



BOE Approved 8/18

Cliffside Park Public Schools

GRADE: 9 -12

Financial Literacy

Unit Name: 5-Financial Planning

Duration: 8 weeks

Essential Questions:

- What are SMART goals?
- How do I create and implement a financial plan?
- Do I need to monitor and change my financial plan?

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

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, Success, Planning, Monitor, Implement

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

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#/>

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, Learndoeam.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>

Differentiation/Accommodations/Modifications

Gifted and Talented	English Language Learners	Students with Disabilities	
		504 Plans	



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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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