

Board Approved August 2010 revised June 2016

Week	Marking Period 1	Week	Marking Period 3
1	Personal Financial Planning	21	Same as Marking Period 1
2	Finances and Career Planning	22	
3	Money Management Strategy	23	
4	Consumer Purchasing and Protection	24	
5		25	
6		26	
7		27	
8		28	
9		29	
10		30	
Week	Marking Period 2	Week	Marking Period 4
5	Banking	31	Same as Marking Period 2
6	Consumer Credit	32	
7	The Finances of Housing	33	
8	Saving and Investing	34	
9	Stocks	35	
16		36	
17		37	
18		38	
19		39	
20		40	

Time Frame	4 Blocks						
Topic							
Chapter 1-Personal Financial Planning							
Essential Questions							
How can the financial planning process help you reach your financial goals How can you recognize the trade offs of financial decisions How can you learn to use your money wisely now How can you learn to live according to your values and meet your financial needs and goals throughout your life							
Enduring Understandings							
Teacher lecture and notes Individual Practice Small group practice Graphs-both reading and creation On-line practice Worksheets In-Class Activities							
Alignment to NJCCCS							
Work 9-12 9.2.12							
Key Concepts and Skills							
Learn to define personal financial planning Name the six steps of financial planning Identify factors that affect personal financial decisions Explain opportunity costs associated with personal financial decisions Identify eight strategies for achieving financial goals at different stages of life							
Learning Activities							
Virtual Business Current event relating to topic Video Tutor Modeling Activity	Real-World Application Play Game Activity Group Project						
Assessments							
Projects Chrome Book Activities Homework Quiz Chapter Test							
21st Century Skills							
x	Creativity	x	Critical Thinking	x	Communication	x	Collaboration
x	Skills	x	Information Literacy	x	Media Literacy		
Interdisciplinary Connections							
English-writing skills; History-Historical significance of financial trends; Math-Computations							
Technology Integration							
Virtual Business Google Slide Presentations							

Time Frame		4 Blocks					
Topic							
Chapter 2- Finances and Career Planning							
Essential Questions							
How can you choose and plan the right career that will help you find fulfillment both personally and financially							
How can you learn effective strategies to help get the job or career that meets your personal and financial goals							
Enduring Understandings							
Teacher lecture and notes							
Individual Practice							
Small group practice							
Graphs-both reading and creation							
On-line practice							
Worksheets							
In-Class Activities							
Alignment to NJCCCS							
Work 9-12 9.3.12.1							
Key Concepts and Skills							
Identify the personal issues to consider when choosing and planning your career							
Explain how education and training affect career advancement							
Discuss the factors that influence employment							
Describe effective strategies to obtain employment							
Identify sources of career opportunities							
Identify the financial and legal issues to consider when looking for employment							
Learning Activities							
Virtual Business		Real-World Application					
Current event relating to topic		Play Game					
Video Tutor		Activity					
Modeling Activity		Group Project					
Assessments							
Projects							
Chrome Book Activities							
Homework							
Quiz							
Chapter Test							
21st Century Skills							
x	Creativity	x	Critical Thinking	x	Communication	x	Collaboration
x	Skills	x	Information Literacy	x	Media Literacy		
Interdisciplinary Connections							
English-writing skills; History-Historical significance of financial trends; Math-Computations							
Technology Integration							
Virtual Business							
Google Slide Presentations							

Time Frame	Four (4) blocks						
Topic							
Money Management Strategy							
Chapter 3							
Essential Questions							
How can organizing your personal financial records help you make informed decisions about your spending?							
How can a personal balance sheet and cash flow statement help you to analyze your financial situation?							
How can learning to budget and achieve financial goals by increasing your savings?							
Enduring Understandings							
Teacher lecture and notes			On-line practice				
Individual Practice			Worksheets				
Small group practice			In-Class Activities				
Graphs-both reading and creation							
Alignment to NJCCCS							
Work 9-12 9, 12 12 B1							
Key Concepts and Skills							
How to discuss the relationship between opportunity costs and money management.							
How to explain the benefits of keeping financial records and documents.							
How to describe a system to maintain personal financial documents.							
How to describe a personal balance sheet and cash flow statement.							
How to develop a personal balance sheet and cash flow statement.							
How to identify the steps of creating a personal budget.							
How to discuss the advantage of increasing your savings.							
Learning Activities							
Virtual Business			Real-World Application				
Current event relating to topic			Play Game				
Video Tutor			Activity				
Modeling Activity			Group Project				
Assessments							
Projects							
Chrome Book Activities							
Homework							
Quiz							
Chapter Test							
21st Century Skills							
x	Creativity	x	Critical Thinking	x	Communication	x	Collaboration
x	Skills	x	Information Literacy	x	Media Literacy		
Interdisciplinary Connections							
English writing skills							
History – historical financial trends							
Math – computations							
Technology Integration							
Virtual Business							
Google Slide Presentations							

Time Frame	Four (4) blocks						
Topic							
Consumer Purchasing and Protection							
Essential Questions							
How can understanding the factors that influence your buying decisions help you get the best value for your money?							
How can various methods solve consumer problems?							
What are the legal alternatives available to consumers?							
Enduring Understandings							
Teacher lecture and notes							
Individual Practice							
Small group practice							
Graphs-both reading and creation							
On-line practice							
Worksheets							
In-Class Activities							
Alignment to NJCCCS							
Work 9-12 9, 2.12B1							
Key Concepts and Skills							
How to determine the factors that influence buying decisions.							
How to explain a research-based approach to buying goods and services.							
How to identify strategies for making wise buying decisions.							
How to identify ways to solve consumer problems.							
How to describe the legal alternatives for consumers.							
Learning Activities							
Virtual Business							
Current event relating to topic							
Video Tutor							
Modeling Activity							
Real-World Application							
Play Game							
Activity							
Group Project							
Assessments							
Projects-Chrome Book Activities-Homework –Quiz-Chapter Test							
21st Century Skills							
X	Creativity	X	Critical Thinking	X	Communication	X	Collaboration
X	Skills	X	Information Literacy	x	Media Literacy		
Interdisciplinary Connections							
English writing skills							
History – historical financial trends							
Math – computations							
Technology Integration							
Virtual Business							
Google Slide Presentations							

Time Frame		4 Blocks					
Topic							
Chapter 5 - Banking							
Essential Questions							
<p>How to identify types of financial services.</p> <p>How to describe the various types of financial institutions.</p> <p>How to compare the costs and benefits of different savings plans.</p> <p>How to explain features of different savings plans.</p> <p>How to compare the costs and benefits of different types of checking accounts.</p> <p>How to use a checking account effectively.</p>							
Enduring Understandings							
<p>Teacher lecture and notes</p> <p>Individual Practice</p> <p>Small group practice</p> <p>Graphs-both reading and creation</p> <p>On-line practice</p> <p>Worksheets</p> <p>In-Class Activities</p>							
Alignment to NJCCCS							
Work 9-12 9.212B10							
Key Concepts and Skills							
<p>Understanding the features of financial services and institutions will help you choose options that best meet your needs.</p> <p>Recognizing the types of savings plans and payment methods that financial institutions offer can help you use money wisely.</p>							
Learning Activities							
Virtual Business		Real-World Application					
Current event relating to topic		Play Game					
Video Tutor		Activity					
Modeling Activity		Group Project					
Assessments							
<p>Projects</p> <p>Chrome Book Activities</p> <p>Homework</p> <p>Quiz</p> <p>Chapter Test</p>							
21st Century Skills							
X	Creativity	X	Critical Thinking	X	Communication	X	Collaboration
X	Skills	X	Information Literacy	X	Media Literacy		
Interdisciplinary Connections							
<p>English – Writing Skills</p> <p>History – Historical significance of financial trends</p> <p>Math – Basic Computations</p>							
Technology Integration							
<p>Virtual Business</p> <p>Google Slide Presentations</p>							

Time Frame		4 Blocks					
Topic							
Chapter 6 – Consumer Credit							
Essential Questions							
How to explain the meaning of consumer credit.							
How to differentiate between closed end credit and open end credit.							
How to name the five C’s of credit.							
How to identify factors to consider when choosing a loan or credit card.							
How to explain how to build and project your credit rating.							
How to protect yourself from fraud and identity theft.							
How to identify ways to manage debt problems.							
Enduring Understandings							
Teacher lecture and notes		Graphs-both reading and creation					
Individual Practice		On-line practice					
Small group practice		Worksheets					
		In-Class Activities					
Alignment to NJCCCS							
Work 9-12 9.2.12.1							
Key Concepts and Skills							
There are advantages to using consumer credit if you use it correctly.							
You should consider the costs of credit and your own credit standing when applying for credit.							
You must take action to protect your credit if you discover billing errors, have purchase disputes, or experience identity theft.							
If you experience the warning signs of debt problems, there are several options available to manage your finances.							
Learning Activities							
Virtual Business		Real-World Application					
Current event relating to topic		Play Game					
Video Tutor		Activity					
Modeling Activity		Group Project					
Assessments							
Projects		Homework					
Chrome Book Activities		Quiz					
		Chapter Test					
21st Century Skills							
X	Creativity	X	Critical Thinking	X	Communication	X	Collaboration
X	Skills	X	Information Literacy	X	Media Literacy		
Interdisciplinary Connections							
English – Writing Skills							
History – Historical significance of financial trends							
Math – Basic Computations							
Technology Integration							
Virtual Business							
Google Slide Presentations							

Time Frame		4 Blocks					
Topic							
Chapter 7 – The Finances of Housing							
Essential Questions							
<p>How to evaluate various housing alternatives.</p> <p>How to assess the advantages and disadvantages of renting.</p> <p>How to identify the costs of renting.</p> <p>How to identify the advantages and disadvantages of owning a residence.</p> <p>How to explain how to evaluate a property.</p> <p>How to discuss the financing involved in purchasing a home.</p> <p>How to describe a plan for selling a home.</p>							
Enduring Understandings							
Teacher lecture and notes		Graphs-both reading and creation					
Individual Practice		On-line practice					
Small group practice		Worksheets					
		In-Class Activities					
Alignment to NJCCCS							
Work 9-12 9.2.12C4							
Key Concepts and Skills							
<p>Knowing about housing options will help you spend your money wisely now and in the future.</p> <p>Knowing more about the advantages, disadvantages, and costs of renting will help you make the right choice.</p> <p>Understanding the processes involved with homeownership is necessary when you buy or sell a home.</p>							
Learning Activities							
Virtual Business		Real-World Application					
Current event relating to topic		Play Game					
Video Tutor		Activity					
Modeling Activity		Group Project					
Assessments							
<p>Projects</p> <p>Chrome Book Activities</p> <p>Homework</p> <p>Quiz</p> <p>Chapter Test</p>							
21st Century Skills							
X	Creativity	X	Critical Thinking	X	Communication	X	Collaboration
X	Skills	X	Information Literacy	X	Media Literacy		
Interdisciplinary Connections							
<p>English – Writing Skills</p> <p>History – Historical significance of financial trends</p> <p>Math – Basic Computations</p>							
Technology Integration							
<p>Virtual Business</p> <p>Google Slide Presentations</p>							

Time Frame		Four (4) blocks					
Topic							
Saving & Investing Chapter 8							
Essential Questions							
How does laying a foundation for your savings or investment program will help ensure your future financial goals are met?							
How can knowing more about the different investment opportunities and the planning process better able you to select a savings or investment program to meet your needs?							
How can becoming an informed investor enable you to reach your investment goals?							
Enduring Understandings							
Teacher lecture and notes							
Individual Practice							
Small group practice							
Graphs-both reading and creation							
On-line practice							
Worksheets							
In-Class Activities							
Work 9-12 9, 2.12B1							
Key Concepts and Skills							
How to establish goals for a savings or investment program.							
How to discuss ways to obtain funds for investing.							
How to identify the factors that affect your investment choices.							
How to identify the main types of savings and investment alternatives.							
How to explain the steps involved in developing a personal investment plan.							
How to describe your role in a personal investment program.							
How to identify sources of financial information.							
Learning Activities							
Virtual Business		Real-World Application					
Current event relating to topic		Play Game					
Video Tutor		Activity					
Modeling Activity		Group Project					
Assessments							
Projects -Chrome Book Activities-Homework –Quiz-Chapter Test							
21st Century Skills							
X	Creativity	X	Critical Thinking	X	Communication	X	Collaboration
X	Skills	X	Information Literacy	x	Media Literacy		
Interdisciplinary Connections							
English writing skills							
History – historical financial trends							
Math – computations							
Technology Integration							
Virtual Business							
Google Slide Presentations							

Time Frame	4 Blocks						
Topic							
Chapter 9- Stocks							
Essential Questions							
How can you recognize the reasons for investing in common and preferred stock							
How can enable yourself to make the best investments for your financial decision							
How can you evaluate, buy, and sell stocks to increase the value of your investments							
How can you describe how stocks are bought and sold							
How can you learn the trading strategies used by long-term investors and short-term investors							
Enduring Understandings							
Teacher lecture and notes							
Individual Practice							
Small group practice							
Graphs-both reading and creation							
On-line practice							
Worksheets							
In-Class Activities							
Alignment to NJCCCS							
Work 9-12 9.3.12.1							
Key Concepts and Skills							
Explain reasons for investing in common stock							
Explain reasons for investing in preferred stock							
Identify the types of stock investments							
Identify sources of information to evaluate stock investments							
Discuss the factors that affect stock prices							
Describe how stocks are bought and sold							
Explain the trading strategies used by investors							
Learning Activities							
Virtual Business			Real-World Application				
Current event relating to topic			Play Game				
Video Tutor			Activity				
Modeling Activity			Group Project				
Assessments							
Projects							
Chrome Book Activities							
Homework							
Quiz							
Chapter Test							
21st Century Skills							
x	Creativity	x	Critical Thinking	x	Communication	x	Collaboration
x	Skills	x	Information Literacy	x	Media Literacy		
Interdisciplinary Connections							
English-writing skills; History-Historical significance of financial trends; Math-Computations							
Technology Integration							
Virtual Business							
Google Slide Presentations							