

Unit # 1: Income and Buying Power

Content Area: **English as a Second Language (ESL)**
Course(s): **Personal Finance**
Time Period: **First Marking Period**
Length: **5 weeks**
Status: **Published**

Unit Overview

This unit discusses income and ability to purchase items.

STAGE 1- DESIRED RESULTS

2016 New Jersey Student Learning Standards- 21st Century Life and Careers

Career Ready Practices

CRP.K-12.CRP1.1	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.
CRP.K-12.CRP2.1	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.
CRP.K-12.CRP3.1	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.
CRP.K-12.CRP4.1	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.

CRP.K-12.CRP5.1	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.
CRP.K-12.CRP6.1	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.
CRP.K-12.CRP7.1	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.
CRP.K-12.CRP8.1	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.
CRP.K-12.CRP9.1	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.
CRP.K-12.CRP10.1	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.
CRP.K-12.CRP11.1	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.
CRP.K-12.CRP12.1	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.

9.1 Personal Financial Literacy

PFL.9.1.12.A	Income and Careers
PFL.9.1.12.A.1	Differentiate among the types of taxes and employee benefits.
PFL.9.1.12.A.2	Differentiate between taxable and nontaxable income.
PFL.9.1.12.A.3	Analyze the relationship between various careers and personal earning goals.
PFL.9.1.12.A.4	Identify a career goal and develop a plan and timetable for achieving it, including educational/training requirements, costs, and possible debt.
PFL.9.1.12.A.5	Analyze how the economic, social, and political conditions of a time period can affect the labor market.
PFL.9.1.12.A.6	Summarize the financial risks and benefits of entrepreneurship as a career choice.
PFL.9.1.12.A.7	Analyze and critique various sources of income and available resources (e.g., financial assets, property, and transfer payments) and how they may substitute for earned income.
PFL.9.1.12.A.8	Analyze different forms of currency and how currency is used to exchange goods and services.
PFL.9.1.12.A.9	Analyze how personal and cultural values impact spending and other financial decisions.
PFL.9.1.12.A.10	Demonstrate how exemptions and deductions can reduce taxable income.
PFL.9.1.12.A.11	Explain the relationship between government programs and services and taxation.
PFL.9.1.12.A.12	Explain how compulsory government programs (e.g., Social Security, Medicare) provide insurance against some loss of income and benefits to eligible recipients.
PFL.9.1.12.A.13	Analyze the impact of the collective bargaining process on benefits, income, and fair labor practice.
PFL.9.1.12.B	Money Management
PFL.9.1.12.B.1	Prioritize financial decisions by systematically considering alternatives and possible consequences.
PFL.9.1.12.B.2	Compare strategies for saving and investing and the factors that influence how much should be saved or invested to meet financial goals.
PFL.9.1.12.B.3	Construct a plan to accumulate emergency “rainy day” funds.
PFL.9.1.12.B.4	Analyze how income and spending plans are affected by age, needs, and resources.
PFL.9.1.12.B.5	Analyze how changes in taxes, inflation, and personal circumstances can affect a personal budget.
PFL.9.1.12.B.6	Design and utilize a simulated budget to monitor progress of financial plans.
PFL.9.1.12.B.7	Explain the meaning of income tax, describe how it is calculated, and analyze its impact on one’s personal budget.
PFL.9.1.12.B.8	Describe and calculate interest and fees that are applied to various forms of spending, debt, and saving.
PFL.9.1.12.B.9	Research the types and characteristics of various financial organizations in the community (e.g., banks, credit unions, check-cashing stores, et. al.).
PFL.9.1.12.B.10	Develop a plan that uses the services of various financial institutions to meet personal and family financial goals.
PFL.9.1.12.C	Credit and Debt Management
PFL.9.1.12.C.1	Compare and contrast the financial benefits of different products and services offered by a variety of financial institutions.
PFL.9.1.12.C.2	Compare and compute interest and compound interest and develop an amortization table

	using business tools.
PFL.9.1.12.C.3	Compute and assess the accumulating effect of interest paid over time when using a variety of sources of credit.
PFL.9.1.12.C.4	Compare and contrast the advantages and disadvantages of various types of mortgages.
PFL.9.1.12.C.5	Analyze the information contained in a credit report and explain the importance of disputing inaccurate entries.
PFL.9.1.12.C.6	Explain how predictive modeling determines “credit scores.”
PFL.9.1.12.C.7	Analyze the rights and responsibilities of buyers and sellers under consumer protection laws.
PFL.9.1.12.C.8	Identify the types and characteristics of predatory lending practices (e.g., payday loans, car title loans, high-risk mortgages).
PFL.9.1.12.C.9	Evaluate the implications of personal and corporate bankruptcy for self and others.
PFL.9.1.12.D	Planning, Saving, and Investing
PFL.9.1.12.D.1	Calculate short- and long-term returns on various investments (e.g., stocks, bonds, mutual funds, IRAs, deferred pension plans, and so on).
PFL.9.1.12.D.2	Assess the impact of inflation on economic decisions and lifestyles.
PFL.9.1.12.D.3	Summarize how investing builds wealth and assists in meeting long- and short-term financial goals.
PFL.9.1.12.D.4	Assess factors that influence financial planning.
PFL.9.1.12.D.5	Justify the use of savings and investment options to meet targeted goals.
PFL.9.1.12.D.6	Analyze processes and vehicles for buying and selling investments.
PFL.9.1.12.D.7	Explain the risk, return, and liquidity of various savings and investment alternatives.
PFL.9.1.12.D.8	Explain how government and independent financial services and products are used to achieve personal financial goals.
PFL.9.1.12.D.9	Relate savings and investment results to achievement of financial goals.
PFL.9.1.12.D.10	Differentiate among various investment products and savings vehicles and how to use them most effectively.
PFL.9.1.12.D.11	Assess the role of revenue-generating assets as mechanisms for accruing and managing wealth.
PFL.9.1.12.D.12	Compare and contrast the past and present role of government in the financial industry and in the regulation of financial markets.
PFL.9.1.12.D.13	Determine the impact of various market events on stock market prices and on other savings and investments.
PFL.9.1.12.D.14	Evaluate how taxes affect the rate of return on savings and investments.
PFL.9.1.12.D.15	Analyze how savings, retirement plans, and other investment options help to shift current income for purposes of tax reporting and filing.
PFL.9.1.12.E	Becoming a Critical Consumer
PFL.9.1.12.E.1	Evaluate the appropriateness of different types of monetary transactions (e.g., electronic transfer, check, certified check, money order, gift card, barter) for various situations.
PFL.9.1.12.E.2	Analyze and apply multiple sources of financial information when prioritizing financial decisions.
PFL.9.1.12.E.3	Determine how objective, accurate, and current financial information affects the prioritization of financial decisions.
PFL.9.1.12.E.4	Evaluate how media, bias, purpose, and validity affect the prioritization of consumer decisions and spending.

PFL.9.1.12.E.5	Evaluate business practices and their impact on individuals, families, and societies.
PFL.9.1.12.E.6	Evaluate written and verbal contracts for essential components and for obligations of the lender and borrower.
PFL.9.1.12.E.7	Apply specific consumer protection laws to the issues they address.
PFL.9.1.12.E.8	Relate consumer fraud, including online scams and theft of employee time and goods, to laws that protect consumers.
PFL.9.1.12.E.9	Determine when credit counseling is necessary and evaluate the resources available to assist consumers who wish to use it.
PFL.9.1.12.E.10	Determine reasons for the increase of identity theft worldwide and evaluate the extent to which victims of identity theft are successful in fully restoring their personal identities.
PFL.9.1.12.F	Civic Financial Responsibility
PFL.9.1.12.F.1	Relate a country's economic system of production and consumption to building personal wealth and achieving societal responsibilities.
PFL.9.1.12.F.2	Assess the impact of emerging global economic events on financial planning.
PFL.9.1.12.F.3	Analyze how citizen decisions and actions can influence the use of economic resources to achieve societal goals and provide individual services.
PFL.9.1.12.F.4	Summarize the purpose and importance of a will.
PFL.9.1.12.F.5	Compare and contrast the role of philanthropy, volunteer service, and charities in community development and quality of life in a variety of cultures.
PFL.9.1.12.F.6	Explain the concept and forms of taxation and justify the use of taxation to fund public activities and initiatives.
PFL.9.1.12.G	Insuring and Protecting
PFL.9.1.12.G.1	Analyze risks and benefits in various financial situations.
PFL.9.1.12.G.2	Differentiate between property and liability insurance protection.
PFL.9.1.12.G.3	Compare the cost of various types of insurance (e.g., life, homeowners, motor vehicle) for the same product or service, given different liability limits and risk factors.
PFL.9.1.12.G.4	Evaluate individual and family needs for insurance protection using opportunity-cost analysis.
PFL.9.1.12.G.5	Differentiate the costs and benefits of renter's and homeowner's insurance.
PFL.9.1.12.G.6	Explain how to self-insure and how to determine when self-insurance is appropriate.
PFL.9.1.12.G.7	Determine when and why it may be appropriate for the government to provide insurance coverage, rather than private industry.

9.2 Career Awareness, Exploration, and Preparation

CAEP.9.2.12.C.1	Review career goals and determine steps necessary for attainment.
CAEP.9.2.12.C.2	Modify Personalized Student Learning Plans to support declared career goals.
CAEP.9.2.12.C.3	Identify transferable career skills and design alternate career plans.
CAEP.9.2.12.C.4	Analyze how economic conditions and societal changes influence employment trends and future education.
CAEP.9.2.12.C.5	Research career opportunities in the United States and abroad that require knowledge of world languages and diverse cultures.
CAEP.9.2.12.C.6	Investigate entrepreneurship opportunities as options for career planning and identify the knowledge, skills, abilities, and resources required for owning and managing a business.

CAEP.9.2.12.C.7	Examine the professional, legal, and ethical responsibilities for both employers and employees in the global workplace.
CAEP.9.2.12.C.8	Assess the impact of litigation and court decisions on employment laws and practices.
CAEP.9.2.12.C.9	Analyze the correlation between personal and financial behavior and employability.

9.3 Career and Technical Education- Appropriate Cluster

9.3.12.FN	Finance
9.3.12.FN.1	Utilize mathematical concepts, skills and problem solving to obtain necessary information for decision making in the finance industry.
9.3.12.FN.2	Utilize tools, strategies and systems to plan, monitor, manage and maintain the use of financial resources.
9.3.12.FN.3	Plan, staff, lead and organize human resources in finance to enhance employee productivity and job satisfaction.
9.3.12.FN.4	Determine effective tools, techniques and systems to communicate and deliver value to finance customers.
9.3.12.FN.5	Create and maintain positive, ongoing relationships with finance customers.
9.3.12.FN.6	Plan, monitor and manage day-to-day activities to ensure effective and efficient finance operations.
9.3.12.FN.7	Implement safety, health and environmental controls to ensure a safe and productive finance work workplace.
9.3.12.FN.8	Describe and follow laws, regulations and ethical standards that affect finance operations and transactions.
9.3.12.FN.9	Plan, manage and maintain the use of financial resources to protect solvency.
9.3.12.FN.10	Plan, organize and manage a finance organization/department.
9.3.12.FN.11	Plan, monitor and manage day-to-day activities required to sustain continued business functioning.
9.3.12.FN.12	Access, evaluate and disseminate financial information to enhance financial decision-making processes.
9.3.12.FN.13	Manage a financial product or service mix in order to respond to market opportunities.
9.3.12.FN.14	Employ financial risk-management strategies and techniques used to minimize business loss.

Career Pathways

9.3.12.FN-ACT	Accounting
9.3.12.FN-ACT.1	Describe and follow laws and regulations to manage accounting operations and transactions.
9.3.12.FN-ACT.3	Process, evaluate and disseminate financial information to assist business decision making.
9.3.12.FN-ACT.4	Utilize career-planning concepts, tools and strategies to explore, obtain and/or develop an accounting career.
9.3.12.FN-BF	Business Finance
9.3.12.FN-BF.1	Describe and follow laws and regulations to manage business operations and transactions

	in corporate finance.
9.3.12.FN-BF.2	Manage the use of financial resources to ensure business stability.
9.3.12.FN-BF.3	Utilize career-planning concepts, tools and strategies to explore, obtain and/or develop in a corporate finance career.
9.3.12.FN-BF.4	Employ risk-management strategies and techniques in corporate finance to minimize business loss.
9.3.12.FN-BNK	Banking Services
9.3.12.FN-BNK.1	Describe and follow laws and regulations to manage business operations and transactions in the banking services industry.
9.3.12.FN-BNK.2	Create and maintain positive, ongoing relationships with banking customers.
9.3.12.FN-BNK.3	Manage the use of financial resources to enhance banking performance.
9.3.12.FN-BNK.4	Demonstrate the use of banking technology and equipment.
9.3.12.FN-BNK.5	Plan, monitor and manage the day-to-day activities within a banking organization to ensure secure operations.
9.3.12.FN-BNK.7	Determine client needs and wants and respond through planned, personalized communication to guide purchase decisions and enhance future business opportunities in banking services.
9.3.12.FN-INS	Insurance
9.3.12.FN-INS.1	Describe and follow laws and regulations to manage business operations and transactions in the insurance industry.
9.3.12.FN-INS.2	Plan, monitor and manage day-to-day insurance organization activities.
9.3.12.FN-INS.3	Utilize career-planning concepts, tools and strategies to explore, obtain and/or develop a career in insurance.
9.3.12.FN-INS.4	Demonstrate underwriting techniques and strategies to evaluate the risk posed by potential insurance clients.
9.3.12.FN-INS.5	Determine client needs and wants and respond through planned, personalized communication to guide purchase decisions and enhance future insurance business opportunities.
9.3.12.FN-SEC	Securities & Investments
9.3.12.FN-SEC.1	Describe and follow laws and regulations to manage business operations and transactions in the securities and investments industry.
9.3.12.FN-SEC.2	Manage the use of financial resources to perform key duties in the securities and investments industry.
9.3.12.FN-SEC.3	Plan, monitor and manage day-to-day securities and investments operations.
9.3.12.FN-SEC.4	Utilize career-planning concepts, tools and strategies to explore, obtain and/or develop in a securities and investments career.
9.3.12.FN-SEC.5	Determine client needs and wants and respond through planned, personalized communication to guide purchase decisions and enhance future securities and investments opportunities.
9.3.12.FN-ACT.2	Utilize accounting tools, strategies and systems to plan, monitor, manage and maintain the use of financial resources.
9.3.12.FN-BNK.6	Utilize career-planning concepts, tools and strategies to explore, obtain and/or develop a career in banking services.

- What is the job market?
- How does education affect the amount of money you make?
- How can economy affect prices and income?
- How can you pay for college and other education programs?
- What is the economy?
- How is a loan different from a grant?
- How can you find job openings?
- How can you make yourself stand out on an interview?
- What are sources of earned income?
- What is self-employment?
- What are employee benefits?
- What is unearned income?
- What type of taxes do you pay?
- How do you benefit from paying taxes?
- What are paycheck deductions?
- What tax forms must be filed?
- What is inflation?
- What are causes of inflation?
- How do buying strategies affect prices?
- What are consumer rights?

Enduring Understanding

- The job market is always changing
- Career choice will affect your income over your lifetime.
- Decisions and choices you make, both personal and career-oriented, are based on your values and goals.

- The more education you gain, the more you can earn over your lifetime.
- Economy refers to all activities related to making and distributing goods and services in an area.
- The economy will affect your job and career in terms of earnings and job security.
- Tuition and fees are some education costs. These vary by school and program.
- There are ways to find out about job openings like contacts, social media, websites, scouts, agencies, job shadowing, and placement centers.
- First step to getting a job is to prepare a resume.
- Job applications consist of employer questions on your education and experience.
- Interviews give you a chance to sell yourself.
- Sources of earned income include wages, salaries, tips, commission and self-employment.
- Small business owners set their own hours, keep profits, and determine what the business will and will not do.
- Employee benefits include sick leave, personal leave, paid vacations, perks, group health insurance.
- Unearned income may come from private sources such as interest earned on savings and dividends paid on stock.
- Income taxes are based on income.
- Everyone benefits directly from taxes in the form of public goods and services, but not everyone benefits in proportion to taxes paid.
- Gross pay is your total salary or wages earned.
- Inflation is the increase in general price levels for goods and services measured by CPI.
- Four methods of setting prices in a market economy include cost-recovery pricing, cost-plus pricing, value-based pricing, and market-based pricing.
- To maximize purchasing power, consumers should use buying strategies before shopping, during shopping, and after shopping,
- Consumers can protect themselves by identifying deceptive practices, shopping smart, staying informed, and seeking redress.

I. Key Ideas and Concepts

II. Students Might Think.... (predictable misunderstandings)

III. Key Vocab and Terms

- Definition of: job market, skill set, hard skills, soft skills, job description, value, goal, on-the-job training, self-training, economy, market economy, demand,, supply, business cycle, tuition, financial aid, grant, subsidized student loan, scholarship, ethics, contact, social network, job shadow, headhunter, temp agency, resume, references, cover letter, job application, job interview, follow-up
- Minimum wage, overtime pay, commission, entrepreneur, benefits, disposable income, sick leave, personal leave, retirement plan, profit-sharing plan, unearned income, interest, dividends, transfer payments, in-cash payments, in-kind payments, use taxes, excise taxes, sales tax, property tax, public good, gross pay, net pay, exemption, dependent, social security tax, Medicare tax, workers' compensation, Form W-2, Form 1040EZ
- Inflation, disinflation, reflation, hyperinflation, deflation, demand-pull inflation, cost-push inflation, productivity, real-cost inflation, time value money, normal profit, cost-recovery pricing, cost-plus pricing, markup, value-based pricing, market-based pricing, rational buying, emotional buying, impulse buying, economizing, optimizing, branding strategy, discount pricing, advertising, target audience, banner ads, pop-up ads, direct advertising, customer loyalty program, transit advertising, comparison shopping, time-shifting, space-shifting, warning label, deception, bait and switch, low-balling, pyramid scheme, Ponzi scheme, pigeon drop, infomercial

Students will be able to...

- Determine central ideas or themes of a text and analyze their development
- Summarize the key supporting details and idea
- Read closely to determine what the text says to make inferences
- Cite specific text evidence when writing or speaking to support conclusions drawn from the text
- Integrate and evaluate content presented in diverse formats and media including visually and quantitatively
- Interpret words and phrases as they are used in a text, including technical, connotative and figurative meanings and analyze how specific word choices shape meaning or tone.
- Critical thinking of banking systems and why we use them

STAGE 2- EVIDENCE OF LEARNING

Formative Assessment During Lesson

- 3- Minute Pause
- A-B-C Summaries
- Analogy Prompt
- Choral Response
- Debriefing
- Exit Card / Ticket
- Hand Signals
- Idea Spinner
- Index Card Summaries
- Inside-Outside Circle Discussion (Fishbowl)
- Journal Entry
- Misconception Check
- Observation
- One Minute Essay
- One Word Summary
- Portfolio Check
- Questions & Answers
- Quiz
- Self-Assessment
- Student Conference
- Think-Pair-Share
- Web or Concept Map

Authentic Assessments- Suggested

- Critical thinking activities
- Projects with rubric
- Research job postings and salaries
- Resume writing
- Complete tax forms
- Search BBB on two companies chosen
- Research consumer protection laws and present

Traditional / Benchmark Assessments

- Classwork
- homework
- test / quizzes
- reading assignments
- case studies
- current events.

STAGE 3- LEARNING PLAN

Instructional Map

- Introduction to the Unit by looking at examples of jobs and how to apply
- Using exercises to see what students know about seeking employment
- Viewing current trends in the industry
- Projects to see key understanding
- Tests, quizzes

Modifications/Differentiation of Instruction

ESL: extended time, test modifications, study guides, alternate projects, alternative grading, alternate assignments, shortened assignments

Special Needs: extended time, test modifications, study guides, alternate projects, alternative grading, alternate assignments, shortened assignments

Extra Support: extended time, test modifications, study guides, alternate projects, alternative grading, alternate assignments, shortened assignments

Challenge: more research topics, thought provoking questions

Modification Strategies

- Extended Time
- Frequent Breaks
- Highlighted Text
- Interactive Notebook
- Modified Test
- Oral Directions
- Peer Tutoring
- Preferential Seating
- Re-Direct
- Repeated Drill / Practice
- Shortened Assignments
- Teacher Notes
- Tutorials
- Use of Additional Reference Material
- Use of Audio Resources

Differentiation Strategies

High Preparation Differentiation

- Alternative Assessments
- Choice Boards
- Games and Tournaments
- Group Investigations
- Guided Reading
- Independent Research / Project
- Interest Groups
- Learning Contracts
- Leveled Rubrics
- Literature Circles
- Multiple Intelligence Options
- Multiple Texts

- Personal Agendas
- Project Based Learning (PBL)
- Stations / Centers
- Think-Tac-Toe
- Tiered Activities / Assignments
- Varying Graphic Organizers

Low Preparation Differentiation

- Choice of Book / Activity
- Cubing Activities
- Exploration by Interest (using interest inventories)
- Flexible Grouping
- Goal Setting With Student
- Homework Options
- Jigsaw
- Mini Workshops to Re-teach or Extend Skills
- Open-ended Activities
- Think-Pair-Share by Readiness, Interest, or Learning Style
- Use of Collaboration
- Use of Reading Buddies
- Varied Journal Prompts
- Varied Product Choice
- Varied Supplemental Materials
- Work Alone / Together

Horizontal Integration- Interdisciplinary Connections

- Math- calculating information on finance information
- Language Arts- research and form presentations, reports on topics
- Social Studies- history of finance industry

Vertical Integration- Discipline Mapping

The Business department is offers students a variety of options to explore for career considerations. As a prerequisite students take either Introduction to Business or Introduction to Marketing- in both of these classes the basic principles of Business are covered along. Students are then free to choose a path that interest them most. The three tracts to choose from are Finance, Business, and Marketing.

Additional Materials
