



# Township of Ocean Schools

Assistant Superintendent  
Office of Teaching and Learning

## **SPARTAN MISSION:**

*Meeting the needs of all students with a proud tradition of academic excellence.*

DEPARTMENT: Business COURSE: Financial Literacy

## **Curriculum Development Timeline**

**School:** Ocean Township High School

**Course:** Financial Literacy

**Department:** Mathematics

Board Approval	Supervisor	Notes
June 2010	Multiple Departments	Born Date
November 2011	Multiple Departments	Revisions
August 2016	Amanda Maltese	Revisions
August 2018	Nichole Kerney	Revisions
March 2019	Nichole Kerney	Review
August 2022	Gerard Marrone	Alignment to Standards

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DEPARTMENT: Business

COURSE: Financial Literacy

Township of Ocean Pacing Guide	
Week	Marking Period 1
1	Personal Financial Planning
2	Income and Careers/Taxes and Income
3	Income and Careers/Taxes and Income
4	Money Management/Budget Strategies
5	Consumer Purchasing Unit Costs
Week	Marking Period 2
6	Banking Options
7	Debit/Credit Cards and Interest
8	Debit/Credit Cards and Interest
9	Purchasing a Car
10	Savings and Investing

### Core Instructional & Supplemental Materials including various levels of Texts

Core Instruction: <https://www.teachfinlit.org/> , Virtual Business Financial Literacy  
Supplemental: <https://www.fdic.gov/>, Personal Finance Textbook (Glencoe/McGraw Hill)

Time Frame	1 Week (5 blocks)
Topic	
Personal Financial Planning	
Alignment to Standards	
9.2.12.CAP.3, 9.2.12.CAP.22, 9.2.12.CAP.14, 9.1.12.FP.3, 9.1.12.CDM.9, 9.1.12.PB.5, 9.1.12.FI.3, 9.1.12.FI.3, 9.1.12.CFR.5	

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### Learning Objectives and Activities

SWBAT answer the following 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?

SWBAT demonstrate understanding of the following:

- Financial planning is related to their lives now and in the future in order to help prepare for success.

Learning Activities:

- Virtual Business
- Current event relating to topic
- Video Tutor
- Modeling Activity
- Real-World Application: factors that affect personal financial decisions
- Play Game
- Activity/Group Project: Identify eight strategies for achieving financial goals at different stages of life

### Assessments

#### **Formative:**

- Classwork and Groupwork
- Teacher Observation
- Entrance/Exit Cards

#### **Summative:**

- Quizzes
- Project - Identify eight strategies for achieving financial goals at different stages of life

#### **Alternative:**

- Kahoot/Quizizz
- Virtual Business - Assess concepts using online simulation

### Interdisciplinary Connections

ELA Companion Standard: WHST.9-10.1: In the activity identifying eight strategies for achieving financial goals students will write arguments to support claims in an analysis of substantive topics or texts, using valid reasoning and relevant sufficient

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textual and non-textual evidence.

### Career Readiness, Life Literacies, and Key Skills

### Technology Integration

All students will use digital tools to access, manage, evaluate, and synthesize information in order to solve problems individually and collaboratively and to create and communicate knowledge.

- 9.4.8.TL.6: Collaborate to develop and publish work that provides perspectives on a real-world problem.

Students will access the Cengage online ebook to further investigate lesson concepts and demonstrate understanding of standards.

- 9.4.8.TL.3: Select appropriate tools to organize and present information digitally.

Students will use internet based game sites such as Quizizz, Kahoot, and Quizlet live to reflect on their learning progress.

- 9.4.5.CT.3: Describe how digital tools and technology may be used to solve problems.

Students will use Cengage Mindtap, Google Slides and Docs in order to present new ideas and reflect on learning progress.

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Students will use Google Sheets in order to enhance learning in utilizing formulas and manipulating cells.

- 9.4.12.TL.1: Assess digital tools based on features such as accessibility options, capacities, and utility for accomplishing a specified task

Students will use Google Classroom and Google Sites to collaborate, work towards solving authentic problems, or participate in an online classroom discussion utilizing pre-learned etiquette about blended learning platforms.

- 9.4.12.TL.4: Collaborate in online learning communities or social networks or virtual worlds to analyze and propose a resolution to a real-world problem

### Career Education

CRP3: Attend to personal health and financial well-being.

CRP4: Communicate clearly and effectively with reason.





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DEPARTMENT: Business COURSE: Financial Literacy

Time Frame	2 Weeks (10 blocks)
Topic	
Income and Careers/Taxes and Income	
Alignment to Standards	
9.2.12.CAP.15, 9.2.12.CAP.15, 9.2.12.CAP.3, 9.2.12.CAP.4, 9.2.12.CAP.1, 9.2.12.CAP.15, 9.2.12.CAP.16, 9.1.12.RM.1, 9.2.12.CAP.17, 9.1.12.FP.2, 9.1.12.PB.5, 9.2.12.CAP.15, 9.1.12.CFR.5, 9.1.12.CFR.1	
Learning Objectives and Activities	
<p>SWBAT answer the following questions:</p> <ul style="list-style-type: none"><li>• How can you choose and plan the right career that will help you find fulfillment both personally and financially?</li><li>• How can you learn effective strategies to help get the job or career that meets your personal and financial goals?</li></ul> <p>SWBAT demonstrate understanding of the following:</p> <ul style="list-style-type: none"><li>• Your decisions about education and careers impact potential income and quality of life.</li></ul> <p>Learning Activities:</p> <ul style="list-style-type: none"><li>• Virtual Business</li><li>• Current event relating to topic</li><li>• Video Tutor</li><li>• Modeling Activity</li><li>• Real-World Application: Discuss the factors that influence employment</li><li>• Play Game</li><li>• Activity</li><li>• Group Project: Identify the financial and legal issues to consider when looking for employment</li></ul>	
Assessments	
<p><b><u>Formative:</u></b></p> <ul style="list-style-type: none"><li>• Classwork and Groupwork</li><li>• Graphic Organizer</li><li>• Entrance/Exit Cards</li></ul> <p><b><u>Summative:</u></b></p> <ul style="list-style-type: none"><li>• Quizzes</li></ul>	

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- Topic Tests

### **Alternative:**

- Group Project: Identify the financial and legal issues to consider when looking for employment
- Kahoot/Quizizz
- Virtual Business - Assess concepts using online simulation

### **Interdisciplinary Connections**

ELA Companion Standard: WHST.9-10.6: When researching careers and determining strategies to obtain a job in that career students will use technology, including the Internet, to produce, share, and update writing products, taking advantage of technology's capacity to link to other information and to display information flexibly and dynamically.

### **Career Readiness, Life Literacies, and Key Skills**

9.2.12.CAP.3: Investigate how continuing education contributes to one's career and personal growth.

9.2.12.CAP.6: Identify transferable skills in career choices and design alternative career plans based on those skills.

9.2.12.CAP.12: Analyze how the economic, social, and political conditions of a time period can affect the labor market.

9.2.12.CAP.21: Compare risk and reward potential and use the comparison to decide whether starting a business is feasible.

9.2.12.CAP.22: Identify different ways to obtain capital for starting a business

### **Technology Integration**

All students will use digital tools to access, manage, evaluate, and synthesize information in order to solve problems individually and collaboratively and to create and communicate knowledge.

- 9.4.8.TL.6: Collaborate to develop and publish work that provides perspectives on a real-world problem.

Students will access the Cengage online ebook to further investigate lesson concepts and demonstrate understanding of standards.

- 9.4.8.TL.3: Select appropriate tools to organize and present information digitally.

Students will use internet based game sites such as Quizizz, Kahoot, and Quizlet live to reflect on their learning progress.

- 9.4.5.CT.3: Describe how digital tools and technology may be used to solve

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- 9.4.5.CT.3: Describe how digital tools and technology may be used to solve problems.

Students will use Google Sheets in order to enhance learning in utilizing formulas and manipulating cells.

- 9.4.12.TL.1: Assess digital tools based on features such as accessibility options, capacities, and utility for accomplishing a specified task

Students will use Google Classroom and Google Sites to collaborate, work towards solving authentic problems, or participate in an online classroom discussion utilizing pre-learned etiquette about blended learning platforms.

- 9.4.12.TL.4: Collaborate in online learning communities or social networks or virtual worlds to analyze and propose a resolution to a real-world problem

## Career Education

CRP3: Attend to personal health and financial well-being.

CRP10: Plan education and career paths aligned to personal goals.

Time Frame	1 Week (5 blocks)
Topic	
Money Management/Business Strategy	
Alignment to Standards	
9.1.12.CAP.3, 9.1.12.CDM.9	
Learning Objectives and Activities	
<p>SWBAT answer the following questions:</p> <ul style="list-style-type: none"> <li>• How can organizing your personal financial records help you make informed decisions about your spending?</li> <li>• How can a personal balance sheet and cash flow statement help you to analyze your financial situation?</li> <li>• How can learning to budget and achieve financial goals by increasing your savings?</li> </ul> <p>SWBAT demonstrate understanding of the following:</p> <ul style="list-style-type: none"> <li>• Spend wisely to achieve financial success and creating and maintain a budget.</li> </ul>	

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### Learning Activities:

- Virtual Business
- Current event relating to topic
- Video Tutor
- Modeling Activity
- Real-World Application: relationship between opportunity costs and money management
- Play Game
- Activity: personal balance sheet and cash flow statement
- Group Project: creating a personal budget

### Assessments

#### **Formative:**

- Classwork and Groupwork
- Teacher Observation
- Graphic Organizer
- Entrance/Exit Cards

#### **Summative:**

- Quizzes
- Project - Personal budget

#### **Alternative:**

- Kahoot/Quizizz
- Virtual Business - Assess concepts using online simulation

### Interdisciplinary Connections

ELA Companion Standard: RST.9-10.7: Students will be creating a personal balance sheet and organizing personal financial records while translating quantitative or technical information expressed in words in a text into visual form (e.g., a table or chart) and translate information expressed visually or mathematically (e.g., in an equation) into words.

### Career Readiness, Life Literacies, and Key Skills

9.3.12.FN.9: When developing a personal balance sheet and creating a personal budget students will plan, manage and maintain the use of financial resources to protect solvency.

9.3.ST.2: When developing a personal balance sheet students will use technology to acquire, manipulate, analyze and report data.

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- 9.4.12.TL.4: Collaborate in online learning communities or social networks or virtual worlds to analyze and propose a resolution to a real-world problem

### Career Education

CRP3: Attend to personal health and financial well-being.

CRP4: Communicate clearly and effectively with reason.

Time Frame	1 Week (5 blocks)
Topic	
Consumer Purchasing/Unit Costs and Protection	

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### Alignment to Standards

9.2.12.CAP.3, 9.1.12.PB.5, 9.1.12.FI.3, 9.1.12.CDM.5, 9.1.12.PB.6, 9.1.12.EG.6, 9.1.12.EG.5

### Learning Objectives and Activities

SWBAT answer the following 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?

SWBAT demonstrate understanding of the following:

- Students will recognize through research the need for responsible spending and the benefit of budgeting.

Learning Activities:

- Virtual Business
- Current event relating to topic
- Video Tutor
- Modeling Activity
- Real-World Application: determine the factors that influence buying decisions
- Play Game
- Activity: identify strategies for making wise buying decisions
- Group Project: identify ways to solve consumer problems

### Assessments

#### **Formative:**

- Classwork and Groupwork
- Teacher Observation
- Class Debate of how concepts impact individual/society

#### **Summative:**

- Quizzes
- Topic Tests
- Group Project: identify ways to solve consumer problems

#### **Alternative:**

- Observation Assessment with Activity: identify strategies for making wise buying decisions
- Kahoot/Quizizz
- Virtual Business - Assess concepts using online simulation

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### Interdisciplinary Connections

Mathematics: N.Q.1: When calculating and comparing unit costs of products students will use units as a way to understand problems and to guide the solution of multi-step problems.

ELA Companion Standards: RST.9-10.5: Students will analyze the relationships among concepts in a text, including relationships among key terms (e.g., force, friction, reaction force, energy) to help them determine buying decisions to get the best value for their money.

WHST.9-10.1: In the group project on identifying ways to solve consumer problems students will write arguments to support claims in an analysis of substantive topics or texts, using valid reasoning and relevant sufficient textual and non-textual evidence.

### Career Readiness, Life Literacies, and Key Skills

9.3.12.FN.4: In understanding the factors that influence buying decisions and calculating unit costs students will determine effective tools, techniques and systems to communicate and deliver value to finance customers.

### Technology Integration

All students will use digital tools to access, manage, evaluate, and synthesize information in order to solve problems individually and collaboratively and to create and communicate knowledge.

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### Career Education

CRP1: Act as a responsible and contributing citizen and employee.

CRP4: Communicate clearly and effectively with reason.

Time Frame	1 Week (5 blocks)
Topic	
Banking Options	
Alignment to Standards	
9.2.12.CAP.3, 9.1.12.FI.4, 9.1.12.FP.7, 9.1.12.FI.4, 9.1.12.FI.3, 9.1.12.CAP.15, 9.1.12.FI.3	
Learning Objectives and Activities	
<p>SWBAT answer the following questions:</p> <ul style="list-style-type: none"> <li>• How to identify types of financial services.</li> <li>• How to describe the various types of financial institutions.</li> <li>• How to compare the costs and benefits of different savings plans.</li> <li>• How to explain features of different savings plans.</li> <li>• How to compare the costs and benefits of different types of checking accounts.</li> <li>• How to use a checking account effectively.</li> </ul> <p>SWBAT demonstrate understanding of the following:</p> <ul style="list-style-type: none"> <li>• Their are different checking options as part of overall financial planning.</li> </ul> <p>Learning Activities:</p> <ul style="list-style-type: none"> <li>• Virtual Business</li> </ul>	

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COURSE: Financial Literacy

- Current event relating to topic
- Video Tutor
- Modeling Activity
- Real-World Application: features of financial services
- Play Game
- Activity: types of savings plans
- Group Project

### Assessments

#### **Formative:**

- Classwork and Groupwork
- Teacher Observation
- Entrance/Exit Cards

#### **Summative:**

- Quizzes
- Topic Tests

#### **Alternative:**

- Observation Assessment with Activity: types of savings plans
- Kahoot/Quizizz
- Virtual Business - Assess concepts using online simulation

### Interdisciplinary Connections

Mathematics: S.IC.6: In the banking project students determine best case scenarios by evaluating reports based on data.

ELA Companion Standard: RST.9-10.7: When comparing the costs and benefits of different types of checking accounts students will translate quantitative or technical information expressed in words in a text into visual form (e.g., a table or chart) and translate information expressed visually or mathematically (e.g., in an equation) into words.

### Career Readiness, Life Literacies, and Key Skills

9.3.12.FN.1: In analyzing and comparing different banking options throughout this unit students will utilize mathematical concepts, skills and problem solving to obtain necessary information for decision making in the finance industry.

### Technology Integration

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### Career Education

CRP4: Communicate clearly and effectively with reason.

CRP11: Use technology to enhance productivity.

Time Frame	2 Weeks (10 blocks)
Topic	
Debit/Credit Cards and Interest	
Alignment to Standards	

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9.2.12.CAP.3, 9.1.12.CDM.8, 9.1.12.CDM.6, 9.1.12.CP.9, 9.1.12.CP.7, 9.1.12.FI.3,  
9.1.12.FI.3, 9.1.12.FI.3, 9.1.12.CDM.10, 9.1.12.FI.2

### Learning Objectives and Activities

SWBAT answer the following 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.

SWBAT demonstrate understanding of the following:

- Credit and benefits have options and detriments of those offered.

Learning Activities:

- Virtual Business
- Current event relating to topic
- Video Tutor
- Modeling Activity
- Real-World Application: consider the costs of credit and your own credit standing when applying for credit
- Group Project: several options available to manage your finances

### Assessments

#### **Formative:**

- Classwork and Groupwork
- Teacher Observation
- Class Debate of how concepts impact individual/society

#### **Summative:**

- Quizzes
- Topic Tests

#### **Alternative:**

- Project - Managing finances
- Kahoot/Quizizz
- Virtual Business - Assess concepts using online simulation

### Interdisciplinary Connections

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ELA Companion Standard: RST.9-10.5: While students are identifying factors to consider when choosing a loan/credit card they analyze the relationships among concepts in a text, including relationships among key terms (e.g., force, friction, reaction force, energy).

### Career Readiness, Life Literacies, and Key Skills

9.3.12.FN.12: In students analyzing their credit rating and determining how to build their credit they will access, evaluate and disseminate financial information to enhance financial decision-making processes.

### Technology Integration

All students will use digital tools to access, manage, evaluate, and synthesize information in order to solve problems individually and collaboratively and to create and communicate knowledge.

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### Career Education

CRP3: Attend to personal health and financial well-being.  
CRP4: Communicate clearly and effectively with reason.

Time Frame	1 Week (5 blocks)
Topic	
Purchasing/Leasing a Vehicle	
Alignment to Standards	
9.1.12.FP.7, 9.1.12.CDM.6, 9.1.12.EG.6, 9.1.12.CDM.5, 9.1.12.RM.3, 9.1.12.RM.3, 9.1.12.RM.4	
Learning Objectives and Activities	
<p>SWBAT answer the following questions:</p> <ul style="list-style-type: none"><li>• How to assess the advantages and disadvantages of buying vs leasing</li><li>• How to identify the costs of purchasing</li><li>• How to identify the advantages and disadvantages of owning vs. leasing.</li><li>• How to explain how to evaluate a vehicle</li><li>• How to discuss the financing involved in purchasing or leasing a vehicle</li><li>• How to describe a plan to budget for ongoing costs related to having a vehicle</li></ul> <p>SWBAT demonstrate understanding of the following:</p> <ul style="list-style-type: none"><li>• Purchasing or leasing a vehicle offers different calculated expenses related to the decision.</li></ul> <p>Learning Activities:</p> <ul style="list-style-type: none"><li>• Virtual Business</li><li>• Current event relating to topic</li><li>• Video Tutor</li><li>• Modeling Activity</li><li>• Real-World Application: Students assess the pluses and minuses of leasing or buying a car</li><li>• Activity: processes involved with obtaining a vehicle</li><li>• Group Project: advantages, disadvantages, and costs of leasing vs. buying will help you make the right choice</li></ul>	

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# Township of Ocean Schools

Assistant Superintendent  
Office of Teaching and Learning

## **SPARTAN MISSION:**

*Meeting the needs of all students with a proud tradition of academic excellence.*

DEPARTMENT: Business

COURSE: Financial Literacy

### Assessments

#### **Formative:**

- Classwork and Groupwork
- Teacher Observation
- Entrance/Exit Cards

#### **Summative:**

- Quizzes
- Topic Tests
- Project: advantages, disadvantages, and costs of leasing vs. buying will help you make the right choice

#### **Alternative:**

- Observation Assessment with Activity: processes involved with obtaining a vehicle
- Kahoot/Quizizz
- Virtual Business - Assess concepts using online simulation

### Interdisciplinary Connections

Mathematics: N.Q.2: When students are determining if they should buy or lease a vehicle they will define appropriate quantities for the purpose of descriptive modeling.

ELA Companion Standard: RST.9-10.4: When students are deciding whether to finance or lease a vehicle they are determining the meaning of symbols, key terms, and other domain-specific words and phrases as they are used in a specific scientific or technical context relevant to grades 9-10 texts and topics.

Social Studies:

6.2.12.EconET.3.a: Determine how, and the extent to which, scientific and technological changes, transportation and new forms of energy brought about social, economic and cultural changes in the world.

### Career Readiness, Life Literacies, and Key Skills

### Technology Integration

All students will use digital tools to access, manage, evaluate, and synthesize information in order to solve problems individually and collaboratively and to create and communicate knowledge.

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- 9.4.8.TL.6: Collaborate to develop and publish work that provides perspectives on a real-world problem.

Students will access the Cengage online ebook to further investigate lesson concepts and demonstrate understanding of standards.

- 9.4.8.TL.3: Select appropriate tools to organize and present information digitally.

Students will use internet based game sites such as Quizizz, Kahoot, and Quizlet live to reflect on their learning progress.

- 9.4.5.CT.3: Describe how digital tools and technology may be used to solve problems.

Students will use Cengage Mindtap, Google Slides and Docs in order to present new ideas and reflect on learning progress.

- 9.4.5.CT.3: Describe how digital tools and technology may be used to solve problems.

Students will use Google Sheets in order to enhance learning in utilizing formulas and manipulating cells.

- 9.4.12.TL.1: Assess digital tools based on features such as accessibility options, capacities, and utility for accomplishing a specified task

Students will use Google Classroom and Google Sites to collaborate, work towards solving authentic problems, or participate in an online classroom discussion utilizing pre-learned etiquette about blended learning platforms.

- 9.4.12.TL.4: Collaborate in online learning communities or social networks or virtual worlds to analyze and propose a resolution to a real-world problem

## Career Education

CRP3: Attend to personal health and financial well-being.

CRP4: Communicate clearly and effectively with reason.

Time Frame	1 Week (5 blocks)
Topic	
Saving & Investing	
Alignment to Standards	
9.1.12.FP.7, 9.1.12.FP.3, 9.1.12.CDM.2, 9.1.12.CDM.9, 9.1.12.FP.1, 9.1.12.PB.1, 9.1.12.PB.2, 9.1.12.FI.3, 9.1.12.CDM.10, 9.1.12.CFR.5, 9.1.12.RM.4, 9.1.12.RM.6	

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COURSE: Financial Literacy

### Learning Objectives and Activities

SWBAT answer the following questions:

- How does laying a foundation for your savings or investment program 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?

SWBAT demonstrate understanding of the following:

- Compare saving and investing options as part of your overall financial planning.

Learning Activities:

- Virtual Business
- Current event relating to topic
- Video Tutor
- Modeling Activity
- Real-World Application: ways to obtain funds for investing
- Play Game
- Activity: goals for a savings or investment program
- Group Project: developing a personal investment plan

### Assessments

#### **Formative:**

- Classwork and Groupwork
- Teacher Observation
- Entrance/Exit Cards

#### **Summative:**

- Quizzes
- Topic Tests

#### **Benchmark:**

- Cumulative exam with multiple choice and short answer questions.
- Capstone Project final assessment - My Dream Life - students utilize all skills learned throughout the course.

#### **Alternative:**

- Project - Investment plan
- Kahoot/Quizizz

### Interdisciplinary Connections

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DEPARTMENT: Business

COURSE: Financial Literacy

ELA Companion Standard: WHST.9-10.1: In establishing goals for savings and investment programs students write arguments to support claims in an analysis of substantive topics or texts, using valid reasoning and relevant sufficient textual and non-textual evidence.

### Career Readiness, Life Literacies, and Key Skills

9.3.ST.2: When developing a personal investment plan students will use technology to acquire, manipulate, analyze and report data.

### Technology Integration

All students will use digital tools to access, manage, evaluate, and synthesize information in order to solve problems individually and collaboratively and to create and communicate knowledge.

- 9.4.8.TL.6: Collaborate to develop and publish work that provides perspectives on a real-world problem.

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DEPARTMENT: Business COURSE: Financial Literacy

### Career Education

CRP1: Act as a responsible and contributing citizen and employee.  
CRP3: Attend to personal health and financial well-being

### Modifications (ELL, Special Education, At Risk Students, Gifted & Talented, & 504 Plans)

#### **ELL:**

- Work toward longer passages as skills in English increase
- Use visuals
- Introduce key vocabulary before lesson
- Teacher models reading aloud daily
- Provide peer tutoring
- Use of Bilingual Dictionary
- Guided notes and/or scaffold outline for written assignments
- Provide students with English Learner leveled readers.

#### **Supports for Students With IEPs:**

- Allow extra time to complete assignments or tests
- Guided notes and/or scaffold outline for written assignments
- Work in a small group
- Allow answers to be given orally or dictated
- Use large print books, Braille, or books on CD (digital text)
- Follow all IEP modifications

#### **At-Risk Students:**

- Guided notes and/or scaffold outline for written assignments
- Introduce key vocabulary before lesson
- Work in a small group
- Lesson taught again using a differentiated approach
- Allow answers to be given orally or dictated
- Use visuals / Anchor Charts
- Leveled texts according to ability

#### **Gifted and Talented:**

- Create an enhanced set of introductory activities (e.g. advance organizers, concept maps, concept puzzles)

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- Provide options, alternatives and choices to differentiate and broaden the curriculum
- Organize and offer flexible small group learning activities
- Provide whole group enrichment explorations
- Teach cognitive and methodological skills
- Use center, stations, or contracts
- Organize integrated problem-solving simulations
- Propose interest-based extension activities
- Expose students to beyond level texts.

### ***Supports for Students With 504 Plans:***

- Follow all the 504 plan modifications
- Text to speech/audio recorded selections
- Amplification system as needed
- Leveled texts according to ability
- Fine motor skill stations embedded in rotation as needed
- Modified or constrained spelling word lists
- Provide anchor charts with high frequency words and phonemic patterns

