

TOWNSHIP OF UNION PUBLIC SCHOOLS



Financial Literacy
June 2021

Mission Statement

The mission of the Township of Union Public Schools is to build on the foundations of honesty, excellence, integrity, strong family, and community partnerships. We promote a supportive learning environment where every student is challenged, inspired, empowered, and respected as diverse learners. Through cultivation of students' intellectual curiosity, skills and knowledge, our students can achieve academically and socially, and contribute as responsible and productive citizens of our global community.

Philosophy Statement

The Township of Union Public School District, as a societal agency, reflects democratic ideals and concepts through its educational practices. It is the belief of the Board of Education that a primary function of the Township of Union Public School System is to formulate a learning climate conducive to the needs of all students in general, providing therein for individual differences. The school operates as a partner with the home and community.

Course Description

This course will inform students about how individual choices directly influence occupational goals and future earning potential. Real world topics covered will include personal financial planning, banking, consumer credit, income tax fundamentals, and the finances of housing. Students will design personal household budgets, research checking and savings accounts, investigate debt and credit management, and learn the essentials of personal income tax preparation. This course will provide students with a fundamental understanding for making informed personal decisions leading to financial independence.

Curriculum Units/Pacing Guide

Unit # / Title	Number of Days
Unit 1: Personal Finance	18
Unit 2: Banking	18
Unit 3: Consumer Credit	18
Unit 4: Financing of Housing	18
Unit 5: Planning Your Tax Strategy	18

Unit Standards Overview

Overview	Unit Skills Focus	Content-Specific Practices (when applicable)
<p>Unit 1 Personal Finance</p>	<p>Define personal financial planning. List the six steps of financial planning. Identify factors that affect personal financial decisions. Explain the opportunity costs associated with personal financial decisions. Understand the time value of money. Identify eight strategies for achieving financial goals at different stages of life.</p>	<ul style="list-style-type: none"> ● Annotations and close reading activities ● Classroom Discussions, Socratic seminars, and Debates ● Analysis of graphic organizers and notes ● Annotated Timelines ● Teacher and student led PowerPoint Presentations ● Class Trips to applicable historical sites/monuments ● Definitions of key terms and concepts ● Individual/Group Presentations ● Document Based Question analysis and essays ● Written responses to queries ● Summary and Analysis of Videos/Documentaries/Films

<p>Unit 2 Banking</p>	<p>Identify types of financial services</p> <p>Describe the various types of financial institutions.</p> <p>Describe problematic financial businesses.</p> <p>Compare the costs and benefits of different savings plans.</p> <p>Explain features of different savings plans.</p> <p>Compare the costs and benefits of different types of checking accounts.</p> <p>Evaluate how to use a checking account correctly.</p>	<ul style="list-style-type: none"> ● Summary and analysis of guest speakers
<p>Suggested Resources <i>Provide links to specific resources / activities</i></p>	<p>https://everfi.com/</p> <p>https://www.ngpf.org/</p> <p>https://www.incharge.org/financial-literacy/resources-for-teachers/high-school/</p> <p>http://www.nea.org/tools/lessons/resources-for-teaching-financial-literacy.html</p> <p>https://www.edutopia.org/financial-literacy-resources-guide</p> <p>https://www.hsfpp.org/</p>	

<p>Suggested Resources <i>Provide links to specific resources/ activities</i></p>	<p>https://everfi.com/ https://www.ngpf.org/ https://www.incharge.org/financial-literacy/resources-for-teachers/high-school/ http://www.nea.org/tools/lessons/resources-for-teaching-financial-literacy.html https://www.edutopia.org/financial-literacy-resources-guide https://www.hsfpp.org/</p>	
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<p>Unit 3 Consumer Credit</p>	<p>Explain the meaning of consumer credit.</p> <p>Differentiate between closed-end credit and open-ended credit.</p> <p>Name the 5 C's of Credit</p> <p>Identify factors to consider when choosing a loan or credit card.</p> <p>Explain how to build and protect your credit rating.</p> <p>Protect yourself from fraud and identity threat.</p> <p>Identify consumer protection laws.</p> <p>Describe options for managing debt problems.</p> <p>Identify signs of debt problems.</p>	
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<p>Suggested Resources <i>Provide links to specific resources/activities</i></p>	<p>https://everfi.com/ https://www.ngpf.org/ https://www.incharge.org/financial-literacy/resources-for-teachers/high-school/ http://www.nea.org/tools/lessons/resources-for-teaching-financial-literacy.html https://www.edutopia.org/financial-literacy-resources-guide https://www.hsfpp.org/</p>	
<p>Unit 4 Financing of Housing</p>	<p>Evaluate various housing alternatives. Assess the advantages of renting. Identify the costs of renting. Identify the advantages and disadvantages of owning a residence. Explain how to evaluate a property. Discuss the financing involved in purchasing a home. Describe a plan for selling a home.</p>	

<p>Suggested Resources <i>Provide links to specific resources/ activities</i></p>	<p>https://everfi.com/ https://www.ngpf.org/ https://www.incharge.org/financial-literacy/resources-for-teachers/high-school/ http://www.nea.org/tools/lessons/resources-for-teaching-financial-literacy.html https://www.edutopia.org/financial-literacy-resources-guide https://www.hsfpp.org/</p>	
<p>Unit 5 Planning Your Tax Strategy</p>	<p>Discuss the importance of tax planning. Identify your taxable income. Explain deductions and tax credits. Explain the W-4 form. Describe the types of federal income tax forms. Identify tax strategies.</p>	

<p>Suggested Resources Provide links to specific resources/activities</p>	<p>https://everfi.com/ https://www.ngpf.org/ https://www.incharge.org/financial-literacy/resources-for-teachers/high-school/ http://www.nea.org/tools/lessons/resources-for-teaching-financial-literacy.html https://www.edutopia.org/financial-literacy-resources-guide https://www.hsfp.org/</p>	
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Curricular Units

Unit 1: Personal Finance

Critical Knowledge & Skills <i>(“Unpacked” Standards)</i>	Content-Specific Practices	Standard Mastery Examples <i>(The Student will be able to:)</i>
<p>Why is it important to learn now how to plan your financial future?</p>	<p>Annotations and close reading activities Classroom Discussions and Debates Analysis of graphic organizers and notes Teacher and student led PowerPoint Presentations</p>	<p>Differentiate between wants and needs. Common Cents: Pay Yourself First.</p>

	<p>Definitions of key terms and concepts Individual/Group Presentations Written responses to queries Summary and Analysis of Videos/Documentaries/Films Summary and analysis of guest speakers</p>	<p>Complete a monthly budget worksheet. Research a car purchase/savings plan/payment plan. EverFi-Budget Model</p>
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Unit 1 Assessment Plan	
<p>Formative Assessment <i>When possible, provide links to specific samples/ documents/ assignments/ etc.</i> Group Discussions, Graphic Organizers, Class Participation, Exit Tickets, Study guides,</p>	<p>Summative Assessment <i>When possible, provide links to specific samples/ documents/ assignments/ etc.</i> Tests, Quizzes, Projects</p>

Unit 1 Suggested Modifications/Accommodations/Extension Activities		
<p>English Language Learners (ELL) <i>When possible, provide links to specific samples/ documents/ assignments/ etc.</i></p>	<p>Special Education / 504 <i>When possible, provide links to specific samples/ documents/ assignments/ etc.</i></p>	<p>Gifted and Talented <i>When possible, provide links to specific samples/ documents/ assignments/ etc.</i></p>
<p>a. Read written instructions/Google translate b. Students may be provided with note organizers/study guides to reinforce key topics. c. Model and provide examples d. Extended time on assessments when needed. e. Establish a non-verbal cue to redirect student when not on task.</p>	<p>a. Students may be provided with note organizers / study guides to reinforce key topics. b. Extended time on assessments when needed. c. Preferred seating to be determined by student and teacher. d. Provide modified assessments when necessary.</p>	<p>a. Use of Higher Level Questioning Techniques b. Extension/Challenge Questions c. Provide Assessments at a Higher Level of Thinking d. Enrichment Activities</p>

Unit 1 Connections

<p align="center">NJSLS - Technology <i>When possible, provide links to specific samples/ documents/ assignments/ etc. Refer to the NJ Technology Standards</i></p>	<p align="center">Career Readiness Practices <i>When possible, provide links to specific samples/ documents/ assignments/ etc. Refer to the NJ Career Readiness Practices</i></p>
<p>8.1.12.A.1: Create a personal digital portfolio which reflects personal and academic interests, achievements, and career aspirations by using a variety of digital tools and resources.</p> <p>8.1.12.A.2: Produce and edit a multi-page digital document for a commercial or professional audience and present it to peers and/or professionals in that related area for review.</p> <p>8.1.12.A.3: Collaborate in online courses, learning communities, social networks or virtual worlds to discuss a resolution to a problem or issue.</p> <p>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.</p> <p>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.</p> <p>8.1.12.B.2: Apply previous content knowledge by creating and piloting a digital learning game or tutorial.</p> <p>8.1.12.C.1: Develop an innovative solution to a real world problem or issue in collaboration with peers and experts, and present ideas for feedback through social media or in an online community.</p>	<p>CRP1. Act as a responsible and contributing citizen and employee.</p> <p>CRP2. Apply appropriate academic and technical skills.</p> <p>CRP3. Attend to personal health and financial well-being.</p> <p>CRP4. Communicate clearly and effectively and with reason.</p> <p>CRP5. Consider the environmental, social and economic impacts of decisions.</p> <p>CRP6. Demonstrate creativity and innovation.</p> <p>CRP7. Employ valid and reliable research strategies.</p> <p>CRP8. Utilize critical thinking to make sense of problems and persevere in solving them.</p> <p>CRP9. Model integrity, ethical leadership and effective management.</p> <p>CRP10. Plan education and career paths aligned to personal goals.</p> <p>CRP11. Use technology to enhance productivity.</p> <p>CRP12. Work productively in teams while using cultural global competence.</p>
<p align="center">21st Century Skills <i>When possible, provide links to specific samples/ documents/ assignments/ etc. Refer to the 21st Century Life and Skills</i></p>	<p align="center">Interdisciplinary Connections <i>When possible, provide links to specific ELA/Math/Sci/SS standards as well as samples/ documents/ assignments/ etc. Refer to the NJ Student Learning Standards</i></p>
<p align="center">9.1 Personal Financial Literacy</p>	

<p>9.2 Career Awareness, Exploration, and Preparation</p> <p>9.3 Career and Technical Education</p> <p>9.4 Life Literacies & Key Skills</p>	<p>Content Workplace Readiness Skills/Standards as directed by the New Jersey Student Learning Standards are infused into the curriculum.</p> <p>English: Written reports & projects</p>
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Unit 2: Banking

<p>Critical Knowledge & Skills (“Unpacked” Standards)</p>	<p>Content-Specific Practices (when applicable)</p>	<p>Standard Mastery Examples <i>When possible, provide links to specific samples/ documents/ assignments/ etc.</i></p>
<p>What types of financial services might help you to better manage your cash flow?</p>	<p>Annotations and close reading activities Classroom Discussions and Debates Analysis of graphic organizers and notes Teacher and student led PowerPoint Presentations Definitions of key terms and concepts Individual/Group Presentations Written responses to queries Summary and Analysis of Videos/Documentaries/Films Summary and analysis of guest speakers</p>	<p>Research different types of financial services.</p> <p>Research/evaluate different types of financial institutions.</p> <p>Research/evaluate different types of savings plans.</p> <p>Simulate writing checks and filling out deposit slips.</p> <p>Reconcile a check register.</p> <p>EverFi-Banking Model</p>

Formative Assessment		Summative Assessment	
<i>When possible, provide links to specific samples/ documents/ assignments/ etc.</i>		<i>When possible, provide links to specific samples/ documents/ assignments/ etc.</i>	
Group Discussions, Graphic Organizers, Class Participation, Exit Tickets, Study guides,		Tests, Quizzes, Projects	

Unit 2 Suggested Modifications/Accommodations/Extension Activities			
English Language Learners (ELL)	Special Education / 504	Gifted and Talented	
<i>When possible, provide links to specific samples/ documents/ assignments/ etc.</i>	<i>When possible, provide links to specific samples/ documents/ assignments/ etc.</i>	<i>When possible, provide links to specific samples/ documents/ assignments/ etc.</i>	
a. Read written instructions b. Students may be provided with note organizers/ study guides to reinforce key topics. c. Model and provide examples d. Extended time on assessments when needed.	a. Students may be provided with note organizers / study guides to reinforce key topics. b. Extended time on assessments when needed. c. Preferred seating to be determined by student and teacher. d. Provide modified assessments when necessary.	a. Use of Higher Level Questioning Techniques b. Extension/Challenge Questions c. Provide Assessments at a Higher Level of Thinking d. Enrichment Activities	

Unit 2 Connections			
NJSLS - Technology	Career Readiness Practices		
<i>When possible, provide links to specific samples/ documents/ assignments/ etc.</i> Refer to the NJ Technology Standards	<i>When possible, provide links to specific samples/ documents/ assignments/ etc.</i> Refer to the NJ Career Readiness Practices		
8.1.12.A.1: Create a personal digital portfolio which reflects personal and academic interests, achievements, and career aspirations by using a variety of digital tools and resources. 8.1.12.A.2: Produce and edit a multi-page digital document for a commercial or professional audience and present it to peers and/or professionals in that related area for review. 8.1.12.A.3: Collaborate in online courses, learning communities, social networks or virtual worlds to discuss a resolution to a problem or issue. 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. 8.1.12.A.5: Create a report from a relational database consisting of	CRP1. Act as a responsible and contributing citizen and employee. CRP2. Apply appropriate academic and technical skills. CRP3. Attend to personal health and financial well-being. CRP4. Communicate clearly and effectively and with reason. CRP5. Consider the environmental, social and economic impacts of decisions. CRP6. Demonstrate creativity and innovation. CRP7. Employ valid and reliable research strategies. CRP8. Utilize critical thinking to make sense of problems and persevere in solving them. CRP9. Model integrity, ethical leadership and effective management. CRP10. Plan education and career paths aligned to personal goals. CRP11. Use technology to enhance productivity. CRP12. Work productively in teams while using cultural global competence.		

<p>at least two tables and describe the process, and explain the report results.</p> <p>8.1.12.B.2: Apply previous content knowledge by creating and piloting a digital learning game or tutorial.</p> <p>8.1.12.C.1: Develop an innovative solution to a real world problem or issue in collaboration with peers and experts, and present ideas for feedback through social media or in an online community.</p>	<p>21st Century Skills <i>When possible, provide links to specific samples/ documents/ assignments/ etc.</i> Refer to the <u>21st Century Life and Skills</u></p>	<p>Interdisciplinary Connections <i>When possible, provide links to specific ELA/Math/Sci/SS standards as well as samples/ documents/ assignments/ etc.</i> Refer to the <u>NJ Student Learning Standards</u></p>
<p>9.1 Personal Financial Literacy</p> <p>9.2 Career Awareness, Exploration, and Preparation</p> <p>9.3 Career and Technical Education</p> <p>9.4 Life Literacies & Key Skills</p>	<p>Content Workplace Readiness Skills/Standards as directed by the New Jersey Student Learning Standards are infused into the curriculum.</p> <p>English: Written reports & projects</p>	

Unit 3: Consumer Credit

<p>Critical Knowledge & Skills ("Unpacked" Standards)</p>	<p>Content-Specific Practices</p>	<p>Standard Mastery Examples <i>(The Student will be able to.)</i></p>
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<p>What steps can you take now to start building and maintaining a strong credit rating?</p>	<p>Annotations and close reading activities Classroom Discussions and Debates Analysis of graphic organizers and notes Teacher and student led PowerPoint Presentations Definitions of key terms and concepts Individual/Group Presentations Written responses to queries Summary and Analysis of Videos/Documentaries/Films Summary and analysis of guest speakers</p>	<p>Research sources of consumer credit. Investigate different types of credit cards and their various features. Research the 5 C's of credit. Investigate each credit bureau. Evaluate a credit card statement. Everfi-Consumer Credit Model</p>
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Unit 3 Assessment Plan		
Formative Assessment	Summative Assessment	
<p><i>When possible, provide links to specific samples/ documents/ assignments/ etc.</i></p> <p>Group Discussions, Graphic Organizers, Class Participation, Exit Tickets, Study guides,</p>	<p><i>When possible, provide links to specific samples/ documents/ assignments/ etc.</i></p> <p>Tests, Quizzes, Projects</p>	

Unit 3 Suggested Modifications/Accommodations/Extension Activities		
English Language Learners (ELL)	Special Education / 504	Gifted and Talented
<p><i>When possible, provide links to specific samples/ documents/ assignments/ etc.</i></p> <p>a. Read written instructions/Google translate b. Students may be provided with note organizers/study guides to reinforce key topics. c. Model and provide examples d. Extended time on assessments when needed. e. Establish a non-verbal cue to redirect student when not on task.</p>	<p><i>When possible, provide links to specific samples/ documents/ assignments/ etc.</i></p> <p>a. Students may be provided with note organizers / study guides to reinforce key topics. b. Extended time on assessments when needed. c. Preferred seating to be determined by student and teacher. d. Provide modified assessments when necessary.</p>	<p><i>When possible, provide links to specific samples/ documents/ assignments/ etc.</i></p> <p>a. Use of Higher Level Questioning Techniques b. Extension/Challenge Questions c. Provide Assessments at a Higher Level of Thinking d. Enrichment Activities</p>

Unit 3 Connections		Unit 3 Connections	
NJSL - Technology	Career Readiness Practices		
<p><i>When possible, provide links to specific samples/ documents/ assignments/ etc.</i></p> <p>Refer to the NJ Technology Standards</p>	<p><i>When possible, provide links to specific samples/ documents/ assignments/ etc.</i></p> <p>Refer to the NJ Career Readiness Practices</p>		
<p>8.1.12.A.1: Create a personal digital portfolio which reflects personal and academic interests, achievements, and career aspirations by using a variety of digital tools and resources.</p>	<p>CRP1. Act as a responsible and contributing citizen and employee. CRP2. Apply appropriate academic and technical skills.</p>		

<p>8.1.12.A.2: Produce and edit a multi-page digital document for a commercial or professional audience and present it to peers and/or professionals in that related area for review.</p> <p>8.1.12.A.3: Collaborate in online courses, learning communities, social networks or virtual worlds to discuss a resolution to a problem or issue.</p> <p>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.</p> <p>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.</p> <p>8.1.12.B.2: Apply previous content knowledge by creating and piloting a digital learning game or tutorial.</p> <p>8.1.12.C.1: Develop an innovative solution to a real world problem or issue in collaboration with peers and experts, and present ideas for feedback through social media or in an online community.</p>	<p>CRP3. Attend to personal health and financial well-being.</p> <p>CRP4. Communicate clearly and effectively and with reason.</p> <p>CRP5. Consider the environmental, social and economic impacts of decisions.</p> <p>CRP6. Demonstrate creativity and innovation.</p> <p>CRP7. Employ valid and reliable research strategies.</p> <p>CRP8. Utilize critical thinking to make sense of problems and persevere in solving them.</p> <p>CRP9. Model integrity, ethical leadership and effective management.</p> <p>CRP10. Plan education and career paths aligned to personal goals.</p> <p>CRP11. Use technology to enhance productivity.</p> <p>CRP12. Work productively in teams while using cultural global competence.</p>
<p style="text-align: center;">21st Century Skills <i>When possible, provide links to specific samples/ documents/ assignments/ etc.</i> Refer to the <u>21st Century Life and Skills</u></p>	<p style="text-align: center;">Interdisciplinary Connections <i>When possible, provide links to specific ELA/Math/Sci/SS standards as well as samples/ documents/ assignments/ etc.</i> Refer to the <u>NJ Student Learning Standards</u></p>
<p>9.1 Personal Financial Literacy</p> <p>9.2 Career Awareness, Exploration, and Preparation</p> <p>9.3 Career and Technical Education</p>	<p>Content Workplace Readiness Skills/Standards as directed by the New Jersey Student Learning Standards are infused into the curriculum.</p> <p>English: Written reports & projects</p>

9.4 Life Literacies & Key Skills

Unit 4: Financing of Housing

Critical Knowledge & Skills (“Unpacked” Standards)	Content-Specific Practices	Standard Mastery Examples (The Student will be able to:)
<p>What are some factors that should be included in the decision of whether renting or buying a home is the best action for you?</p>	<p>Annotations and close reading activities Classroom Discussions and Debates Analysis of graphic organizers and notes Teacher and student led PowerPoint Presentations Definitions of key terms and concepts Individual/Group Presentations Written responses to queries Summary and Analysis of Videos/Documentaries/Films Summary and analysis of guest speakers</p>	<p>Examine and evaluate different types of rental properties. Examine and evaluate different types of homes available for purchase. Compare/contrast: Renting vs. Owning Research mortgage rates. Utilize the Everfi Housing Module.</p>

Unit 4 Assessment Plan	
Formative Assessment	Summative Assessment
<p><i>When possible, provide links to specific samples/ documents/ assignments/ etc.</i></p>	<p><i>When possible, provide links to specific samples/ documents/ assignments/ etc.</i></p>

Group Discussions, Graphic Organizers, Class Participation, Exit Tickets, Study guides,	Tests, Quizzes, Projects
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Unit 4 Suggested Modifications/Accommodations/Extension Activities		
<p>English Language Learners (ELL) <i>When possible, provide links to specific samples/ documents/ assignments/ etc.</i></p> <p>a. Read written instructions/Google translate b. Students may be provided with note organizers/study guides to reinforce key topics. c. Model and provide examples d. Extended time on assessments when needed. e. Establish a non-verbal cue to redirect student when not on task.</p>	<p>Special Education / 504 <i>When possible, provide links to specific samples/ documents/ assignments/ etc.</i></p> <p>a. Students may be provided with note organizers / study guides to reinforce key topics. b. Extended time on assessments when needed. c. Preferred seating to be determined by student and teacher. d. Provide modified assessments when necessary.</p>	<p>Gifted and Talented <i>When possible, provide links to specific samples/ documents/ assignments/ etc.</i></p> <p>a. Use of Higher Level Questioning Techniques b. Extension/Challenge Questions c. Provide Assessments at a Higher Level of Thinking d. Enrichment Activities</p>

Unit 4 Connections	
<p>NJSLS - Technology <i>When possible, provide links to specific samples/ documents/ assignments/ etc.</i> Refer to the NJ Technology Standards</p> <p>8.1.12.A.1: Create a personal digital portfolio which reflects personal and academic interests, achievements, and career aspirations by using a variety of digital tools and resources.</p> <p>8.1.12.A.2: Produce and edit a multi-page digital document for a commercial or professional audience and present it to peers and/or professionals in that related area for review.</p> <p>8.1.12.A.3: Collaborate in online courses, learning communities, social networks or virtual worlds to discuss a resolution to a problem or issue.</p> <p>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.</p> <p>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.</p>	<p>Career Readiness Practices <i>When possible, provide links to specific samples/ documents/ assignments/ etc.</i> Refer to the NJ Career Readiness Practices</p> <p>CRP1. Act as a responsible and contributing citizen and employee. CRP2. Apply appropriate academic and technical skills. CRP3. Attend to personal health and financial well-being. CRP4. Communicate clearly and effectively and with reason. CRP5. Consider the environmental, social and economic impacts of decisions. CRP6. Demonstrate creativity and innovation. CRP7. Employ valid and reliable research strategies. CRP8. Utilize critical thinking to make sense of problems and persevere in solving them. CRP9. Model integrity, ethical leadership and effective management. CRP10. Plan education and career paths aligned to personal goals. CRP11. Use technology to enhance productivity. CRP12. Work productively in teams while using cultural global competence.</p>

<p>8.1.12.B.2: Apply previous content knowledge by creating and piloting a digital learning game or tutorial.</p> <p>8.1.12.C.1: Develop an innovative solution to a real world problem or issue in collaboration with peers and experts, and present ideas for feedback through social media or in an online community.</p>	
<p align="center">21st Century Skills</p> <p align="center"><i>When possible, provide links to specific samples/ documents/ assignments/ etc. Refer to the 21st Century Life and Skills</i></p>	<p align="center">Interdisciplinary Connections</p> <p align="center"><i>When possible, provide links to specific ELA/Math/Sci/SS standards as well as samples/ documents/ assignments/ etc. Refer to the NJ Student Learning Standards</i></p>
<p>9.1 Personal Financial Literacy</p> <p>9.2 Career Awareness, Exploration, and Preparation</p> <p>9.3 Career and Technical Education</p> <p>9.4 Life Literacies & Key Skills</p>	<p>Content Workplace Readiness Skills/Standards as directed by the New Jersey Student Learning Standards are infused into the curriculum.</p> <p>English: Written reports & projects</p>

Unit 5: Planning Your Tax Strategy

<p align="center">Critical Knowledge & Skills (“Unpacked” Standards)</p>	<p align="center">Content-Specific Practices</p>	<p align="center">Standard Mastery Examples (The Student will be able to:)</p>
<p>What actions can you take throughout the year to help reduce the amount of taxes you owe?</p>	<p>Annotations and close reading activities Classroom Discussions and Debates Analysis of graphic organizers and notes Teacher and student led PowerPoint Presentations Definitions of key terms and concepts</p>	<p>Analyze Form W-2. Analyze/complete Form W-4.</p>

	Individual/Group Presentations Written responses to queries Summary and Analysis of Videos/Documentaries/Films Summary and analysis of guest speakers	Analyze Form 1040EZ. Understand Worksheet Tax Table Utilize EverFI-Tax Module
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Unit 5 Assessment Plan		
Formative Assessment <i>When possible, provide links to specific samples/ documents/ assignments/ etc.</i>	Summative Assessment <i>When possible, provide links to specific samples/ documents/ assignments/ etc.</i>	
Group Discussions, Graphic Organizers, Class Participation, Exit Tickets, Study guides,	Tests, Quizzes, Projects	

Unit 5 Suggested Modifications/Accommodations/Extension Activities		
English Language Learners (ELL) <i>When possible, provide links to specific samples/ documents/ assignments/ etc.</i>	Special Education / 504 <i>When possible, provide links to specific samples/ documents/ assignments/ etc.</i>	Gifted and Talented <i>When possible, provide links to specific samples/ documents/ assignments/ etc.</i>
<ul style="list-style-type: none"> a. Read written instructions/Google translate b. Students may be provided with note organizers/study guides to reinforce key topics. c. Model and provide examples d. Extended time on assessments when needed. e. Establish a non-verbal cue to redirect student when not on task. 	<ul style="list-style-type: none"> a. Students may be provided with note organizers / study guides to reinforce key topics. b. Extended time on assessments when needed. c. Preferred seating to be determined by student and teacher. d. Provide modified assessments when necessary. 	<ul style="list-style-type: none"> a. Use of Higher Level Questioning Techniques b. Extension/Challenge Questions c. Provide Assessments at a Higher Level of Thinking d. Enrichment Activities

Unit 5 Connections		
NJSLS - Technology <i>When possible, provide links to specific samples/ documents/ assignments/ etc.</i> Refer to the NJ Technology Standards	<i>When possible, provide links to specific samples/ documents/ assignments/ etc.</i> Refer to the NJ Career Readiness Practices	Career Readiness Practices
<ul style="list-style-type: none"> 8.1.12.A.1: Create a personal digital portfolio which reflects personal and academic interests, achievements, and career aspirations by using a variety of digital tools and resources. 8.1.12.A.2: Produce and edit a multi-page digital document for a commercial or professional audience and present it to peers and/or professionals in that related area for review. 8.1.12.A.3: Collaborate in online courses, learning communities, 	<ul style="list-style-type: none"> CRP1. Act as a responsible and contributing citizen and employee. CRP2. Apply appropriate academic and technical skills. CRP3. Attend to personal health and financial well-being. CRP4. Communicate clearly and effectively and with reason. CRP5. Consider the environmental, social and economic impacts of decisions. CRP6. Demonstrate creativity and innovation. CRP7. Employ valid and reliable research strategies. 	

<p>social networks or virtual worlds to discuss a resolution to a problem or issue.</p> <p>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.</p> <p>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.</p> <p>8.1.12.B.2: Apply previous content knowledge by creating and piloting a digital learning game or tutorial.</p> <p>8.1.12.C.1: Develop an innovative solution to a real world problem or issue in collaboration with peers and experts, and present ideas for feedback through social media or in an online community.</p>	<p>CRP8. Utilize critical thinking to make sense of problems and persevere in solving them.</p> <p>CRP9. Model integrity, ethical leadership and effective management.</p> <p>CRP10. Plan education and career paths aligned to personal goals.</p> <p>CRP11. Use technology to enhance productivity.</p> <p>CRP12. Work productively in teams while using cultural global competence.</p>
<p style="text-align: center;">21st Century Skills</p> <p><i>When possible, provide links to specific samples/ documents/ assignments/ etc. Refer to the 21st Century Life and Skills</i></p>	<p style="text-align: center;">Interdisciplinary Connections</p> <p><i>When possible, provide links to specific ELA/Math/Sci/SS standards as well as samples/ documents/ assignments/ etc. Refer to the NJ Student Learning Standards</i></p>
<p>9.1 Personal Financial Literacy</p> <p>9.2 Career Awareness, Exploration, and Preparation</p> <p>9.3 Career and Technical Education</p> <p>9.4 Life Literacies & Key Skills</p>	<p>Content Workplace Readiness Skills/Standards as directed by the New Jersey Student Learning Standards are infused into the curriculum.</p> <p>English: Written reports & projects</p>

