**Personal Finance**

**High School**

**Curriculum Guide**

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**LINDEN PUBLIC SCHOOLS**

**LINDEN, NEW JERSEY**

**DANNY ROBERTOZZI, Ed. D.**

**SUPERINTENDENT**

**DENISE CLEARY**

**ASSISTANT SUPERINTENDENT**

**GREGORY GRASSO**

**SUPERVISOR OF SOCIAL STUDIES AND BUSINESS**

**The Linden Board of Education adopted the Curriculum Guide on:**

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| **February 22, 2016** |  | **Curriculum & Instruction - Item # 9** |
| **Date** |  | **Agenda Item** |
|  | | |

**EDUCATION EQUITY:** The Linden Public School District guarantees each student equal educational opportunity regardless of age, race, color, creed, religion, gender, language, affectional or sexual orientation, ancestry, national origin, marital or economic status. For Information, contact District Educational Equity Officer Alphonsina Paternostro at **(**908) 486-2800 x 8029**.**

**NONDISCRIMATION:** The Linden Public School District does not discriminate against handicapped persons in admission or access to or treatment or employment in its programs, activities, and vocational opportunities. For information contact District Public 504 Officer Jo Ann Hamilton at (908) 486-2800 x 8025.

**Linden Public Schools Vision**

The Linden Public School District is committed to developing respect for diversity, excellence in education, and a commitment to service, in order to promote global citizenship and ensure personal success for all students

**Linden Public Schools Mission**

The mission of the Linden Public School District is to promote distinction through the infinite resource that is Linden’s diversity, combined with our profound commitment to instructional excellence, so that each and every student achieves their maximum potential in an engaging, inspiring, and challenging learning environment.

**Business Department Vision**

Create future business leaders that make financial responsible decisions and follow ethical business practices.

**Business Department Mission**

To prepare students for success in the rapidly changing world of business by instilling in them leadership skills, sound ethical practices, and an awareness of the global business world they live in. The department will incorporate recognized best business practice and current business theory into instruction. As a faculty, we will continue develop and enhance our practices to reflect new and emerging educational methods. As a department we will work to establish and nurture a strong working relationship with the Linden business community in an effort to present our students with the most authentic, real-world business experience and education.

**Business Department Program Goals**

* Obtain and integrate knowledge about business in general and specific knowledge and skills within a functional area.
* Obtain general knowledge in accounting, business law, economics, finance, marketing, organizational behavior, statistics, MIS, and operations management
* Conduct qualitative and quantitative research in the functional area
* Apply cross-functional knowledge to solve concrete business problems
* Describe the responsibilities of management in relation to the organization’s goals and strategy
* Use written and oral communication effectively.
* Obtain knowledge and skills *in* effective business communication
* Frame communications to address the specific audiences
* Communicate qualitative and quantitative analyses
* Use appropriate information technology in both oral and written communication
* Employ analytical and decisions making skills to solve business problems.
* Obtain knowledge about the context of business decisions and the decision making process
* Analyze and evaluate business problems from multiple perspectives
* Make and adapt decisions in structured and unstructured environments
* Use quantitative and qualitative data in the decision process
* Develop the range of interpersonal skills needed in business settings.
* Obtain knowledge of leadership and team building skills.
* Facilitate teamwork.
* Collaborative with others to solve problems.
* Motivate and influence others.
* Work effectively in settings involving cultural and demographic diversity.
* Analyze international business environments and formulate global adaptation strategies.
* Obtain knowledge about international business environments and cross cultural differences.
* Identify and analyze major international business environment factors.
* Formulate adaptation strategies and design implementation plans in international business contexts.
* Make ethical and socially responsible choices in business and community leadership.
* Obtain knowledge of ethical, legal and social implications of management decisions.
* Apply the rules of ethical and legal conduct in student’s major area of study and in business in general.
* Make informed and principled choices in personal and professional settings.
* Explain student’s own ethical views and value orientations.
* Engage in socially responsible community activities.

1. Course Description

This course introduces students to the role of a citizen, family member, consumer, and active participant in the business world. Emphasis is placed on how an individual’s wants, needs, and values affect personal financial decisions and financial future. Topics covered include career decisions, money management, financial security, credit management, resource management, risk management, and consumer rights and responsibilities. Simulated situations representing realistic personal financial activities are integrated into the course. The Internet will be used for research to enhance various topics.

1. Course Instructional Materials
2. Standards Guiding Instruction
   1. New Jersey Core Curriculum Content Standards

<http://www.nj.gov/education/cccs/standards/6/>

* 1. Common Core State Standards

<http://www.corestandards.org/ELA-Literacy/RH/introduction>

1. Pacing Guide

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| --- | --- |
| First  Semester | Unit # 1: Income and Buying Power |
| Second  Semester | Unit # 2: Financial Planning and Risks |

1. Curriculum Guide