

Pine Hill Public Schools Curriculum

Content Area:		Business/Tech. Ed	
Course Title/ Grade Level:		Financial Literacy/9-12	
Unit 1:	Identify Careers	Duration:	4 weeks
Unit 2:	Financial Responsibility & Decision Making	Duration:	4 weeks
Unit 3:	Spending, Credit, Saving, & Investing	Duration:	4 weeks
Unit 4:	Insurance	Duration:	4 weeks
BOE Approval Date:		August 28, 2012	

**Pine Hill Public Schools
Curriculum**

Unit Title Identify Careers		Unit #: 1
Course or Grade Level: 9-12		Length of Time: 4 weeks
Pacing	4 weeks	
Essential Questions	<ul style="list-style-type: none"> • How does your choice of career affect your financial future? • Besides the financial impact of your career choice, what other factors should you consider when choosing a career? • Where can you find information about education and training requirements for a job and why is it important to know these requirements when choosing a career? • Why is it critical to know the compensation for a job and where can you find this information? • What is the purpose of a resume? • What factors might influence the type of resume you select? • Why is it especially important for younger people to get familiar with the job seeking process? 	
Content	<ul style="list-style-type: none"> • Career options/career paths • Purpose of cover letters • Resume writing • Interview questions 	
Skills	<p>Students will:</p> <ul style="list-style-type: none"> • Determine the a career path that may be right for them • Complete a self-assessment • Be able to research different careers • Explain how to gain the skills needed for specific careers • Describe the process of applying for a job • Prepare a professional resume • Prepare a professional cover letter • Prepare answers to interview questions 	
Assessments	<ul style="list-style-type: none"> • Final draft of resume • Final draft of cover letter • Written and verbal answers to interview question (peer evaluation and teacher evaluation) • Class assignments • Benchmark 	
Interventions / differentiated instruction	<ul style="list-style-type: none"> • Rubrics • Samples of completed assignments • Templates • Students will be able to work individually • Extended time will be available afterschool or during lunch periods if a student needs it • Shortened assignments may be given • Assignments will be broken into parts • CITW strategies • Visual Demonstrations • Peer Support 	
Inter-disciplinary Connections	<ul style="list-style-type: none"> • Math • Language Arts • Technology 	
Lesson resources / Activities	<ul style="list-style-type: none"> • Personality Test/Career Profile <ul style="list-style-type: none"> ○ Princeton Review Career Quiz -- http://www.princetonreview.com/careers-after-college.aspx ○ Occupational Outlook Handbook -- http://www.bls.gov/ooh/ ○ The Big Five Personality Test -- http://www.outofservice.com/bigfive/ • Textbook: Business and Personal Finance 	

- Resume samples
- Cover letter samples
- Guest speakers
- http://www.goorulearning.org/?utm_source=Next+Gen+Personal+Finance+Introduction&utm_campaign=c2f8793b50-NGPF_Newsletter_%231_A_B_Subject_Split+-+11_11_2014&utm_medium=email&utm_term=0_df2a5550cf-c2f8793b50-223719977#NextGenFinance

2009 NJCCCS

Standard:

9.1 21st Century Life and Career Skills

9.2 Personal Financial Literacy

9.3 Career Awareness, Exploration & Preparation

8.1 Technology

Strand(s):

F Accountability, Productivity and Ethics

A Income and Careers

C Career Preparation

A Technology Operations and Concepts

Common Core:

LA.K-12.CCSS.ELA-Literacy.CCRA.R.7 – Integrate and evaluate content presented in diverse media and formats, including visually and quantitatively, as well as in words.

LA.K-12.CCSS.ELA-Literacy.CCRA.W.3 – Write narratives to develop real or imagined experiences or events using effective technique, well-chosen details, and well-structured event sequences.

LA.K-12.CCSS.ELA-Literacy.CCRA.W.4 – Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.

LA.K-12.CCSS.ELA-Literacy.CCRA.W.5 – Develop and strengthen writing as needed by planning, revising, editing, rewriting, or trying a new approach.

LA.K-12.CCSS.ELA-Literacy.CCRA.L.1 – Demonstrate command of the conventions of standard English grammar and usage when writing or speaking.

LA.K-12.CCSS.ELA-Literacy.CCRA.L.2 – Demonstrate command of the conventions of standard English capitalization, punctuation, and spelling when writing.

CPI # / CPI(s):

9.1.12.F.1 – Explain the impact of a current and emerging technological advances on the demand for increased and new types of accountability and productivity in the global workplace.

9.2.12.A.2 – Identify a career goal and develop a plan and timetable for achieving it, including educational/training requirements, costs, and possible debt.

9.2.12.A.5 – Evaluate current advances in technology that apply to a selected occupational career cluster.

9.3.12.C.1 – Assess and modify Personal Student Learning Plans to support declared goals.

9.3.12.C.2 – Determine the extent to which an individual’s online behavior (e.g. social networking, photo exchanges, video postings) may impact opportunities for employment, job retention, or job advancement.

8.1.12.A.4 – Create a personalized digital portfolio that contains a resume, exemplary projects, and activities, which together reflect personal and academic interests, achievements, and career aspirations.

21st Century Themes

X	Global Awareness	X	Financial, Economic, Business, and Entrepreneurial Literacy	X	Civic Literacy		Health Literacy
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21st Century Skills

X	Creativity and Innovation		Critical Thinking and Problem Solving	X	Communication and Collaboration		Information Literacy
X	Media Literacy		ICT Literacy	X	Life and Career Skills		

**Pine Hill Public Schools
Curriculum**

Unit Title Financial Responsibility & Decision Making		Unit #: 2
Course or Grade Level: 9-12		Length of Time: 4 weeks
Pacing	4 weeks	
Essential Questions	<p>What are the components of a financial plan? How is net worth calculated? How does cash inflow and outflow affect the components of your financial plan? What are the three types of financial goals? What is the role of forecasting in financial planning? What is the purpose of a budget? How can a budget help anticipate cash shortages or a cash surplus?</p>	
Content	<ul style="list-style-type: none"> • Financial Plan • Financial Decision Making • Goal Setting • Budgets and Balance Sheets 	
Skills	<p>Students will:</p> <ul style="list-style-type: none"> • Describe the purpose of a financial plan • Identify the key components of a financial plan • Differentiate between cash inflow and cash outflow • Explain the steps in financial decision making • Explain the steps involved in creating a budget • Explain the steps involved in creating a personal balance sheet • Analyze the importance of budgeting in your financial plan 	
Assessments	<ul style="list-style-type: none"> • Class assignments • Budget project • Benchmark 	
Interventions / differentiated instruction	<ul style="list-style-type: none"> • Rubrics • Samples of completed assignments • Templates • Students will be able to work individually • Extended time will be available afterschool or during lunch periods if a student needs it • Shortened assignments may be given • Assignments will be broken into parts • CITW strategies • Visual Demonstrations • Peer Support 	
Inter-disciplinary Connections	<ul style="list-style-type: none"> • Math • Language Arts • Technology 	
Lesson resources / Activities	<ul style="list-style-type: none"> • Textbook: Business and Personal Finance • http://www.hsfp.org/teacher/default.aspx • http://www.jumpstart.org/ • http://www.philadelphiafed.org/education/teachers/resources/keys-to-financial-success/ • http://www.goorulearning.org/?utm_source=Next+Gen+Personal+Finance+Introduction&utm_campaign=c2f8793b50-NGPF+Newsletter+%231+A+B+Subject+Split+-+11+11+2014&utm_medium=email&utm_term=0_df2a5550cf-c2f8793b50-223719977#NextGenFinance 	

2009 NJCCCS

Standard:

9.2 Personal Financial Literacy

8.1 Technology

Strand(s):

A Income and Careers

B Money Management

E Being a Critical Consumer

A Technology Operations and Concepts

Common Core:

LA.K-12.CCSS.ELA-Literacy.CCRA.R.1 – Read closely to determine what the text says explicitly and to make logical inferences from it; cite specific textual evidence when writing or speaking to support conclusions drawn from the text.

LA.K-12.CCSS.ELA-Literacy.CCRA.R.2 – Determine central ideas or themes of a text and analyze their development; summarize the key supporting details and ideas.

LA.K-12.CCSS.ELA-Literacy.CCRA.R.7 – Integrate and evaluate content presented in diverse media and formats, including visually and quantitatively, as well as in words.

LA.K-12.CCSS.ELA-Literacy.CCRA.W.4 – Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.

LA.K-12.CCSS.ELA-Literacy.CCRA.L.1 – Demonstrate command of the conventions of standard English grammar and usage when writing or speaking.

LA.K-12.CCSS.ELA-Literacy.CCRA.L.2 – Demonstrate command of the conventions of standard English capitalization, punctuation, and spelling when writing.

CPI # / CPI(s):

9.2.12.A.6 – 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.

9.2.12.A.7 – Analyze different forms of currency, how currency is used to exchange goods and services, and how it can be transferred from one person’s business to another.

9.2.12.A.8 – Analyze how personal cultural values impact spending and other financial decisions.

9.2.12.B.1 – Prioritize financial decisions by systemically considering alternatives and possible consequences.

9.2.12.B.2 – Compare strategies for saving and investing and the factors that influence how much should be saved or invested to meet financial goals.

9.2.12.B.4 – Analyze how income and spending plans are affected by age, needs, and resources.

9.2.12.B.6 – Design and utilize a simulated budget to monitor progress of a financial plans.

9.3.12.E.1 – Analyze and apply multiple sources of financial information when prioritizing financial decisions.

9.3.12.E.2 – Determine how objective, accurate, and current financial information affects the prioritization of financial decisions.

9.3.12.E.3 – Evaluate how media, bias, purpose, and validity affect the prioritization of consumer decisions and spending.

8.1.12.A.1 – Construct a spreadsheet, enter data, and use mathematical or logical functions to manipulate data, generate charts and graphs, and interpret the results.

8.1.12.A.2 – Produce and edit a multi-page document for a commercial or professional audience using desktop publishing and/or graphics software.

8.1.12.A.4 – Create a personalized digital portfolio that contains a resume, exemplary projects, and activities, which together reflect personal and academic interests, achievements, and career aspirations.

21st Century Themes

X	Global Awareness	X	Financial, Economic, Business, and Entrepreneurial Literacy	X	Civic Literacy		Health Literacy
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21st Century Skills

X	Creativity and Innovation	X	Critical Thinking and Problem Solving	X	Communication and Collaboration		Information Literacy
X	Media Literacy		ICT Literacy	X	Life and Career Skills		

**Pine Hill Public Schools
Curriculum**

Unit Title Spending and Credit		Unit #: 3
Course or Grade Level: 9-12		Length of Time: 4 weeks
Pacing	4 weeks	
Essential Questions	<ul style="list-style-type: none"> • What are the types of credit? Under what conditions might a consumer find each type useful? • What is interest and why might someone be willing to pay interest on a purchase rather than pay it all in cash? • What are the advantages and disadvantages to using credit? Which poses the greatest threat to your financial future? • Why might a person prefer a loan rather than using money he/she has saved? • Explain how collateral works. • What are two advantages of using a credit card? Name one disadvantage. • What kinds of information are creditors looking for? • What is a grace period? How can this feature enable you to use a credit card with no direct cost to you? • What should you do if you can't avoid credit card debt? • How do depository institutions differ from non-depository institutions? • Explain how a checking account works and what makes it useful compared to a savings account. • Explain how a debit card differs from a credit card. 	
Content	<ul style="list-style-type: none"> • Credit history • Banks/financial institutions • Checking/saving accounts • Personal Loans and purchasing decisions • Interest rates • Credit cards/debit cards 	
Skills	<p>Students will...</p> <ul style="list-style-type: none"> • Explain the concept of consumer credit, including major types and benefits and drawbacks. • Describe the keys to building and maintaining healthy credit. • Identify ways to protect your identity. • Describe the key features and qualities of personal loans. • Explain how credit cards work. • Explain the difference between different types of financial institutions. • Demonstrate the basics of a checking account, including how to balance an account. • Describe other available banking services. 	
Assessments	<ul style="list-style-type: none"> • Class assignments • Credit project • Loan project • Benchmark 	
Interventions / differentiated instruction	<ul style="list-style-type: none"> • Rubrics • Samples of completed assignments • Templates • Students will be able to work individually • Extended time will be available afterschool or during lunch periods if a student needs it • Shortened assignments may be given • Assignments will be broken into parts • CITW strategies • Visual Demonstrations • Peer Support 	
Inter-disciplinary Connections	<ul style="list-style-type: none"> • Math • Language Arts • Technology 	

Lesson resources / Activities	<ul style="list-style-type: none"> • Textbook: Business and Personal Finance • http://www.goorulearning.org/?utm_source=Next+Gen+Personal+Finance+Introduction&utm_campaign=c2f8793b50-NGPF_Newsletter_%231_A_B_Subject_Split+-+11_11_2014&utm_medium=email&utm_term=0_df2a5550cf-c2f8793b50-223719977#NextGenFinance • http://lessonplanspage.com/oconsumeredbuycar912-htm/ • http://www.bankrate.com/calculators/auto/auto-loan-calculator.aspx
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2009 NJCCCS

Standard:
9.1 21st Century Life and Career Skills
9.2 Personal Financial Literacy
8.1 Technology

Strand(s):
F Accountability
B Money Management
C Credit and Debt Management
E Being a Critical Consumer
F Civic Financial Responsibility
A Technology Operations and Concepts

<p>Common Core: LA.K-12.CCSS.ELA-Literacy.CCRA.R.1 – Read closely to determine what the text says explicitly and to make logical inferences from it; cite specific textual evidence when writing or speaking to support conclusions drawn from the text. LA.K-12.CCSS.ELA-Literacy.CCRA.R.2 – Determine central ideas or themes of a text and analyze their development; summarize the key supporting details and ideas. LA.K-12.CCSS.ELA-Literacy.CCRA.R.7 – Integrate and evaluate content presented in diverse media and formats, including visually and quantitatively, as well as in words. LA.K-12.CCSS.ELA-Literacy.CCRA.W.4 – Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience. LA.K-12.CCSS.ELA-Literacy.CCRA.L.1 – Demonstrate command of the conventions of standard English grammar and usage when writing or speaking. LA.K-12.CCSS.ELA-Literacy.CCRA.L.2 – Demonstrate command of the conventions of standard English capitalization, punctuation, and spelling when writing.</p>	<p>CPI # / CPI(s): 9.1.12.F.1 – Explain the impact of a current and emerging technological advances on the demand for increased and new types of accountability and productivity in the global workplace. 9.2.12.B.2 – Compare strategies for saving and investing and the factors that influence how much should be saved or invested to meet financial goals. 9.2.12.B.8 – Describe and calculate interest and fees that are applied to various forms of spending, debt, and saving. 9.2.12.C.1 – Compare and contrast the financial benefits of different products and services offered by a variety of financial institutions. 9.2.12.C.3 – Compute and assess the accumulating effect of interest paid over time when using a variety of sources of credit. 9.2.12.C.5 – Analyze the information contained in a credit report and explain the importance of disputing inaccurate entries. 9.2.12.D.10 – Compare and contrast the past and present role of government in the financial industry and in the regulation of financial markets. 9.2.12.F.1 – Demonstrate an understanding of the interrelationships among attitudes, assumptions, and patterns of behavior regarding money, saving, investing, and work across cultures. 9.2.12.F.2 – Summarize the concept and types of taxation used to fund public initiatives. 9.2.12.F.7 – Explain the concept and forms of taxation and justify the use of taxation to fund public activities and initiatives. 8.1.12.A.1 – Construct a spreadsheet, enter data, and use mathematical or logical functions to manipulate data, generate charts and graphs, and interpret the</p>
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results.
8.1.12.A.2 – Produce and edit a multi-page document for a commercial or professional audience using desktop publishing and/or graphics software.

21st Century Themes

X	Global Awareness	X	Financial, Economic, Business, and Entrepreneurial Literacy	X	Civic Literacy		Health Literacy
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21st Century Skills

X	Creativity and Innovation	X	Critical Thinking and Problem Solving	X	Communication and Collaboration		Information Literacy
X	Media Literacy		ICT Literacy	X	Life and Career Skills		

**Pine Hill Public Schools
Curriculum**

Unit Title Insuring Your Health and Your Life		Unit #: 4
Course or Grade Level: 9-12		Length of Time: 4 weeks
Pacing	4 weeks	
Essential Questions	<ul style="list-style-type: none"> • How do individuals benefit from having insurance? • What are the different types of insurance? • Why is health insurance likely to become a bigger and more complex issue in the future? • What are the sources from which an individual can obtain insurance? Why do you think the government provides insurance to older and poorer Americans? • What is a deductible? What kind of person might be a good candidate for a high deductible health insurance policy? 	
Content	<ul style="list-style-type: none"> • Life and Health Insurance • Automobile Insurance • Homeowners/Renters Insurance • Insurance Fraud 	
Skills	<ul style="list-style-type: none"> • Identify the different types of insurance. • Explain why insurance is important. • Identify the consequences of not obtaining insurance. • Identify the sources to obtain insurance. • Describe a deductible and how it affects insurance costs. 	
Assessments	<ul style="list-style-type: none"> • Class assignments • Fraud presentation • Benchmark 	
Interventions / differentiated instruction	<ul style="list-style-type: none"> • Rubrics • Samples of completed assignments • Templates • Students will be able to work individually • Extended time will be available afterschool or during lunch periods if a student needs it • Shortened assignments may be given • Assignments will be broken into parts • CITW strategies • Visual Demonstrations • Peer Support 	
Inter-disciplinary Connections	<ul style="list-style-type: none"> • Math • Language Arts • Technology 	
Lesson resources / Activities	<ul style="list-style-type: none"> • Textbook: Business and Personal Finance • http://www.goorulearning.org/?utm_source=Next+Gen+Personal+Finance+Introduction&utm_campaign=c2f8793b50-NGPF_Newsletter_%231_A_B_Subject_Split+-+11_11_2014&utm_medium=email&utm_term=0_df2a5550cf-c2f8793b50-223719977#NextGenFinance • http://lessonplanspage.com/oconsumeredbuycar912-htm/ • http://www.bankrate.com/calculators/auto/auto-loan-calculator.aspx • http://insurance.mo.gov/Contribute%20Documents/HealthInsLessonPlan.pdf 	
2009 NJCCCS		
Standard:		
9.2 Personal Financial Literacy		
8.1 Technology		
Strand(s):		

B Money Management**D Planning, Saving, and Investing****G Risk Management and Insurance****A Technology Operations and Concepts****Content Statement(s):**

LA.K-12.CCSS.ELA-Literacy.CCRA.R.1 – Read closely to determine what the text says explicitly and to make logical inferences from it; cite specific textual evidence when writing or speaking to support conclusions drawn from the text.

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LA.K-12.CCSS.ELA-Literacy.CCRA.L.2 – Demonstrate command of the conventions of standard English capitalization, punctuation, and spelling when writing.

CPI # / CPI(s):

9.2.12.B.4 – Analyze how income and spending plans are affected by age, needs, and resources.

9.2.12.D.2 – Assess factors that influence financial planning.

9.2.12.G.1 – Analyze risks and benefits in various financial situations.

9.2.12.G.2 – Differentiate between property and liability insurance protection.

9.2.12.G.3 – Compare the cost of various types of insurance.

9.2.12.G.6 – Differentiate the costs and benefits of renter’s and homeowner’s insurance.

8.1.12.A.1 – Construct a spreadsheet, enter data, and use mathematical or logical functions to manipulate data, generate charts and graphs, and interpret the results.

8.1.12.A.2 – Produce and edit a multi-page document for a commercial or professional audience using desktop publishing and/or graphics software.

8.1.12.A.4 – Create a personalized digital portfolio that contains a resume, exemplary projects, and activities, which together reflect personal and academic interests, achievements, and career aspirations.

21st Century Themes

	Global Awareness	X	Financial, Economic, Business, and Entrepreneurial Literacy	X	Civic Literacy		Health Literacy
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21st Century Skills

X	Creativity and Innovation		Critical Thinking and Problem Solving	X	Communication and Collaboration		Information Literacy
X	Media Literacy		ICT Literacy	X	Life and Career Skills		

Revised: November 2014