

**MOORESTOWN TOWNSHIP PUBLIC SCHOOLS
MOORESTOWN, NEW JERSEY**

***Moorestown High School
Arts & Technology: Business***

***Personal Finance
Grades 9 - 12***

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[Course Description and Fundamental Concepts](#)

Personal Finance

As a citizen, student, family member, consumer, and active participant in the business world, you must learn to manage your personal finances. It's not hard, but it does take attention and responsibility. You'll discover new ways to make more money, develop strategies for managing your resources, learn skills that will help you use credit wisely, and gain insight into ways to invest money.

Fundamental Concepts:

- Money management
 - o Pay, benefits, and working conditions
 - o Federal income tax
 - o Budgets and financial records
 - o Checking accounts and banking services
- Financial security
 - o Saving for the future
 - o Investing for the future
 - o Investing in stocks
 - o Investing in bonds
- Credit management
 - o Credit in America
 - o Credit records and laws
 - o Responsibilities and costs of credit
- Resource management
 - o Personal decision making
 - o Buying a home
 - o Buying and owning a vehicle
- Consumer rights and responsibilities
 - o Role of consumers in a market economy
 - o Consumer protection
 - o Dispute resolution

[New Jersey Student Learning Standards \(NJSLS\)](#)

Career Readiness, Life Literacies & Key Skills

| Standard # | Standard Description |
|---------------------|--|
| 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. |
| 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. |

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| 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. |
| 9.1.12.CP.5 | Create a plan to improve and maintain an excellent credit rating. |
| 9.1.12.CP.6 | Explain the effect of debt on a person's net worth. |
| 9.1.12.CP.7 | Summarize factors that affect a particular credit scoring system. |
| 9.1.12.CP.8 | Identify different ways you can protect your credit. |
| 9.1.12.CP.9 | Analyze the information contained in a credit report, how scores are calculated and used, and explain the importance of disputing inaccurate entries. |
| 9.1.12.EG.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 identity 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). |
| 9.1.12.FP.1 | Create a clear long-term financial plan to ensure its alignment with your values. |

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| 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. |
| 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.). |
| 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. |
| 9.1.12.RM.1 | Describe the importance of various sources of income in retirement, including Social Security, employer-sponsored retirement savings plans, and personal investments. |
| 9.1.12.RM.2 | Identify types of investments appropriate for different objectives such as liquidity, income, and growth. |
| 9.1.12.RM.3 | Compare the cost of various types of insurance (e.g., life, homeowners, motor vehicle) for the same product or service, strategies to lower costs, and the process for filing an insurance claim. |
| 9.1.12.RM.4 | Determine when and why it may be appropriate for the government to provide insurance coverage rather than private industry. |
| 9.1.12.RM.5 | Explain what self-insuring is and determine when it is appropriate. • |
| 9.1.12.RM.6 | Differentiate the costs benefits and features (e.g., riders, deductibles, umbrella policies) of renter's and homeowner's insurance. |

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| 9.1.12.RM.7 | Evaluate individual and family needs for insurance protection using opportunity -cost analysis to determine if the amount of protection is adequate or over -insured |
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| English Companion Standards (grades 9-10, grades 11-12) <i>List grade-level appropriate companion standards for <u>History, Social Studies, Science and Technical Subjects (CTE/Arts) 6-12. English Companion Standards are <u>required</u> in these subject/content areas.</u></i> | | |
|---|-------------------|--|
| Unit Addressed | Standard # | Standard Description |
| 1,3,4 | RH.9-10.7 | Integrate quantitative or technical analysis (e.g., charts, research data) with qualitative analysis in print or digital text, to analyze information presented via different mediums. |
| 2,5 | RH.9-10.8 | Assess the extent to which the reasoning and evidence in a text support the author's claims. |
| 1,4 | RH.9-10.9 | Compare and contrast treatments of the same topic, or of various perspectives, in several primary and secondary sources; analyze how they relate in terms of themes and significant historical concepts. |
| 1,3,5 | RST.9-10.7 | Translate quantitative or technical information expressed in words in a text into visual form (e.g., a table or chart) and translate information expressed visually or mathematically (e.g., in an equation) into words. |
| 4,5 | RST.9-10.8 | Determine if the reasoning and evidence in a text support the author's claim or a recommendation for solving a scientific or technical problem. |
| 3,2 | RST.9-10.9 | Compare and contrast findings presented in a text to those from other sources (including their own experiments), noting when the findings support or contradict previous explanations or accounts. |
| 1,2,3,4,5 | NJSLSA.W4 | Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience. |
| 2,3 | NJSLSA.W5 | Develop and strengthen writing as needed by planning, revising, editing, rewriting, or trying a new approach. |
| 4,5 | NJSLSA.W6 | Use technology, including the Internet, to produce and publish writing and to interact and collaborate with others. |
| 1,2 | NJSLSA.W7 | Conduct short as well as more sustained research projects, utilizing an inquiry based research process, based on focused questions, demonstrating understanding of the subject under investigation. |

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| 1,5 | NJSLSA.W8 | Gather relevant information from multiple print and digital sources, assess the credibility and accuracy of each source, and integrate the information while avoiding plagiarism. |
| 3,4 | NJSLSA.W9 | Draw evidence from literary or informational texts to support analysis, reflection, and research. |
| 3,5 | WHST.9-10.7 | Conduct short as well as more sustained research projects to answer a question (including a self-generated question) or solve a problem; narrow or broaden the inquiry when appropriate; synthesize multiple sources on the subject, demonstrating understanding of the subject under investigation. |
| 1,2,3,4 | WHST.9-10.8 | Gather relevant information from multiple authoritative print and digital sources, using advanced searches effectively; assess the usefulness of each source in answering the research question; integrate information into the text selectively to maintain the flow of ideas, avoiding plagiarism and following a standard format for citation. |

Career Awareness, Exploration, Preparation, and Training ([Standard 9.2](#))

List appropriate units below for which standards will be addressed

| By Grade 12 | | |
|----------------|---|--|
| Unit Addressed | Core Idea | Standard / Description |
| | There are strategies to improve one's professional value and marketability. | <p>9.2.12.CAP.1: Analyze unemployment rates for workers with different levels of education and how the economic, social, and political conditions of a time period are affected by a recession.</p> <p>9.2.12.CAP.2: Develop college and career readiness skills by participating in opportunities such as structured learning experiences, apprenticeships, and dual enrollment programs.</p> <p>9.2.12.CAP.3: Investigate how continuing education contributes to one's career and personal growth.</p> |
| 1,2,3,4,5 | Career planning requires purposeful planning based on research, self-knowledge, and informed choices. | 9.2.12.CAP.4: Evaluate different careers and develop various plans (e.g., costs of public, private, training schools) and timetables for achieving them, including educational/training requirements, costs, loans, and debt repayment. |

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| | | <p>9.2.12.CAP.5: Assess and modify a personal plan to support current interests and postsecondary plans.</p> <p>9.2.12.CAP.6: Identify transferable skills in career choices and design alternative career plans based on those skills.</p> <p>9.2.12.CAP.7: Use online resources to examine licensing, certification, and credentialing requirements at the local, state, and national levels to maintain compliance with industry requirements in areas of career interest.</p> <p>9.2.12.CAP.8: Determine job entrance criteria (e.g., education credentials, math/writing/reading comprehension tests, drug tests) used by employers in various industry sectors.</p> <p>9.2.12.CAP.9: Locate information on working papers, what is required to obtain them, and who must sign them.</p> <p>9.2.12.CAP.10: Identify strategies for reducing overall costs of postsecondary education (e.g., tuition assistance, loans, grants, scholarships, and student loans).</p> <p>9.2.12.CAP.11: Demonstrate an understanding of Free Application for Federal Student Aid (FAFSA) requirements to apply for postsecondary education.</p> |
| 2,4 | An individual's income and benefit needs and financial plan can change over time. | <p>9.2.12.CAP.12: Explain how compulsory government programs (e.g., Social Security, Medicare) provide insurance against some loss of income and benefits to eligible recipients.</p> <p>9.2.12.CAP.13: Analyze how the economic, social, and political conditions of a time period can affect the labor market.</p> |
| 4 | Securing an income involves an understanding of the costs and time in preparing for a career field, interview and negotiation skills, job searches, resume development, prior experience, and vesting and retirement plans. | <p>9.2.12.CAP.14: Analyze and critique various sources of income and available resources (e.g., financial assets, property, and transfer payments) and how they may substitute for earned income.</p> |

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| 1,2,3 | Understanding income involves an analysis of payroll taxes, deductions and earned benefits. | <p>9.2.12.CAP.15: Demonstrate how exemptions, deductions, and deferred income (e.g., retirement or medical) can reduce taxable income.</p> <p>9.2.12.CAP.16: Explain why taxes are withheld from income and the relationship of federal, state, and local taxes (e.g., property, income, excise, and sales) and how the money collected is used by local, county, state, and federal governments.</p> <p>9.2.12.CAP.17: Analyze the impact of the collective bargaining process on benefits, income, and fair labor practice.</p> <p>9.2.12.CAP.18: Differentiate between taxable and nontaxable income from various forms of employment (e.g., cash business, tips, tax filing and withholding).</p> <p>9.2.12.CAP.19: Explain the purpose of payroll deductions and why fees for various benefits (e.g., medical benefits) are taken out of pay, including the cost of employee benefits to employers and self-employment income.</p> <p>9.2.12.CAP.20: Analyze a Federal and State Income Tax Return.</p> |
| 1,2,4 | There are ways to assess a business's feasibility and risk and to align it with an individual's financial goals. | <p>9.2.12.CAP.21: Explain low-cost and low-risk ways to start a business.</p> <p>9.2.12.CAP.22: Compare risk and reward potential and use the comparison to decide whether starting a business is feasible.</p> <p>9.2.12.CAP.23: Identify different ways to obtain capital for starting a business</p> |

Life Literacies and Key Skills ([Standard 9.4](#))

List appropriate units below for which standards will be addressed

| By Grade 12 | | |
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| Unit Addressed | Core Idea | Standard / Description |
| 2,3,4 | <p>Creativity and Innovation: With a growth mindset, failure is an important part of success.</p> | <p>9.4.12.CI.1: Demonstrate the ability to reflect, analyze, and use creative skills and ideas (e.g., 1.1.12prof.CR3a).</p> |

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| 2.4 | <p>Creativity and Innovation: Innovative ideas or innovation can lead to career opportunities.</p> | <p><i>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).</i></p> <p><i>9.4.12.CI.3: Investigate new challenges and opportunities for personal growth, advancement, and transition (e.g., 2.1.12.PGD.1).</i></p> |
| 3,4 | <p>Critical Thinking and Problem-solving: Collaboration with individuals with diverse experiences can aid in the problem-solving process, particularly for global issues where diverse solutions are needed.</p> | <p><i>9.4.12.CT.1: Identify problem-solving strategies used in the development of an innovative product or practice (e.g., 1.1.12acc.C1b, 2.2.12.PF.3).</i></p> <p><i>9.4.12.CT.2: Explain the potential benefits of collaborating to enhance critical thinking and problem solving (e.g., 1.3E.12profCR3.a).</i></p> <p><i>9.4.12.CT.3: Enlist input from a variety of stakeholders (e.g., community members, experts in the field) to design a service learning activity that addresses a local or global issue (e.g., environmental justice).</i></p> <p><i>9.4.12.CT.4: Participate in online strategy and planning sessions for course-based, school-based, or other projects and determine the strategies that contribute to effective outcomes.</i></p> |
| | <p>Digital Citizenship: Laws govern the use of intellectual property and there are legal consequences to utilizing or sharing another’s original works without permission or appropriate credit.</p> | <p><i>9.4.12.DC.1: Explain the beneficial and harmful effects that intellectual property laws can have on the creation and sharing of content (e.g., 6.1.12.CivicsPR.16.a).</i></p> <p><i>9.4.12.DC.2: Compare and contrast international differences in copyright laws and ethics</i></p> |
| | <p>Digital Citizenship: Laws govern many aspects of computing, such as privacy, data, property, information, and identity. These laws can have beneficial and harmful effects, such as expediting or delaying advancements in computing and protecting or infringing upon people’s rights.</p> | <p><i>9.4.12.DC.3: Evaluate the social and economic implications of privacy in the context of safety, law, or ethics (e.g., 6.3.12.HistoryCA.1).</i></p> <p><i>9.4.12.DC.4: Explain the privacy concerns related to the collection of data (e.g., cookies) and generation of data through automated processes that may not be evident to users (e.g., 8.1.12.NI.3).</i></p> <p><i>9.4.12.DC.5: Debate laws and regulations that impact the development and use of software.</i></p> |
| | <p>Digital Citizenship: Cultivating online reputations for employers and academia requires separating private and professional digital identities.</p> | <p><i>9.4.12.DC.6: Select information to post online that positively impacts personal image and future college and career opportunities.</i></p> |

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| | <p>Digital Citizenship: Digital communities influence many aspects of society, especially the workforce. The increased connectivity between people in different cultures and different career fields have changed the nature, content, and responsibilities of many careers.</p> | <p><i>9.4.12.DC.7: Evaluate the influence of digital communities on the nature, content and responsibilities of careers, and other aspects of society (e.g., 6.1.12.CivicsPD.16.a).</i></p> |
| | <p>Digital Citizenship: Network connectivity and computing capability extended to objects, sensors and everyday items not normally considered computers allows these devices to generate, exchange, and consume data with minimal human intervention. Technologies such as Artificial Intelligence (AI) and blockchain can help minimize the effect of climate change.</p> | <p><i>9.4.12.DC.8: Explain how increased network connectivity and computing capabilities of everyday objects allow for innovative technological approaches to climate protection.</i></p> |
| | <p>Global and Cultural Awareness: Solutions to the problems faced by a global society require the contribution of individuals with different points of view and experiences.</p> | <p><i>9.4.12.GCA.1: Collaborate with individuals to analyze a variety of potential solutions to climate change effects and determine why some solutions (e.g., political, economic, cultural) may work better than others (e.g., SL.11-12.1., HS-ETS1-1, HS-ETS1-2, HS-ETS1-4, 6.3.12.GeoGI.1, 7.1.IH.IPERS.6, 7.1.IL.IPERS.7, 8.2.12.ETW.3).</i></p> |
| | <p>Information and Media Literacy: Advanced search techniques can be used with digital and media resources to locate information and to check the credibility and the expertise of sources to answer questions, solve problems, and inform the decision-making.</p> | <p><i>9.4.12.IML.1: Compare search browsers and recognize features that allow for filtering of information.</i> <i>9.4.12.IML.2: Evaluate digital sources for timeliness, accuracy, perspective, credibility of the source, and relevance of information, in media, data, or other resources (e.g., NJSLA.W8, Social Studies Practice: Gathering and Evaluating Sources).</i></p> |

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| | <p>Information and Media Literacy: Digital tools such as artificial intelligence, image enhancement and analysis, and sophisticated computer modeling and simulation create new types of information that may have profound effects on society. These new types of information must be evaluated carefully</p> | <p><i>9.4.12.IML.3: Analyze data using tools and models to make valid and reliable claims, or to determine optimal design solutions (e.g., S-ID.B.6a., 8.1.12.DA.5, 7.1.IH.IPRET.8)</i></p> <p><i>9.4.12.IML.4: Assess and critique the appropriateness and impact of existing data visualizations for an intended audience (e.g., S-ID.B.6b, HS-LS2-4).</i></p> |
| | <p>Information and Media Literacy: In order for members of our society to participate productively, information needs to be shared accurately and ethically.</p> | <p><i>9.4.12.IML.5: Evaluate, synthesize, and apply information on climate change from various sources appropriately (e.g., 2.1.12.CHSS.6, S.IC.B.4, S.IC.B.6, 8.1.12.DA.1, 6.1.12.GeoHE.14.a, 7.1.AL.PRSNT.2).</i></p> <p><i>9.4.12.IML.6: Use various types of media to produce and store information on climate change for different purposes and audiences with sensitivity to cultural, gender, and age diversity (e.g., NJSLA.SL5).</i></p> |
| | <p>Information and Media Literacy: Accurate information may help in making valuable and ethical choices.</p> | <p><i>9.4.12.IML.7: Develop an argument to support a claim regarding a current workplace or societal/ethical issue such as climate change (e.g., NJSLA.W1, 7.1.AL.PRSNT.4).</i></p> |
| | <p>Information and Media Literacy: Media have embedded values and points of view.</p> | <p><i>9.4.12.IML.8: Evaluate media sources for point of view, bias, and motivations (e.g., NJSLA.R6, 7.1.AL.IPRET.6).</i></p> <p><i>9.4.12.IML.9: Analyze the decisions creators make to reveal explicit and implicit messages within information and media (e.g., 1.5.12acc.C2a, 7.1.IL.IPRET.4).</i></p> |
| 1,2,3,4,5 | <p>Technology Literacy: Digital tools differ in features, capacities, and styles. Knowledge of different digital tools is helpful in selecting the best tool for a given task.</p> | <p><i>9.4.12.TL.1: Assess digital tools based on features such as accessibility options, capacities, and utility for accomplishing a specific task (e.g., W.11-12.6.).</i></p> <p><i>9.4.12.TL.2: Generate data using formula-based calculations in a spreadsheet and draw conclusions about the data.</i></p> |

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| 1,2,3,4,5 | Technology Literacy: Collaborative digital tools can be used to access, record and share different viewpoints and to collect and tabulate the views of groups of people. | 9.4.12.TL.3: Analyze the effectiveness of the process and quality of collaborative environments. 9.4.12.TL.4: Collaborate in online learning communities or social networks or virtual worlds to analyze and propose a resolution to a real-world problem (e.g., 7.1.AL.IPERS.6). |
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Interdisciplinary Connections ([2020 NJSLs](#))

List any other content standards addressed as well as appropriate units. All arts integration connections may be listed within this chart.

Visual & Performing Arts Integration ([Standard 1](#)) List appropriate units below for which standards (1.1 through 1.5) may be addressed

| Unit Addressed | Artistic Process | Anchor Standard |
|----------------|--|---|
| 1,2,3,4,5 | Creating | Anchor Standard 1: Generating and conceptualizing ideas. Anchor Standard 2: Organizing and developing ideas. Anchor Standard 3: Refining and completing products. |
| | Connecting | Anchor Standard 10: Synthesizing and relating knowledge and personal experiences to create products. Anchor Standard 11: Relating artistic ideas and works within societal, cultural, and historical contexts to deepen understanding. |
| 2,3 | Performing/ Presenting/ Producing | Anchor Standard 4: Selecting, analyzing, and interpreting work. Anchor Standard 5: Developing and refining techniques and models or steps needed to create products. Anchor Standard 6: Conveying meaning through art. |
| | Responding | Anchor Standard 7: Perceiving and analyzing products. Anchor Standard 8: Applying criteria to evaluate products. Anchor Standard 9: Interpreting intent and meaning. |

Pacing Guide (All Dates are approximate based on the school calendar)

| Unit/ Topic | Month (w/Approx number of Teaching Days) |
|---|--|
| Unit I: Money Management Unit II: Financial Security | September (~19 days) |
| Unit II: Financial Security Unit III: Credit Management | October (~19 days) |
| Unit III: Credit Management Unit IV: Resource Management | November (~16 days) |
| Unit IV: Resource Management | December (~15 days) |
| Unit V: Risk Management | January (~18 days) |
| Unit I: Money Management Unit II: Financial Security | February (~18 days) |
| Unit II: Financial Security Unit III: Credit Management | March (~15-20 days) |
| Unit III: Credit Management Unit IV: Resource Management | April (~15-20 days) |
| Unit IV: Resource Management | May (~18 days) |
| Unit V: Risk Management | June (~15 days) |

[Units Scope and Sequence](#)

Unit Name: Money Management

Step 1 – Desired Results: What do I want my students to learn?

Standards

[NJSLS](#) - 9.1.12.PB.1, 9.1.12.PB.2, 9.1.12.PB.3, 9.1.12.PB.4, 9.1.12.PB.5, 9.1.12.PB.6, 9.1.12.EG.1, 9.1.12.EG.2, 9.1.12.EG.3, 9.1.12.EG.4, 9.1.12.EG.5, 9.1.12.EG.6

NJSLS English Companion Standards- see NJSLS chart

NJSLS - Career Awareness, Exploration, Preparation, and Training- see NJSLS chart

NJSLS - Life Literacies and Key Skills- see NJSLS chart

NJSLS - Interdisciplinary Standards- see NJSLS chart

Unit Big Ideas:

(What Fundamental Concepts Should be Learned during this Unit?)

- Pay, benefits and working conditions
- Federal income tax
- Budgets and financial decisions
- Checking accounts and banking services

Objectives

Students will be able to...

- Compute payroll deductions and net pay.
- Identify optional and required employee benefits
- Describe flexible work arrangements for employees
- Describe the role of unions and professional organizations
- Explain the purpose of taxes and describe the different types of taxes
- Describe the U.S. tax system and how it works
- Define basic tax terminology
- Prepare tax forms 1040EZ and 1040A
- Explain the purpose of financial planning and prepare a personal budget
- Explain the need for and create a net worth statement and a personal property inventory
- List the elements of a legally binding agreement
- Design an effective filing system for your personal records
- Describe the purpose of a checking account and the forms associated with it.
- Explain how to use a checking account
- Discuss the types of checking accounts
- Describe banking services available at most financial institutions
- List and explain fees charged by financial institutions for their services

Unit Name: Financial Security

Step 1 – Desired Results: What do I want my students to learn?

Standards

[NJSLS](#) - 9.1.12.RM.1, 9.1.12.RM.2, 9.1.12.RM.3, 9.1.12.RM.4, 9.1.12.RM.5, 9.1.12.RM.6, 9.1.12.FP.1, 9.1.12.FP.2, 9.1.12.FP.3, 9.1.12.FP.4, 9.1.12.FP.5, 9.1.12.FP.6, 9.1.12.FP.7

NJSLS English Companion Standards- see NJSLS chart

NJSLS - Career Awareness, Exploration, Preparation, and Training- see NJSLS chart

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NJSLS - Interdisciplinary Standards- see NJSLS chart

Unit Big Ideas:

(What Fundamental Concepts Should be Learned during this Unit?)

- Saving for the future
- Investing for the future
- Investing in stocks
- Investing in bonds
- Investing in mutual funds, real estate, and other choices
- Retirement and estate planning

Objectives

Students will be able to...

- Describe the purpose of saving
- Explain how money grows through compounding
- List and describe financial institutions where you can save
- Explain the features and purposes of different savings options
- Discuss factors that influence selection of a savings plan
- Describe ways to save regularly
- Explain why you should consider investing
- Discuss the stages of investing
- Explain the concept of risk
- Describe investment strategies and options
- List and describe sources of investment information
- Describe basic investment choices and rate them by risk
- Describe features of stock and types of stocks
- Explain how to value a stock and decide a fair price to pay for a stock purchase
- Describe the process of buying and selling stocks
- Describe short- and long-term investment strategies when buying and selling stocks
- Explain how to read the stock listings and stock indexes
- Describe the features, types, and earnings on corporate bonds
- Describe the different types of government bonds
- Explain how to buy and sell bonds, considering both risk and return

- Explain how to read the bond listings of financial pages
- Discuss mutual funds as an investment strategy
- Explain how to buy and sell mutual funds
- Explain real estate investing, both direct and indirect
- Describe other investments, including metals, gems, collectibles, and financial instruments
- Describe the retirement needs of most individuals and families
- Discuss estate planning documents and methods to minimize taxes on estates
- Discuss features and types of personal retirement plans
- Discuss features and types of employer-sponsored retirement plans
- Explain the basic benefits available through government-sponsored plans

Unit Name: Credit Management

Step 1 – Desired Results: What do I want my students to learn?

Standards

[NJSLS](#) - 9.1.12.CDM.1, 9.1.12.CDM.2, 9.1.12.CDM.3, 9.1.12.CDM.4, 9.1.12.CDM.5, 9.1.12.CDM.6, 9.1.12.CDM.7, 9.1.12.CDM.8, 9.1.12.CDM.9, 9.1.12.CDM.10, 9.1.12.CP.1, 9.1.12.CP.2, 9.1.12.CP.3, 9.1.12.CP.4, 9.1.12.CP.5, 9.1.12.CP.6, 9.1.12.CP.7, 9.1.12.CP.8, 9.1.12.CP.9

NJSLS English Companion Standards- see NJSLS chart

NJSLS - Career Awareness, Exploration, Preparation, and Training- see NJSLS chart

NJSLS - Life Literacies and Key Skills- see NJSLS chart

NJSLS - Interdisciplinary Standards- see NJSLS chart

Unit Big Ideas:

(What Fundamental Concepts Should be Learned during this Unit?)

- Credit: types, sources, and reasons for
- Credit records and laws
- Responsibilities and costs of credit
- Problems with credit

Objectives

Students will be able to...

- Discuss the history of credit and the role of credit today.
- Explain the advantages and disadvantages of using credit.
- List and describe the types of credit available to consumers.
- Describe and compare sources of credit.
- Discuss the purpose of credit records.
- Describe the concept of creditworthiness.
- Explain how to get started using credit.
- Describe credit ratings and a point system used for evaluating credit.
- Outline the contents of a credit report.
- Discuss major credit laws and how they protect consumers.
- Describe the responsibilities of consumer credit.
- Discuss how to protect your credit accounts from fraud.
- Explain how you can reduce or avoid credit costs.
- Explain why credit costs vary.
- Compute and explain simple interest and APR.
- Compare methods of computing finance charges on revolving credit.
- Discuss good credit management rules and warning signs that you are overextended.
- List sources of credit advice.
- Explain how to avoid credit scams.
- List and describe the types of bankruptcy.
- Discuss the major causes of bankruptcy.
- Explain the advantages and disadvantages of declaring bankruptcy.

Unit Name: Resource Management

Step 1 – Desired Results: What do I want my students to learn?

Standards

[NJSLS](#) - 9.1.12.CFR.1, 9.1.12.CFR.2, 9.1.12.CFR.3, 9.1.12.CFR.4, 9.1.12.CFR.5, 9.1.12.CFR.6

NJSLS English Companion Standards- see NJSLS chart

NJSLS - Career Awareness, Exploration, Preparation, and Training- see NJSLS chart

NJSLS - Life Literacies and Key Skills- see NJSLS chart

NJSLS - Interdisciplinary Standards- see NJSLS chart

Unit Big Ideas:

(What Fundamental Concepts Should be Learned during this Unit?)

- Personal decision making
- Renting a residence
- Buying a home
- Buying and owning a vehicle
- Family decisions

Objectives

Students will be able to...

- Apply the decision making process to solve consumer problems.
- Explain economic needs and wants that influence consumer decision making.
- List and describe factors that influence spending decisions.
- Explain how to plan for major purchases.
- Analyze marketing strategies that influence spending decisions.
- List and describe several rental housing alternatives.
- Discuss potential living arrangements.
- Explain how to plan a successful move into a rental property.
- List the advantages and disadvantages of renting a place to live.
- Describe the elements of the rental application, rental inventory, and lease forms.
- Discuss landlord and tenant responsibilities.
- Describe the steps in the home buying process.
- Discuss how to qualify for real estate loans and how to take title to a property.
- List and explain the steps of the car-buying process.
- Explain vehicle financing choices, including leasing.
- Discuss consumer protection laws for new- and used-car buyers.
- Identify the costs of owning and operating a car.
- Describe methods for extending the life of your car and maintaining its resale value.
- Describe the steps, costs, and planning involved in getting married.
- Discuss important family living decisions.
- Outline the steps needed to plan a successful vacation.
- Describe the costs and steps involved in a divorce.
- Explain what to do when a major illness or injury interrupts life unexpectedly.
- Discuss preparations for death, life's final plans.

Unit Name: Risk Management

Step 1 – Desired Results: What do I want my students to learn?

Standards

[NJSLs](#) - 9.1.12.RM.1, 9.1.12.RM.2, 9.1.12.RM.3, 9.1.12.RM.4, 9.1.12.RM.5, 9.1.12.RM.6, 9.1.12.RM.7

NJSLs English Companion Standards- see NJSLs chart

NJSLs - Career Awareness, Exploration, Preparation, and Training- see NJSLs chart

NJSLs - Life Literacies and Key Skills- see NJSLs chart

NJSLs - Interdisciplinary Standards- see NJSLs chart

Unit Big Ideas:

(What Fundamental Concepts Should be Learned during this Unit?)

- What is risk management?
- Property and liability insurance
- Health and life insurance

Objectives

Students will be able to...

- Explain risk and the different types of risk.
- Explain the concept of insurance and how risks are spread.
- Discuss the risk management process.
- Explain how to create a risk management plan.
- Discuss ways to reduce the costs of insurance.
- Explain the purpose and provisions of renter's insurance.
- Describe the need for and coverage provided by homeowner's insurance.
- Discuss common types of automobile insurance coverage.
- Explain the concept of umbrella liability insurance.
- Describe group and individual health insurance choices.
- Discuss common types of health insurance coverage.
- Discuss common types of health insurance plans
- Explain Medicare and Medicaid coverage.
- Discuss the different types of disability insurance.
- Describe the characteristics of different life insurance plans.

Please contact the Content Supervisor for any questions.