

Personal Financial Literacy

Course Compendium

Credits: 2.5 Grades: 9, 10, 11, 12 This course fulfills financial, economic, business & entrepreneurial literacy NJ State graduation requirement.

In this course students learn how to manage their personal finances now and in the future. Areas to be covered will include work related forms and laws, taxes, budgeting, banking services, and investments.

UNITS OF STUDY*

Unit 1- Money Management

Unit 2- Borrowing

Unit 3- Earning Power

Unit 4- Investing

Unit 5- Financial Services

Unit 6- Insurance

INTERDISCIPLINARY CONNECTIONS

NJSLS Companion Standards Grades 9-12 (Reading & Writing in Science & Technical Subjects)

NJSLSA.R7. Integrate and evaluate content presented in diverse media and formats, including visually and quantitatively, as well as in words.

RH.9-10.9. Compare and contrast treatments of the same topic, or of various perspectives, in several primary and secondary sources; analyze how they relate in terms of themes and significant historical concepts.

NJSLSA.W5. Develop and strengthen writing as needed by planning, revising, editing, rewriting, or trying a new approach.

NJSLSA.W6. Use technology, including the Internet, to produce and publish writing and to interact and collaborate with others.

21st Century Life and Careers

CRP1. Act as a responsible and contributing citizen and employee.

CRP3. Attend to personal health and financial well-being.

CRP4. Communicate clearly and effectively and with reason.

CRP7. Employ valid and reliable research strategies.

CRP9. Model integrity, ethical leadership and effective management.

CRP10. Plan education and career paths aligned to personal goals.

CRP11. Use technology to enhance productivity.

CRP12. Work productively in teams while using cultural global competence

**See individual units for Pacing Guide, NJSLS Standards, Transfer Skills, Enduring Understandings, Essential Questions, Learning Objectives, Key Vocabulary, Skills, Resources, & Assessments*

Technology

8.2.12.C.4 Explain and identify interdependent systems and their functions.

8.2.12.D.6 Synthesize data, analyze trends and draw conclusions regarding the effect of a technology on the individual, society, or the environment and publish conclusions.

8.2.8.E.1 Identify ways computers are used that have had an impact across the range of human activity and within different careers where they are used.

GENERAL CONSIDERATIONS FOR DIVERSE LEARNERS

English Language Learners	Students Receiving Special Education Services	Advanced Learners
<ul style="list-style-type: none"> - Personal glossary - Text-to-speech - Extended time - Simplified / verbal instructions - Frequent breaks <p>WIDA Can Do Descriptors for Grade 9-12 WIDA Essential Actions Handbook FABRIC Paradigm Wall Township ESL Grading Protocol</p> <p>*Use WIDA Can Do Descriptors in coordination with Student Language Portraits (SLPs).</p>	<ul style="list-style-type: none"> - Small group/One to one - Additional time - Review of directions - Student restates information - Space for movement or breaks - Extra visual and verbal cues and prompts - Preferential seating - Follow a routine/schedule - Rest breaks - Verbal and visual cues regarding directions and staying on task - Checklists - Immediate feedback <p>Students receiving Special Education programming have specific goals and objectives, as well as accommodations and modifications outlined within their Individualized Education Plans (IEP) due to an identified disability and/or diagnosis. In addition to exposure to the general education curriculum, instruction is differentiated based upon the student's needs. The IEP acts as a supplemental curriculum guide inclusive of instructional strategies that support each learner.</p> <p>Considerations for Special Education Students 6-12 National Center on Universal Design for Learning - About UDL UDL Checklist UDL Key Terms</p>	<ul style="list-style-type: none"> - Use of high level academic vocabulary/texts - Problem-based learning - Preassess to condense curriculum - Interest-based research - Authentic problem-solving - Homogeneous grouping opportunities <p>Knowledge and Skill Standards in Gifted Education for All Teachers Pre-K-Grade 12 Gifted Programming Standards Gifted Programming Glossary of Terms</p>
Students with 504 Plan		
<p>Teachers are responsible for implementing designated services and strategies identified on a student's 504 Plan.</p>		
At Risk Learners / Differentiation Strategies		
<ul style="list-style-type: none"> Alternative Assessments Choice Boards Games and Tournaments Group Investigations Learning Contracts Leveled Rubrics Personal Agendas Homogeneous Grouping 	<ul style="list-style-type: none"> Independent Research & Projects Multiple Intelligence Options Project-Based Learning Varied Supplemental Activities Tiered Activities/Assignments Tiered Products Mini-Workshops to Reteach or Extend Use of Collaboration of Various Activities 	<ul style="list-style-type: none"> Exploration by Interest Flexible Grouping Goal-Setting with Students Open-Ended Activities Varied Product Choices Stations/Centers Work Alone/Together

**See individual units for Pacing Guide, NJSL Standards, Transfer Skills, Enduring Understandings, Essential Questions, Learning Objectives, Key Vocabulary, Skills, Resources, & Assessments*