



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 Intro to Finance

Curriculum Development Timeline

School: Ocean Township High School

Course: Introduction to Finance

Department: Business Education

Board Approval	Supervisor	Notes
August 2009	Janet Bluefield	Born Date
August 2010	Janet Bluefield	Revisions
August 2017	Amanda Maltese	Revisions
August 2019	Nichole Kerney	Review
August 2022	Gerard Marrone	Alignment to Standards

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Township of Ocean Pacing Guide			
Week	Marking Period 1	Week	Marking Period 3
1	Unit 1: Basic Math Skills and Banking	11	Unit 6: Consumer Credit
2	Unit 1: Basic Math Skills and Banking	12	Unit 6: Consumer Credit
3	Unit 2: Business Statistics/Budgeting	13	Unit 7: Compound Interest and Present Value
4	Unit 2: Business Statistics/Budgeting	14	Unit 7: Compound Interest and Present Value
5	Unit 3: Trade Discounts and Being a Critical Consumer	15	Unit 8: Annuities and Sinking Funds; Investments; Retirement
Week	Marking Period 2	Week	Marking Period 4
6	Unit 3: Trade Discounts and Being a Critical Consumer	16	Unit 8: Annuities and Sinking Funds; Investments; Retirement
7	Unit 4: Markup and Markdown	17	Unit 9: Depreciation, Taxation, and Insurance
8	Unit 4: Markup and Markdown	18	Unit 9: Depreciation, Taxation, and Insurance
9	Unit 5: Simple Interest and Simple Discount	19	Capstone Project
10	Unit 5: Simple Interest and Simple Discount	20	Capstone Project

Core Instructional & Supplemental Materials including various levels of Texts

Core Instruction: Online Text: Mathematics for Business and Personal Finance, McGraw Hill
Supplemental: Virtual Business and Stock-Market Game

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Time Frame	2 Weeks (10 blocks)
Topic	
Unit 1: Basic Math Skills and Banking	
Alignment to Standards	
<p>9.2.12.CAP.3: Investigate how continuing education contributes to one's career and personal growth.</p> <p>9.2.12.CAP.4: Evaluate different careers and develop various plans (e.g., costs of public, private, training schools) and timetables for achieving them, including educational/training requirements, costs, loans, and debt repayment.</p> <p>9.1.8.FI.2: Determine the most appropriate use of various financial products and services to borrow and access money for making purchases (e.g., ATM, debit cards, credit cards, check books, online/mobile banking)</p> <p>9.1.12.FI.3: Develop a plan that uses the services of various financial institutions to prepare for long term personal and family goals (e.g., college, retirement).</p> <p>9.1.12.FI.4: Research benefits and drawbacks of products offered by financial and non-financial companies (e.g., banks, credit unions, check-cashing stores, product warranty insurance).</p> <p>9.1.12.PB.1: Explain the difference between saving and investing.</p> <p>9.1.12.PB.2: Prioritize financial decisions by considering alternatives and possible consequences.</p> <p>9.3.12.FN.1 Utilize mathematical concepts, skills and problem solving to obtain necessary information for decision making in the finance industry.</p> <p>9.3.12.FN-BNK.4 Demonstrate the use of banking technology and equipment.</p>	
Learning Objectives and Activities	
<p>SWBAT answer the following questions:</p> <ul style="list-style-type: none">• How do you use math on a daily basis?• How do people use math in their careers?• How can mastering math concepts make your life easier?• What is Financial Literacy and why is it important?• How do you determine what type of bank account to open?• What are the features that are important when shopping for a bank?• What steps are necessary to make sure you have good financial health?• What are the benefits of having a checking account? A savings account? <p>SWBAT demonstrate understanding of the following:</p>	

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- There are differences between personal and business financial literacy
- Discuss types of banks and the types of bank accounts offered

Learning Activities:

- Solving equations involving Addition/subtraction/multiplication/division/proportions
- Use a problem solving approach to analyze and solve word problems
- Solve percent problems; percent increases and decreases and equivalents
- Discuss the various components of Financial Literacy.
- Introduce basic bookkeeping by creating and maintaining a personal checking account
- Introduce Quickbooks Pro
- Teacher lecture and notes
- Individual Practice
- Small group practice
- Graphs-both reading and creation
- On-line practice
- Worksheets
- In-Class Activities
- Virtual Business
- Current event relating to the topic
- Video Tutor
- Modeling Activity-Personal Banking Project
- Real-World Application-Algebra in Real life
- Play Game-Quizlet, Kahoot, EdPuzzle
- Activity
- Group Project

Assessments

Formative:

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

Summative:

- Quizzes
- Topic Tests

Alternative:

- Personal Banking Project
- Kahoot/Quizizz
- Virtual Business - Assess concepts using online simulation

Interdisciplinary Connections

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Math:

A-CED.1: Create equations and inequalities in one variable and use them to solve problems. Include equations arising from linear and quadratic functions, and simple rational and exponential functions.

A-REI.1: Explain each step in solving a simple equation as following from the equality of numbers asserted at the previous step, starting from the assumption that the original equation has a solution. Construct a viable argument to justify a solution method.

N-Q.1: Use units as a way to understand problems and to guide the solution of multi-step problems; choose and interpret units consistently in formulas; choose and interpret the scale and the origin in graphs and data displays.

ELA:

NJSLSA.R7: Integrate and evaluate content presented in diverse media and formats, including visually and quantitatively, as well as in words.

RST.11-12.4. Determine 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 11-12 texts and topics.

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.

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





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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

CRP8: Utilize critical thinking to make sense of problems and persevere in solving them.

CRP11: Use technology to enhance productivity.

Time Frame	2 Weeks (10 blocks)
Topic	
Unit 2: Business Statistics/Budgeting	
Alignment to Standards	
<p>9.1.12.FP.7: Determine how multiple sources of objective, accurate and current financial information affect the prioritization of financial decisions (e.g., print information, prospectus, certified financial planners, internet, sales representatives, etc.)</p> <p>9.1.12.FP.3: Relate the concept of delayed gratification (i.e., psychological distance) to meeting financial goals, investing and building wealth over time.</p> <p>9.1.12.FP.2: Explain how an individual's financial values and goals may change across a lifetime and the adjustments to the personal financial plan that may be needed.</p> <p>9.1.12.PB.5: Analyze how changes in taxes, inflation, and personal circumstances can affect a personal budget.</p> <p>9.3.12.FN.2 Utilize tools, strategies and systems to plan, monitor, manage and maintain the use of financial resources.</p> <p>9.3.12.FN-ACT.2 Utilize accounting tools, strategies and systems to plan, monitor, manage and maintain the use of financial resources</p>	
Learning Objectives and Activities	

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SWBAT answer the following questions:

- How can you interpret data using various types of graphs?
- How can you determine the frequency or a pattern in data?
- How can you calculate the standard deviation?
- What is a budget?
- What is necessary to create a budget?

SWBAT demonstrate understanding of the following:

- You can analyze data using measures of central tendency, such as mean, median, mode, and range.
- Budgets are important for a business.

Learning Activities:

- Interpret and draw a bar graph, line graph, and circle graph
- Find the mean, median, and mode.
- Make and interpret a frequency distribution
- Find the mean of grouped data
- Find the range and the standard deviation
- Create a basic budget
- Workshops 16-20 in Basic Skills unit of the textbook
- Textbook Applications: M-U in back of book
- Virtual Business
- Current event relating to topic
- Modeling Activity-Gather real-life data and create and imbed a graph into a Google Slide
- Presentation about the topic
- Play Game-Quizlet, Kahoot, EdPuzzle
- Group Project-Class survey project

Assessments

Formative:

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

Summative:

- Quizzes
- Topic Tests

Alternative:

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

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Interdisciplinary Connections

ELA:

RST.11-12.4. Determine 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 11-12 texts and topics.

RST.11-12.7. Integrate and evaluate multiple sources of information presented in diverse formats and media (e.g., quantitative data, video, multimedia) in order to address a question or solve a problem.

RST.11-12.9. Synthesize information from a range of sources (e.g., texts, experiments, simulations) into a coherent understanding of a process, phenomenon, or concept, resolving conflicting information when possible.

NJSLSA.W2. Write informative/explanatory texts to examine and convey complex ideas and information clearly and accurately through the effective selection, organization, and analysis of content.

NJSLSA.W6. Use technology, including the Internet, to produce and publish writing and to interact and collaborate with others.

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.

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

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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

CRP2: Apply appropriate academic and technical skills.

CRP4: Communicate clearly and effectively with reason.

CRP11: Use technology to enhance productivity.

Time Frame	2 Weeks (10 blocks)
Topic	
Unit 3: Trade Discounts and Being a Critical Consumer	
Alignment to Standards	
<p>9.1.12.EG.6: Analyze the rights and responsibilities of buyers and sellers under consumer protection laws.</p> <p>9.1.12.CDM.5: Identify the types of characteristics of predatory lending practices and the importance of collateral (e.g., payday loans, car title loans, high-risk mortgages).</p> <p>9.1.12.PB.6: Describe and calculate interest and fees that are applied to various forms of spending, debt and saving</p> <p>9.1.12.FI.1: Identify ways to protect yourself from identify theft</p> <p>9.1.12.FI.2: Explain ways to manage your accounts that maximize benefits and provide you with the utmost protection.</p> <p>9.3.12.FN-ACT.1 Describe and follow laws and regulations to manage accounting operations and transactions.</p>	
Learning Objectives and Activities	
SWBAT answer the following questions:	

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- How do you think discounts might be important to companies?
- How do you compute the trade discount, the net price, and the trade-discount rate?
- How do you compute final net price after chain discounts?
- How do you determine the difference between ordinary discounts and cash discounts?
- How do you evaluate business practices and their impact on individuals as opposed to businesses?
- How does consumer fraud, online scams, media affect individuals versus businesses?

SWBAT demonstrate understanding of the following:

- Determine the final net price after chain discounts, or a series of trade discounts.
- Analyze the multiple sources of information available when making financial decisions.

Learning Activities:

- Compute the trade discount, the net price, and the trade-discount rate.
- Calculate the net price using the complement method
- Compute the cash price when the discount is based on ordinary dating.
- Calculate the cash price when the discount is based on end-of-month dating.
- Research the media's effect on consumer spending.
- Virtual Business
- Current event relating to the topic
- Modeling Activity-determining discounts for a business.
- Project-spreadsheet activity
- Stock market game- ongoing

Assessments

Formative:

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

Summative:

- Quizzes
- Topic Tests

Alternative:

- Kahoot/Quizizz
- Stock-market Game

Interdisciplinary Connections

Math:

A-REI.6: Solve systems of linear equations exactly and approximately (e.g., with graphs),

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focusing on pairs of linear equations in two variables.

ELA:

RST.11-12.3. Follow precisely a complex multistep procedure when carrying out experiments, taking measurements, or performing technical tasks; analyze the specific results based on explanations in the text.

RST.11-12.7. Integrate and evaluate multiple sources of information presented in diverse formats and media (e.g., quantitative data, video, multimedia) in order to address a question or solve a problem.

RST.11-12.9. Synthesize information from a range of sources (e.g., texts, experiments, simulations) into a coherent understanding of a process, phenomenon, or concept, resolving conflicting information when possible.

W.9-10.1: When students are justifying their reasoning on short answer and extended constructed response questions they write arguments to support claims in an analysis of substantive topics or texts, using valid reasoning and relevant and sufficient evidence.

CS&DT:

8.2.12.ED.3: Evaluate several models of the same type of product and make recommendations for a new design based on a cost benefit analysis.

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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- 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

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

CRP2: Apply appropriate academic and technical skills.

CRP8: Utilize critical thinking to make sense of problems and persevere in solving them.

CRP11: Use technology to enhance productivity.

Time Frame	2 Weeks (10 blocks)
Topic	
Unit 4: Markup and Markdown	
Alignment to Standards	
<p>9.1.12.CDM.6: Compute and assess the accumulating effect of interest paid over time when using a variety of sources of credit (e.g., student loans, credit cards, auto loans, mortgages, etc.)</p> <p>9.3.12.FN.1 Utilize mathematical concepts, skills and problem solving to obtain necessary information for decision making in the finance industry.</p> <p>9.3.12.FN.2 Utilize tools, strategies and systems to plan, monitor, manage and maintain the use of financial resources.</p> <p>9.3.12.FN-ACT.2 Utilize accounting tools, strategies and systems to plan, monitor, manage and maintain the use of financial resources.</p> <p>9.3.12.FN-BF.2 Manage the use of financial resources to ensure business stability.</p>	





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Learning Objectives and Activities

SWBAT answer the following questions:

- How do you think businesses make money?
- How do you compute markup in dollars?
- How do you calculate the markup as a percent of the selling price?
- How do you determine the net profit in dollars?
- How do you find the net profit as a percent of the selling price?
- How do you calculate the selling price of an item based on cost and markup rate based on selling price?
- How do you calculate the markup rate based on cost?

SWBAT demonstrate understanding of the following:

- Calculate the selling price of an item based on cost and markup rate based on selling price.
- Determine the net profit in dollars.

Learning Activities:

- Compute the markup in dollars
- Calculate the markup as a percent of the selling price
- Calculate the net profit as a percent of the selling price
- Calculate the markup rate based on cost
- Calculate the markdown as a percent of the selling price
- Virtual Business
- Current event relating to the topic
- Modeling Activity-determining markup and markdown for a business.
- Project-Create presentation of a comparison of various markups and markdowns in real life
- businesses

Assessments

Formative:

- Teacher Observation
- Graphic Organizer
- Entrance/Exit Cards

Summative:

- Quizzes
- Topic Tests

Alternative:

- Project - comparison of various markups and markdowns in real life businesses
- Kahoot/Quizizz

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- Virtual Business - Assess concepts using online simulation

Interdisciplinary Connections

ELA:

RST.11-12.3. Follow precisely a complex multistep procedure when carrying out experiments, taking measurements, or performing technical tasks; analyze the specific results based on explanations in the text.

RST.11-12.4. Determine 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 11-12 texts and topics.

NJSLSA.W6. Use technology, including the Internet, to produce and publish writing and to interact and collaborate with others.

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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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.

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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.

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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

CRP2: Apply appropriate academic and technical skills.

CRP5: Consider the environmental, social and economic impacts of decisions.

CRP8: Utilize critical thinking to make sense of problems and persevere in solving them.

CRP11: Use technology to enhance productivity.

Time Frame	2 Weeks (10 blocks)
Topic	
Unit 5: Simple Interest and Simple Discount	
Alignment to Standards	
<p>9.1.12.CDM.6: Compute and assess the accumulating effect of interest paid over time when using a variety of sources of credit (e.g., student loans, credit cards, auto loans, mortgages, etc.)</p> <p>9.1.12.CDM.8: Compare and compute interest and compound interest and develop an amortization table using business tools.</p> <p>9.3.12.FN.1 Utilize mathematical concepts, skills and problem solving to obtain necessary information for decision making in the finance industry.</p> <p>9.3.12.FN.2 Utilize tools, strategies and systems to plan, monitor, manage and maintain the use of financial resources.</p> <p>9.3.12.FN-ACT.2 Utilize accounting tools, strategies and systems to plan, monitor, manage and maintain the use of financial resources.</p> <p>9.3.12.FN-BF.2 Manage the use of financial resources to ensure business stability.</p>	
Learning Objectives and Activities	
<p>SWBAT answer the following questions:</p> <ul style="list-style-type: none"> • How do you calculate simple interest? • How do you find the maturity value of a loan? 	

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- How do you find the principal, rate, or time using the simple interest formula?
- How does a savings account differ from a checking account?
- How do you compute the new balance of a savings account?

SWBAT demonstrate understanding of the following:

- Find the principal, rate, or time using the simple interest formula.
- Find the bank discount and proceeds for a simple discount note.

Learning Activities:

- Find simple interest using the simple interest formula
- Find the maturity value of a loan
- Virtual Business
- Current event relating to topic
- Modeling Activity-compare various simple interest loans with different maturity dates and interest
- rates using online calculators
- Project-spreadsheet activity

Assessments

Formative:

- Teacher Observation
- Graphic Organizer
- Entrance/Exit Cards

Summative:

- Quizzes
- Topic Tests

Alternative:

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

Interdisciplinary Connections

ELA:

RST.11-12.3. Follow precisely a complex multistep procedure when carrying out experiments, taking measurements, or performing technical tasks; analyze the specific results based on explanations in the text.

NJSLSA.W6. Use technology, including the Internet, to produce and publish writing and to interact and collaborate with others.

Career Readiness, Life Literacies, and Key Skills

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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

CRP8: Utilize critical thinking to make sense of problems and persevere in solving them.

CRP11: Use technology to enhance productivity.

Time Frame

2 Weeks (10 blocks)

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Topic
Unit 6: Consumer Credit
Alignment to Standards
9.1.12.CDM.6: Compute and assess the accumulating effect of interest paid over time when using a variety of sources of credit. (e.g., student loans, credit cards, auto loans, mortgages, etc.). 9.1.12.CDM.2: Compare and contrast the advantages and disadvantages of various types of mortgages 9.1.12.CDM.5: Identify the types of characteristics of predatory lending practices and the importance of collateral (e.g., payday loans, car title loans, high-risk mortgages). 9.1.12.CDM.10: Determine when credit counselling is necessary and evaluate the resources available to assist consumers who wish to use it
Learning Objectives and Activities
<p>SWBAT answer the following questions:</p> <ul style="list-style-type: none">• What is the difference between open-end credit and closed-end credit?• How do you find the amount financed installment price and a finance charge of a loan?• How do you determine the APR and the installment payment?• How do you calculate the finance charge, new balance, and average daily balance on a credit card?• How is interest calculated and applied to a mortgage?• What is a credit score? Credit counseling?• How does identity theft occur?• What is predatory lending practices?• What happens when a person files for bankruptcy? <p>SWBAT demonstrate understanding of the following:</p> <ul style="list-style-type: none">• Calculate the finance charge, payment, and new balance on a closed-end loan, such as a car loan.• Research how a credit score is calculated. <p>Learning Activities:</p> <ul style="list-style-type: none">• Calculate the finance charge, new balance, payment and average daily balance on a credit card.• Apply for a mortgage and calculate payments and interest• Identify the different types of credit counseling available in our area.• Learn how identity theft occurs.• Understand what predatory lending practices are.• Research the different types of bankruptcy and what happens when a person files for

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DEPARTMENT Business COURSE Intro to Finance

- bankruptcy
- Virtual Business
- Current event relating to the topic
- Video Tutor
- Modeling Activity-Apply for a credit card
- Project-Create a credit card advertisement
- Play game-Quizlet, Kahoot, EdPuzzle
- Group project

Assessments

Formative:

- Classwork and Groupwork
- Teacher Observation
- Modeling Activity-Apply for a credit card

Summative:

- Quizzes
- Topic Tests

Alternative:

- Project - Create a credit card advertisement
- Kahoot/Quizizz
- Virtual Business - Assess concepts using online simulation

Interdisciplinary Connections

Math:

A-REI.6: Solve systems of linear equations exactly and approximately (e.g., with graphs),

focusing on pairs of linear equations in two variables.

ELA:

RST.11-12.7. Integrate and evaluate multiple sources of information presented in diverse formats and media (e.g., quantitative data, video, multimedia) in order to address a question or solve a problem.

NJSLSA.W2. Write informative/explanatory texts to examine and convey complex ideas and information clearly and accurately through the effective selection, organization, and analysis of content.

NJSLSA.W6. Use technology, including the Internet, to produce and publish writing and to interact and collaborate with others.

Career Readiness, Life Literacies, and Key Skills

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DEPARTMENT Business COURSE Intro to Finance

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.

- 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

CRP4: Communicate clearly and effectively with reason.

CRP5. Consider the environmental, social and economic impacts of decisions.

Time Frame	2 Weeks (10 blocks)
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Topic

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DEPARTMENT Business COURSE Intro to Finance

Unit 7: Compound Interest and Present Value

Alignment to Standards

9.1.12.CDM.6: Compute and assess the accumulating effect of interest paid over time when using a variety of sources of credit (e.g., student loans, credit cards, auto loans, mortgages, etc.)

9.1.12.CDM.8: Compare and compute interest and compound interest and develop an amortization table using business tools.

Learning Objectives and Activities

SWBAT answer the following questions:

- What is the difference between simple interest and compound interest?
- How do you calculate compound interest?
- How do you find the maturity value of a loan?
- How do you find the principal, rate, or time using the compound interest formula?
- What is the difference in the interest of a savings account between simple and compound interest?
- How does compound interest help with your financial goals?
- How does compounding change when calculated daily, weekly or monthly?

SWBAT demonstrate understanding of the following:

- Find the effective interest rate.
- Find the present value based on annual compounding.

Learning Activities:

- Find compound interest using a table.
- Find compound interest using the compound interest formula
- Virtual Business
- Current event relating to topic
- Modeling Activity-compare various compound interest loans and savings accounts with different
- maturity dates and interest rates
- Project-spreadsheet activity
- Play game-Quizlet, Kahoot, EdPuzzle
- Group project

Assessments

Formative:

- Classwork and Groupwork

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- Teacher Observation
- Graphic Organizer
- Entrance/Exit Cards

Summative:

- Quizzes
- Topic Tests

Alternative:

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

Interdisciplinary Connections

ELA:

NJSLSA.R7: Integrate and evaluate content presented in diverse media and formats, including visually and quantitatively, as well as in words.

RST.11-12.3. Follow precisely a complex multistep procedure when carrying out experiments, taking measurements, or performing technical tasks; analyze the specific results based on explanations in the text.

RST.11-12.4. Determine 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 11-12 texts and topics.

Career Readiness, Life Literacies, and Key Skills

Technology Integration

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- 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.

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

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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

CRP2: Apply appropriate academic and technical skills.

CRP8: Utilize critical thinking to make sense of problems and persevere in solving them.

CRP11: Use technology to enhance productivity.

Time Frame	2 Weeks (10 blocks)
Topic	
Unit 8: Annuities and Sinking Funds; Investments; Retirement	
Alignment to Standards	
<p>9.1.12.FP.3: Relate the concept of delayed gratification (i.e., psychological distance) to meeting financial goals, investing and building wealth over time.</p> <p>9.1.12.FI.3: Develop a plan that uses the services of various financial institutions to prepare for long term personal and family goals (e.g., college, retirement).</p> <p>9.1.12.PB.5: Analyze how changes in taxes, inflation, and personal circumstances can affect a personal budget.</p>	
Learning Objectives and Activities	

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SWBAT answer the following questions:

- What is an annuity and how is interest calculated on it?
- What is a Sinking Fund?
- What is a Certificate of Deposit and how is interest calculated on it?
- How do you buy and sell stocks?
- How do you determine the total cost of an investment?
- What are mutual funds and how do they differ from stocks?
- What are bonds? How do they differ from savings accounts?
- What is an IRA?

SWBAT demonstrate understanding of the following:

- Find the future value of a retirement plan annuity.
- Use tables or a formula to compute interest on certificates of deposit.

Learning Activities:

- Find the value of an ordinary annuity using the simple interest formula method
- Find the sinking fund payment or the present value of an annuity
- Determine the annual percentage yield
- Calculate the profit or loss from a stock sale
- Compute the annual yield and annual dividend of a stock investment
- Compute the charges, number of shares purchased, and profit and loss when you sell a mutual fund
- Compute the annual interest and annual yield of a bond
- Virtual Business
- Current event relating to topic
- Modeling Activity-create a retirement portfolio that includes an annuity, an IRA, a mutual fund and a variety of savings and other investments already discussed. Use online sites such as Morningstar to compare.
- Project-spreadsheet activity
- Stock market game- students will present their results and compare methodology
- Play game-Quizlet, Kahoot, EdPuzzle
- Group project

Assessments

Formative:

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

Summative:

- Quizzes

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- Topic Tests

Alternative:

- Project - create a retirement portfolio
- Kahoot/Quizizz
- Stock-market Game

Interdisciplinary Connections

Math:

S-ID.2: Use statistics appropriate to the shape of the data distribution to compare center (median, mean) and spread (interquartile range, standard deviation) of two or more different data sets.

S-ID.4: Use the mean and standard deviation of a data set to fit it to a normal distribution and to estimate population percentages. Recognize that there are data sets for which such a procedure is not appropriate. Use calculators, spreadsheets, and tables to estimate areas under the normal curve.

S-ID.7: Interpret the slope (rate of change) and the intercept (constant term) of a linear model in the context of the data.

ELA:

RST.11-12.4. Determine 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 11-12 texts and topics.

NJSLSA.W6. Use technology, including the Internet, to produce and publish writing and to interact and collaborate with others.

W.9-10.1: When students are justifying their reasoning on short answer and extended constructed response questions they write arguments to support claims in an analysis of substantive topics or texts, using valid reasoning and relevant and sufficient evidence.

Career Readiness, Life Literacies, and Key Skills

Technology Integration

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Career Education

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 with reason.

CRP5: Consider the environmental, social and economic impacts of decisions.

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

CRP12: Work productively in teams while using cultural global competence.

Time Frame

2 Weeks (10 blocks)

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Topic

Unit 9: Depreciation, Taxation, and Insurance; Capstone

Alignment to Standards

9.2.12.CAP.15: Demonstrate how exemptions, deductions, and deferred income (e.g., retirement or medical) can reduce taxable income.

9.2.12.CAP.16: Explain why taxes are withheld from income and the relationship of federal, state, and local taxes (e.g., property, income, excise, and sales) and how the money collected is used by local, county, state, and federal governments.

9.2.12.CAP.18: Differentiate between taxable and nontaxable income from various forms of employment (e.g., cash business, tips, tax filing and withholding).

9.1.12.PB.5: Analyze how changes in taxes, inflation, and personal circumstances can affect a personal budget.

9.1.12.RM.3: Compare the cost of various types of insurance (e.g., life, homeowners, motor vehicle) for the same product or service, strategies to lower costs, and the process for filing an insurance claim.

9.1.12.RM.4: Determine when and why it may be appropriate for the government to provide insurance coverage rather than private industry.

9.1.12.RM.5: Explain what self-insuring is and determine when it is appropriate.

9.1.12.RM.6: Differentiate the costs benefits and features (e.g., riders, deductibles, umbrella policies) of renter's and homeowner's insurance.

9.1.12.RM.7: Evaluate individual and family needs for insurance protection using opportunity-cost analysis to determine if the amount of protection is adequate or over-insured.

Learning Objectives and Activities

SWBAT answer the following questions:

- What is depreciation?
- How do you depreciate an asset using the straight-line method, units-of-production method, sum-of-the-year-digit method, and declining-balance method?
- How do you prepare a depreciation schedule using MACRS?
- What are taxes and why do we pay them?
- How do you calculate withholding amounts for federal and state income tax?
- How do you compute the amount for Social Security and Medicare taxes?
- How do you calculate the net pay per period?
- What is insurance? Why is it important?
- Compare the different types of insurance: Health, homeowners, and life.

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SWBAT demonstrate understanding of the following:

- Calculate and compare different depreciation methods.
- Determine taxes using a table and also and also by calculating using percentages.

Learning Activities:

- Calculate taxes on a straight percent basis and on a graduated income basis
- Compute health insurance premiums
- Calculate the amount the patient pays for health insurance
- Use tables to determine life insurance premiums
- Virtual Business
- Current event relating to the topic
- Modeling Activity-Students will calculate various paychecks on PAYCHECK city website
- Students will create a company payroll check using Quickbooks Pro
- Students will compare insurance using online tools
- Project-spreadsheet activity
- Play game-Quizlet, Kahoot, EdPuzzle
- Group project
- Chapter project-Small business real life application

Assessments

Formative:

- Classwork and Groupwork
- Teacher Observation
- Spreadsheet activity

Summative:

- Quizzes
- Topic Tests

Benchmark:

- Capstone Project final assessment

Alternative:

- Cumulative exam with multiple choice and short answer questions.
- Chapter project-Small business real life application
- Kahoot/Quizizz
- Virtual Business - Assess concepts using online simulation

Interdisciplinary Connections

Math:

N-Q.1: Use units as a way to understand problems and to guide the solution of

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multi-step problems; choose and interpret units consistently in formulas; choose and interpret the scale and the origin in graphs and data displays.

N-Q.3: Choose a level of accuracy appropriate to limitations on measurement when reporting quantities.

S.IC.6: Evaluate reports based on data.

S.MD.5.b: Evaluate and compare strategies on the basis of expected value.

ELA:

NJSLSA.R7: Integrate and evaluate content presented in diverse media and formats, including visually and quantitatively, as well as in words.

RST.11-12.3. Follow precisely a complex multistep procedure when carrying out experiments, taking measurements, or performing technical tasks; analyze the specific results based on explanations in the text.

RST.11-12.4. Determine 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 11-12 texts and topics.

RST.11-12.9. Synthesize information from a range of sources (e.g., texts, experiments, simulations) into a coherent understanding of a process, phenomenon, or concept, resolving conflicting information when possible.

NJSLSA.W2. Write informative/explanatory texts to examine and convey complex ideas and information clearly and accurately through the effective selection, organization, and analysis of content.

NJSLSA.W6. Use technology, including the Internet, to produce and publish writing and to interact and collaborate with others.

WHST.11-12.7. Conduct short as well as more sustained research projects to answer a question (including a self-generated question) or solve a problem; narrow or broaden the inquiry when appropriate; synthesize multiple sources on the subject, demonstrating an understanding of the subject under investigation.

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.

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Career Education

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 with reason.

CRP5: Consider the environmental, social and economic impacts of decisions.

CRP6: Demonstrate creativity and innovation.

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.

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

ELL:

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- 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)
- 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.

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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

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