Unit 2: Spending Money/ Prepare for Work or College

Content Area: **21st Century Life and Careers**
Course(s): **21st Century Life and Careers**
Time Period: **NovDec**
Length: **8 Weeks**
Status: **Published**

Title Section

Department of Curriculum and Instruction

Belleville Public Schools

Curriculum Guide

Unit 2: Spending Money/ Prepare for Work or College

21st Century Life and Careers

Belleville Board of Education

102 Passaic Avenue

Belleville, NJ 07109

Prepared by: Gerard Fabiano

Dr. Richard Tomko, Superintendent of Schools

Mr. Thomas D'Elia, Director of Curriculum and Instruction

Ms. Diana Kelleher, District Supervisor of ELA/Social Studies

Mr. George Droste, District Supervisor of Math/Science

Board Approved: August 24, 2015

Board Approved Revision: August 22, 2016

Unit Overview

In Unit 2 21st Career Skills Students will cover the following topics:

Banking

Checking accounts

Saving accounts

Financial Services

Using and maintaining a bank account

Various types or currency

Writing a check

Reconciling your account

The Federal Reserve

The FDIC

Budgeting

Financial Decisions and cultural values

Business Dynamics

5 Opportunity Cost

Insurance

Identity protections

Consumer protection

Application Process

Skills for Working and School

Job Search Preparation

Apprenticeship Programs

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.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.

Exit Skills

By the End of Unit 2 Spending Money/Prepare for Work or Ccollege students will be able to....

1. Have an understanding of Banks and credit unions which offer a variety of services.

2. Understand the regulatory agencies provide guidelines for banks and credit unions.

3. Demonstrate the ability of opening and maintaining a checking account is an essential component of being financially literate.

4. Demonstrate the knowledge of preparation of budgets is an essential component of being financially literate.

5. Understand government programs and insurance exist to protect critical consumers.

6. Demonstrate the ability to create a detail plan of steps needed to reach career goals.

Enduring Understanding

1. Banks and credit unions offer a variety of services.

2. Regulatory agencies provide guidelines for banks and credit unions.

3. Opening and maintaining a checking account is an essential component of being financially literate.

4. The preparation of budgets is an essential component of being financially literate.

5. Government programs and insurance exist to protect critical consumers.

6. Career steps and college programs for students completing high school.

Essential Questions

1. What banks do banks and credit unions offer?

2. Why do regulatory agencies exist?

3. How does one open and maintain a bank account?

4. How does one prepare a budget?

5. How and why are critical consumers protected?

6. How to obtain a stable job?

7. What are the steps needed for a successful job search?

8. How can a student plan to meet their career goals through interships and schooling?

Learning Objectives

Learning Objectives Students will be able to.....

1. Identify Financial Services

2. Compare and Contrast banks and credit unions

3. Open and maintaining a checking account

4. Identify the regulatory agencies and their functions

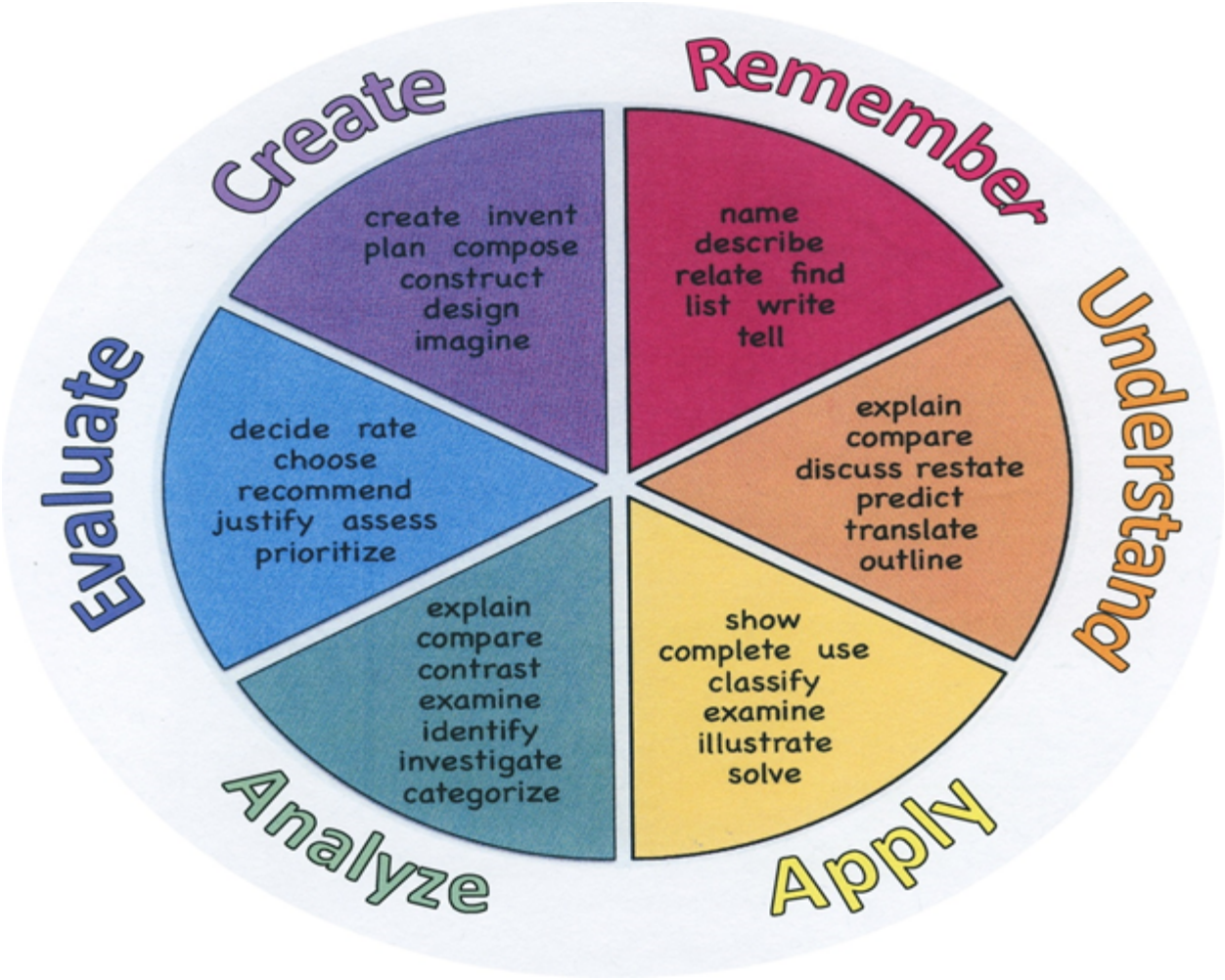
5. Discover how their values affect financial decisions and budgeting

6. Prepare a budget

7. Understand how critical consumers protect themselves

8. Understand which steps are needed to reach career goals

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				



Interdisciplinary Connections

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

MA.S-ID.A.1	Represent data with plots on the real number line (dot plots, histograms, and box plots).
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.
LA.RH.9-10.2	Determine the theme, central ideas, key information and/or perspective(s) presented in a primary or secondary source; provide an accurate summary that makes clear the relationships among the key details and ideas.
MA.S-ID.A.3	Interpret differences in shape, center, and spread in the context of the data sets, accounting for possible effects of extreme data points (outliers).
MA.S-ID.A.4	Use the mean and standard deviation of a data set to fit it to a normal distribution and to estimate population percentages. Recognize that there are data sets for which such a procedure is not appropriate. Use calculators, spreadsheets, and tables to estimate areas under the normal curve.
LA.RH.9-10.4	Determine the meaning of words and phrases as they are used in a text, including

	vocabulary describing political, social, or economic aspects of history and the social sciences; analyze the cumulative impact of specific word choices on meaning and tone.
LA.RH.9-10.5	Analyze how a text uses structure to emphasize key points or advance an explanation or analysis.
LA.RH.9-10.6	Compare the point of view of two or more authors in regards to how they treat the same or similar topics, including which details they include and emphasize in their respective accounts.
MA.S-MD.A.3	Develop a probability distribution for a random variable defined for a sample space in which theoretical probabilities can be calculated; find the expected value.
MA.S-MD.B.7	Analyze decisions and strategies using probability concepts (e.g., product testing, medical testing, pulling a hockey goalie at the end of a game).
PFL.9.1.12.A.1	Differentiate among the types of taxes and employee benefits.
PFL.9.1.12.A.2	Differentiate between taxable and nontaxable income.
PFL.9.1.12.A.3	Analyze the relationship between various careers and personal earning goals.
SCI.HS-ETS1-3	Evaluate a solution to a complex real-world problem based on prioritized criteria and trade-offs that account for a range of constraints, including cost, safety, reliability, and aesthetics, as well as possible social, cultural, and environmental impacts.
SCI.HS-ETS1-1	Analyze a major global challenge to specify qualitative and quantitative criteria and constraints for solutions that account for societal needs and wants.
SCI.HS-ETS1-2	Design a solution to a complex real-world problem by breaking it down into smaller, more manageable problems that can be solved through engineering.
TECH.8.1.12.A.4	Construct a spreadsheet workbook with multiple worksheets, rename tabs to reflect the data on the worksheet, and use mathematical or logical functions, charts and data from all worksheets to convey the results.
TECH.8.1.12.A.5	Create a report from a relational database consisting of at least two tables and describe the process, and explain the report results.

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

MS Word/Excel

Online Websites



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

Resume site builders/ 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: