Unit 6: Budgeting

Content Area: **CTE**
Course(s): **Structured Learning Experiences**
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Title Section

Department of Curriculum and Instruction

Belleville Public Schools

Curriculum Guide

Structured Learning Experience, 12thGRADE

UNIT 6 Budgeting in the 21 Century

st Century

Belleville Board of Education

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Unit Overview

In Unit 6 SLE Career Skills Students will learn how manage their money and create a budget

- Personal income and spending patterns
- Identify 4 steps involved and developing a budget
- Difference between income and expenditures
- Establish your goals
- Maintain and revise the budget
- Setting up a rainy day fund

Enduring Understanding

- Students will explore personnel financial choices
- Needs vs. Wants
- Learn to make informed financial decisions
- Consider what it means to be financially responsible
- Determine monthly expenses
- Calculate monthly income
- Gross income
- Net Income
- Deductions

Essential Questions

- What is your monthly income?
- What are your expenses?
- What are your needs?
- What are your wants?
- What are your financial goals?
- What are primary costs?
- Where do you see yourself in 5 years?
- How do you plan for the future?
- What steps are you making to achieve the goals you have set?
- How do you save money for a raining day?

Exit Skills

- Identify monthly income
- Identify Expenses
- Identify needs vs wants
- Financial goals
- Create an expense chart
- Create an expense budget
- Demonstrate problem solving
- Demonstrate ability to identify financial independence
- Identify flexibility skills and adaptable skill

New Jersey Student Learning Standards (NJSLS-S)

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.BM.1	Utilize mathematical concepts, skills and problem solving to obtain necessary information for decision-making in business.
9.3.12.ED.1	Apply communication skills with students, parents and other groups to enhance learning

	and a commitment to learning.
9.3.12.ED.2	Demonstrate effective oral, written and multimedia communication in multiple formats and contexts.
9.3.12.FN.2	Utilize tools, strategies and systems to plan, monitor, manage and maintain the use of financial resources.
9.3.12.ED.3	Use critical thinking to process educational communications, perspectives, policies and/or procedures.
9.3.12.ED.7	Explain legal rights that apply to individuals and practitioners within education and training settings.
9.3.12.ED.10	Apply organizational skills and logic to enhance professional education and training practice.

Interdisciplinary Connections

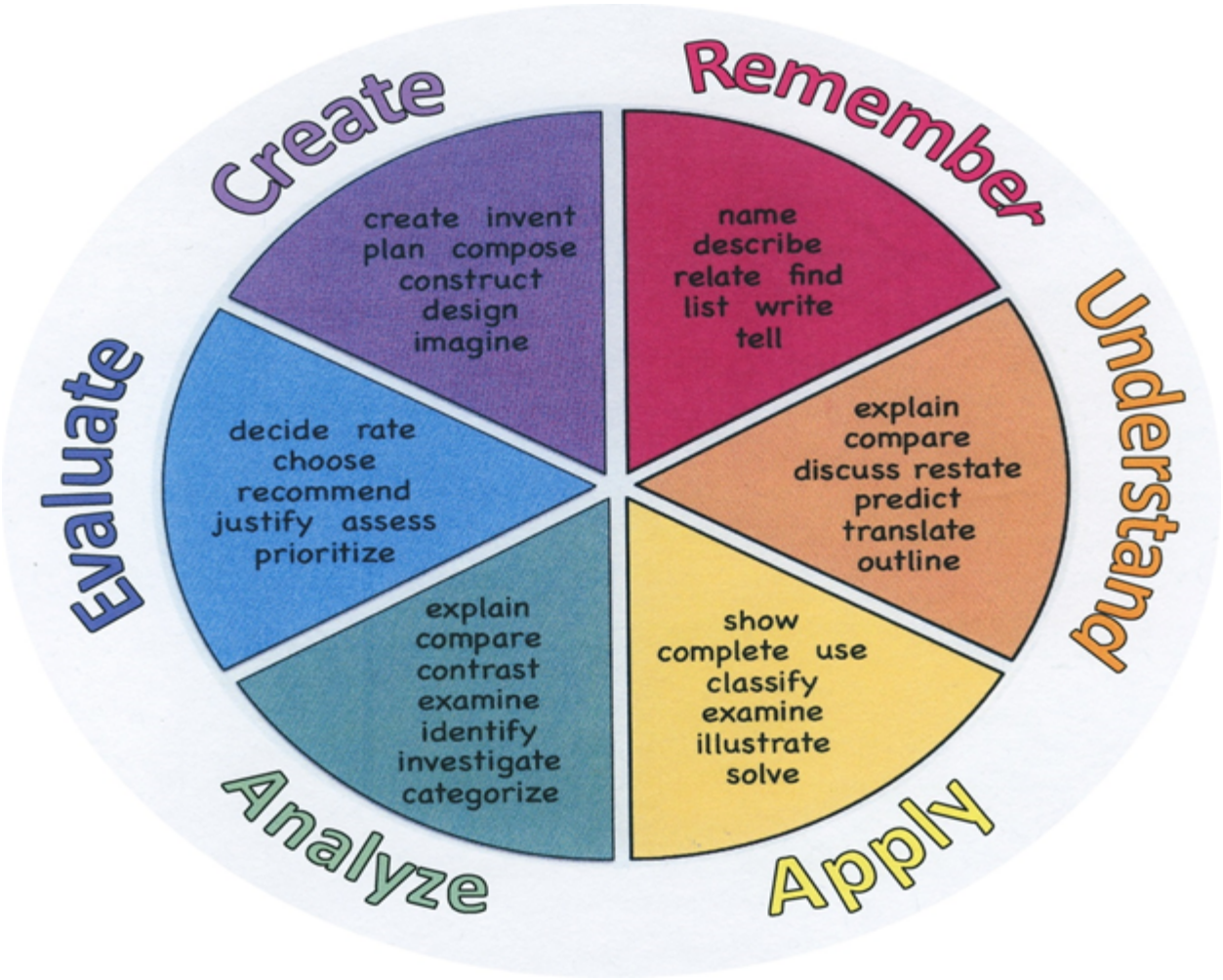
LA.RL.9-10.1	Cite strong and thorough textual evidence and make relevant connections to support analysis of what the text says explicitly as well as inferentially, including determining where the text leaves matters uncertain.
LA.RL.9-10.2	Determine a theme or central idea of a text and analyze in detail its development over the course of the text, including how it emerges and is shaped and refined by specific details and provide an objective summary of the text.
LA.RL.9-10.4	Determine the meaning of words and phrases as they are used in the text, including figurative and connotative meanings; analyze the cumulative impact of specific word choices on meaning and tone (e.g., how the language evokes a sense of time and place; how it sets a formal or informal tone).
LA.W.9-10.2	Write informative/explanatory texts to examine and convey complex ideas, concepts, and information clearly and accurately through the effective selection, organization, and analysis of content.
	Data are gathered, displayed, summarized, examined, and interpreted to discover patterns and deviations from patterns. Quantitative data can be described in terms of key characteristics: measures of shape, center, and spread. The shape of a data distribution might be described as symmetric, skewed, flat, or bell shaped, and it might be summarized by a statistic measuring center (such as mean or median) and a statistic measuring spread (such as standard deviation or interquartile range). Different distributions can be compared numerically using these statistics or compared visually using plots. Knowledge of center and spread are not enough to describe a distribution. Which statistics to compare, which plots to use, and what the results of a comparison might mean, depend on the question to be investigated and the real-life actions to be taken.
	Functions may be used to describe data; if the data suggest a linear relationship, the relationship can be modeled with a regression line, and its strength and direction can be expressed through a correlation coefficient.

Learning Objectives

- Understand how to develop a monthly budget

- Understand how to successfully create a wants and need chart
- Learn how to manage your money
- Identify Expenses
- Identify future career goals
- Identify problem solving skills
- Identify the importance of managing money
- Identify monthly goals
- Identify the importance of saving money for a raining day

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



Suggested Activities & Best Practices

- Create a monthly budget
- Research job salary
- Worksheets
- Training plans
- Establish transferable skills
- Explore career opportunities and earning potential
- Understand financial independence

Assessment Evidence - Checking for Understanding (CFU)

- GOOGLE: classroom communications, spreadsheets quizzes, surveys, anticipatory sets, exit tickets (forms)-formative assessment
- Quarterly benchmarks
- Text "checkpoints"-alternate assessment
- Roundtable discussion results
- Unit tests-summative assessment
- Teacher observation
- Rubrics
- Training Plans
- Employer assessments-benchmark assessments

- Admit Tickets
- Anticipation Guide
- Common Benchmarks
- Compare & Contrast
- Create a Multimedia Poster
- DBQ's
- Define
- Describe
- Evaluate
- Evaluation rubrics
- Exit Tickets
- Explaining
- Fist- to-Five or Thumb-Ometer
- Illustration
- Journals
- KWL Chart
- Learning Center Activities
- Multimedia Reports
- Newspaper Headline
- Outline
- Question Stems
- Quickwrite
- Quizzes

- Red Light, Green Light
- Self- assessments
- Socratic Seminar
- Study Guide
- Surveys
- Teacher Observation Checklist
- Think, Pair, Share
- Think, Write, Pair, Share
- Top 10 List
- Unit review/Test prep
- Unit tests
- Web-Based Assessments
- Written Reports

Primary Resources & Materials

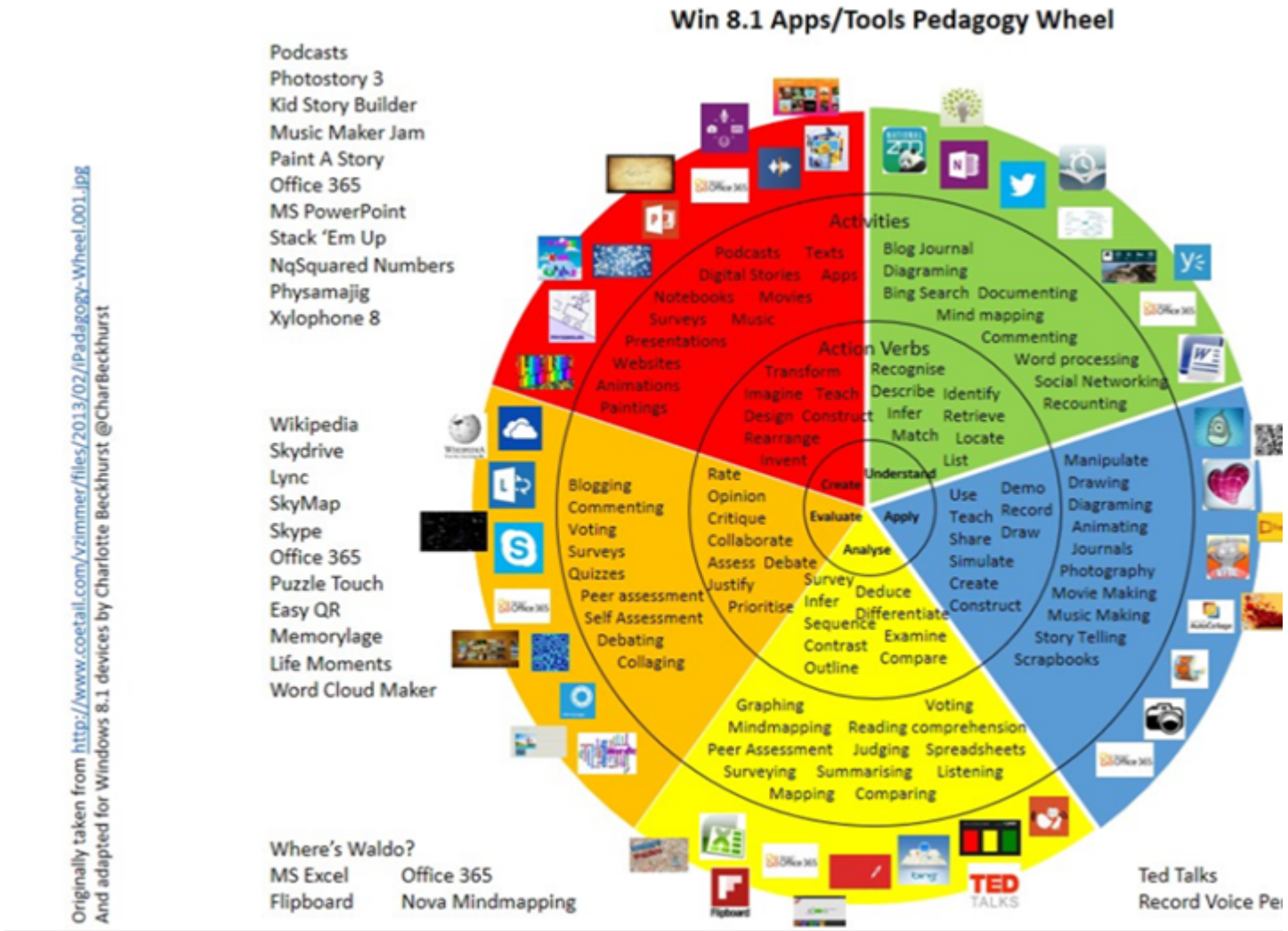
- Career in 21st century text book/baily
- Youtube
- Internet
- Google classroom
- Guest Speakers
- Round table disscussions
- Journal articles
- Newspaper
- Handouts

Ancillary Resources

- Worksheets
- Group Discussions
- Training plans
- Budget workshop
- Create a budget
- Google classroom
- Youtube

Technology Infusion

- **Please reference video links and websites listed under Primary Resources & Materials**
- Google Classroom
- Interactive Smart TV Technology
- Technology Internet Research and Word Processing
- Video Demonstration
- Calculations
- Online Applications
- Power Point



Alignment to 21st Century Skills & Technology

- English Language Arts Reading and writing
- Mathematics
- Economics
- Interpersonal skills- communication
- Hard Skills
- Soft Skills
- Transferable skills
- Technology

21st Century Skills/Interdisciplinary Themes

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

- 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

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.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.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.CRP11.1	Career-ready individuals find and maximize the productive value of existing and new technology to accomplish workplace tasks and solve workplace problems. They are flexible and adaptive in acquiring new technology. They are proficient with ubiquitous technology applications. They understand the inherent risks-personal and organizational-of technology applications, and they take actions to prevent or mitigate these risks.
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.7	Examine the professional, legal, and ethical responsibilities for both employers and employees in the global workplace.

21st Century Skills

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

Differentiation

- Extra time to complete assignents
- Study Guides
- Small group instruction following whole group introduction of concepts
- Small groups setting
- Multi-sensory approaches
- Pairing Oral instruction w/visuals
- Group Assignments and Projects
- Probject based learning
- Leveled Rubrics
- Think-Pair Share (roundtable)

Differentiations:

- Small group instruction
- Small group assignments
- Extra time to complete assignments
- Pairing oral instruction with visuals
- Repeat directions
- Use manipulatives
- Center-based instruction
- Token economy
- Study guides
- Teacher reads assessments allowed
- Scheduled breaks
- Rephrase written directions
- Multisensory approaches
- Additional time
- Preview vocabulary
- Preview content & concepts
- Story guides
- Behavior management plan
- Highlight text
- Student(s) work with assigned partner
- Visual presentation
- Assistive technology
- Auditory presentations
- Large print edition

- Dictation to scribe
- Small group setting

Hi-Prep Differentiations:

- Alternative formative and summative assessments
- Choice boards
- Games and tournaments
- Group investigations
- Guided Reading
- Independent research and projects
- Interest groups
- Learning contracts
- Leveled rubrics
- Literature circles
- Multiple intelligence options
- Multiple texts
- Personal agendas
- Project-based learning
- Problem-based learning
- Stations/centers
- Think-Tac-Toes
- Tiered activities/assignments
- Tiered products
- Varying organizers for instructions

Lo-Prep Differentiations

- Choice of books or activities
- Cubing activities
- Exploration by interest
- Flexible grouping
- Goal setting with students
- Jigsaw
- Mini workshops to re-teach or extend skills
- Open-ended activities
- Think-Pair-Share
- Reading buddies
- Varied journal prompts
- Varied supplemental materials

Special Education Learning (IEP's & 504's)

- Provide modifications as dictated in the student's IEP/504 plan
- Additional time on assignments/assessment
- Additional time for Skill Mastery
- Study Guides/Board Notes
- Notes/presentations on Google Classroom
- Highighted text visual presentation
- Modified assignments
- Shortened assignments
- Multi-sensor pesentation (presentations on SMART TV, on Google Classroom and paper copies for students as appropriate)
- Modifed test formats (written/verbal vs. Google form)
- Open book/Study Guides
- Preferential seating
- Peer mentoring

- 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
- Provide modifications as dictated in the student's IEP/504 plan
- 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

English Language Learning (ELL)

- Translation of content/activities (Port of Entry) supporting terms and definitions related to careers, safety and sanitation
- Assignments submitted in native language (Port of Entry)
- Modifying assignments
- Review assignment/project directions (model)
- Open book/notes options
- Tutoring by peers to reinforce concepts
- Modifying tests to reflect selected objectives

- 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

At Risk

- Peer tutoring to support reinforcement of concepts
- Correction and resubmission of work
- Model concepts of different economies throughout the world utilizing varied presentational strategies/scenarios
- Evaluating correct work; collaborating with student on incorrect work

- 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

Talented and Gifted Learning (T&G)

- Complete activities above grade level
- Advanced problem-solving with respect to impact of economies on individuals as related to employment, education and daily life
- Teacher-selected instructional strategies (simulations) focused to provide challenge, engagement, and growth opportunities
- Simulated project modules utilizing technology at higher level with option of video production to represent economies
- Higher order, critical and creative thinking skills, and discovery

- Above grade level placement option for qualified students
- Advanced problem-solving
- Allow students to work at a faster pace
- Cluster grouping
- Complete activities aligned with above grade level text using Benchmark results
- Create a blog or social media page about their unit
- Create a plan to solve an issue presented in the class or in a text

- Debate issues with research to support arguments
- Flexible skill grouping within a class or across grade level for rigor
- Higher order, critical & creative thinking skills, and discovery
- Multi-disciplinary unit and/or project
- Teacher-selected instructional strategies that are focused to provide challenge, engagement, and growth opportunities
- Utilize exploratory connections to higher-grade concepts
- Utilize project-based learning for greater depth of knowledge

Sample Lesson

Refer to Unit 1