Verona Public School District
Curriculum Overview

<u>Introduction to Financial Literacy</u>

Curriculum Committee Members:
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Supervisor:
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Curriculum Developed:
August 2012
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Board Approval Date:
Summer 2012
June 2016
June 25, 2019
November 24, 2020
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Verona Public Schools
121 Fairview Ave., Verona, NJ 07044
www.veronaschools.org

Verona Public Schools Mission Statement:

In partnership with a supportive community, we inspire our students to be creative, critical thinkers and compassionate global citizens through dynamic teaching, meaningful curricula, and enriching experiences.

Course Description:

This course encompasses the financial literacy skills that are essential in the development of 21st century scholars. Financial literacy topics include behavioral finance, taxes, checking & saving, paying for college, types of credit, managing credit, investing, insurance, and budgeting.

Prerequisite(s):

None

Standard 8: Technology Standards	
8.1: Computer Science	**8.2: Design Thinking**
Computing Systems (CS) Networks and the Internet (NI) x Impacts of Computing (IC) x Data & Analysis (DA) x Algorithms & Programming (AP)	x Engineering Design (ED) x Interaction of Technology and Humans (ITH) Nature of Technology (NT) Effects of Technology on the Natural World (ETW) Ethics and Culture (EC)
Computer Science and Design Thinking Practices	
1. Fostering an Inclusive Computing and Design Culture x 2. Collaborating Around Computing and Design 3. Recognizing and Defining Computational Problems 4. Developing and Using Abstractions 5. Creating Computational Artifacts 6. Testing and Refining Computational Artifacts 7. Communicating About Computing and Design	

SEL Competencies and Career Readiness, Life Literacies, and Key Skills Practices	
The curricular expectation for the Standard 9: Career Readiness, Life Literacies, and Key Skills standards is infusion and integration throughout the curriculum. These are not intended to be standards for separate, stand alone lessons. The CLKS are to be incorporated into other disciplines and contexts as appropriate.	
Social and Emotional Learning Core Competencies: *These competencies are identified as five interrelated sets of cognitive, affective, and behavioral capabilities*	**Career Readiness, Life Literacies, and Key Skills Practices:** *Career Readiness, Life Literacies, and Key Skills Practices describe the habits of the mind that all educators in all content areas should seek to develop in their students. They are practices that have been linked to increase college, career, and life success. These practices should be taught and reinforced in all content areas with increasingly higher levels of complexity and expectation as a student advances through a program of study.*
Self-awareness: The ability to accurately recognize one's emotions and thoughts and their influence on behavior. This includes accurately assessing one's strengths and limitations and possessing a well-grounded sense of confidence and optimism.	x **CLKS6** Model integrity, ethical leadership, and effective management. x **CLKS7** Plan education and career paths aligned to personal goals.
Self-management: The ability to regulate one's emotions, thoughts, and behaviors effectively in different situations. This includes managing stress, controlling impulses, motivating oneself, and setting and working toward achieving personal and academic goals.	x **CLKS2** Attend to financial well-being. x **CLKS4** Demonstrate creativity and innovation. x **CLKS5** Utilize critical thinking to make sense of problems and persevere in solving them. x **CLKS8** Use technology to enhance productivity, increase collaboration, and communicate effectively.
Social awareness: The ability to take the perspective of and empathize with others from diverse backgrounds and cultures, to understand social and ethical norms for behavior, and to recognize family, school, and community resources and supports.	x **CLKS1** Act as a responsible and contributing community member and employee. x **CLKS6** Model integrity, ethical leadership, and effective management.
Relationship skills: The ability to establish and maintain healthy and rewarding relationships with diverse individuals and groups. This includes communicating clearly, listening actively, cooperating, resisting inappropriate social pressure, negotiating conflict constructively, and seeking and offering help when needed.	x **CLKS6** Model integrity, ethical leadership, and effective management. x **CLKS9** Work productively in teams while using cultural global competence.
Responsible decision making: The ability to make constructive and respectful choices about personal behavior and social interactions based on consideration of ethical standards, safety concerns, social norms, the realistic evaluation of consequences of various actions, and the well-being of self and others.	x **CLKS3** Consider the environmental, social, and economic impact of decisions. x **CLKS5** Utilize critical thinking to make sense of problems and persevere in solving them. x **CLKS6** Model integrity, ethical leadership, and effective management.

Course Materials	
Core Instructional Materials: *These are the board adopted and approved materials to support the curriculum, instruction, and assessment of this course.*	**Differentiated Resources**: *These are teacher and department found materials, and also approved support materials that facilitate differentiation of curriculum, instruction, and assessment of this course.*
● Next Gen Personal Finance o https://www.ngpf.org/	● EverFi Financial Interactive Program sponsored by Massmutual Foundation o www.everfi.net

Unit Title / Topic: Money and Me	Unit Duration: 1 Week
STAGE 1: DESIRED RESULTS	

Established Subject Area Goals (NJSLS):

- 9.1.8.CR.1: Compare and contrast the role of philanthropy, volunteer service, and charities in community development and the quality of life in a variety of cultures.
- 9.1.8.CR.2: Compare various ways to give back through strengths, passions, goals, and other personal factors.
- 9.1.8.CR.3: Relate the importance of consumer, business, and government responsibility to the economy and personal finance.
- 9.1.8.CR.4: Examine the implications of legal and ethical behaviors when making financial decisions.
- 9.1.12.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.4: Identify how unconscious beliefs like "money scripts" (money avoidant, money worship, money status, money vigilant) influence financial decision-making.
- 9.1.12.FP.5: Evaluate how behavioral bias (e.g., overconfidence, confirmation, recency, loss aversion, etc.) affects decision-making.
- 9.1.12.FP.6: Evaluate the relationship of familial patterns, cultural traditions, and historical influences on financial practice.

Interdisciplinary Companion Standards (NJSLS):

- NJSLSA.R1. Read closely to determine what the text says explicitly and to make logical inferences and relevant connections from it; cite specific textual evidence when writing or speaking to support conclusions drawn from the text.
- NJSLSA.R2. Determine the central ideas or themes of a text and analyze their development; summarize the key supporting details and ideas.
- NJSLSA.W4. Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.
- NJSLSA.W6. Use technology, including the Internet, to produce and publish writing and to interact and collaborate with others.
- W.11-12.4. Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.
- W.11-12.10. Write routinely over extended time frames (time for research, reflection, and revision) and shorter time frames (a single sitting or a day or two) for a range of tasks, purposes.
- NJSLSA.SL1. Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.
- NJSLSA.SL2. Integrate and evaluate information presented in diverse media and formats, including visually, quantitatively, and orally.
- NJSLSA.SL5. Make strategic use of digital media and visual displays of data to express information and enhance understanding of presentations.

Technology Integration (NJSLS 8):

- 8.1.12.IC.3: Predict the potential impacts and implications of emerging technologies on larger social, economic, and political structures, using evidence from credible sources.
- 8.1.12.DA.1: Create interactive data visualizations using software tools to help others better understand real world phenomena, including climate change.
- 8.1.12.AP.1: Design algorithms to solve computational problems using a combination of original and existing algorithms.
- 8.1.12.AP.4: Design and iteratively develop computational artifacts for practical intent, personal expression, or to address a societal issue.
- 8.2.12.ED.1: Use research to design and create a product or system that addresses a problem and make modifications based on input from potential consumers.
- 8.2.12.ITH.1: Analyze a product to determine the impact that economic, political, social, and/or cultural factors have had on its design, including its design constraints.
- Practice 2: Collaborating Around Computing and Design

21st Century Skills Integration (NJSLS 9):

- CLKS1 Act as a responsible and contributing community member and employee.
- CLKS2 Attend to financial well-being.
- CLKS3 Consider the environmental, social, and economic impact of decisions.
- CLKS4 Demonstrate creativity and innovation.
- CLKS5 Utilize critical thinking to make sense of problems and persevere in solving them.
- CLKS6 Model integrity, ethical leadership, and effective management.
- CLKS7 Plan education and career paths aligned to personal goals.
- CLKS8 Use technology to enhance productivity, increase collaboration, and communicate effectively.
- CLKS9 Work productively in teams while using cultural global competence.
- 9.4.12.CI.1: Demonstrate the ability to reflect, analyze, and use creative skills and ideas
- 9.4.12.CI.3: Investigate new challenges and opportunities for personal growth, advancement, andtransition
- 9.4.12.CT.2: Explain the potential benefits of collaborating to enhance critical thinking and problem solving
- 9.4.12.DC.7: Evaluate the influence of digital communities on the nature, content and responsibilities of careers, and other aspects of society
- 9.4.12.IML.2: Evaluate digital sources for timeliness, accuracy, perspective, credibility of the source, and relevance of information, in media, data, or other resources
- 9.4.12.TL.1: Assess digital tools based on features such as accessibility options, capacities, and utility for accomplishing a specific task
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- 9.4.12.TL.3: Analyze the effectiveness of the process and quality of collaborative environments.
- 9.4.12.TL.4: Collaborate in online learning communities or social networks or virtual worlds to analyze and propose a resolution to a real-world problem

Transfer

Transfer Goal:

- Students will be able to independently use their learning to manage personal spending to meet financial goals and minimize the impact of financial obstacles.

Meaning

Students will understand that:

- Spending, saving and values impact your finances.
- Setting personal and financial goals thatinvesting are specific and measurable leads to success.
- Applying strategies to be mindful about spending decisions leads to financial independence.

Essential Questions:

- How are financial decisions influenced by people's wants, needs and values?
- How does setting goals help a person attain financial success?
- Why does financial success look different for everyone?

Acquisition of Knowledge & Skills

Students will know:

- That changes in personal spending behavior can contribute to wealth building
- How to develop a definition of wealth based on personal values, priorities, and goals
- That careful consideration and writing down of goals helps create a vision in your mind of how you want to be in the future. You can visually see the goal and understand the difference it will make in your life.

Students will be able to:

- Identify different ways that they relate to money
- Assess their own personal values that shape how they make financial decisions
- Understand how social media can influence spending habits
- Analyze marketing techniques from social media and advertising that encourage spending
- Understand how context of various situations can affect the financial decisions they make
- Define economic terms about the paradox of value
- Assess which of their personal values most affect how they interact with money

STAGE 2: ACCEPTABLE EVIDENCE

Performance Task & Unit Assessments:

- Experience how context and values impact your decision making by playing the Ultimatum Game and reflecting on the choices made.
- Craft a goal statement for your high school experience and incorporate the goal in a letter to your future self.

Other Evidence

- Teacher made tests/quizzes, class participation, workbook activities, projects, cooperative group projects/activities and rubrics related to the unit of study. Unit/Chapter tests, mid-unit quizzes, end of marking period assessment will also be used to assess student comprehension.

REFERENCE MATERIALS

- Next Generation Personal Finance Curriculum
  - www.ngpf.org
- EverFi Financial Interactive Program sponsored by Massmutual Foundation
  - www.everfi.net

ACCOMMODATIONS AND MODIFICATIONS

Differentiation for Support

(ELL Learners)

Teachers identify the modifications that they will use in the unit as related to the needs of their student population.

- Provide alternate ways for the student to respond (verbal/pictographic answers instead of written)
- Substitute a hands-on activity or use of different media in projects for a written activity
- Provide word banks / word walls
- Prepare and distribute advance notes
- Provide model sentence frames and sentence starters for both oral responses and written responses
- Provide additional time to complete assessments and assignments
- Model and use gestures to aid in understanding
- Model tasks by giving one or two examples before releasing students to work independently
- Present instructions both verbally and visually
- Simplify written and verbal instructions
- Allow students to use eDictionaries
- Avoid slang and idiomatic expressions.
- Speak clearly and naturally, and try to enunciate words, especially their ending sounds.
- Provide Sensory Supports (Real-life objects, Manipulatives, Pictures & photographs, Illustrations, Diagrams, & drawings, Magazines & newspapers, Physical activities, Videos & films, Broadcasts, Models & figures)
- Provide Graphic Supports (Charts, Graphic organizers, Tables, Graphs, Timelines, Number lines)
- Provide Interactive Supports(Pair or Partner work, Group work, Peer Mentor)
- Simplify the language, format, and directions of the assessment
- Accept correct answers on test or worksheets in any written form such as lists, phrases, or using inventive spelling
- Allow editing and revision before grading
- Design projects and assessment for student that require reduced sentence or paragraph composition
- Give alternative homework or class work assignments suitable to the student's linguistic ability for activities and assessments

Differentiation for Support

(Spec. Ed., Struggling Learners)

Teachers identify the modifications that they will use in the unit as related to the needs of their student population.

- Break down assignments with oral directions, written directions, and visuals.
- Provide frequent reminders to stay on task.
- Provide copies of notes and practice note taking skills.
- Work on organizational skills such as keeping class binder, completing assignments on time, and checking classroom website for assignments.
- Follow individual IEP plans for specific modifications.
- Use colors to differentiate while teaching
- List steps or guidelines to clarify expected outcome
- Provide visual support
- Reinforce on-task behavior
- Peer mentoring (pairing with another student who is working at an advanced level)
- Guided questions
- Partnering/Grouping of students
- Re-teaching and review
- Multi-media approach to accommodate various learning styles
- Decrease/Modify number of project requirements
- Teacher/Aide assistance
- Translation tool for different languages

Differentiation for Enrichment

Teachers identify the modifications that they will use in the unit as related to the needs of their student population.

- Provide a variety of individualized work centers
- Demonstrate for class
- Create additional project
- Individual presentations

• Utilize alternate reading assignments/materials at the student's reading level. • Allow for alternate seating for proximity to peer helper or teacher as necessary • Assist student in building a picture file of key vocabulary (Pics4Learning, Webster's Visual Dictionary Online, ClipArt Etc, Shahi Visual Dictionary) • When showing video used Closed Captioning. Some videos also allow for a slower replay so the speech is not as fast. • Provide wait-time sufficient for English language learners who are trying to translate terms while formulating an explanation - Sufficient wait time is often said to be about 7-10 seconds • Check for understanding consistently - ask students one-on-one what their questions are, monitor their progress on independent work and redirect as needed. They may not understand or be hesitant to verbalize what they do not understand at first, so monitor and give examples. • Support use of student's primary language by translating key words in directions, or key vocabulary terms or giving students opportunities to communicate in their primary language (written or orally) **Additional Resources:** • 20 strategies to Support EAL Children • What English Language Learners Wish Teachers Knew - Education Week • A Starting Point: Tips and resources for working with ESL newcomers		

STAGE 3: Activities

- The "Bean" Game : As an introduction to budgeting, students are given a salary of 'beans' that they are to allocate between different wants and needs to identify their priorities and values.

Unit Title / Topic: Taxes	Unit Duration: 2 Weeks

STAGE 1: DESIRED RESULTS

Established Subject Area Goals (NJSLS):

- 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.
- 9.2.12.CAP.17: Analyze the impact of the collective bargaining process on benefits, income, and fair labor practice.
- 9.2.12.CAP.18: Differentiate between taxable and nontaxable income from various forms of employment (e.g., cash business, tips, tax filing and withholding).
- 9.2.12.CAP.19: Explain the purpose of payroll deductions and why fees for various benefits (e.g., medical benefits) are taken out of pay, including the cost of employee benefits to employers and self-employment income.
- 9.2.12.CAP.20: Analyze a Federal and State Income Tax Return.
- 9.2.12.CAP.12: Explain how compulsory government programs (e.g., Social Security, Medicare) provide insurance against some loss of income and benefits to eligible recipients.
- 9.2.12.CAP.13: Analyze how the economic, social, and political conditions of a time period can affect the labor market
- 9.1.12.CFR.6: Identify and explain the consequences of breaking federal and/or state employment or financial laws.

Interdisciplinary Companion Standards (NJSLS):

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21st Century Skills Integration (NJSLS 9):

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Transfer

Verona High School   Introduction to Financial Literacy

Transfer Goal:
- Students will be able to independently use their learning to answer questions and provide advice that explores how people's sources of income, amount of income, as well as the amount and type of spending affect the types and amounts of taxes paid.

Meaningtran

Students will understand that:	Essential Questions:
• Individuals in a society help to pay for the public goods consumed by all. • Individuals start saving for future benefits as soon as they start working.	• Where is my money? • Why do I have to pay taxes? • Can I opt out of medicare?

Acquisition of Knowledge & Skills

Students will know:	Students will be able to:
• The difference between gross and net pay. • What public goods are and how they are paid for. • How to complete a W-2 form at this time in their lives and how that changes as their life changes. • Factors that impact personal tax liability and take-home pay.	• Explain where income taxes are collected from and how they provide revenue for public expenses • Read a pay stub and describe the different deductions • Explain why so few teenagers file taxes • Identify common misconceptions about taxes and state the correct facts • Identify what types of income are taxed • Analyze a number of scenarios to determine who can be claimed as a dependent and if they need to file a tax return • Identify important dates of the tax cycle • Understand the difference between common tax forms • Explain the purpose of a W-4 and how it impacts their paycheck • Analyze and understand the fine print of a sample W-4 • Identify items they need to prepare their tax return • Explain the different ways they can file their taxes • Understand the purpose of a W-2 form and how to use it to file their taxes • Explain how to make a tax payment if taxes are owed • Complete a 1040 form to file their tax returns

STAGE 2: ACCEPTABLE EVIDENCE

Performance Task & Unit Assessments:
- Complete a case study involving teenagers and their payroll and tax questions, providing advice to the students on the best way to handle different income and tax scenarios.

Other Evidence
- Teacher-made tests/quizzes, class participation, workbook activities, projects, cooperative group projects/activities and rubrics related to the unit of study. Unit/Chapter tests, mid-unit quizzes, end of marking period assessment will also be used to assess student comprehension.

REFERENCE MATERIALS

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ACCOMMODATIONS AND MODIFICATIONS

Differentiation for Support **(ELL Learners)**	**Differentiation for Support** **(Spec. Ed., Struggling Learners)**	**Differentiation for Enrichment**
Teachers identify the modifications that they will use in the unit as related to the needs of their student population. • Provide alternate ways for the student to respond (verbal/pictographic answers instead of written) • Substitute a hands-on activity or use of different media in projects for a written activity • Provide word banks / word walls • Prepare and distribute advance notes • Provide model sentence frames and sentence starters for both oral responses and written responses • Provide additional time to complete assessments and assignments • Model and use gestures to aid in understanding • Model tasks by giving one or two examples before releasing students to work independently • Present instructions both verbally and visually • Simplify written and verbal instructions • Allow students to use eDictionaries • Avoid slang and idiomatic expressions. • Speak clearly and naturally, and try to enunciate words, especially their ending sounds. • Provide Sensory Supports (Real-life objects, Manipulatives, Pictures & photographs, Illustrations, Diagrams, & drawings,	**Teachers identify the modifications that they will use in the unit as related to the needs of their student population.** • Break down assignments with oral directions, written directions, and visuals. • Provide frequent reminders to stay on task. • Provide copies of notes and practice note taking skills. • Work on organizational skills such as keeping class binder, completing assignments on time, and checking classroom website for assignments. • Follow individual IEP plans for specific modifications. • Use colors to differentiate while teaching • List steps or guidelines to clarify expected outcome • Provide visual support • Reinforce on-task behavior • Peer mentoring (pairing with another student who is	**Teachers identify the modifications that they will use in the unit as related to the needs of their student population.** • Provide a variety of individualized work centers • Demonstrate for class • Create additional project • Individual presentations

Magazines & newspapers, Physical activities, Videos & films, Broadcasts, Models & figures) • Provide Graphic Supports (Charts, Graphic organizers, Tables, Graphs, Timelines, Number lines) • Provide Interactive Supports(Pair or Partner work, Group work, Peer Mentor) • Simplify the language, format, and directions of the assessment • Accept correct answers on test or worksheets in any written form such as lists, phrases, or using inventive spelling • Allow editing and revision before grading • Design projects and assessment for student that require reduced sentence or paragraph composition • Give alternative homework or class work assignments suitable to the student's linguistic ability for activities and assessments • Utilize alternate reading assignments/materials at the student's reading level. • Allow for alternate seating for proximity to peer helper or teacher as necessary • Assist student in building a picture file of key vocabulary (Pics4Learning, Webster's Visual Dictionary Online, ClipArt Etc, Shahi Visual Dictionary) • When showing video used Closed Captioning. Some videos also allow for a slower replay so the speech is not as fast. • Provide wait-time sufficient for English language learners who are trying to translate terms while formulating an explanation - Sufficient wait time is often said to be about 7-10 seconds • Check for understanding consistently - ask students one-on-one what their questions are, monitor their progress on independent work and redirect as needed. They may not understand or be hesitant to verbalize what they do not understand at first, so monitor and give examples. • Support use of student's primary language by translating key words in directions, or key vocabulary terms or giving students opportunities to communicate in their primary language (written or orally) **Additional Resources:** • 20 strategies to Support EAL Children • What English Language Learners Wish Teachers Knew - Education Week • A Starting Point: Tips and resources for working with ESL newcomers	working at an advanced level) • Guided questions • Partnering/Grouping of students • Re-teaching and review • Multi-media approach to accommodate various learning styles • Decrease/Modify number of project requirements • Teacher/Aide assistance • Translation tool for different languages	

STAGE 3: Activities

- Students will review sample documents (especially paystub, W2, and W4) to identify the key data presented by each and how they are used in the tax process.

Verona High School   Introduction to Financial Literacy

Unit Title / Topic: Checking	**Unit Duration: 2 Weeks**

STAGE 1: DESIRED RESULTS

Established Subject Area Goals (NJSLS):

- 9.1.12.FI.4: Research benefits and drawbacks of products offered by financial and non-financial companies (e.g., banks, credit unions, check-cashing stores, product warranty insurance).
- 9.1.12.FI.2: Explain ways to manage your accounts that maximize benefits and provide you with the utmost protection. There are factors you can use to select financial institutions and professionals that are best suited for your needs.

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- CLKS8 Use technology to enhance productivity, increase collaboration, and communicate effectively.
- CLKS9 Work productively in teams while using cultural global competence.
- 9.4.12.CI.1: Demonstrate the ability to reflect, analyze, and use creative skills and ideas
- 9.4.12.CI.3: Investigate new challenges and opportunities for personal growth, advancement, andtransition
- 9.4.12.CT.2: Explain the potential benefits of collaborating to enhance critical thinking and problem solving
- 9.4.12.DC.7: Evaluate the influence of digital communities on the nature, content and responsibilities of careers, and other aspects of society
- 9.4.12.IML.2: Evaluate digital sources for timeliness, accuracy, perspective, credibility of the source, and relevance of information, in media, data, or other resources
- 9.4.12.TL.1: Assess digital tools based on features such as accessibility options, capacities, and utility for accomplishing a specific task
- 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
- 9.4.12.TL.3: Analyze the effectiveness of the process and quality of collaborative environments.
- 9.4.12.TL.4: Collaborate in online learning communities or social networks or virtual worlds to analyze and propose a resolution to a real-world problem

Transfer

Transfer Goal:

- Students will be able to <u>independently</u> use their learning to use financial services in a sensible manner.

Meaning

Students will understand that:	**Essential Questions:**
• There are payoffs of investing in yourself. • Forming habits now will start you down the path to achieving your lifestyle and financial goals. • Preparing to deal with life and work changes will reduce stress.	• Why does financial success look different for everyone? • What do you do when something in your life goes wrong? • How do I protect my information when using financial services and apps? • Isn't this checking account free?

Acquisition of Knowledge & Skills

Students will know:

- The payoffs of investing in yourself.
- How to form habits that will start down the path to achieving your lifestyle and financial goals.
- Prepare to deal with life and work changes.
- What documents and tools are available to manage a checking account.
- Financial institutions offer services that may not be necessary and charge fees for those services.
- How to decide what services are needed for a checking account.

Students will be able to:

- Explain what a checking account is used for
- Understand the variety of ways they can deposit and withdraw funds from their checking account
- Describe the consequences of not being in the banking system
- Read a bank statement
- Understand what the various components of a bank statement mean to interpret where their money goes
- Identify common checking account fees and how to avoid them
- Explain how overdraft protection works and the impact of overdraft fees
- Read a Checking Account Summary
- Compare overdraft policies at major US banks
- Analyze the prevalence of online and mobile banking as compared to more analog banking options
- Set up online bill pay as one-time and recurring payments
- Enumerate the benefits of direct deposit for their paychecks
- Navigate an online bank account
- Differentiate between person-to-person apps, messenger-based payments, and digital wallets
- Assess the adoption rates and conveniences of various mobile banking products
- Identify ways they can protect their money and identity in a digital world.

STAGE 2: ACCEPTABLE EVIDENCE

Performance Task & Unit Assessments:

- Students play the role of a community college student mentoring high schoolers on why they should open and maintain a checking account. Students must provide counterpoints to the "mentees'" valid concerns against the traditional banking system.

Other Evidence

- Teacher-made tests/quizzes, class participation, workbook activities, projects, cooperative group projects/activities and rubrics related to the unit of study. Unit/Chapter tests, mid-unit quizzes, end of marking period assessment will also be used to assess student comprehension.

REFERENCE MATERIALS

- Next Generation Personal Finance Curriculum
  - www.ngpf.org
- EverFi Financial Interactive Program sponsored by Massmutual Foundation
  - www.everfi.net

ACCOMMODATIONS AND MODIFICATIONS

Differentiation for Support

(ELL Learners)

Teachers identify the modifications that they will use in the unit as related to the needs of their student population.

- Provide alternate ways for the student to respond (verbal/pictographic answers instead of written)
- Substitute a hands-on activity or use of different media in projects for a written activity
- Provide word banks / word walls
- Prepare and distribute advance notes
- Provide model sentence frames and sentence starters for both oral responses and written responses
- Provide additional time to complete assessments and assignments
- Model and use gestures to aid in understanding
- Model tasks by giving one or two examples before releasing students to work independently
- Present instructions both verbally and visually
- Simplify written and verbal instructions
- Allow students to use eDictionaries
- Avoid slang and idiomatic expressions.
- Speak clearly and naturally, and try to enunciate words, especially their ending sounds.
- Provide Sensory Supports (Real-life objects, Manipulatives, Pictures & photographs, Illustrations, Diagrams, & drawings, Magazines & newspapers, Physical activities, Videos & films, Broadcasts, Models & figures)
- Provide Graphic Supports (Charts, Graphic organizers, Tables, Graphs, Timelines, Number lines)
- Provide Interactive Supports(Pair or Partner work, Group work, Peer Mentor)
- Simplify the language, format, and directions of the assessment
- Accept correct answers on test or worksheets in any written form such as lists, phrases, or using inventive spelling
- Allow editing and revision before grading
- Design projects and assessment for student that require reduced sentence or paragraph composition

Differentiation for Support

(Spec. Ed., Struggling Learners)

Teachers identify the modifications that they will use in the unit as related to the needs of their student population.

- Break down assignments with oral directions, written directions, and visuals.
- Provide frequent reminders to stay on task.
- Provide copies of notes and practice note taking skills.
- Work on organizational skills such as keeping class binder, completing assignments on time, and checking classroom website for assignments.
- Follow individual IEP plans for specific modifications.
- Use colors to differentiate while teaching
- List steps or guidelines to clarify expected outcome
- Provide visual support
- Reinforce on-task behavior
- Peer mentoring (pairing with another student who is working at an advanced level)
- Guided questions
- Partnering/Grouping of students
- Re-teaching and review
- Multi-media approach to accommodate various learning styles
- Decrease/Modify number of project requirements
- Teacher/Aide assistance
- Translation tool for different languages

Differentiation for Enrichment

Teachers identify the modifications that they will use in the unit as related to the needs of their student population.

- Provide a variety of individualized work centers
- Demonstrate for class
- Create additional project
- Individual presentations

• Give alternative homework or class work assignments suitable to the student's linguistic ability for activities and assessments • Utilize alternate reading assignments/materials at the student's reading level. • Allow for alternate seating for proximity to peer helper or teacher as necessary • Assist student in building a picture file of key vocabulary (Pics4Learning, Webster's Visual Dictionary Online, ClipArt Etc, Shahi Visual Dictionary) • When showing video used Closed Captioning. Some videos also allow for a slower replay so the speech is not as fast. • Provide wait-time sufficient for English language learners who are trying to translate terms while formulating an explanation - Sufficient wait time is often said to be about 7-10 seconds • Check for understanding consistently - ask students one-on-one what their questions are, monitor their progress on independent work and redirect as needed. They may not understand or be hesitant to verbalize what they do not understand at first, so monitor and give examples. • Support use of student's primary language by translating key words in directions, or key vocabulary terms or giving students opportunities to communicate in their primary language (written or orally) **Additional Resources:** • 20 strategies to Support EAL Children • What English Language Learners Wish Teachers Knew - Education Week • A Starting Point: Tips and resources for working with ESL newcomers		

STAGE 3: Activities

- Students will review a bank statement to analyze the data available and understand the transactions listed.
- Students will use an online bank simulation to understand how to navigate through the services available.
- Students will review a checking account agreement to understand the options and fees involved.

Unit Title / Topic: Saving	**Unit Duration: 2 Weeks**

STAGE 1: DESIRED RESULTS

Established Subject Area Goals (NJSLS):

- 9.1.12.FI.3: Develop a plan that uses the services of various financial institutions to prepare for long term personal and family goals (e.g., college, retirement).
- 9.1.12.FI.4: Research benefits and drawbacks of products offered by financial and non-financial companies (e.g., banks, credit unions, check-cashing stores, product warranty insurance).
- 9.1.12.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.PB.1: Explain the difference between saving and investing.
- 9.1.12.PB.2: Prioritize financial decisions by considering alternatives and possible consequences
- 9.1.12.PB.6: Describe and calculate interest and fees that are applied to various forms of spending, debt and saving.

Interdisciplinary Companion Standards (NJSLS):

- NJSLSA.R1. Read closely to determine what the text says explicitly and to make logical inferences and relevant connections from it; cite specific textual evidence when writing or speaking to support conclusions drawn from the text.
- NJSLSA.R2. Determine the central ideas or themes of a text and analyze their development; summarize the key supporting details and ideas.
- NJSLSA.W4. Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.
- NJSLSA.W6. Use technology, including the Internet, to produce and publish writing and to interact and collaborate with others.
- W.11-12.4. Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.
- W.11-12.10. Write routinely over extended time frames (time for research, reflection, and revision) and shorter time frames (a single sitting or a day or two) for a range of tasks, purposes.
- NJSLSA.SL1. Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.
- NJSLSA.SL2. Integrate and evaluate information presented in diverse media and formats, including visually, quantitatively, and orally.
- NJSLSA.SL5. Make strategic use of digital media and visual displays of data to express information and enhance understanding of presentations.

Technology Integration (NJSLS 8):

- 8.1.12.IC.3: Predict the potential impacts and implications of emerging technologies on larger social, economic, and political structures, using evidence from credible sources.
- 8.1.12.DA.1: Create interactive data visualizations using software tools to help others better understand real world phenomena, including climate change.
- 8.1.12.AP.1: Design algorithms to solve computational problems using a combination of original and existing algorithms.
- 8.1.12.AP.4: Design and iteratively develop computational artifacts for practical intent, personal expression, or to address a societal issue.
- 8.2.12.ED.1: Use research to design and create a product or system that addresses a problem and make modifications based on input from potential consumers.
- 8.2.12.ITH.1: Analyze a product to determine the impact that economic, political, social, and/or cultural factors have had on its design, including its design constraints.
- Practice 2: Collaborating Around Computing and Design

21st Century Skills Integration (NJSLS 9):

- CLKS1 Act as a responsible and contributing community member and employee.
- CLKS2 Attend to financial well-being.
- CLKS3 Consider the environmental, social, and economic impact of decisions.
- CLKS4 Demonstrate creativity and innovation.
- CLKS5 Utilize critical thinking to make sense of problems and persevere in solving them.
- CLKS6 Model integrity, ethical leadership, and effective management.
- CLKS7 Plan education and career paths aligned to personal goals.
- CLKS8 Use technology to enhance productivity, increase collaboration, and communicate effectively.
- CLKS9 Work productively in teams while using cultural global competence.
- 9.4.12.CI.1: Demonstrate the ability to reflect, analyze, and use creative skills and ideas
- 9.4.12.CI.3: Investigate new challenges and opportunities for personal growth, advancement, andtransition
- 9.4.12.CT.2: Explain the potential benefits of collaborating to enhance critical thinking and problem solving
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- 9.4.12.TL.3: Analyze the effectiveness of the process and quality of collaborative environments.
- 9.4.12.TL.4: Collaborate in online learning communities or social networks or virtual worlds to analyze and propose a resolution to a real-world problem

Transfer

Transfer Goal:

- Students will be able to <u>independently</u> use their learning to put personal assets to work to build an emergency fund and use a savings account to hold those funds.

Meaning

Verona High School Introduction to Financial Literacy

Students will understand that:	Essential Questions:
• Saving and investing can be used to build wealth • Saving and investing are different and provide different ways to manage your finances. • There are risks and rewards of savings options. • Planning strategies to achieve savings goals leads to success.	• Which is a better use of your money: saving or investing? • How can you make your money work for you? • Why do I need an emergency fund? • Why can't I just charge it?

Acquisition of Knowledge & Skills

Students will know:	Students will be able to:
• That the return on savings is lower than investments • Savings will not keep up with inflation but is a necessary part of a sound financial plan. • Differentiate between different savings options, including a savings account, CD and money market account • Identify the potential risks and rewards of chosen savings accounts • How to make recommendations to others regarding saving habits. • How to use the tools related to a savings account including online banking, mobile banking, and direct deposit.	• Describe how saving and investing are different • Understand fundamentals of saving such as reasons for saving, how much to save, and strategies to enable saving • Identify everyday obstacles Americans experience when trying to save money • Recognize the impact of inflation on savings • Experience simulated challenges of living paycheck to paycheck • Understand why it is important to maintain an emergency fund • Identify various rules of thumb and strategies to save money • Determine whether a direct deposit or manually saving is the better strategy for them • Understand how compound interest works to increase savings • Explain the difference between a checking and savings account • Compare different savings vehicles such as a savings account, CD, and money market account • Identify important criteria to consider when selecting a savings account

STAGE 2: ACCEPTABLE EVIDENCE

Performance Task & Unit Assessments:

- Students will complete a case study in which the students will learn about two high school friends with very different savings habits. One student is a super saver but not happy about it. The other student with no history of saving, learns suddenly that he will need to develop a savings plan for college.

Other Evidence

- Teacher-made tests/quizzes, class participation, workbook activities, projects, cooperative group projects/activities and rubrics related to the unit of study. Unit/Chapter tests, mid-unit quizzes, end of marking period assessment will also be used to assess student comprehension.

REFERENCE MATERIALS

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  - o www.ngpf.org
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  - o www.everfi.net

ACCOMMODATIONS AND MODIFICATIONS

Differentiation for Support **(ELL Learners)**	**Differentiation for Support** **(Spec. Ed., Struggling Learners)**	**Differentiation for Enrichment**
Teachers identify the modifications that they will use in the unit as related to the needs of their student population. • Provide alternate ways for the student to respond (verbal/pictographic answers instead of written) • Substitute a hands-on activity or use of different media in projects for a written activity • Provide word banks / word walls • Prepare and distribute advance notes • Provide model sentence frames and sentence starters for both oral responses and written responses • Provide additional time to complete assessments and assignments • Model and use gestures to aid in understanding • Model tasks by giving one or two examples before releasing students to work independently • Present instructions both verbally and visually • Simplify written and verbal instructions • Allow students to use eDictionaries • Avoid slang and idiomatic expressions. • Speak clearly and naturally, and try to enunciate words, especially their ending sounds. • Provide Sensory Supports (Real-life objects, Manipulatives, Pictures & photographs, Illustrations, Diagrams, & drawings, Magazines & newspapers, Physical activities, Videos & films, Broadcasts, Models & figures) • Provide Graphic Supports (Charts, Graphic organizers, Tables, Graphs, Timelines, Number lines) • Provide Interactive Supports(Pair or Partner work, Group work, Peer Mentor) • Simplify the language, format, and directions of the assessment • Accept correct answers on test or worksheets in any written form such as lists, phrases, or using inventive spelling	**Teachers identify the modifications that they will use in the unit as related to the needs of their student population.** • Break down assignments with oral directions, written directions, and visuals. • Provide frequent reminders to stay on task. • Provide copies of notes and practice note taking skills. • Work on organizational skills such as keeping class binder, completing assignments on time, and checking classroom website for assignments. • Follow individual IEP plans for specific modifications. • Use colors to differentiate while teaching • List steps or guidelines to clarify expected outcome • Provide visual support • Reinforce on-task behavior • Peer mentoring (pairing with another student who is working at an advanced level) • Guided questions • Partnering/Grouping of students • Re-teaching and review • Multi-media approach to accommodate various learning styles • Decrease/Modify number of project requirements	**Teachers identify the modifications that they will use in the unit as related to the needs of their student population.** • Provide a variety of individualized work centers • Demonstrate for class • Create additional project • Individual presentations

• Allow editing and revision before grading • Design projects and assessment for student that require reduced sentence or paragraph composition • Give alternative homework or class work assignments suitable to the student's linguistic ability for activities and assessments • Utilize alternate reading assignments/materials at the student's reading level. • Allow for alternate seating for proximity to peer helper or teacher as necessary • Assist student in building a picture file of key vocabulary (Pics4Learning, Webster's Visual Dictionary Online, ClipArt Etc, Shahi Visual Dictionary) • When showing video used Closed Captioning. Some videos also allow for a slower replay so the speech is not as fast. • Provide wait-time sufficient for English language learners who are trying to translate terms while formulating an explanation - Sufficient wait time is often said to be about 7-10 seconds • Check for understanding consistently - ask students one-on-one what their questions are, monitor their progress on independent work and redirect as needed. They may not understand or be hesitant to verbalize what they do not understand at first, so monitor and give examples. • Support use of student's primary language by translating key words in directions, or key vocabulary terms or giving students opportunities to communicate in their primary language (written or orally) **Additional Resources:** • 20 strategies to Support EAL Children • What English Language Learners Wish Teachers Knew - Education Week • A Starting Point: Tips and resources for working with ESL newcomers	• Teacher/Aide assistance • Translation tool for different languages	

STAGE 3: Activities

- Students will compare four different types of savings accounts in this activity by first researching the basics of the accounts and finally applying what you have learned about those accounts to various saving goal scenarios.
- Students will participate in a simulator that generates a scenario which demonstrates the difficulties of living in a situation with limited or no savings.

Unit Title / Topic:Paying for College	Unit Duration: 3 Weeks

STAGE 1: DESIRED RESULTS

Established Subject Area Goals (NJSLS):

- 9.2.12.CAP.10: Identify strategies for reducing overall costs of postsecondary education (e.g., tuition assistance, loans, grants, scholarships, and student loans).
- 9.2.12.CAP.11: Demonstrate an understanding of Free Application for Federal Student Aid (FAFSA) requirements to apply for postsecondary education
- 9.2.12.CAP.3: Investigate how continuing education contributes to one's career and personal growth
- 9.2.12.CAP.4: Evaluate different careers and develop various plans (e.g., costs of public, private, training schools) and timetables for achieving them, including educational/training requirements, costs, loans, and debt repayment.
- 9.2.12.CAP.5: Assess and modify a personal plan to support current interests and postsecondary plans.

Interdisciplinary Companion Standards (NJSLS):

- NJSLSA.R1. Read closely to determine what the text says explicitly and to make logical inferences and relevant connections from it; cite specific textual evidence when writing or speaking to support conclusions drawn from the text.
- NJSLSA.R2. Determine the central ideas or themes of a text and analyze their development; summarize the key supporting details and ideas.
- NJSLSA.W4. Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.
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- NJSLSA.SL2. Integrate and evaluate information presented in diverse media and formats, including visually, quantitatively, and orally.
- NJSLSA.SL5. Make strategic use of digital media and visual displays of data to express information and enhance understanding of presentations.

Technology Integration (NJSLS 8):

- 8.1.12.IC.3: Predict the potential impacts and implications of emerging technologies on larger social, economic, and political structures, using evidence from credible sources.
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- 8.1.12.AP.1: Design algorithms to solve computational problems using a combination of original and existing algorithms.
- 8.1.12.AP.4: Design and iteratively develop computational artifacts for practical intent, personal expression, or to address a societal issue.
- 8.2.12.ED.1: Use research to design and create a product or system that addresses a problem and make modifications based on input from potential consumers.
- 8.2.12.ITH.1: Analyze a product to determine the impact that economic, political, social, and/or cultural factors have had on its design, including its design constraints.
- Practice 2: Collaborating Around Computing and Design

21st Century Skills Integration (NJSLS 9):

- CLKS1 Act as a responsible and contributing community member and employee.
- CLKS2 Attend to financial well-being.
- CLKS3 Consider the environmental, social, and economic impact of decisions.
- CLKS4 Demonstrate creativity and innovation.
- CLKS5 Utilize critical thinking to make sense of problems and persevere in solving them.
- CLKS6 Model integrity, ethical leadership, and effective management.
- CLKS7 Plan education and career paths aligned to personal goals.
- CLKS8 Use technology to enhance productivity, increase collaboration, and communicate effectively.
- CLKS9 Work productively in teams while using cultural global competence.
- 9.4.12.CI.1: Demonstrate the ability to reflect, analyze, and use creative skills and ideas
- 9.4.12.CI.3: Investigate new challenges and opportunities for personal growth, advancement, andtransition
- 9.4.12.CT.2: Explain the potential benefits of collaborating to enhance critical thinking and problem solving
- 9.4.12.DC.7: Evaluate the influence of digital communities on the nature, content and responsibilities of careers, and other aspects of society
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- 9.4.12.TL.3: Analyze the effectiveness of the process and quality of collaborative environments.
- 9.4.12.TL.4: Collaborate in online learning communities or social networks or virtual worlds to analyze and propose a resolution to a real-world problem

Transfer

Transfer Goal:

- Students will be able to <u>independently</u> use their learning to boost earning capability.

Meaning

Students will understand that:	Essential Questions:
• Explore the payoffs of investing in yourself. • Measure the value of employee benefits. • Assess factors that impact personal tax liability and take-home pay. • Start down the path to achieving your lifestyle and financial goals. • Prepare to deal with life and work changes.	• Why should I go to college? • Why does financial success look different for everyone? • What do you do when something in your life goes wrong? • Why do I have to go to college or a vocational school after high school?

Acquisition of Knowledge & Skills

Students will know:	Students will be able to:
How to: ● Explore the payoffs of investing in yourself. ● Measure the value of employee benefits. ● Assess factors that impact personal tax liability and take-home pay. ● Start down the path to achieving your lifestyle and financial goals. ● Prepare to deal with life and work changes.	● Identify the quantitative and qualitative benefits of going to college ● Explain the importance of researching expected starting salaries when choosing a college and major ● Understand common costs associated with college ● Explain the difference between sticker price and net price ● Have a conversation with their parents or guardians about paying for college ● Explain why scholarships and grants should be their 1st pick when looking for and accepting financial aid ● Understand the difference between scholarships and grants ● Find scholarships and grants that they are eligible for ● Identify signs of scholarship and grant scams and steps to take to protect themselves ● Understand the rising national trends in student debt ● Explain the differences between different federal and private loans ● Identify various strategies they can use to be a responsible borrower ● Analyze three student profiles and determine the best course of action to take for their student loans ● Identify which types of financial aid to accept first and why

STAGE 2: ACCEPTABLE EVIDENCE

Performance Task & Unit Assessments:

- Students assume the role of a guidance counselor to help students clear their misconceptions about the sticker price of college and other important factors they should consider when choosing a school.

Other Evidence

- Teacher-made tests/quizzes, class participation, workbook activities, projects, cooperative group projects/activities and rubrics related to the unit of study. Unit/Chapter tests, mid-unit quizzes, end of marking period assessment will also be used to assess student comprehension.

REFERENCE MATERIALS

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ACCOMMODATIONS AND MODIFICATIONS

Differentiation for Support **(ELL Learners)**	**Differentiation for Support** **(Spec. Ed., Struggling Learners)**	**Differentiation for Enrichment**
Teachers identify the modifications that they will use in the unit as related to the needs of their student population. ● Provide alternate ways for the student to respond (verbal/pictographic answers instead of written) ● Substitute a hands-on activity or use of different media in projects for a written activity ● Provide word banks / word walls ● Prepare and distribute advance notes ● Provide model sentence frames and sentence starters for both oral responses and written responses ● Provide additional time to complete assessments and assignments ● Model and use gestures to aid in understanding ● Model tasks by giving one or two examples before releasing students to work independently ● Present instructions both verbally and visually ● Simplify written and verbal instructions ● Allow students to use eDictionaries ● Avoid slang and idiomatic expressions. ● Speak clearly and naturally, and try to enunciate words, especially their ending sounds. ● Provide Sensory Supports (Real-life objects, Manipulatives, Pictures & photographs, Illustrations, Diagrams, & drawings, Magazines & newspapers, Physical activities, Videos & films, Broadcasts, Models & figures) ● Provide Graphic Supports (Charts, Graphic organizers, Tables, Graphs, Timelines, Number lines) ● Provide Interactive Supports(Pair or Partner work, Group work, Peer Mentor) ● Simplify the language, format, and directions of the assessment ● Accept correct answers on test or worksheets in any written form such as lists, phrases, or using inventive spelling ● Allow editing and revision before grading ● Design projects and assessment for student that require reduced sentence or paragraph composition ● Give alternative homework or class work assignments suitable to the student's linguistic ability for activities and assessments ● Utilize alternate reading assignments/materials at the student's reading level.	**Teachers identify the modifications that they will use in the unit as related to the needs of their student population.** ● Break down assignments with oral directions, written directions, and visuals. ● Provide frequent reminders to stay on task. ● Provide copies of notes and practice note taking skills. ● Work on organizational skills such as keeping class binder, completing assignments on time, and checking classroom website for assignments. ● Follow individual IEP plans for specific modifications. ● Use colors to differentiate while teaching ● List steps or guidelines to clarify expected outcome ● Provide visual support ● Reinforce on-task behavior ● Peer mentoring (pairing with another student who is working at an advanced level) ● Guided questions ● Partnering/Grouping of students ● Re-teaching and review ● Multi-media approach to accommodate various learning styles ● Decrease/Modify number of project requirements ● Teacher/Aide assistance ● Translation tool for different languages	**Teachers identify the modifications that they will use in the unit as related to the needs of their student population.** ● Provide a variety of individualized work centers ● Demonstrate for class ● Create additional project in a different medium ● Individual presentation ● Multiple mediums in project

• Allow for alternate seating for proximity to peer helper or teacher as necessary • Assist student in building a picture file of key vocabulary (Pics4Learning, Webster's Visual Dictionary Online, ClipArt Etc, Shahi Visual Dictionary) • When showing video used Closed Captioning. Some videos also allow for a slower replay so the speech is not as fast. • Provide wait-time sufficient for English language learners who are trying to translate terms while formulating an explanation - Sufficient wait time is often said to be about 7-10 seconds • Check for understanding consistently - ask students one-on-one what their questions are, monitor their progress on independent work and redirect as needed. They may not understand or be hesitant to verbalize what they do not understand at first, so monitor and give examples. • Support use of student's primary language by translating key words in directions, or key vocabulary terms or giving students opportunities to communicate in their primary language (written or orally) **Additional Resources:** • 20 strategies to Support EAL Children • What English Language Learners Wish Teachers Knew - Education Week • A Starting Point: Tips and resources for working with ESL newcomers		

STAGE 3: Activities

- Students will review sample financial aid letters from different institutions to analyze the different aid components available.
- Students will review sample scenarios and determine which Student Loan repayment options and amounts would be optimal.

Unit Title / Topic: Credit	Unit Duration: 3 Weeks

STAGE 1: DESIRED RESULTS

Established Subject Area Goals (NJSLS):

- 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.
- 9.1.12.CP.5: Create a plan to improve and maintain an excellent credit rating.
- 9.1.12.CP.6: Explain the effect of debt on a person's net worth.
- 9.1.12.CP.7: Summarize factors that affect a particular credit scoring system.
- 9.1.12.CP.8: Identify different ways you can protect your credit.
- 9.1.12.CP.9: Analyze the information contained in a credit report, how scores are calculated and used, and explain the importance of disputing inaccurate entries
- 9.1.12.EG.6: Analyze the rights and responsibilities of buyers and sellers under consumer protection laws.

Interdisciplinary Companion Standards (NJSLS):

- NJSLSA.R1. Read closely to determine what the text says explicitly and to make logical inferences and relevant connections from it; cite specific textual evidence when writing or speaking to support conclusions drawn from the text.
- NJSLSA.R2. Determine the central ideas or themes of a text and analyze their development; summarize the key supporting details and ideas.
- NJSLSA.W4. Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.
- NJSLSA.W6. Use technology, including the Internet, to produce and publish writing and to interact and collaborate with others.
- W.11-12.4. Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.
- W.11-12.10. Write routinely over extended time frames (time for research, reflection, and revision) and shorter time frames (a single sitting or a day or two) for a range of tasks, purposes, and audiences.
- NJSLSA.SL1. Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.
- NJSLSA.SL2. Integrate and evaluate information presented in diverse media and formats, including visually, quantitatively, and orally.
- NJSLSA.SL5. Make strategic use of digital media and visual displays of data to express information and enhance understanding of presentations.

Technology Integration (NJSLS 8):

- 8.1.12.IC.3: Predict the potential impacts and implications of emerging technologies on larger social, economic, and political structures, using evidence from credible sources.
- 8.1.12.DA.1: Create interactive data visualizations using software tools to help others better understand real world phenomena, including climate change.
- 8.1.12.AP.1: Design algorithms to solve computational problems using a combination of original and existing algorithms.
- 8.1.12.AP.4: Design and iteratively develop computational artifacts for practical intent, personal expression, or to address a societal issue.
- 8.2.12.ED.1: Use research to design and create a product or system that addresses a problem and make modifications based on input from potential consumers.
- 8.2.12.ITH.1: Analyze a product to determine the impact that economic, political, social, and/or cultural factors have had on its design, including its design constraints.
- Practice 2: Collaborating Around Computing and Design

21st Century Skills Integration (NJSLS 9):

- CLKS1 Act as a responsible and contributing community member and employee.
- CLKS2 Attend to financial well-being.
- CLKS3 Consider the environmental, social, and economic impact of decisions.
- CLKS4 Demonstrate creativity and innovation.
- CLKS5 Utilize critical thinking to make sense of problems and persevere in solving them.
- CLKS6 Model integrity, ethical leadership, and effective management.
- CLKS7 Plan education and career paths aligned to personal goals.
- CLKS8 Use technology to enhance productivity, increase collaboration, and communicate effectively.
- CLKS9 Work productively in teams while using cultural global competence.
- 9.4.12.CI.1: Demonstrate the ability to reflect, analyze, and use creative skills and ideas
- 9.4.12.CI.3: Investigate new challenges and opportunities for personal growth, advancement, andtransition
- 9.4.12.CT.2: Explain the potential benefits of collaborating to enhance critical thinking and problem solving
- 9.4.12.DC.7: Evaluate the influence of digital communities on the nature, content and responsibilities of careers, and other aspects of society
- 9.4.12.IML.2: Evaluate digital sources for timeliness, accuracy, perspective, credibility of the source, and relevance of information, in media, data, or other resources
- 9.4.12.TL.1: Assess digital tools based on features such as accessibility options, capacities, and utility for accomplishing a specific task
- 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
- 9.4.12.TL.3: Analyze the effectiveness of the process and quality of collaborative environments.
- 9.4.12.TL.4: Collaborate in online learning communities or social networks or virtual worlds to analyze and propose a resolution to a real-world problem

Transfer

Transfer Goal:

- Students will be able to independently use their learning to protect personal property and financial resources.

Meaning

Students will understand that:	**Essential Questions:**
● Justify reasons to be insured. ● Investigate how insurance works. ● Choose insurance for specifics needs and situations	● What risks do teenagers have on a daily basis? ● Who would you turn to if you needed a way out of a risky situation? ● How do risks change throughout a person's life?
Acquisition of Knowledge & Skills	
Students will know: ● What credit is ● That borrowing money is necessary in some situations ● What a credit report is and why it is important ● How to manage credit responsibly ● What to do in the event of inaccurate reporting on a credit report	Students will be able to: ● Explain why a person may need or want credit ● Identify the major types of credit and their characteristics ● Understand the three basic components of lines of credit: principal, interest rate, and term ● Explain how a credit card works in terms of making purchases and managing payments ● Read a Schumer box and identify how terms of the card impact total cost of purchases ● Understand how interest is charged and how to avoid or minimize it ● Enumerate the differences between debit and credit cards ● Identify at least 3 ways a young adult can gain access to a credit card, even before they are 21 ● Explain why a secured credit card is an excellent way to build credit ● Read a credit card monthly statement ● Differentiate between amortized installment loans and revolving credit lines ● Read an amortization table and understand how the payments are structured ● Consider whether taking out a loan is a good or bad idea in a given circumstance ● Calculate how much an auto loan will cost given special offers as well as standard factors such as down payment, APR, and term ● Compare auto loan offers and decide how they fit within your budget ● Negotiate with car salespeople to get the best deal ● Identify steps they can take to prepare for student loan repayment ● Understand the different loan repayment options available ● Analyze sample graduate profiles and choose the repayment option that works best in the context of an individual's situation ● Take precautions to avoid having their identity stolen ● Appreciate the dangers of payday lending and identify payday lending laws in their state ● Develop strategies for eliminating debt should they find themselves accumulating a lot of it ● Enumerate the components of a credit report and how long each data type is retained ● Understand which people or organizations may review your credit report and why ● Explain key components of the Fair Credit Reporting Act and how it impacts lenders and borrowers ● Read a credit report ● Understand the importance of reviewing one's credit report and the steps to take to find and dispute errors ● Name the components of a credit score and how they're calculated ● Explain the impact of timely payments and low debt on credit score ● Identify ways of finding out one's credit score ● Describe how credit score impacts the ability to borrow money and at what rate ● Understand the implications of a thin file and how they can build credit and improve their score ● Summarize the rules contained in the Equal Credit Opportunity Act

STAGE 2: ACCEPTABLE EVIDENCE

Performance Task & Unit Assessments:

- Students will take on the role of a peer financial counselor to analyze credit card promotions and comparison shop for a card. They will also learn about alternatives to credit cards for those seeking to develop a credit history.

Other Evidence

- Teacher-made tests/quizzes, class participation, workbook activities, projects, cooperative group projects/activities and rubrics related to the unit of study. Unit/Chapter tests, mid-unit quizzes, end of marking period assessment will also be used to assess student comprehension.

REFERENCE MATERIALS

- Next Generation Personal Finance Curriculum
  - o www.ngpf.org
- EverFi Financial Interactive Program sponsored by Massmutual Foundation
  - o www.everfi.net

ACCOMMODATIONS AND MODIFICATIONS

Differentiation for Support (ELL Learners)	Differentiation for Support (Spec. Ed., Struggling Learners)	Differentiation for Enrichment
Teachers identify the modifications that they will use in the unit as related to the needs of their student population. • Provide alternate ways for the student to respond (verbal/pictographic answers instead of written) • Substitute a hands-on activity or use of different media in projects for a written activity • Provide word banks / word walls • Prepare and distribute advance notes • Provide model sentence frames and sentence starters for both oral responses and written responses • Provide additional time to complete assessments and assignments • Model and use gestures to aid in understanding • Model tasks by giving one or two examples before releasing students to work independently • Present instructions both verbally and visually • Simplify written and verbal instructions • Allow students to use eDictionaries • Avoid slang and idiomatic expressions. • Speak clearly and naturally, and try to enunciate words, especially their ending sounds. • Provide Sensory Supports (Real-life objects, Manipulatives, Pictures & photographs, Illustrations, Diagrams, & drawings, Magazines & newspapers, Physical activities, Videos & films, Broadcasts, Models & figures) • Provide Graphic Supports (Charts, Graphic organizers, Tables, Graphs, Timelines, Number lines) • Provide Interactive Supports(Pair or Partner work, Group work, Peer Mentor) • Simplify the language, format, and directions of the assessment • Accept correct answers on test or worksheets in any written form such as lists, phrases, or using inventive spelling • Allow editing and revision before grading • Design projects and assessment for student that require reduced sentence or paragraph composition • Give alternative homework or class work assignments suitable to the student's linguistic ability for activities and assessments • Utilize alternate reading assignments/materials at the student's reading level. • Allow for alternate seating for proximity to peer helper or teacher as necessary • Assist student in building a picture file of key vocabulary (Pics4Learning, Webster's Visual Dictionary Online, ClipArt Etc, Shahi Visual Dictionary) • When showing video used Closed Captioning. Some videos also allow for a slower replay so the speech is not as fast. • Provide wait-time sufficient for English language learners who are trying to translate terms while formulating an explanation - Sufficient wait time is often said to be about 7-10 seconds • Check for understanding consistently - ask students one-on-one what their questions are, monitor their progress on independent work and redirect as needed. They may not understand or be hesitant to verbalize what they do not understand at first, so monitor and give examples. • Support use of student's primary language by translating key words in directions, or key vocabulary terms or giving students opportunities to communicate in their primary language (written or orally) **Additional Resources:** • 20 strategies to Support EAL Children • What English Language Learners Wish Teachers Knew - Education Week • A Starting Point: Tips and resources for working with ESL newcomers	**Teachers identify the modifications that they will use in the unit as related to the needs of their student population.** • Break down assignments with oral directions, written directions, and visuals. • Provide frequent reminders to stay on task. • Provide copies of notes and practice note taking skills. • Work on organizational skills such as keeping class binder, completing assignments on time, and checking classroom website for assignments. • Follow individual IEP plans for specific modifications. • Use colors to differentiate while teaching • List steps or guidelines to clarify expected outcome • Provide visual support • Reinforce on-task behavior • Peer mentoring (pairing with another student who is working at an advanced level) • Guided questions • Partnering/Grouping of students • Re-teaching and review • Multi-media approach to accommodate various learning styles • Decrease/Modify number of project requirements • Teacher/Aide assistance • Translation tool for different languages	**Teachers identify the modifications that they will use in the unit as related to the needs of their student population.** • Provide a variety of individualized work centers • Demonstrate for class • Create additional project in a different medium • Individual presentation • Multiple mediums in project

STAGE 3: Activities

- Students will determine how certain financial events will impact a credit score and use a credit score estimator to confirm their assessments.
- Students will calculate loan repayment schedules based upon different loan variables (ie. durations, and interest rates) in order to understand the impact of different loan options and credit scores..

Unit Title / Topic: Investing	Unit Duration: 3 Weeks

STAGE 1: DESIRED RESULTS

Established Subject Area Goals (NJSLS):
- 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.PB.1: Explain the difference between saving and investing.
- 9.1.12.FP.5: Evaluate how behavioral bias (e.g., overconfidence, confirmation, recency, loss aversion, etc.) affects decision-making.
- 9.1.12.FP.4: Identify how unconscious beliefs like "money scripts" (money avoidant, money worship, money status, money vigilant) influence financial decision-making.
- 9.2.12.CAP.13: Analyze how the economic, social, and political conditions of a time period can affect the labor market
- 9.1.12.FI.2: Explain ways to manage your accounts that maximize benefits and provide you with the utmost protection. There are factors you can use to select financial institutions and professionals that are best suited for your needs.
- 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.PB.2: Prioritize financial decisions by considering alternatives and possible consequences
- 9.2.12.CAP.14: 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.

Interdisciplinary Companion Standards (NJSLS):

- NJSLSA.R1. Read closely to determine what the text says explicitly and to make logical inferences and relevant connections from it; cite specific textual evidence when writing or speaking to support conclusions drawn from the text.
- NJSLSA.R2. Determine the central ideas or themes of a text and analyze their development; summarize the key supporting details and ideas.
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- NJSLSA.W6. Use technology, including the Internet, to produce and publish writing and to interact and collaborate with others.
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- W.11-12.10. Write routinely over extended time frames (time for research, reflection, and revision) and shorter time frames (a single sitting or a day or two) for a range of tasks, purposes.
- NJSLSA.SL1. Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.
- NJSLSA.SL2. Integrate and evaluate information presented in diverse media and formats, including visually, quantitatively, and orally.
- NJSLSA.SL5. Make strategic use of digital media and visual displays of data to express information and enhance understanding of presentations.

Technology Integration (NJSLS 8):
- 8.1.12.IC.3: Predict the potential impacts and implications of emerging technologies on larger social, economic, and political structures, using evidence from credible sources.
- 8.1.12.DA.1: Create interactive data visualizations using software tools to help others better understand real world phenomena, including climate change.
- 8.1.12.AP.1: Design algorithms to solve computational problems using a combination of original and existing algorithms.
- 8.1.12.AP.4: Design and iteratively develop computational artifacts for practical intent, personal expression, or to address a societal issue.
- 8.2.12.ED.1: Use research to design and create a product or system that addresses a problem and make modifications based on input from potential consumers.
- 8.2.12.ITH.1: Analyze a product to determine the impact that economic, political, social, and/or cultural factors have had on its design, including its design constraints.
- Practice 2: Collaborating Around Computing and Design

21st Century Skills Integration (NJSLS 9):

- CLKS1 Act as a responsible and contributing community member and employee.
- CLKS2 Attend to financial well-being.
- CLKS3 Consider the environmental, social, and economic impact of decisions.
- CLKS4 Demonstrate creativity and innovation.
- CLKS5 Utilize critical thinking to make sense of problems and persevere in solving them.
- CLKS6 Model integrity, ethical leadership, and effective management.
- CLKS7 Plan education and career paths aligned to personal goals.
- CLKS8 Use technology to enhance productivity, increase collaboration, and communicate effectively.
- CLKS9 Work productively in teams while using cultural global competence.
- 9.4.12.CI.1: Demonstrate the ability to reflect, analyze, and use creative skills and ideas
- 9.4.12.CI.3: Investigate new challenges and opportunities for personal growth, advancement, andtransition
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- 9.4.12.DC.7: Evaluate the influence of digital communities on the nature, content and responsibilities of careers, and other aspects of society
- 9.4.12.TL.3: Analyze the effectiveness of the process and quality of collaborative environments.
- 9.4.12.TL.4: Collaborate in online learning communities or social networks or virtual worlds to analyze and propose a resolution to a real-world problem

Transfer

Transfer Goal:
- Students will be able to independently use their learning to put personal assets to work to build wealth

Meaning

Verona High School Introduction to Financial Literacy

Students will understand that:
- Explore how saving and investing can be used to build wealth
- Explore how investing works.
- Explore the risks and rewards of investment options.
- Outline strategies to achieve investing goals

Essential Questions:
- Which is a better use of your money: saving or investing?
- How can you make your money work for you?

Acquisition of Knowledge & Skills

Students will know:
How to
- predict the potential value of investments three years from now
- to classify investment choices as income investment or growth investment

Students will be able to:
- Recognize the value of young people investing early, regularly, and long-term to extract maximum earnings from their investments
- Explain how compound interest works and how to harness its power when saving and investing
- Identify the differences between stocks and bonds
- Explain how risk tolerance plays a role in determining your asset allocation
- Understand the power of diversification when building your investment portfolio
- Differentiate various approaches you can take towards investing and identify which one is best suited for you
- Explain what a Target Date Fund is and how it can be useful in reaching your retirement goals
- Apply everything you've learned about investing through an online interactive game

STAGE 2: ACCEPTABLE EVIDENCE

Performance Task & Unit Assessments:
- **Sign up for a 401(k)** Students will independently pretend that you started your first job and your employer offers a 401(k). In this activity, you'll practice picking which investment options to invest your money in, take a risk tolerance assessment, and make decisions regarding distribution of funds in a 401L fund.

Other Evidence
- Teacher-made tests/quizzes, class participation, workbook activities, projects, cooperative group projects/activities and rubrics related to the unit of study. Unit/Chapter tests, mid-unit quizzes, end of marking period assessment will also be used to assess student comprehension.

REFERENCE MATERIALS

- Next Generation Personal Finance Curriculum
  - www.ngpf.org
- EverFi Financial Interactive Program sponsored by Massmutual Foundation
  - www.everfi.net
- The Stock Market Game by the Simfa Foundation
  - https://www.stockmarketgame.org/

ACCOMMODATIONS AND MODIFICATIONS

Differentiation for Support

(ELL Learners)

Teachers identify the modifications that they will use in the unit as related to the needs of their student population.
- Provide alternate ways for the student to respond (verbal/pictographic answers instead of written)
- Substitute a hands-on activity or use of different media in projects for a written activity
- Provide word banks / word walls
- Prepare and distribute advance notes
- Provide model sentence frames and sentence starters for both oral responses and written responses
- Provide additional time to complete assessments and assignments
- Model and use gestures to aid in understanding
- Model tasks by giving one or two examples before releasing students to work independently
- Present instructions both verbally and visually
- Simplify written and verbal instructions
- Allow students to use eDictionaries
- Avoid slang and idiomatic expressions.
- Speak clearly and naturally, and try to enunciate words, especially their ending sounds.
- Provide Sensory Supports (Real-life objects, Manipulatives, Pictures & photographs, Illustrations, Diagrams, & drawings, Magazines & newspapers, Physical activities, Videos & films, Broadcasts, Models & figures)
- Provide Graphic Supports (Charts, Graphic organizers, Tables, Graphs, Timelines, Number lines)
- Provide Interactive Supports(Pair or Partner work, Group work, Peer Mentor)
- Simplify the language, format, and directions of the assessment
- Accept correct answers on test or worksheets in any written form such as lists, phrases, or using inventive spelling
- Allow editing and revision before grading

Differentiation for Support

(Spec. Ed., Struggling Learners)

Teachers identify the modifications that they will use in the unit as related to the needs of their student population.
- Break down assignments with oral directions, written directions, and visuals.
- Provide frequent reminders to stay on task.
- Provide copies of notes and practice note taking skills.
- Work on organizational skills such as keeping class binder, completing assignments on time, and checking classroom website for assignments.
- Follow individual IEP plans for specific modifications.
- Use colors to differentiate while teaching
- List steps or guidelines to clarify expected outcome
- Provide visual support
- Reinforce on-task behavior
- Peer mentoring (pairing with another student who is working at an advanced level)
- Guided questions
- Partnering/Grouping of students
- Re-teaching and review
- Multi-media approach to accommodate various learning styles
- Decrease/Modify number of project requirements

Differentiation for Enrichment

Teachers identify the modifications that they will use in the unit as related to the needs of their student population.
- Provide a variety of individualized work centers
- Demonstrate for class
- Create additional project in a different medium
- Individual presentation
- Multiple mediums in project

• Design projects and assessment for student that require reduced sentence or paragraph composition • Give alternative homework or class work assignments suitable to the student's linguistic ability for activities and assessments • Utilize alternate reading assignments/materials at the student's reading level. • Allow for alternate seating for proximity to peer helper or teacher as necessary • Assist student in building a picture file of key vocabulary (Pics4Learning, Webster's Visual Dictionary Online, ClipArt Etc, Shahi Visual Dictionary) • When showing video used Closed Captioning. Some videos also allow for a slower replay so the speech is not as fast. • Provide wait-time sufficient for English language learners who are trying to translate terms while formulating an explanation - Sufficient wait time is often said to be about 7-10 seconds • Check for understanding consistently - ask students one-on-one what their questions are, monitor their progress on independent work and redirect as needed. They may not understand or be hesitant to verbalize what they do not understand at first, so monitor and give examples. • Support use of student's primary language by translating key words in directions, or key vocabulary terms or giving students opportunities to communicate in their primary language (written or orally) **Additional Resources:** • 20 strategies to Support EAL Children • What English Language Learners Wish Teachers Knew - Education Week • A Starting Point: Tips and resources for working with ESL newcomers	• Teacher/Aide assistance • Translation tool for different languages	

STAGE 3: Activities

- Students participate in an online program that simulates 20 years of investments into financial instruments based upon actual market experience data
- Students participate in the TD Bank online investment simulator that allows for real time investment into actual securities over a three to four month period.

Unit Title / Topic: Insurance	Unit Duration: 2 Weeks

STAGE 1: DESIRED RESULTS

Established Subject Area Goals (NJSLS):

- 9.1.12.RM.1: Describe the importance of various sources of income in retirement, including Social Security, employer-sponsored retirement savings plans, and personal investments.
- 9.1.12.RM.2: Identify types of investments appropriate for different objectives such as liquidity, income, and growth.
- 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 renters 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.

Interdisciplinary Companion Standards (NJSLS):

- NJSLSA.R1. Read closely to determine what the text says explicitly and to make logical inferences and relevant connections from it; cite specific textual evidence when writing or speaking to support conclusions drawn from the text.
- NJSLSA.R2. Determine the central ideas or themes of a text and analyze their development; summarize the key supporting details and ideas.
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- Practice 2: Collaborating Around Computing and Design

21st Century Skills Integration (NJSLS 9):

- CLKS1 Act as a responsible and contributing community member and employee.
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- CLKS4 Demonstrate creativity and innovation.
- CLKS5 Utilize critical thinking to make sense of problems and persevere in solving them.
- CLKS6 Model integrity, ethical leadership, and effective management.
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- CLKS8 Use technology to enhance productivity, increase collaboration, and communicate effectively.
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- 9.4.12.CI.1: Demonstrate the ability to reflect, analyze, and use creative skills and ideas
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- 9.4.12.TL.3: Analyze the effectiveness of the process and quality of collaborative environments.
- 9.4.12.TL.4: Collaborate in online learning communities or social networks or virtual worlds to analyze and propose a resolution to a real-world problem

Transfer

Transfer Goal:

- Students will be able to <u>independently</u> use their learning to protect personal property and financial resources.

Meaning

Students will understand that:	Essential Questions:
• Justify reasons to be insured. • Investigate how insurance works. • Choose insurance for specifics needs and situations	• What risks do teenagers have on a daily basis? • Who would you turn to if you needed a way out of a risky situation? • How do risks change throughout a person's life?

Acquisition of Knowledge & Skills

Students will know:	Students will be able to:
• The features and processes related to insurance including reducing financial risk, the relationship between premiums and deductions, and how to process insurance claims. • Ways you can reduce your insurance costs • Ways to avoid, reduce, accept, and/or share the risk of personal and financial loss. • The types of risks and risk management methods • How to explain how an insurance program can help manage risks • The importance of property and liability insurance • Identify types of insurance coverage and policies available to homeowners and renters • Identify factors that influence the amount of coverage and cost of home insurance • Identify the types of motor vehicle insurance • Identify the factors that affect the cost of motor vehicle insurance • Explain the importance of health insurance in financial planning • Analyze costs and benefits of various health insurance • Compare and contrast private and government health care plans	• Identify risks and protection strategies • Illustrate how everyone risks financial loss and how insurance shares that risk • Discuss factors that impact insurance premiums and the relationship between premiums and out-of-pocket expenses • Explain the basics of how insurance companies operate • List factors that determine auto insurance premiums • Describe the main types of auto insurance policies and compare state requirements • Explain a deductible, out-of-pocket expenses, and what insurance will pay for in different situations • Choose an appropriate level of car insurance coverage • Explain the fundamentals of how health insurance works • Describe premiums and out-of-pocket expenses and their relationship in paying for health coverage • Understand the benefits of employer-sponsored health insurance and, if not an option, other ways to enroll • Read the fine print of a health insurance policy • Investigate other types of insurance, such as renters, long term disability, and cell phone insurance, and determine if they are worthwhile expenses • Describe the cost and impact of larger societal forms of insurance, like Social Security • Explain the fundamental ways that insurance companies provide coverage but also make money as a business. • Identify steps to take immediately after an auto accident and successfully file a claim.

STAGE 2: ACCEPTABLE EVIDENCE

Performance Task & Unit Assessments:

- Students will play the role of a new insurance claims representative who helps various clients deal with different aspects of using their auto insurance.

Other Evidence

- Teacher-made tests/quizzes, class participation, workbook activities, projects, cooperative group projects/activities and rubrics related to the unit of study. Unit/Chapter tests, mid-unit quizzes, end of marking period assessment will also be used to assess student comprehension.

REFERENCE MATERIALS

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ACCOMMODATIONS AND MODIFICATIONS

Differentiation for Support (ELL Learners)	Differentiation for Support (Spec. Ed., Struggling Learners)	Differentiation for Enrichment
Teachers identify the modifications that they will use in the unit as related to the needs of their student population. • Provide alternate ways for the student to respond (verbal/pictographic answers instead of written) • Substitute a hands-on activity or use of different media in projects for a written activity • Provide word banks / word walls • Prepare and distribute advance notes • Provide model sentence frames and sentence starters for both oral responses and written responses • Provide additional time to complete assessments and assignments • Model and use gestures to aid in understanding • Model tasks by giving one or two examples before releasing students to work independently • Present instructions both verbally and visually • Simplify written and verbal instructions • Allow students to use eDictionaries • Avoid slang and idiomatic expressions.	**Teachers identify the modifications that they will use in the unit as related to the needs of their student population.** • Break down assignments with oral directions, written directions, and visuals. • Provide frequent reminders to stay on task. • Provide copies of notes and practice note taking skills. • Work on organizational skills such as keeping class binder, completing assignments on time, and checking classroom website for assignments. • Follow individual IEP plans for specific modifications. • Use colors to differentiate while teaching • List steps or guidelines to clarify expected outcome	**Teachers identify the modifications that they will use in the unit as related to the needs of their student population.** • Provide a variety of individualized work centers • Demonstrate for class • Create additional project in a different medium • Individual presentation • Multiple mediums in project

• Speak clearly and naturally, and try to enunciate words, especially their ending sounds. • Provide Sensory Supports (Real-life objects, Manipulatives, Pictures & photographs, Illustrations, Diagrams, & drawings, Magazines & newspapers, Physical activities, Videos & films, Broadcasts, Models & figures) • Provide Graphic Supports (Charts, Graphic organizers, Tables, Graphs, Timelines, Number lines) • Provide Interactive Supports(Pair or Partner work, Group work, Peer Mentor) • Simplify the language, format, and directions of the assessment • Accept correct answers on test or worksheets in any written form such as lists, phrases, or using inventive spelling • Allow editing and revision before grading • Design projects and assessment for student that require reduced sentence or paragraph composition • Give alternative homework or class work assignments suitable to the student's linguistic ability for activities and assessments • Utilize alternate reading assignments/materials at the student's reading level. • Allow for alternate seating for proximity to peer helper or teacher as necessary • Assist student in building a picture file of key vocabulary (Pics4Learning, Webster's Visual Dictionary Online, ClipArt Etc, Shahi Visual Dictionary) • When showing video used Closed Captioning. Some videos also allow for a slower replay so the speech is not as fast. • Provide wait-time sufficient for English language learners who are trying to translate terms while formulating an explanation - Sufficient wait time is often said to be about 7-10 seconds • Check for understanding consistently - ask students one-on-one what their questions are, monitor their progress on independent work and redirect as needed. They may not understand or be hesitant to verbalize what they do not understand at first, so monitor and give examples. • Support use of student's primary language by translating key words in directions, or key vocabulary terms or giving students opportunities to communicate in their primary language (written or orally) **Additional Resources:** • 20 strategies to Support EAL Children • What English Language Learners Wish Teachers Knew - Education Week • A Starting Point: Tips and resources for working with ESL newcomers	• Provide visual support • Reinforce on-task behavior • Peer mentoring (pairing with another student who is working at an advanced level) • Guided questions • Partnering/Grouping of students • Re-teaching and review • Multi-media approach to accommodate various learning styles • Decrease/Modify number of project requirements • Teacher/Aide assistance • Translation tool for different languages	

STAGE 3: Activities

- Students play an online game in which different lines of insurance are offered and students must make value judgements on how to manage risk and which lines of insurance to purchase.
- Students will review the coverage options and risks involved in homeowners and renters insurance and assess whether certain loss scenarios are covered.
- Students will review automobile insurance coverage options and assess whether certain loss scenarios are covered and if so, under which coverage.

Unit Title / Topic: Budgeting	Unit Duration: 2 Weeks

STAGE 1: DESIRED RESULTS

Established Subject Area Goals (NJSLS):

- 9.1.12.PB.1: Explain the difference between saving and investing.
- 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.
- 9.1.12.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.FI.3: Develop a plan that uses the services of various financial institutions to prepare for long term personal and family goals (e.g., college, retirement).
- 9.2.12.CAP.14: 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.

Interdisciplinary Companion Standards (NJSLS):

- NJSLSA.R1. Read closely to determine what the text says explicitly and to make logical inferences and relevant connections from it; cite specific textual evidence when writing or speaking to support conclusions drawn from the text.
- NJSLSA.R2. Determine the central ideas or themes of a text and analyze their development; summarize the key supporting details and ideas.
- NJSLSA.W4. Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.
- NJSLSA.W6. Use technology, including the Internet, to produce and publish writing and to interact and collaborate with others.
- W.11-12.4. Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.
- W.11-12.10. Write routinely over extended time frames (time for research, reflection, and revision) and shorter time frames (a single sitting or a day or two) for a range of tasks, purposes.
- NJSLSA.SL1. Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.
- NJSLSA.SL2. Integrate and evaluate information presented in diverse media and formats, including visually, quantitatively, and orally.
- NJSLSA.SL5. Make strategic use of digital media and visual displays of data to express information and enhance understanding of presentations.

Technology Integration (NJSLS 8):

- 8.1.12.IC.3: Predict the potential impacts and implications of emerging technologies on larger social, economic, and political structures, using evidence from credible sources.
- 8.1.12.DA.1: Create interactive data visualizations using software tools to help others better understand real world phenomena, including climate change.
- 8.1.12.AP.1: Design algorithms to solve computational problems using a combination of original and existing algorithms.
- 8.1.12.AP.4: Design and iteratively develop computational artifacts for practical intent, personal expression, or to address a societal issue.
- 8.2.12.ED.1: Use research to design and create a product or system that addresses a problem and make modifications based on input from potential consumers.
- 8.2.12.ITH.1: Analyze a product to determine the impact that economic, political, social, and/or cultural factors have had on its design, including its design constraints.
- Practice 2: Collaborating Around Computing and Design

21st Century Skills Integration (NJSLS 9):

- CLKS1 Act as a responsible and contributing community member and employee.
- CLKS2 Attend to financial well-being.
- CLKS3 Consider the environmental, social, and economic impact of decisions.
- CLKS4 Demonstrate creativity and innovation.
- CLKS5 Utilize critical thinking to make sense of problems and persevere in solving them.
- CLKS6 Model integrity, ethical leadership, and effective management.
- CLKS7 Plan education and career paths aligned to personal goals.
- CLKS8 Use technology to enhance productivity, increase collaboration, and communicate effectively.
- CLKS9 Work productively in teams while using cultural global competence.
- 9.4.12.CI.1: Demonstrate the ability to reflect, analyze, and use creative skills and ideas
- 9.4.12.CI.3: Investigate new challenges and opportunities for personal growth, advancement, andtransition
- 9.4.12.CT.2: Explain the potential benefits of collaborating to enhance critical thinking and problem solving
- 9.4.12.DC.7: Evaluate the influence of digital communities on the nature, content and responsibilities of careers, and other aspects of society
- 9.4.12.IML.2: Evaluate digital sources for timeliness, accuracy, perspective, credibility of the source, and relevance of information, in media, data, or other resources
- 9.4.12.TL.1: Assess digital tools based on features such as accessibility options, capacities, and utility for accomplishing a specific task
- 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
- 9.4.12.TL.3: Analyze the effectiveness of the process and quality of collaborative environments.
- 9.4.12.TL.4: Collaborate in online learning communities or social networks or virtual worlds to analyze and propose a resolution to a real-world problem

Transfer

Transfer Goal:

- Students will be able to independently use their learning to manage personal spending to meet financial goals and minimize the impact of financial obstacles.

Meaning

Verona High School Introduction to Financial Literacy

Students will understand that:	Essential Questions:
• Establishing financial goals can lead to successfully meeting those goals. • Spending, saving and values impact your finances. • Applying strategies to be mindful about spending decisions helps support financial goals. • Creating a spending plan helps you reach your goals. • It is important to figure out ways to maintain a positive cash flow.	• How are financial decisions influenced by people's wants, needs and values? • How does setting goals help a person attain financial success? • Why does financial success look different for everyone?

Acquisition of Knowledge & Skills

Students will know:	Students will be able to:
• The steps necessary to manage money effectively • Financial criteria for individual, household, government and business budgets. • Goals, values and attributes that affect financial decisions.	• Track and evaluate a sample student's current spending habits and expenses • Determine what the student's priorities and financial goals are • Explain how a budget can help the student achieve their financial goals • Create a plan that outlines next steps for the student to take • Understand what budgeting is and why it is important • Explain how budgeting can be used to reach their financial goals • Explain the difference between budgetary needs and wants and how these change from person to person • Describe strategies to use when trying to determine a need from a want • Discuss the 50-20-30 rule and other budgeting strategies to use when creating a budget and to save money • Explain the difference between gross income and net income • Understand the importance of using net income when budgeting • Explain the advantages and disadvantages of living with roommates • Create a budget that is tailored to different housemates' needs and preferences

STAGE 2: ACCEPTABLE EVIDENCE

Performance Task & Unit Assessments:

- Students learn the basics of budgeting, from setting priorities, creating a savings goal, tracking spending and learning about tradeoffs required to achieve financial goals. They take on the role of a peer providing financial advice and learn to develop various strategies.

Other Evidence

- Teacher-made tests/quizzes, class participation, workbook activities, projects, cooperative group projects/activities and rubrics related to the unit of study. Unit/Chapter tests, mid-unit quizzes, end of marking period assessment will also be used to assess student comprehension.

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Magazines & newspapers, Physical activities, Videos & films, Broadcasts, Models & figures) ● Provide Graphic Supports (Charts, Graphic organizers, Tables, Graphs, Timelines, Number lines) ● Provide Interactive Supports(Pair or Partner work, Group work, Peer Mentor) ● Simplify the language, format, and directions of the assessment ● Accept correct answers on test or worksheets in any written form such as lists, phrases, or using inventive spelling ● Allow editing and revision before grading ● Design projects and assessment for student that require reduced sentence or paragraph composition ● Give alternative homework or class work assignments suitable to the student's linguistic ability for activities and assessments ● Utilize alternate reading assignments/materials at the student's reading level. ● Allow for alternate seating for proximity to peer helper or teacher as necessary ● Assist student in building a picture file of key vocabulary (Pics4Learning, Webster's Visual Dictionary Online, ClipArt Etc, Shahi Visual Dictionary) ● When showing video used Closed Captioning. Some videos also allow for a slower replay so the speech is not as fast. ● Provide wait-time sufficient for English language learners who are trying to translate terms while formulating an explanation - Sufficient wait time is often said to be about 7-10 seconds ● Check for understanding consistently - ask students one-on-one what their questions are, monitor their progress on independent work and redirect as needed. They may not understand or be hesitant to verbalize what they do not understand at first, so monitor and give examples. ● Support use of student's primary language by translating key words in directions, or key vocabulary terms or giving students opportunities to communicate in their primary language (written or orally) **Additional Resources:** ● 20 strategies to Support EAL Children ● What English Language Learners Wish Teachers Knew - Education Week ● A Starting Point: Tips and resources for working with ESL newcomers	working at an advanced level) ● Guided questions ● Partnering/Grouping of students ● Re-teaching and review ● Multi-media approach to accommodate various learning styles ● Decrease/Modify number of project requirements ● Teacher/Aide assistance ● Translation tool for different languages	

STAGE 3: Activities

- Students will rate a series of choices as need vs. want and review the aggregate results of the class.
- Students will utilize a pre-produced spreadsheet to enter actual monthly budget items to gain hands-on experience in budgeting.