

Unit 3 - Saving and Investing

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Title Section

Department of Curriculum and Instruction



Belleville Public Schools

Curriculum Guide

FINANCIAL LITERACY 1, GRADES 10-12

UNIT 3: SAVING and INVESTING

Belleville Board of Education

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Board Approved:

Unit Overview

This unit first introduces students to incorporate saving money into their financial plan. Areas explored fall into the categories of short, medium and long-term savings goals related to life cycles. Emphasis in will be placed on how we can save money; types of savings accounts and the value of compounding interest. Next, the unit will move into investing options, where students will be introduced to stocks, bonds, mutual funds and other types of investments along with risks and rewards related to investing. Students will prepare personal savings plans and make choices that will allow them to achieve their short term and medium term savings goals. The process of matching savings goals to personal values is key, along with the two factors (time and money) that we consider on an ongoing basis. The unit closes with a look into careers related to financial planning.

Enduring Understanding

- - Establishing a savings plan is a process by which we personally commit ourselves to realizing our goals and values.
 - Throughout life, students will be aware of the process by which to save for short, medium and long-term goals.
 - Understanding the significance of matching personal and financial goals.
 - Students will be able to proactively assess options for savings and utilization of discretionary income
 - Students, throughout life will be able to distinguish between and make choices related to investing in stocks, bond, mutual funds
 - Students will be cognizant of risks and rewards related to investing options and how to apply those concepts to life stages
 - Throughout life, students can pursue financial planning opportunities as a source of income.

Essential Questions

- Do you save money? How?
- For what kinds of things do teens typically save money?
- Why should people save for something when they can charge it and pay it off slowly?
- How long would someone have to save money to buy a car?
- How do I know what kind of savings account is right for me?
- How does compounding interest increase my account balance?
- What is the Rule of 72?
- Do you know people that invest money?
- Do you have to be rich to be able to invest your money?
- What is the difference between stocks and bonds?
- What is a mutual fund? Is it risky?
- What should you consider before investing in real estate?
- What are some sources of retirement income, in addition to Social Security?
- How can people learn more about investing?
- Where can investors find written information about a particular company and its stock?

Exit Skills

- Ability to assess factors to be considered when establishing a savings plan (time and money)
- Students will be able to prepare savings plans, categorized into short, medium and long-term
- Understanding and application of concepts related to savings accounts and compound interest
- Understand and apply strategies for investing in stocks, bonds and other options to maximize financial gains related to life stages and personal goals/values
- Understand what it takes to become a successful Financial Planner/Advisor

New Jersey Student Learning Standards (NJSL-S)

PFL.9.1.12.CFR	Civic Financial Responsibility
PFL.9.1.12.CFR.1	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.CFR.2	Summarize causes important to you and compare organizations you seek to support to other organizations with similar missions.
PFL.9.1.12.CDM.3	Determine ways to leverage debt beneficially. There are ways to evaluate loans and their impact on one's personal financial plan.
PFL.9.1.12.CDM.5	Identify the types of characteristics of predatory lending practices and the importance of collateral (e.g., payday loans, car title loans, high-risk mortgages).
PFL.9.1.12.CDM.6	Compute and assess the accumulating effect of interest paid over time when using a variety of sources of credit. (e.g., student loans, credit cards, auto loans, mortgages, etc.).
PFL.9.1.12.CDM.7	Calculate a mortgage payment based on type of loan, down payment, credit score, and loan interest rate.
PFL.9.1.12.CDM.8	Compare and compute interest and compound interest and develop an amortization table using business tools.

	Borrowers have rights and responsibilities.
TECH.9.4.12.CI	Creativity and Innovation
TECH.9.4.12.CI.1	Demonstrate the ability to reflect, analyze, and use creative skills and ideas (e.g., 1.1.12prof.CR3a).
TECH.9.4.12.CI.2	Identify career pathways that highlight personal talents, skills, and abilities (e.g., 1.4.12prof.CR2b, 2.2.12.LF.8).
TECH.9.4.12.CI.3	Investigate new challenges and opportunities for personal growth, advancement, and transition (e.g., 2.1.12.PGD.1).
TECH.9.4.12.CT	Critical Thinking and Problem-solving
	Innovative ideas or innovation can lead to career opportunities.

Interdisciplinary Connections

MA.F-IF.B	Interpret functions that arise in applications in terms of the context
LA.RST.11-12.2	Determine the central ideas, themes, or conclusions of a text; summarize complex concepts, processes, or information presented in a text by paraphrasing them in simpler but still accurate terms.
LA.RST.11-12.4	Determine the meaning of symbols, key terms, and other domain-specific words and phrases as they are used in a specific scientific or technical context relevant to grades 11-12 texts and topics.
LA.RST.11-12.7	Integrate and evaluate multiple sources of information presented in diverse formats and media (e.g., quantitative data, video, multimedia) in order to address a question or solve a problem.
LA.WHST.11-12.1.D	Establish and maintain a style and tone appropriate to the audience and purpose (e.g., formal and objective for academic writing) while attending to the norms and conventions of the discipline in which they are writing.
	Functions
	Connections to Expressions, Equations, Modeling, and Coordinates.

Learning Objectives

Students will demonstrate the ability to:

- Construct an analysis of savings account offerings across 5 different banking companies, choosing one and reporting on rationale supporting that decision
- Compose savings plan chart including short, medium and long-term goals, with factors including cost and time related to each goal
- Assess and compare interest rate scenarios by performing calculations to determine amount of interest earned based upon compounding interest at different frequencies

- Conduct on-line research of 5 large companies and report on the retirement plan offerings to employees
- Synthesize information on Teenvestor and formulate a list of five pieces of advice offered on the website; to be reported to class
- Role play investing through participation in the *Stock Market Game*

Action Verbs: Below are examples of action verbs associated with each level of the Revised Bloom's Taxonomy.

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

- Next Generation Personal Finance (NGPF) Simulations (supports differentiation) to create savings plans; research options; calculate yields
- Student groups for the purpose of collaboration on company offerings related to savings and retirement plans
- Roundtable discussions for the purpose of responding to prompts/simulated scenarios related to interest rates and investing at different life stages
- Think/pair share for the purpose of engagement/simulation (DO NOW)
- Student presentations of results via Google slides and sheets for the purpose of developing presentational skills and articulating findings on research
- Staff presentation of data via Google slides, Sheets YouTube, classroom for the purpose of establishing forum for communication and to address all learning styles
- Guided Demonstration (model)

- Students will present google slides and PowerPoints on how climate change is affecting global economy
- Students will identify famous African figures in finance world and share how these people contributed to society
- Students will identify LGBT contributions to the financial communities around the globe (Fashion business, entrepreneurs)

Assessment Evidence - Checking for Understanding (CFU)

- GOOGLE: classroom communications, spreadsheets quizzes, surveys, anticipatory sets, exit tickets (forms)-formative assessment
- Quarterly benchmarks
- Roundtable discussion results
- Unit tests-summative assessment
- Teacher observation
- Rubrics
- web-based assessments NGPF-alternate assessment
- Group role-play/Presentations-benchmark assessment

- 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

Text:

Kimbrell, G., & Dungan, N. (2009). *Personal Finance: A Lifetime Responsibility*. St. Paul, MN: EMC Publishing

Ancillary Resources

GOOGLE APPS:

- Search: for the purpose of research
- YouTube: for the purpose of research, channels and playlists utilized for presentational purposes
- Classroom: Informational (assignments, grades) and Ongoing communication (messaging) with peers and teacher
- Forms: For the purpose of surveys, exit tickets, assignments, quizzes, tests, anticipatory sets
- Slides: For the purpose of developing skill in delivering presentations
- Sheets: For the purpose of developing analytical skills
- Docs: For the purpose of developing writing skills

NEXT GENERATION PERSONAL FINANCE (NGPF) for the purpose of models and simulation

CHROMEBOOKS / SMART TV

GUEST SPEAKERS

Technology Infusion

GOOGLE APPS:

- Search: for the purpose of researching savings and investment options, company plans costs related to savings goals
- YouTube: for the purpose of research, presentations, creation of channels and playlists related to savings and investing tips/advice/scenarios
- Classroom: Informational (assignments, grades) and Ongoing communication (messaging) with peers and teacher
- Forms: For the purpose of surveys, exit tickets, assignments, quizzes, tests, anticipatory sets
- Slides: For the purpose of developing presentational skills and student articulation of information research
- Sheets: For the purpose of developing analytical skills while creating trend analysis

- Docs: For the purpose of developing writing skills

NEXT GENERATION PERSONAL FINANCE (NGPF) as resources for resumes, cover letters and interviews

CHROMEBOOKS/SMART TV

SOFTWARE SIMULATIONS (NGPF)

Win 8.1 Apps/Tools Pedagogy Wheel

Podcasts
 Photostory 3
 Kid Story Builder
 Music Maker Jam
 Paint A Story
 Office 365
 MS PowerPoint
 Stack 'Em Up
 NqSquared Numbers
 Physamajig
 Xylophone 8

Wikipedia
 Skydrive
 Lync
 SkyMap
 Skype
 Office 365
 Puzzle Touch
 Easy QR
 Memorylage
 Life Moments
 Word Cloud Maker

Where's Waldo?
 MS Excel
 Flipboard
 Office 365
 Nova Mindmapping

Ted Talks
 Record Voice Pen



Originally taken from <http://www.coetail.com/vzimmer/files/2013/02/iPadagogy-Wheel.001.jpg>
 And adapted for Windows 8.1 devices by Charlotte Beckhurst @CharBeckhurst

Alignment to 21st Century Skills & Technology

WRK.9.2.12.CAP	Career Awareness and Planning
WRK.9.2.12.CAP.1	Analyze unemployment rates for workers with different levels of education and how the economic, social, and political conditions of a time period are affected by a recession.
WRK.9.2.12.CAP.2	Develop college and career readiness skills by participating in opportunities such as structured learning experiences, apprenticeships, and dual enrollment programs.
WRK.9.2.12.CAP.3	Investigate how continuing education contributes to one's career and personal growth.
WRK.9.2.12.CAP.21	Explain low-cost and low-risk ways to start a business.
WRK.9.2.12.CAP.22	Compare risk and reward potential and use the comparison to decide whether starting a business is feasible.
WRK.9.2.12.CAP.23	Identify different ways to obtain capital for starting a business.
TECH.9.4.12.CI	Creativity and Innovation
TECH.9.4.12.CI.1	Demonstrate the ability to reflect, analyze, and use creative skills and ideas (e.g., 1.1.12prof.CR3a).
TECH.9.4.12.CI.2	Identify career pathways that highlight personal talents, skills, and abilities (e.g., 1.4.12prof.CR2b, 2.2.12.LF.8).
TECH.9.4.12.CI.3	Investigate new challenges and opportunities for personal growth, advancement, and transition (e.g., 2.1.12.PGD.1).
TECH.9.4.12.CT	Critical Thinking and Problem-solving
TECH.9.4.12.GCA.1	Collaborate with individuals to analyze a variety of potential solutions to climate change effects and determine why some solutions (e.g., political, economic, cultural) may work better than others (e.g., SL.11-12.1., HS-ETS1-1, HS-ETS1-2, HS-ETS1-4, 6.3.12.GeoGI.1, 7.1.IH.IPERS.6, 7.1.IL.IPERS.7, 8.2.12.ETW.3). With a growth mindset, failure is an important part of success.

21st Century Skills/Interdisciplinary Themes

- Communication and Collaboration
 - Media Literacy
 - Life and Career Skills
 - Creativity and Innovation
 - Critical thinking and Problem Solvng
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- 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

21st Century Skills

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

Differentiation

- Extra time to complete assignments, i.e., research, savings plans, investment scenarios
- Study Guides
- Use manipulatives, for this lesson reinforce yield performance; distinction between investment tools
- Small group instruction following whole group introduction of concepts
- Small groups setting
- Flexible grouping
- Multi-sensory approaches
- Pairing Oral instruction w/visuals
- Group Assignments and Projects (role-play investing - Stock Market Game)
- Project based learning
- Tiered activities/assignments
- Leveled Rubrics
- Think-Pair Share (roundtable)
- Alternative assessments (student choice)

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)

Please identify the **Special Education Learning** adaptations that will be employed in the unit, using the ones identified below.

- Provide modifications as dictated in the student's IEP/504 plan
 - Additional time on assignments/assessments (savings plans, yield performance/investment options and tools related to life stages)
 - Notes/presentations on Google Classroom
 - Highlighted text visual presentation
 - Modified assignments
 - Shortened assignments (short form saings goal charts; fewer line items)
 - Multi-sensor presentation (presentations on SMART TV, on Google Classroom and paper copies for students as appropriate)
 - Modified 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 concepts related to savings goals, investments and interest rate calculations
 - Assignments submitted in native language (Port of Entry)
 - Modifying assignments related to (shorten requirements on savings goal charts, account research..alternatives to role-play)
 - 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 clarify
 - 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 work presented 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 on investment/savings tools and options
 - Correction and resubmission of work related to internet research/exploration deliverables
 - Model concepts of performing interest rate calculations to support interest rate analysis
 - Evaluating correct work; collaborating with student on incorrect work
 - Additional time to complete assignments
-
- 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 work presented 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 with respect to time and cost of "future" goals related to life stages
 - Advanced problem-solving related to stock vs. bond vs. mutual fund options (leadership roles within teams)
 - Teacher-selected instructional strategies (simulations) focused to provide challenge, engagement, and growth opportunities (investment scenarios)
 - Simulated project modules utilizing technology at higher level to create and analyze financial documents
 - Higher order, critical and creative thinking skills, and discovery related to analysis of investment plans
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- 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

Unit Name: Saving and Investing-

This unit first introduces students to incorporate saving money into their financial plan. Areas explored fall into the categories of short, medium and long-term savings goals related to life cycles. Emphasis in will be placed on how we can save money; types of savings accounts and the value of compounding interest. Next, the unit will move into investing options, where students will be introduced to stocks, bonds, mutual funds and other types of investments along with risks and rewards related to investing. Students will prepare personal savings plans and make choices that will allow them to achieve their short term and medium term savings goals. The process of matching savings goals to personal values is key, along with the two factors (time and money) that we consider on an ongoing basis. The unit closes with a look into careers related to financial planning.

NJSLS: See Below

Interdisciplinary Connection: Global Awareness; Media Literacy; Financial, Economic, Business and Entrepreneurial Literacy; Math and Financial Measuring, Reading information, Vocabulary, Critical Thinking, Economic calculations

Statement of Objective: Students will demonstrate the ability to evaluate and report on career choices at 100% accuracy by researching facts, synthesizing information and composing a report.

Anticipatory Set/Do Now: Discuss with your group, trends related to your career choice

Learning Activity: Students compose reports on the their career choice, addressing the nature of the career, the responsibilities, educational requirements, attributes and other qualifications to be successful, job trends, salary and most importantly, discussing how this role ties into their personal profile

Student Assessment/CFU's: Observation of presentations to class

Materials: Text Book, Handouts, SMART TV; Chromebooks

21st Century Themes and Skills:

- Communication and Collaboration
- Media Literacy
- Life and Career Skills

Differentiation: Small group instruction; multi-sensory presentation of material; additional time; peer tutoring; flexible grouping; alternative methods to oral presentation

Integration of Technology: SmartTV (teacher and student for presentation); Chromebooks; for utilization of Google Classroom / APPS and Internet applications

PFL.9.1.12.CFR	Civic Financial Responsibility
PFL.9.1.12.CFR.1	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.CFR.2	Summarize causes important to you and compare organizations you seek to support to other organizations with similar missions.
PFL.9.1.12.FI	Financial Institutions
PFL.9.1.12.FI.1	Identify ways to protect yourself from identify theft.
PFL.9.1.12.FI.2	Explain ways to manage your accounts that maximize benefits and provide you with the utmost protection.
TECH.9.4.12.CI	Creativity and Innovation
TECH.9.4.12.CI.1	Demonstrate the ability to reflect, analyze, and use creative skills and ideas (e.g., 1.1.12prof.CR3a).
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