# Unit 1 - Civic & Financial Responsibility and Financial Behavior

Content Area: **Template**
Course(s):
Time Period: **Full Year**
Length: **Full Year**
Status: **Published**

## Unit Overview

In this unit, students will explore the role the economic behaviors of individuals, the government, and business.

## Enduring Understandings

Our personal feelings and culture have an impact on our financial decisions. Businesses recognize this, and are too guided by legal and ethical behaviors.

## Essential Questions

What are ways we can give back to our community?
How do our values impact our economic decisions?
How can emotions impact our decisions?
How do good spending and other personal spending habits support our financial well-being?
Why do people give back to the community? What are their motivations?
What role does ethics play in business?
What are the legal and ethical implications of some business decisions?

## Learning Objectives

Compare and contrast the role of philanthropy, volunteer service, and charities in community development and the quality of life in a variety of cultures.
Compare various ways to give back through strengths, passions, goals, and other personal factors.
Relate the importance of consumer, business, and government responsibility to the economy and personal finance.
Examine the implications of legal and ethical behaviors when making financial decisions.
Describe the impact of personal values on various financial scenarios.
Evaluate the role of emotions, attitudes, and behavior (rational and irrational) in making financial decisions.
Explain how self-regulation is important to managing money (e.g., delayed gratification, impulse buying, peer pressure, etc.).
Analyze how familial and cultural values influence savings rates, spending, and other financial decisions.
Determine how spending, investing, and using credit wisely contributes to financial well-being.
Compare and contrast advertising messages to understand what they are trying to accomplish.

Identify the techniques and effects of deceptive advertising.
Career Exploration – Examine careers in business & financial sector

## Standards: Content

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| 9.1.8.CR | Civic Financial Responsibility |
| | Philanthropic and charitable organizations play important roles in supporting the interests of individuals and local and global communities and the issues that affect them. |
| 9.1.8.CR.1 | Compare and contrast the role of philanthropy, volunteer service, and charities in community development and the quality of life in a variety of cultures. |
| | Individuals can use their talents, resources, and abilities to give back. |
| 9.1.8.CR.2 | Compare various ways to give back through strengths, passions, goals, and other personal factors. |
| | The potential for building and using personal wealth includes responsibility to the broader community and an understanding of the legal rights and responsibilities of being a good citizen. |
| 9.1.8.CR.3 | Relate the importance of consumer, business, and government responsibility to the economy and personal finance. |
| 9.1.8.CR.4 | Examine the implications of legal and ethical behaviors when making financial decisions. |
| 9.1.8.FP | Financial Psychology |
| | An individual's values and emotions will influence the ability to modify financial behavior (when appropriate), which will impact one's financial well-being. |
| 9.1.8.FP.1 | Describe the impact of personal values on various financial scenarios. |
| 9.1.8.FP.2 | Evaluate the role of emotions, attitudes, and behavior (rational and irrational) in making financial decisions. |
| 9.1.8.FP.3 | Explain how self-regulation is important to managing money (e.g., delayed gratification, impulse buying, peer pressure, etc.). |
| 9.1.8.FP.4 | Analyze how familial and cultural values influence savings rates, spending, and other financial decisions. |
| 9.1.8.FP.5 | Determine how spending, investing, and using credit wisely contributes to financial well-being. |
| | Marketing techniques are designed to encourage individuals to purchase items they may not need or want. |
| 9.1.8.FP.6 | Compare and contrast advertising messages to understand what they are trying to accomplish. |
| 9.1.8.FP.7 | Identify the techniques and effects of deceptive advertising. |

## Standards: Interdisciplinary

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| 9.2.8.CAP | Career Awareness and Planning |
| | An individual's strengths, lifestyle goals, choices, and interests affect employment and income. |
| 9.2.8.CAP.1 | Identify offerings such as high school and county career and technical school courses, |

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| | apprenticeships, military programs, and dual enrollment courses that support career or occupational areas of interest. |
| 9.2.8.CAP.3 | Explain how career choices, educational choices, skills, economic conditions, and personal behavior affect income. |
| 7.EE | Expressions and Equations |
| | Digital tools and media resources provide access to vast stores of information, but the information can be biased or inaccurate. |
| | Increases in the quantity of information available through electronic means have heightened the need to check sources for possible distortion, exaggeration, or misrepresentation. |
| 7.EE.B | Solve real-life and mathematical problems using numerical and algebraic expressions and equations |
| 9.4.8.IML.1 | Critically curate multiple resources to assess the credibility of sources when searching for information. |
| 7.EE.B.3 | Solve multi-step real-life and mathematical problems posed with positive and negative rational numbers in any form (whole numbers, fractions, and decimals), using tools strategically. Apply properties of operations to calculate with numbers in any form; convert between forms as appropriate; and assess the reasonableness of answers using mental computation and estimation strategies. |
| RL.MF.7.6 | Compare and contrast texts (e.g., a written story, drama, or poem) to its audio, filmed, staged, or multimedia version and analyze the unique qualities of different mediums, including the effects of techniques unique to each medium (e.g., lighting, sound, color, or camera focus and angles in a film). |
| 6.EE | Expressions and Equations |
| 6.EE.A | Apply and extend previous understandings of arithmetic to algebraic expressions |
| | Specific situations require the use of relevant sources of information. |
| 6.EE.A.2 | Write, read, and evaluate expressions in which letters stand for numbers. |
| W.IW.7.2 | Write informative/explanatory texts (including the narration of historical events, scientific procedures/experiments, or technical processes) to examine a topic and convey ideas, concepts, and information through the selection, organization, and analysis of relevant content. |
| W.IW.7.2.A | Introduce a topic clearly, previewing what is to follow; organize ideas, concepts, and information, using text structures (e.g., definition, classification, comparison/contrast, cause/effect, etc.) and text features (e.g., headings, graphics, and multimedia) when useful to aid in comprehension. |
| 6.EE.A.2.c | Evaluate expressions at specific values of their variables. Include expressions that arise from formulas used in real-world problems. Perform arithmetic operations, including those involving whole number exponents, in the conventional order when there are no parentheses to specify a particular order (Order of Operations). |
| SL.II.7.2 | Analyze the main ideas and supporting details presented in diverse media and formats (e.g., visually, quantitatively, orally) and explain how the ideas clarify a topic, text, or issue under study. |
| SL.UM.7.5 | Include multimedia components and visual displays in presentations to clarify claims and findings and emphasize salient points. |

## Assessment Evidence

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| Formative | Collaborative Activities, Homework, Classwork, Discussion, Independent Class |

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| | Assignment, Informal Observations of Students, Interactive Notebooks, Self-Assessments, Exit Tickets |
| Summative | Tests, Pre-Assessments, Quizzes, Written Responses, Projects |
| Alternative & Benchmark | Alternative – Project Based Learning, Graphic Organizers, Student Portfolio, Orally assessed responses<br>Benchmark – Teacher generated project or assessment, Tests, Student portfolio/project |
| Assessment Evidence Resource | |

## Instructional Resources

Smartboard, Computers, iPads, websites and digital interactives/models, multi-media presentations, video streaming, Brain Pop, Microsoft 365, Next Gen Personal Finance, Instructional Resource List

## Curricular Mandates

*Below are the curricular requirements as defined in NJ Administrative Code and Statute*

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| | Amistad | | Diversity, Equity, and Inclusion |
| | Holocaust | | LGBT and Disabilities (Grades 6-12) |
| | Climate Change | | Asian American & Pacific Islander |

## Social Emotional Learning (SEL) Competencies

*NJ Social and Emotional Learning Competencies & Sub-Competencies*

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| | Self-Awareness | X | Relationship Skills |
| X | Responsible Decision-Making | | Social Awareness |
| | Self-Management | | |

## 21st Century Skills & Themes

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| X | Global and Cultural Awareness | X | Technology Literacy | | Planning and Budgeting |
| X | Creativity and Innovation | | Financial Institutions | | Risk Management and Insurance |
| X | Information and Media Literacy | | Digital Citizenship | | Economic and Government Influences |
| X | Critical Thinking and Problem Solving | | Credit Profile | X | Career Awareness and Planning |
| | Civic Financial Responsibility | X | Financial Psychology | | |