

COURSE TITLE

Your Money and You

LENGTH

One Semester
Grades 7-8

DEPARTMENT

Business Education
Barbara O'Donnell, Supervisor

SCHOOL

Union Middle School

DATE

September 10, 2018

I. Introduction/Overview/Philosophy

The economy affects every aspect of our lives—how we earn a living, how much we earn, the availability of goods and services, and our future security. It is our goal to help students develop the real-life skills they need to succeed: to be able to think and choose responsibly as consumers, savers, investors, citizens, members of the workforce, and to be effective participants in a global economy.

The Partnership for 21st Century Skills and National Council for Economic Education recommends that children be taught about the economy and money management throughout their school career beginning in kindergarten. This course is designed to allow our students to explore the world of money management and learn how to make appropriate personal economic choices, understand the role of the economy in society, and use entrepreneurial skills to enhance workplace productivity and career options.

II. Objectives

Course Outline:

A. Money Management

1. Setting financial goals
 - a. Personal savings plan (wants vs. needs)
 - b. Personal spending plan
2. Developing a personal budget
 - a. Budget for long-term, short-term, and charitable goals
 - b. Develop a system for keeping and tracking financial records
3. Understanding the legal rights and responsibilities of personal financial management
 - a. Examine ethical behaviors when making financial decisions
 - b. Relate the impact of business, government, and consumer fiscal responsibility to the economy and personal finance

B. Credit and Debt Management

1. Understanding credit
 - a. Different types of credit (credit cards, installment loans, charge cards, mortgages)
 - b. Cost of borrowing money (simple interest, compound interest)
2. Creditworthiness
 - a. Potential consequences of credit
 - b. Purpose of credit scores and credit reports
 - c. Impact of personal bankruptcy

C. Saving and Investing

1. Understanding common types of saving vehicles
 - a. Checking accounts
 - b. Certificates of Deposit
 - c. Money market accounts
 - d. Savings accounts
 - e. Debit cards/ATM
2. “Pay yourself first” concept
3. Understanding common types of investment vehicles
 - a. Stocks
 - b. Bonds

- c. Mutual funds
- D. Risk Management
 1. Understand the impact of losses associated with different types of financial risk
 2. Explain the importance of developing plans for protecting current and future assets against financial loss
 3. Understand consumer protection resources, rights, and responsibilities
- E. Career Exploration
 1. Understand the payroll process and examine the purpose of the payroll deduction process and employee benefits
 2. Identify common knowledge, skills, and abilities needed within the federal 16 career cluster pathways
 3. Evaluate personal abilities, interests, etc., and discuss how they might influence job and career selection.
 4. Relate how career choices, education choices, skills, entrepreneurship, and economic conditions affect income.
 5. Determine how income affects spending decisions and lifestyle.

Student Outcomes:

After successfully completing this course, the student will:

- develop, analyze and revise a budget
- explain how income and expenses affect the budgeting process
- define and provide examples of income, saving, taxes, gross income, and net income
- examine debt to determine if it is good or bad
- understand the concept of "pay yourself first"
- distinguish between and list advantages and disadvantages of various bank-related savings vehicles
- distinguish between and list advantages and disadvantages of various investment vehicles
- make better decisions as spenders, savers, borrowers, and managers of money
- understand concepts related to credit using basic economic analysis and decision-making skills
- identify personal likes and personality traits that will match various career choices
- understand the connection among occupation, earning potential, spending, and budgeting

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.

CRP3. Attend to personal health and financial well-being.

Career-ready individuals understand the relationship between personal health, workplace performance and personal well-being; they act on that understanding to regularly practice healthy diet, exercise and mental health activities. Career-ready individuals also take regular action to contribute to their personal financial well-being, understanding that personal financial security provides the peace of mind required to contribute more fully to their own career success.

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.

CRP6. Demonstrate creativity and innovation.

Career-ready individuals regularly think of ideas that solve problems in new and different ways, and they contribute those ideas in a useful and productive manner to improve their organization. They can consider unconventional ideas and suggestions as solutions to issues, tasks or problems, and they discern which ideas and suggestions will add greatest value. They seek new methods, practices, and ideas from a variety of sources and seek to apply those ideas to their own workplace. They take action on their ideas and understand how to bring innovation to an organization.

CRP7. Employ valid and reliable research strategies.

Career-ready individuals are discerning in accepting and using new information to make decisions, change practices or inform strategies. They use reliable research process to search for new information. They evaluate the validity of sources when considering the use and adoption of external information or practices in their workplace situation.

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.

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.

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 COLLABORATE AND TO CREATE AND COMMUNICATE KNOWLEDGE.

8.1.8.D.4 Assess the credibility and accuracy of digital content.

8.1.8.E.1 Effectively use a variety of search tools and filters in professional public databases to find information to solve a real world problem.

8.1.8.F.1 Explore a local issue, by using digital tools to collect and analyze data to identify a solution and make an informed decision.

21ST CENTURY LIFE AND CAREERS

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

- 9.1.8.A.1 Explain the meaning and purposes of taxes and tax deductions and why fees for various benefits (e.g., medical benefits) are taken out of pay.
- 9.1.8.A.2 Relate how career choices, education choices, skills, entrepreneurship, and economic conditions affect income.
- 9.1.8.A.3 Differentiate among ways that workers can improve earning power through the acquisition of new knowledge and skills.
- 9.1.8.A.4 Relate earning power to quality of life across cultures.
- 9.1.8.A.5 Relate how the demand for certain skills determines an individual's earning power.
- 9.1.8.A.6 Explain how income affects spending decisions.
- 9.1.8.A.7 Explain the purpose of the payroll deduction process, taxable income, and employee benefits.

STRAND B: MONEY MANAGEMENT

- 9.1.8.B.1 Distinguish among cash, check, credit card, and debit card.
- 9.1.8.B.2 Construct a simple personal savings and spending plan based on various sources of income.
- 9.1.8.B.3 Justify the concept of "paying yourself first" as a financial savings strategy.
- 9.1.8.B.4 Relate the concept of deferred gratification to [investment,] meeting financial goals, and building wealth.
- 9.1.8.B.5 Explain the effect of the economy on personal income, individual and family security, and consumer decisions.
- 9.1.8.B.6 Evaluate the relationship of cultural traditions and historical influences on financial practice.
- 9.1.8.B.7 Construct a budget to save for long-term, short-term, and charitable goals.
- 9.1.8.B.8 Develop a system for keeping and using financial records.
- 9.1.8.B.9 Determine the most appropriate use of various financial products and services (e.g., ATM, debit cards, credit cards, check books).
- 9.1.8.B.10 Justify safeguarding personal information when using credit cards, banking electronically, or filing forms.
- 9.1.8.B.11 Evaluate the appropriate financial institutions to assist with meeting various personal financial needs and goals.

STRAND C: CREDIT AND DEBT MANAGEMENT

- 9.1.8.C.1 Compare and contrast credit cards and debit cards and the advantages and disadvantages of using each.
- 9.1.8.C.2 Compare and contrast the financial products and services offered by different types of financial institutions.
- 9.1.8.C.3 Compare and contrast debt and credit management strategies.
- 9.1.8.C.4 Demonstrate an understanding of the terminology associated with different types of credit (e.g., credit cards, installment loans, mortgages) and compare the interest rates associated with each.
- 9.1.8.C.5 Calculate the cost of borrowing various amounts of money using different types of credit (e.g., credit cards, installment loans, mortgages).
- 9.1.8.C.6 Determine ways to leverage debt beneficially.
- 9.1.8.C.7 Determine potential consequences of using "easy access" credit (e.g., using a line of credit vs. obtaining a loan for a specific purpose).
- 9.1.8.C.8 Explain the purpose of a credit score and credit record, and summarize borrowers' credit report rights.
- 9.1.8.C.9 Summarize the causes and consequences of personal bankruptcy.
- 9.1.8.C.10 Determine when there is a need to seek credit counseling and appropriate times to utilize it.

STRAND D: PLANNING, SAVING, AND INVESTING

- 9.1.8.D.1 Determine how saving contributes to financial well-being.
- 9.1.8.D.2 Differentiate among various savings tools and how to use them most effectively.
- 9.1.8.D.3 Differentiate among various investment options.
- 9.1.8.D.4 Distinguish between income and investment growth.
- 9.1.8.D.5 Explain the economic principle of supply and demand.

STRAND E: BECOMING A CRITICAL CONSUMER

- 9.1.8.E.1 Explain what it means to be a responsible consumer and the factors to consider when making consumer decisions.
- 9.1.8.E.2 Identify personal information that should not be disclosed to others and the possible consequences of doing or not doing so.
- 9.1.8.E.3 Compare and contrast product facts versus advertising claims.
- 9.1.8.E.4 Prioritize personal wants and needs when making purchases.
- 9.1.8.E.5 Analyze interest rates and fees associated with financial services, credit cards, debit cards, and gift cards.
- 9.1.8.E.6 Compare the value of goods or services from different sellers when purchasing large quantities and small quantities.
- 9.1.8.E.7 Evaluate how fraudulent activities impact consumers, and justify the creation of consumer protection laws.
- 9.1.8.E.8 Recognize the techniques and effects of deceptive advertising.

STRAND F: CIVIC FINANCIAL RESPONSIBILITY

- 9.1.8.F.1 Explain how the economic system of production and consumption may be a means to achieve significant societal goals.
- 9.1.8.F.2 Examine the implications of legal and ethical behaviors when making financial decisions.
- 9.1.8.F.3 Relate the impact of business, government, and consumer fiscal responsibility to the economy and to personal finance.

STRAND G: INSURING AND PROTECTING

- 9.1.8.G.1 Explain why it is important to develop plans for protecting current and future personal assets against loss.
- 9.1.8.G.2 Determine criteria for deciding the amount of insurance protection needed.
- 9.1.8.G.3 Analyze the need for and value of different types of insurance and the impact of deductibles.
- 9.1.8.G.4 Evaluate the need for different types of extended warranties.

STANDARD 9.2: CAREER AWARENESS, EXPLORATION, AND PREPARATION

- 9.2.8.B.1 Research careers within the 16 Career Clusters® and determine attributes of career success.
- 9.2.8.B.2 Develop a Personalized Student Learning Plan with the assistance of an adult mentor that includes information about career areas of interest, goals and an educational plan.
- 9.2.8.B.3 Evaluate communication, collaboration, and leadership skills that can be developed through school, home, work, and extracurricular activities for use in a career.
- 9.2.8.B.4 Evaluate how traditional and nontraditional careers have evolved regionally, nationally, and globally.
- 9.2.8.B.5 Analyze labor market trends using state and federal labor market information and other resources available online.

9.2.8.B.6 Demonstrate understanding of the necessary preparation and legal requirements to enter the workforce.

9.2.8.B.7 Evaluate the impact of online activities and social media on employer decisions.

III. Proficiency Levels

This course is designed for a heterogeneous class.

IV. Methods of Assessment

Student Assessment

The teacher will provide a variety of assessments during the course of the marking period. The assessments may include but are not limited to: tests and quizzes on content covered, group work/projects, simulations, homework, and oral presentations.

Curriculum/Teacher Assessment

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

V. Grouping

Classes are grouped by grade level in a heterogeneous manner.

VI. Articulation/Scope & Sequence/Time Frame

This is a semester elective open to students without any prior requirements or prerequisites. The class meets for 56 minutes on a rotating block schedule.

VII. Resources

Money Math – http://www.treasurydirect.gov/indiv/tools/tools_moneymath.htm Students use math concepts to learn about budgets, expenses, interest, and taxes. For instance, a lesson called WallpaperWoes asks students to figure out the area of a room that needs to be wallpapered and calculate how much it will cost.

All in Business – <http://www.econedlink.org/lessons/index.php?lesson=EM376&page=teacher> This site contains lesson plans that prepare students to be entrepreneurs. You'll find activities that teach business-plan essentials, including how to figure out a business' costs and benefits. It also offers links to other Web sites that can supplement the lesson, such as the Real Planet,

Rich Kid Smart Kid – <http://www.richkidsmartkid.com/index.html> This site contains material on making profit, good debt versus bad debt, the “pay yourself first” concept, the effects of liabilities and expenses on income.

41 Activities in Basic Money Management – Students learn the basics—from reading paychecks to managing money responsibly to understanding the promises and pitfalls of credit. By performing activities

either independently or in groups, students will gain confidence and learn to make responsible decisions about earning, spending, and saving their money. JIST Publishing, 875 Montreal Way, St. Paul, MN 55102

Bills, Budgets, and Bank Accounts – Students work with every aspect of personal finances including maintaining a checking account, paying bills, making purchases, using credit and insurance, budgeting, and much more. JIST Publishing, 875 Montreal Way, St. Paul, MN 55102 <http://www.jist.com/>

Financial Literacy Activity Units – Each unit contains activities that teach financial literacy (bills, budgets, bank accounts, credit, insurance, etc.) while incorporating the following skills: reading, math, reasoning, writing, art & design, and cooperative learning. C.W. Publications PO Box 744 Sterling, IL 61081 800.554.5537 <http://www.cwpub.com/>

On Your Own – Personal finance simulation that allows students to face the day-to-day, real-life challenges of living on their own in 12 different communities. C.W. Publications, PO Box 744, Sterling, IL 61081 800.554.5537 <http://www.cwpub.com/>

Balance Track - <http://www.balancetrack.org/teensandmoney/index.html> Designed for teens, this site focuses on important financial topics, including money management, checking and savings accounts, credit cards, and investing.

National Standards in K-12 Personal Finance Education – http://www.pueblo.gsa.gov/cic_text/education/jumpstart/k-12.pdf

Money Instructor - <http://www.moneyinstructor.com/> Resources for teaching personal finance, money management, business, careers, and real life skills.

Oprah’s Debt Diet - a five-part video series in which three financial experts help families take control of their money, create a budget, etc.

Other References:

https://www.practicalmoneyskills.com/foreducators/lesson_plans/teens.php

<http://www.collegecareerlifeplanning.com/Pages/60%20Second%20Pages/Index%20K-12%20Students.html>

<http://www.k12.wa.us/secondaryeducation/careercollegereadiness/CareerReady.aspx>

<http://www.connectionsacademy.com/blog/posts/2015-02-06/Simple-Career-Awareness-Activities-and-Resources-for-Kids.aspx>

Supplies/Materials-

- 41 Activities in Basic Money Management 2nd edition (By Nancy Lobb)
- The Career Game – What Makes You Special? (Rick Trow Productions Inc.)

VIII. Suggested Activities

Integrate computer technology/applications.

Current event focused on economic issues.

IX. Methodologies

The following methods of instruction are suggested: demonstration/lecture, individual and group projects, simulations.

X. Interdisciplinary Connections

In addition to economic literacy skills and career exploration, this course emphasizes real-world math, writing, and economic literacy 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)

- Increase scaffolding
- Guided notes
- Step by step instructions
- Repetition of concept and vocabulary words (word banks)

Differentiation for Enrichment

- Decrease scaffolding
- Higher level problems solving activities and assignments
- Independent research project.

XI. 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>Credit and Debt Management</p> <ul style="list-style-type: none"> ● Cash, credit, and credit cards ● Advantages and disadvantages of using credit and cash ● How credit works and how to establish good credit ● Loans 	<p>4 weeks</p>	<p><i>For Support:</i></p> <ul style="list-style-type: none"> ● Provide highlighted credit notes for students ● Organize groups heterogeneously for banker activity, assign different roles by level ● Provide extra notes for math problems (credit scoring) ● Modified Test <p><i>For Enhancement:</i></p> <ul style="list-style-type: none"> ● Organize groups heterogeneously for banker activity, assign different roles by level ● Assign additional reading for credit card analysis and scoring. ● Assign additional reading for “What Happens in I Don’t Pay My Credit Cards” 	<p><i>Standards:</i></p> <p>9.1.8.B.1, 9.1.8.B.3, 9.1.8.B.4, 9.1.8.B.10, 9.1.8.B.11, 9.1.8.C.1, 9.1.8.C.3, 9.1.8.C.4, 9.1.8.C.5, 9.1.8.C.6, 9.1.8.C.7, 9.1.8.C.8, 9.1.8.C.9, 9.1.8.C.10, 9.1.8.E.2, 9.1.8.E.5, 9.1.8.E.7, 9.1.8.F.2</p>	<p><i>Formative Assessment:</i></p> <p>3 C’s Analysis Would I give this person Credit? --Credit scoring --Banker activity (analyze loan requests and award loans to 2 of the 4 applicants) Create your own Credit Card Analyze Credit Card Statements Act Out Charge Card Fraud Scenarios - Create a “What Happens if I Don’t Pay My Credit Card Bills” Sign Bankruptcy Reading and Discussion</p> <p><i>Summative Assessment:</i></p> <p>Credit Test</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>Banking and Paychecks</p> <ul style="list-style-type: none"> ● Checking and Savings Accounts ● Debit & credit cards ● ATM procedure ● Online banking ● Withdrawal fees ● Hourly pay, gross pay, net pay, deduction ● Types and purposes of deductions 	<p>4 weeks</p>	<p><i>For Support:</i></p> <ul style="list-style-type: none"> ● For check creation, allow students to print and trace their picture ● Modify the checkbook register, give students a partially filled in sheet. ● Modified Test <p><i>For Enhancement:</i></p> <ul style="list-style-type: none"> ● Simple and Compound Interest Activity ● U.S. minimum wage problems 	<p><i>Standards:</i></p> <p>9.1.8.A.1, 9.1.8.A.6, 9.1.8.A.7, 9.1.8.B.8, 9.1.8.B.9, 9.1.8.B.10, 9.1.8.B.11, 9.1.8.C.1, 9.1.8.C.2, 9.1.8.C.3, 9.1.8.D.1, 9.1.8.D.2, 9.1.8.E.5</p>	<p><i>Formative Assessment:</i></p> <ul style="list-style-type: none"> ● Create your own Check ● Write Checks / Deposit Slips ● Complete a Checkbook Register and End of Month Statement ● Savings – deposit and withdrawal slips, passbook entries ● Order from a restaurant menu and identify tax and tip ● ATM safety discussion ● Paycheck analysis ● Analyze hourly pay in different states ● Discuss Net vs Gross Pay <p><i>Summative Assessment:</i></p> <p>Chapter Test</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>Careers</p> <ul style="list-style-type: none"> ● Jobs vs. Careers ● College vs. Tech Options ● High School and Beyond ● Financial Aid ● College Budgets ● Career Exploration 	<p>6 weeks</p>	<p><i>For Support:</i></p> <ul style="list-style-type: none"> ● Provide questions for parent survey ● Provide multiple sources for survey (online and hand-written) ● Use Google Classroom to check up on students' career projects. ● Provide multiple check-ins during the project. <p><i>For Enhancement:</i></p> <ul style="list-style-type: none"> ● College Financial Aid Presentation ● Analysis of college costs activity 	<p><i>Standards:</i></p> <p>8.1.8.E.1, 9.1.8.A.2 , 9.1.8.A.3, 9.1.8.A.5, 9.1.8.A.6, 9.2.8.B.1, 9.2.8.B.3, 9.2.8.B.6, 9.2.8.B.7</p>	<p><i>Formative Assessment:</i></p> <p>Interview Parents</p> <ul style="list-style-type: none"> -Create a Family Career Tree -Create a Presentation About a Family Member's Job <p>Complete the Career Games Book (including the survey)</p> <ul style="list-style-type: none"> -Create a career "color" presentation <p>Read Follow Your Dreams but Have a Backup Plan</p> <ul style="list-style-type: none"> - Create a Web about your dream / backup plan <p><i>Summative Assessment:</i></p> <ul style="list-style-type: none"> ● Google Presentation of Family Member's Job ● Use the Occupational Outlook Handbook to report on 4 careers chosen in the Careers Survey

Unit Topic	Time Allocated	Differentiating Instruction for Students with Disabilities, Students at Risk of School Failure, English Language Learners, & Gifted & Talented Students	Standards	Assessments
Money Management / Personal Budgets <ul style="list-style-type: none"> • Setting financial goals • Spending & savings plans • Income and expenses • Savings • Financial records 	3 weeks	<i>For Support:</i> <ul style="list-style-type: none"> • Provide notes and math support for budget activity • Use Google Classroom to check up on students' budget and restaurant projects. • Provide multiple check-ins during the projects. <i>For Enhancement:</i> <ul style="list-style-type: none"> • Higher level problems solving activities and assignments 	<i>Standards:</i> 8.1.8.F.1, 9.1.8.A.6, 9.1.8.B.7, 9.1.8.B.8, 9.1.8.C.5, 9.1.8.D.1, 9.1.8.E.4	<i>Formative Assessment:</i> Budget Presentation and Discussion. Create a budget for a month. <ul style="list-style-type: none"> • Grocery list • Paying bills Create your own restaurant <ul style="list-style-type: none"> • Make a blueprint • 3 ads • Menu with prices • Google Presentation <i>Summative Assessment:</i> <ul style="list-style-type: none"> • Budget Presentation • Restaurant Presentation -
Becoming a Critical Consumer <ul style="list-style-type: none"> • Ad Analysis • Product Creation and marketing 	2 weeks	<i>For Support:</i> <ul style="list-style-type: none"> • Give an outline with specific deadlines for the invention project • Provide additional notes for the ad analysis <i>For Enhancement:</i> <ul style="list-style-type: none"> • Give additional notes about ads as needed 	<i>Standards:</i> 8.1.8.D.4, 9.1.8.E.1, 9.1.8.E.2, 9.1.8.E.3, 9.1.8.E.4, 9.1.8.E.8	<i>Formative Assessment:</i> Invention Project – create an invention Ad Analysis and Discussion <i>Summative Assessment:</i> Invention Commercial
Simulation of Independent Living <ul style="list-style-type: none"> • How to live independently by interviewing for jobs, selecting a job, budgeting, paying for insurance, banking, budgeting expenses, etc. 	1 week	<i>For Support:</i> <ul style="list-style-type: none"> • Assist students with the game as needed. <i>For Enhancement:</i> <ul style="list-style-type: none"> • Challenge students to play the stock market as part of the game. 	<i>Standards:</i> 9.1.8.A.2, 9.1.8.D.3, 9.1.8.D.4, 9.1.8.G.1, 9.1.8.G.2, 9.1.8.G.3	<i>Formative Assessment:</i> Play the game “On My Own”. <i>Summative Assessment:</i> Paragraph write-up of “lessons learned” in game.