Unit 1 - Learning to Earn

Content Area: **CTE**
Course(s): **Financial Lit 1**
Time Period: **Sample Time Period**
Length: **28 Days**
Status: **Published**

Title Section

Department of Curriculum and Instruction

Belleville Public Schools

Curriculum Guide

FINANCIAL LITERACY 1, GRADES 10-12

UNIT 1: LEARNING TO EARN

Belleville Board of Education

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Board Approved: September 23, 2019

Unit Overview

This unit introduces students to sources of income. Areas explored fall into the categories of personal, business, government, investment and other. Emphasis in this unit will be placed on personal; that is how we acquire money, which is by working. Students will prepare personal assessments and make a career choice that's a match to their talents, abilities, goals and values. The process of self-assessment is key, as our role in work becomes a source of identity. Following career exploration, students will apply concepts to job application and interview procedures. The unit then moves toward achieving success on the job, with tips for employer/employee expectations, working effectively with others, continuing education and promotional opportunities. The unit closes with an overview of Entrepreneurship as a source of income. This is a prelude to future units which include topics related to managing money, saving and investing.

Enduring Understanding

- Career exploration is a process by which we personally assess our talents, abilities, goals and values and how we will successfully transfer these attributes to the workforce.
- Throughout life, students will realize potential for income through careers, business opportunities, government programs, investment opportunities, grants, royalties and inheritance.
- Understanding the significance of self-assessment and matching career goals to personal goals which is critical to success.
- Students will be able to proactively seek out job leads, prepare resumes, cover letters and develop successful interview skills in order to make a good impression.
- Students, throughout life will understand and appreciate the importance of effective networking.
- Students will be cognizant of what it takes to be successful once on the job, continuing education opportunities and how to get promoted along the way.
- Students will know and appreciate the importance of effectively working on a team which will lead them to success not only in business, but personally throughout life
- Throughout life, students can pursue entrepreneurship opportunities as a source of income.

Essential Questions

- What are two ways of learning about financial aid for students?
- How do we acquire money throughout our lives?
- What is meant by “you must put money in before you take it out” in terms of finance?
- How will your work affect your family and your choice of friends?
- What can you do to make a good impression in an interview?
- What is the #1 source of job leads?
- What are the best sources of job leads?
- What are three online job sites?
- What information is usually asked for on a job application form?
- What legal document is required before you can be employed?
- What information is included on a resume?
- What is the purpose of a cover letter? How is it different from a resume?
- How can keywords help you get a job interview?
- What are three things you should do to get ready for a job interview?
- What is the purpose of a work permit?
- What is the purpose of a Company Policy Handbook?
- Have you read your Student Handbook? List 3 topics covered.
- What might you expect of your employer?
- What is the impact of Outsourcing on U.S. workers?
- How do you go about selecting a college or university?

- What are alternatives to attending a four-year college or university?
- What do you think it takes to get promoted on job?
- Do you know an entrepreneur?
- How do you come up with a business idea?
- What are four advantages of being an entrepreneur?
- What are three forms of business organizations?
- What is a limited liability company (LLC)?

Exit Skills

- Ability to utilize resources to explore career prospects in order to assess viability related to personal goals and values
- Students will be able to prepare resumes, cover and thank you letters in response to job ads and interviews.
- Understanding and application of successful interview strategies (Dos and Don'ts)
- Understand and apply strategies for success on the job as related to working with others, employer/employee expectations, continuing education and promotional/raise opportunities
- Understand what it takes to become a successful entrepreneur

New Jersey Student Learning Standards (NJSLS-S)

PFL.9.1.12.A.1	Differentiate among the types of taxes and employee benefits.
PFL.9.1.12.A.3	Analyze the relationship between various careers and personal earning goals.
PFL.9.1.12.A.4	Identify a career goal and develop a plan and timetable for achieving it, including educational/training requirements, costs, and possible debt.
PFL.9.1.12.A.5	Analyze how the economic, social, and political conditions of a time period can affect the labor market.
PFL.9.1.12.A.6	Summarize the financial risks and benefits of entrepreneurship as a career choice.
PFL.9.1.12.A.11	Explain the relationship between government programs and services and taxation.

Interdisciplinary Connections

- Math

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.

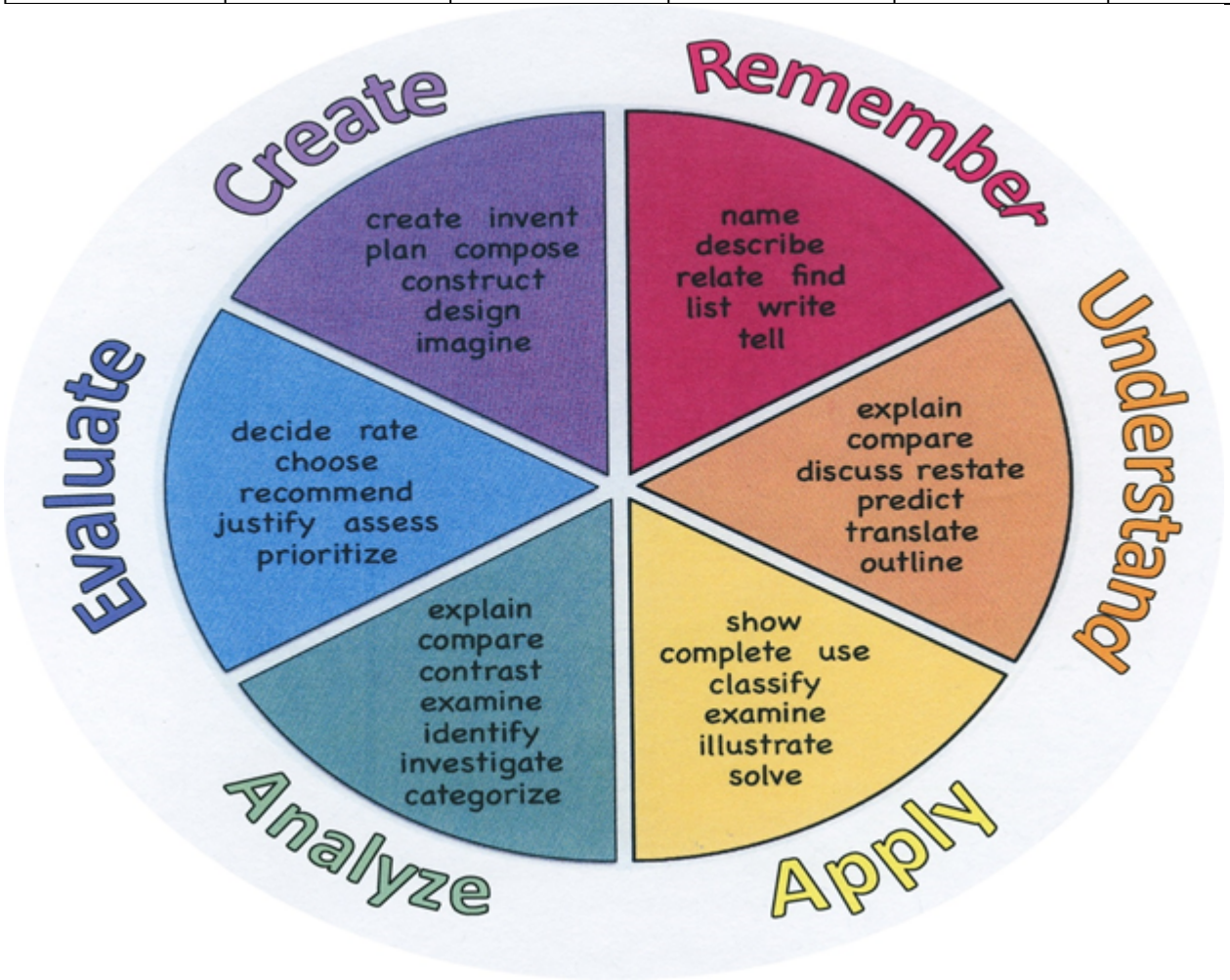
Learning Objectives

Students will demonstrate the ability to:

- Assess career planning activities and formulate a personal career plan by participating in lesson 1-1 presentation, collaborating with peers and creating personal assessments
- Compose a resumes and cover letters in response to a job advertisement, simulating the future by viewing presented tutorials on Do's and Don'ts, participating in class discussion and targeting keywords to be utilized
- Ggenerate a list of characteristics possessed by successful entrepreneurs through exploration of lesson 2.3 and participating in class discussion which targets specific attributes/skills required to be successful.
- Compose a list of positive behaviors and ethics "on the job" by targeting key practices demonstrating effective working relationships and in pairs, responding to scenarios related to teams in the workplace
- Choose and compare job ads at by researching learned means by which we obtain job advertisements; prepare a job leads chart
- Conduct and act out mock interviews, simulating the future by assigning roles, designing question banks and evaluating performance of the interview process role-play
- List opportunities for continuing education while on the job

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 resumes and cover letters; interview prep; career exploration)
- Student groups for the purpose of collaboration on interview prep for role-play and product inventions
- Roundtable discussions for the purpose of responding to prompts/simulated scenarios related to effective interaction with others to build high-power teams
- 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 career 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)

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 utilzed 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 careers, job ads, resume and cover letter templates, company policies
- YouTube: for the purpose of research, presentations, creation of channels and playlists related to career exploration and interview do's and don'ts
- 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 related to careers
- 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)



Alignment to 21st Century Skills & Technology

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	Educational Technology: All students will use digital tools to access, manage, evaluate, and synthesize information in order to solve problems individually and collaborate and to create and communicate knowledge.
TECH.8.1.12.A	Technology Operations and Concepts: Students demonstrate a sound understanding of technology concepts, systems and operations.
TECH.8.1.12.B	Creativity and Innovation: Students demonstrate creative thinking, construct knowledge and develop innovative products and process using technology.
TECH.8.1.12.C.CS1	Interact, collaborate, and publish with peers, experts, or others by employing a variety of digital environments and media.
TECH.8.1.12.C.CS2	Communicate information and ideas to multiple audiences using a variety of media and formats.
TECH.8.1.12.D	Digital Citizenship: Students understand human, cultural, and societal issues related to technology and practice legal and ethical behavior.
TECH.8.1.12.E	Research and Information Fluency: Students apply digital tools to gather, evaluate, and use information.

21st Century Skills/Interdisciplinary Themes

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

- 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

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

Differentiation

- Extra time to complete assignents, i.e., career research, resumes and cover letters, interview question development
- Study Guides
- Use manipulatives, for this lesson reinforce classification of sources of income
- Small group instruction following whole group introductio of concepts
- Small groups setting
- Flexible grouping
- Multi-sensory approaches
- Pairing Oral instruction w/visuals
- Group Assignments and Projects (mock interview role-play; entrepeneurship - product inventions)
- Probject based learning
- Tiered activities/assignments
- Leveled Rubrics
- Think-Pair Share (roundtable)
- Alternative assesments (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 (career research paper, personal assments, interview role-play prep, product invention)
- Notes/presentations on Google Classroom
- Highighted text visual presentation
- Modified assignments
- Shortened assignments (short form resumes and cover letters; fewer interview questions)
- 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 classification of sources of income; terms and definitions related to career exploration and personal assessments
- Assignments submitted in native language (Port of Entry)
- Modifying assignments related to personal assessments, resumes/cover letters and mock interviews (shorten requirements ... 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 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 on classification of accounts
- Correction and resubmission of work related to career research/exploration deliverables
- Model concepts of utiizing keywords, interview tips and self-assessment
- Evaluating correct work; collaborating with student on incorrect work
- Additonal time to complete assignments (career research, resumes, cover letters, interview prep)

- 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 related to success on the job (leadership roles within teams)
- Teacher-selected instructional strategies (simulations) focused to provide challenge, engagement, and growth opportunities (groups role-play the hiring committee for a business, reviewing resumes of candidates to determine those to be interviewed for specific position available)
- 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 a company's "state of the business"

- 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: Learning to Earn – Career Planning

NJSLS: PFL.9.1.12.A.1-6,11; CAEP9.2.12.C.1,C.9; TECH.8.1.12.A; TECH.8.1.12.C.CS2; LA.RST.11-12.2,.7; MA.F-1F.B

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