

DEPARTMENT

Business

COURSE: Business and Personal Law

Week	Marking Period 1	Week	Marking Period 3
1	Ethics and the law	10	How Contracts Come to an End
2	The Court System	11	Transfer of Contractual Rights and Duties
3	Criminal Law	12-13	Owning of a Vehicle
4-5	The Law of Torts	14	Employment Law
Week	Marking Period 2	Week	Marking Period 4
5	How Contracts Arise	15	Employment Protection and Equal Opportunity
6	Genuine Agreement	16	Borrowing Money and Buying on Credit
7	Capacity to Contract	17	Negotiable Instrument
8	Consideration	18-19	Renting a Place to Live/Buying a Home
9	Legality/Form of a Contract	20	Retirement and Wills

<b>Time Frame</b>		<b>Week 1</b>					
<b>Topic</b>							
Ethics and Law							
<b>Essential Questions</b>							
<ul style="list-style-type: none"> <li>● How are ethical decisions made?</li> <li>● How do ethics and law differ?</li> <li>● What is the relationship between ethics and the law?</li> <li>● What are the primary sources of American Law?</li> </ul>							
<b>Enduring Understandings</b>							
<ul style="list-style-type: none"> <li>● Why laws are needed</li> <li>● Five major sources of law in the United States today</li> </ul>							
<b>Alignment to NJCCCS</b>							
NJCCCS12.6.2.A1, 12.6.2.1.3, 12.9.2.A.1, 12.9.2.A.2							
<b>Key Concepts and Skills</b>							
<ul style="list-style-type: none"> <li>● How ethical decisions are made</li> <li>● When to apply the greatest good principle</li> <li>● When to apply the Golden Rule principle</li> <li>● When law relates to ethics</li> <li>● How ethics and the law conflict</li> <li>● How to recognize the various parts of the U.S. constitution</li> <li>● How to explain the components of common law</li> <li>● How to identify the various ways that courts make law</li> </ul>							
<b>Learning Activities</b>							
<ul style="list-style-type: none"> <li>● Guided Practice</li> <li>● Key Term Review</li> <li>● Google Classroom</li> <li>● Internet Activity</li> <li>● Discussion</li> <li>● PowerPoint Presentation</li> <li>● Cooperative Learning Exercise</li> <li>● Group Presentations</li> </ul>							
<b>Assessments</b>							
<ul style="list-style-type: none"> <li>● Unit Comprehensive Online Assessment</li> <li>● Practical Demonstration Formative Assessment</li> <li>● Self-Assessment Quizzes</li> <li>● Key Term Quiz</li> <li>● Presentations and essays</li> </ul>							
<b>21<sup>st</sup> Century Skills</b>							
x	Creativity	x	Critical Thinking	x	Communication	x	Collaboration
x	Life & Career Skills	x	Information Literacy	x	Media Literacy		

### Interdisciplinary Connection

#### [CCSS.ELA-Literacy.RH.11-12.7](#)

Integrate and evaluate multiple sources of information presented in diverse formats and media (e.g., visually, quantitatively, as well as in words) in order to address a question or solve a problem.

#### [CCSS.ELA-Literacy.WHST.11-12.1.b](#)

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#### [CCSS.Math.Content.HSS.IC.B.6](#)

Evaluate reports based on data.

#### [CCSS.Math.Content.HSS.MD.B.5.b](#)

Evaluate and compare strategies on the basis of expected value

### Technology Integration

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<b>Time Frame</b>	<b>Week 2</b>
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### Topic

The Court System

### Essential Questions

- What is the structure of the federal and state court system
- What is the structure of their jurisdictions
- What are differences between civil and criminal trials and alternatives to litigation

### Enduring Understandings

- The jurisdictions and structures of federal and state courts
- How juvenile offenders are treated by the court
- The steps of civil and criminal lawsuits
- The rights of an individual who has been arrested
- How court procedures apply to juvenile cases

### Alignment to NJCCCS

NJCCCS12.6.2.A1, 12.6.2.1.3, 12.9.2.A.1, 12.9.2.A.2

### Key Concepts and Skills

- How to determine a court's jurisdiction and the structure of the federal court system
- How to explain the role of the United States Supreme Court
- How to explain the structure of the state court system
- How to describe the difference between an unruly and delinquent juvenile
- How to seek alternatives to litigation
- How to explain the steps in a civil lawsuit
- How to explain the steps in a criminal prosecution

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- How to apply court procedures to juvenile cases

### Learning Activities

- Guided Practice
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- Google Classroom
- Internet Activity
- Discussion
- Google Slide Presentation
- Cooperative Learning Exercise
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### Assessments

- Unit Comprehensive Online Assessment
- Practical Demonstration Formative Assessment
- Self-Assessment Quizzes
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### 21<sup>st</sup> Century Skills

x	Creativity	x	Critical Thinking	x	Communication	x	Collaboration
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**Time Frame** | Week 3

### Topic

Criminal Law

### Essential Questions

- What are the elements of a crime?
- How is crime differentiated among property and those against people?
- How are state and criminal law systems defined?

### Enduring Understandings

- How to classify different types of crime
- The elements of a crime
- What common defenses are used in the defense of an accused criminal

- How to identify crimes against people versus crimes against property

### Alignment to NJCCCS

NJCCCS12.6.2.A1, 12.6.2.1.3, 12.9.2.A.1, 12.9.2.A.2

### Key Concepts and Skills

- How to tell the difference between the severity of different crimes
- How to explain the difference between state and federal criminal law
- How to define the various defenses to criminal liability
- How to define major crimes against people and property
- How to define major crimes that involve controlled substances
- How to define major crimes that involve computers

### Learning Activities

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- Key Term Review
- Google Classroom
- Internet Activity
- Discussion
- PowerPoint Presentation
- Cooperative Learning Exercise
- Group Presentations

### Assessments

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<b>Time Frame</b>	<b>Week 4-5</b>
<b>Topic</b>	
The Law of Torts	
<b>Essential Questions</b>	
<ul style="list-style-type: none"> <li>● What are intentional torts?</li> <li>● What is negligence, the doctrine of strict liability, and survival and wrongful death statutes</li> </ul>	
<b>Enduring Understandings</b>	
<ul style="list-style-type: none"> <li>● The elements of negligence</li> <li>● When the doctrine of strict liability applies</li> <li>● The difference between survival and wrongful death statutes</li> <li>● The remedies available to the victim of a tort</li> </ul>	
<b>Alignment to NJCCCS</b>	
NJCCCS12.6.2.A1, 12.6.2.1.3, 12.9.2.A.1, 12.9.2.A.2	
<b>Key Concepts and Skills</b>	
<ul style="list-style-type: none"> <li>● How to tell the difference between a crime and a tort</li> <li>● How to explain the nature of tort law</li> <li>● How various torts can be committed</li> <li>● How to define various intentional torts</li> <li>● How to define negligence</li> <li>● How to explain the elements of negligence</li> <li>● How to define the major defenses against negligence</li> <li>● How to define strict liability</li> </ul>	
<b>Learning Activities</b>	
<ul style="list-style-type: none"> <li>● Guided Practice</li> <li>● Key Term Review</li> <li>● Google Classroom</li> <li>● Internet Activity</li> <li>● Discussion</li> <li>● PowerPoint Presentation</li> <li>● Cooperative Learning Exercise</li> <li>● Group Presentations</li> </ul>	
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**21<sup>st</sup> Century Skills**

x	Creativity	x	Critical Thinking	x	Communication	x	Collaboration
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**Technology Integration**

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<b>Time Frame</b>	<b>Week 5</b>
<b>Topic</b>	
How Contracts Arise	
<b>Essential Questions</b>	
<ul style="list-style-type: none"> <li>• What are the elements and major classes of contracts?</li> <li>• What are the detailed requirements of an offer and acceptance?</li> </ul>	
<b>Enduring Understandings</b>	
<ul style="list-style-type: none"> <li>• The six elements required to make a contract</li> <li>• The difference in major class of contracts</li> <li>• When and how a contract legally comes into existence</li> <li>• Whether certain advertisements constitute offers</li> <li>• How an offer can come to an end</li> </ul>	
<b>Alignment to NJCCCS</b>	
NJCCS12.6.2.A1, 12.6.2.1.3, 12.9.2.A.1, 12.9.2.A.2	
<b>Key Concepts and Skills</b>	
<ul style="list-style-type: none"> <li>• The elements of legal contracts</li> <li>• How to identify valid, void, voidable and unenforceable contracts</li> <li>• How to distinguish between express and implied contracts</li> <li>• How to identify unilateral and bilateral contracts</li> <li>• How to distinguish between oral and written contracts</li> <li>• How to recognize the requirements of an offer</li> </ul>	

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- How to distinguish between an offer and an invitation to negotiate
- How to distinguish between an acceptance and a counteroffer
- How to recognize when an offer has been terminated

### Learning Activities

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- Internet Activity
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### Assessments

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**Time Frame** | Week 6

### Topic

Genuine Agreement

### Essential Questions

- What can happen to render an agreement defective?



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- How are unilateral and bilateral mistakes, fraud, misrepresentation, duress and undue influences explained?

### Enduring Understandings

- How certain types of mistakes and incorrect representation of facts can lead to the voiding of a contract
- The difference between unilateral and bilateral mistakes
- The difference between duress and undue influence
- The difference between misrepresentation and fraud

### Alignment to NJCCCS

NJCCCS12.6.2.A1, 12.6.2.1.3, 12.9.2.A.1, 12.9.2.A.2

### Key Concepts and Skills

- How to identify the elements of fraud
- How to distinguish the difference between fraud and innocent misrepresentation
- How to distinguish between the remedy available for fraud and the remedy available for misrepresentation
- How to distinguish between unilateral and bilateral mistake
- How to recognize the types of mistake that will allow rescission of a contract
- How to recognize the requirements of economic duress
- How to recognize the requirements of undue influence

### Learning Activities

- Guided Practice
- Key Term Review
- Google Classroom
- Internet Activity
- Discussion
- PowerPoint Presentation
- Cooperative Learning Exercise
- Group Presentations

### Assessments

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- Practical Demonstration Formative Assessment
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x	Creativity	x	Critical Thinking	x	Communication	x	Collaboration
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Time Frame	Week 7
<b>Topic</b>	
Contractual Capacity	
<b>Essential Questions</b>	
<ul style="list-style-type: none"> <li>● What are the limitations of and rights granted to minors ?</li> <li>● What situations related to capacity make contracts voidable?</li> </ul>	
<b>Enduring Understandings</b>	
<ul style="list-style-type: none"> <li>● Reasons why a minor may dis-affirm a contract</li> <li>● How minority is determined</li> <li>● How contracts between minors are treated</li> <li>● Other reasons related to capacity that can make a contract voidable</li> </ul>	
<b>Alignment to NJCCCS</b>	
NJCCCS12.6.2.A1, 12.6.2.1.3, 12.9.2.A.1, 12.9.2.A.2	
<b>Key Concepts and Skills</b>	
<ul style="list-style-type: none"> <li>● How to explain the legal concept of minority</li> <li>● How to identify the rights of minors in relation to contracts</li> <li>● How to identify contracts that are voidable by a minor</li> <li>● How a person can ratify a contract made in minority</li> <li>● How to identify others, besides minors, who can rescind contracts</li> </ul>	
<b>Learning Activities</b>	
<ul style="list-style-type: none"> <li>● Guided Practice</li> <li>● Key Term Review</li> <li>● Google Classroom</li> <li>● Internet Activity</li> <li>● Discussion</li> <li>● PowerPoint Presentation</li> <li>● Cooperative Learning Exercise</li> <li>● Group Presentations</li> </ul>	
<b>Assessments</b>	
<ul style="list-style-type: none"> <li>● Unit Comprehensive Online Assessment</li> <li>● Practical Demonstration Formative Assessment</li> <li>● Self-Assessment Quizzes</li> </ul>	

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- Key Term Quiz
- Presentations and essays

**21<sup>st</sup> Century Skills**

x	Creativity	x	Critical Thinking	x	Communication	x	Collaboration
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**Interdisciplinary Connections**

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<b>Time Frame</b>	<b>Week 8</b>
<b>Topic</b>	
Consideration	
<b>Essential Questions</b>	
<ul style="list-style-type: none"> <li>• How is consideration defined?</li> <li>• What are transactions that do not contain consideration?</li> <li>• What is the court rule regarding adequacy of consideration and</li> </ul>	
<b>Enduring Understandings</b>	
<ul style="list-style-type: none"> <li>• How to identify consideration</li> <li>• How to identify situations in which consideration is not present</li> <li>• How courts determine adequacy of consideration</li> <li>• How the doctrine of promissory estoppel may affect contract consideration</li> <li>• How special situations involving consideration are applied</li> </ul>	
<b>Alignment to NJCCCS</b>	
NJCCS12.6.2.A1, 12.6.2.1.3, 12.9.2.A.1, 12.9.2.A.2	
<b>Key Concepts and Skills</b>	
<ul style="list-style-type: none"> <li>• How to explain the legal concept of consideration</li> <li>• How to explain the types of consideration</li> <li>• How to identify certain problems regarding consideration</li> <li>• How to identify the principles that apply to consideration in everyday life</li> </ul>	

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- How to identify agreements that are enforceable without consideration
- How to identify agreements that are not enforceable without consideration
- How to distinguish between past consideration and preexisting duties

### Learning Activities

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- Key Term Review
- Google Classroom
- Internet Activity
- Discussion
- PowerPoint Presentation
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### Assessments

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Evaluate an author's premises, claims, and evidence by corroborating or challenging them with other information.

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<b>Time Frame</b>		<b>Week 9</b>					
<b>Topic</b>							
Legality							
<b>Essential Questions</b>							
<ul style="list-style-type: none"> <li>• How do illegal contracts come about</li> <li>• What are the circumstances that may warrant invalidating contracts</li> </ul>							
<b>Enduring Understandings</b>							
<ul style="list-style-type: none"> <li>• How state civil and criminal statutes may affect contract legality</li> <li>• How usury, gambling, licensing, or Sunday statutes may affect contract legality</li> <li>• Why contracts must not harm public policy</li> <li>• How the courts deal with contracts that are partially or fully illegal</li> </ul>							
<b>Alignment to NJCCCS</b>							
NJCCCS12.6.2.A1, 12.6.2.1.3, 12.9.2.A.1, 12.9.2.A.2							
<b>Key Concepts and Skills</b>							
<ul style="list-style-type: none"> <li>• How to explain what makes a contract illegal</li> <li>• How to identify the consequences of illegality in relation to contract law</li> <li>• How to identify contracts that are illegal by statutory law</li> <li>• How to identify different types of licenses</li> <li>• How to explain the legal doctrine of public policy</li> <li>• How to identify agreements that are contrary to public policy</li> <li>• How to identify contracts that involve an unreasonable restraint of trade</li> <li>• How to explain the nature of a restrictive covenant</li> </ul>							
<b>Learning Activities</b>							
<ul style="list-style-type: none"> <li>• Guided Practice</li> <li>• Key Term Review</li> <li>• Google Classroom</li> <li>• Internet Activity</li> <li>• Discussion</li> <li>• PowerPoint Presentation</li> <li>• Cooperative Learning Exercise</li> <li>• Group Presentations</li> </ul>							
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Time Frame	Week 9
<b>Topic</b>	
Form of a Contract	
<b>Essential Questions</b>	
<ul style="list-style-type: none"> <li>• What are the types of contracts that must be in writing to be enforceable?</li> <li>• What contracts are covered by the statutes of fraud?</li> </ul>	
<b>Enduring Understandings</b>	
<ul style="list-style-type: none"> <li>• How the statute of frauds applies to certain contracts</li> <li>• How to evaluate contradictory or ambiguous phrases in a contract</li> <li>• How the parol evidence and best evidence rules applies to contract disputes</li> <li>• How to change a contractual writing</li> </ul>	
<b>Alignment to NJCCCS</b>	
NJCCCS12.6.2.A1, 12.6.2.1.3, 12.9.2.A.1, 12.9.2.A.2	
<b>Key Concepts and Skills</b>	
<ul style="list-style-type: none"> <li>• How to explain the legal status of a contract that is not in writing</li> <li>• How to include the elements that must be included in a written contract</li> <li>• How to deal with contradictory and ambiguous terms in a written agreement</li> <li>• How to identify which contracts must be in writing</li> <li>• How to explain the parol evidence rule</li> <li>• How to identify the exceptions to the parol evidence rule</li> <li>• How to explain the best evidence rule</li> <li>• How to change a contractual writing</li> </ul>	

### Learning Activities

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Integrate information from diverse sources, both primary and secondary, into a coherent understanding of an idea or event, noting discrepancies among sources.

### Technology Integration

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<b>Time Frame</b>	<b>Week 10</b>
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### Topic

How Contracts Come to an End

### Essential Questions

- How does a contract become discharged?
- What are the time lines, substance, and satisfaction of performance, as well as how contracts may be discharged if the obligations are impossible to perform?

### Enduring Understandings

- How contracts may be ended due to fulfillment of all terms
- How laws or impossibility of performance, and substantive performance can end a contract

- How the reasonable person test can be used to determine satisfactory performance

### Alignment to NJCCCS

NJCCCS12.6.2.A1, 12.6.2.1.3, 12.9.2.A.1, 12.9.2.A.2

### Key Concepts and Skills

- How to identify when time is important in a contract
- How to distinguish between satisfactory and substantial performance
- How to explain tender of performance
- How to explain how contracts can be discharged by agreement
- How to explain situations in which the law will permit a discharge by impossibility
- How to define the statute of limitations
- How to identify debts that cannot be discharged in bankruptcy

### Learning Activities

- Guided Practice
- Key Term Review
- Google Classroom
- Internet Activity
- Discussion
- PowerPoint Presentation
- Cooperative Learning Exercise
- Group Presentations

### Assessments

- Unit Comprehensive Online Assessment
- Practical Demonstration Formative Assessment
- Self-Assessment Quizzes
- Key Term Quiz
- Presentations and essays

### 21<sup>st</sup> Century Skills

x	Creativity	x	Critical Thinking	x	Communication	x	Collaboration
x	Life & Career Skills	x	Information Literacy	x	Media Literacy		

### Interdisciplinary Connections

[CCSS.ELA-LITERACY.RH.11-12.7](#)

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### Technology Integration

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<b>Time Frame</b>		<b>Week 11</b>					
<b>Topic</b>							
Transfer of Contractual Rights and Duties							
<b>Essential Questions</b>							
<ul style="list-style-type: none"> <li>● What is the difference between the assignment and delegation of contracts</li> <li>● How are the rights that may and may not be assigned and duties that may and may not be delegated identified?</li> <li>● What are the remedies available to an injured party when a contract is breached?</li> </ul>							
<b>Enduring Understandings</b>							
<ul style="list-style-type: none"> <li>● How a third party may enforce a contract</li> <li>● How to identify when a breach of contract has taken place</li> </ul>							
<b>Alignment to NJCCCS</b>							
NJCCCS12.6.2.A1, 12.6.2.1.3, 12.9.2.A.1, 12.9.2.A.2							
<b>Key Concepts and Skills</b>							
<ul style="list-style-type: none"> <li>● How to explain the nature of assignment</li> <li>● How to identify contractual rights that can be assigned</li> <li>● How to explain the nature of a delegation</li> <li>● How to explain the nature of a novation</li> <li>● How to identify a situation involving privity of contract</li> <li>● How to explain the concept of anticipatory breach</li> <li>● How to identify remedies available for breach of contract</li> <li>● How to define specific performance</li> <li>● Why you must minimize the damages involved in a breach of a contract</li> </ul>							
<b>Learning Activities</b>							
<ul style="list-style-type: none"> <li>● Guided Practice</li> <li>● Key Term Review</li> <li>● Google Classroom</li> <li>● Internet Activity</li> <li>● Discussion</li> <li>● PowerPoint Presentation</li> <li>● Cooperative Learning Exercise</li> <li>● Group Presentations</li> </ul>							
<b>Assessments</b>							
<ul style="list-style-type: none"> <li>● Unit Comprehensive Online Assessment</li> <li>● Practical Demonstration Formative Assessment</li> <li>● Self-Assessment Quizzes</li> <li>● Key Term Quiz</li> <li>● Presentations and essays</li> </ul>							
<b>21<sup>st</sup> Century Skills</b>							
x	Creativity	x	Critical Thinking	x	Communication	x	Collaboration
x	Life & Career	x	Information	x	Media Literacy		

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Business

COURSE: Business and Personal Law

Skills

Literacy

### Interdisciplinary Connections

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### Technology Integration

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**Time Frame** | Week 12-13

### Topic

Owning a Vehicle

### Essential Questions

- What are precautions to take when buying a car from a dealer or a private party
- What are the legal protections afforded to purchasers of automobiles

### Enduring Understandings

- How to discern the advantages and disadvantages of purchasing or leasing a vehicle
- What remedies are available to the purchaser of a defective automobile
- How federal laws protect automobile purchasers
- What types of insurance are available to the owner of a vehicle

### Alignment to NJCCCS

NJCCCS12.6.2.A1, 12.6.2.1.3, 12.9.2.A.1, 12.9.2.A.2

### Key Concepts and Skills

- How to identify important parts of a loan agreement
- How to trade in a vehicle
- Identify pros and cons of leasing
- Compare options for buying a pre owned vehicle
- How to pursue legal remedies if you buy a defective vehicle

### Learning Activities

- Guided Practice
- Key Term Review
- Google Classroom
- Internet Activity
- Discussion
- PowerPoint Presentation
- Cooperative Learning Exercise
- Group Presentations

### Assessments

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- Practical Demonstration Formative Assessment
- Self-Assessment Quizzes
- Key Term Quiz
- Presentations and essays

### 21<sup>st</sup> Century Skills

x	Creativity	x	Critical Thinking	x	Communication	x	Collaboration
x	Life & Career Skills	x	Information Literacy	x	Media Literacy		

### Interdisciplinary Connections

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### Technology Integration

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<b>Time Frame</b>	<b>Week 14</b>
<b>Topic</b>	
Employment Law	
<b>Essential Questions</b>	
<ul style="list-style-type: none"> <li>● What are the rights and duties of the employer - employee relationship</li> <li>● What is the major legislation surrounding employer-employee relationships</li> </ul>	
<b>Enduring Understandings</b>	
<ul style="list-style-type: none"> <li>● How the employment at will doctrine affects the employer-employee relationship</li> <li>● How to identify exceptions to the employment at will doctrine</li> <li>● How can employees be terminated</li> </ul>	
<b>Alignment to NJCCCS</b>	
NJCCS12.6.2.A1, 12.6.2.1.3, 12.9.2.A.1, 12.9.2.A.2	
<b>Key Concepts and Skills</b>	
<ul style="list-style-type: none"> <li>● How to identify those situations that fall outside of the doctrine of employment at will</li> <li>● How to identify the exceptions to employment at will</li> <li>● How to distinguish between implied contract and implied covenant</li> <li>● Recognize areas of employment that must be included in any collective bargaining process</li> <li>● Identify the objectives of the Taft Hartley Act</li> </ul>	

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Business

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- Identify the goal of the Landrum Griffin Act
- Identify child labor laws

### Learning Activities

- Guided Practice
- Key Term Review
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### Assessments

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### 21<sup>st</sup> Century Skills

x	Creativity	x	Critical Thinking	x	Communication	x	Collaboration
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### Technology Integration

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**Time Frame** | Week 15

### Topic

Employment Protection and Equal Opportunity

### Essential Questions

- What are the major federal laws that regulate employment conditions, worker benefits, and employment opportunities?

### Enduring Understandings

- Major provisions of the law that regulate wages, hours and benefits

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Business

COURSE: Business and Personal Law

- How to differentiate between unemployment compensation and workers' comp
- The major federal laws that regulate employment opportunities
- The difference between disparate treatment and disparate impact

### Alignment to NJCCCS

NJCCCS12.6.2.A1, 12.6.2.1.3, 12.9.2.A.1, 12.9.2.A.2

### Key Concepts and Skills

- Role of OSHA for workplace safety
- Employers' legal requirements with regard to wages and hours
- Statutes designed to protect privacy
- Distinguish between unemployment compensation and workers' comp
- Define discriminatino
- Explain Americans with Disabilities Act

### Learning Activities

- Guided Practice
- Key Term Review
- Google Classroom
- Internet Activity
- Discussion
- PowerPoint Presentation
- Cooperative Learning Exercise
- Group Presentations

### Assessments

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- Key Term Quiz
- Presentations and essays

### 21<sup>st</sup> Century Skills

x	Creativity	x	Critical Thinking	x	Communication	x	Collaboration
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<b>Time Frame</b>	<b>Week 16</b>						
<b>Topic</b>							
Borrowing Money and Buying on Credit							
<b>Essential Questions</b>							
<ul style="list-style-type: none"> <li>● What is the use of credit cards and the laws regarding their unauthorized use</li> <li>● What is the Truth in Lending Act and Bankruptcy Act</li> </ul>							
<b>Enduring Understandings</b>							
<ul style="list-style-type: none"> <li>● Various forms of credit</li> <li>● Procedure for borrowing money and importance of Truth and Lending</li> <li>● The federal laws that affect credit</li> <li>● Laws governing the unauthorized use of credit cards</li> <li>● Differences between the bankruptcy chapters</li> </ul>							
<b>Alignment to NJCCCS</b>							
NJCCS12.6.2.A1, 12.6.2.1.3, 12.9.2.A.1, 12.9.2.A.2							
<b>Key Concepts and Skills</b>							
<ul style="list-style-type: none"> <li>● Distinguish between the different types of credit</li> <li>● Explain Truth and Lending Act</li> <li>● Describe secured loans</li> <li>● Guard against credit card problems</li> <li>● Identify and describe credit protection laws</li> <li>● Explain rights and duties under credit protection laws</li> </ul>							
<b>Learning Activities</b>							
<ul style="list-style-type: none"> <li>● Guided Practice</li> <li>● Key Term Review</li> <li>● Google Classroom</li> <li>● Internet Activity</li> <li>● Discussion</li> <li>● PowerPoint Presentation</li> <li>● Cooperative Learning Exercise</li> <li>● Group Presentations</li> </ul>							
<b>Assessments</b>							
<ul style="list-style-type: none"> <li>● Unit Comprehensive Online Assessment</li> <li>● Practical Demonstration Formative Assessment</li> <li>● Self-Assessment Quizzes</li> <li>● Key Term Quiz</li> <li>● Presentations and essays</li> </ul>							
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<b>Time Frame</b>	<b>Week 17</b>
<b>Topic</b>	
Negotiable Instruments	
<b>Essential Questions</b>	
<ul style="list-style-type: none"> <li>● What are the various kinds of negotiable instruments and how are they used?</li> </ul>	
<b>Enduring Understandings</b>	
<ul style="list-style-type: none"> <li>● How are drafts used</li> <li>● Identify the parties to a draft</li> <li>● The features of a certificate of deposit</li> </ul>	
<b>Alignment to NJCCCS</b>	
NJCCCS12.6.2.A1, 12.6.2.1.3, 12.9.2.A.1, 12.9.2.A.2	
<b>Key Concepts and Skills</b>	
<ul style="list-style-type: none"> <li>● How to state the purpose of negotiable instruments and identify the types</li> <li>● How to name the parties to each type of negotiable instrument</li> <li>● How to state the requirements of negotiability</li> </ul>	
<b>Learning Activities</b>	
<ul style="list-style-type: none"> <li>● Guided Practice</li> <li>● Key Term Review</li> <li>● Google Classroom</li> <li>● Internet Activity</li> <li>● Discussion</li> <li>● PowerPoint Presentation</li> <li>● Cooperative Learning Exercise</li> <li>● Group Presentations</li> </ul>	
<b>Assessments</b>	
<ul style="list-style-type: none"> <li>● Unit Comprehensive Online Assessment</li> <li>● Practical Demonstration Formative Assessment</li> <li>● Self-Assessment Quizzes</li> <li>● Key Term Quiz</li> </ul>	

DEPARTMENT

Business

COURSE: Business and Personal Law

<ul style="list-style-type: none"> <li>Presentations and essays</li> </ul>							
21 <sup>st</sup> Century Skills							
x	Creativity	x	Critical Thinking	x	Communication	x	Collaboration
x	Life & Career Skills	x	Information Literacy	x	Media Literacy		
Interdisciplinary Connections							
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Technology Integration							
Chromebook™ MS Office Suite ELMO Classroom Visual Presenter							

Time Frame	Week 18-19
Topic	
Renting a Place to Live/Buying a Home	
Essential Questions	
<ul style="list-style-type: none"> <li>What are the principle types of tenancies?</li> <li>What are liabilities of landlords?</li> <li>What is process of buying a house?</li> </ul>	
Enduring Understandings	
<ul style="list-style-type: none"> <li>Types of tenancies available to renters</li> <li>Rights and duties of the landlord and the tenant</li> <li>Steps involved in evaluating the purchase of a home</li> <li>Costs connected with obtaining a mortgage</li> </ul>	
Alignment to NJCCCS	
NJCCS12.6.2.A1, 12.6.2.1.3, 12.9.2.A.1, 12.9.2.A.2	
Key Concepts and Skills	
<ul style="list-style-type: none"> <li>How to define main types of tenancies</li> <li>How to summarize rent control laws</li> <li>Explain duties of landlords and tenants</li> <li>Describe eviction proceedings</li> <li>Compare advantages and disadvantages of buying a home</li> <li>Determine amount of money necessary to borrow for a home</li> <li>Describe various types of home ownership</li> </ul>	



### Learning Activities

- Guided Practice
- Key Term Review
- Google Classroom
- Internet Activity
- Discussion
- PowerPoint Presentation
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- Group Presentations

### Assessments

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### 21<sup>st</sup> Century Skills

x	Creativity	x	Critical Thinking	x	Communication	x	Collaboration
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### Technology Integration

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**Time Frame** | Week 20

### Topic

Insurance Protection

### Essential Questions

- What are the types of insurance necessary
- What are the losses covered by home-owner's and fire insurance

### Enduring Understandings

- Definitions of the terms common to most forms of insurance
- How insurable interest is applied in regard to life insurance and fire insurance
- The principle kind of insurance

- How health insurance coverages differ

### Alignment to NJCCCS

NJCCCS12.6.2.A1, 12.6.2.1.3, 12.9.2.A.1, 12.9.2.A.2

### Key Concepts and Skills

- Explain the meaning and purpose of insurance
- Define key insurance terms
- Main types of life insurance
- Recognize risks that are not covered by insurance
- Explain main types of health insurance and the available plans

### Learning Activities

- Guided Practice
- Key Term Review
- Google Classroom
- Internet Activity
- Discussion
- PowerPoint Presentation
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### Assessments

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### 21<sup>st</sup> Century Skills

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### Technology Integration

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<b>Time Frame</b>	<b>Week 20</b>						
<b>Topic</b>							
Retirement and Wills							
<b>Essential Questions</b>							
<ul style="list-style-type: none"> <li>• What are the major types of retirement plans and what are the features of the Employee Retirement Income Security Act (ERISA)</li> <li>• How is property transferred when someone dies?</li> </ul>							
<b>Enduring Understandings</b>							
<ul style="list-style-type: none"> <li>• Main feature of social security, pension plans, and personal retirement plans</li> <li>• Rights given to employees under ERISA</li> <li>• Who makes a will and what it should contain</li> <li>• How is a will executed</li> <li>• Rights of the family of the deceased</li> </ul>							
<b>Alignment to NJCCCS</b>							
NJCCS12.6.2.A1, 12.6.2.1.3, 12.9.2.A.1, 12.9.2.A.2							
<b>Key Concepts and Skills</b>							
<ul style="list-style-type: none"> <li>• Describe main features of social security</li> <li>• Distinguish among the various personal retirement plans</li> <li>• What happens when someone dies without a will</li> <li>• Outline the legal procedures that apply when someone dies owning property</li> </ul>							
<b>Learning Activities</b>							
<ul style="list-style-type: none"> <li>• Guided Practice</li> <li>• Key Term Review</li> <li>• Google Classroom</li> <li>• Internet Activity</li> <li>• Discussion</li> <li>• PowerPoint Presentation</li> <li>• Cooperative Learning Exercise</li> <li>• Group Presentations</li> </ul>							
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<ul style="list-style-type: none"> <li>• Unit Comprehensive Online Assessment</li> <li>• Practical Demonstration Formative Assessment</li> <li>• Self-Assessment Quizzes</li> <li>• Key Term Quiz</li> <li>• Presentations and essays</li> </ul>							
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DEPARTMENT

Business

COURSE: Business and Personal Law

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