



BOE Approved 8/18

Cliffside Park Public Schools

GRADE: 9 -12

Financial Literacy

Unit Name: 4-Personal Finance

Duration: 8 weeks

Essential Questions:

Why is personal financial planning important?

How are financial decisions influenced by people's values, needs and wants?

How do goals help a person attain financial success?

Why does financial success look different for everyone?

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; **NJSLS; NGSS**) NJSLS 9.1A; 9.2A; 9.2B; 9.2C 9.2E; 9.2F

Technology: NJSLS Technology Literacy 8.1A, 8.1B



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Interdisciplinary Connections: Math, ELA, Science, Social Studies

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, Success, Planning

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, Learn2earn.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#/>



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21st Century Themes and Skills: (CRP/NJSLS Standards)	<u>To apply the standards that apply copy and paste from the link. NJSLS</u> 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
8.1 Educational Technology 8.2 Technology Education, Engineering, Design, and Computation	http://www.state.nj.us/education/cccs/2014/tech/8pdf NJSLS: Technology Literacy 8.1A, 8.1B
Assessments and Performance Tasks:	Formative: Class participation, Computer research, Teacher provided worksheets, Graded assignments, Individual and Group Projects Summative: Websites- NJCAN, Almostrealproducts.com, Learndoeearn.com, Schmoop.com Text-Investigating Your Career, Jordan and Crews, 2013 Alternative: Essay on specific class related topic using Tier 3 Vocabulary. Interview a professional in the Financial world, then present to class.



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Differentiation/Accommodations/Modifications			
Gifted and Talented	English Language Learners	Students with Disabilities	
		<p style="text-align: center;">504 Plans</p> <p style="text-align: center;">Students at risk of academic failures</p>	
<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>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><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>	



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Students present on topic of interest and curriculum related	Paired Learning Alternative assignments Culturally related project based assignments	Differentiation of the presentation strategies and student expectations Small group work	
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