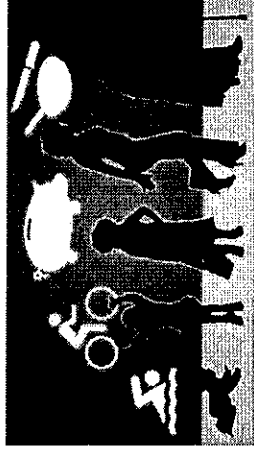


Secaucus
Board of
Education

Independent Living

Course Code: 7822

Family/Consumer Science Department



Born on November 2016

Aligned to the NJSL - 21st Century Life and Careers (2014), NJSL - Technology (2014), and NJSL - ELA (2016)

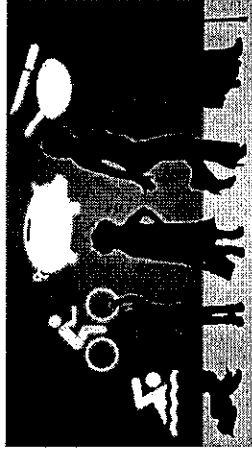
Adopted by the Secaucus Board of Education on December 15, 2016



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District Equity Statement

The Board of Education directs that all students enrolled in the schools of this district shall be afforded equal educational opportunities in strict accordance with the law. No students shall be denied access to or benefit from any educational program or activity or from a co-curricular or athletic activity on the basis of the student's race, color, creed, religion, national origin, ancestry, age, marital status, affectional or sexual orientation, gender, gender identity or expression, socioeconomic status, or disability. The Board directs the Superintendent to allocate faculty, administrators, support staff members, curriculum materials, and instructional equipment supplies among and between the schools and classes of this district in a manner that ensures equivalency of educational opportunity throughout this district. The school district's curricula in the following areas will eliminate discrimination, promote mutual acceptance and respect among students, and enable students to interact effectively with others, regardless of race, color, creed, religion, national origin, ancestry, age, marital status, affectional or sexual orientation, gender, gender identity or expression, socioeconomic status, or disability:

1. School climate/learning environment
2. Courses of study, including Physical Education
3. Instructional materials and strategies
4. Library materials
5. Software and audio-visual materials
6. Guidance and counseling
7. Extra-curricular programs and activities
8. Testing and other assessments.

Course Overview

This course will focus on personal decision making and responsibility as members of society. Students will explore the management of a person's life through goal setting, understanding the difference between needs and wants while managing limited resources related to banking, budgeting and income management. Students will also learn about managing their health through proper nutrition, meal and menu planning, home and recreational safety with the inclusion of philanthropy. Health insurance issues and stress management will also be covered. In addition, the course will investigate the rights and responsibilities of a consumer. Insurance will be reviewed in relationship to housing and automobiles. Advertising will be discussed as it pertains to consumer purchasing in all areas of life. Students will focus on developing skills that will help students reach long term financial goals. Through the study of investing, students will learn the difference between saving (short-term) and long range planning for retirement and life events.

Taxation issues will be discussed that come from long range financial planning: inheritance taxes, capital gains and effects of taxation to public initiatives. Students will also review the importance of Wills and estate planning.

Interdisciplinary Connections

NJSLS – Comprehensive Health and Physical Education:

- ❖ 2.1.12.B.1 Determine the relationship of nutrition and physical activity to weight loss, weight gain, and weight maintenance.
- ❖ 2.1.12.B.3 Analyze the unique contributions of each nutrient class (fats, carbohydrates, protein, water, vitamins, and minerals) to one's health.

NJSLS – Technology:

- ❖ 8.1.12.A.1 Create a personal digital portfolio which reflects personal and academic interests, achievements, and career aspirations by using a variety of digital tools and resources.
- ❖ 8.1.12.A.2 Produce and edit a multi-page digital document for a commercial or professional audience and present it to peers and/or professionals in that related area for review.
- ❖ 8.1.12.D.1 Demonstrate appropriate application of copyright, fair use and/or Creative Commons to an original work.
- ❖ 8.1.12.E.1 Produce a position statement about a real world problem by developing a systematic plan of investigation with peers and experts synthesizing information from multiple sources.

NJSLS – Mathematics:

- ❖ G-CO.12 Make formal geometric constructions with a variety of tools and methods (compass and straightedge, string, reflective devices, paper folding, dynamic geometric software, etc.). Copying a segment; copying an angle; bisecting a segment; bisecting an angle; constructing perpendicular lines, including the perpendicular bisector of a line segment; and constructing a line parallel to a given line through a point not on the line.
- ❖ G-MG.3 Apply geometric methods to solve design problems (e.g., designing an object or structure to satisfy physical constraints or minimize cost; working with typographic grid systems based on ratios).

NJSLS – ELA:

- ❖ RI.11-12.4 Determine the meaning of words and phrases as they are used in the text, including figurative and connotative meanings; analyze the impact of specific word choices on meaning and tone, including words with multiple meanings or language that is particularly fresh, engaging, or beautiful. (Include Shakespeare as well as other authors.)
- ❖ W.11-12.6 Use technology, including the Internet, to produce, publish, and update individual or shared writing products in response to ongoing feedback, including new arguments or information.
- ❖ SL.11-12.4 Present information, findings, and supporting evidence, conveying a clear and distinct perspective, such that listeners can follow the line of reasoning, alternative or opposing perspectives are addressed, and the organization, development, substance, and style are appropriate to purpose, audience, and a range of formal and informal tasks.

- ❖ SL.11-12.5 Make strategic use of digital media (e.g., textual, graphical, audio, visual, and interactive elements) in presentations to enhance understanding of findings, reasoning, and evidence and to add interest.

NJSLS - 21st Century Life and Careers: Career Ready Practices:

Career Ready Practices should be taught and reinforced in all career exploration and preparation programs with increasingly higher levels of complexity and expectation as a student advances through a program of study.

- ❖ CRP1. Act as a responsible and contributing citizen and employee.
- ❖ CRP2. Apply appropriate academic and technical skills.
- ❖ CRP3. Attend to personal health and financial well-being.
- ❖ CRP4. Communicate clearly and effectively and with reason.
- ❖ CRP5. Consider the environmental, social and economic impacts of decisions.
- ❖ CRP6. Demonstrate creativity and innovation.
- ❖ CRP7. Employ valid and reliable research strategies.
- ❖ CRP8. Utilize critical thinking to make sense of problems and persevere in solving them.
- ❖ CRP9. Model integrity, ethical leadership and effective management.
- ❖ CRP10. Plan education and career paths aligned to personal goals.
- ❖ CRP11. Use technology to enhance productivity.
- ❖ CRP12. Work productively in teams while using cultural global competence

Course Modifications (ELLs, Special Education, Gifted and Talented)

The course instructor will determine, with the assistance of guidance counselors, teacher assistant/aides, educational specialists, and/or special education teachers, what modifications will be made for his/her students. Such examples of modifications can include, but not be limited to:

- Extended time as needed
- Modification of tests and quizzes
- Preferential seating
- Alternative/Formative assessment (projects)
- Effective teacher questioning (ranging from simple recall to higher order critical thinking questions)
- Supplemental materials
- Cooperative learning
- Teacher tutoring
- Peer tutoring
- Differentiated Instruction

	<p>1 - UNDERSTANDING YOURSELF Students will explore life decision making and responsibility as members of society. Knowing what to expect in life will help them make adjustment to independent living easier.</p>
<p>Timing:</p>	<p>20 Days</p>
<p>Standards:</p>	<p><i>NJSLS - 21st Century Life and Careers:</i> 9.1.12.A.3 Analyze the relationship between various careers and personal earning goals 9.1.12.A.4 Identify a career goal and develop a plan and timetable for achieving it, including educational/training requirements, costs, and possible debt 9.1.12.A.6 Summarize the financial risks and benefits of entrepreneurship as a career choice. 9.1.12.A.9 Analyze how personal and cultural values impact spending and other financial decisions. 9.1.12.B.4 Analyze how income and spending plans are affected by age, needs, and resources. 9.1.12.F.3 Analyze how citizen decisions and actions can influence the use of economic resources to achieve societal goals and provide individual services.</p> <p><i>21st Century Themes:</i> Critical thinking, problem solving, creativity, innovation, collaboration, teamwork and leadership, cross-cultural understanding, global awareness, civic literacy, and interpersonal communication</p>
<p>Essential Questions:</p>	<p>Objectives:</p>
	<p>Activities, Investigation, and Student Experiences:</p>

<ul style="list-style-type: none"> • How do the decisions I make today affect my life tomorrow? • What are strategies for managing life stressors and crises? 	<p>Students will be able to:</p> <ul style="list-style-type: none"> • Analyze changes that crisis events can create and list resources for handling. • Describe how to handle stress of everyday living. • Explain ways to show responsibility as a step towards independence. • Develop a plan for personal growth in education or career. 	<ul style="list-style-type: none"> • Students will generate discussion, with facilitation from the instructor on: <ul style="list-style-type: none"> ○ What SMART Decision making is. ○ Steps to follow for job placement. ○ A variety of methods for handling stress. • Students will generate a resume for themselves, which will be peer evaluated and finalized by the end of the unit.
<p>Assessments:</p>	<p>Materials:</p>	<p>Resources:</p>
<ul style="list-style-type: none"> • Formative Assessments <ul style="list-style-type: none"> ○ Class participation ○ Teacher observation ○ DoNows ○ Worksheets ○ Open-ended questions ○ Games ○ Self-evaluation forms ○ Notebooks/Folders • Summative Assessments <ul style="list-style-type: none"> ○ Lab 	<ul style="list-style-type: none"> • Chromebooks/Internet • Overhead Projector (if needed) • Post-it easel pads with markers 	<ul style="list-style-type: none"> • NEFE/ FEFE High School Financial Planning Programs • Chromebooks/Internet • Power points • LCD projector

<ul style="list-style-type: none">○ Projects○ Computer Adaptive Tests/Quizzes○ Performance Tasks○ SGO pre and post assessments○ Quarterly exam○ Final Exam		
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	<p>2 - MANAGING YOUR LIFE</p> <p>This unit will explore the management of a person's life through goal setting, understanding the difference between needs and wants while managing limited resources. Anything that helps reach a goal is a resource: this unit will help you focus on banking, budgeting and managing your income.</p>
<p>Timing:</p>	<p>30 Days</p>
<p>Standards:</p>	<p><i>NJSLS - 21st Century Life and Careers:</i></p> <p>9.1.12.A.1 Differentiate among the types of taxes and employee benefits.</p> <p>9.1.12.A.2 Differentiate between taxable and nontaxable income.</p> <p>9.1.12.A.3 Analyze the relationship between various careers and personal earning goals.</p> <p>9.1.12.A.10 Demonstrate how exemptions and deductions can reduce taxable income.</p> <p>9.1.12.A.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>9.1.12.B.2 Compare strategies for saving and investing and the factors that influence how much should be saved or invested to meet financial goals.</p> <p>9.1.12.B.3 Construct a plan to accumulate emergency "rainy day" funds.</p> <p>9.1.12.B.4 Analyze how income and spending plans are affected by age, needs, and resources.</p> <p>9.1.12.B.5 Analyze how changes in taxes, inflation, and personal circumstances can affect a personal budget.</p> <p>9.1.12.B.6 Design and utilize a simulated budget to monitor progress of financial plans.</p> <p>9.1.12.B.7 Explain the meaning of income tax, describe how it is calculated, and analyze its impact on one's personal budget.</p> <p>9.1.12.B.8 Describe and calculate interest and fees that are applied to various forms of spending, debt, and saving.</p>

	<p>9.1.12.B.9 Research the types and characteristics of various financial organizations in the community (e.g., banks, credit unions, check-cashing stores, et. al.).</p> <p><i>21st Century Themes:</i> Critical thinking, problem solving, creativity, innovation, collaboration, teamwork and leadership, cross-cultural understanding, global awareness, civic literacy, and interpersonal communication</p>
<p>Essential Questions:</p> <ul style="list-style-type: none"> ● What is the management process? ● Why is it important to know how to manage your resources and what your resources are? ● What are my life goals? 	<p>Objectives:</p> <p>Students will be able to:</p> <ul style="list-style-type: none"> ● Identify material and personal resources. ● Apply goal setting processes in daily life. ● Develop a budget and savings plan for managing money. ● Describe how needs differ from wants. ● Identify guidelines to implement your financial plan. <p>Activities, Investigation, and Student Experiences:</p> <ul style="list-style-type: none"> ● Student discussion will focus on, with facilitation of the instructor: <ul style="list-style-type: none"> ○ The benefits of the banking system. ○ How to create a budget. ○ How to read a paycheck. ○ How to complete the appropriate tax forms.
<p>Assessments:</p> <ul style="list-style-type: none"> ● Formative Assessments <ul style="list-style-type: none"> ○ Class participation ○ Teacher observation ○ DoNows 	<p>Materials:</p> <ul style="list-style-type: none"> ● Chromebooks/Internet ● Overhead Projector (if needed) ● Post-it easel pads with markers <p>Resources:</p> <ul style="list-style-type: none"> ● NEFE/ FEFE High School Financial Planning Programs ● Chromebooks/Internet ● Power points

<ul style="list-style-type: none">○ Worksheets○ Open-ended questions○ Games○ Self-evaluation forms○ Notebooks/Folders● Summative Assessments<ul style="list-style-type: none">○ Lab○ Projects○ Computer Adaptive Tests/Quizzes○ Performance Tasks○ SGO pre and post assessments○ Quarterly exam○ Final Exam		<ul style="list-style-type: none">● LCD projector
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<p>Unit:</p>	<p>3 - HEALTH & WELLNESS The focus of this unit will be on managing your health thru proper nutrition, meal and menu planning, home and recreational safety with the inclusion of philanthropy. Health insurance issues and stress management will be also be covered.</p>
<p>Timing:</p>	<p>30 Days</p>
<p>Standards:</p>	<p><i>NISLS - 21st Century Life and Careers:</i> 9.3.12.AG-FD.1 Develop and implement procedures to ensure safety, sanitation and quality in food product and processing facilities. 9.3.12.AG-FD.2. Apply principles of nutrition, biology, microbiology, chemistry and human behavior to the development of food products 9.3.12.AG-FD.3 Select and process food products for storage, distribution and consumption. 9.3.12.AG-FD.4 Explain the scope of the food industry and the historical and current developments of food products and processing.</p> <p><i>21st Century Themes:</i> Critical thinking, problem solving, creativity, innovation, collaboration, teamwork and leadership, cross-cultural understanding, global awareness, civic literacy, and interpersonal communication</p>
<p>Essential Questions:</p> <ul style="list-style-type: none"> • How does nutrition relate to healthy living? 	<p>Objectives:</p> <p>Students will be able to:</p> <ul style="list-style-type: none"> • Compare the effects of nutrient rich foods to nutrient deficient foods. <p>Activities, Investigation, and Student Experiences:</p> <ul style="list-style-type: none"> • Student discussion, facilitated by the instructor, will focus on: <ul style="list-style-type: none"> ◦ Following dietary guidelines will lead to healthy living.

<ul style="list-style-type: none"> ● What is the relationship between health and financial decision making? ● How do life safety decisions affect our well being? ● How can philanthropy be integrated into daily life? 	<ul style="list-style-type: none"> ● Clarify food myths. ● Ask appropriate questions and find resources to select healthful foods. ● Compare eating at home to eating at restaurants in relationship to time, money, and health. ● Develop a food budget. ● Evaluate health care options. ● Develop a community service project. 	<ul style="list-style-type: none"> ○ Making sound financial decisions leads to healthy living. ○ Physical, mental and emotional health is all interrelated. ○ Character comes from putting your values into practice in a positive way ○ thru volunteerism.
<p>Assessments:</p>		
<ul style="list-style-type: none"> ● Formative Assessments <ul style="list-style-type: none"> ○ Class participation ○ Teacher observation ○ DoNows ○ Worksheets ○ Open-ended questions ○ Games ○ Self-evaluation forms ○ Notebooks/Folders ● Summative Assessments <ul style="list-style-type: none"> ○ Lab ○ Projects ○ Computer Adaptive Tests/Quizzes ○ Performance Tasks 	<p>Materials:</p> <ul style="list-style-type: none"> ● Chromebooks/Internet ● Overhead Projector (if needed) ● Post-it easel pads with markers 	<p>Resources:</p> <ul style="list-style-type: none"> ● NEFE/ FEFE High School Financial Planning Programs ● Chromebooks/Internet ● Power points ● LCD projector

<ul style="list-style-type: none">○ SGO pre and post assessments○ Quarterly exam○ Final Exam		
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<p>Unit:</p>	<p>4 - CONSUMER DECISIONS Understanding factors that affect consumer purchasing can help you decide which goods and services to buy. This unit will investigate the rights and responsibilities of a consumer. Insurance will be reviewed in relationship to housing and automobiles. Advertising will be discussed as it pertains to consumer purchasing in all areas of life.</p>
<p>Timing:</p>	<p>35 Days</p>
<p>Standards:</p>	<p><i>NJSLS - 21st Century Life and Careers:</i></p> <p>9.1.12.C.1 Compare and contrast the financial benefits of different products and services offered by a variety of financial institutions.</p> <p>9.1.12.C.2 Compare and compute interest and compound interest and develop an amortization table using business tools.</p> <p>9.1.12.C.3 Compute and assess the accumulating effect of interest paid over time when using a variety of sources of credit.</p> <p>9.1.12.C.4 Compare and contrast the advantages and disadvantages of various types of mortgages.</p> <p>9.1.12.C.5 Analyze the information contained in a credit report and explain the importance of disputing inaccurate entries.</p> <p>9.1.12.C.6 Explain how predictive modeling determines "credit scores."</p> <p>9.1.12.C.7 Analyze the rights and responsibilities of buyers and sellers under consumer protection laws.</p> <p>9.1.12.C.8 Identify the types and characteristics of predatory lending practices (e.g., payday loans, car title loans, high-risk mortgages).</p> <p>9.1.12.C.9 Evaluate the implications of personal and corporate bankruptcy for self and others.</p> <p>9.1.12.E.3 Determine how objective, accurate, and current financial information affects the prioritization of financial decisions.</p>

	<p>9.1.12.E.6 Evaluate written and verbal contracts for essential components and for obligations of the lender and borrower.</p> <p>9.1.12.G.1 Analyze risks and benefits in various financial situations.</p> <p>9.1.12.G.2 Differentiate between property and liability insurance protection.</p> <p>9.1.12.G.3 Compare the cost of various types of insurance (e.g., life, homeowners, motor vehicle) for the same product or service, given different liability limits and risk factors.</p> <p>9.1.12.G.5 Differentiate the costs and benefits of renter's and homeowner's insurance.</p> <p>9.1.12.G.7 Determine when and why it may be appropriate for the government to provide insurance coverage, rather than private industry.</p> <p>21st Century Themes: Critical thinking, problem solving, creativity, innovation, collaboration, teamwork and leadership, cross-cultural understanding, global awareness, civic literacy, and interpersonal communication</p>
<p>Essential Questions:</p> <ul style="list-style-type: none"> ● How can wise consumer decision making affect quality of life? ● What are guidelines that should be followed to make good consumer decisions? 	<p>Objectives:</p> <p>Students will be able to:</p> <ul style="list-style-type: none"> ● Analyze changes that crisis events can create and list resources for handling. ● Describe how to handle stress of everyday living. ● Explain ways to show responsibility as a step towards independence. ● Develop a plan for personal growth in education or career.
	<p>Activities, Investigation, and Student Experiences:</p> <ul style="list-style-type: none"> ● Students will learn about the following through Powerpoints and research: <ul style="list-style-type: none"> ○ Develop a wardrobe plan utilizing up-cycling, recycling and reuse. ○ Demonstrate conservation as part of consumer decision making.

<ul style="list-style-type: none"> ○ Identify the difference of good credit vs. bad credit. ○ Develop a life budget for young adulthood. 		
<p>Assessments:</p> <ul style="list-style-type: none"> ● Formative Assessments <ul style="list-style-type: none"> ○ Class participation ○ Teacher observation ○ DoNows ○ Worksheets ○ Open-ended questions ○ Games ○ Self-evaluation forms ○ Notebooks/Folders ● Summative Assessments <ul style="list-style-type: none"> ○ Lab ○ Projects ○ Computer Adaptive Tests/Quizzes ○ Performance Tasks ○ SGO pre and post assessments ○ Quarterly exam ○ Final Exam 	<p>Materials:</p> <ul style="list-style-type: none"> ● Chromebooks/Internet ● Overhead Projector (if needed) ● Post-it easel pads with markers 	<p>Resources:</p> <ul style="list-style-type: none"> ● NEFE/ FEFE High School Financial Planning Programs ● Chromebooks/Internet ● Power points ● LCD projector

	<p>5 - BUILDING A NEST EGG</p> <p>This unit will focus on developing skills that will help students reach long term financial goals. Through the study of investing students will learn the difference between saving (short-term) and long range planning for retirement and life events. Students will be introduced to taxation issues that come from long range financial planning: inheritance taxes, capital gains and effects of taxation to public initiatives. Students will also review the importance of Wills and estate planning.</p>
<p>Timing:</p>	<p>45 Days</p>
<p>Standards:</p>	<p><i>NJSLS - 21st Century Life and Careers:</i></p> <p>9.1.12.D.1 Calculate short- and long-term returns on various investments (e.g., stocks, bonds, mutual funds, IRAs, deferred pension plans, and so on).</p> <p>9.1.12.D.2 Assess the impact of inflation on economic decisions and lifestyles.</p> <p>9.1.12.D.3 Summarize how investing builds wealth and assists in meeting long- and short-term financial goals.</p> <p>9.1.12.D.4 Assess factors that influence financial planning</p> <p>9.1.12.D.5 Justify the use of savings and investment options to meet targeted goals.</p> <p>9.1.12.D.6 Analyze processes and vehicles for buying and selling investments.</p> <p>9.1.12.D.7 Explain the risk, return, and liquidity of various savings and investment alternatives</p> <p>9.1.12.D.8 Explain how government and independent financial services and products are used to achieve personal financial goals.</p> <p>9.1.12.D.9 Relate savings and investment results to achievement of financial goals.</p> <p>9.1.12.D.10 Differentiate among various investment products and savings vehicles and how to use them most effectively.</p> <p>9.1.12.D.11 Assess the role of revenue-generating assets as mechanisms for accruing and managing wealth.</p>

	<p>9.1.12.D.13 Determine the impact of various market events on stock market prices and on other savings and investments.</p> <p>9.1.12.D.14 Evaluate how taxes affect the rate of return on savings and investments</p> <p>9.1.12.D.15 Analyze how savings, retirement plans, and other investment options help to shift current income for purposes of tax reporting and filing.</p> <p>21st Century Themes: Critical thinking, problem solving, creativity, innovation, collaboration, teamwork and leadership, cross-cultural understanding, global awareness, civic literacy, and interpersonal communication</p>	<p>9.1.12.D.13 Determine the impact of various market events on stock market prices and on other savings and investments.</p> <p>9.1.12.D.14 Evaluate how taxes affect the rate of return on savings and investments</p> <p>9.1.12.D.15 Analyze how savings, retirement plans, and other investment options help to shift current income for purposes of tax reporting and filing.</p> <p>21st Century Themes: Critical thinking, problem solving, creativity, innovation, collaboration, teamwork and leadership, cross-cultural understanding, global awareness, civic literacy, and interpersonal communication</p>
<p>Essential Questions:</p> <ul style="list-style-type: none"> • How can I make my income grow? • What are the best investment plans for my life goals? • What can I do to ensure enough wealth for my life? 	<p>Objectives:</p> <p>Students will be able to:</p> <ul style="list-style-type: none"> • Compare and contrast investment options. • Recognize the risks and rewards of investing. • Develop a long term financial plan that includes investment options. • Identify the current laws regarding inheritance and capital gains in the taxation code. 	<p>Activities, Investigation, and Student Experiences:</p> <ul style="list-style-type: none"> • Students will learn about the following through Powerpoints and research: <ul style="list-style-type: none"> ○ The difference between saving and investing. ○ The time value of money ○ How to make a financial plan that includes long term planning ○ Steps for creating a Will or estate plan.
<p>Assessments:</p> <ul style="list-style-type: none"> • Formative Assessments <ul style="list-style-type: none"> ○ Class participation 	<p>Materials:</p> <ul style="list-style-type: none"> • Chromebooks/Internet • Overhead Projector (if needed) 	<p>Resources:</p>

<ul style="list-style-type: none"> ○ Teacher observation ○ DoNows ○ Worksheets ○ Open-ended questions ○ Games ○ Self-evaluation forms ○ Notebooks/Folders ● Summative Assessments <ul style="list-style-type: none"> ○ Lab ○ Projects ○ Computer Adaptive Tests/Quizzes ○ Performance Tasks ○ SGO pre and post assessments ○ Quarterly exam ○ Final Exam 	<ul style="list-style-type: none"> ● Post-it easel pads with markers 	<ul style="list-style-type: none"> ● NEFE/ FEFE High School Financial Planning Programs <ul style="list-style-type: none"> ● Chromebooks/Internet ● Power points ● LCD projector
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