HILLSBOROUGH TOWNSHIP SCHOOL DISTRICT HILLSBOROUGH HIGH SCHOOL

BUSINESS CURRICULUM

FINANCIAL LITERACY

AUGUST 2020

This curriculum was approved by the Hillsborough Township Public Schools Board of Education on September 21, 2020.

Grades 9-12 Financial Literacy Course Overview

Personal Financial Literacy is part of a vision to prepare students for the dynamically changing 21st century. We have a need to prepare our students for the real-world marketplace and we must give them the skills to better handle their personal finances.

The goal of Financial Literacy is to provide students with the tools to become financially responsible individuals. Students will understand career preparation and job acquisition skill, describe the nature of tax liabilities, prepare a budget, make decisions regarding their personal banking needs, evaluate saving and investing options to meet financial goals, analyze factors that affect the choice of credit and managing debt, and protect themselves against possible identity theft.

The curriculum will meet or exceed the requirements of the New Jersey Student Learning Standards (2020). It includes the following units:

- Income & Careers
- Share, Save, Spend (Budgeting)
- Becoming a Critical Consumer
- Investing
- Banking/Checking Accounts
- Credit Management
- Taxes

Unit of Study	Pacing	NJ Student Learning Standards	Essential Questions	Enduring Understanding s	Learning Targets	Assessment: Formative & Summative	Interdisciplinary Connections	Career Readiness, Life Literacies, & Key Skills Standards
Income	Approx.	9.2.12.CAP.3:	What unique	Evaluating	Students will	Formative	English	9.2.12.CAP.3: Investigate
and	17 days	Investigate how	qualities do I	yourself, your	decide what	Assessments:	Language Arts	how continuing
Careers		continuing education	possess that	decisions, and	careers match	Written/comp		education contributes to
		contributes to one's	contribute to	the world	up with their	uter exercises	NJSLSA.W2.	one's career and personal
		career and personal	my success?	around you can	skills, abilities		Write	growth.
		growth.		help determine	and interests.	In-class	informative/expla	0.0.10.51.51.5
		0.040.04.04.0	How do	your career		discussions	natory texts to	9.2.12.CAP.4: Evaluate
		9.2.12.CAP.4: Evaluate	changes in the	path.	Students will	G 11	examine and	different careers and
		different careers and	world effect	T 1 4'	determine	Small group	convey complex	develop various plans
		develop various plans	my career	Evaluating	what level of	assignments/a	ideas and	(e.g., costs of public,
		(e.g., costs of public,	options and choices?	financial goals and the sources	education they need for their	ctivities	information	private, training schools) and timetables for
		private, training schools) and timetables	choices?	of income	chosen career		clearly and accurately through	and timetables for achieving them,
		for achieving them,	What training	needed can help	path.	Summative	the effective	including
		including	opportunities	one reach those	paui.	Assessments:	selection,	educational/training
		educational/training	will best	goals.	Students will	Project	organization, and	requirements, costs,
		requirements, costs,	prepare me for	gours.	begin to	Troject	analysis of	loans, and debt
		loans, and debt	my chosen	Being one's	develop a plan	Quiz/Test	content.	repayment.
		repayment.	career path?	own boss	to reach their	C		
			P	requires a	future		NJSLSA.W3.	9.2.12.CAP.5: Assess
		9.2.12.CAP.5: Assess	How will	specific set of	financial		Write narratives to	and modify a personal
		and modify a personal	lifelong	skills and	goals.		develop real or	plan to support current
		plan to support current	learning play	abilities.			imagined	interests and
		interests and	a part in my		Students will		experiences or	postsecondary plans.
		postsecondary plans.	career		be able to		events using	
			journey?		understand the		effective	9.2.12.CAP.6: Identify
		9.2.12.CAP.6: Identify			different		technique, well-	transferable skills in
		transferable skills in	To what		sources of		chosen details,	career choices and design
		career choices and	degree should		income.		and well-	alternative career plans
		design alternative	students				structured event	based on those skills.
		career plans based on	consider		Students will		sequences.	0.0.10.01.05.11
		those skills.	earning		be able to		NITCE CA TYLE	9.2.12.CAP.7: Use online
		0.0.10.04.0.7.44	potential		understand the		NJSLSA.W4.	resources to examine
		9.2.12.CAP.7: Use	when deciding		different types		Produce clear and	licensing, certification,
		online resources to	upon post-		of business		coherent writing	and credentialing
		examine licensing,	secondary		ownership.		in which the	requirements at the local,

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certification, and	options and		development,	state, and national levels
credentialing	career		organization, and	to maintain compliance
requirements at the	choices?		style are	with industry
local, state, and			appropriate to	requirements in areas of
national levels to	What types of		task, purpose, and	career interest.
maintain compliance	decisions		audience.	
with industry	regarding			9.2.12.CAP.8: Determine
requirements in areas	further		NJSLSA.W5.	job entrance criteria (e.g.,
of career interest.	education are		Develop and	education credentials,
	critical		strengthen writing	math/writing/reading
9.2.12.CAP.8:	retention and		as needed by	comprehension tests,
Determine job entrance	advancement?		planning, revising,	drug tests) used by
criteria (e.g., education			editing, rewriting,	employers in various
credentials,	Why is it		or trying a new	industry sectors.
math/writing/reading	important to		approach.	
comprehension tests,	have a			9.2.12.CAP.9: Locate
drug tests) used by	specific plan		NJSLSA.W6. Use	information on working
employers in various	in order to		technology,	papers, what is required
industry sectors.	reach your		including the	to obtain them, and who
	goals?		Internet, to	must sign them.
9.2.12.CAP.9: Locate			produce and	-
information on working	Why are		publish writing	9.2.12.CAP.10: Identify
papers, what is required	various		and to interact and	strategies for reducing
to obtain them, and	sources of		collaborate with	overall costs of
who must sign them. •	income		others.	postsecondary education
9.2.12.CAP.10:	necessary?			(e.g., tuition assistance,
Identify strategies for	•		NJSLSA.W4.	loans, grants,
reducing overall costs	What		Produce clear and	scholarships, and student
of postsecondary	classifies an		coherent writing	loans).
education (e.g., tuition	inheritance?		in which the	
assistance, loans,			development,	9.2.12.CAP.11:
grants, scholarships,	What are the		organization, and	Demonstrate an
and student loans).	benefits of		style are	understanding of Free
	starting your		appropriate to	Application for Federal
9.2.12.CAP.11:	own business?		task, purpose, and	Student Aid (FAFSA)
Demonstrate an			audience.	requirements to apply for
understanding of Free				postsecondary education.
Application for Federal				
Student Aid (FAFSA)				9.2.12.CAP.12: Explain
requirements to apply				how compulsory
				government programs

for postsecondary		(e.g., Social Security,
education.		Medicare) provide
		insurance against some
9.2.12.CAP.12: Explain		loss of income and
how compulsory		benefits to eligible
government programs		recipients.
(e.g., Social Security,		recipients.
		0.2.12.CAD.12. Analyza
Medicare) provide		9.2.12.CAP.13: Analyze
insurance against some		how the economic,
loss of income and		social, and political
benefits to eligible		conditions of a time
recipients.		period can affect the
		labor market.
9.2.12.CAP.13:		
Analyze how the		9.2.12.CAP.14: Analyze
economic, social, and		and critique various
political conditions of a		sources of income and
time period can affect		available resources (e.g.,
the labor market.		financial assets, property,
		and transfer payments)
9.2.12.CAP.14:		and how they may
Analyze and critique		substitute for earned
various sources of		income.
income and available		meome.
resources (e.g.,		9.2.12.CAP.18:
financial assets,		Differentiate between
		taxable and nontaxable
property, and transfer		income from various
payments) and how		
they may substitute for		forms of employment
earned income.		(e.g., cash business, tips,
		tax filing and
9.2.12.CAP.18:		withholding).
Differentiate between		
taxable and nontaxable		9.2.12.CAP.19: Explain
income from various		the purpose of payroll
forms of employment		deductions and why fees
(e.g., cash business,		for various benefits (e.g.,
tips, tax filing and		medical benefits) are
withholding).		taken out of pay,
		including the cost of
		employee benefits to

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9.2.12.CAP.19: Explain		employers and self-
the purpose of payroll		employment income.
deductions and why		9.2.12.CAP.21: Explain
fees for various		low-cost and low-risk
benefits (e.g., medical		ways to start a business. •
benefits) are taken out		
of pay, including the		9.2.12.CAP.22: Compare
cost of employee		risk and reward potential
benefits to employers		and use the comparison
and self-employment		to decide whether starting
income.		a business is feasible.
		a busiliess is leasible.
9.2.12.CAP.21: Explain		0.2.12 CAP 22: 114:5-
low-cost and low-risk		9.2.12.CAP.23: Identify
ways to start a		different ways to obtain
business.		capital for starting a
		business
9.2.12.CAP.22:		
Compare risk and		9.4.12.CI.2: Identify
reward potential and		career pathways that
use the comparison to		highlight personal talents,
decide whether starting		skills, and abilities (e.g.,
a business is feasible.		1.4.12prof.CR2b,
		2.2.12.LF.8).
9.2.12.CAP.23:		
Identify different ways		
to obtain capital for		
starting a business		
starting a business		
9.4.12.CI.2: Identify		
career pathways that		
highlight personal		
talents, skills, and		
abilities (e.g.,		
1.4.12prof.CR2b,		
2.2.12.LF.8).		

Unit of Study	Pacing	NJ Student Learning Standards	Essential Questions	Enduring Understandings	Learning Targets	Assessment: Formative & Summative	Interdisciplinary Connections	Career Readiness, Life Literacies, & Key Skills Standards
Share,	Approx	9.1.12.CFR.1:	Why might	Understanding	Students will	Formative	English Language	9.1.12.CFR.1:
Save,	17 days	Compare and contrast	people with	what goes into	be able to	Assessments:	Arts	Compare and
Spend		the role of	the same	and how to	prepare a	Written/		contrast the role of
(Budgeting)		philanthropy,	income spend	evaluate financial	budget.	computer	NJSLSA.W2.	philanthropy,
(Daugeting)		volunteer service, and	differently?	decision is		exercises	Write	volunteer service,
		charities in		critical for	Students will		informative/explan	and charities in
		community	Why do	consumers.	be able to	In-class	atory texts to	community
		development and	savings vary		identify fixed	discussions	examine and	development and
		quality of life in a	from person to	Developing a	and variable		convey complex	quality of life in a
		variety of cultures.	person?	budget based on	expenses.	Small group	ideas and	variety of cultures. •
				income and		assignments/a	information clearly	
		9.1.12.CFR.2:	What are the	expenses will	Students will	ctivities	and accurately	9.1.12.CFR.2:
		Summarize causes	considerations	allow one to live	be able to		through the	Summarize causes
		important to you and	for financial	within their	differentiate		effective selection,	important to you
		compare organizations	planning?	means.	between a	Summative	organization, and	and compare
		you seek to support to			surplus and a	Assessments:	analysis of content.	organizations you
		other organizations	Why should	Determining	deficit.	Project		seek to support to
		with similar missions.	savings be	what you want to			NJSLSA.W3.	other organizations
			included in a	save for allows	Students will	Quiz/Test	Write narratives to	with similar
		9.1.12.CDM.5:	budget?	you to develop a	be able to		develop real or	missions.
		Identify the types of		plant to reach	determine how		imagined	
		characteristics of	How is a	that goal.	interest rates		experiences or	9.1.12.CDM.5:
		predatory lending	budget useful		and inflation		events using	Identify the types of
		practices and the	in making		will affect their		effective technique,	characteristics of
		importance of	decisions?		savings.		well-chosen details,	predatory lending
		collateral (e.g., payday					and well-structured	practices and the
		loans, car title loans,	Before				event sequences.	importance of
		high-risk mortgages).	starting to					collateral (e.g.,
			invest, what				NJSLSA.W4.	payday loans, car
		9.1.12.CDM.8:	expenses does				Produce clear and	title loans, high-risk
		Compare and compute	a single head				coherent writing in	mortgages).
		interest and compound	of household				which the	
		interest and develop	need to cover?				development,	9.1.12.CDM.8:
		an amortization table					organization, and	Compare and
		using business tools.					style are	compute interest and

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	What are the	appropriate to task,	compound interest
9.1.12.FI.1: Identify	different types	purpose, and	and develop an
ways to protect	of income and	audience.	amortization table
yourself from identify	expenses that		using business tools.
theft.	can exist?	NJSLSA.W5.	
		Develop and	9.1.12.FI.1: Identify
9.1.12.FI.3: Develop a	What are the	strengthen writing	ways to protect
plan that uses the	ways that	as needed by	yourself from
services of various	creating a	planning, revising,	identify theft
financial institutions	budget can be	editing, rewriting,	
to prepare for long	helpful?	or trying a new	9.1.12.FI.3: Develop
term personal and		approach.	a plan that uses the
family goals (e.g.,	Why is a		services of various
college, retirement).	financial plan	NJSLSA.W6. Use	financial institutions
	necessary?	technology,	to prepare for long
9.1.12.FI.4: Research		including the	term personal and
benefits and	How do	Internet, to produce	family goals (e.g.,
drawbacks of products	financial goals	and publish writing	college, retirement).
offered by financial	help make	and to interact and	
and non-financial	achieving	collaborate with	9.1.12.FI.4:
companies (e.g.,	personal goals	others.	Research benefits
banks, credit unions,	possible?		and drawbacks of
check-cashing stores,		NJSLSA.W4.	products offered by
product warranty	How much do	Produce clear and	financial and non-
insurance).	you want to	coherent writing in	financial companies
	save for a	which the	(e.g., banks, credit
9.1.12.PB.3: Design a	particular	development,	unions, check-
personal budget that	purpose?	organization, and	cashing stores,
will help you reach		style are	product warranty
your long-term and	How much	appropriate to task,	insurance).
short-term financial	time do you	purpose, and	
goals.	have to save?	audience.	9.1.12.PB.3: Design
			a personal budget
9.1.12.PB.4: Explain	What interest		that will help you
how you would revise	rate can you		reach your long-
your budget to	earn on your		term and short-term
accommodate	savings?		financial goals.
changing			
circumstances.	How much		9.1.12.PB.4:
	money should		Explain how you
	an individual		would revise your

9.1.12.PB.5: Analyze	place in a			budget to
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how changes in taxes,	savings			accommodate
inflation, and personal	account?			changing
circumstances can				circumstances.
affect a personal	What are the			
budget	benefits of			9.1.12.PB.5:
	saving money			Analyze how
9.1.12.PB.6: Describe	for long-term			changes in taxes,
and calculate interest	purchases?			inflation, and
and fees that are				personal
applied to various	What are the			circumstances can
forms of spending,	benefits of			affect a personal
debt and saving.	making			budget.
	charitable			
	contributions			9.1.12.PB.6:
	and			Describe and
	donations?			calculate interest
				and fees that are
				applied to various
				forms of spending,
				debt and saving

Unit of Study	Pacing	NJ Student Learning Standards	Essential Questions	Enduring Understandings	Learning Targets	Assessment: Formative & Summative	Interdisciplinary Connections	Career Readiness, Life Literacies, & Key Skills Standards
Becoming	Approx.	9.1.12.CDM.2:	What types of	There are	Students will be	Formative	English	9.1.12.CDM.2:
a Critical	5 days	Compare and	choices do	multiple types of	able to identify	Assessments:	Language Arts	Compare and
Consumer		contrast the	consumers make	insurance for	the different	Written/		contrast the
		advantages and	when they are	various scenarios	types of	computer	NJSLSA.W2.	advantages and
		disadvantages of	purchasing	and learning their	insurance and	exercises	Write	disadvantages of
		various types of	goods &	application	the importance		informative/expla	various types of
		mortgages.	services?	lessons risk.	of each.	In-class	natory texts to	mortgages.
						discussions	examine and	
		9.1.12.CDM.4:	Why is it	Students will	Students will be		convey complex	9.1.12.CDM.4:
		Identify issues	important that	need to make	able to identify	Small group	ideas and	Identify issues
		associated with	citizens learn	financial	the criteria for	assignments/a	information	associated with
		student loan debt,	consumer skills?	decisions about	obtaining a	ctivities	clearly and	student loan debt,
		requirements for		buying a home	mortgage and		accurately through	requirements for
		repayment, and	What is the best	versus renting an	understand how		the effective	repayment, and
		consequences of	mortgage to	apartment.	mortgage rates	Summative	selection,	consequences of
		failure to repay	have?		work.	Assessments:	organization, and	failure to repay
		student loan debt.				Project	analysis of	student loan debt.
			How does the		Students will be		content.	
		9.1.12.CDM.6:	media, bias,		able to identify	Quiz/Test		9.1.12.CDM.6:
		Compute and assess	purpose and		ways to protect		NJSLSA.W3.	Compute and assess
		the accumulating	validity affect		their identity.		Write narratives to	the accumulating
		effect of interest paid	prioritization of				develop real or	effect of interest
		over time when using	consumer				imagined	paid over time when
		a variety of sources	decisions and				experiences or	using a variety of
		of credit. (e.g.,	spending?				events using	sources of credit.
		student loans, credit					effective	(e.g., student loans,
		cards, auto loans,	Why is identify				technique, well-	credit cards, auto
		mortgages, etc.). •	theft increasing				chosen details,	loans, mortgages,
			worldwide?				and well-	etc.). •
		9.1.12.CDM.7:					structured event	
		Calculate a mortgage	Why is it				sequences.	9.1.12.CDM.7:
		payment based on	important to					Calculate a
		type of loan, down	take action after				NJSLSA.W4.	mortgage payment
		payment, credit	identity theft?				Produce clear and	based on type of
	<u> </u>						coherent writing	loan, down

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score, and loan	What type of			in which the	payment, credit
interest rate.	choices do			development,	score, and loan
	consumers make			organization, and	interest rate.
9.1.12.EG.6: Analyze	with the money			style are	
the rights and	they earn?			appropriate to	9.1.12.EG.6:
responsibilities of				task, purpose, and	Analyze the rights
buyers and sellers	How much do			audience.	and responsibilities
under consumer	different types				of buyers and sellers
protection laws.	of insurance			NJSLSA.W5.	under consumer
	cost and which			Develop and	protection laws.
9.1.12.FI.1: Identify	is right for me?			strengthen writing	
ways to protect				as needed by	9.1.12.FI.1: Identify
yourself from	What insurance			planning, revising,	ways to protect
identify theft	do I need when I			editing, rewriting,	yourself from
	rent or buy?			or trying a new	identify theft
9.1.12.RM.3:	XXXII			approach.	0.1.10.D).6.0
Compare the cost of	What insurance				9.1.12.RM.3:
various types of	do I need when I			NJSLSA.W6. Use	Compare the cost of
insurance (e.g., life,	get older?			technology,	various types of
homeowners, motor				including the	insurance (e.g., life,
vehicle) for the same				Internet, to	homeowners, motor
product or service,				produce and	vehicle) for the
strategies to lower				publish writing	same product or
costs, and the process				and to interact and	service, strategies to
for filing an				collaborate with	lower costs, and the
insurance claim.				others.	process for filing an
0.1.10 DM C				NICI CA WA	insurance claim.
9.1.12.RM.6:				NJSLSA.W4.	0.1.12 DM C
Differentiate the				Produce clear and	9.1.12.RM.6:
costs benefits and				coherent writing	Differentiate the
features (e.g., riders,				in which the	costs benefits and
deductibles, umbrella				development,	features (e.g., riders,
policies) of renter's				organization, and	deductibles,
and homeowner's				style are	umbrella policies) of
insurance.				appropriate to	renter's and
0 1 12 DM 7.				task, purpose, and	homeowner's
9.1.12.RM.7:				audience.	insurance.
Evaluate individual					0.1.12 DM 7.
and family needs for					9.1.12.RM.7:
insurance protection					Evaluate individual
using opportunity -					and family needs for

cost analysis to			insurance protection
determine if the			using opportunity -
amount of protection			cost analysis to
is adequate or over -			determine if the
insured.			amount of
			protection is
			adequate or over -
			insured

Unit of Study	Pacing	NJ Student Learning Standards	Essential Questions	Enduring Understandings	Learning Targets	Assessment: Formative & Summative	Interdisciplinary Connections	Career Readiness, Life Literacies, & Key Skills Standards
Investing	Approx.	9.1.12.CFR.5:	What are some	Comparing risk	Students will be	Formative	English	9.1.12.CFR.5:
	15 days	Summarize the	factors to	and return helps	able to describe	Assessments:	Language Arts	Summarize the
		purpose and	consider when	determine which	how the stock	Written/		purpose and
		importance of estate	choosing an	investments are	market works.	computer	NJSLSA.W2.	importance of estate
		planning documents	investment?	best for the		exercises	Write	planning documents
		(e.g., will, durable		individual.	Students will be		informative/expla	(e.g., will, durable
		power of attorney,	What are some		able to explain	In-class	natory texts to	power of attorney,
		living will, health	wise investment	Investigate how	the relationship	discussions	examine and	living will, health
		care proxy, etc.).	practices?	to calculate	between risk		convey complex	care proxy, etc.).
				return on their	and return.	Small group	ideas and	
		9.1.12.FI.1: Identify	What are the	investments.		assignments/	information	9.1.12.FI.1: Identify
		ways to protect	possible tax		Students will be	activities	clearly and	ways to protect
		yourself from identify	advantages of	Every investor	able to explain		accurately through	yourself from
		theft	long-term	must determine	who a		the effective	identify theft.
			saving &	their own	stockbroker and	Summative	selection,	
		9.1.12.FP.1: Create a	investing?	comfort level	financial advisor	Assessments:	organization, and	9.1.12.FP.1: Create
		clear long-term		with risk.	are and what	Project	analysis of	a clear long-term
		financial plan to	How much of		their jobs		content.	financial plan to
		ensure its alignment	your annual	Understanding	entails.	Quiz/Test		ensure its alignment
		with your values.	earnings should	and using stock			NJSLSA.W3.	with your values.
			be allotted for	market data helps	Students will be		Write narratives to	•
		9.1.12.FP.2: Explain	investment	guide a person in	able to explain		develop real or	9.1.12.FP.2: Explain
		how an individual's	purposes?	making	how stock prices		imagined	how an individual's
		financial values and		investment	are determined.		experiences or	financial values and
		goals may change	What is the role	decision.			events using	goals may change
		across a lifetime and	of a				effective	across a lifetime and
		the adjustments to the	stockbroker?				technique, well-	the adjustments to
		personal financial					chosen details,	the personal
		plan that may be	What is an				and well-	financial plan that
		needed.	online trading				structured event	may be needed.
			service?				sequences.	,
		9.1.12.PB.1: Explain					1	9.1.12.PB.1:
		the difference	What is a safe				NJSLSA.W4.	Explain the
		between saving and	investment?				Produce clear and	difference between
		investing.					coherent writing	

	What is		in which the	saving and
9.1.12.PB.2			development,	investing. •
financial de			organization, and	
considering			style are	9.1.12.PB.2:
alternatives			appropriate to	Prioritize financial
possible	What services		task, purpose, and	decisions by
consequenc	es. and offerings		audience.	considering
	can an			alternatives and
9.1.12.RM.	1: individual		NJSLSA.W5.	possible
Describe the			Develop and	consequences.
importance			strengthen writing	
sources of i	L X		as needed by	9.1.12.RM.1:
retirement,	<u> </u>		planning, revising,	Describe the
Social Secu			editing, rewriting,	importance of
employer-s ₁			or trying a new	various sources of
retirement s			approach.	income in
plans, and p				retirement,
investments			NJSLSA.W6. Use	including Social
0.1.12 DV	aggressive?		technology,	Security, employer-
9.1.12.RM.			including the	sponsored
types of invappropriate			Internet, to produce and	retirement savings plans, and personal
different ob			publish writing	investments.
such as liqu	3		and to interact and	investments.
income, and			collaborate with	9.1.12.RM.2:
meome, and	growth. Controlled:		others.	Identify types of
	What		others.	investments
	influences the		NJSLSA.W4.	appropriate for
	price of a stock		Produce clear and	different objectives
	or bond?		coherent writing	such as liquidity,
	or come.		in which the	income, and growth.
			development,	
			organization, and	
			style are	
			appropriate to	
			task, purpose, and	
			audience.	

Checking Accounts Identify ways to protect yourself from identify theft. 9.1.12.FI.2: Explain ways to manage your account sthat maximize benefits and provide you The count of the difference between selecting a checking and savings account. There are different accounts with maximize benefits and provide you The count of the difference between credit and debit cards. There are different accounts with checking accounts with deposit slips. The count of the difference between credit and debit cards. There are different able to explain the difference between credit and debit cards. In-class discussions nator checking able to explain the difference between credit and debit cards. There are different able to fill out a check and deposit slips. Small group assignments/activ ideas information.	glish nguage Arts SLSA.W2. rite formative/expla tory texts to amine and	9.1.12.FI.1: Identify ways to protect yourself from identify theft. 9.1.12.FI.2: Explain
protection. Why is it important to reconcile your checking account? Describe and calculate interest and fees that are applied to various forms of spending, debt and saving. Why is it important to reconcile your checking account? Bank accounts need to be reconciled to ensure the bank's accuracy. Bank accounts need to be reconciled to ensure the bank's accuracy. Summative Assessments: Project organ analy Quiz/Test NJSI Write devel image experiments of the ensure the bank's accuracy. NJSI Write devel image of the ensure the bank's accuracy.	nvey complex eas and formation early and curately through e effective ection, ganization, and alysis of	ways to manage your accounts that maximize benefits and provide you with the utmost protection. 9.1.12.PB.6: Describe and calculate interest and fees that are applied to various forms of spending, debt and saving.

in which the development, organization, and style are appropriate to task, purpose, and audience. NJSLSA.W5. Develop and strengthen writing as needed by planning, revising, editing, rewriting, or trying a new approach. NJSLSA.W6. Use technology, including the Internet, to produce and publish writing and to interact and collaborate with others. NJSLSA.W4.			
organization, and style are appropriate to task, purpose, and audience. NJSLSA.W5. Develop and strengthen writing as needed by planning, revising, editing, rewriting, or trying a new approach. NJSLSA.W6. Use technology, including the Internet, to produce and publish writing and to interact and collaborate with others. NJSLSA.W4.			in which the
organization, and style are appropriate to task, purpose, and audience. NJSLSA.W5. Develop and strengthen writing as needed by planning, revising, editing, rewriting, or trying a new approach. NJSLSA.W6. Use technology, including the Internet, to produce and publish writing and to interact and collaborate with others. NJSLSA.W4.			development.
style are appropriate to task, purpose, and audience. NISLSA.W5. Develop and strengthen writing as needed by planning, revising, editing, rewriting, or trying a new approach. NJSLSA.W6. Use technology, including the Internet, to produce and publish writing and to interact and collaborate with others. NJSLSA.W4.			
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Develop and strengthen writing as needed by planning, revising, editing, rewriting, or trying a new approach. NJSLSA.W6. Use technology, including the Internet, to produce and publish writing and to interact and collaborate with others. NJSLSA.W4.			
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planning, revising, editing, rewriting, or trying a new approach. NJSLSA.W6. Use technology, including the Internet, to produce and publish writing and to interact and collaborate with others. NJSLSA.W4.			oc pooded by
editing, rewriting, or trying a new approach. NJSLSA.W6. Use technology, including the Internet, to produce and publish writing and to interact and collaborate with others. NJSLSA.W4.			as needed by
or trying a new approach. NJSLSA.W6. Use technology, including the Internet, to produce and publish writing and to interact and collaborate with others. NJSLSA.W4.			pianning, revising,
approach. NJSLSA.W6. Use technology, including the Internet, to produce and publish writing and to interact and collaborate with others. NJSLSA.W4.			editing, rewriting,
NJSLSA.W6. Use technology, including the Internet, to produce and publish writing and to interact and collaborate with others. NJSLSA.W4.			
NJSLSA.W6. Use technology, including the Internet, to produce and publish writing and to interact and collaborate with others. NJSLSA.W4.			approach.
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technology, including the Internet, to produce and publish writing and to interact and collaborate with others. NJSLSA.W4.			NISLSA W6 Use
including the Internet, to produce and publish writing and to interact and collaborate with others. NJSLSA.W4.			
Internet, to produce and publish writing and to interact and collaborate with others. NJSLSA.W4.			
produce and publish writing and to interact and collaborate with others. NJSLSA.W4.			
publish writing and to interact and collaborate with others. NJSLSA.W4.			
and to interact and collaborate with others. NJSLSA.W4.			
and to interact and collaborate with others. NJSLSA.W4.			publish writing
others. NJSLSA.W4.			and to interact and
others. NJSLSA.W4.			collaborate with
NJSLSA.W4.			
			others.
			MICI CA W/A
Produce clear and			
coherent writing			
in which the			
development,			development,
organization, and			
style are			style are
appropriate to			
appropriate to			appropriate to
task, purpose, and			task, purpose, and
			audience.

Unit of Study	Pacing	NJ Student Learning Standards	Essential Questions	Enduring Understandings	Learning Targets	Assessment: Formative & Summative	Interdisciplinary Connections	Career Readiness, Life Literacies, & Key Skills Standards
Credit	Approx.	9.1.12.CDM.1:	How is a credit	Several elements	Students will be	Formative	English	9.1.12.CDM.1:
Management	9 days	Identify the	score	need to be	able to explain	Assessments:	Language Arts	Identify the
		purposes,	determined and	considered when	how a credit	Written/comp		purposes,
		advantages, and	what steps can	determining your	score is	uter exercises	NJSLSA.W2.	advantages, and
		disadvantages of	one take to	credit score.	calculated.		Write	disadvantages of
		debt.	improve their			In-class	informative/expla	debt.
		0.1.10 CD) (1.0	credit	Understanding	Students will be	discussions	natory texts to	0.1.12.00.110
		9.1.12.CDM.10:	standing?	how to avoid	able to explain	G 11	examine and	9.1.12.CDM.10:
		Determine when	11.	credit card debt	how to use a	Small group	convey complex	Determine when
		credit counselling is	How can credit	can help with	credit card	assignments/a	ideas and	credit counselling
		necessary and evaluate the	counseling help to avoid	creating budgets.	responsibly.	ctivities	information clearly and	is necessary and evaluate the
		resources available	bankruptcy?				accurately through	resources available
		to assist consumers	bankrupicy:			Summative	the effective	to assist consumers
		who wish to use it.				Assessments:	selection,	who wish to use it.
		who wish to use it.				Project	organization, and	who wish to use it.
		9.1.12.CP.1:				Troject	analysis of	9.1.12.CP.1:
		Summarize how				Quiz/Test	content.	Summarize how
		one's credit history				Q 03124 T 050		one's credit history
		can affect finances,					NJSLSA.W3.	can affect finances,
		including loan					Write narratives to	including loan
		terms, employment,					develop real or	terms,
		and qualifying for					imagined	employment, and
		loans.					experiences or	qualifying for
							events using	loans.
		9.1.12.CP.2:					effective	
		Identify the					technique, well-	9.1.12.CP.2:
		advantages of					chosen details,	Identify the
		maintaining a					and well-	advantages of
		positive credit					structured event	maintaining a
		history.					sequences.	positive credit
		0.1.12 CD 2					N1101 G 1 1111	history.
		9.1.12.CP.3:					NJSLSA.W4.	0.1.12.00.2
		Summarize factors					Produce clear and	9.1.12.CP.3:
		that affect a positive			1		coherent writing	Summarize factors

Т	credit rating,		<u> </u>	 in which the	that affect a
	including on-time			development,	positive credit
	payments, debt			•	*
	versus available			organization, and	rating, including
				style are	on-time payments,
	credit, length of			appropriate to	debt versus
	open credit, and			task, purpose, and	available credit,
	how often you apply			audience.	length of open
	for credit.			NITCE C 4 1115	credit, and how
				NJSLSA.W5.	often you apply for
	9.1.12.CP.4:			Develop and	credit.
	Identify the skill sets			strengthen writing	
	needed			as needed by	9.1.12.CP.4:
	to build and			planning, revising,	Identify the skill
	maintain a positive			editing, rewriting,	sets needed
	credit profile.			or trying a new	to build and
				approach.	maintain a positive
	9.1.12.CP.5: Create				credit profile.
	a plan to improve			NJSLSA.W6. Use	
	and maintain an			technology,	9.1.12.CP.5: Create
	excellent credit			including the	a plan to improve
	rating.			Internet, to	and maintain an
				produce and	excellent credit
	9.1.12.CP.6: Explain			publish writing	rating.
	the effect of debt on			and to interact and	
	a person's net			collaborate with	9.1.12.CP.6:
	worth.			others.	Explain the effect
					of debt on a
	9.1.12.CP.7:			NJSLSA.W4.	person's net worth.
	Summarize factors			Produce clear and	
	that affect a			coherent writing	9.1.12.CP.7:
	particular credit			in which the	Summarize factors
	scoring system.			development,	that affect a
				organization, and	particular credit
	9.1.12.CP.8:			style are	scoring system.
	Identify different			appropriate to	
	ways you can			task, purpose, and	9.1.12.CP.8:
	protect your credit.			audience.	Identify different
					ways you can
	9.1.12.CP.9:				protect your credit.
	Analyze the				r-state jour create.
	information				
	momuton				

contained in a credit		9.1.12.CP.9:
report, how scores		Analyze the
are calculated and		information
used, and explain		contained in a
the importance of		credit report, how
disputing inaccurate		scores are
entries.		calculated and
		used, and explain
9.1.12.FI.1: Identify		the importance of
ways to protect		disputing
yourself from		inaccurate entries.
identify theft		
		9.1.12.FI.1:
		Identify ways to
		protect yourself
		from identify theft.

Unit of Study	Pacing	NJ Student Learning Standards	Essential Questions	Enduring Understandings	Learning Targets	Assessment: Formative & Summative	Interdisciplinary Connections	Career Readiness, Life Literacies, & Key Skills Standards
Taxes	Approx.	9.1.12.EG.1:	Why is it	Individuals and	Students will	Formative	English Language	9.1.12.EG.1: Review the
	8 days	Review the tax	important to	businesses need	be able to	Assessments:	Arts	tax rates on different
		rates on different	understand	to file a tax	understand the	Written/		sources of income and on
		sources of income	tax	return with	US tax forms	computer	NJSLSA.W2. Write	different types of products
		and on different	deductions?	required	and how to	exercises	informative/explana	and services purchased. •
		types of products		information.	complete a		tory texts to	
		and services	What is the		basic tax	In-class	examine and	9.1.12.EG.2: Explain why
		purchased. •	relationship	Students will	return.	discussions	convey complex	various forms of income
			between	prepare			ideas and	are taxed differently
		9.1.12.EG.2:	government	individual tax	Students will	Small group	information clearly	
		Explain why	programs and	returns.	be able to list	assignments/activi	and accurately	9.2.12.CAP.15:
		various forms of	services and		and explain the	ties	through the	Demonstrate how
		income are taxed	taxation?		different taxes		effective selection,	exemptions, deductions,
		differently			that need to be		organization, and	and deferred income (e.g.,
			What is the		paid.	Summative	analysis of content.	retirement or medical) can
		9.2.12.CAP.15:	purpose of			Assessments:		reduce taxable income.
		Demonstrate how	taxation?			Project	NJSLSA.W3. Write	
		exemptions,					narratives to	9.2.12.CAP.16: Explain
		deductions, and	Why do U.S.			Quiz/Test	develop real or	why taxes are withheld
		deferred income	citizens who				imagined	from income and the
		(e.g., retirement or	earn an				experiences or	relationship of federal,
		medical) can	income have				events using	state, and local taxes (e.g.,
		reduce taxable	to file taxes?				effective technique,	property, income, excise,
		income.					well-chosen details,	and sales) and how the
			Why does the				and well-structured	money collected is used
		9.2.12.CAP.16:	U.S.				event sequences.	by local, county, state,
		Explain why taxes	government				**************************************	and federal governments.
		are withheld from	use .				NJSLSA.W4.	0.2.12.64.720.4.1
		income and the	progressive				Produce clear and	9.2.12.CAP.20: Analyze a
		relationship of	taxation on				coherent writing in	Federal and State Income
		federal, state, and	our annual				which the	Tax Return.
		local taxes (e.g.,	income?				development,	
		property, income,	XX71 1				organization, and	
		excise, and sales)	Why do				style are	
		and how the	Americans				appropriate to task,	
		money collected is	pay federal					

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used by local,	income taxes			purpose, and	
county, state, and	and property			audience.	
federal	taxes?				
governments.				NJSLSA.W5.	
				Develop and	
9.2.12.CAP.20:				strengthen writing	
Analyze a Federal				as needed by	
and State Income				planning, revising,	
Tax Return.				editing, rewriting,	
				or trying a new	
				approach.	
				11	
				NJSLSA.W6. Use	
				technology,	
				including the	
				Internet, to produce	
				and publish writing	
				and to interact and	
				collaborate with	
				others.	
				others.	
				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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ASSOCIATED JOBS LIST BY UNIT

Jobs & Income

- Career Counselor
- Entrepreneur
- Human Resource Specialist
- Payroll Specialist

Budgeting (Share, Save, Spend)

- Budget Analyst
- Financial Advisor

Investing

- Financial Advisor
- Stock Broker
- Investment Banker
- Portfolio Manager
- Financial Analyst
- Trader
- Hedge Fund Manager
- Venture Capitalist

Banking/Checking Account

- Bank Teller
- Loan Officer
- Bank Manager
- Customer Service Representative

Credit Management

- Credit Manager
- Credit Analysts
- Customer Service Representative

Taxes

- Accountant/CPA
- Auditor
- Tax Attorney