of being financially literate

##### Essential Question(s)

- 1. What is credit?

2. What are the requirements for obtaining credit?
3. What are the advantages and disadvantages of credit?
4. What is a credit score and how is it measured?
5. What are the various types of loans available?

### Learning Objectives

Students will be able to:

1. Define credit
2. Understand the positive and negative ramifications of credit
3. Identify the process of applying for and obtaining credit
4. Understand the importance of having a good credit score
5. List the factors that both positively and negatively influence a credit score
6. Differentiate various types of loans

### New Jersey Core Curriculum Standards – Technology

- See Technology & Career Readiness & 21st Century Skills Standards Curriculum Appendix

### Career Readiness Practices

- CRP1. Act as a responsible and contributing citizen and employee.
- CRP2. Apply appropriate academic and technical skills.
- CRP3. Attend to personal health and financial well-being.
- CRP4. Communicate clearly and effectively and with reason.
- CRP5. Consider the environmental, social and economic impacts of decisions.
- CRP6. Demonstrate creativity and innovation.
- CRP7. Employ valid and reliable research strategies.
- CRP8. Utilize critical thinking to make sense of problems and persevere in solving them.

### NJCCS Standard 9.1 – Personal Financial Literacy

- 9.1.8.C.1 Compare and contrast credit cards and debit cards and the advantages and disadvantages of using each.
- 9.1.8.C.3 Compare and contrast debt and credit management strategies.
- 9.1.8.C.4 Demonstrate an understanding of the terminology associated with different types of credit (e.g., credit cards, installment loans, mortgages) and compare the interest rates associated with each.

- 9.1.8.C.5 Calculate the cost of borrowing various amounts of money using different types of credit (e.g., credit cards, installment loans, mortgages).
- 9.1.8.C.6 Determine ways to leverage debt beneficially.
- 9.1.8.C.7 Determine potential consequences of using “easy access” credit (e.g., using a line of credit vs. obtaining a loan for a specific purpose).
- 9.1.8.C.8 Explain the purpose of a credit score and credit record, and summarize borrowers’ credit report rights.
- 9.1.8.C.9 Summarize the causes and consequences of personal bankruptcy.
- 9.1.8.C.10 Determine when there is a need to seek credit counseling and appropriate times to utilize it.
- 9.1.12.C.4 Compare and contrast the advantages and disadvantages of various types of mortgages.
- 9.1.12.C.5 Analyze the information contained in a credit report and explain the importance of disputing inaccurate entries.
- 9.1.12.C.6 Explain how predictive modeling determines “credit scores.”
- 9.1.12.C.8 Identify the types and characteristics of predatory lending practices (e.g., payday loans, car title loans, high-risk mortgages).
- 9.1.12.C.9 Evaluate the implications of personal and corporate bankruptcy for self and others.
- 9.1.12.E.6 Evaluate written and verbal contracts for essential components and for obligations of the lender and borrower.
- 9.1.12.E.9 Determine when credit counseling is necessary and evaluate the resources available to assist consumers who wish to use it.

#### NJCCS Standard 9.2 – Career Awareness, Exploration, and Preparation

- 9.2.12.C.4 Analyze how economic conditions and societal changes influence employment trends and future education.
- 9.2.12.C.7 Examine the professional, legal, and ethical responsibilities for both employers and employees in the global workplace.
- 9.2.12.C.8 Assess the impact of litigation and court decisions on employment laws and practices.

#### Suggested Activities

*Below is a list of suggested activities, modifications, accommodations, and enrichment opportunities. This includes, but is not limited to,:*

1. Activities

- a. Credit card online research and application
  - b. Car loan research
  - c. Credit Score analyzer activity
  - d. Renting vs. Buying Activity
  - e. Group work
  - f. Online research
  - g. Do now activities
2. English Language Learners.
    - a. Students may use a bilingual dictionary.
    - b. Read written instructions.
    - c. Students may be provided with note organizers / study guides to reinforce key topics.
    - d. Provide modified assessments when necessary.
    - e. Student may complete assessments in alternate setting when requested.
3. Special Education/504 Students.
    - a. Modifications in accordance with individual students' 504 plans and IEP's
    - b. Students may be provided with note organizers / study guides to reinforce key topics.
    - c. Extended time on assessments when needed.
    - d. Preferred seating to be determined by student and teacher.
    - e. Provide modified assessments when necessary.
    - f. Student may complete assessments in alternate setting when requested.
    - g. Establish a non-verbal cue to redirect student when not on task.
    - h. Maintain strong teacher / parent communication.
4. Gifted and Talented Students.
    - a. Students will be afforded the opportunity to locate current events, beyond the scope discussed in class, that are relevant to the class lessons in order to peer teach and share.
    - b. Provide enrichment activities to expand upon the curriculum.
    - c. Use higher level questioning techniques in class and on assessments.

## **V. Course Materials**

1. Business related newspaper and magazine articles
2. Business related video clips

## **VI. Assessments**

1. Quizzes
2. Concept Tests
3. Computer Labs
4. Homework
5. Final Exam
6. Class work
7. Oral presentations
8. Exit tickets
9. Kahoot

## **VII. Cross Curricular Aspects**

1. Connections with history through the study of economics and the history of recessions and depressions.
2. Connections with Language Arts through the use of writing essays related to personal financial literacy.
3. Connections to math through budgeting and maintaining a check and calculating personal financial literacy mathematical equations.