



Key- *= Amistad Commission
\$=Climate Change

+ = LGBTQ+
()=DEI

^ = Holocaust

<> = Career Education

District Mission Statement/Standards and Commitments

Mission Statement

The mission of the Salem County Vocational Technical School District is to prepare students for employment, for further education leading to employment, and for lifelong learning.

Standards and Commitments

Our schools will provide an engaging and challenging curriculum that addresses the New Jersey Student Learning Standards (NJSLS). Teaching and learning will take place in physically and emotionally safe environments that have an active commitment to ensure trust, mutual respect, communication, effective collaboration, and good citizenship. The vision of Salem County Vocational and Technical School District is that all students develop the skills, knowledge, and attitudes necessary to succeed in life.

Course Description

This course is designed to introduce the student to basic financial literacy skills to help them make responsible financial decisions. Concepts covered include financial planning, bank accounts, credit and loans, wages and taxes, investments, and insurance

Key- *= Amistad Commission
\$=Climate Change

+ = LGBTQ+
()=DEI

^ = Holocaust

<> = Career Education

Table of Contents

Pacing Guide	4
Unit 1 Take Charge of Your Financial Wellbeing (Financial Psychology)	5
Unit 2 Civic Financial Responsibility	8
Unit 3 Planning and Budgeting	11
Unit 4 Financial Institutions	15
Unit 5 Credit & Debt Management and the Credit Profile	18
Unit 6 Risk Management and Insurance	20
Unit 7 Government Influences	23
Additional Information to be Considered for All Units	25

Key- *= Amistad Commission
\$=Climate Change

+ = LGBTQ+
()=DEI

^ = Holocaust

<> = Career Education

Pacing Guide

Unit Title	Unit Number	Pacing	Unit Overview
Take Charge of Your Financial Wellbeing (Financial Psychology)	1	7 days	In this unit, students will learn that to be culturally responsible, an individual's finances should align with his or her values and goals. Biological behavioral biases, psychology, and unconscious beliefs affect financial decision-making. The ability to assess external information is a necessary skill to make informed decisions aligned to one's goals
Civic Financial Responsibility	2	7 days	Philanthropic, charitable, and entrepreneurial organizations play distinctly different but vitally important roles in supporting the interests of local and global communities. The potential for building and using personal wealth includes responsibility to the broader community and an understanding of the legal rights and responsibilities of being a good citizen
Planning and Budgeting	3	7 days	There are ways to align your investments with your personal financial goals. A budget may need to be modified as an individual's career, financial goals, and/or other life situations change. Money management requires understanding of cash flow systems and business practices
Financial Institutions	4	6 days	There are ways to manage your accounts that provide you with maximum benefits and protection. There are factors you can use to select financial institutions and professionals that are best suited for your needs.
Credit & Debt Management and the Credit Profile	5	6 days	There are reasons and consequences to taking on debt. There are ways to evaluate loans and their impact on one's personal financial plan. Borrowers have rights and responsibilities. Negative information in credit reports can affect a person's credit score and financial options. Building and maintaining a good credit history is a process. Debt reduces net worth. There are ways to ensure that your credit is protected, and information is accurate.
Risk Management and Insurance	6	6 days	A person's tolerance for investment risk can change depending on factors such as life circumstances, financial goals, and economic conditions. Different types of insurance have different costs and protections.
Government Influences	7	6 days	Tax rates vary based on your financial situation. There are different ways you can influence government policy to improve your financial situation. There are agencies, laws, and resources to protect you as a consumer.

Key- * = Amistad Commission
 \$ = Climate Change

+ = LGBTQ+
 () = DEI

^ = Holocaust

<> = Career Education

Unit 1 Take Charge of Your Financial Wellbeing (Financial Psychology)

Curriculum Area: Financial Literacy

Timeframe: 7 days

Unit 1 Content Overview

In this unit, students will learn that to be culturally responsible, an individual's finances should align with his or her values and goals. Biological behavioral biases, psychology, and unconscious beliefs affect financial decision-making. The ability to assess external information is a necessary skill to make informed decisions aligned to one's goals

Unit 1 Essential Questions

- Why is financial well-being important for building overall well-being?
- What is the role of money in creating personal happiness?
- What is the importance of financial planning to create high well-being?
- How do values, needs, and wants affect individual financial decisions?
- How do the concepts of trade-offs and opportunity costs impact decision making?
- What is the impact of individual values on overall well-being?
- What is the principle of giving to others?
- How does giving affect personal wellbeing?
- How can I engage in acts of kindness?
- What is the relationship between financial planning and giving?
- How do I create a spending plan to plan for giving?

Unit 1 Pre-Assessment

- Teacher-created pre-assessment

Unit 1 Standards to be Taught and Assessed

- 9.1.12.FP.1: Create a clear long-term financial plan to ensure its alignment with your values.
- 9.1.12.FP.2: Explain how an individual's financial values and goals may change across a lifetime and the adjustments to the personal financial plan that may be needed.
- 9.1.12.FP.3: Relate the concept of delayed gratification (i.e., psychological distance) to meeting financial goals, investing and building wealth over time.
- 9.1.12.FP.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.

Key- *= Amistad Commission

+ = LGBTQ+

^ = Holocaust

<> = Career Education

\$=Climate Change

()=DEI

Unit 1 Standards to be Taught and Assessed

- 9.1.12.FP.7: Determine how multiple sources of objective, accurate and current financial information affect the prioritization of financial decisions (e.g., print information, prospectus, certified financial planners, internet, sales representatives, etc.).

Unit 1 Student Learning Objectives We Are Learning To/That (WALT)

- Establish the importance of financial well-being for building overall well-being
- Recognize the role of money in creating personal happiness
- Recognize the importance of financial planning to create high well-being
- Analyze how values, needs, and wants affect individual financial decisions
- Apply the concepts of trade-offs and opportunity costs to decision making
- Recognize the impact of individual values on overall well-being
- Understand the principle of giving to others
- Identify the concept of giving as a component of well being
- Discover ways to engage in acts of kindness
- Identify the relationship between financial planning and giving
- Utilize a spending plan to plan for giving

Unit 1 Evidence of Learning

Instructional Activities	<ul style="list-style-type: none"> ● 1st day hook: play the song Don't Worry Be Happy ● Prezi: The Roommates ● Tech Integration: Use www.bighugelabs.com for posters ● Active Learning Tool: Children's book It's Not What You've Got by Dr. Wayne Dyer ● Hold a Values Auction ● Show the Ethan & Shelby video: How Do You Spend Your Money? to build understanding of trade-offs and opportunity costs. ● Use the Vocabulary Reinforcement Active Learning Tool: Speedy Spelling ● Conduct self-assessment: What Makes You Happy ● Create graphic organizer of The Five Domains of Well-Being ● Analyze their values by completing a Values Continuum ● Practice writing an email by asking a fictional financial planner questions in You've Got Money ● Help Ethan make a Spending Board with markers like M&Ms or buttons, serving as limited resources
Formative Assessments	<ul style="list-style-type: none"> ● Class discussion ● Checks for understanding ● Group assignments ● Response questions ● Quizzes

Key- * = Amistad Commission
\$ = Climate Change

+ = LGBTQ+
() = DEI

^ = Holocaust

<> = Career Education

Unit 1 Evidence of Learning

	<ul style="list-style-type: none"> ● Ticket to leave
Summative Assessments	<ul style="list-style-type: none"> ● Write a personal short story about well-being ● Mission Home Front: Money in your life interview with a significant adult -Create a digital poster using a quote or collective advice from the interview activity
Alternative/Intervention Assessments	<ul style="list-style-type: none"> ● Teacher-created guided practice ● Oral Assessment ● Choice project

Unit 1 Instructional Materials

Instructional Materials	Supplemental Resources	Intervention Resources
<ul style="list-style-type: none"> ● 2.1.2.A5 ● Everyone Needs High Well-Being Story Rubric 2.1.2.B1 ● Money in Your Life Interview Essay Rubric 2.1.2.B2 ● Money in Your Life Vocabulary List 2.1.2.E1 ● Money in Your Life Vocabulary Graphic Organizer Example 2.1.2.E2 ● Money in Your Life Information Sheet 2.1.2.F1 ● Money in Your Life Note Taking Guide 2.1.2.L1 ● § Values Auction 2.1.3.A1 ● Values Continuum 2.1.3.A2 ● What Do I Value? 2.1.3.A3 ● Needs vs. Wants 2.1.3.A4 ● Shelbi's Decisions 2.1.3.A5 ● How Should Ethan Spend His Money? 2.1.3.A6 ● Letter to Ethan 2.1.3.B1 ● You've Got Money! 2.1.3.B2 ● Financial Decisions Vocab List 2.1.3.E1 ● How Do You Spend Your Money? Skit 2.1.3.E2 ● Email Template 2.1.3.E3 ● Financial Decisions Info Sheet 2.1.3.F1 ● Values Auction Cards 2.1.3.H1 ● Spending Board 2.1.3.H2 ● Financial Decisions Note Taking Guide 2.1.3.L1 	<ul style="list-style-type: none"> ● National Endowment for Financial Education ● Spendster: http://spendster.org ● Consumer Jungle: www.consumerjungle.org ● Big Bang Theory Episodes: o www.cbs.com/shows/big_ban_g_theory o www.youtube.com o www.hulu.com ● Survey Monkey: www.surveymonkey.com ● Consumer Jungle: www.consumerjungle.org 	<ul style="list-style-type: none"> ● Teacher-created study guides ● Teacher-created notes

Key- * = Amistad Commission
\$ = Climate Change

+ = LGBTQ+
() = DEI

^ = Holocaust

<> = Career Education

Key- *= Amistad Commission
\$=Climate Change

+ = LGBTQ+
()=DEI

^ = Holocaust

<> = Career Education

Unit 2 Civic Financial Responsibility

Curriculum Area: Financial Literacy

Timeframe: 7 days

Unit 2 Content Overview

Philanthropic, charitable, and entrepreneurial organizations play distinctly different but vitally important roles in supporting the interests of local and global communities. The potential for building and using personal wealth includes responsibility to the broader community and an understanding of the legal rights and responsibilities of being a good citizen

Unit 2 Essential Questions

- What is the benefit of giving to others
- How does the concept of giving affect well being?
- How do I engage in acts of kindness?
- What is the relationship between financial planning and giving?
- How do I utilize a spending plan to plan for giving?
- What is the role of Estate Planning for long-term financial well-being?
- What are the steps to planning an estate?
- How do I approach discussions with parents and guardians about the difficult subjects of death and dying?

Unit 2 Pre-Assessment

- Teacher-created pre-assessment

Unit 2 Standards to be Taught and Assessed

- 9.1.12.CFR.1: Compare and contrast the role of philanthropy, volunteer service, and charities in community development and quality of life in a variety of cultures.
- 9.1.12.CFR.2: Summarize causes important to you and compare organizations you seek to support to other organizations with similar missions.
- 9.1.12.CFR.3: Research companies with corporate governance policies supporting the common good and human rights.
- 9.1.12.CFR.4: Demonstrate an understanding of the interrelationships among attitudes, assumptions, and patterns of behavior regarding money, saving, investing, and work across cultures.
- 9.1.12.CFR.5: Summarize the purpose and importance of estate planning documents (e.g., will, durable power of attorney, living will, health care proxy, etc.).
- 9.1.12.CFR.6: Identify and explain the consequences of breaking federal and/or state employment or financial laws

Unit 2 Student Learning Objectives We Are Learning To/That (WALT)

Key- *= Amistad Commission
\$=Climate Change

+ = LGBTQ+
()=DEI

^ = Holocaust

<> = Career Education

- Understand the principle of giving to others
- Identify the concept of giving as a component of well being
- Discover ways to engage in acts of kindness
- Identify the relationship between financial planning and giving
- Utilize a spending plan to plan for giving
- Understand the role of Estate Planning for long-term financial well-being
- Identify steps to planning an estate
- Identify how to approach discussions with parents and guardians about the difficult subjects of death and dying

Unit 2 Evidence of Learning

Instructional Activities	<ul style="list-style-type: none"> • Introduce new vocabulary terms with the Random Acts of Vocabulary activity • Read the story The Giving Tree, by Shel Silverstein and have students do the accompanying activity Tech Integration: Use QR Codes that reveal quotes about giving to others (provided in this lesson) • Visit the Pay It Forward Day website and discover ways to engage in acts of kindness • Use an Excel Spreadsheet template to identify planned giving and receiving in a budget • Watch several video clips related to giving to others Create a timeline for giving across the financial life cycle • Use PowerPoint and Note Taking Guide to teach principles of estate planning and planned giving • Have students play Remember When, Memory Game to learn vocabulary and content about estate planning (templates for cards included in this lesson) • Movie Active Learning Tool: Use the lessons and activities for either of these movies that address wills and estates: From Prada to Nada or The Ultimate Gift • Listen to an attorney as a guest speaker visits class • Introduce new vocabulary terms with the Random Acts of Vocabulary activity • Participate in a Think. Pair. Share activity where students brainstorm a list of 25 documents you need before you die, then compare their list to those suggested in an article View Steve Job's commencement speech at Stanford University and complete the Stay Hungry activity
Formative Assessments	<ul style="list-style-type: none"> • Class discussion • Checks for understanding • Group assignments • Response questions • Quizzes • Ticket to leave
Summative Assessments	<ul style="list-style-type: none"> • Unit Project: Live Well, Do Good Things • Participants will read about Remember. Honor. Teach and record their thoughts on giving related to the mission of Wreaths Across America. Participants will also complete various activities on the BINGO (Believe I N Giving to Others) worksheet.

Key- *= Amistad Commission
\$=Climate Change

+ = LGBTQ+
()=DEI

^ = Holocaust

<> = Career Education

Unit 2 Evidence of Learning

	<ul style="list-style-type: none"> ● Estate Planning Lesson Plan 2.7.2 ● The Ultimate Gift Active Learning Tool 3.0.47 ● Technology Integration Guide Active Learning Tool 3.0.50 ● Tablet Applications for the Personal Finance Classroom Active Learning Tool 3.0.52
Alternative/Intervention Assessments	<ul style="list-style-type: none"> ● Teacher-created guided practice ● Oral Assessment ● Choice project

Unit 2 Instructional Materials

Instructional Materials	Supplemental Resources	Intervention Resources
<ul style="list-style-type: none"> ● Spending Plan and Giving 2.7.1.A1 ● Pay it Forward 2.7.1.A2 ● Giving Throughout the Life Cycle 2.7.1.A3 ● Giving to Others 2.7.1.A4 ● Giving to Others Vocabulary List 2.7.1.E1 ● Giving Quotes 2.7.1.E2 ● Giving QR Codes 2.7.1.E3 ● Giving to Others Information Sheet 2.7.1.F1 ● Giving to Others Note Taking Guide 2.7.1.L1 ● Stay Hungry 2.7.2.A1 Estate Planning 2.7.2.A2 ● Grandma Dottie's Gift Rubric 2.7.2.B1 ● Estate Planning Vocabulary List 2.7.2.E1 ● Grandma Dottie's Gift Scenario 2.7.2.E2 ● Estate Planning Information Sheet 2.7.2 ● Estate Planning Note Taking Guide 2.7.2.L1 	<ul style="list-style-type: none"> ● Random Name Generator http://www.classtools.net/random-name-picker/ ● Inspirational story of 8 year old giver http://www.cbsnews.com/news/ohio-8-year-old-turns-20-into-priceless-gift/ ● Narration of The Giving Tree by Shel Silverstein: https://youtu.be/1S8KHydHCml ● Can Money Buy Happiness? Video by AsapSCIENCE: https://youtu.be/JSIkdWxotKw ● Pay it Forward Day www.payitforwardday.com/ ● Video interview of Tom's Shoes founder Blake Mycoskie https://youtu.be/9LjV-i9v2lw ● United States Department of Agriculture Cost of Raising a Child https://www.usda.gov/media/blog/2017/01/13/cost-raising-child ● "Believe in Good" about a young man who gives every day: https://www.youtube.com/watch?v=uL8H0wqF6rw ● 30 Ways To Give Without Money http://sarahshuihan.hubpages.com/hub/30-Ways-to-Give-to-Others-WithoutDonating-Money 	<ul style="list-style-type: none"> ● Teacher-created study guides ● Teacher-created notes

Key- *= Amistad Commission
\$=Climate Change

+ = LGBTQ+
()=DEI

^ = Holocaust

<> = Career Education

Unit 2 Instructional Materials		
Instructional Materials	Supplemental Resources	Intervention Resources
	<ul style="list-style-type: none"> • “Black Panther’ star Chadwick Boseman died without a will. Here’s why you should have an estate plan”: https://www.cnbc.com/2020/10/21/black-panther-star-chad-boseman-died-without-a-will-why-you-need-one.html • “The 25 Documents You Need Before You Die”: http://online.wsj.com/news/articles/SB10001424052702303627104576410234039258092 • “My Five Wishes” Aging with Dignity: www.agingwithdignity.org • What Really Scares People: http://www.livescience.com/13434-phobias-fears-acrophobia-heights-agoraphobiaarachnophobia.html • An Explanation of Estate Plans: https://youtu.be/ARYENAr3o58 • “Life as we Know it” movie trailer: https://youtu.be/Lwz3jvMg5zs • Steve Jobs’ Commencement Speech at Stanford 2005: https://youtu.be/UF8uR6Z6KLc • Prepared text of Steve Jobs’ Commencement Speech at Stanford 2005: http://news.stanford.edu/news/2005/june15/jobs-061505.html • Utah State University office of Extension http://extension.usu.edu/files/publications/factsheet/FL_FF-20.pdf 	

Unit 3 Planning and Budgeting

Curriculum Area: Financial Literacy

Timeframe: 7 days

Unit 3 Content Overview

Key- *= Amistad Commission
\$=Climate Change

+ = LGBTQ+
()=DEI

^ = Holocaust

<> = Career Education

There are ways to align your investments with your personal financial goals. A budget may need to be modified as an individual's career, financial goals, and/or other life situations change. Money management requires understanding of cash flow systems and business practices

Unit 3 Essential Questions

- Why is goal setting an integral part of financial planning?
- Why is goal setting important?
- What are the required elements for a well-written goal?
- How do I apply goal setting to their personal life?
- What is the importance of net worth?
- What is the difference between income and net worth?
- Why is a Statement of Financial Position an important financial planning tool?
- What is the purpose of an Income and Expense Statement?
- What are some sources of income that individuals have?
- What are typical expenses that individuals incur?
- What is the difference between a statement of financial position, income and expense statement, and spending plan?
- Why is it important to create a spending plan?
- How do I develop a spending plan?

Unit 3 Pre-Assessment

- Teacher-created pre-assessment

Unit 3 Standards to be Taught and Assessed

- 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.PB.6: Describe and calculate interest and fees that are applied to various forms of spending, debt and saving.

Unit 3 Student Learning Objectives We Are Learning To/That (WALT)

- Interpret the role of goal setting as an integral part of financial planning
- Explain why goal setting is important

Key- *= Amistad Commission

+ = LGBTQ+

^ = Holocaust

<> = Career Education

\$=Climate Change

()=DEI

- Explain the required elements for a well written goal
- Construct a well-written goal
- Apply goal setting to their personal life
- Describe the importance of net worth
- Compare the difference between income and net worth
- Explain why a Statement of Financial Position is an important financial planning tool
- Create a Statement of Financial Position
- Evaluate the purpose of an Income and Expense Statement
- Identify sources of income individuals have
- Explore typical expenses individuals incur
- Create an Income and Expense Statement
- Compare the differences between a statement of financial position, income and expense statement, and spending plan
- Analyze why it is important to create a spending plan
- Implement the process of developing a spending plan

Unit 3 Evidence of Learning

Unit 3 Evidence of Learning	
Instructional Activities	<ul style="list-style-type: none"> ● Use the Road Trip Vocabulary worksheet as a KWL exercise ● Play Show Me the Goal to help students identify the missing SMART Goal element ● Active Learning Tool: Pursuit of Happiness movie ● Conduct the Four on the Floor Active Learning Tool ● Play Quizlet Live to reinforce income and expenses content ● Show King of Queens TV show Season 5 Episode 17 Use the Mint Simulation ● Create Quiz Me Cards to help build understanding of new vocabulary terms ● Compete in teams with Financial Facts Feud Active Learning Tool ● Complete the Note Taking Guide for this lesson and use text marking to highlight different sections of a budget ● Build a spending plan using The Wilkins Family scenario ● Conduct an interview with a significant adult using Spending Plan: Mission Home Front worksheet ● Conduct the game of chance Roll Out My Future using dice ● Invite students to guess how much they spend over time with the activity The Costs Add Up provided in the PowerPoint ● Create the features of a budget using play dough with Where's My Dough? activity
Formative Assessments	<ul style="list-style-type: none"> ● Class discussion ● Checks for understanding ● Group assignments ● Response questions ● Quizzes

Key- *= Amistad Commission
\$=Climate Change

+ = LGBTQ+
()=DEI

^ = Holocaust

<> = Career Education

Unit 3 Evidence of Learning

	<ul style="list-style-type: none"> ● Ticket to leave
Summative Assessments	<ul style="list-style-type: none"> ● "Goal Out" their future by writing a letter to their future selves ● Practice real-world budgeting skills using Mint activity Budgeting for Income & Expenses Simulation
Alternative/Intervention Assessments	<ul style="list-style-type: none"> ● Teacher-created guided practice ● Oral Assessment ● Choice project

Unit 3 Instructional Materials

Instructional Materials	Supplemental Resources	Intervention Resources
<ul style="list-style-type: none"> ● Road Trip Vocabulary 2.1.4.A1 ● "Roll Out" My Future 2.1.4.A2 ● "Goal Out" My Future Letter 2.1.4.A3 ● Setting Financial Goals 2.1.4.A4 ● Goal Tracking Journal 2.1.4.A5 ● Goal Setting 2.1.4.A6 ● "Goal Out" My Future Letter Rubric 2.1.4.B1 ● Goal Setting Timeline 2.1.4.B2 ● Setting Financial Goals Vocabulary List 2.1.4.E1 ● Setting Financial Goals Information Sheet 2.1.4.F1 ● Show Me the Goal! 2.1.4.H1 ● Additional Show Me the Goal Scenarios 2.1.4.H2 ● Setting Financial Goals Note Taking Guide 2.1.4.L1 ● Evan's Income and Expense Statement 2.2.4.A1 ● Income and Expenses 2.2.4.A2 ● Claire's Income and Expense Statement 2.2.4.A3 ● My Income and Expense Statement 2.2.4.A4 ● Income and Expense Statement Vocabulary List 2.2.4.E1 	<ul style="list-style-type: none"> ● The Fed Explains Regional Banks video https://www.frbatlanta.org/about/fed-explained/2013/regional-banks.aspx ● Find A Better Bank: www.findabetterbank.com ● "Elderly Man Accidentally Gives Life Savings to Goodwill" article: http://abcnews.go.com/blogs/headlines/2011/11/elderly-man-accidentally-give-s-life-savings-to-goodwill/ ● Federal Trade Commission: https://www.ftc.gov/about-ftc/bureaus-offices/bureau-consumer-protection ● Videos and games: www.consumer.ftc.gov/media ● Report Fraud: https://reportfraud.ftc.gov/ ● Why Report Fraud? Video: https://youtu.be/MUA0wtZVX8E ● Federal Bureau of Investigation (FBI): www.fbi.gov/scams-safety/fraud ● Department of Justice Fraud Reporting: https://www.justice.gov/fraudtaskforce/report-fraud/chart 	<ul style="list-style-type: none"> ● Teacher-created study guides ● Teacher-created notes

Key- *= Amistad Commission
\$=Climate Change

+ = LGBTQ+
()=DEI

^ = Holocaust

<> = Career Education

Unit 3 Instructional Materials		
Instructional Materials	Supplemental Resources	Intervention Resources
<ul style="list-style-type: none"> Income and Expense Statement Template 2.2.4.E2 Income and Expense Statement Information Sheet 2.2.4.F1 Income Cards 2.2.4.H1 Income and Expense Statement Note Taking Guide 2.2.4.L1 The Wilkins Family 2.2.5.A1 Spending Plan: Mission Home Front 2.2.5.A2 Spending Plans 2.2.5.A3 The Carson Family 2.2.5.A4 My Spending Plan 2.2.5.A5 Letter of Advice for the Wilkins Family Rubric 2.2.5.B1 Spending Plans Vocabulary List 2.2.5.E1 Spending Plan Template 2.2.5.E2 Spending Plans Information Sheet 2.2.5.F1 Spending Plans Note Taking Guide 2.2.5.L1 	<ul style="list-style-type: none"> National Association of Attorneys General: www.naag.org/ Consumer Financial Protection Bureau (CFPB): www.consumerfinance.gov Opt-Out Prescreen: www.optoutprescreen.com Free Credit Reports: https://www.annualcreditreport.com/ind ex.action Creating an Infographic using PowerPoint: https://youtu.be/LF_rcj4OiW8 	

Unit 4 Financial Institutions

Curriculum Area: Financial Literacy	Timeframe: 6 days
-------------------------------------	-------------------

Unit 4 Content Overview

There are ways to manage your accounts that provide you with maximum benefits and protection. There are factors you can use to select financial institutions and professionals that are best suited for your needs.

Unit 4 Essential Questions

- What are the benefits of using a depository institution?
- What services are offered by different depository institutions?
- What should I consider when choosing a depository institution?
- What are the risks associated with fraud?
- What are the main types of fraud?
- How does fraud occur?

Key- * = Amistad Commission

+ = LGBTQ+

^ = Holocaust

<> = Career Education

\$ = Climate Change

() = DEI

- How do government agencies help protect consumers from fraud?
- How do I protect myself against fraud?
- What do I do if I become a victim of fraud?

Unit 4 Pre-Assessment

- Teacher-created pre-assessment

Unit 4 Standards to be Taught and Assessed

- 9.1.12.FI.1: Identify ways to protect yourself from identify theft
- 9.1.12.FI.2: Explain ways to manage your accounts that maximize benefits and provide you with the utmost protection.
- 9.1.12.FI.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).

Unit 4 Student Learning Objectives We Are Learning To/That (WALT)

- Analyze the benefits of using a depository institution
- Research services offered by different depository institutions
- Summarize factors to consider when choosing a depository institution
- Explain the risks associated with fraud
- Summarize the main types of fraud
- Identify how fraud occurs
- Describe how government agencies help protect consumers from fraud
- Apply guidelines for fraud protection
- Recommend steps for fraud victims to take

Unit 4 Evidence of Learning

Instructional Activities

- Video clip from "It's a Wonderful Life" - Run on Banks to help students better understand how banks work
- Katrina's Classroom videos about teens and their families dealing with banking, budgeting and credit issues during a hurricane event
- Help Josie (a banking scenario in this lesson) as she considers how to manage her money with a new banking situation when she goes to college

Key- *= Amistad Commission
\$=Climate Change

+ = LGBTQ+
()=DEI

^ = Holocaust

<> = Career Education

Unit 4 Evidence of Learning

	<ul style="list-style-type: none"> ● Play Financial Facts Feud game in competitive teams ● Survey adults to see if they have been a victim of fraud or ID theft, then interview one to learn about their experience Work in small groups to determine advice for What Should They Do? scenarios ● Agree or Disagree worksheet to explore current ideas and opinion about banking ● Assess personal risk of fraud and susceptibility to ID theft by taking the My Fraud Risk quiz
Formative Assessments	<ul style="list-style-type: none"> ● Class discussion ● Checks for understanding ● Group assignments ● Response questions ● Quizzes ● Ticket to leave
Summative Assessments	<ul style="list-style-type: none"> ● Compare commercial banks to credit unions with Depository Institution Research activity
Alternative/Intervention Assessments	<ul style="list-style-type: none"> ● Teacher-created guided practice ● Oral Assessment ● Choice project

Unit 4 Instructional Materials

Instructional Materials	Supplemental Resources	Intervention Resources
<ul style="list-style-type: none"> ● Alike but Different 2.2.1.A1 ● Agree or Disagree? 2.2.1.A2 ● Josie’s Depository Institution Comparison Chart 2.2.1.A3 ● Help Josie Choose a Depository Institution 2.2.1.A4 ● What Do You Know About Depository Institutions? 2.2.1.A5 ● Depository Institution Research 2.2.1.A6 ● Depository Institution Advertisement 2.2.1.B1 ● Depository Institution Research Rubric 2.2.1.B2 ● Introduction to Depository Institutions Vocabulary List 2.2.1.E1 	<ul style="list-style-type: none"> ● The Fed Explains Regional Banks video https://www.frbatlanta.org/about/fed-explained/2013/regional-banks.aspx ● Find A Better Bank: www.findabetterbank.com ● “Elderly Man Accidentally Gives Life Savings to Goodwill” article: http://abcnews.go.com/blogs/headlines/2011/11/elderly-man-accidentally-gives-life-savings-to-goodwill/ ● Federal Trade Commission: https://www.ftc.gov/about-ftc/bureaus-offices/bureau-consumer-protection 	<ul style="list-style-type: none"> ● Teacher-created study guides ● Teacher-created notes

Key- * = Amistad Commission
\$ = Climate Change

+ = LGBTQ+
() = DEI

^ = Holocaust

<> = Career Education

Unit 4 Instructional Materials		
Instructional Materials	Supplemental Resources	Intervention Resources
<ul style="list-style-type: none"> ● Introduction to Depository Institutions Information Sheet 2.2.1.F1 ● Help Josie Choose a Depository Institution Scavenger Hunt Cards 2.2.1.H1 ● Introduction to Depository Institutions Note Taking Guide 2.2.1.L1 ● My Fraud Risk 2.6.4.A1 ● Don't Let it Happen To You 2.6.4.A2 ● Protecting Yourself from Fraud 2.6.4.A3 ● Fraud Interview 2.6.4.A4 ● Fraud Interview Rubric 2.6.4.B1 ● Fraud Infographic Rubric 2.6.4.B2 ● Protecting Yourself from Fraud Vocabulary List 2.6.4.E1 ● Protecting Yourself from Fraud Information Sheet 2.6.4.F1 ● Unlucky Lucy, Acts 1 & 2 2.6.4.H1 ● Unlucky Lucy, the Fraud Mystery Act 3 2.6.4.H2 ● Solve the Mystery for Lucy Clue Cards 2.6.4.H3 ● What Should They Do? 2.6.4.H4 ● Solve the Mystery for Lucy Activity 2.6.4.J1 ● Protecting Yourself from Fraud Note Taking Guide 2.6.4.L1 	<ul style="list-style-type: none"> ● Videos and games: www.consumer.ftc.gov/media ● Report Fraud: https://reportfraud.ftc.gov/ ● Why Report Fraud? Video: https://youtu.be/MUA0wtZVX8E ● Federal Bureau of Investigation (FBI): www.fbi.gov/scams-safety/fraud ● Department of Justice Fraud Reporting: https://www.justice.gov/fraudtaskforce/report-fraud/chart ● National Association of Attorneys General: www.naag.org/ ● Consumer Financial Protection Bureau (CFPB): www.consumerfinance.gov ● Opt-Out Prescreen: www.optoutprescreen.com ● Free Credit Reports: https://www.annualcreditreport.com/index.action ● Creating an Infographic using PowerPoint: https://youtu.be/LF_rcj4OiW8 	

Unit 5 Credit & Debt Management and the Credit Profile

Curriculum Area: Financial Literacy	Timeframe: 6 days
--	--------------------------

Unit 4 Content Overview

There are reasons and consequences to taking on debt. There are ways to evaluate loans and their impact on one's personal financial plan. Borrowers have rights and responsibilities. Negative information in credit reports can affect a person's credit score and financial options. Building and maintaining a good credit history is a process. Debt reduces net worth. There are ways to ensure that your credit is protected, and information is accurate.

Key- * = Amistad Commission
\$ = Climate Change

+ = LGBTQ+
() = DEI

^ = Holocaust

<> = Career Education

Unit 5 Essential Questions

- What are reasons and consequences to taking on debt?
- How do I evaluate loans and their impact on my personal financial plan?
- What are my rights and responsibilities as a borrower?
- How does negative information in credit reports affect my credit score and financial options?
- How do I build and maintain a good credit history?
- What is the impact of debt on net worth?
- How do I ensure that my credit is protected, and information is accurate?

Unit 5 Pre-Assessment

- Teacher-created pre-assessment

Unit 5 Standards to be Taught and Assessed

- 9.1.12.CDM.1: Identify the purposes, advantages, and disadvantages of debt.
- 9.1.12.CDM.2: Compare and contrast the advantages and disadvantages of various types of mortgages.
- 9.1.12.CDM.3: Determine ways to leverage debt beneficially.
- 9.1.12.CDM.4: Identify issues associated with student loan debt, requirements for repayment, and consequences of failure to repay student loan debt
- 9.1.12.CDM.5: Identify the types of characteristics of predatory lending practices and the importance of collateral (e.g., payday loans, car title loans, high-risk mortgages).
- 9.1.12.CDM.6: Compute and assess the accumulating effect of interest paid over time when using a variety of sources of credit. (e.g., student loans, credit cards, auto loans, mortgages, etc.).
- 9.1.12.CDM.7: Calculate a mortgage payment based on type of loan, down payment, credit score, and loan interest rate.
- 9.1.12.CDM.8: Compare and compute interest and compound interest and develop an amortization table using business tools.
- 9.1.12.CDM.9: Summarize the causes and consequences of personal and corporate bankruptcy and evaluate the implications for self and others.
- 9.1.12.CDM.10: Determine when credit counselling is necessary and evaluate the resources available to assist consumers who wish to use it.
- 9.1.12.CP.1: Summarize how one's credit history can affect finances, including loan terms, employment, and qualifying for loans.
- 9.1.12.CP.2: Identify the advantages of maintaining a positive credit history.
- 9.1.12.CP.3: Summarize factors that affect a positive credit rating, including on-time payments, debt versus available credit, length of open credit, and how often you apply for credit.
- 9.1.12.CP.4: Identify the skill sets needed to build and maintain a positive credit profile.

Key- * = Amistad Commission

+ = LGBTQ+

^ = Holocaust

<> = Career Education

\$=Climate Change

()=DEI

Unit 5 Standards to be Taught and Assessed

- 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.

Unit 5 Student Learning Objectives We Are Learning To/That (WALT)

- There are reasons and consequences to taking on debt.
- There are ways to evaluate loans and their impact on one's personal financial plan.
- Borrowers have rights and responsibilities.
- Negative information in credit reports can affect a person's credit score and financial options.
- Building and maintaining a good credit history is a process.
- Debt reduces net worth
- There are ways to ensure that your credit is protected, and information is accurate.

Unit 5 Evidence of Learning

Instructional Activities

- Hands-on banking Purchasing worksheet
https://handsonbanking.org/wp-content/uploads/documents/Youth_LeaveBehind_PurchasingWorksheet.pdf
- Hands-on banking Spending Plan-
https://handsonbanking.org/wp-content/uploads/documents/HandsonBanking_SpendingPlan.pdf
- Bankruptcy module- <https://handsonbanking.org/resources/about-bankruptcy/>
- All about Spending Module- <https://handsonbanking.org/resources/all-about-spending/>
- Your Credit Report Module- <https://handsonbanking.org/resources/your-credit-report/>
- Money Management Module- <https://handsonbanking.org/resources/money-management/>
- Home buying Module- <https://handsonbanking.org/resources/home-buying/>
- Applying for Credit module- <https://handsonbanking.org/resources/applying-for-credit/>
- Credit Cards module- <https://handsonbanking.org/resources/credit-cards/>
- Consumer Loans Module- <https://handsonbanking.org/resources/consumer-loans/>
- Selecting a Lender module- <https://handsonbanking.org/resources/selecting-a-lender/>
- Using Credit Wisely module- <https://handsonbanking.org/resources/using-credit-wisely/>
- Tips for dealing with debt module- <https://handsonbanking.org/resources/tips-for-dealing-with-debt/>
- Warning signs of too much debt module-
<https://handsonbanking.org/resources/warning-signs-of-too-much-debt/>

Key- * = Amistad Commission
\$ = Climate Change

+ = LGBTQ+
() = DEI

^ = Holocaust

<> = Career Education

Unit 5 Evidence of Learning

	<ul style="list-style-type: none"> • What is Credit module- https://handsonbanking.org/resources/what-is-credit/ • Your Credit Score module- https://handsonbanking.org/resources/your-credit-score/
Formative Assessments	<ul style="list-style-type: none"> • Class discussion • Checks for understanding • Group assignments • Response questions • Quizzes • Ticket to leave
Summative Assessments	<ul style="list-style-type: none"> • Home buying project <>
Alternative/Intervention Assessments	<ul style="list-style-type: none"> • Teacher-created guided practice • Oral Assessment • Choice project

Unit 5 Instructional Materials

Instructional Materials	Supplemental Resources	Intervention Resources
<ul style="list-style-type: none"> • Hands-on banking modules • Financial Beginnings Lessons- https://www.financialbeginnings.org/download-materials/?topic=Financial+Foundations%7EInvesting&learnerlevel=High+School&resource type=&role=&listview= 	<ul style="list-style-type: none"> • Don't Get Debt Slapped • Take Charge Today • Teach Money Smart 	<ul style="list-style-type: none"> • Teacher-created study guides • Teacher-created notes

Unit 6 Risk Management and Insurance

Curriculum Area: Financial Literacy	Timeframe: 6 days
Unit 6 Content Overview	
A person's tolerance for investment risk can change depending on factors such as life circumstances, financial goals, and economic conditions. Different types of insurance have different costs and protections.	

Unit 6 Essential Questions

Key- *= Amistad Commission
\$=Climate Change

+ = LGBTQ+
()=DEI

^ = Holocaust

<> = Career Education

- What can impact a person's willingness to invest?
- How does investing work to build net worth?
- What are the different types of investments?
- What are the risks and benefits of investing?
- How do I protect my investments?
- How do I determine what types of insurance I need?

Unit 6 Pre-Assessment

- Teacher-created pre-assessment

Unit 6 Standards to be Taught and Assessed

- 9.1.12.EG.1: Review the tax rates on different sources of income and on different types of products and services purchased.
- 9.1.12.EG.2: Explain why various forms of income are taxed differently.
- 9.1.12.EG.3: Explain how individuals and businesses influence government policies.
- 9.1.12.EG.4: Explain the relationship between your personal financial situation and the broader economic and governmental policies.
- 9.1.12.EG.5: Relate a country's economic system of production and consumption to building personal wealth, the mindset of social comparison, and achieving societal responsibilities.
- 9.1.12.EG.6: Analyze the rights and responsibilities of buyers and sellers under consumer protection laws.
- 9.1.12.FI.1: Identify ways to protect yourself from identify theft
- 9.1.12.FI.2: Explain ways to manage your accounts that maximize benefits and provide you with the utmost protection.
- 9.1.12.FI.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).

Unit 6 Student Learning Objectives We Are Learning To/That (WALT)

- Identify common risks and strategies to reduce risk.
- Explain the purpose and importance of various insurance types.
- Recognize when insurance is needed and how to get it.
- Understand how investing helps meet financial goals and build wealth over time.
- Research and evaluate investment vehicles and resources.
- Explain how investments are regulated.
- Explain how investments can be impacted by economic and business cycles.

Key- * = Amistad Commission

+ = LGBTQ+

^ = Holocaust

<> = Career Education

\$ = Climate Change

() = DEI

Unit 6 Evidence of Learning

Instructional Activities	<ul style="list-style-type: none"> Personal Insurance Module- https://handsonbanking.org/resources/personal-insurance/ Healthcare Module- https://handsonbanking.org/resources/healthcare/ Life Insurance Module- https://handsonbanking.org/resources/life-insurance/ Insurance Basics module- https://handsonbanking.org/resources/insurance-basics/ Investing in the Stock Market Module- https://handsonbanking.org/resources/investing-in-the-stock-market/ Investing Overview- https://handsonbanking.org/resources/investing-overview/ Lesson 11 Name that insurance Lesson 11 Insurance Investigator Lesson 11 Risky business Lesson 14 Increasing the Value of your money Lesson 14 Investment Products Lesson 14 What type of investor are you Lesson 14 Action Plan
Formative Assessments	<ul style="list-style-type: none"> Class discussion Checks for understanding Group assignments Response questions Quizzes Ticket to leave
Summative Assessments	<ul style="list-style-type: none"> Mock Investments project <>
Alternative/Intervention Assessments	<ul style="list-style-type: none"> Teacher-created guided practice Oral Assessment Choice project

Unit 6 Instructional Materials

Instructional Materials	Supplemental Resources	Intervention Resources
<ul style="list-style-type: none"> Hands-on banking modules Financial Beginnings Lessons- https://www.financialbeginnings.org/download-materials/?topic=Financial+Foundations%7EInvesting&learnerlevel=High+School&resourcetype=&role=&listview= 	<ul style="list-style-type: none"> Don't Get Debt Slapped Take Charge Today Teach Money Smart 	<ul style="list-style-type: none"> Teacher-created study guides Teacher-created notes

Key- * = Amistad Commission

+ = LGBTQ+

^ = Holocaust

<> = Career Education

\$ = Climate Change

() = DEI

Unit 7 Government Influences

Curriculum Area: Financial Literacy

Timeframe: 6 days

Unit 7 Content Overview

Tax rates vary based on your financial situation. There are different ways you can influence government policy to improve your financial situation. There are agencies, laws, and resources to protect you as a consumer.

Unit 7 Essential Questions

- What is a financial institution?
- What are the advantages/disadvantages to the different financial institutions?
- How does the government impact my finances?
- Why do I have to pay taxes?
- How do I complete a tax return?
- How are tax returns different for individuals and businesses?
- How do I protect myself against fraud?
- What do I do if I am a victim of fraud?

Unit 7 Pre-Assessment

- Teacher-created pre-assessment

Unit 7 Standards to be Taught and Assessed

- 9.1.12.EG.1: Review the tax rates on different sources of income and on different types of products and services purchased.
- 9.1.12.EG.2: Explain why various forms of income are taxed differently.
- 9.1.12.EG.3: Explain how individuals and businesses influence government policies.
- 9.1.12.EG.4: Explain the relationship between your personal financial situation and the broader economic and governmental policies.
- 9.1.12.EG.5: Relate a country's economic system of production and consumption to building personal wealth, the mindset of social comparison, and achieving societal responsibilities.
- 9.1.12.EG.6: Analyze the rights and responsibilities of buyers and sellers under consumer protection laws.
- 9.1.12.FI.1: Identify ways to protect yourself from identify theft
- 9.1.12.FI.2: Explain ways to manage your accounts that maximize benefits and provide you with the utmost protection.
- 9.1.12.FI.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).

Key- *= Amistad Commission
\$=Climate Change

+ = LGBTQ+
()=DEI

^ = Holocaust

<> = Career Education

Unit 7 Standards to be Taught and Assessed

- 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).

Unit 7 Student Learning Objectives We Are Learning To/That (WALT)

- Differentiate between financial institutions and what they offer.
- Identify the advantages/disadvantages to the different financial institutions.
- Identify how the government impacts individual and business finances.
- Determine the reasons we pay taxes.
- How to complete a tax return for individuals and businesses.
- Identify ways protect against fraud and identity theft.

Unit 7 Evidence of Learning

Instructional Activities	<ul style="list-style-type: none"> ● What is a Financial Institution Module- https://handsonbanking.org/resources/about-financial-institutions/ ● Banking Alternatives Module- https://handsonbanking.org/resources/banking-alternatives/ ● Fraud Module- https://handsonbanking.org/resources/fraud/ ● Identity Theft module- https://handsonbanking.org/resources/identity-theft/ ● Online Security module- https://handsonbanking.org/resources/online-security/ ● Retirement module- https://handsonbanking.org/resources/nearing-retirement/ ● Retirement planning module- https://handsonbanking.org/resources/retirement-planning/ ● Types of retirement plans module- https://handsonbanking.org/resources/types-of-retirement-plans/ ● Launch a Business module- https://handsonbanking.org/resources/launch-a-business/ ● Plan a business module- https://handsonbanking.org/resources/plan-a-business/ ● Financial beginnings Income and Taxes module https://www.financialbeginnings.org/download-materials/?topic=SAFE%7EIncome+and+Taxes&learnerlevel=&resourcetype=&role=&listview=
Formative Assessments	<ul style="list-style-type: none"> ● Class discussion ● Checks for understanding ● Group assignments ● Response questions ● Quizzes ● Ticket to leave
Summative Assessments	<ul style="list-style-type: none"> ● Mock tax return for self and business<>

Key- *= Amistad Commission
\$=Climate Change

+ = LGBTQ+
()=DEI

^ = Holocaust

<> = Career Education

Unit 7 Evidence of Learning

Alternative/Intervention Assessments	<ul style="list-style-type: none"> • Teacher-created guided practice • Oral Assessment • Choice project
---	--

Unit 7 Instructional Materials

Instructional Materials	Supplemental Resources	Intervention Resources
<ul style="list-style-type: none"> • Hands-on banking modules • Financial Beginnings Lessons- https://www.financialbeginnings.org/download-materials/?topic=Financial+Foundations%7EInvesting&learnerlevel=High+School&resourcetype=&role=&listview= 	<ul style="list-style-type: none"> • Don't Get Debt Slapped • Take Charge Today • Teach Money Smart 	<ul style="list-style-type: none"> • Teacher-created study guides • Teacher-created notes

Additional Information to be Considered for All Units

Benchmark Assessments

Benchmark 1	To be given during the first two weeks of the course.
Benchmark 2	To be given midway through the course.
Benchmark 3	To be given during the last two weeks of the course

Modifications/ Accommodations for Special Education Students	Accommodations for 504 Students	Modifications for At-Risk Students
<ul style="list-style-type: none"> • Modify activities/assignments/projects • Breakdown activities/assignments/projects/assessments into manageable units • Additional time to complete activities/assignments/projects/assessments • Provide an option for alternative activities/assignments/projects/assessments 	<ul style="list-style-type: none"> • Breakdown activities/assignments/projects/assessments into manageable units • Additional time to complete activities/assignments/projects/assessments • Provide an option for alternative activities/assignments/projects/assessments • Small Group Instruction 	<ul style="list-style-type: none"> • Modifications for At-Risk Students • Place near positive peers • Check-ins with student • Verbal instructions written and left on board • Chunk directions • Have student repeat classroom expectations • Reword instructions if needed • Provide examples on board • Provide scaffolding

Key- * = Amistad Commission
\$ = Climate Change

+ = LGBTQ+
() = DEI

^ = Holocaust

<> = Career Education

Modifications/ Accommodations for Special Education Students	Accommodations for 504 Students	Modifications for At-Risk Students
<ul style="list-style-type: none"> ● Allow student to receive reading text in various forms (written, verbal, audio) ● Pre-teach new vocabulary ● Modify Content ● Modify Amount of work given ● Modify Assessment ● Modify Homework ● Re-teach skill if needed ● Allow student to make test corrections or re-take assessment ● Adjust Pacing of Content ● Small Group Instruction ● Individual Intervention/Remediation ● Additional Support Material ● Lower-Level Text ● Guided Notes ● Graphic Organizers <p>* Implementation based on Student's IEP</p>	<ul style="list-style-type: none"> ● Intervention/Re mediation ● Individual Intervention/Remediation ● Additional Support Materials ● Guided Notes ● Graphic Organizers ● Tutoring <p>* Implementation based on Student's 504</p>	<ul style="list-style-type: none"> ● Assist with transitions ● Identify go-to students for organizational support ● Check and sign planner ● Weekly organization time ● Allow extra time as needed ● Oral instructions repeated and written on board

English Language Learners	Extensions for Gifted Students
<ul style="list-style-type: none"> ● Vocabulary instruction ● Pre-Reading strategies ● Graphic organizers ● Reading strategies ● Tutoring ● Pair students up with peers ● Provide visual representation 	<ul style="list-style-type: none"> ● Activities/assignments/projects/assessments ● Provide an option for alternative instructional activities ● Higher-level content ● Adjust pacing of content ● Small group enrichment ● Individual enrichment ● Higher-level text

Key- *= Amistad Commission
\$=Climate Change

+ = LGBTQ+
()=DEI

^ = Holocaust

<> = Career Education