

**COURSE TITLE**

Financial Literacy

**LENGTH**

Half Year  
Grades 10 - 12

**DEPARTMENT**

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**SCHOOL**

Rutherford High School

**DATE**

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## Financial Literacy

### I. Introduction/Overview/Philosophy

The purpose of this course is to have all students develop skills and strategies that promote personal and financial responsibility related to financial planning, savings, investment, and charitable giving in the global economy (New Jersey—Standard 9.1 Personal Financial Literacy) The course will explore the world of money management and finance. Students will learn how to manage their financial resources and to make informed personal financial decisions, interpret data to develop short and long-term budgetary plans, and develop knowledge related to financial and investment planning, saving instruments, risk management, and insurance. The importance of credit management and the advantages and disadvantages of various types of credit will be analyzed. Students will understand the legal rights and financial responsibilities of being a good citizen. They will discover the relationship between taxes, government programming and rights and protections granted them by municipal, state and federal law. Finally, they will explore changing economic and cultural trends present in the emerging global economy and uncover the impacts of those changes on the individual in that economy.

### II. Objectives

#### **Course Outline:**

- A. Financial Literacy
- B. What is personal finance?
- C. Defining our money personality
- D. Key Components of Financial Planning
- E. The History of Consumer Credit in the United States.
- F. Becoming money smart
  - 1. Learning the language of money
  - 2. Head knowledge versus behavior
- G. II. Saving
- H. Five Foundations for financial success
- I. Three Basic Reasons for Saving Money
  - 1. Emergency Fund
  - 2. Purchases
    - a. sinking fund
    - b. pre-authorized checking
  - 3. Building Wealth
    - a. simple interest
    - b. compound interest
    - c. Rule of 72
- J. III. Money Management
- K. Examining a paycheck
  - 1. Gross earnings versus net earnings
  - 2. Calculating net pay
  - 3. Exemptions and deductions
  - 4. Benefits and cost of compulsory government programs
  - 5. Optional deductions and the impact on income
  - 6. Benefits and perks

- 7. Progressive vs. flat tax
- L. IV. Investing
- M. The difference between saving and investing
- N. Tools/strategies for investing money
- O. Calculate interest on savings including the role of compounding
- P. Risk vs Return Ratio
- Q. Calculate income on investments
  - 1. growth
  - 2. dividends
  - 3. interest
- R. Charting investments
- S. Impact of taxes on saving and investing
- T. Charitable giving as a benefit
- U. Retirement as an investment
  - 1. Government sponsored retirement: Social Security
  - 2. Individually sponsored retirement: IRA and Roth IRA
  - 3. Employer sponsored retirement: 401k and 403b
- V. Personal Banking
  - 1. Fixed v. variable costs
  - 2. Bill paying strategies
  - 3. Comparing bank accounts
    - a. Checking account
    - b. Savings account
    - c. Certificate of deposit
    - d. Interest bearing checking account
    - e. Money market account
    - f. IRA
  - 4. Check writing
  - 5. Balancing a checkbook
  - 6. Account Overdraft
- W. Credit, Debt, and Loans
  - 1. Unsecured loans v. secured loans
  - 2. Assets
  - 3. Credit cards
    - a. Pros and cons of credit card usage
    - b. Credit scores
    - c. FICO
    - d. Credit Bureaus
    - e. Credit Card interest
    - f. Techniques for responsible credit card usage
- X. Financing Higher Education
  - 1. Forms of higher education
  - 2. Methods of financing higher education
    - a. Scholarships
    - b. Grants
    - c. College savings strategies
    - d. Federal student loans

- e. Private student loans
  - f. Issues with student loans
  - g. Student loan debt and its impact on American society
  - h. Student loan management techniques
- Y. Car Ownership
1. Financing cars
  2. Car loan pros and cons
  3. Leasing cars
    - a. Pros and cons
  4. Used car buying
  5. Car insurance
  6. Independent car ownership research
- Z. Home Ownership
1. Buying v. Renting comparison
    - a. Mortgage v. rent
    - b. Property taxes
    - c. Independent real estate research

**Student Outcomes:**

After completing this course, the student will demonstrate the ability to:

- define the steps to financial planning.
- identify factors that affect personal financial planning.
- set financial goals and develop a plan to achieve them.
- identify potential careers and the opportunity costs for the chosen careers.
- identify the advantages and disadvantages of entrepreneurship.
- read a paycheck and explain the various taxes and deductions.
- identify the various compulsory government programs associated that influence personal finance.
- prepare a budget and track income and expenses.
- explain the external factors that affect a personal budget.
- differentiate between saving and investing.
- calculate income on savings and investments.
- chart investments over time.
- define various types of credit.
- differentiate between good and bad debt.
- explain credit worthiness, credit scores and credit reports.
- identify various financial institutions and their purpose.
- define bankruptcy and explain its implications.
- discuss the advantages and disadvantages of renting versus buying a home.
- identify different types of mortgages.
- explain how to obtain financing for a mortgage.
- analyze the influence of culture on saving and investing.
- understand the impact and importance of charitable giving.
- describe the relationship between the media, investment and consumer confidence.
- understand how to be a critical consumer by using decision-making methods before purchasing a product or service.
- identify various consumer scams and describe how they work.
- identify laws that protect consumers.

- explain the relationship between the tax-payer and the government.
- compare and contrast the role of philanthropy, volunteer service and charities in community development and quality of life in a variety of cultures.
- identify federal and private sources for consumer information and consumer help.

## ***New Jersey Student Learning Standards***

### ***CAREER READY PRACTICES***

#### ***CRP1 Act as a responsible and contributing citizen and employee***

Career-ready individuals understand the obligations and responsibilities of being a member of a community, and they demonstrate this understanding every day through their interactions with others. They are conscientious of the impacts of their decisions on others and the environment around them. They think about the near-term and long-term consequences of their actions and seek to act in ways that contribute to the betterment of their teams, families, community and workplace. They are reliable and consistent in going beyond the minimum expectation and in participating in activities that serve the greater good.

#### ***CRP2 Apply appropriate academic and technical skills***

Career-ready individuals readily access and use the knowledge and skills acquired through experience and education to be more productive. They make connections between abstract concepts with real-world applications, and they make correct insights about when it is appropriate to apply the use of an academic skill in a workplace situation.

#### ***CRP4 Communicate clearly and effectively and with reason.***

Career-ready individuals communicate thoughts, ideas, and action plans with clarity, whether using written, verbal, and/or visual methods. They communicate in the workplace with clarity and purpose to make maximum use of their own and others' time. They are excellent writers; they master conventions, word choice, and organization, and use effective tone and presentation skills to articulate ideas. They are skilled at interacting with others; they are active listeners and speak clearly and with purpose. Career-ready individuals think about the audience for their communication and prepare accordingly to ensure the desired outcome.

#### ***CRP10 Plan education and career paths aligned to personal goals***

Career-ready individuals take personal ownership of their own education and career goals, and they regularly act on a plan to attain these goals. They understand their own career interests, preferences, goals, and requirements. They have perspective regarding the pathways available to them and the time, effort, experience and other requirements to pursue each, including a path of entrepreneurship. They recognize the value of each step in the education and experiential process, and they recognize that nearly all career paths require ongoing education and experience. They seek counselors, mentors, and other experts to assist in the planning and execution of career and personal goals.

#### ***CRP11 Use technology to enhance productivity***

Career-ready individuals find and maximize the productive value of existing and new technology to accomplish workplace tasks and solve workplace problems. They are flexible and adaptive in acquiring new technology. They are proficient with ubiquitous technology applications. They understand the inherent risks-personal and organizational-of technology applications, and they take actions to prevent or mitigate these risks.

**STANDARD 9.1: PERSONAL FINANCIAL LITERACY**

- 9.1.12.A.1 Differentiate among the types of taxes and employee benefits.
- 9.1.12.A.2 Differentiate between taxable and nontaxable income.
- 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.10 Demonstrate how exemptions and deductions can reduce taxable income.
- 9.1.12.A.11 Explain the relationship between government programs and services and taxation.
- 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.

**STRAND B: MONEY MANAGEMENT**

- 9.1.12.B.1 Prioritize financial decisions by systematically considering alternatives and possible consequences.
- 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.
- 9.1.12.B.3 Construct a plan to accumulate emergency “rainy day” funds.
- 9.1.12.B.4 Analyze how income and spending plans are affected by age, needs, and resources.
- 9.1.12.B.5 Analyze how changes in taxes, inflation, and personal circumstances can affect a personal budget.
- 9.1.12.B.6 Design and utilize a simulated budget to monitor progress of financial plans.
- 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.
- 9.1.12.B.8 Describe and calculate interest and fees that are applied to various forms of spending, debt, and saving.
- 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.)."
- 9.1.12.B.10 Develop a plan that uses the services of various financial institutions to meet personal and family financial goals.

**STRAND C: CREDIT AND DEBT MANAGEMENT**

- 9.1.12.C.2 Compare and compute interest and compound interest and develop an amortization table using business tools.
- 9.1.12.C.3 Compute and assess the accumulating effect of interest paid over time when using a variety of sources of credit.
- 9.1.12.C.4 Compare and contrast the advantages and disadvantages of various types of mortgages.
- 9.1.12.C.5 Analyze the information contained in a credit report and explain the importance of disputing inaccurate entries.
- 9.1.12.C.6 Explain how predictive modeling determines “credit scores.”
- 9.1.12.C.7 Analyze the rights and responsibilities of buyers and sellers under consumer protection laws.
- 9.1.12.C.8 Identify the types and characteristics of predatory lending practices (e.g., payday loans, car title loans, high-risk mortgages).

***STRAND D: PLANNING, SAVING, AND INVESTING***

- 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).
- 9.1.12.D.2 Assess the impact of inflation on economic decisions and lifestyles.
- 9.1.12.D.3 Summarize how investing builds wealth and assists in meeting long- and short-term financial goals.
- 9.1.12.D.4 Assess factors that influence financial planning.
- 9.1.12.D.5 Justify the use of savings and investment options to meet targeted goals.
- 9.1.12.D.6 Analyze processes and vehicles for buying and selling investments.
- 9.1.12.D.7 Explain the risk, return, and liquidity of various savings and investment alternatives.
- 9.1.12.D.8 Explain how government and independent financial services and products are used to achieve personal financial goals.
- 9.1.12.D.9 Relate savings and investment results to achievement of financial goals.
- 9.1.12.D.10 Differentiate among various investment products and savings vehicles and how to use them most effectively.
- 9.1.12.D.11 Assess the role of revenue-generating assets as mechanisms for accruing and managing wealth.
- 9.1.12.D.12 Compare and contrast the past and present role of government in the financial industry and in the regulation of financial markets.
- 9.1.12.D.13 Determine the impact of various market events on stock market prices and on other savings and investments.
- 9.1.12.D.14 Evaluate how taxes affect the rate of return on savings and investments.
- 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.

***STRAND E: BECOMING A CRITICAL CONSUMER***

- 9.1.12.E.2 Analyze and apply multiple sources of financial information when prioritizing financial decisions.
- 9.1.12.E.3 Determine how objective, accurate, and current financial information affects the prioritization of financial decisions.
- 9.1.12.E.4 Evaluate how media, bias, purpose, and validity affect the prioritization of consumer decisions and spending.

**III. Proficiency Levels**

This course is open to students in grades 10 through 12. It fulfills the 2.5 credit requirement in Financial, Economic, Business, and Entrepreneurial Literacy. There is no prerequisite for this course.

**IV. Methods of Assessment****Student Assessment**

The teacher will provide a variety of assessments throughout the course of each quarter. The assessments may include, but are not limited to: tests and quizzes on content, group work/projects, simulations, current event analyses, multi-media presentations, and oral presentations.

**Curriculum/Teacher Assessment**

The teacher will provide the subject area supervisor with suggestions for changes on an on-going basis.

**V. Grouping**

There is no prerequisite for this course.

**VI. Articulation/Scope & Sequence/Time Frame**

This is a half-year course. Students taking this course may be interested in taking other business-related courses electives.

**VII. Resources**

*Foundations in Personal Finance*, Lampo Licensing, Brentwood, TN, Dave Ramsey

Simulations

Videos/DVDs

Newspapers, Magazines and Other Online Periodicals

Guest Speakers

Online resources:

**Calculators:**

<https://www.statefarm.com/finances/financial-tools-resources/calculators>

**Lessons, information, and activities:**

<http://foundationsU.com>

<http://www.practicalmoneyskills.com/>

[www.handsonbanking.org](http://www.handsonbanking.org)

<http://www.pbs.org/your-life-your-money/>

<http://www.jumpstart.org/>

<http://hsfpp.nefe.org>

<http://www.nea.org/tools/lessons/resources-for-teaching-financial-literacy.html>

**VIII. Suggested Activities**

Integrate computer technology/applications/Web 2.0 and simulations.

**IX. Methodologies**

The following methods of instruction are suggested: simulations, lecture, discussion, group projects, role playing, case studies, demonstration, class presentations, current events, Web 2.0.

**X. Interdisciplinary Connections**

The course incorporates real world mathematical computations, writing skills, speaking skills, and computer applications. In addition, the study of domestic and global economics allows students to discover themes present in United States history that have impacted the present-day economy.

**XI. Differentiating Instruction for Students with Special Needs: Students with Disabilities, Students at Risk, English Language Learners, and Gifted & Talented Students**

Differentiating instruction is a flexible process that includes the planning and design of instruction, how that instruction is delivered, and how student progress is measured. Teachers recognize that students can learn in multiple ways as they celebrate students' prior knowledge. By providing appropriately challenging learning, teachers can maximize success for all students.

Differentiating in this course includes but is not limited to:



*Differentiation for Support (ELL, Special Education, Students at Risk)*

- Differentiated teacher feedback on assignments
- Study guides
- Multi-media approach to accommodate various learning styles
- Testing accommodations
- Interest-based content
- Guided note taking
- Step by step instructions
- Preferred seating
- Vocabulary practice
- Questioning to check for understanding
- Peer mentoring
- Visual aids to project problems on whiteboard
- Authentic assessments
- Graphic organizers
- Use of cognates to increase comprehension
- Use of assisted technology
- Use of prompts
- Scaffolding

*Differentiation for Enrichment*

- Tiered assignments
- Inquiry-based instruction
- Differentiated questioning
- Availability of additional resources online
- Enhanced expectations for independent study
- Supplemental reading material for independent study
- Flexible grouping
- Topic selection by interest
- Adjusting the pacing of the lesson
- Curriculum compacting
- Higher order thinking skills
- Interest based content
- Student driven
- Real-world problems and scenarios

**XII. Professional Development**

The teacher will continue to improve expertise through participation in a variety of professional development opportunities.

### XIII. Curriculum Map/Pacing Guide

Unit Topic	Time Allocated	Differentiating Instruction for Students with Disabilities, Students at Risk of School Failure, English Language Learners, & Gifted & Talented Students	Standards	Assessments
<p><b>Financial Literacy</b></p> <ul style="list-style-type: none"> <li>• What is personal finance?</li> <li>• Defining our money personality</li> <li>• Key Components to Financial Planning</li> <li>• The History of Consumer Credit in the United States</li> <li>• Becoming money smart</li> </ul>	2.5 weeks	<p><i>For Support:</i></p> <ul style="list-style-type: none"> <li>• Differentiated teacher feedback on assignments</li> <li>• Multi-media approach to accommodate various learning styles</li> <li>• Testing accommodations</li> <li>• Guided note taking</li> <li>• Step by step instructions</li> <li>• Preferred seating</li> <li>• Vocabulary practice</li> <li>• Questioning to check for understanding</li> </ul> <p><i>For Enhancement:</i></p> <ul style="list-style-type: none"> <li>• Differentiated questioning</li> <li>• Enhanced expectations for independent study</li> <li>• Availability of additional resources online</li> </ul>	<p><i>Standards:</i></p> <p>CRP2, CRP4, CRP10, CRP11 9.1.12.B.1, 9.1.12.B.3, 9.1.12.B.4, 9.1.12.D.4, 9.1.12.D.12, 9.1.12.E.3, 9.1.12.E.4</p>	<p><i>Formative Assessment:</i></p> <p>Vocabulary practice, workbook pages, teacher made assignments on money personalities, history of credit, and key components to financial planning</p> <p><i>Summative Assessment:</i></p> <p>Cumulative Quiz on vocabulary and concepts from the unit. Quizzes will include, but not be limited to, matching vocabulary, multiple choice, short answers, and/or mathematical questions.</p>

Unit Topic	Time Allocated	Differentiating Instruction for Students with Disabilities, Students at Risk of School Failure, English Language Learners, & Gifted & Talented Students	Standards	Assessments
<p><b>Saving</b></p> <ul style="list-style-type: none"> <li>• Five Foundations for financial success</li> <li>• Three Basic Reasons for Saving Money               <ul style="list-style-type: none"> <li>○ Emergency Fund</li> <li>○ Purchases</li> <li>○ Building Wealth</li> </ul> </li> </ul>	2.5 weeks	<p><i>For Support:</i></p> <ul style="list-style-type: none"> <li>• Differentiated teacher feedback on assignments</li> <li>• Study guides</li> <li>• Multi-media approach to accommodating various learning styles</li> <li>• Testing accommodations</li> <li>• Guided note taking</li> <li>• Step by step instructions</li> <li>• Preferred seating</li> <li>• Vocabulary practice</li> <li>• Questioning to check for understanding</li> </ul> <p><i>For Enhancement:</i></p> <ul style="list-style-type: none"> <li>• Availability of additional resources online</li> <li>• Enhanced expectations for independent study</li> <li>• Real-world problems and scenarios</li> </ul>	<p><i>Standards:</i></p> <p>CRP2, CRP4, CRP11 9.1.12.B.2, 9.1.12.C.2, 9.1.12.D.2, 9.1.12.D.3, 9.1.12.D.11, 9.1.12.E.2</p>	<p><i>Formative Assessment:</i></p> <p>Vocabulary practice, workbook pages, teacher made assignments on “Are Americans’ Good Savers”, Google Form and paper practice calculations on Rule of 72, simple and compound interest.</p> <p><i>Summative Assessment:</i></p> <p>Cumulative Quiz on vocabulary and concepts from the unit. Quizzes will include, but not be limited to, matching vocabulary, multiple choice, short answers, and/or mathematical questions.</p>

Unit Topic	Time Allocated	Differentiating Instruction for Students with Disabilities, Students at Risk of School Failure, English Language Learners, & Gifted & Talented Students	Standards	Assessments
<p><b>Money Management</b></p> <ul style="list-style-type: none"> <li>• Examining a paycheck               <ul style="list-style-type: none"> <li>○ Gross earnings versus net earnings</li> <li>○ Calculating net pay</li> <li>○ Exemptions and deductions</li> <li>○ Benefits and cost of compulsory government programs</li> <li>○ Optional deductions and the impact on income</li> <li>○ Benefits and perks</li> <li>○ Progressive vs. flat tax</li> </ul> </li> </ul>	2.5 weeks	<p><i>For Support:</i></p> <ul style="list-style-type: none"> <li>• Differentiated teacher feedback on assignments</li> <li>• Study guides</li> <li>• Testing accommodations</li> <li>• Guided note taking</li> <li>• Step by step instructions</li> <li>• Preferred seating</li> <li>• Vocabulary practice</li> <li>• Questioning to check for understanding</li> </ul> <p><i>For Enhancement:</i></p> <ul style="list-style-type: none"> <li>• Availability of additional resources online</li> <li>• Enhanced expectations for independent study</li> <li>• Real-world problems and scenarios</li> </ul>	<p><i>Standards:</i> CRP2, CRP10, CRP11 9.1.12.A.1, 9.1.12.A.2, 9.1.12.A.10, 9.1.12.A.11, 9.1.12.A.12, 9.1.12.B.7</p>	<p><i>Formative Assessment:</i> Vocabulary practice, handouts, teacher made practice assignments calculating net pay, taxes, deductions, and net pay.</p> <p><i>Summative Assessment:</i> Cumulative Quiz on vocabulary and concepts from the unit. Quizzes will include, but not be limited to, matching vocabulary, multiple choice, short answers, and/or mathematical questions.</p>

Unit Topic	Time Allocated	Differentiating Instruction for Students with Disabilities, Students at Risk of School Failure, English Language Learners, & Gifted & Talented Students	Standards	Assessments
<p><b>Saving versus investing</b></p> <ul style="list-style-type: none"> <li>• The difference between saving and investing</li> <li>• Calculate interest on savings including the role of compounding</li> <li>• Strategies for investing</li> <li>• Calculate interest</li> <li>• Risk vs Return Ratio</li> <li>• Calculate income on investments</li> <li>• Charting investments</li> <li>• Impact of taxes</li> <li>• Charitable giving as a benefit</li> <li>• Retirement as an investment</li> </ul>	2.5 weeks	<p><i>For Support:</i></p> <ul style="list-style-type: none"> <li>• Differentiated teacher feedback on assignments</li> <li>• Study guide</li> <li>• Multi-media approach to accommodate various learning styles</li> <li>• Testing accommodations</li> <li>• Guided note taking</li> <li>• Step by step instructions</li> <li>• Preferred seating</li> <li>• Vocabulary practice</li> <li>• Questioning to check for understanding</li> </ul> <p><i>For Enhancement:</i></p> <ul style="list-style-type: none"> <li>• Availability of additional resources online</li> <li>• Enhanced expectations for independent study</li> <li>• Inquiry-based instruction</li> <li>• Differentiated questioning</li> <li>• Real-world problems and scenarios</li> </ul>	<p><i>Standards:</i></p> <p>CRP1, CRP2, CRP11</p> <p>9.1.12.A.12, 9.1.12.B.1, 9.1.12.B.2, 9.1.12.B.4, 9.1.12.B.8, 9.1.12.B.10, 9.1.12.D.1, 9.1.12.D.3, 9.1.12.D.5, 9.1.12.D.6, 9.1.12.D.7, 9.1.12.D.8, 9.1.12.D.9, 9.1.12.D.10, 9.1.12.D.11, 9.1.12.D.13, 9.1.12.D.14, 9.1.12.D.15,</p>	<p><i>Formative Assessment:</i></p> <p>Vocabulary practice, handouts, teacher made practice assignments to discover types of investments and levels of risk when saving and investing money.</p> <p><i>Summative Assessment:</i></p> <p>Benchmark –cumulative test vocabulary and concepts from the quarter. The benchmark will include, but not be limited to, matching vocabulary, multiple choice, short answers, and/or mathematical questions.</p>

<b>Unit Topic</b>	<b>Time Allocated</b>	<b>Differentiating Instruction for Students with Disabilities, Students at Risk of School Failure, English Language Learners, &amp; Gifted &amp; Talented Students</b>	<b>Standards</b>	<b>Assessments</b>
<b>Banking</b> <ul style="list-style-type: none"> <li>• Types of Accounts</li> <li>• Check writing</li> <li>• Balancing a checkbook</li> <li>• Account overdraft</li> <li>• Fixed vs variable expenses</li> <li>• Bill paying strategies</li> </ul>	1 Week	<i>For Support:</i> <ul style="list-style-type: none"> <li>• Peer mentoring</li> <li>• Differentiated teacher feedback on assignments</li> </ul> <i>For Enhancement:</i> <ul style="list-style-type: none"> <li>• Supplemental reading material for independent study</li> <li>• Flexible grouping</li> </ul>	<i>Standards:</i> CRP1, CRP2, CRP4, CRP11 9.12.12.B.2, 9.12.12.B.3, 9.12.12.B.9	<i>Formative Assessment:</i> Classwork and homework assignments in google classroom. Fix vs. variable expenses quiz  <i>Summative Assessment:</i> Personal banking test: objective multiple-choice questions and open-ended writing prompts
<b>Credit, Debt, and Loans</b> <ul style="list-style-type: none"> <li>• Assets</li> <li>• Secured vs Unsecured Loans</li> <li>• Credit card history</li> <li>• Pros and cons of credit usage</li> <li>• Credit scores</li> <li>• Credit Bureaus</li> <li>• Credit Card Interest</li> <li>• Using credit responsibly</li> </ul>	2 weeks	<i>For Support:</i> <ul style="list-style-type: none"> <li>• Visual aids as we project problems on the whiteboard</li> <li>• Study Guides</li> </ul> <i>For Enhancement:</i> <ul style="list-style-type: none"> <li>• Tiered assignments</li> <li>• Topic selection by interest</li> </ul>	<i>Standards:</i> CRP1, CRP2, CRP4, CRP11 9.1.12.B.8, 9.1.12.C.3, 9.1.12.C.5, 9.1.12.C.6	<i>Formative Assessment:</i> Classwork and homework assignments in google classroom Credit scores quiz  <i>Summative Assessment:</i> Credit, Debt, and Loans test: objective multiple-choice questions and open-ended writing prompts

<b>Unit Topic</b>	<b>Time Allocated</b>	<b>Differentiating Instruction for Students with Disabilities, Students at Risk of School Failure, English Language Learners, &amp; Gifted &amp; Talented Students</b>	<b>Standards</b>	<b>Assessments</b>
<b>Financing Higher Education</b> <ul style="list-style-type: none"> <li>• Forms of higher education</li> <li>• Ways of paying for higher education               <ul style="list-style-type: none"> <li>○ Scholarships</li> <li>○ Grants</li> <li>○ Federal loans</li> <li>○ Private loans</li> </ul> </li> <li>• College Saving Strategies</li> <li>• Issues with student loans</li> <li>• Impact of student loans on American society</li> <li>• Student loan management techniques</li> </ul>	2 weeks	<i>For Support:</i> <ul style="list-style-type: none"> <li>• Testing accommodations</li> <li>• Authentic assessments</li> </ul> <i>For Enhancement:</i> <ul style="list-style-type: none"> <li>• Enhanced expectations for independent study</li> <li>• Adjusting the pace of the lessons</li> </ul>	<i>Standards:</i> CRP1, CRP2, CRP4, CRP11 9.1.12.A.4, 9.1.12.B.8, 9.1.12.E.2	<i>Formative Assessment:</i> Classwork and homework assignments in google classroom  <i>Summative Assessment:</i> Financing higher education research project
<b>Car Ownership</b> <ul style="list-style-type: none"> <li>• Financing cars</li> <li>• Leasing cars</li> <li>• Buying used cars</li> <li>• Car loans/interest</li> <li>• Car insurance</li> </ul>	2 weeks	<i>For Support:</i> <ul style="list-style-type: none"> <li>• Graphic organizers</li> <li>• Use of cognates to increase comprehension</li> </ul> <i>For Enhancement:</i> <ul style="list-style-type: none"> <li>• Curriculum compacting</li> <li>• Inquiry-based instruction</li> </ul>	<i>Standards:</i> CRP1, CRP2, CRP4, CRP11 9.1.12.C.7, 9.1.12.C.8	<i>Formative Assessment:</i> Classwork and homework assignments in google classroom Car ownership scenarios activity  <i>Summative Assessment:</i> Independent car ownership research project.

<b>Unit Topic</b>	<b>Time Allocated</b>	<b>Differentiating Instruction for Students with Disabilities, Students at Risk of School Failure, English Language Learners, &amp; Gifted &amp; Talented Students</b>	<b>Standards</b>	<b>Assessments</b>
<b>Home Ownership</b> <ul style="list-style-type: none"> <li>• Buying vs Renting</li> <li>• Mortgage vs rent</li> <li>• Property taxes</li> <li>• Homeowners insurance</li> </ul>	1 week	<i>For Support:</i> <ul style="list-style-type: none"> <li>• Use of assisted technology</li> <li>• Use prompts</li> </ul> <i>For Enhancement:</i> <ul style="list-style-type: none"> <li>• Independent study</li> <li>• Higher order thinking skills</li> </ul>	CRP1, CRP2, CRP4, CRP11 9.1.12.C.4, 9.1.12.C.8	<i>Formative Assessment:</i> Classwork and homework assignments in google classroom  <i>Summative Assessment:</i> Home ownership research project
<b>Budgeting and Independent Living</b> <ul style="list-style-type: none"> <li>• Why budget?</li> <li>• Process of budgeting</li> <li>• Creating a budget for independent living</li> </ul>	2 weeks	<i>For Support:</i> <ul style="list-style-type: none"> <li>• Scaffolding</li> </ul> <i>For Enhancement:</i> <ul style="list-style-type: none"> <li>• Interest-based content</li> <li>• Student-driven</li> <li>• Real-world problems and scenarios</li> </ul>	CRP1, CRP2, CRP4, CRP11 9.1.12.A.4, 9.1.12.B.5, 9.1.12.B.6, 9.1.12.D.4, 9.1.12.E.4	<i>Formative Assessment:</i> Classwork and homework assignments in google classroom Creating a budget worksheet  <i>Summative Assessment:</i> Independent living budget research project Benchmark –cumulative test on concepts from the quarter.