



BOE Approved 8/18

Cliffside Park Public Schools

GRADE: 9 -12

Financial Literacy

Unit Name: 3-Consumer Protection

Duration: 8 weeks

Essential Questions:

Are there state and federal laws that protect consumers?
How do I get off mailing lists?
What are database profiles?

Enduring Understandings:

Identify a meaningful goals
Determine where my money comes from
Explain opportunity costs and how they might affect my personal financial decisions
Describe the strategies of financial planning
Create steps for implementing a SMART plan
the decision making process to create my financial plan
Review financial goals and preview the required criteria to plan my activity to develop my personal budget
Review anticipated income, savings and expenses
Learn how my Use budget supports my personal financial goals

Relevant Standards:

(i.e; NJSL; NGSS) NJSL: 9.1A; 9.2A; 9.2B; 9.2C 9.2E; 9.2F
Technology: NJSL Technology Literacy 8.1A, 8.1B

Interdisciplinary Connections: Math, ELA, Science, Social Studies



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Students will learn through writing assignments and class projects the connection between Financial Literacy and other core subjects.

Tier 2 Vocabulary: Authentic, Discover, Explain, Demonstrate, Investment, Privacy, Protection

Tier 3 Vocabulary: Accountant, Stock Market, Consumer, Paycheck, Savings Bank, Credit Card, Consumer Fraud, Consumer Advocate

Core Instructional Materials/Resources/Digital Tools:

i.e., specific textbooks, classroom resources, digital tools, links to websites and videos

Class participation, Computer research,

Teacher provided worksheets, Graded assignments

Websites- NJCAN, Almostrealproducts.com, Learndoeearn.com, Schmoop.com

Text-Investigating Your Career, Jordan and Crews, 2013

Sources

New Jersey Student Learning Standards (2016) - <http://www.state.nj.us/education/cccs/2016/math/standards.pdf>

New Jersey Student Learning Standards - Technology (2014) - <http://www.state.nj.us/education/cccs/2014/tech/8.pdf>

Career Ready Practices (2014) - <http://www.state.nj.us/education/cccs/2014/career/CareerReadyPractices.pdf>

Pearson enVision 2.0 (2016) - <https://www.pearsonrealize.com/index.html#/>

21st Century Themes and Skills:

(CRP/NJSLS Standards)

To apply the standards that apply copy and paste from the link. NJSLS

12 Career Ready Practices follow the link below.

<http://www.state.nj.us/education/cccs/2014/career/CareerReadyPractices.pdf>

CRP: 1,2,3,4,5



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<p>8.1 Educational Technology</p> <p>8.2 Technology Education, Engineering, Design, and Computation</p>	<p>http://www.state.nj.us/education/cccs/2014/tech/8pdf</p> <p>NJSLS: Technology Literacy 8.1A, 8.1B</p>		
<p>Assessments and Performance Tasks:</p>	<p>Formative:Class participation, Computer research, Teacher provided worksheets, Graded assignments, Individual and Group Projects</p> <p>Summative: Websites- NJCAN, Almostrealproducts.com, Learndoeearn.com, Schmoop.com Text-Investigating Your Career, Jordan and Crews, 2013</p> <p>Alternative: Essay on specific class related topic using Tier 3 Vocabulary. Interview a professional in the Financial world, then present to class.</p>		
<p>Differentiation/Accommodations/Modifications</p>			
<p>Gifted and Talented</p>	<p>English Language Learners</p>	<p>Students with Disabilities</p>	<p>504 Plans</p>



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		Students at risk of academic failures	
<p><i>(content, process, product and learning environment)</i></p> <p>Debate topics of interest / subject importance.</p> <p>Authentic listening and reading</p> <p>Use of Higher Level Questioning Techniques</p> <p>Differentiation of the presentation strategies and student expectations</p> <p>Small group work</p> <p>Students present on topic of interest and curriculum related</p>	<p>Highlight key vocabulary through close reading</p> <p>Use graphic organizers</p> <p>Modified Assignments</p> <p>Native Language Translation (peer, online assistive technology, translation device, bilingual dictionary</p> <p>Extended time to complete class work</p> <p>Differentiation of the presentation strategies and student expectations</p> <p>Small group work</p> <p>Paired Learning</p> <p>Alternative assignments</p> <p>Culturally related project based assignments</p>	<p><i>(appropriate accommodations, instructional adaptations, and/or modifications as determined by the IEP or 504 team) Such as but not limited to the following:</i></p> <p>Debate topics of interest / subject importance.</p> <p>Authentic listening and reading</p> <p>Model skills / techniques to be mastered.</p> <p>Extended time to complete class work</p> <p>Differentiation of the presentation strategies and student expectations</p> <p>Small group work</p>	



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