



Washington Township School District



The mission of the Washington Township Public Schools is to provide a safe, positive, and progressive educational environment that provides opportunity for all students to attain the knowledge and skills specified in the NJ Learning Standards at all grade levels, so as to ensure their full participation in an ever-changing world as responsible, self-directed and civic-minded citizens.

Course Title:	Financial Literacy in the 21st Century				
Grade Level(s):	11th Grade				
Duration:	<i>Full Year:</i>	X	<i>Semester:</i>		<i>Marking Period:</i>
Course Description:	Students will demonstrate understanding about how the economy works and their own role in the economy. They will develop the necessary skills to effectively manage personal finances. This course outlines the process for valuable financial planning, including where to start, what types of budgets to prepare, and how to make budgeting a value-added activity. Areas of study include career investigation and planning, money management, credit and debt management, saving and investing, becoming a critical consumer, risk management and insurance, and civic financial responsibility. This course satisfies the high school financial literacy requirement.				
Grading Procedures:	<ul style="list-style-type: none"> • Supportive Assessments -- (Oral Presentations, Classwork, Cooperative Activities) • Major Assessments & Activities -- (Tests, Benchmark Assessments, Published Writings, Projects) • Minor Assessments & Activities -- (Quizzes, Journals/WNB, Short Writing Responses) 				
Primary Resources:	Foundations of Financial Literacy, 10 th Edition 2018, Sally R. Campbell and Robert L. Dansby, Goodheart-Wilcox				

Washington Township Principles for Effective Teaching and Learning

- Implementing a standards-based curriculum
- Facilitating a learner-centered environment
- Using academic target language and providing comprehensible instruction
- Adapting and using age-appropriate authentic materials
- Providing performance-based assessment experiences
- Infusing 21st century skills for College and Career Readiness in a global society

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Written: July 2021 _____

Revised: _____

BOE Approval: _____

Unit Breakdown:

Unit 1: Economic Systems in the 21st Century (Economics and Global Economy)

Unit 2: Understanding Financial Literacy (Income and Financial Goals)

Unit 3: Preparing for Your Career (Careers and Digital Citizenship)

Unit 4: Protecting Your Finances (Banking, Savings, Investment and Retirement)

Unit 5: Managing Your Spending (Credit, Debt, Consumer Purchasing and Consumer Power)

Unit 6: Purchasing and Protecting Your Assets (Purchasing a House, Purchasing a Car, Risk Management, Health, Disability and Life Insurance)

Unit 1 Title: Economic Systems in the 21st Century

Unit 1 Description: Students will understand how the economy works and their role of being a critical consumer in the economy. Students will explore the concepts of functioning in the economy, business in the economy, global and the economy, and environmental responsibilities in an economic system.

Unit Duration: 5 weeks

Desired Results

Standard(s): 9.1.12. F.1, 9.1.12. F.3, 9.1.12.EG.3, 9.1.12.EG.4, 9.1.12.EG.5, 9.1.12.EG.6

Indicators:

9.1.12.F.1: Relate a country's economic system of production and consumption to building personal wealth and achieving societal responsibilities

9.1.12.F.3: Analyze how citizen decisions and actions can influence the use of economic resources to achieve societal goals and provide individual services

9.1.12.EG.3: Explain how individuals and businesses influence government policies.

9.1.12.EG.4: Explain the relationship between your personal financial situation and the broader economic and governmental policies.

9.1.12.EG.5: Relate a country's economic system of production and consumption to building personal wealth, the mindset of social comparison, and achieving societal responsibilities

9.1.12.EG.6: Analyze the rights and responsibilities of buyers and sellers under consumer protection laws.

Understandings:

Students will understand that...

- Economics is important to overall healthy financial decisions.
- Different types of economic systems are used throughout the world.
- Scarcity is a problem all economic systems face.
- Factors of production are used in every product or service produced.
- The profit motive motivates citizens of a market economy.
- Money has five main characteristics in the economy.
- The business cycle has four phases that indicate how our economy is performing.
- Economic indicators are the foundation to determine how healthy our economy is.
- Fiscal and monetary policy determine policies that the US government uses to help keep our economy healthy.
- Businesses have three basic forms of ownership.
- Entrepreneurship is a key element of a market economy.
- The flow of goods and services in the global economy is essential to all countries.
- There is a relationship between currency strength and the balance of trade.
- Government has a strong role in global trade.

Essential Questions:

- What are economic systems?
- What is scarcity?
- What are the factors of production?
- How does competition and the profit motive impact a market economy?
- What is the role of money in the economy?
- How is the business cycle used to assess the economy?
- What are the economic indicators?
- What is the function of the Federal Reserve?
- What is fiscal policy?
- What is the government's role in the economy?
- What are business basics?
- What are the different forms of business ownership?
- How does one become an entrepreneur?
- How do goods and services flow in a global marketplace?
- How does labor factor in making goods and services?
- What are multinational corporations?
- What is the foreign exchange market?
- What is the government's role in global trade?

Assessment Evidence

Performance Tasks:

- Unit test
- Graphic Organizers
- Writing Prompts
- Charts
- Worksheets
- Group Activities

Other Evidence:

- Nearpod Interactive Activities
- PowerPoint Discussions
- Classwork Activities
- In Class Discussion
- Do Nows and Closures
- Class Polling
- Observation
- Tests and Quizzes

Benchmarks:

- Unit test

Learning Plan

Learning Activities:

Chapter 16 Economic Principles (2 Weeks)

- Economic Systems (2-3 days)
- Scarcity (1-2 days)
- Factors of Production (1-2 days)
- How the US Economy Works (2-3 days)

Chapter 17 Functioning of the Economy (1 week)

- Role of Money in the Economy and the Business Cycle (1-2 day)
- Economic Indicators (1 day)
- Functions of the Federal Reserve (1 day)
- Fiscal Policy and the Role of Government in Our Economy (-2 day)

Chapter 18 Business and Free Enterprise (1 week)

- Types of Businesses (2-3 days)
- Becoming an entrepreneur (1-2 days)

Chapter 19 Global Trade and the Economy (1 week)

- Flow of Goods and Service (1 day)
- Labor and Multinational Corporations (1 day)
- The Foreign Exchange Market (1 day)
- Government's Role in Global Trade (1-2 days)

Schoology Activities

Chapter Vocabulary

Resources:

Chapter 16, 17, 18, and 19

More Resources can be found in Business Schoology Group

Unit Learning Goal and Scale

(Level 2.0 reflects a minimal level of proficiency)

Standard(s): 9.1.12.F.1: Relate a country's economic system of production and consumption to building personal wealth and achieving societal responsibilities

4.0	Students will be able to: <ul style="list-style-type: none"> • Analyze a product utilizing all the factors of production of a market economic system.
3.0	Students will be able to: <ul style="list-style-type: none"> • Assess the differences between economic systems.
2.0	Students will be able to: <ul style="list-style-type: none"> • Define economics systems.
1.0	With help, partial success at level 2.0 content and level 3.0 content:
0.0	Even with help, no success

Standard(s): 9.1.12.F.3: Analyze how citizen decisions and actions can influence the use of economic resources to achieve societal goals and provide individual services

4.0	Students will be able to: <ul style="list-style-type: none"> • Analyze fiscal and monetary policy decisions that government uses to monitor, and change based on how the economy is performing to help stabilize the economy.
3.0	Students will be able to: <ul style="list-style-type: none"> • Apply the economic indicators that impact the business cycle.
2.0	Students will be able to: <ul style="list-style-type: none"> • Understand economic indicators that impact our economy.
1.0	With help, partial success at level 2.0 content and level 3.0 content:
0.0	Even with help, no success

Unit Modifications for Special Population Students

Advanced Learners	<ul style="list-style-type: none"> • Invite students to explore different points of view on a topic of study and compare the two. • Assign a leadership role in classroom learning • Determine where student's interests lie and capitalize on their inquisitiveness. • Expose students to a selection and use of specialized resources
Struggling Learners	<ul style="list-style-type: none"> • Be flexible with time frames and deadlines • Create planned opportunities for interaction between individuals in the classroom: skits, cooperative and collaborative learning, student generated stories based on personal experience • Group students • Intentional scheduling/grouping with student/teacher of alternative background • Provide support as at-risk students move through all levels of knowledge acquisition • Tap prior knowledge

English Language Learners	<ul style="list-style-type: none"> • Accommodate with completed study guides to assist with preparation on tests • Allow students to give responses in a form (oral or written) that's easier for him/her • Be flexible with time frames, deadlines, or modify assessments • Create planned opportunities for interaction between individuals in the classroom: skits, cooperative and collaborative learning, student generated stories based on personal experience • Establish a framework allowing ELL students to understand and assimilate new ideas and information • Focus on domain specific vocabulary and keywords • Give alternate or paper copies to accommodate electronic assignments. • Have another student share class notes with him. • Intentional scheduling/grouping with student/teacher of language if possible • Mark texts with a highlighter. • Take more time to complete a task, project, or test. • Use manipulatives, graphic organizer, and real objects when possible • Use visual presentations/verbal materials (ex: word webs and visual organizers).
Learners with an IEP	<p>Each special education student has in Individualized Educational Plan (IEP) that details the specific accommodations, modifications, services, and support needed to level the playing field. This will enable that student to access the curriculum to the greatest extent possible in the least restrictive environment. These include:</p> <ul style="list-style-type: none"> • Variation of time: adapting the time allotted for learning, task completion, or testing • Variation of input: adapting the way instruction is delivered • Variation of output: adapting how a student can respond to instruction • Variation of size: adapting the number of items the student is expected to complete • Modifying the content, process or product <p>Additional resources are outlined to facilitate appropriate behavior and increase student engagement. The most frequently used modifications and accommodations can be viewed here.</p> <p>Teachers are encouraged to use the Understanding by Design Learning Guidelines (UDL). These guidelines offer a set of concrete suggestions that can be applied to any discipline to ensure that all learners can access and participate in learning opportunities. The framework can be viewed here www.udlguidelines.cast.org</p>
Learners with a 504	<p>Refer to page four in the Parent and Educator Resource Guide to Section 504 to assist in the development of appropriate plans.</p>

Interdisciplinary Connections

Indicators:

MA.9-12.N-Q Numbers and Number Systems Quantities

LA.11-12.WHST.11-12.4 Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.

LA.11-12.WHST.11-12.6 Use technology, including the Internet, to produce, share, and update writing products in response to ongoing feedback, including new arguments or information.

Integration of 21st Century Skills

Indicators:

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

CAEP.9.2.12.C.9 Analyze the correlation between personal and financial behavior and employability.

Unit 2 Title: Understanding Financial Literacy

Unit 2 Description: Students will learn the importance of financial literacy. Topics will include why contributing citizens need to plan financially for the future, what influences financial planning, and how your personal goals impact financial planning. Students will learn how to create a budget. They will also learn how financial goals and budgets change depending on where they are in the family life cycle. Students will be able to read a paycheck and calculate net pay. They will also understand the importance of taxes, why we pay taxes, and how taxes are collected.

Unit Duration: 6 weeks

Desired Results

Standard(s): 9.1.12. A.1, 9.1.12. A.3, 9.1.12. A.10, 9.1.12. B.4, 9.1.12. B.5, 9.1.12. B.6, 9.1.12. B.7, 9.1.12. FP.1, 9.1.12.FP.2, 9.1.12.FP.3, 9.1.12.FP.5, 9.1.12.PB.2, 9.1.12.PB.3, 9.1.12.PB.4, 9.1.12.PB.5, 9.2.12.CAP.1, 9.2.12.CAP.15, 9.2.12.CAP.16,

Indicators:

- 9.1.12.A.1: Differentiate among the types of taxes and employee benefits.
- 9.1.12.A. 3: Analyze the relationship between various careers and personal earning goals.
- 9.1.12.A.10: Demonstrate how exemptions and deductions can reduce taxable income.
- 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.7: Explain the meaning of income tax, describe how it is calculated, and analyze its impact on one's personal budget.
- 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.3: Relate the concept of delayed gratification (i.e., psychological distance) to meeting financial goals, investing and building wealth over time.
- 9.1.12. FP.5: Evaluate how behavioral bias (e.g., overconfidence, confirmation, recency, loss aversion, etc.) affects decision-making.
- 9.1.12.PB.2: Prioritize financial decisions by considering alternatives and possible consequences.
- 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.
- 9.2.12.CAP.1: Analyze unemployment rates for workers with different levels of education and how the economic, social, and political conditions of a time period are affected by a recession.
- 9.2.12.CAP.15: Demonstrate how exemptions, deductions, and deferred income (e.g., retirement or medical) can reduce taxable income.
- 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.

Understandings:

Students will understand that...

- Financial literacy is an important role in developing a contributing citizen.
- There are multiple steps in developing a financial plan.
- Setting goals will help shape a person's financial plan.
- Strategies for making financial decisions vary by the situation.
- Systematic decision-making is used to make financial decisions.
- Resources are limited when trying to reach financial goals.
- Factors influence an individual's financial future.
- Government influences the economy.
- Globalization influences a person's finances.
- A budget helps an individual stay on track to meet personal finance goals.
- There are specific steps in creating a personal budget.
- Record keeping has benefits for staying on track with a personal budget.
- There are tasks that young people must learn to address in their future.
- Where you are in the family life cycle influences financial decisions.
- There are ways a person can avoid financial problems.
- There are multiple ways a person can earn income.
- Common payroll deductions can reduce a person's income for a personal budget.
- Employee compensation is more than just income.
- Specific information is needed to file a tax return.
- There is a purpose of federal, state, and local taxes.
- There is different type of tax classifications.

Essential Questions:

- Why is it important to plan your financial future?
- What factors should be considered when creating a financial plan?
- What is positive ethical behavior?
- What types of resources can be used to meet goals?
- How are priorities set?
- What are the three main types of goals?
- Why must financial strategies be applied when making choices about how to spend money?
- What are some of the unplanned ways people make decisions?
- What are the four strategies that individuals, families, businesses, and government apply when making financial decisions?
- What are the five steps in systematic decision-making?
- What two personal characteristics are key in reaching goals?
- What factors influence your financial future?
- What economic conditions make managing personal finances important and challenging?
- How does the media impact financial decisions made by individuals, families, businesses, and the government?
- Why is it important to create and maintain a budget?
- When establishing a budget, what types of expenses should be tracked?
- What are two types of personal financial statements?
- Why should an individual create a recordkeeping system for personal documents?
- What type of financial decisions will you have to make when you start living on your own?
- What are the stages of the family life cycle?
- What family conditions can impact and affect a financial plan?
- How many months' income should an emergency fund cover?
- Why is it important for a worker to understand how net income is calculated?
- What US government law sets and enforces the minimum wage?
- What is an employee benefit?
- What information is required for an individual to complete a tax return?
- Who must file income tax returns?
- What are the basic forms needed to complete a tax return?
- Why do state, local, and federal government agencies impose taxes on taxpayers?

- What is the primary purpose of taxes?
- What is deficit spending?
- What are the classifications of taxes?
- What type of benefits are included in the Social Security program?

Assessment Evidence

Performance Tasks:

- Unit test
- Graphic Organizers
- Writing Prompts
- Charts
- Worksheets
- Group Activities

Other Evidence:

- Nearpod Interactive Activities
- PowerPoint Discussions
- Classwork Activities
- In Class Discussion
- Do Nows and Closures
- Class Polling
- Observation
- Tests and Quizzes

Benchmarks:

- Unit test

Learning Plan

Learning Activities:

Chapter 1 Financial Literacy (2 weeks)

- Planning Your Future (3-4 days)
- Making Economic Decisions (2-3 days)
- Your Financial Future (2-3 days)

Chapter 2 Personal Financial Planning (2 weeks)

- Developing a Budget (2-3 days)
- Young Adults and Family Finances (2-3 days)
- Personal Financial Problems (2-4 days)

Chapter 3 Income and Taxes (2 weeks)

- Earning an Income (3-4 days)
- Tax Return Basics (2-3 days)
- Understanding the Government's Role in Taxation (2-3 days)

Schoology Activities

Chapter Vocabulary

Resources:

Chapter 1, 2, and 3

More Resources can be found in Business Schoology Group

Unit Learning Goal and Scale

(Level 2.0 reflects a minimal level of proficiency)

Standard(s): 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.

4.0	Students will be able to: <ul style="list-style-type: none"> • Develop a budget using the net pay calculated.
3.0	Students will be able to: <ul style="list-style-type: none"> • Calculate net pay.
2.0	Students will be able to: <ul style="list-style-type: none"> • Read a paycheck.
1.0	With help, partial success at level 2.0 content and level 3.0 content:
0.0	Even with help, no success

Standard(s): 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.

4.0	Students will be able to: <ul style="list-style-type: none"> • Develop a financial plan for multiple cycles of an individual's life addressing financial goals.
3.0	Students will be able to: <ul style="list-style-type: none"> • Classify type of expenses that can impact a personal financial plan.
2.0	Students will be able to: <ul style="list-style-type: none"> • Identify the steps in the systematic decision-making process.
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Unit Modifications for Special Population Students

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Integration of 21st Century Skills

Indicators:

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

CAEP.9.2.12.C.9 Analyze the correlation between personal and financial behavior and employability.

Unit 3 Title: Preparing Your Career

Unit 3 Description: Students will learn how to select a potential career. Once a career is chosen, students will go through the process of completing a resume, employment application and interview. Students will learn about different types of work environments. They will also learn about becoming a digital citizen and the impact they leave on the virtual world.

Unit Duration: 7 weeks

Desired Results

Standard(s): 9.1.12. A.4, 9.2.12. C.1, 9.2.12. C.3, 9.2.12. C.4, 9.2.12. C.6, 9.1.2.CAP.1, 9.1.2.CAP.2, 9.2.12.CAP.2, 9.2.12.CAP.9, 9.2.12.CAP.10, 9.4.12.DC.3, 9.4.12.DC.4, 9.4.12.DC.6, 9.4.12.DC.7

Indicators:

- 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.
- 9.2.12.C.1 Review career goals and determine steps necessary for attainment.
- 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.6: Investigate entrepreneurship opportunities as options for career planning and identify the knowledge, skills, abilities, and resources required for owning and managing a business.
- 9.1.2.CAP.1: Make a list of different types of jobs and describe the skills associated with each job.
- 9.1.2.CAP.2: Explain why employers are willing to pay individuals to work.
- 9.2.12.CAP.2: Develop college and career readiness skills by participating in opportunities such as structured learning experiences, apprenticeships, and dual enrollment programs.
- 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.9: Locate information on working papers, what is required to obtain them, and who must sign them.
- 9.2.12.CAP.10: Identify strategies for reducing overall costs of postsecondary education (e.g., tuition assistance, loans, grants, scholarships, and student loans).
- 9.4.12.DC.3: Evaluate the social and economic implications of privacy in the context of safety, law, or ethics (e.g., 6.3.12. HistoryCA.1).
- 9.4.12.DC.4: Explain the privacy concerns related to the collection of data (e.g., cookies) and generation of data through automated processes that may not be evident to users (e.g., 8.1.12.NI.3).
- 9.4.12.DC.6: Select information to post online that positively impacts personal image and future college and career opportunities.
- 9.4.12.DC.7: Evaluate the influence of digital communities on the nature, content and responsibilities of careers, and other aspects of society (e.g., 6.1.12. CivicsPD.16. a).

Understandings:

Students will understand that...

- Skills are required for the workplace.
- A career plan can assist with career goals.
- Sources of information about careers.
- Career and technical student organizations can assist in career exploration.
- Staying current on industry trends will help with a career search.

Essential Questions:

- How do a person's skills contribute to career success?
- What is the difference between a job and a career?
- What is the relationship between career clusters and career pathways?
- How do SMART Goals help in career choice?
- What is the goal of CTOSs?

- Education, training, and certification are important aspects of choosing a career.
- There are many aspects of searching for a college.
- Sources of funding for education are available.
- Writing a resume is an important aspect of the job search process.
- A persuasive cover message helps assist in the job search process.
- Potential candidates can apply for jobs online or in person.
- A potential candidate can prepare for an interview.
- There are many steps in the employment process.
- Skills are transferrable from one job to another as you travel the career ladder.
- Workplace ethics are important to being successful in your career.
- Safety is a key component of work.
- There are elements of digital communication.
- Intellectual property is a concept that needs to be understood in today's technical world.
- The Electronic User's Bill of Rights is important for young people to understand.
- Employers ensure appropriate internet use in a professional setting.
- Digital security is important.

- What is the effect of dramatic changes in technology?
- Why is planning for education, training, or certification worthwhile?
- What are three ways an individual can meet his or her educational needs for a career?
- What role does formal education play in career preparation?
- Why is continuing education important in career choices?
- What type of financial aid is available for high school students?
- What can a person's resume reveal about his or her potential career success?
- What is the purpose of a resume?
- What is the purpose of a cover message?
- What are the different ways you can apply for a job?
- What information is normally asked for on a job application?
- Which job interview questions are the most important to be prepared to answer?
- What is the purpose of a job interview for the employer and the applicant?
- What is the easiest rule to follow when dressing for an interview?
- What are the forms a new hire must complete before starting work?
- How can one prepare for success at a new job?
- What are interpersonal skills?
- What are ethics?
- What federal agency promotes and enforces safety and health standards in the workplace?
- What implications does digital citizenship have for the whole society?
- What are the components of digital communication?
- What actions are considered cyberbullying?
- What are two unethical uses of another's intellectual property?
- What does the Electronic User's Bill of Rights provide?
- How can unacceptable internet use by an employee affect a company as a whole?
- Why is following an acceptable use policy an important ethical workplace behavior?
- Why should a digital citizen be aware of his or her IP address?
- What is digital security?
- How can you protect a mobile device from theft?
- Why should a computer be backed up on a regular basis?

Performance Tasks: <ul style="list-style-type: none">• Unit test• Career Plan Project• Graphic Organizers• Writing Prompts• Charts• Worksheets• Group Activities	Other Evidence: <ul style="list-style-type: none">• Nearpod Interactive Activities• PowerPoint Discussions• Classwork Activities• In Class Discussion• Do Nows and Closures• Class Polling• Observation• Tests and Quizzes
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Benchmarks: <ul style="list-style-type: none">• Unit test• Career Plan Project
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Learning Plan

<p>Learning Activities:</p> <p><u>Chapter 21 Planning for your Career (2 weeks)</u></p> <ul style="list-style-type: none">• Choosing a Career (5 days)• Preparing for Your Education (2-3 days)• Funding Your Education (1-2 days) <p><u>Chapter 22 Applying for and Accepting Employment (2 weeks)</u></p> <ul style="list-style-type: none">• Resumes, Cover Messages, and Employment Applications (2-3 days)• Job Interviews and the Employment Process (2-3 days)• Success in the Workplace (1-2 days)• Workplace Ethics (1-2 days) <p>Career Plan Project (2 weeks)</p> <p><u>Chapter 23 Digital Citizenship (1 week)</u></p> <ul style="list-style-type: none">• Communicating in a Digital Society (2-3 days)• Internet Use in the Workplace (1-2 days) <p>Schoology Activities</p> <p>Chapter Vocabulary</p> <p>Resources: Chapter 21, 22, and 23 More Resources can be found in Business Schoology Group</p>

Unit Learning Goal and Scale

(Level 2.0 reflects a minimal level of proficiency)

Standard(s): 9.2.12.C.1 Review career goals and determine steps necessary for attainment.

4.0	Students will be able to: <ul style="list-style-type: none"> • Create a career outlining the steps and education needed to reach a career goal.
3.0	Students will be able to: <ul style="list-style-type: none"> • Assess a career cluster and use it to create a career ladder.
2.0	Students will be able to: <ul style="list-style-type: none"> • Differentiate between a job and a career.
1.0	With help, partial success at level 2.0 content and level 3.0 content:
0.0	Even with help, no success

Standard(s): 9.4.12.DC.7: Evaluate the influence of digital communities on the nature, content and responsibilities of careers, and other aspects of society (e.g., 6.1.12. CivicsPD.16. a).

4.0	Students will be able to: <ul style="list-style-type: none"> • Prepare a presentation to illustrate your understanding of digital citizenship and its implications for individuals, society, and businesses.
3.0	Students will be able to: <ul style="list-style-type: none"> • Classify types of intellectual property.
2.0	Students will be able to: <ul style="list-style-type: none"> • Identify what digital citizenship is. .
1.0	With help, partial success at level 2.0 content and level 3.0 content:
0.0	Even with help, no success

Unit Modifications for Special Population Students

Advanced Learners	<ul style="list-style-type: none"> • Invite students to explore different points of view on a topic of study and compare the two. • Assign a leadership role in classroom learning • Determine where student's interests lie and capitalize on their inquisitiveness. • Expose students to a selection and use of specialized resources
Struggling Learners	<ul style="list-style-type: none"> • Be flexible with time frames and deadlines • Create planned opportunities for interaction between individuals in the classroom: skits, cooperative and collaborative learning, student generated stories based on personal experience • Group students • Intentional scheduling/grouping with student/teacher of alternative background • Provide support as at-risk students move through all levels of knowledge acquisition • Tap prior knowledge
English Language Learners	<ul style="list-style-type: none"> • Accommodate with completed study guides to assist with preparation on tests

	<ul style="list-style-type: none"> • Allow students to give responses in a form (oral or written) that's easier for him/her • Be flexible with time frames, deadlines, or modify assessments • Create planned opportunities for interaction between individuals in the classroom: skits, cooperative and collaborative learning, student generated stories based on personal experience • Establish a framework allowing ELL students to understand and assimilate new ideas and information • Focus on domain specific vocabulary and keywords • Give alternate or paper copies to accommodate electronic assignments. • Have another student share class notes with him. • Intentional scheduling/grouping with student/teacher of language if possible • Mark texts with a highlighter. • Take more time to complete a task, project, or test. • Use manipulatives, graphic organizer, and real objects when possible • Use visual presentations/verbal materials (ex: word webs and visual organizers).
Learners with an IEP	<p>Each special education student has in Individualized Educational Plan (IEP) that details the specific accommodations, modifications, services, and support needed to level the playing field. This will enable that student to access the curriculum to the greatest extent possible in the least restrictive environment. These include:</p> <ul style="list-style-type: none"> • Variation of time: adapting the time allotted for learning, task completion, or testing • Variation of input: adapting the way instruction is delivered • Variation of output: adapting how a student can respond to instruction • Variation of size: adapting the number of items the student is expected to complete • Modifying the content, process or product <p>Additional resources are outlined to facilitate appropriate behavior and increase student engagement. The most frequently used modifications and accommodations can be viewed here.</p> <p>Teachers are encouraged to use the Understanding by Design Learning Guidelines (UDL). These guidelines offer a set of concrete suggestions that can be applied to any discipline to ensure that all learners can access and participate in learning opportunities. The framework can be viewed here www.udlguidelines.cast.org</p>
Learners with a 504	<p>Refer to page four in the Parent and Educator Resource Guide to Section 504 to assist in the development of appropriate plans.</p>

Interdisciplinary Connections

Indicators:

MA.9-12.N-Q Numbers and Number Systems Quantities

LA.11-12.WHST.11-12.4 Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.

LA.11-12.WHST.11-12.6 Use technology, including the Internet, to produce, share, and update writing products in response to ongoing feedback, including new arguments or information.

Integration of 21st Century Skills

Indicators:

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

CAEP.9.2.12.C.9 Analyze the correlation between personal and financial behavior and employability.

Unit 4 Title: Protecting Your Finances

Unit 4 Description: Students will learn about banking process and how financial services work. The checking process will be explored and analyzed. Students will learn about saving for the future and develop savings plans to maximize returns. Investments will also be explored. Different types of investments will be reviewed to help students make smart decisions in preparing for their future. Retirement and estate planning will be explored for students to understand the importance of planning for their future.

Unit Duration: 7-8 weeks

Desired Results

Standard(s): 9.1.12.B.8, 9.1.12.B.9, 9.1.12. D.1, 9.1.12. D.5, 9.1.12. D.6, 9.1.12. D.7, 9.1.12. D.10, 9.1.12. D.13, 9.1.12. D.15, 9.1.12. F.4, 9.1.12.CFR.5, 9.1.12.FI.2, 9.1.12.FI.4

Indicators:

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.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.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.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.10: Differentiate among various investment products and savings vehicles and how to use them most effectively.

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.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.F.4: Summarize the purpose and importance of a will.

9.1.12.CFR.5: Summarize the purpose and importance of estate planning documents (e.g., will, durable power of attorney, living will, health care proxy, etc.).

9.1.12.FI.2: Explain ways to manage your accounts that maximize benefits and provide you with the utmost protection.

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).

Understandings:

Students will understand that...

- There are different types of financial institutions.
- Banking products and services vary by financial institutions.
- Opening an account at a financial institution varies by company.
- There are multiple types of checking accounts a person can open.

Essential Questions:

- Why are financial institutions necessary in our economy?
- What are some common financial institutions that serve consumers?
- How does overdraft protection work?
- What are the criteria for selecting financial institutions?
- What service does the FDIC provide?

<ul style="list-style-type: none"> • There is a set process when opening a checking account. • Creating a savings plan is important to your future financial health. • Various types of savings instruments are available from financial institutions. • There are two main ways to earn interest on savings accounts. • There are multiple savings account options to consider. • Investing is used for long term financial goals. • There are benefits from diversifying investments. • Stocks are a type of security. • Bonds come in many types and can be purchased as an investment strategy. • Mutual funds are a type of security. • Many factors can affect an investment performance. • Different investment strategies are available. • Employers offer various employer-sponsored retirement plans. • There are retirement plans available for the self-employed. • Estate planning is important for planning for retirement. 	<ul style="list-style-type: none"> • What factors should be combined when opening a personal checking account? • What are three common types of checking accounts? • What is the information required when writing a check? • What are the different types of endorsements of a check? • Why is it important to create a savings plan for your future? • What is the purpose of the Truth in Savings Act? • What are three common savings products? • What are three ways a person can maximize interest on a savings? • What factors should be considered when choosing a savings plan? • What are the benefits of investing? • Investments are characterized by what four factors? • How does an investment beat inflation? • What is a tax-deferred investment? • What are the main types of stock classifications? • What are the two markets in which stocks are sold? • What are the three major issuers of bonds? • What are the three advantages of mutual funds? • How can a person tell when an investment is a good one? • Which two governmental bodies regulate financial markets? • What is the difference between a bull and bear market? • What does retirement planning mean? • What is the difference between a traditional IRA and a Roth IRA? • What are two categories of employer-sponsored retirement plans? • Why should a young person begin planning for retirement now? • What is the purpose of a will? • What are the goals of estate planning?
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Assessment Evidence

<p>Performance Tasks:</p> <ul style="list-style-type: none"> • Unit test • Investment Portfolio Project • Graphic Organizers • Writing Prompts • Charts • Worksheets • Group Activities 	<p>Other Evidence:</p> <ul style="list-style-type: none"> • Nearpod Interactive Activities • PowerPoint Discussions • Classwork Activities • In Class Discussion • Do Nows and Closures • Class Polling • Observation • Tests and Quizzes
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Benchmarks:

- **Unit test**
- **Investment Portfolio Project**

Learning Plan

Learning Activities:

Chapter 4 Banking (1 week)

- Types of Financial Institutions (1 day)
- Banking Products and Services (1-2 days)
- Personal Checking Accounts (2-3 days)

Chapter 5 Savings (2 Weeks)

- Creating a Savings Plan (2-3 days)
- Savings Products (2-3 days)
- Maximizing Savings (2-3 days)
- Choosing a Savings Plan (2-3 days)

Chapter 6 Investing (2 weeks)

- Investing Basics (2-3 days)
- Stocks (2-3 days)
- Bonds and Mutual Funds (1-2 days)
- Factors that Affect the Value and Performance of Investments (1-2 days)

Investment Portfolio Project (1-2 weeks)

Chapter 7 Retirement and Estate Planning (1 week)

- Types of Retirement Plans (2-3 days)
- Retirement Planning (1-2 days)

Schoology Activities

Chapter Vocabulary

Resources:

Chapter 4, 5, 6, and 7

More Resources can be found in Business Schoology Group

Unit Learning Goal and Scale

(Level 2.0 reflects a minimal level of proficiency)

Standard(s): 9.1.12.D.10: Differentiate among various investment products and savings vehicles and how to use them most effectively.

4.0	Students will be able to: <ul style="list-style-type: none"> • Develop an investment portfolio analyzing the performance of the investments overtime, predicting how the investments will perform.
3.0	Students will be able to: <ul style="list-style-type: none"> • Interpret how to read a stock quotation.
2.0	Students will be able to: <ul style="list-style-type: none"> • Identify different types of investments.
1.0	With help, partial success at level 2.0 content and level 3.0 content:
0.0	Even with help, no success

Standard(s): 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).

4.0	Students will be able to: <ul style="list-style-type: none"> • Research different types of financial institutions to determine the best one for you to select for your future.
3.0	Students will be able to: <ul style="list-style-type: none"> • Classify types of financial institutions.
2.0	Students will be able to: <ul style="list-style-type: none"> • Identify different types of financial institution services.
1.0	With help, partial success at level 2.0 content and level 3.0 content:
0.0	Even with help, no success

Unit Modifications for Special Population Students

Advanced Learners	<ul style="list-style-type: none"> • Invite students to explore different points of view on a topic of study and compare the two. • Assign a leadership role in classroom learning • Determine where student's interests lie and capitalize on their inquisitiveness. • Expose students to a selection and use of specialized resources
Struggling Learners	<ul style="list-style-type: none"> • Be flexible with time frames and deadlines • Create planned opportunities for interaction between individuals in the classroom: skits, cooperative and collaborative learning, student generated stories based on personal experience • Group students • Intentional scheduling/grouping with student/teacher of alternative background • Provide support as at-risk students move through all levels of knowledge acquisition • Tap prior knowledge

English Language Learners	<ul style="list-style-type: none"> • Accommodate with completed study guides to assist with preparation on tests • Allow students to give responses in a form (oral or written) that's easier for him/her • Be flexible with time frames, deadlines, or modify assessments • Create planned opportunities for interaction between individuals in the classroom: skits, cooperative and collaborative learning, student generated stories based on personal experience • Establish a framework allowing ELL students to understand and assimilate new ideas and information • Focus on domain specific vocabulary and keywords • Give alternate or paper copies to accommodate electronic assignments. • Have another student share class notes with him. • Intentional scheduling/grouping with student/teacher of language if possible • Mark texts with a highlighter. • Take more time to complete a task, project, or test. • Use manipulatives, graphic organizer, and real objects when possible • Use visual presentations/verbal materials (ex: word webs and visual organizers).
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Interdisciplinary Connections

Indicators:

MA.9-12.N-Q Numbers and Number Systems Quantities

LA.11-12.WHST.11-12.4 Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.

LA.11-12.WHST.11-12.6 Use technology, including the Internet, to produce, share, and update writing products in response to ongoing feedback, including new arguments or information.

Integration of 21st Century Skills

Indicators:

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

CAEP.9.2.12.C.9 Analyze the correlation between personal and financial behavior and employability.

Unit 5 Title: Managing Your Spending

Unit 5 Description: Students will learn about credit and managing consumer spending. This unit explores how consumers obtain credit, the different types of credit, and making wise credit choices. Debt management and strategies to stay out of debt will also be explored. The unit will also explore consumer rights when making purchases.

Unit Duration: 5 weeks

Desired Results

Standard(s): 9.1.12.C.1, 9.1.12.C.3, 9.1.12.C.5, 9.1.12.C.6, 9.1.12.C.7, 9.1.12.C.8, 9.1.12.C.9, 9.1.12.E.6, 9.1.12.E.7, 9.1.12.E.8, 9.1.12.CDM.1, 9.1.12.CDM.2, 9.1.12.CDM.3, 9.1.12.CDM.4, 9.1.12.CDM.5, 9.1.12.CDM.6, 9.1.12.CDM.9, 9.1.12.CDM.10, 9.1.12. CP.1, 9.1.12. CP.2, 9.1.12. CP.3, 9.1.12. CP.4

Indicators:

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.C.3: Compute and assess the accumulating effect of interest paid overtime when using a variety of sources of credit.

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.7: Analyze the rights and responsibilities of buyers and sellers under consumer protection laws.

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.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.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.3: Determine ways to leverage debt beneficially.

9.1.12.CDM.4: Identify issues associated with student loan debt, requirements for repayment, and consequences of failure to repay student loan debt.

9.1.12.CDM.5: Identify the types of characteristics of predatory lending practices and the importance of collateral (e.g., payday loans, car title loans, high-risk mortgages).

9.1.12.CDM.6: Compute and assess the accumulating effect of interest paid overtime when using a variety of sources of credit. (e.g., student loans, credit cards, auto loans, mortgages, etc.).

9.1.12.CDM.9: Summarize the causes and consequences of personal and corporate bankruptcy and evaluate the implications for self and others.

9.1.12.CDM.10: Determine when credit counselling is necessary and evaluate the resources available to assist consumers who wish to use it.

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. CP.2: Identify the advantages of maintaining a positive credit history.

9.1.12. CP.3: Summarize factors that affect a positive credit rating, including on-time payments, debt versus available credit, length of open credit, and how often you apply for credit.

9.1.12. CP.4: Identify the skill sets needed to build and maintain a positive credit profile.

Understandings:

Students will understand that...

- There is a purpose of credit.
- There are differences between closed-end credit and open-end credit.
- Creditworthiness is an important role in credit development.
- The credit bureaus have specific roles in maintaining credit.
- There is a cost of using credit.
- Easy-access credit traps can be avoided.
- Many types of credit cards are available to borrowers, and they need to determine what factors are the most important.
- There are many ways to manage credit.
- Misuse of credit can lead to financial problems.
- Bankruptcy has various stages.
- In the US there are laws to protect you with credit.
- Credit fraud is something that can be avoided by consumers.
- The marketplace is where consumers purchase goods and services.
- There are promotional strategies that businesses use to encourage consumers to make purchases.
- It is important to research large purchases.
- There is a set process when making consumer purchase decisions.
- It is important to plan when making certain purchases.
- The Consumer Bill of Rights was developed to protect consumers.
- Consumer laws were developed to protect consumers.
- There are multiple deceptive practices in the marketplace.
- Consumer advocates help prevent deceptive practices.

Essential Questions:

- Why do individual consumers use credit for purchasing goods and services?
- What is the purpose of credit in our economy?
- What are the two main types of credit?
- What are the three C's of credit?
- What are the three credit bureaus?
- What information is used to calculate your FICO score?
- What is included in the cost of credit?
- What are the two types of interest used when computing finance charges?
- The total paid for the use of credit is based primarily on what three factors?
- What is an easy-access credit source?
- What are the three types of credit cards?
- Why is it important for a consumer to manage his or her credit?
- What are the advantages of using credit?
- How long does accurate negative information stay on a person's credit report?
- What are the two main types of bankruptcy?
- How do credit laws protect consumers?
- What federal law requires lenders to fully disclose to consumers the terms and total cost of credit before a credit agreement is finalized?
- What federal law was passed to prohibit creditors from discriminating against consumers?
- What protection does the law offer if a person's credit cards are lost or stolen?
- What is a marketplace in the free enterprise economy?
- What is the difference between brick-and-mortar stores and nontraditional sellers?
- What are some examples of marketing strategies that businesses use to persuade customers to purchase?
- Why is it important to use a systematic decision-making process when making purchases of goods or services?
- What are some sources of information a consumer can use when conducting research on products?
- What is covered by an extended warranty?
- Why do consumer rights come with responsibilities?
- What is the Consumer Bill of Rights?
- What are consumer laws?
- What does caveat emptor mean for a consumer?
- What are deceptive practices in business regarding consumers?

- What does consumer self-defense involve?
- What are some of the carious areas in which consumer advocates address consumer interests?

Assessment Evidence

Performance Tasks:

- Unit test
- Graphic Organizers
- Writing Prompts
- Charts
- Worksheets
- Group Activities

Other Evidence:

- Nearpod Interactive Activities
- PowerPoint Discussions
- Classwork Activities
- In Class Discussion
- Do Nows and Closures
- Class Polling
- Observation
- Tests and Quizzes

Benchmarks:

- Unit test

Learning Plan

Learning Activities:

Chapter 8 Credit (1 week)

- Consumer Credit (1-2 days)
- Cost of Credit (2-3 days)

Chapter 9 Credit Management (2 Weeks)

- Wise Credit Use (2-3 days)
- Bankruptcy (2-3 days)
- Consumer Protection (2-3 days)
- Credit Fraud (2-3 days)

Chapter 10 Consumer Purchasing (1 week)

- The Marketplace (1-2 days)
- Consumer Purchasing Strategies (2-3 days)

Chapter 11 Consumer Power (1 week)

- Consumer Rights (2-3 days)
- Consumer Deception and Defense (1-2 days)

Schoology Activities

Chapter Vocabulary

Resources:

Chapter 8, 9, 10, and 11

More Resources can be found in Business Schoology Group

Unit Learning Goal and Scale

(Level 2.0 reflects a minimal level of proficiency)

Standard(s): 9.1.12.C.1: Compare and contrast the financial benefits of different products and services offered by a variety of financial institutions.

4.0	Students will be able to: <ul style="list-style-type: none"> • Research types of credit cards to determine which card would be the best one for you to get later in life.
3.0	Students will be able to: <ul style="list-style-type: none"> • Differentiate between open-end and closed-end credit.
2.0	Students will be able to: <ul style="list-style-type: none"> • Identify different types of credit.
1.0	With help, partial success at level 2.0 content and level 3.0 content:
0.0	Even with help, no success

Standard(s): 9.1.12.C.5: Analyze the information contained in a credit report and explain the importance of disputing inaccurate entries.

4.0	Students will be able to: <ul style="list-style-type: none"> • Analyze a credit report to determine an applicant's credit worthiness.
3.0	Students will be able to: <ul style="list-style-type: none"> • Assess the factors that go into your FICO score.
2.0	Students will be able to: <ul style="list-style-type: none"> • Identify the three main credit reporting agencies.
1.0	With help, partial success at level 2.0 content and level 3.0 content:
0.0	Even with help, no success

Standard(s): 9.1.12.E.7: Apply specific consumer protection laws to the issues they address.

4.0	Students will be able to: <ul style="list-style-type: none"> • Analyze the economic effects of laws and regulations that pertain to consumers.
3.0	Students will be able to: <ul style="list-style-type: none"> • Analyze the economic rights as it applies to individual as consumers using the Consumer Bill of Rights as a guide.
2.0	Students will be able to: <ul style="list-style-type: none"> • Define Consumer Bill of Rights.
1.0	With help, partial success at level 2.0 content and level 3.0 content:
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Unit Modifications for Special Population Students

Advanced Learners

- Invite students to explore different points of view on a topic of study and compare the two.
- Assign a leadership role in classroom learning
- Determine where student's interests lie and capitalize on their inquisitiveness.
- Expose students to a selection and use of specialized resources

Struggling Learners	<ul style="list-style-type: none"> • Be flexible with time frames and deadlines • Create planned opportunities for interaction between individuals in the classroom: skits, cooperative and collaborative learning, student generated stories based on personal experience • Group students • Intentional scheduling/grouping with student/teacher of alternative background • Provide support as at-risk students move through all levels of knowledge acquisition • Tap prior knowledge
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Integration of 21st Century Skills

Indicators:

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

CAEP.9.2.12.C.9 Analyze the correlation between personal and financial behavior and employability.

Unit 6 Title: Purchasing and Protecting Your Assets

Unit 6 Description: Students will learn about how to make larger purchases such as buying a house or car. They will learn the difference between renting and purchasing. Students will learn about the expense they will take on by making these larger purchases and how to manage the payments. Students will learn about risk management and what products require insurance. They will also learn about the importance of health insurance.

Unit Duration: 4 weeks

Desired Results

Standard(s): 9.1.12.G.1, 9.1.12.G.2, 9.1.12.G.3, 9.1.12.G.4, 9.1.12.G.5, 9.1.12.G.6, 9.1.12.G.7, 9.1.12.RM.3, 9.1.12.RM.4, 9.1.12.RM.5, 9.1.12.RM.6, 9.1.12.RM.7

Indicators:

- 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.
- 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.4: Determine when and why it may be appropriate for the government to provide insurance coverage rather than private industry.
- 9.1.12.RM.5: Explain what self-insuring is and determine when it is appropriate.
- 9.1.12.RM.6: Differentiate the costs benefits and features (e.g., riders, deductibles, umbrella policies) of renter's and homeowner's insurance.
- 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.

Understandings:

Students will understand that...

- There are advantages and disadvantages for renting a place to live.
- There is a process of finding and renting a residence.
- One must prepare to move into a new residence.
- Transitioning from a rental to a homeowner is an important part of becoming a contributing citizen.
- Factors must be considered when purchasing a home.
- A mortgage is part of the home buying process.
- There are different types of mortgages to be considered when buying a home.
- There are many decisions to be made in the automobile marketplace.
- Sources of information are available to research a car when shopping for a vehicle.

Essential Questions:

- Why would a person choose to rent rather than buy home?
- What are the advantages of renting a living space?
- Before signing a lease, what questions should you ask about the lease?
- What are the guidelines that can be followed to make a move go smoothly?
- What is a bill of lading?
- Why would a person choose to buy a home rather than rent?
- What are the advantages of owning a home?
- What are the different types of homes to purchase?
- What is the role of a real estate broker?
- What four factors affect the amount of a person's mortgage payment?

- There are major consumer protection laws for car buyers.
- There is a buying decision-making process for buying a car.
- Financing a car has a specific process.
- Risk is an importance aspect of fiscal responsibility.
- Risk management is a part of being a contributing citizen.
- Insurance protection is an important part of financial responsibility.
- Key factors are to be considered when buying home insurance.
- Key factors are to be considered when buying auto insurance.
- Health insurance has a purpose in our society.
- Private health care plans are an alternative to employee sponsor plans.
- Government offers health care plans.
- Taking responsibility of your health care is an important part of being a contributing citizen.
- There is a purpose of disability insurance.
- Life insurance is an important part of being financially independent.
- Life insurance coverage varies by plans.

- What is the difference between a fixed-rate mortgage and an adjustable-rate mortgage?
- What decisions need to be made before buying a car?
- What is an auto superstore?
- How much value does a new car lose when it is driven off the lot?
- Where can a consumer locate a vehicle identification number (VIN)?
- In terms of shopping for an automobile, what is a lemon?
- Why should the decision-making process be applied when buying a car?
- Outside of the purchase price, what are the three expenses related to owning an automobile?
- What are the rewards of properly maintain a car?
- What are the four common sources of a car loan?
- What does gap insurance cover?
- Why does an individual or family need to purchase insurance?
- What are the two main types of risk?
- What are the three main categories of pure risk?
- What is the main purpose of insurance?
- What information is typically stated on an insurance policy?
- Why is it important to buy home insurance as well as auto insurance?
- What two basic types of coverage does homeowners insurance provide?
- What is the first step to consider when buying homeowners insurance?
- What does renter's insurance cover?
- What is auto insurance liability?
- The cost of auto insurance depends on what factors?
- What risks are managed by health insurance?
- How does health care offer financial protection?
- What are the three types of indemnity plans?
- Who is eligible for Medicaid?
- How can you control your health care cost?
- Why do individuals buy health care insurance?
- What is the main difference between term life insurance and whole life insurance?
- What are the four types of whole life insurance policies?
- What is group life insurance?

<p>Performance Tasks:</p> <ul style="list-style-type: none"> • Unit test • Graphic Organizers • Writing Prompts • Charts • Worksheets • Group Activities 	<p>Other Evidence:</p> <ul style="list-style-type: none"> • Nearpod Interactive Activities • PowerPoint Discussions • Classwork Activities • In Class Discussion • Do Nows and Closures • Class Polling • Observation • Tests and Quizzes
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Benchmarks:

- Unit test

Learning Plan

Learning Activities:**Chapter 12 Housing Decisions (1 week)**

- Renting a Residence (1-2 days)
- Purchasing a Home (2-3 days)

Chapter 13 Purchasing a Car (1 week)

- Shopping for a Car (1-2 days)
- Car Buying Decisions (2-3 days)

Chapter 14 Risk Management and Insurance for Homes and Autos (1 week)

- Risk Management (2-3 days)
- Home and Auto Insurance (1-2 days)

Chapter 15 Health, Disability, and Life Insurance (1 week)

- Health Insurance (1-2 days)
- Disability and Life Insurance (2-3 days)

Schoolology Activities**Chapter Vocabulary****Resources:**

Chapter 12, 13, 14, and 15

More Resources can be found in Business Schoolology Group

Unit Learning Goal and Scale

(Level 2.0 reflects a minimal level of proficiency)

Standard(s): 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.

4.0	Students will be able to: <ul style="list-style-type: none"> • Determine the right type of insurance for you.
3.0	Students will be able to: <ul style="list-style-type: none"> • Assess the types of insurance and when you need the appropriate coverage.
2.0	Students will be able to: <ul style="list-style-type: none"> • Identify the different types of insurance.
1.0	With help, partial success at level 2.0 content and level 3.0 content:
0.0	Even with help, no success

Standard(s): 9.1.12.G.5: Differentiate the costs and benefits of renter's and homeowner's insurance.

4.0	Students will be able to: <ul style="list-style-type: none"> • Develop an insurance plan for a new homeowner and new car owner.
3.0	Students will be able to: <ul style="list-style-type: none"> • Assess why homeowners need insurance.
2.0	Students will be able to: <ul style="list-style-type: none"> • Define renter's insurance.
1.0	With help, partial success at level 2.0 content and level 3.0 content:
0.0	Even with help, no success

Unit Modifications for Special Population Students

Advanced Learners	<ul style="list-style-type: none"> • Invite students to explore different points of view on a topic of study and compare the two. • Assign a leadership role in classroom learning • Determine where student's interests lie and capitalize on their inquisitiveness. • Expose students to a selection and use of specialized resources
Struggling Learners	<ul style="list-style-type: none"> • Be flexible with time frames and deadlines • Create planned opportunities for interaction between individuals in the classroom: skits, cooperative and collaborative learning, student generated stories based on personal experience • Group students • Intentional scheduling/grouping with student/teacher of alternative background • Provide support as at-risk students move through all levels of knowledge acquisition • Tap prior knowledge
English Language Learners	<ul style="list-style-type: none"> • Accommodate with completed study guides to assist with preparation on tests

	<ul style="list-style-type: none"> • Allow students to give responses in a form (oral or written) that's easier for him/her • Be flexible with time frames, deadlines, or modify assessments • Create planned opportunities for interaction between individuals in the classroom: skits, cooperative and collaborative learning, student generated stories based on personal experience • Establish a framework allowing ELL students to understand and assimilate new ideas and information • Focus on domain specific vocabulary and keywords • Give alternate or paper copies to accommodate electronic assignments. • Have another student share class notes with him. • Intentional scheduling/grouping with student/teacher of language if possible • Mark texts with a highlighter. • Take more time to complete a task, project, or test. • Use manipulatives, graphic organizer, and real objects when possible • Use visual presentations/verbal materials (ex: word webs and visual organizers).
Learners with an IEP	<p>Each special education student has in Individualized Educational Plan (IEP) that details the specific accommodations, modifications, services, and support needed to level the playing field. This will enable that student to access the curriculum to the greatest extent possible in the least restrictive environment. These include:</p> <ul style="list-style-type: none"> • Variation of time: adapting the time allotted for learning, task completion, or testing • Variation of input: adapting the way instruction is delivered • Variation of output: adapting how a student can respond to instruction • Variation of size: adapting the number of items the student is expected to complete • Modifying the content, process or product <p>Additional resources are outlined to facilitate appropriate behavior and increase student engagement. The most frequently used modifications and accommodations can be viewed here.</p> <p>Teachers are encouraged to use the Understanding by Design Learning Guidelines (UDL). These guidelines offer a set of concrete suggestions that can be applied to any discipline to ensure that all learners can access and participate in learning opportunities. The framework can be viewed here www.udlguidelines.cast.org</p>
Learners with a 504	<p>Refer to page four in the Parent and Educator Resource Guide to Section 504 to assist in the development of appropriate plans.</p>

Interdisciplinary Connections

Indicators:

MA.9-12.N-Q Numbers and Number Systems Quantities

LA.11-12.WHST.11-12.4 Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.

LA.11-12.WHST.11-12.6 Use technology, including the Internet, to produce, share, and update writing products in response to ongoing feedback, including new arguments or information.

Integration of 21st Century Skills

Indicators:

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

CAEP.9.2.12.C.9 Analyze the correlation between personal and financial behavior and employability.