Unit 4: Borrowing Money and Independent Living

Content Area: **21st Century Life and Careers**
Course(s): **21st Century Life and Careers**
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Title Section

Department of Curriculum and Instruction

Belleville Public Schools

Curriculum Guide

Unit 4: Borrowing Money and Independent Living

21st Century Life and Careers

Belleville Board of Education

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Unit Overview

In Unit 4 21st Career Skills Students will cover the following topics:

Credit Advantages and Disadvantages

Credit Score

Credit Cards

Interest Home Loans

Renting vs. Buying

Student Loans

Car Loans

Housing Plan

Apartment Living

NJSLS

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.
TECH.8.1.12.A.1	Create a personal digital portfolio which reflects personal and academic interests, achievements, and career aspirations by using a variety of digital tools and resources.
TECH.8.1.12.A.CS1	Understand and use technology systems.
TECH.8.1.12.A.CS2	Select and use applications effectively and productively.

Exit Skills

By the End of Unit 4: Borrowing Money and Independent Living students will be able to ...

1. Define credit
2. Understand the positive and negative ramifications of credit
3. Identify the process of applying for and obtaining credit
4. Understand the importance of having a good credit score
5. List the factors that both positively and negatively influence a credit score
6. Differentiate various types of loans
7. Have the ability to research and compare housing costs
8. Create a plan of action on how to reach independent housing goals

Enduring Understanding

1. The ability to obtain and use credit is a crucial part of being financially literate

2. Credit and debt management is a crucial part of being financially literate

3. The ability to obtain knowledge of housing expenses

4. The ability to obtain knowledge of high growth occupations to match housing and career goals

Essential Questions

1. What is credit?

2. What are the requirements for obtaining credit?

3. What are the advantages and disadvantages of credit?

4. What is a credit score and how is it measured?

5. What are the various types of loans available?

Learning Objectives

Students will be able to:

1. Define credit

2. Understand the positive and negative ramifications of credit

3. Identify the process of applying for and obtaining credit

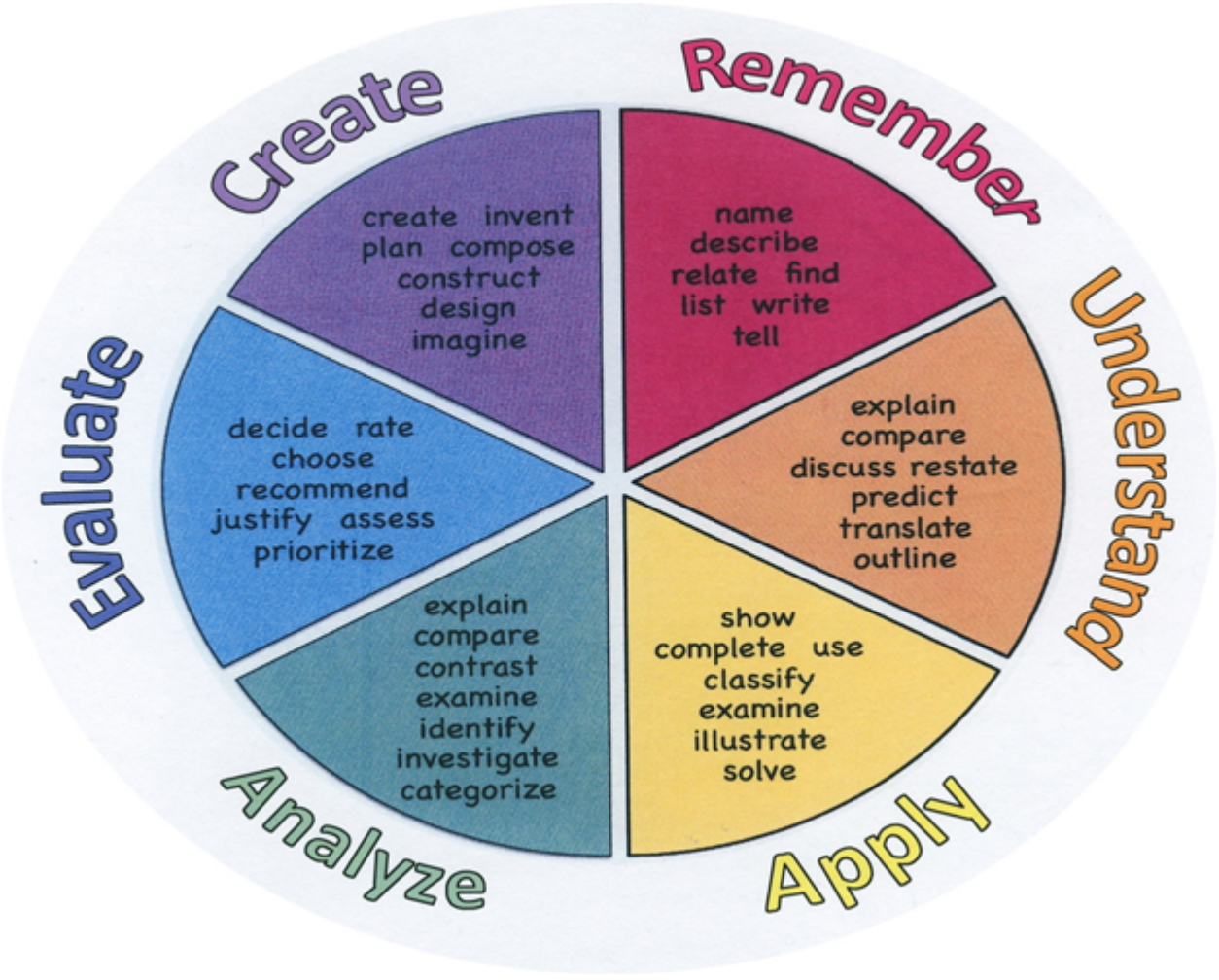
4. Understand the importance of having a good credit score

5. List the factors that both positively and negatively influence a credit score

6. Differentiate various types of loans

Remember	Understand	Apply	Analyze	Evaluate	Create
Choose	Classify	Choose	Categorize	Appraise	Combine
Describe	Defend	Dramatize	Classify	Judge	Compose
Define	Demonstrate	Explain	Compare	Criticize	Construct
Label	Distinguish	Generalize	Differentiate	Defend	Design
List	Explain	Judge	Distinguish	Compare	Develop
Locate	Express	Organize	Identify	Assess	Formulate
Match	Extend	Paint	Infer	Conclude	Hypothesize
Memorize	Give Examples	Prepare	Point out	Contrast	Invent

Name Omit Recite Select State Count Draw Outline Point Quote Recall Recognize Repeat Reproduce	Illustrate Indicate Interrelate Interpret Infer Match Paraphrase Represent Restate Rewrite Select Show Summarize Tell Translate Associate Compute Convert Discuss Estimate Extrapolate Generalize Predict	Produce Select Show Sketch Solve Use Add Calculate Change Classify Complete Compute Discover Divide Examine Graph Interpolate Manipulate Modify Operate Subtract	Select Subdivide Survey Arrange Breakdown Combine Detect Diagram Discriminate Illustrate Outline Point out Separate	Critique Determine Grade Justify Measure Rank Rate Support Test	Make Originate Organize Plan Produce Role Play Drive Devise Generate Integrate Prescribe Propose Reconstruct Revise Rewrite Transform



Interdisciplinary Connections

Please list all and any cross-curricular content standards that link to this Unit.

MA.S-ID.A	Summarize, represent, and interpret data on a single count or measurement variable
MA.S-ID.A.2	Use statistics appropriate to the shape of the data distribution to compare center (median, mean) and spread (interquartile range, standard deviation) of two or more different data sets.
MA.S-ID.C.8	Compute (using technology) and interpret the correlation coefficient of a linear fit.
MA.S-ID.C.9	Distinguish between correlation and causation.
MA.S-IC.B.6	Evaluate reports based on data.
SOC.6.1.12.B.1	Geography, People, and the Environment
SOC.6.1.12.B.1.a	Explain how geographic variations (e.g., climate, soil conditions, and other natural resources) impacted economic development in the New World.
SOC.6.1.12.C.1	Economics, Innovation, and Technology
SOC.6.1.12.C.1.a	Explain how economic ideas and the practices of mercantilism and capitalism conflicted during this time period.
SOC.6.1.12.C.1.b	Determine the extent to which natural resources, labor systems (i.e., the use of indentured servants, African slaves, and immigrant labor), and entrepreneurship contributed to economic development in the American colonies.
SOC.6.1.12.D.1	History, Culture, and Perspectives

Alignment to 21st Century Skills & Technology

Key SUBJECTS AND 21st CENTURY THEMES

Mastery of key subjects and 21st century themes is essential for all students in the 21stcentury.

Key subjects include:

- English, reading or language arts
- World languages
- Arts
- Mathematics
- Economics
- Science
- Geography
- History
- Government and Civics

21st Century/Interdisciplinary Themes

- Civic Literacy
- Environmental Literacy
- Financial, Economic, Business and Entrepreneurial Literacy
- Global Awareness
- Health Literacy

21st Century Skills

- Communication and Collaboration
- Creativity and Innovation
- Critical thinking and Problem Solving
- ICT (Information, Communications and Technology) Literacy
- Information Literacy
- Life and Career Skills
- Media Literacy

Technology Infusion

Computer

Computer Hardware

SmartBoard

Internet

Google Accounts

Server

Online tools



Differentiation

As a Reminder:

The basis of good differentiation in a lesson lies in differentiating by content, process, and/or product.

Resources:

- NJDOE: Instructional Supports and Scaffolds for Success in Implementing the Common Core State Standards http://www.state.nj.us/education/modelcurriculum/success/math/k2/

Special Education

- printed copy of board work/notes provided
- additional time for skill mastery
- assistive technology
- behavior management plan
- Center-Based Instruction
- check work frequently for understanding
- computer or electronic device utilizes
- extended time on tests/ quizzes
- have student repeat directions to check for understanding
- highlighted text visual presentation
- modified assignment format
- modified test content
- modified test format
- modified test length
- multi-sensory presentation
- multiple test sessions
- preferential seating
- preview of content, concepts, and vocabulary
- reduced/shortened reading assignments
- Reduced/shortened written assignments
- secure attention before giving instruction/directions
- shortened assignments
- student working with an assigned partner
- teacher initiated weekly assignment sheet
- Use open book, study guides, test prototypes

ELL

- teaching key aspects of a topic. Eliminate nonessential information

- using videos, illustrations, pictures, and drawings to explain or clarif
- allowing products (projects, timelines, demonstrations, models, drawings, dioramas, poster boards, charts, graphs, slide shows, videos, etc.) to demonstrate student's learning;
- allowing students to correct errors (looking for understanding)
- allowing the use of note cards or open-book during testing
- decreasing the amount of workpresented or required
- having peers take notes or providing a copy of the teacher's notes
- modifying tests to reflect selected objectives
- providing study guides
- reducing or omitting lengthy outside reading assignments
- reducing the number of answer choices on a multiple choice test
- tutoring by peers
- using computer word processing spell check and grammar check features
- using true/false, matching, or fill in the blank tests in lieu of essay tests

Intervention Strategies

- allowing students to correct errors (looking for understanding)
- teaching key aspects of a topic. Eliminate nonessential information
- allowing products (projects, timelines, demonstrations, models, drawings, dioramas, poster boards, charts, graphs, slide shows, videos, etc.) to demonstrate student's learning
- allowing students to select from given choices
- allowing the use of note cards or open-book during testing
- collaborating (general education teacher and specialist) to modify vocabulary, omit or modify items to reflect objectives for the student, eliminate sections of the test, and determine how the grade will be determined prior to giving the test.
- decreasing the amount of workpresented or required
- having peers take notes or providing a copy of the teacher's notes
- marking students' correct and acceptable work, not the mistakes
- modifying tests to reflect selected objectives
- providing study guides
- reducing or omitting lengthy outside reading assignments
- reducing the number of answer choices on a multiple choice test
- tutoring by peers
- using authentic assessments with real-life problem-solving
- using true/false, matching, or fill in the blank tests in lieu of essay tests
- using videos, illustrations, pictures, and drawings to explain or clarify

Evidence of Student Learning-CFU's

Please list ways educators may effectively check for understanding in this secion.

- Admit Tickets
- Anticipation Guide
- Common benchmarks
- Compare & Contrast
- Create a Multimedia Poster
- Define
- Describe
- Evaluate
- Evaluation rubrics
- Exit Tickets
- Explaining
- Fist- to-Five or Thumb-Ometer
- Illustration
- Journals
- KWL Chart
- Newspaper Headline
- Outline
- Question Stems
- Quickwrite
- Quizzes
- Red Light, Green Light
- Self- assessments
- Socratic Seminar
- Study Guide
- Teacher Observation Checklist
- Think, Pair, Share
- Think, Write, Pair, Share
- Top 10 List
- Unit tests

Primary Resources

Text Book- Working 5e -Career Exploration, Personal Finance, Leadership, Independent Living- Bailey

Computer/Email Log in Google Accounts

Media Center

Online Articles/Websites

Ancillary Resources

Youtube Training Videos

Scholarly Articles with personailty charts/careers

Housing and renting builder sites/ Google Document Add-ons

Sample Lesson

One Lesson per Curriculum must bein this lesson plan template. I.e. one lesson in one unit

Unit Name:

NJSLS:

Interdisciplinary Connection:

Statement of Objective:

Anticipatory Set/Do Now:

Learning Activity:

Student Assessment/CFU's:

Materials:

21st Century Themes and Skills:

Differentiation/Modifications:

Integration of Technology: