



Green Brook Township School District

Stanton, Beth, Grade 5: GATE Curriculum 5*Grade 5, Gifted & Talented, District Middle Curriculum*Green Brook Township
Public Schools

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Green Brook Township School District

Stanton, Beth, Grade 5: GATE Curriculum 5 > Exploring Your Career

Grade 5, Gifted & Talented, District Middle Curriculum

Green Brook Township
Public Schools

Unit: Exploring Your Career (Week 1, 7 Weeks)

New Jersey Core Curriculum Standards

2009 CCCS: Standard 9: 21st Century Life and Careers, Grade 8 , 9.2 Personal Financial Literacy

9.2 Personal Financial Literacy: All students will develop skills and strategies that promote personal and financial responsibility related to financial planning, savings, investment, and charitable giving in the global economy.

A. Income and Careers

- 9.2.8.A.1 Relate how career choices, education choices, skills, entrepreneurship, and economic conditions affect income.
- 9.2.8.A.2 Differentiate among ways that workers can improve earning power through the acquisition of new knowledge and skills.
- 9.2.8.A.3 Relate earning power to quality of life across cultures.
- 9.2.8.A.4 Relate how the demand for certain skills determines an individual's earning power.
- 9.2.8.A.5 Explain the difference between "earned income" and "unearned income" (e.g., gifts) and why earned income is important.
- 9.2.8.A.6 Examine how labor market trends and the cost of living can affect real income, spending decisions, and lifestyle.

B. Money Management

- 9.2.8.B.4 Analyze the effect of the economy on personal income, individual and family security, and consumer decisions.

2009 CCCS: Standard 9: 21st Century Life and Careers, Grade 8 , 9.3 Career Awareness, Exploration, and Preparation

9.3 Career Awareness, Exploration, and Preparation: All students will apply knowledge about and engage in the process of career awareness, exploration, and preparation in order to navigate the globally competitive work environment of the information age.

B. Career Exploration

- 9.3.8.B.1 Develop a Personalized Student Learning Plan that includes information about career areas of interest with the assistance of adult mentors.
- 9.3.8.B.2 Identify common knowledge, skills, and abilities needed within the federal 16 Career Cluster Pathways.
- 9.3.8.B.3 Evaluate personal abilities, interests, and motivations and discuss how they might influence job and career selection.

- 9.3.8.B.9 Inventory the requirements for entering different career areas of interest using online job information, such as the federal Occupational Information Network (O*NET) or the New Jersey State Career Development Website, and determine why those requirements are needed for success in a chosen career.
- 9.3.8.B.10 Evaluate employment trends (including job outlook and wage trends) in areas of career interest using online resources, such as the federal Occupational Information Network (O*NET) or the New Jersey State Career Development Website.
- 9.3.8.B.11 Prepare a sample résumé and cover letter as part of an application for part-time or summer employment.
- 9.3.8.B.16 Relate academic achievement, as represented by high school diplomas, college degrees, and industry credentials, to employability and to potential level of income.

Description of Unit	Essential Questions
<p>In this unit, students begin to explore assigned careers, including requirements for employment, job location, and anticipated salary. Students investigate the career in terms of the current demand for the job and develop an appropriate resume to apply for their anticipated career.</p>	<ol style="list-style-type: none"> 1. How do skills, abilities, and education relate to career selection? 2. How do economic trends impact the availability of jobs? 3. How does a career effect earning, spending, and life decisions?
Knowledge	Skills
<p>Students will know that:</p> <ol style="list-style-type: none"> 1. Each career requires specific abilities, interests, and training for a person to be successful. 2. Depending on where one lives and one's career, job availability and benefits vary. 	<p>Students will be able to:</p> <ol style="list-style-type: none"> 1. Investigate the requirements for a career path. 2. Explain the anticipated earnings for a career path based on the job availability and anticipated earnings in an area. 3. Prepare an appropriate resume for their selected career path. 4. Compare the benefits of various career paths and relate their findings to educational attainment.
<p><u>Assessments</u></p>	
<p>K-W-L: How do you choose a career? Diagnostic: Self Assessment Brainstorm how careers are chosen and what students want to know about the selection of a career.</p> <p>Mapping your Career Formative: Other visual assessments</p>	

Students create a map of the United States that visually displays information on the availability of the assigned career in each state as well as the variations in earnings among states.

Create a Resume

Formative: Other written assessments

Students create a fictitious resume marketing themselves for the career they have been assigned.

Develop a Career Portfolio

Summative: Personal Project

After researching their assigned career, students create a pamphlet or portfolio detailing the different requirements for their job, including educational and training requirements, expectations for duties on the job, availability of the job, starting salary and potential for growth and advancement in the field.

Activities	Activities to Differentiate Instruction
<ul style="list-style-type: none"> • Brainstorm ideas on how people choose their careers • Use O*NET and NJ Department of Labor website to research the requirements for careers, availability of jobs, and average salaries. • Search through local newspapers and online sites for job postings. • Create a map highlighting differences in job availability and salaries throughout the United States. • Examine sample resumes for content. • Develop an appropriate resume for a career path. • Prepare a pamphlet explaining a specific job and its requirements. • Compare individual career paths with other careers in the class. 	<ul style="list-style-type: none"> • Students may select information from print resources or the Internet depending on their personal preferences. • Students may be provided with samples of resumes to guide their learning. • Students may select an alternate mode of presentation of the career information, depending on their strengths and learning styles.
Integrated/Cross-Disciplinary Instruction	Resources
<ul style="list-style-type: none"> • Coordinate with the 21st Century Skills Curriculum and school counselors to access job-related materials. 	<ul style="list-style-type: none"> • O*NET Career Exploration website: http://www.onetonline.org/ • NJ Department of Labor Career Exploration website: http://lwd.dol.state.nj.us/lpaapp/OccupationExplorer.html • Compare career information state by state: http://www.careeronestop.org/ExploreCareers/ExploreCareers.aspx <p>O*NET Career Exploration website</p>



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Green Brook Township School District

Stanton, Beth, Grade 5: GATE Curriculum 5 > Breaking Down Your Paycheck

Grade 5, Gifted & Talented, District Middle Curriculum

Green Brook Township
Public Schools
Unit: Breaking Down Your Paycheck (Week 8, 6 Weeks)
New Jersey Core Curriculum Standards
2009 CCCS: Standard 9: 21st Century Life and Careers, Grade 8 , 9.2 Personal Financial Literacy

9.2 Personal Financial Literacy: All students will develop skills and strategies that promote personal and financial responsibility related to financial planning, savings, investment, and charitable giving in the global economy.

A. Income and Careers

- 9.2.8.A.2 Differentiate among ways that workers can improve earning power through the acquisition of new knowledge and skills.
- 9.2.8.A.3 Relate earning power to quality of life across cultures.
- 9.2.8.A.4 Relate how the demand for certain skills determines an individual's earning power.
- 9.2.8.A.6 Examine how labor market trends and the cost of living can affect real income, spending decisions, and lifestyle.
- 9.2.8.A.7 Explain the purpose of the payroll deduction process, taxable income, and employee benefits.
- 9.2.8.A.8 Differentiate among the types of taxes and employee benefits.
- 9.2.8.A.9 Differentiate between taxable and nontaxable income.

B. Money Management

- 9.2.8.B.4 Analyze the effect of the economy on personal income, individual and family security, and consumer decisions.

G. Risk Management and Insurance

- 9.2.8.G.3 Explain the purpose and importance of health, disability, life, and consumer insurance protection.
- 9.2.8.G.4 Determine criteria for deciding the amount of insurance protection needed.
- 9.2.8.G.5 Analyze the need for and value of different types of insurance and the impact of deductibles.

Description of Unit






During this unit, students build upon the research they conducted in the previous unit by using the career path that was assigned to them. Based on




Essential Questions

the salary information they acquired, students examine how that salary is divided into weekly, biweekly, or monthly pay periods. Students are faced with the reality of their take-home pay versus their salary when they examine the deductions from paychecks to account for taxes, disability, insurance, Social Security, and others. Finally, students complete a mock tax form and W-4.

1. Why is the amount of money a person takes home different than his/her salary?
2. Why do people need insurance?
3. How does the government compute how much taxes to deduct for each person?

Knowledge	Skills
<p>Students will know that:</p> <ul style="list-style-type: none"> • Salary and take-home pay are different amounts and depend on a wide variety of factors. • Both the government and private companies take deductions from paychecks for a variety of reasons. • A person's lifestyle and personal factors such as marital status impact the amount of money in each deduction. • Some payroll deductions are taxable while others are not. 	<p>Students will be able to:</p> <ul style="list-style-type: none"> • Infer mathematical trends about paycheck deductions by examining multiple examples of paychecks. • Calculate the deduction amount of different items such as health insurance, taxes, and unemployment. • Assess how payroll deductions contribute to a person's quality of life.
<p><u>Assessments</u></p>	
<p>What is taken out of a paycheck? Diagnostic: Self Assessment Brainstorm to create a list of items deducted from a paycheck. Examine sample paychecks and add/edit the list.</p> <p>What is your money paying for? Formative: Other written assessments Assign each student or pair of students a different payroll deduction to research. They will determine the purpose of the deduction, the amount (percentage) of the deduction, whether the deduction is mandatory or voluntary, and the benefits that come from the deduction.</p> <p>Insurance presentations Formative: Oral Report In small groups, students research the different types of insurance that could possibly be deducted from their paychecks. The research will also include various insurance companies that may provide the services and their different rates and deductions.</p> <p>My paycheck Summative: Other visual assessments</p>	

<p>Students create personal pay stubs based on the anticipated salary for their particular jobs and reflecting all of the deductions researched and discussed in this unit. Students provide a rationale for how they determined the amount deducted for each item.</p>	
<p>Activities</p> <ul style="list-style-type: none"> • Using examples of pay stubs, students accumulate a list of various payroll deductions • Students research various paycheck deductions to determine whether they are a percentage of the salary, a flat rate, or determined by the job they perform. • Students use the W-4 calculator to determine how many deductions they would have and how they would affect their take-home pay. • Students calculate the earning difference between their projected salaries and their take-home pay. • Small groups of students research each of the types of insurance that could be deducted from one's paycheck and present to their peers the purpose of the insurance, the anticipated costs, the benefits of the insurance, and their reasoning as to why it is or is not a valuable deduction. • Complete a mock income tax form • Create a pay stub for one's assigned job reflecting the anticipated salary and all of the pertinent deductions that have been calculated based on their individual needs and positions. 	<p>Activities to Differentiate Instruction</p> <ul style="list-style-type: none"> • Students show their work when making mathematical calculations and, if necessary, use a calculator to assist in the process. • Provide multiple examples of information to help students draw connections and understand trends in data. • Allow students to present information in a format that is appropriate for their learning style.
<p>Integrated/Cross-Disciplinary Instruction</p> <p>Coordinate with the mathematics teachers for assistance in the paycheck deductions calculations.</p>	<p>Resources</p> <ul style="list-style-type: none"> • Sample W-2:  http://www.irs.gov/pub/irs-pdf/fw2.pdf • Sample Income Tax Form:  http://www.irs.gov/pub/irs-pdf/f1040.pdf • Sample W-4:  http://www.irs.gov/pub/irs-pdf/fw4.pdf • IRS Withholding Calculator:  http://www.irs.gov/Individuals/IRS-Withholding-Calculator <p> Sample W-2</p>

-  [Sample Income Tax Form](#)
-  [Sample W-4](#)
-  [IRS withholding calculator](#)

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Green Brook Township School District

Stanton, Beth, Grade 5: GATE Curriculum 5 > Maintaining a Budget

Grade 5, Gifted & Talented, District Middle Curriculum

Green Brook Township
Public Schools

Unit: Maintaining a Budget (Week 14, 10 Weeks)

New Jersey Core Curriculum Standards

2009 CCCS: Standard 9: 21st Century Life and Careers, Grade 8 , 9.2 Personal Financial Literacy

9.2 Personal Financial Literacy: All students will develop skills and strategies that promote personal and financial responsibility related to financial planning, savings, investment, and charitable giving in the global economy.

A. Income and Careers

- 9.2.8.A.1 Relate how career choices, education choices, skills, entrepreneurship, and economic conditions affect income.
- 9.2.8.A.3 Relate earning power to quality of life across cultures.
- 9.2.8.A.4 Relate how the demand for certain skills determines an individual's earning power.
- 9.2.8.A.5 Explain the difference between "earned income" and "unearned income" (e.g., gifts) and why earned income is important.
- 9.2.8.A.8 Differentiate among the types of taxes and employee benefits.

B. Money Management

- 9.2.8.B.1 Construct a simple personal savings and spending plan based on various sources of income.
- 9.2.8.B.2 Justify the concept of "paying yourself first" as a financial savings strategy.
- 9.2.8.B.3 Relate the concept of deferred gratification to investment, meeting financial goals, and building wealth.
- 9.2.8.B.4 Analyze the effect of the economy on personal income, individual and family security, and consumer decisions.
- 9.2.8.B.5 Evaluate the relationship of cultural traditions and historical influences on financial practice.
- 9.2.8.B.6 Construct a budget to save for long-term, short-term, and charitable goals.
- 9.2.8.B.7 Develop a system for keeping and using financial records.
- 9.2.8.B.8 Explain the concept of cash flow and construct cash flow statements.
- 9.2.8.B.9 Create debit and credit balance sheets and income and cash statements.
- 9.2.8.B.10 Determine the most appropriate use of various financial products and services (e.g., ATM, debit cards, credit cards, checkbooks).
- 9.2.8.B.11 Justify safeguarding personal information when using credit cards, banking electronically, or filing forms.
- 9.2.8.B.12 Evaluate the appropriate financial institutions to assist with meeting various personal financial needs and goals.

D. Planning, Saving, and Investing

- 9.2.8.D.1 Determine how saving contributes to financial well-being.
- 9.2.8.D.2 Differentiate among various savings tools and how to use them most effectively.
- 9.2.8.D.8 Assess the impact of inflation on economic decisions and lifestyles.

E. Becoming a Critical Consumer

- 9.2.8.E.1 Prioritize personal wants and needs when making purchases.
- 9.2.8.E.3 Evaluate the appropriateness of different types of monetary transactions (e.g., electronic transfer, check, certified check, money order, gift card, barter) for various situations.
- 9.2.8.E.4 Compare the value of goods or services from different sellers when purchasing large quantities and small quantities.

G. Risk Management and Insurance







- 9.2.8.G.3 Explain the purpose and importance of health, disability, life, and consumer insurance protection.
- 9.2.8.G.4 Determine criteria for deciding the amount of insurance protection needed.
- 9.2.8.G.5 Analyze the need for and value of different types of insurance and the impact of deductibles.

Description of Unit	Essential Questions
<p>During this unit, students create a comprehensive budget based upon the work completed in the first two units. In order to accomplish this, students investigate various factors that contribute to the cost of living. Based on the jobs they "hold", they seek out a place to live, estimate the costs of basic household management, including electricity/gas, water, garbage, television, and Internet. They also create a weekly grocery shopping cost analysis based upon a local grocery store's advertisement. Students analyze the additional costs they may have including a cell phone, clothing allowance, and money for leisure activities. Students consider the benefits of saving part of their income as well as their plans for the saved money. Students are introduced to alternative methods of purchasing items including credit cards, layaway, and loans.</p>	<ul style="list-style-type: none"> • Why is it important to create and adhere to a budget? • How does one create a budget? • How does one handle purchasing large items that will not fit in a monthly budget? • How are credit cards useful and harmful?
Knowledge	Skills
<p>Students will know that:</p>	<p>Students will be able to:</p>

<ul style="list-style-type: none"> • Maintaining a financial budget allows people to live within their means and save for future expenditures. • There are a variety of ways to save money including savings accounts, checking accounts, money market accounts, and CD's; each with their own benefits. • Credit cards allow people to make large purchases while paying off the balance plus interest over time. • There is a difference between wants and needs when constructing and maintaining a financial budget. 	<ul style="list-style-type: none"> • Calculate the interest and monthly payments for purchases made on a credit card. • Differentiate between the cost of purchasing groceries and cooking food and ordering out from restaurants. • Construct a household budget based on calculated take-home pay figures. • Prioritize bills and purchases to fit within a monthly budget.
<p><u>Assessments</u></p> <p>Where does the money go? Diagnostic: Self Assessment Brainstorm a list of items that you spend money on each week. In a separate column, list the items that impact your life that your parents spend money on each week. Share with a partner and/or the class to create a master list of monthly expenses.</p> <p>Credit Cards: What does it really cost? Formative: Sample Assessment Item Using age-appropriate sample expensive items (i.e. television, game console, laptops, etc.) students calculate the cost to purchase these items in two different manners: 1) with a credit card using the minimum monthly payment amount; 2) by fitting a set amount of payment into their budgets. Students also calculate the time to pay the purchase in full with the credit card and the time it would take to save the full purchase price.</p> <p>Food Budget: Eating at home vs. take out Formative: Personal Project Using online pricing from a grocery store and local take-out menus, students budget their meals for a week. They weigh the merits of eating out versus preparing their own food from a cost perspective.</p> <p>Create and Present Your Budget Summative: Personal Project Students synthesize information and skills to create a personal budget based on their take-home pay for their job. Students present their budget to the class and detail their budget rationale. They also explain if they had to omit anything that they may have wanted, but could not afford.</p>	
<p>Activities</p> <ul style="list-style-type: none"> • Brainstorm/share possible fixed costs and purchases required each month. 	<p>Activities to Differentiate Instruction</p> <ul style="list-style-type: none"> • Provide a graphic organizer for constructing a budget. • Allow the use of a calculator for math problems.

- Interview parents to inquire about financial responsibilities.
- Investigate how much items purchased on a credit card actually cost and explore different scenarios based on the time someone takes to pay off credit card purchases.
- Think-Pair-Share: What are the benefits of saving money? What types of items would you need savings to purchase?
- Research various types of savings accounts and the benefits of each.
- Create a food budget for the week and compare pricing between grocery stores and restaurants.
- Create a comprehensive monthly budget and explain reasoning for including various items while leaving other items out of the budget.

- Assist students one-on-one with difficult mathematical concepts.
- Students work at their own pace on personal projects.
- Students maintain a personal interest in the material because of the individual nature of the projects.

Integrated/Cross-Disciplinary Instruction	Resources
<ul style="list-style-type: none"> • Seek the assistance of the math teacher for help in calculations and teaching concepts such as interest and percentages. 	<ul style="list-style-type: none"> • Shoprite website:  http://www.shoprite.com/ • Wegmans website:  http://www.wegmans.com/ • Find a place to live:  http://www.apartments.com/  Shoprite: Create a grocery list online or find pricing for groceries  Wegmans: Create a grocery list  Find a place to live

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Green Brook Township School District

Stanton, Beth, Grade 5: GATE Curriculum 5 > Finding your Dream House

Grade 5, Gifted & Talented, District Middle Curriculum

Green Brook Township
Public Schools

Unit: Finding your Dream House (Week 24, 7 Weeks)

New Jersey Core Curriculum Standards

2009 CCCS: Standard 9: 21st Century Life and Careers, Grade 8 , 9.2 Personal Financial Literacy

9.2 Personal Financial Literacy: All students will develop skills and strategies that promote personal and financial responsibility related to financial planning, savings, investment, and charitable giving in the global economy.

A. Income and Careers

- 9.2.8.A.1 Relate how career choices, education choices, skills, entrepreneurship, and economic conditions affect income.
- 9.2.8.A.3 Relate earning power to quality of life across cultures.
- 9.2.8.A.6 Examine how labor market trends and the cost of living can affect real income, spending decisions, and lifestyle.

B. Money Management

- 9.2.8.B.1 Construct a simple personal savings and spending plan based on various sources of income.
- 9.2.8.B.3 Relate the concept of deferred gratification to investment, meeting financial goals, and building wealth.
- 9.2.8.B.4 Analyze the effect of the economy on personal income, individual and family security, and consumer decisions.
- 9.2.8.B.6 Construct a budget to save for long-term, short-term, and charitable goals.
- 9.2.8.B.12 Evaluate the appropriate financial institutions to assist with meeting various personal financial needs and goals.

C. Credit and Debt Management

- 9.2.8.C.1 Compare and contrast the financial products and services offered by different types of financial institutions.
- 9.2.8.C.2 Compare and contrast debt and credit management strategies.
- 9.2.8.C.3 Demonstrate an understanding of the terminology associated with different types of credit (e.g., credit cards, installment loans, mortgages) and compare the interest rates associated with each.
- 9.2.8.C.4 Calculate the cost of borrowing various amounts of money using different types of credit (e.g., credit cards, installment loans, mortgages).

D. Planning, Saving, and Investing

- 9.2.8.D.1 Determine how saving contributes to financial well-being.

E. Becoming a Critical Consumer

- 9.2.8.E.1 Prioritize personal wants and needs when making purchases.

Description of Unit	Essential Questions
Having had the opportunity to research their jobs and salaries and to analyze their spending habits, in this unit, students have the opportunity to buy a house. They determine the specifications for their dream home, research mortgage rates, places to live, and tax rates, and make decisions about their fiscal ability to purchase their dream house.	<ul style="list-style-type: none"> • Why is it important to consider a house's location when buying? • How does one balance needs and wants when making large purchases? • How does one prepare for making large investments in real estate?
Knowledge	Skills
<p>Students will know that:</p> <ul style="list-style-type: none"> • The location of a house determines the tax rate and price. Influencing factors include: the success of the local school system, the safety of the neighborhood, convenience to highways and/or mass transportation, etc. • Taxes, insurance, and mortgage rate affect the monthly payments required to purchase a house, not just the initial cost of the house. • Different types of mortgages require various amounts of down payment. 	<p>Students will be able to:</p> <ul style="list-style-type: none"> • Calculate mortgage payments based on the anticipated cost of the house. • Calculate the cost of taxes and insurance based on the anticipated cost of the house and local tax rates. • Determine the total monthly expenditure for purchasing various houses. • Justify their decision to purchase a particular house based on their desires and their budget.

Assessments**Your Dream House****Diagnostic: Self Assessment**

Brainstorm a list of items desired in students' dream houses.

Choosing a neighborhood**Formative: Personal Project**

Based on where students have secured their "jobs", they select a location where they want to purchase their dream house. Students research the area and provide reasoning as to why they want to live in this area.





Calculating the cost





Formative: Suggested Instructional/Assessment Strategies

Using varying costs of homes in several locales and different types of mortgages and tax rates, students compute the monthly costs for the house and taxes. (i.e. a \$400,000 house in Green Brook vs. a \$450,000 house in Watchung)

Searching for the perfect house**Summative: Personal Project**

Students search real estate listings in the areas that they chose to live and find three houses that meet their criteria for a "dream home", but are also affordable within their budget. Students present their perspective houses, the cost analysis for monthly payments, and a projection for when they will be able to purchase the house based on their current budgeted saving rate.

Activities	Activities to Differentiate Instruction
<ul style="list-style-type: none"> Brainstorm qualities/items that students want in their dream house Introduce vocabulary terms pertinent to home-buying including interest, mortgage, down payment, fixed-rate, variable-rate, principle. Consider collaboratively different factors that contribute to deciding where someone wants to live. Using some of these criteria, students research, select, and rationalize several towns where they are interested in purchasing a house. Using the New Jersey tax rate website, calculate several examples of taxes for areas in which students are interested in buying. Search real estate listings for the areas students identified as possible neighborhoods for their new house. Create a comprehensive presentation for three possible home purchases. 	<ul style="list-style-type: none"> Assist students one-on-one with difficult mathematical concepts. Students will work at their own pace on personal projects. Provide multiple examples of information to help students draw connections and understand trends in data. Allow students to present information in a format that is suitable for their learning style. Students may choose to obtain information from print resources or the Internet, depending on their personal preferences.
Integrated/Cross-Disciplinary Instruction	Resources
<ul style="list-style-type: none"> Enlist the support of the math teacher in working on percentages, calculations, and interest rates. 	<ul style="list-style-type: none"> New Jersey Tax Rates:  http://www.state.nj.us/treasury/taxation/lpt/taxrate.shtml Mortgage Rates:  http://www.bankrate.com/mortgage.aspx Real estate listings:  http://www.realestate.com/ Real estate listings:  http://www.realtor.com/

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Green Brook Township School District

Stanton, Beth, Grade 5: GATE Curriculum 5 > Funding Life Changes

Grade 5, Gifted & Talented, District Middle Curriculum

Green Brook Township
Public Schools

Unit: Funding Life Changes (Week 31, 9 Weeks)

New Jersey Core Curriculum Standards

2009 CCCS: Standard 9: 21st Century Life and Careers, Grade 8 , 9.2 Personal Financial Literacy

9.2 Personal Financial Literacy: All students will develop skills and strategies that promote personal and financial responsibility related to financial planning, savings, investment, and charitable giving in the global economy.

A. Income and Careers

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- 9.2.8.A.3 Relate earning power to quality of life across cultures.
- 9.2.8.A.4 Relate how the demand for certain skills determines an individual's earning power.
- 9.2.8.A.5 Explain the difference between "earned income" and "unearned income" (e.g., gifts) and why earned income is important.

B. Money Management

- 9.2.8.B.12 Evaluate the appropriate financial institutions to assist with meeting various personal financial needs and goals.

C. Credit and Debt Management

- 9.2.8.C.4 Calculate the cost of borrowing various amounts of money using different types of credit (e.g., credit cards, installment loans, mortgages).

2009 CCCS: Standard 9: 21st Century Life and Careers, Grade 8 , 9.3 Career Awareness, Exploration, and Preparation

9.3 Career Awareness, Exploration, and Preparation: All students will apply knowledge about and engage in the process of career awareness, exploration, and preparation in order to navigate the globally competitive work environment of the information age.

B. Career Exploration

- 9.3.8.B.1 Develop a Personalized Student Learning Plan that includes information about career areas of interest with the assistance of adult mentors.
- 9.3.8.B.2 Identify common knowledge, skills, and abilities needed within the federal 16 Career Cluster Pathways.




- 9.3.8.B.3 Evaluate personal abilities, interests, and motivations and discuss how they might influence job and career selection.
- 9.3.8.B.9 Inventory the requirements for entering different career areas of interest using online job information, such as the federal Occupational Information Network (O*NET) or the New Jersey State Career Development Website, and determine why those requirements are needed for success in a chosen career.
- 9.3.8.B.10 Evaluate employment trends (including job outlook and wage trends) in areas of career interest using online resources, such as the federal Occupational Information Network (O*NET) or the New Jersey State Career Development Website.
- 9.3.8.B.16 Relate academic achievement, as represented by high school diplomas, college degrees, and industry credentials, to employability and to potential level of income.

Description of Unit	Essential Questions
<p>In the beginning units of this curriculum, students were assigned a random career to research. Based on this career and accompanying salary guide, students constructed a lifestyle that they were able to support in the budgets they built. Students then started planning for their futures by examining the real estate market and planning to purchase a house. At this point, many students may be realizing that the jobs they were assigned do not provide the financial security that they need for the lifestyle that they desire.</p> <p>Within this final unit, students will have the chance to change their career paths to one about which they are more passionate or simply to one that may provide them with a larger income. As a result, students will research the career software to find information on alternative careers. Once an alternate career is selected, students will gather the skills and knowledge necessary to achieve this new career target. Students will research how to obtain the necessary credentials, and analyze the cost, both in time and money, of pursuing their new career goals. Ultimately, they will create a plan of action to meet their new career goals or to alter or supplement their current finances to achieve the lifestyles they desire.</p>	<ul style="list-style-type: none"> • How do one's career choices impact one's life? • How can education improve one's life? • How does changing one's career affect one's life?
Knowledge	Skills
Students will know that:	Students will be able to:

<ul style="list-style-type: none"> • One's career choice will impact one's finances and lifestyle. • Many careers require specialized training or education. • Specialized training or higher education require a commitment of time and money from an individual. 	<ul style="list-style-type: none"> • Evaluate their current budget and time requirements and make adjustments as needed/desired. • Investigate the requirements for a specific career path. • Calculate the cost of education/training.
<p><u>Assessments</u></p> <p>Is my current career meeting my needs? Diagnostic: Self Assessment Students reflect on the work they have completed throughout the year to determine if their current career and salary are meeting their needs/wants. If there is a discrepancy, students determine the salary necessary to meet their needs/wants.</p> <p>What do I really want to do? Formative: Personal Project Students research alternative careers that may better satisfy their life goals.</p> <p>Can I get a better education? Formative: Personal Project Students research various institutions for achieving the educational requirements of their new career. They consider how the financial and time commitments align with their current schedule and budget.</p> <p>This is my life! Summative: Personal Project Students create a visual presentation (poster, PowerPoint, Prezi, etc.) of the culmination of their work for the year. The presentation must detail the transition from their former job/career to their new job/career. It must also highlight the home that they selected and the financial decisions that made the transition possible.</p>	
<p>Activities</p> <ul style="list-style-type: none"> • Budget analysis - Students re-evaluate the budget they have worked on throughout the school year with an eye on making a career change. 	<p>Activities to Differentiate Instruction</p> <ul style="list-style-type: none"> • Assist students one-on-one with difficult mathematical concepts. • Students will work at their own pace on personal projects. • Allow students to present information in a format that is aligned to their learning style.

- Career research - Students assess alternative careers in light of personal interests, skills, and hobbies as well as career alternatives that will net them a higher salary.
- Cost of education - Students research local programs that will help them attain the educational requirements of their new career. They consider the time commitment and the cost of these programs and see if they can align them with their budget. (Questions to consider: Have they saved enough money? Will they take out a loan? Does their current job offer tuition reimbursement? Will they have the time to maintain their current job and take the requisite courses?)
- Culminating visual project

- Allow students to utilize information from print or web resources depending on their personal preferences.

Integrated/Cross-Disciplinary Instruction	Resources
<ul style="list-style-type: none"> • Coordinate with the 21st Century Curriculum and school counselor to access career-related materials. 	<ul style="list-style-type: none"> • O*NET Career Exploration website:  http://www.onetonline.org/ • NJ Department of Labor Career Exploration website:  http://lwd.dol.state.nj.us/lpaapp/OccupationExplorer.html • Compare career information state by state:  http://www.careeronestop.org/ExploreCareers/ExploreCareers.aspx

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