

Secaucus  
Board of  
Education

# Personal Financial Literacy

Course Code 7120

*Business Department*



*Born on December 2016*

*Aligned to the NJSL - 21st Century Life & Career Standards (2014), Technology (2014), Mathematics (2016), and ELA (2016)*

*Approved by the Secaucus Board of Education on December 15, 2016*

### **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.

Excerpt from Secaucus Board of Education, Policy 5750, Edited September 2016

## **Course Description**

Personal Financial Literacy is a course that fulfills the graduation requirement for Personal Financial Literacy. The students will learn about the stock market and how stock transactions are applied in the real world. The stocks will be analyzed every week during the school year. Wants and needs and economic choices will also be covered along with becoming a wise consumer. Consumer buying decisions and comparison shopping is another important component of this course. Students will also be able to define their consumer rights and responsibilities and how consumers are protected under the law. Banking and Financial services are also covered along with the Federal Reserve and types of financial institutions. Checking accounts and the bank reconciliation process is discussed in detail. Credit is the next unit and students will be able to define credit and the different types of consumer credit and credit cards. The cost of credit and the credit application process is discussed and students will describe the activities of the credit bureau. The final unit is vehicle insurance and property insurance and the students will be able to discuss motor vehicle risks and factors that affect property insurance costs.

The goals of the course are to teach the students about real-life situations and have each student be prepared to enter the workforce and live as an informed consumer. The teacher will use binder notes, assessments, tests and current information to attain these goals. The teacher will also use current technology and updated information as it relates to the course.

## **Interdisciplinary Connections**

### **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.

***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, 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

<b>Personal Financial Literacy – Savings and Investment Strategies – Unit 1 / Stock Investments – Lesson 1</b>		
<b>NJSLS - 21st Century Life and Career Standards. 9.1 Personal Financial Literacy:</b> All students will develop skills and strategies that promote personal and financial responsibility related to financial planning, savings, investment, and charitable giving in the global economy. <b>9.1.12.B.1-B10, 9.1.12.D.1-D13.</b>		
<b>Essential Questions</b>	<b>Enduring Understandings</b>	<b>Activities, Investigation, and Student Experiences</b>
<p>How do investments build wealth for people?</p> <p>What is the market where stocks are bought and sold?</p>	<ul style="list-style-type: none"> <li>● Preferred and common stock</li> <li>● Stock transactions</li> <li>● Stock selection</li> <li>● Four-step selection process</li> <li>● Students will be able to compare the two major types of stock.</li> <li>● Students will be able to describe the activities involved with buying or selling stock.</li> <li>● Students will be able to identify factors that affect the value of a stock.</li> </ul>	<p>To assist in meeting this standard, students may:</p> <ul style="list-style-type: none"> <li>● Handout: binder sheets for Chapter 19-2</li> <li>● Internet Activity</li> <li>● Discussion</li> <li>● Newspaper Activity</li> <li>● Key Terms Review</li> <li>● Student Activities and worksheets</li> <li>● Weekly portfolio tracking</li> <li>● Weekly tracking of indexes</li> <li>● Simulation of buying and selling stocks</li> <li>● Weekly current event</li> </ul>
<b>Assessments</b>		<b>Teacher Resources: Textbook: Intro to Business 6e, South Western: Cengage Learning, The Bergen Record, Teacher generated binder sheets</b>
To show evidence of meeting this standard, students may: Pass Chapter quiz, Chapter test, complete binder check, completion of stock portfolio, weekly assessment of stocks and indexes		
<b>Equipment Needed</b>		
Textbook, Interactive Whiteboard, newspaper, stock sheets, calculators, online resources, weekly current event		
<b>Interdisciplinary Connections</b>		

<p>Apply knowledge, principles, and/or values to personal financial literacy, math, reading and writing. Economics also is discussed in some capacity.</p>	
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**Personal Financial Literacy – Economic Decisions and Systems – Unit 2 / Satisfying Wants and Needs / Economic Choices and Systems – Lesson 2-4**

**NJSLS - 21<sup>st</sup> Century Life & Career Skills:** All students will demonstrate the creative, critical thinking, collaboration, and problem-solving skills needed to function successfully as both global citizens and workers in diverse ethnic and organizational cultures. **9.1 Personal Financial Literacy:** All students will develop skills and strategies that promote personal and financial responsibility related to financial planning, savings, investment, and charitable giving in the global economy. **9.1.12.B.1, 9.1.12.D.11, 9.1.12.E.2.**

Essential Questions	Enduring Understandings	Activities, Investigation, and Student Experiences
<p>Do you think there is a difference between needs and wants?</p> <p>What are the 3 economic questions?</p>	<ul style="list-style-type: none"> <li>● Students will be able to explain the difference between needs and wants</li> <li>● Students will be able to distinguish between goods and services</li> <li>● Students will be able to describe the types of economic resources</li> <li>● Students will be able to understand the basic economic problem</li> <li>● Students will be able to explain the steps in the decision-making process</li> </ul>	<p>To assist in meeting this standard, students may:</p> <ul style="list-style-type: none"> <li>● Engage in completing handouts: binder sheets for Chapter 1-1 through 1-3</li> <li>● Engage in Internet Activity</li> <li>● Generate Discussion</li> <li>● Participate in Newspaper Activity</li> <li>● Key Terms Review</li> <li>● Engage in Group Review</li> <li>● Create Student Activities and worksheets</li> <li>● Model weekly portfolio tracking</li> <li>● Model weekly tracking of indexes</li> <li>● Model how to simulate the buying and selling stocks</li> <li>● Generate and participate in weekly current event</li> </ul>
<b>Assessments</b>		<b>Teacher Resources:</b> Textbook: Intro to Business 6e, South Western: Cengage Learning, The Bergen Record, Teacher generated binder sheets
<p>To show evidence of meeting this standard, students may: Pass Chapter quiz, Chapter test, binder check, internet activity, Needs vs. Wants class work assignment, weekly assessment of stocks and indexes, weekly current event</p>		

<b>Equipment Needed</b>	
Textbook, Interactive Whiteboard, newspaper, stock sheets, calculators, online resources	
<b>Interdisciplinary Connections</b>	
Apply knowledge, principles, and/or values to personal financial literacy, math, reading and writing. Economics also is discussed in some capacity.	

<b>Personal Financial Literacy – Consumers in the Global Economy – Unit 3 / Consumer Buying Decisions – Lesson 5</b>		
<p><b>NJSLS - 21<sup>st</sup> Century Life &amp; Career Skills:</b> All students will demonstrate the creative, critical thinking, collaboration, and problem-solving skills needed to function successfully as both global citizens and workers in diverse ethnic and organizational cultures. <b>9.1 Personal Financial Literacy:</b> All students will develop skills and strategies that promote personal and financial responsibility related to financial planning, savings, investment, and charitable giving in the global economy. <b>9.1.12.E1-E9.</b></p>		
<b>Essential Questions</b>	<b>Enduring Understandings</b>	<b>Activities, Investigation, and Student Experiences</b>
<p>Can you name some places to get information prior to making a purchase?</p> <p>Can you explain how to comparison shop?</p>	<ul style="list-style-type: none"> <li>● Students will be able to identify major sources of consumer information.</li> <li>● Students will be able to explain wise buying actions</li> <li>● Students will be able to describe the main types of shopping locations</li> </ul>	<p>To assist in meeting this standard, students may:</p> <ul style="list-style-type: none"> <li>● Engage in completing handouts: binder sheets for Chapter 15-1</li> <li>● Engage in Chapter 15 website magazine assignment</li> <li>● Create Comparative shopping assignment</li> <li>● Participate in Discussion</li> <li>● Key Terms Review</li> <li>● Group Review</li> <li>● Participate in Store Brand vs. Name brand taste test</li> <li>● Create Student Activities and worksheets</li> <li>● Model weekly portfolio tracking</li> <li>● Model weekly tracking of indexes</li> <li>● Model how to simulate the buying and selling stocks</li> <li>● Generate and participate in weekly current event</li> </ul>
<b>Assessments</b>		<b>Teacher Resources</b> Textbook: Intro to Business 6e, South Western: Cengage Learning, The Bergen Record, Teacher generated binder sheets
<p>To show evidence of meeting this standard, students may: Pass chapter quiz, Chapter test, binder check, complete website magazine assignment, taste test worksheets, weekly assessment of stocks and indexes, weekly current event, comparative shopping charts</p>		
<b>Equipment Needed</b>		

Textbook, Interactive Whiteboard, newspaper, stock sheets, calculators, online resources, taste test products	
<b>Interdisciplinary Connections</b>	
Apply knowledge, principles, and/or values to personal financial literacy, math, reading and writing. Economics also is discussed in some capacity.	

**Personal Financial Literacy – Consumers in the Global Economy – Unit 3 / Consumer Rights and Responsibilities / Consumer Protection Actions – Lesson 6&7**

**NJCCCS and/or CCSS Codes: 21<sup>st</sup> Century Life & Career Skills** - All students will demonstrate the creative, critical thinking, collaboration, and problem-solving skills needed to function successfully as both global citizens and workers in diverse ethnic and organizational cultures. **9.1 Personal Financial Literacy:** All students will develop skills and strategies that promote personal and financial responsibility related to financial planning, savings, investment, and charitable giving in the global economy. **9.1.12.C.7, 9.1.12.D.11, 9.1.12.E6-E9.**

Essential Questions	Enduring Understandings	Activities, Investigation, and Student Experiences
<p>What is the Consumer Movement?</p> <p>What is the difference between consumer rights and consumer responsibilities?</p>	<p>Students will be able to explain the consumer movement</p> <p>Students will be able to explain seven consumer rights</p> <p>Students will be able to describe consumer responsibilities</p> <p>Students will be able to list common consumer concerns</p> <p>Students will be able to describe the steps in the consumer complaint process</p> <p>Students will be able to explain legal actions available to assist consumers</p>	<p>To assist in meeting this standard, students may:</p> <ul style="list-style-type: none"> <li>● Engage in completing handouts: binder sheets for Chapter 15-2 &amp; 15-3</li> <li>● Engage in Chapter 15 group advertising assignment</li> <li>● Create consumer report assignment</li> <li>● Participate in Discussion</li> <li>● Key Terms Review</li> <li>● Group Review</li> <li>● Participate in Store Brand vs. Name brand taste test</li> <li>● Create Student Activities and worksheets</li> <li>● Model weekly portfolio tracking</li> <li>● Model weekly tracking of indexes</li> <li>● Model how to simulate the buying and selling stocks</li> <li>● Generate and participate in weekly current event</li> </ul>

<p><b>Assessments</b></p>	<p><b>Teacher Resources:</b> Textbook: Intro to Business 6e, South Western: Cengage Learning, The Bergen Record, Teacher generated binder sheets</p>
<p>To show evidence of meeting this standard, students may: Pass Chapter quiz, Chapter 15-2 and 15-3 test, binder check, group advertising assignment, Consumer Reports assignment, weekly assessment of stocks and indexes, weekly current event</p>	
<p><b>Equipment Needed</b></p>	
<p>Textbook, Interactive Whiteboard, newspaper, stock sheets, calculators, online resources, Consumer Report magazines</p>	
<p><b>Interdisciplinary Connections</b></p>	
<p>Apply knowledge, principles, and/or values to personal financial literacy, math, reading and writing. Economics also is discussed in some capacity.</p>	

Personal Financial Literacy – Bank and Financial Services – Unit 4 / Banks and Other Financial Institutions – Lesson 8		
<p><b>NJSLS - 21<sup>st</sup> Century Life &amp; Career Skills:</b> All students will demonstrate the creative, critical thinking, collaboration, and problem-solving skills needed to function successfully as both global citizens and workers in diverse ethnic and organizational cultures. <b>9.1 Personal Financial Literacy:</b> All students will develop skills and strategies that promote personal and financial responsibility related to financial planning, savings, investment, and charitable giving in the global economy. <b>9.1.12.B.2, 9.1.12.B.8, 9.1.12.C.1, 9.1.12.C.2, 9.1.12.D.3, 9.1.12.D.11, 9.1.12.G.1.</b></p>		
Essential Questions	Enduring Understandings	Activities, Investigation, and Student Experiences
What are the different types of financial institutions?	Students will be able to explain the purpose of the Federal Reserve System  Students will be able to list the types of financial institutions  Students will be able to discuss factors for selecting a financial institution	To assist in meeting this standard, students may: <ul style="list-style-type: none"> <li>● Engage in completing handouts: binder sheets for Chapter 17-1</li> <li>● Create Choosing a Bank internet assignment</li> <li>● Participate in Discussion</li> <li>● Key Terms Review</li> <li>● Group Review</li> <li>● Participate in Store Brand vs. Name brand taste test</li> <li>● Create Student Activities and worksheets</li> <li>● Model weekly portfolio tracking</li> <li>● Model weekly tracking of indexes</li> <li>● Model how to simulate the buying and selling stocks</li> <li>● Generate and participate in weekly current event</li> </ul>
<b>Assessments</b> To show evidence of meeting this standard, students may: Pass Chapter quiz, Chapter 18-2 and 18-3 test, binder check, complete credit card comparison assignment, weekly assessment of stocks and indexes, weekly current event		<b>Teacher Resources:</b> Textbook: Intro to Business 6e, South Western: Cengage Learning, The Bergen Record, Teacher generated binder sheets
<b>Equipment Needed</b> Textbook, Interactive Whiteboard, newspaper, stock sheets, calculators, online resources		
<b>Interdisciplinary Connections</b>		
Apply knowledge, principles, and/or values to personal financial literacy, math, reading and writing. Economics also is discussed in some capacity.		

Personal Financial Literacy – Bank and Financial Services – Unit 4 / Financial Services and Electronic Banking / Checks and Payment Methods – Lesson 9 & 10		
NJSL - 21 <sup>st</sup> Century Life & Career Skills: All students will demonstrate the creative, critical thinking, collaboration, and problem-solving skills needed to function successfully as both global citizens and workers in diverse ethnic and organizational cultures. <b>9.1 Personal Financial Literacy:</b> All students will develop skills and strategies that promote personal and financial responsibility related to financial planning, savings, investment, and charitable giving in the global economy. <b>9.1.12.B.2, 9.1.12.B.8, 9.1.12.C.1, 9.1.12.C.2, 9.1.12.D.3, 9.1.12.D.11, 9.1.12.G.1.</b>		
Essential Questions	Enduring Understandings	Activities, Investigation, and Student Experiences
What are the different types of financial services offered by financial institutions?  What is the bank reconciliation process?	Students will be able to identify the financial services used by consumers  Students will be able to explain types of checking accounts  Students will be able to describe electronic banking activities  Students will be able to describe the three main types of endorsements  Students will be able to describe the proper check-writing procedures  Students will be able to explain the bank reconciliation process	To assist in meeting this standard, students may: <ul style="list-style-type: none"> <li>● Engage in completing handouts: binder sheets for Chapter 17-2 &amp; 17-3</li> <li>● Engage in checking account and debit card simulation (classwork)</li> <li>● Generate checking account project</li> <li>● Participate in Discussion</li> <li>● Key Terms Review</li> <li>● Group Review</li> <li>● Create Student Activities and worksheets</li> <li>● Model weekly portfolio tracking</li> <li>● Model weekly tracking of indexes</li> <li>● Model how to simulate the buying and selling stocks</li> <li>● Generate and participate in weekly current event</li> </ul>
<b>Assessments</b>		<b>Teacher Resources:</b> Textbook: Intro to Business 6e, South Western: Cengage Learning, The Bergen Record, Teacher generated binder sheets
To show evidence of meeting this standard, students may: Pass Chapter quiz, Chapter 17-2 & 17-3 test, binder check, Checking account and Debit card		

simulation, checking account project, weekly assessment of stocks and indexes, weekly current event	
<b>Equipment Needed</b>	
Textbook, Interactive Whiteboard, newspaper, stock sheets, calculators, online resources	
<b>Interdisciplinary Connections</b>	
Apply knowledge, principles, and/or values to personal financial literacy, math, reading and writing. Economics also is discussed in some capacity.	

Personal Financial Literacy – Consumer Credit – Unit 5 / Credit Fundamentals – Lesson 11		
NJSL - 21 <sup>st</sup> Century Life & Career Skills: All students will demonstrate the creative, critical thinking, collaboration, and problem-solving skills needed to function successfully as both global citizens and workers in diverse ethnic and organizational cultures. <b>9.1 Personal Financial Literacy:</b> All students will develop skills and strategies that promote personal and financial responsibility related to financial planning, savings, investment, and charitable giving in the global economy. <b>9.1.12.B.8, 9.1.12.C.3, 9.1.12.C.5-C.8.</b>		
Essential Questions	Enduring Understandings	Activities, Investigation, and Student Experiences
What is the definition of credit?  What are the different types of credit?	Students will be able to identify the types of consumer credit  Students will be able to describe the benefits of using credit  Students will be able to explain some disadvantages of using credit	To assist in meeting this standard, students may: <ul style="list-style-type: none"> <li>● Engage in completing handouts: binder sheets for Chapter 18-1</li> <li>● Create credit wisdom assignment</li> <li>● Participate in Discussion</li> <li>● Key Terms Review</li> <li>● Group Review</li> <li>● Create Student Activities and worksheets</li> <li>● Model weekly portfolio tracking</li> <li>● Model weekly tracking of indexes</li> <li>● Model how to simulate the buying and selling stocks</li> <li>● Generate and participate in weekly current event</li> </ul>
<b>Assessments</b>		<b>Teacher Resources:</b> Textbook: Intro to Business 6e, South Western: Cengage Learning, The Bergen Record, Teacher generated binder sheets
To show evidence of meeting this standard, students may: Chapter quiz, Chapter 18-1 test, binder check, Credit Wisdom assignment, weekly assessment of stocks and indexes, weekly current event		
<b>Equipment Needed</b>		
Textbook, Interactive Whiteboard, newspaper, stock sheets, calculators, online resources		
<b>Interdisciplinary Connections</b>		
Apply knowledge, principles, and/or values to personal financial literacy, math, reading and writing. Economics also is discussed in some capacity.		

Personal Financial Literacy – Consumer Credit – Unit 5 / Cost of Credit / Credit Application and Documents – Lessons 12 & 13		
NJSLS - 21 <sup>st</sup> Century Life & Career Skills: All students will demonstrate the creative, critical thinking, collaboration, and problem-solving skills needed to function successfully as both global citizens and workers in diverse ethnic and organizational cultures. <b>9.1 Personal Financial Literacy:</b> All students will develop skills and strategies that promote personal and financial responsibility related to financial planning, savings, investment, and charitable giving in the global economy. <b>9.1.12.B.8, 9.1.12.C.3, 9.1.12.C.5-C.8.</b>		
Essential Questions	Enduring Understandings	Activities, Investigation, and Student Experiences
How much does credit really cost?  What is the credit application process?	Students will be able to calculate interest in consumer credit situations.  Students will be able to explain finance charges when using credit  Students will be able to explain the credit application process  Students will be able to describe the activities of a credit bureau  Students will be able to discuss commonly used credit documents	To assist in meeting this standard, students may: <ul style="list-style-type: none"> <li>● Engage in completing handouts: binder sheets for Chapter 18-2 &amp; 18-3</li> <li>● Create credit card comparison assignment</li> <li>● Participate in Discussion</li> <li>● Key Terms Review</li> <li>● Group Review</li> <li>● Create Student Activities and worksheets</li> <li>● Model weekly portfolio tracking</li> <li>● Model weekly tracking of indexes</li> <li>● Model how to simulate the buying and selling stocks</li> <li>● Generate and participate in weekly current event</li> </ul>
<b>Assessments</b>  To show evidence of meeting this standard, students may:		<b>Teacher Resources:</b> Textbook: Intro to Business 6e, South Western: Cengage Learning, The Bergen Record, Teacher generated binder sheets
<b>Equipment Needed</b>  Textbook, Interactive Whiteboard, newspaper, stock sheets, calculators, online resources		

<p><b>Interdisciplinary Connections</b></p>	
<p>Apply knowledge, principles, and/or values to personal financial literacy, math, reading and writing. Economics also is discussed in some capacity.</p>	

Personal Financial Literacy – Consumer Credit – Unit 5 / Protection of Credit Rights – Lesson 14		
<p><b>NJSLS - 21<sup>st</sup> Century Life &amp; Career Skills:</b> All students will demonstrate the creative, critical thinking, collaboration, and problem-solving skills needed to function successfully as both global citizens and workers in diverse ethnic and organizational cultures. <b>9.1 Personal Financial Literacy:</b> All students will develop skills and strategies that promote personal and financial responsibility related to financial planning, savings, investment, and charitable giving in the global economy. <b>9.1.12.B.8, 9.1.12.C.3, 9.1.12.C.5-C.8.</b></p>		
Essential Questions	Enduring Understandings	Activities, Investigation, and Student Experiences
What is the Equal Credit Opportunity Act and how does it protect consumers?	Students will be able to identify credit application regulations  Students will be able to explain credit use regulations  Students will be able to discuss credit problems and available assistance	To assist in meeting this standard, students may: <ul style="list-style-type: none"> <li>● Engage in completing handouts: binder sheets for Chapter 18-4</li> <li>● Create credit worksheet and scenario</li> <li>● Participate in Discussion</li> <li>● Key Terms Review</li> <li>● Group Review</li> <li>● Create Student Activities and worksheets</li> <li>● Model weekly portfolio tracking</li> <li>● Model weekly tracking of indexes</li> <li>● Model how to simulate the buying and selling stocks</li> <li>● Generate and participate in weekly current event</li> </ul>
<b>Assessments</b>		<b>Teacher Resources:</b> Textbook: Intro to Business 6e, South Western: Cengage Learning, The Bergen Record, Teacher generated binder sheets
To show evidence of meeting this standard, students may: Pass Chapter quiz, Chapter 18-4 test, binder check, Credit application worksheet and scenario, weekly assessment of stocks and indexes, weekly current event		
<b>Equipment Needed</b>		
Textbook, Interactive Whiteboard, newspaper, stock sheets, calculators, online resources		
<b>Interdisciplinary Connections</b>		
Apply knowledge, principles, and/or values to personal financial literacy, math, reading and writing. Economics also is discussed in some capacity.		

<b>Personal Financial Literacy – Insurance – Unit 6 / Vehicle Insurance / Property Insurance – Lessons 15 &amp; 16</b>		
<b>NJSLS - 21<sup>st</sup> Century Life &amp; Career Skills:</b> All students will demonstrate the creative, critical thinking, collaboration, and problem-solving skills needed to function successfully as both global citizens and workers in diverse ethnic and organizational cultures. <b>9.1 Personal Financial Literacy:</b> All students will develop skills and strategies that promote personal and financial responsibility related to financial planning, savings, investment, and charitable giving in the global economy. <b>9.1.12.G.1-G.10.</b>		
<b>Essential Questions</b>	<b>Enduring Understandings</b>	<b>Activities, Investigation, and Student Experiences</b>
What factors affect auto insurance?  What factors affect property insurance costs?	Students will be able to discuss Motor vehicle risks  Students will be able to explain auto insurance coverage  Students will be able to describe property insurance coverage  Students will be able to explain property insurance policies	To assist in meeting this standard, students may: <ul style="list-style-type: none"> <li>● Engage in completing handouts: binder sheets for Chapter 20-1 &amp; 20-2</li> <li>● Participate in Discussion</li> <li>● Internet project – develop a personal property inventory</li> <li>● Key Terms Review</li> <li>● Group Review</li> <li>● Create Student Activities and worksheets</li> <li>● Model weekly portfolio tracking</li> <li>● Model weekly tracking of indexes</li> <li>● Model how to simulate the buying and selling stocks</li> <li>● Generate and participate in weekly current event</li> </ul>
<b>Assessments</b>		<b>Teacher Resources:</b> Textbook: Intro to Business 6e, South Western: Cengage Learning, The Bergen Record, Teacher generated binder sheets
To show evidence of meeting this standard, students may: Pass Chapter quiz, Chapter 20-1 & 20-2 test, binder check, Internet assignment developing a personal property inventory, weekly assessment of stocks and indexes, weekly current event		
<b>Equipment Needed</b>		
Textbook, Interactive Whiteboard, newspaper, stock sheets, calculators, online resources		
<b>Interdisciplinary Connections</b>		

<p>Apply knowledge, principles, and/or values to personal financial literacy, math, reading and writing. Economics also is discussed in some capacity.</p>	
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Personal Financial Literacy – Insurance – Unit 6 / Life Insurance / Health Insurance – Lessons 17 & 18		
NJSL - 21 <sup>st</sup> Century Life & Career Skills: All students will demonstrate the creative, critical thinking, collaboration, and problem-solving skills needed to function successfully as both global citizens and workers in diverse ethnic and organizational cultures. <b>9.1 Personal Financial Literacy:</b> All students will develop skills and strategies that promote personal and financial responsibility related to financial planning, savings, investment, and charitable giving in the global economy. <b>9.1.12.G.1-G.10.</b>		
Essential Questions	Enduring Understandings	Activities, Investigation, and Student Experiences
What are the types of life insurance?  What is health insurance coverage?	Students will be able to discuss the principles of life insurance  Students will be able to explain the types of life insurance  Students will be able to describe the process of buying life insurance  Students will be able to describe health insurance coverage  Students will be able to discuss health insurance providers  Students will be able to explain disability and long-term care insurance	To assist in meeting this standard, students may: <ul style="list-style-type: none"> <li>● Engage in completing handouts: binder sheets for Chapter 20-3 &amp; 20-4</li> <li>● Participate in Discussion</li> <li>● Key Terms Review</li> <li>● Group Review</li> <li>● Create Student Activities and worksheets</li> <li>● Model weekly portfolio tracking</li> <li>● Model weekly tracking of indexes</li> <li>● Model how to simulate the buying and selling stocks</li> <li>● Generate and participate in weekly current event</li> </ul>
<b>Assessments</b>  To show evidence of meeting this standard, students may: Pass Chapter quiz, Chapter 20-3 & 20-4 test, binder check, weekly assessment of stocks and indexes, weekly current event		<b>Teacher Resources:</b> Textbook: Intro to Business 6e, South Western: Cengage Learning, The Bergen Record, Teacher generated binder sheets

<b>Equipment Needed</b>	
Textbook, Interactive Whiteboard, newspaper, stock sheets, calculators, online resources	
<b>Interdisciplinary Connections</b>	
Apply knowledge, principles, and/or values to personal financial literacy, math, reading and writing. Economics also is discussed in some capacity.	