

COURSE TITLE

Investing and the Stock Market

LENGTH

Half Year
Grades 11 - 12

DEPARTMENT

Business Education
Barbara O'Donnell, Supervisor

SCHOOL

Rutherford High School

DATE

September 10, 2018

INVESTING AND THE STOCK MARKET

I. Introduction/Overview/Philosophy

Investing and the Stock Market is designed to introduce students to personal investment options. The course will delve into topics involving investing and savings, and familiarize students with key investment terminology. The course consists of five units: savings vehicles and understanding the difference between saving and investing, understanding a variety of investment vehicles with particular emphasis on the stock market, mutual funds, investing for retirement (social security, traditional IRAs, pension plans, Roth IRAs, 401K/403B, Roth 401K), and the role of the Federal Reserve. The intent of the course is to help students demystify the investing process, understand the basic tools of investing, and give practical experience in establishing and monitoring a portfolio. This higher-level course will enable students to prepare investment strategies for their immediate future and their career years, as well as plan for their retirement years. Problem solving and decision-making skills will be stressed.

II. Objective

Course Outline:

- A. Saving
 - 1. Definition of money
 - 2. Keys to financial success
 - a. Compounding
 - b. Rule of 72
- B. Savings vs. Investing
 - 1. Savings
 - a. Purpose of saving and ways to save
 - b. PYF principle
 - c. Characteristics of savings vehicles
 - 1. Safe
 - 2. Liquid
 - 3. Return/inflation
 - d. Savings vehicles
 - 1. Savings accounts
 - 2. Money market account
 - 3. Certificate of Deposit
 - 4. Checking account
 - 2. Investing
 - a. Purpose of investing
 - b. Characteristics of investing
 - 1. Risk
 - 2. Not liquid
 - 3. Long-term
 - c. Investment vehicles
 - 1. Stocks

2. Bonds
 3. Commodities
 4. Collectibles
 5. Real estate
 6. Mutual funds
 - d. Diversification
 - e. Relative risk pyramid
- C. The Stock Market
1. Basics of stocks
 - a. Definition of a stock
 - b. Why a company sells stock
 - c. Definition of stockholders/shareholders
 - d. Capital gains
 - e. Dividends
 - f. Types of stock
 1. Penny stock
 2. Growth stock
 3. Blue-chip stock
 - g. Stock prices
 - h. Definitions of bears, pigs, and bulls
 - i. Role of the SEC
 - j. Initial public offerings
 - k. Insider trading
 1. Parent company
 2. History of the stock market
 3. Choosing stock
 - a. Peter Lynch “common sense approach”
 - b. Warren Buffet way
 4. Markets
 - a. NYSE
 - b. AMEX
 - c. NASDAQ
 - d. Market indices
 1. DJIA
 2. NASDAQ Composite
 3. Standard and Poor’s 500
 5. Sectors and industries
 6. Examining a company
 - a. EPS
 - b. P/E ratio
 - c. ROE
 - d. Beta
 - e. Sales and earnings history
 - f. Market capitalization
 - g. Yield
 - h. Volume

7. Reading a stock table
 8. Buying and selling stock
 - a. Odd lot and round lot
 - b. Short selling
 - c. Common vs. preferred stock
 - d. Stock splits
 - e. Stockbrokers
 1. full-service
 2. discount
 - f. Types of orders
 1. Market order
 2. Limit order
 3. Stop order
 - g. Anatomy of a trade
 9. Stock Market Game (10-week game/given \$100,000 to invest)
- D. Annual Reports
1. Definition
 2. Major components
 - a. Corporate profile
 - b. Financial highlights
 - c. Letter to shareholders
 - d. Operational overview
 - e. Independent auditors report
 - f. Five-year historical financial data summary
 - g. Company directors and executive officers
 - h. Business segment information
 - i. Financial statements
 - j. Notes to financial statements
 - k. Description of the company's business
 1. Management discussion and analysis
 3. Major financial statements
 - a. Balance sheet
 1. Purpose
 2. Parts of
 - b. Income statement
 1. Purpose
 2. Parts of
 4. Corporate financial scandals
- E. Mutual Funds
1. Definition
 2. Pricing (NAV)
 3. Advantages/disadvantages
 4. Types
 - a. Load
 - b. No-load
 - c. Calculating a load and/or back-end load

5. Categories
 - a. Money market
 - b. Income
 - c. Growth and income
 - d. Growth
 - e. Value
 - f. Index
 6. Tax consequences
 - a. DRIP
 - b. Dollar cost averaging
 7. Comparing/choosing mutual funds
 - a. Prospectus
 - b. Factors to consider
 - c. NAIC mutual fund checklist
- F. Retirement Investments
1. Social Security
 - a. History
 - b. Five basic principles
 - c. Financing
 - d. Benefits
 1. Retirement
 2. Survivor
 3. Disability
 4. Medicare
 - e. IRA (Individual Retirement Plan)
 1. Definition
 2. Regulations
 - a. Tax consequences
 - b. Maximum contribution
 - c. Income limits
 - d. Withdrawals
 - i. With penalty
 - ii. Without penalty
 - f. Roth IRA
 1. Definition
 2. Eligibility
 3. Regulations
 - a. Tax consequences
 - b. Maximum contribution
 - c. Income limits
 - d. Withdrawals
 - i. With penalty
 - ii. Without penalty
 - g. Educational IRAs (Coverdell Education Savings Account)
 1. Definition
 2. Regulations

- a. Tax consequences
 - b. Maximum contribution
 - c. Income limits
 - d. Distribution of funds
 - h. IRA investments alternatives
- G. Employer Sponsored Retirement Plans
 1. 401K/403B/Roth 401K
 - a. Definition
 - b. Tax consequences
 - c. Regulations
 1. Company match
 2. Investment options
 3. Maximum contributions
 4. Vesting period
 5. Withdrawals
 - a. With penalty
 - b. Without penalty
 2. Pension plans
 - a. Definition
 - b. Regulations
- H. The Federal Reserve System
 1. Definition
 2. History
 3. Purpose
 4. Structure
 5. Impact

Student Outcomes:

After successfully completing this course, the student will:

- increase their business vocabulary
- understand the difference between savings and investing
- identify various savings and investment vehicles
- understand the risks and rewards of investing
- demonstrate an understanding of stock markets
- understand mutual funds
- be able to analyze financial data from articles, charts, and the stock tables
- understand the functions Federal Reserve System
- know the history of Social Security and benefits paid
- understand the retirement investments including IRAs, Roth IRAs, 401Ks, 403Bs, and pension plans
- be exposed to hands-on simulations to better understand the complex world of investment strategies
- be able to gather information from various sources to make informed financial decisions
- be able to communicate their research orally and in writing to the class
- be able to collaborate in online communities and use technology to solve problems, collect data, and make decisions

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.

CRP5 Consider the environmental, social and economic impacts of decisions.

Career-ready individuals understand the interrelated nature of their actions and regularly make decisions that positively impact and/or mitigate negative impact on other people, organization, and the environment. They are aware of and utilize new technologies, understandings, procedures, materials, and regulations affecting the nature of their work as it relates to the impact on the social condition, the environment and the profitability of the organization.

CRP8 Utilize critical thinking to make sense of problems and persevere in solving them.

Career-ready individuals readily recognize problems in the workplace, understand the nature of the problem, and devise effective plans to solve the problem. They are aware of problems when they occur and take action quickly to address the problem; they thoughtfully investigate the root cause of the problem prior to introducing solutions. They carefully consider the options to solve the problem. Once a solution is agreed upon, they follow through to ensure the problem is solved, whether through their own actions or the actions of others.

CRP9 Model integrity, ethical leadership and effective management.

Career-ready individuals consistently act in ways that align personal and community-held ideals and principles while employing strategies to positively influence others in the workplace. They have a clear understanding of integrity and act on this understanding in every decision. They use a variety of means to positively impact the directions and actions of a team or organization, and they apply insights into human behavior to change others' action, attitudes and/or beliefs. They recognize the near-term and long-term effects that management's actions and attitudes can have on productivity, morals and organizational culture.

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.

CRP12 Work productively in teams while using cultural global competence.

Career-ready individuals positively contribute to every team, whether formal or informal. They apply an awareness of cultural difference to avoid barriers to productive and positive interaction. They find ways to increase the engagement and contribution of all team members. They plan and facilitate effective team meetings.

TECHNOLOGY**STANDARD 8.1: EDUCATIONAL TECHNOLOGY: ALL STUDENTS WILL USE DIGITAL TOOLS TO ACCESS, MANAGE, EVALUATE, AND SYNTHESIZE INFORMATION IN ORDER TO SOLVE PROBLEMS INDIVIDUALLY AND COLLABORATIVELY AND TO CREATE AND COMMUNICATE KNOWLEDGE.**

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.A.3 Collaborate in online courses, learning communities, social networks or virtual worlds to discuss a resolution to a problem or issue.

8.1.12.A.4 - Construct a spreadsheet workbook with multiple worksheets, rename tabs to reflect the data on the worksheet, and use mathematical or logical functions, charts and data from all worksheets to convey the results.

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.

STANDARD 9.1: PERSONAL FINANCIAL LITERACY**STRAND A: INCOME AND CAREERS**

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.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.8 Describe and calculate interest and fees that are applied to various forms of spending, debt, and saving.

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.3 Summarize how investing builds wealth and assists in meeting long- and short-term financial goals.

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.13 Determine the impact of various market events on stock market prices and on other 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.

STRAND F: CIVIC FINANCIAL RESPONSIBILITY

9.1.12.F.1 Relate a country's economic system of production and consumption to building personal wealth and achieving societal responsibilities.

9.1.12.F.2 Assess the impact of emerging global economic events on financial planning.

III. Proficiency Levels

This course is open to grades 11–12.

IV. Methods of Assessment

Student Assessment

The teacher will provide a variety of assessments during the course of the year. The assessments may include but are not limited to: tests and quizzes, group work/projects, simulations, and case studies.

Curriculum/Teacher Assessment

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

V. Grouping

There are no prerequisites for this course.

VI. Articulation/Scope & Sequence/Time Frame

Course length is one semester and is offered to students in grades 11-12.

VII. Resources

- A. Competitions
 - The Stock Market Game
 - Various essay contests
- B. Guest Speakers
- C. Texts/Supplemental Reading/References
 - Wall Street Journal*
 - Websites (i.e., Yahoo Finance, Morningstar)
 - Other magazines (Forbes, Kiplinger, Smart Money, etc.)
 - Various videos as deemed necessary.

VIII. Suggested Activities

Integrate computer technology/applications, and case studies.

IX. Methodologies

The following methods of instruction are suggested: demonstration/lecture, article critiques, student collaboration, and simulations (stock market game).

X. Interdisciplinary Connections

This course emphasizes real-world math and writing skills.

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
- Student-driven
- Real-world problems and scenarios
- Re-teaching and review
- Guided note taking
- Step by step instructions
- Preferred seating

- Questioning to check for understanding
- Use of technology
- Study guide
- Instructions given verbally and in a written handout
- Cooperative learning groups
- Pre-selected sources
- References and videos available online
- Testing accommodations

Differentiation for Enrichment

- Inquiry-based instruction
- Higher-order thinking skills
- Student-driven
- Real-world problems and scenarios
- Use of technology
- Provide student with exemplars of innovative and highly conceptual works that involve greater risk-taking and complexity in their creation
- Cooperative learning groups
- Authentic assessments
- Enhanced expectations for independent study
- Exemplars of innovative and highly conceptual works that involve greater complexity in their creation.
- Additional references, videos, and other resources posted online

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>Saving vs. Investing</p> <ul style="list-style-type: none"> • Three keys to financial success • Savings characteristics and vehicles • Investing characteristics and vehicles • Diversification/ asset allocation 	3 weeks	<p><i>For Support:</i></p> <ul style="list-style-type: none"> • Differentiated teacher feedback on assignments • Student-driven • Real-world problems and scenarios • Re-teaching and review • Guided note taking • Preferred seating • Questioning to check for understanding • Use of technology • Instructions given verbally and in a written handout • Cooperative learning groups • Pre-selected sources • Testing accommodations <p><i>For Enhancement:</i></p> <ul style="list-style-type: none"> • Inquiry-based instruction • Higher-order thinking skills • Student-driven • Real-world problems and scenarios • Use of technology • Provide student with exemplars of innovative and highly conceptual works that involve greater risk-taking and complexity in their creation • Cooperative learning groups • Authentic assessments • Enhanced expectations for independent study • Exemplars of innovative and highly conceptual works that involve greater complexity in their creation. 	<p><i>Standards:</i></p> <p>CRP1, CRP2, CRP4, CRP5, CRP8, CRP9, CRP11, CRP12</p> <p>8.1.12.A.3 8.1.12.E.1 9.1.12.B.2 9.1.12.B.3 9.1.12.B.8 9.1.12.D.1 9.1.12.D.3 9.1.12.D.5 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.E.2</p>	<p><i>Formative Assessment:</i></p> <ul style="list-style-type: none"> • Weekly Current event – students summarize an article provided to them and explain how it relates to concepts discussed in class. • Classwork assignments (handouts/worksheets) to practice concepts • Essay to compare and contrast saving and investing your money. <p><i>Summative Assessment:</i></p> <p>Stock Market Game – students work collaboratively to track stock investments in a spreadsheet and write a narrative detailing and analyzing their investment research.</p> <p>Quiz – assess knowledge of vocabulary, main topics and mathematical concepts.</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>Stocks</p> <ul style="list-style-type: none"> ● Types of stocks ● Methods of choosing stocks ● Markets, segments, and industries ● Seven statistical factors to look at when deciding on a stock ● Selling short ● Odd vs. round lot 	6 weeks	<p><i>For Support:</i></p> <ul style="list-style-type: none"> ● Differentiated teacher feedback on assignments ● Student-driven ● Real-world problems and scenarios ● Re-teaching and review ● Guided note taking ● Preferred seating ● Questioning to check for understanding ● Use of technology ● Study guide (for benchmark) ● Instructions given verbally and in a written handout ● Cooperative learning groups ● References and videos available online ● Testing accommodations (for benchmark) <p><i>For Enhancement:</i></p> <ul style="list-style-type: none"> ● Inquiry-based instruction ● Higher-order thinking skills ● Student-driven ● Real-world problems and scenarios ● Use of technology ● Provide student with exemplars of innovative and highly conceptual works that involve greater risk-taking and complexity in their creation ● Cooperative learning groups ● Authentic assessments ● Enhanced expectations for independent study ● Exemplars of innovative and highly conceptual works that involve greater complexity in their creation. 	<p><i>Standards:</i></p> <p>CRP1, CRP2, CRP4, CRP5, CRP8, CRP9, CRP11, CRP12</p> <p>8.1.12.A.3 8.1.12.E.1 9.1.12.B.2 9.1.12.D.1 9.1.12.D.3 9.1.12.D.6 9.1.12.D.9 9.1.12.D.10 9.1.12.D.13 9.1.12.E.2 9.1.12.E.3</p>	<p><i>Formative Assessment:</i></p> <ul style="list-style-type: none"> ● Weekly Current event – students summarize an article provided to them and explain how it relates to concepts discussed in class. ● Classwork assignments (handouts/worksheets) to practice concepts <p><i>Summative Assessment:</i></p> <p>Stock Market Game – students work collaboratively to track stock investments in a spreadsheet and write a narrative detailing and analyzing their investment research.</p> <p>Quizzes – assess knowledge of vocabulary, main topics and mathematical concepts.</p> <p>Benchmark – cumulative test with multiple choice, vocabulary, mathematical problems, and essay 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>Mutual funds</p> <ul style="list-style-type: none"> ● NAV ● Load vs. No-Load ● Categories ● Tax Consequences ● Researching mutual funds ● Comparing and contrasting mutual funds 	6 weeks	<p><i>For Support:</i></p> <ul style="list-style-type: none"> ● Differentiated teacher feedback on assignments ● Student-driven ● Real-world problems and scenarios ● Re-teaching and review ● Guided note taking ● Step by step instructions ● Preferred seating ● Questioning to check for understanding ● Use of technology ● Instructions given verbally and in a written handout ● Cooperative learning groups ● Pre-selected sources <p><i>For Enhancement:</i></p> <ul style="list-style-type: none"> ● Inquiry-based instruction ● Higher-order thinking skills ● Student-driven ● Real-world problems and scenarios ● Use of technology ● Provide student with exemplars of innovative and highly conceptual works that involve greater risk-taking and complexity in their creation ● Cooperative learning groups ● Authentic assessments ● Enhanced expectations for independent study ● Exemplars of innovative and highly conceptual works that involve greater complexity in their creation. 	<p><i>Standards:</i></p> <p>CRP1, CRP2, CRP4, CRP5, CRP8, CRP9, CRP11, CRP12</p> <p>8.1.12.A.3 8.1.12.E.1 9.1.12.B.8 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.9 9.1.12.D.10 9.1.12.D.11 9.1.12.D.13 9.1.12.D.15 9.1.12.E.2 9.1.12.E.3</p>	<p><i>Formative Assessment:</i></p> <ul style="list-style-type: none"> ● Weekly Current event – students summarize an article provided to them and explain how it relates to concepts discussed in class. ● Classwork assignments (handouts/worksheets) to practice concepts <p><i>Summative Assessment:</i></p> <p>Stock Market Game – students work collaboratively to track stock investments in a spreadsheet and write a narrative detailing and analyzing their investment research.</p> <p>Project – “Becoming a Financial Advisor”. Students are given 3 clients scenarios. They need to research, compare, and analyze mutual funds to give their clients proper financial recommendations.</p> <p>Quizzes – assess knowledge of vocabulary, main topics and mathematical concepts.</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>Retirement</p> <ul style="list-style-type: none"> Define retirement <p>Social Security</p> <ul style="list-style-type: none"> History Principles Benefits <p>Individual Retirement Plans</p> <ul style="list-style-type: none"> Traditional IRAs Roth IRAs Educational IRAs <p>Company Sponsored Retirement</p> <ul style="list-style-type: none"> 401K 403B Pension plan Roth 401K 	3 weeks	<p><i>For Support:</i></p> <ul style="list-style-type: none"> Differentiated teacher feedback on assignments Student-driven Real-world problems and scenarios Re-teaching and review Step by step instructions Preferred seating Questioning to check for understanding Use of technology Instructions given verbally and in a written handout Pre-selected sources References and videos available online <p><i>For Enhancement:</i></p> <ul style="list-style-type: none"> Inquiry-based instruction Higher-order thinking skills Student-driven Real-world problems and scenarios Use of technology Authentic assessments Enhanced expectations for independent student Additional references, videos, and other resources posted online 	<p><i>Standards:</i></p> <p>CRP1, CRP2, CRP4, CRP8, CRP11</p> <p>8.1.12.A.3 9.1.12.A.12 9.1.12.B.2 9.1.12.B.8 9.1.12.D.1 9.1.12.D.3 9.1.12.D.5 9.1.12.D.8 9.1.12.D.9 9.1.12.D.10 9.1.12.D.11 9.1.12.D.12 9.1.12.D.15</p>	<p><i>Formative Assessment:</i></p> <ul style="list-style-type: none"> Weekly Current event – students summarize an article provided to them and explain how it relates to concepts discussed in class. Classwork assignments (handouts/worksheets) to practice concepts Comparison of Roth and Traditional IRAs. Use an online calculator to input data with different variables to see the effects on the results. <p><i>Summative Assessment:</i></p> <p>Quizzes – assess knowledge of vocabulary, main topics and mathematical concepts.</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
Federal Reserve System <ul style="list-style-type: none"> ● Roles of the Fed ● Responsibilities of the Fed ● Government's role in the economy ● Business cycle 	2 weeks	<p><i>For Support:</i></p> <ul style="list-style-type: none"> ● Student-driven ● Re-teaching and review ● Guided note taking ● Preferred seating ● Questioning to check for understanding ● Use of technology ● Study guide (for benchmark) ● Pre-selected sources ● References and videos available online ● Testing accommodations (for benchmark) <p><i>For Enhancement:</i></p> <ul style="list-style-type: none"> ● Inquiry-based instruction ● Student-driven ● Use of technology ● Additional references, videos, and other resources posted online 	<p><i>Standards:</i></p> <p>CRP1, CRP11 9.1.12.A.12 9.1.12.F.1 9.1.12.F.2</p>	<p><i>Formative Assessment:</i></p> <ul style="list-style-type: none"> ● Online videos/notes ● Discussion questions <p><i>Summative Assessment:</i></p> <p>Quiz –assess knowledge of vocabulary, main topics and mathematical concepts. Benchmark – cumulative test with multiple choice, vocabulary, mathematical problems, and essay questions.</p>