

Money Management Curriculum Maps

Unit 1: Your Financial Plan: Where It All Begins

Unit 2: Budgeting: Making the Most of Your Money

Unit 3: Investing: Making Money Work for You

Unit 4: Good Debt: Bad Debt: Using Credit Wisely

**Unit 5: Your Money: Keeping it Safe and Secure Good Debt: Bad Debt:
Using Credit Wisely**

Unit 6: Insurance: Protecting What You Have

Unit 7: Your Career: Doing What Matters Most Insurance: Protecting What You Have

<p>Grade: 9 - 12 Subject: Money Management</p>	<p>Unit 1: Your Financial Plan: Where It All Begins</p>
<p>Big Idea/Rationale</p>	<ul style="list-style-type: none"> • Develop interpersonal skills to communicate independently or as a team member. • Use critical thinking, decision-making, and problem-solving skills to solve money management issues. • Use decision making and goal setting processes as they apply to their roles as employees, consumers and investors. • Use technology, information, and other tools to acquire money management skills.
<p>Enduring Understanding (Mastery Objective)</p>	<ul style="list-style-type: none"> • Having and spending money wisely involves a planning process. • Planning is key to successfully managing finances. • Analyzing information to learn where your money goes. • Learning how to prioritize choices.
<p>Essential Questions (Instructional Objective)</p>	<ul style="list-style-type: none"> • What is a SMART goal? • How do you get and spend money? • How can you use the decision making process to create your financial plan? • What are guidelines that you can implement in your financial plan? • How do you monitor and make changes to your financial plan?
<p>Content (Subject Matter)</p>	<ul style="list-style-type: none"> • Students will examine the value of having a process of planning how to use money. • Students will learn about short, intermediate and long term goals. • Students will create personal financial SMART goals. • Students will analyze how money is received and used. • Students will learn to use the decision-making process to create a financial plan. • Students will identify guidelines to implement a personal plan. • Students will use the Internet to explore working through a major decision of buying a car. • Students will learn to monitor and modify financial plans.
<p>Skills/ Benchmarks (CCSS Standards)</p>	<ul style="list-style-type: none"> • 9-12.9.1.12.A.1 Apply critical thinking and problem-solving strategies during structured learning experiences. • 9-12.9.1.12.A.3 Assess how a variety of problem-solving strategies are being used to address solutions to global problems by participating in online discussions with peers from other countries • 9-12.9.1.12.B.1 Present resources and data in a format that effectively communicates the meaning of the data and its implications for solving

	<p>problems, using multiple perspectives.</p> <ul style="list-style-type: none"> • 9-12.9.1.12.B.2 Create and respond to a feedback loop when problem solving • 9-12.9.1.12.D.1 Interpret spoken and written communication within the appropriate cultural context • 9-12.9.1.12.F.1 Explain the impact of current and emerging technological advances on the demand for increased and new types of accountability and productivity in the global workplace • 9-12.9.2.12.A.8 Analyze how personal and cultural values impact spending and other financial decisions • 9-12.9.2.12.B.2 - Compare strategies for saving and investing and the factors that influence how much should be saved or invested to meet financial goals • 9-12.9.2.12.B.6 Design and utilize a simulated budget to monitor progress of financial plans. • 9-12.9.2.12.C.1 Compare and contrast the financial benefits of different products and services offered by a variety of financial institutions • 9-12.9.2.12.D.2 - Assess factors that influence financial planning • 9-12.9.2.12.E.1 Analyze and apply multiple sources of financial information when prioritizing financial decisions
<p>Materials and Resources</p>	<ul style="list-style-type: none"> • NEFE student guide. PowerPoint visuals-1A, 1B, 1C, 1D, 1E, 1F, 1G, 1H, 1I, 1J, 1K, 1L, 1M, 1N, 1O. Supplemental handouts-financial article, "Your Money or Your Life," case studies SM1-5. • Computers, Internet, Overhead projector, transparencies. Star-Ledger Newspaper in Education on-line access.
<p>Notes</p>	

<p>Grade: 9 - 12 Subject: Money Management</p>	<p>Unit 2: Budgeting: Making the Most of Your Money</p>
<p>Big Idea/Rationale</p>	<ul style="list-style-type: none"> • Examine reasons to keep track of spending habits • Define key words related to managing income • Learn effective money management primarily through the process of creating and following a budget • Understand payroll taxes, be able to read a paycheck, and calculate earnings • Be able to use a checking account and be familiar with on-line banking
<p>Enduring Understanding (Mastery Objective)</p>	<ul style="list-style-type: none"> • Effective management of money and living on a budget can help individuals to become financially independent. • Taxes and other deductions influence the bottom line on a paycheck. • An effective budget is essential to good financial planning.
<p>Essential Questions (Instructional Objective)</p>	<ul style="list-style-type: none"> • Why is it important to examine your spending habits? • What are the benefits of having a spending plan or budget? • What is the importance of saving (pay yourself first)? • How will your budget change throughout your life? • Why is it important to have a budget?
<p>Content (Subject Matter)</p>	<ul style="list-style-type: none"> • Students will learn that the two basic elements of a budget are income and expenses • Students will examine reasons to keep track of spending habits and summarize the advantages of having a spending plan • Students will identify various sources of income and types of expenses • Students will understand the purpose of paying yourself first • Students will learn how to build a budget • Students will examine forms of record keeping used in budgeting and cash management • Students will consider how a budget will change throughout their life and know how to revise a budget for a variety of life situations
<p>Skills/ Benchmarks (CCSS Standards)</p>	<ul style="list-style-type: none"> • 9-12.9.1.12.A.1 Apply critical thinking and problem-solving strategies during structured learning experiences • 9-12.9.1.12.B.1 Present resources and data in a format that effectively communicates the meaning of the data and its implications for solving problems, using multiple perspectives • 9-12.9.1.12.F.1 Explain the impact of current and emerging technological advances on the demand for increased and new types of accountability and productivity in the global workplace • 9-12.9.2.12.B.1 Prioritize financial decisions by systematically

	<p>considering alternatives and possible consequences</p> <ul style="list-style-type: none"> • 9-12.9.2.12.B.2 - Compare strategies for saving and investing and the factors that influence how much should be saved or invested to meet financial goals. • 9-12.9.2.12.B.4 - Analyze how income and spending plans are affected by age, needs, and resources • 9-12.9.2.12.B.6 Design and utilize a simulated budget to monitor progress of financial plans • 9-12.9.2.12.D.1 Summarize how investing builds wealth and assists in meeting long- and short-term financial goals. • 9-12.9.2.12.D.2 Assess factors that influence financial planning. • 9-12.9.2.12.E.4 - Evaluate business practices and their impact on individuals, families, and societies <p>21st Century Life Skills</p> <ul style="list-style-type: none"> • 9.1.12.A.1 Apply critical thinking and problem-solving strategies during structured learning experiences. • 9.1.12.F.2 Demonstrate a positive work ethic in various settings, including the classroom and during structured learning • 9.2.12.A.10-Explain the relationship between government and programs and services and taxation. • 9.2.12.B.1-Prioritize financial decisions by systematically considering alternatives and possible consequences. • 9.2.12.B.2-Compare strategies for saving and investing and the factors that influence how much should be saved or invested to meet financial goals. • 9.2.12.B.3-construct a plan to accumulate emergency "rainy day" funds. • 9.2.12.B.4,-Analyze how income and spending plans are affected by age, needs, and resources. • 9.2.12.B.5-Analyze how changes in taxes, inflation, and personal circumstances can affect a personal budget. • 9.2.12.B.6-Design and utilize a simulated budget to monitor progress of financial plans. • 9.2.12.E.2 Determine how objective, accurate, and current financial information affects the prioritization of financial decisions. • 9.2.12.E.3.- Evaluate how media, bias, purpose, and validity affect the prioritization of consumer decisions and spending.
<p>Materials and Resources</p>	<ul style="list-style-type: none"> • Computers, Internet, Overhead projector, transparencies. Star-Ledger Newspaper in Education on-line access. • Unit 2 NEFE High School Finance Planning Program, Work book, transparencies, online materials. "Your Money Your Life" DVD. Sample W-4 and W-2 worksheets, sample pay stubs, newspaper. Budget scenarios, Money Instructor.com (Budget fixed and variable expenses, budget word problems, check register, check book, sample checks, Personal budget webquest.

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Grade: 9 - 12 Subject: Money Management	Unit 3: Investing: Making Money Work for You
Big Idea/Rationale	<ul style="list-style-type: none"> • Know the difference between investing and savings • Be able to compare investments • Recognize the risks and rewards of investing • Be able to assess the time value of money • Know how to integrate savings and investing strategies into financial planning
Enduring Understanding (Mastery Objective)	<ul style="list-style-type: none"> • Investments can provide personal financial growth • Wealth-building is based on informed decision-making. • Financial decisions are based on personal goals. • The road to financial independence should begin at an early age in order to build wealth and achieve financial security. • The level of risk affects the potential for reward.
Essential Questions (Instructional Objective)	<ul style="list-style-type: none"> • How can I select the best investments to maximize the earning potential of my income? • Assess the time value of money. • What is compounding interest and how does it work? • What is the "Rule of 72"? • Why is it important to invest early? • What are the different investment options available to consumers? • What is the relationship between risks and returns related to savings and investments? • How would you recommend ways to integrate savings and investing strategies into financial planning?
Content (Subject Matter)	<ul style="list-style-type: none"> • Students will learn the difference between saving and investing • Students will be able to identify factors that affect investment choices • Students will identify and differentiate the various types of stocks, bonds and mutual funds available to the investor • Students will be able to compare investment options • Students will become familiar with the time value of money • Students will recognize the risks and rewards of investing • Students will understand and be able to calculate how the Rule of 72 affects investments • Students will recognize and identify some alternative means of investment

**Skills/ Benchmarks
(CCSS Standards)**

- **9.1.12.A.1** Apply critical thinking and problem-solving strategies during structured learning experiences.
- **9.1.12.F.2** Demonstrate a positive work ethic in various settings, including the classroom and during structured learning
- **9.2.12.B.1** Prioritize financial decisions by systematically considering alternatives and possible consequences.
- **9.2.12.B.2** Compare strategies for saving and investing and the factors that influence how much should be saved or invested to meet financial goals.
- **9.2.12.B.4** Analyze how income and spending plans are affected by age, needs and resources.
- **9.2.12.B.5** Analyze how changes in taxes, inflation and personal circumstances can affect a personal budget.
- **9.2.12.B.8** Describe and calculate interest and fees that are applied to various forms of spending, debt and saving.
- **9.2.12.D.1** Summarize how investing builds wealth and assists in meeting long and short term financial goals.
- **9.2.12.D.2** Assess factors that influence financial planning.
- **9.2.12.D.3** Justify the use of savings and investment options to meet targeted goals.
- **9.2.12.D.4** Analyze processes and vehicles for buying and selling investments.
- **9.2.12.D.5** Compare the risk, return and liquidity of various savings and investment alternatives.
- **9.2.12.D.6** Explain how government and independent financial services and products are used to achieve personal financial goals.
- **9.2.12.D.7** Relate savings and investment results to achievement of financial goals.
- **9.2.12.D.8** Differentiate among various investment products and savings vehicles and how to use them most effectively.
- **9.2.12.D.9** Assess the role of revenue-generating assets as mechanisms for accruing and managing wealth.
- **9.2.12.D.10** Compare and contrast the past and present role of government in the financial industry and in the regulation of financial markets.
- **9.2.12.D.11** Determine the impact of various market events on stock market prices and on other savings and investments.
- **9.2.12.D.12** Evaluate how taxes affect the rate of return on savings and investments.
- **9.2.12.D.13** Analyze how savings, retirement plans and other investment options help to shift current income for purposes of tax reporting and filing.
- **9.2.12.E.1** Analyze and apply multiple sources of financial information when prioritizing financial decisions.

	<ul style="list-style-type: none"> • 9.2.12.E.2 Determine how objective, accurate and current financial information affects the prioritization of financial decisions. • 9.2.12.E.3 Evaluate how media, bias, purpose and validity affect the prioritization of consumer decisions and spending. • 9.2.12.F.1 Demonstrate an understanding of the interrelationships among attitudes, assumptions and patterns of behavior regarding money, saving, investing, and work across cultures. • 9.2.12.F.3 Assess the impact of emerging global economic events on financial planning. • 9.2.12.F.4 Analyze how citizen decisions and actions can influence the use of economic resources to achieve societal goals and provide individual services. • 9.4.12.D.1 Demonstrate language arts knowledge and skills required to pursue the full range of postsecondary education and career opportunities. • 9.4.12.D.2 Demonstrate mathematics knowledge and skills required to pursue the full range of postsecondary education and career opportunities. • 9.4.12.D.11 Develop and deliver formal and informal presentations using appropriate media to engage and inform audiences. • 9.4.12.D.13 Apply active listening skills to obtain and clarify information. • 9.4.12.D.14 Develop and interpret tables, charts, and figures to support written and oral communications. • 9.4.12.D.17 Employ critical thinking skills (e.g., analyze, synthesize and evaluate) independently and in teams to solve problems and make decisions. • 9.4.12.D.23 Operate Internet applications to perform tasks.
Materials and Resources	<ul style="list-style-type: none"> • Computers, Internet, Overhead projector, transparencies. Star-Ledger Newspaper in Education on-line access. • Unit 3 NEFE High School Finance Planning Program, Work book, pp.27-40, Exercises 3-1, 3B, 3C,3D and 3F, transparencies, unit related vocabulary, Time Value of Money exercises and Rule of 72, from Money Instructor, Practical Money Skills and FEFE.
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Grade: 9 - 12 Subject: Money Management	Unit 4: Good Debt: Bad Debt: Using Credit Wisely
Big Idea/Rationale	<ul style="list-style-type: none"> • Investments can provide personal financial growth • Understand that there are strategies to use in managing and handling debt • There are ways to manage your use of credit wisely
Enduring Understanding (Mastery Objective)	<ul style="list-style-type: none"> • Credit is an essential tool used to establish financial independence • There are costs associated with the use of credit, but credit provides essential financial benefits • Your credit past is your credit future • There are good and bad uses of credit • Wealth-building is based on informed decision-making • Financial decisions are based on personal goals • The road to financial independence should begin at an early age in order to build wealth
Essential Questions (Instructional Objective)	<ul style="list-style-type: none"> • What are the advantages and disadvantages of credit? • What is a credit history and why is it important? • How can you manage credit responsibly? • What are the consequences of excessive debt, and how do you correct it? • What can you do about an inaccurate credit report?
Content (Subject Matter)	<ul style="list-style-type: none"> • Students will be able to explain what credit is. • Students will compare the advantages and disadvantages of using credit • Students will identify sources of financial information and explain their benefits • Students will discover factors that affect investment choices • Students will understand the process of applying for credit • Students will explain what a credit history is and why it is important • Students will learn how to manage credit responsibly • Students will explore the consequences of excessive debt and how to correct it • Students will identify and differentiate the various types of stocks, bonds and mutual funds available to investors. • Students will determine what to do in the event of inaccurate reporting • Students will identify some alternative means of investment
Skills/ Benchmarks (CCSS Standards)	<ul style="list-style-type: none"> • 9.1.12.A.1 Apply critical thinking and problem-solving strategies during structured learning experiences • 9.2.12.C.1 Compare and contrast the financial benefits of different products and services offered by a variety of financial institutions

- **9.2.12.C.3** Compute and assess the accumulating effect of interest paid over time when using a variety of sources of credit.
- **9.2.12.C.5** Analyze the information contained in a credit report and explain the importance of disputing inaccurate entries
- **9.2.12.C.6** Explain how predictive modeling determines "credit scores."
- **9.2.12.C.7** Explain rights and responsibilities of buyers and sellers under consumer protection laws, and discuss common unfair or deceptive business practices
- **9.2.12.C.8** Evaluate the implications of personal and corporate bankruptcy for self and others.
- **9.2.12.D.1** Summarize how investing builds wealth and assists in meeting long and short term financial goals
- **9.2.12.D.2** Assess factors that influence financial planning
- **9.2.12.D.9** Assess the role of revenue-generating assets as mechanisms for accruing and managing wealth.
- **9.2.12.D.10** Compare and contrast the past and present role of government in the financial industry and in the regulation of financial markets.
- **9.2.12.E.1** Analyze and apply multiple sources of financial information when prioritizing financial decisions.
- **9.2.12.E.2** Determine how objective, accurate and current financial information affects the prioritization of financial decisions.
- **9.2.12.E.3** Evaluate how media, bias, purpose and validity affect the prioritization of consumer decisions and spending
- **9.2.12.F.1** Demonstrate an understanding of the interrelationships among attitudes, assumptions and patterns of behavior regarding money, saving, investing, and work across cultures.
- **9.2.12.F.3** Assess the impact of emerging global economic events on financial planning.
- **9.2.12.F.4** Analyze how citizen decisions and actions can influence the use of economic resources to achieve societal goals and provide individual services.
- **9.4.12.D.1** Demonstrate language arts knowledge and skills required to pursue the full range of postsecondary education and career opportunities.
- **9.4.12.D.2** Demonstrate mathematics knowledge and skills required to pursue the full range of postsecondary education and career opportunities.
- **9.4.12.D.13** Apply active listening skills to obtain and clarify information.
- **9.4.12.D.14** Develop and interpret tables, charts, and figures to support written and oral communications.
- **9.4.12.D.17** Employ critical thinking skills (e.g., analyze, synthesize and evaluate) independently and in teams to solve problems and make

	<p>decisions.</p> <ul style="list-style-type: none"> • 9.4.12.D.23 Operate Internet applications to perform tasks
Materials and Resources	<ul style="list-style-type: none"> • Computers, Internet, Overhead projector, transparencies. Star-Ledger Newspaper in Education on-line access. • NEFE Workbook Unit 41-58, MSN article summary and discussion "7 Habits that Keep You in Debt," "Avoiding the Credit Card Monster" Video clip. Unit 4 vocabulary.
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<p>Grade: 9 - 12 Subject: Money Management</p>	<p>Unit 5: Your Money: Keeping it Safe and Secure</p>
<p>Big Idea/Rationale</p>	<ul style="list-style-type: none"> • Learn about different types of financial institutions and the services and products they offer that you might someday want to use. • Understand how savings and checking accounts work and how credit and debit cards differ. • Explore automated financial services (including ATMs), and identity theft and deceptive practices
<p>Enduring Understanding (Mastery Objective)</p>	<ul style="list-style-type: none"> • Understand how to use financial services as part of your financial plan • Learn to use the decision-making process when comparing providers of financial services • Be able to reconcile a checking account. • Update personal knowledge relating to trends in on-line financial services.
<p>Essential Questions (Instructional Objective)</p>	<ul style="list-style-type: none"> • What are the various types of financial services? • How does a savings account work? • How does one use a checking account and debit card? • How is a credit card used to make purchases? • What are the features of automated financial services? • How does one respond to situations involving identity theft and deceptive practices?
<p>Content (Subject Matter)</p>	<ul style="list-style-type: none"> • Savings, Checking, Credit Cards, Online Banking • Discuss how to protect yourself from fraud and identity theft. • Identify ways to manage debt problems. • Know various consumer agencies that a borrower can contact to dispute billing errors and identify theft.
<p>Skills/ Benchmarks (CCSS Standards)</p>	<ul style="list-style-type: none"> • 9.1.12.A.1 Apply critical thinking and problem-solving strategies during structured learning experiences. • 9.2.12.B.8 Describe and calculate interest and fees that are applied to various forms of spending, debt and saving • 9.2.12.B.10 Develop a plan that uses the services of various financial institutions to meet personal and family financial goals • 9.2.12.C.1 Compare and contrast the financial benefits of different products and services offered by a variety of financial institutions. • 9.2.12.C.5 Analyze the information contained in a credit report and explain the importance of disputing inaccurate entries • 9.2.12.C.7 Explain the rights and responsibilities of buyers and sellers under consumer protection laws, and discuss common unfair or

	<p>deceptive business practices</p> <ul style="list-style-type: none"> • 9.2.12.D.8 Differentiate among various investment products and savings vehicles and how to use them most effectively • 9.2.12.D.10 Compare and contrast the past and present role of government in the financial industry and in the regulation of financial markets • 9.2.12. E.1 Analyze and apply multiple sources of financial information when prioritizing financial decisions. • 9.2.12. E.2 Determine how objective, accurate and current financial information affects the prioritization of financial decisions. • 9.2.12. E.3 Evaluate how media, bias, purpose and validity affect the prioritization of consumer decisions and spending. • 9.2.12. E.4 Evaluate business practices and their impact on individuals, families and societies • 9.2.12.E.5 Apply consumer protection laws to the issues they address. • 9.2.12. E.6 Relate consumer fraud, including online scams and theft of employee time and goods, to laws that protect consumers • 9.2.12. E.9 Determine reasons for the increase of identity theft worldwide and evaluate the extent to which victims of identity theft are successful in fully restoring their personal identities • 9.2.12. F.4 Analyze how citizen decisions and actions can influence the use of economic resources to achieve societal goals and provide individual service • 9.4.12.D.1 Demonstrate language arts knowledge and skills required to pursue the full range of postsecondary education and career opportunities. • 9.4.12.D.2 Demonstrate mathematics knowledge and skills required to pursue the full range of postsecondary education and career opportunities. • 9.4.12.D.13 Apply active listening skills to obtain and clarify information. • 9.4.12.D.17 Employ critical thinking skills (e.g., analyze, synthesize and evaluate) independently and in teams to solve problems and make decisions. • 9.4.12.D.23 Operate Internet applications to perform tasks
<p>Materials and Resources</p>	<ul style="list-style-type: none"> • Computers, Internet, Overhead projector, transparencies. Star-Ledger Newspaper in Education on-line access. • Video clips that relate to defined sections • Unit 5 NEFE High School Finance Planning Program, Work book, pp. 59-77, transparencies, online materials. • Video clips such as <ul style="list-style-type: none"> ○ "Avoiding the Credit Card Monster," ○ "Introducing the reality of ID Theft."

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Grade: 9 - 12 Subject: Money Management	Unit 6: Insurance: Protecting What You Have
Big Idea/Rationale	<ul style="list-style-type: none"> • Choices affect ourselves and those around us. • We may not be able to prevent all things but we can decrease the effect. • How a car, home and life insurance be used to protect individuals from financial loss
Enduring Understanding (Mastery Objective)	<ul style="list-style-type: none"> • Risk management is a means of dealing with potential personal or financial loss. • Know ways to manage risk. • Understand how insurance is used to protect against financial loss. • Lifestyle and life situation affect how insurance needs vary from person to person. • Understand how insurance fits into financial planning.
Essential Questions (Instructional Objective)	<ul style="list-style-type: none"> • What protection does an insurance policy provide individuals? • Where and how does an individual obtain car, home or life insurance? • What resulting loss could affect people who are under-insured or uninsured? • What are some of the ways that you can manage risk? • How is insurance used to protect against potential financial loss? • What are some of the features and processes related to automobile insurance? • How do insurance needs vary from person to person because of lifestyle and life situation? • How does insurance fit into your financial plan?
Content (Subject Matter)	<ul style="list-style-type: none"> • Explain the purpose of insurance. • Define key words relative to financial protection or loss • Understand how insurance works. • Identify types of insurable risk such as car, home, health and life insurance. • Explain why insurance needs change throughout the life cycle. • Discover methods for reducing the costs of insurance. • Develop recommended insurance coverage for individuals/families for various risks and different income levels. • Understand how to obtain insurance and the legal ramifications of not having car insurance.

Skills/ Benchmarks (CCSS Standards)	<ul style="list-style-type: none"> ● 9.1.12.A.1 Apply critical thinking and problem-solving strategies during structured learning experiences. ● 9.1.12.F.2 Demonstrate a positive work ethic in various settings, including the classroom and during structured learning ● 9.2.12.B.1 Prioritize financial decisions by systematically considering alternatives and possible consequences. ● 9.2.12.G.1 Analyze risks and benefits in various financial situations. ● 9.2.12.G.2 Differentiate between property and liability insurance protection ● 9.2.12.G.3 Compare the cost of various types of insurance (e.g., life, homeowners, motor vehicle) for the same product or service given different liability limits and risk factors. ● 9.2.12.G.4 Evaluate individual and family needs for insurance protection using opportunity-cost analysis. ● 9.2.12.G.5 Compare insurance policy coverage limits and related premiums and deductibles to minimize costs. ● 9.2.12.G.6 Differentiate the costs and benefits of renters and homeowner’s insurance. ● 9.2.12.G.7 Compare sources of health and disability coverage, including employee benefit plans, with options in another country. ● 9.2.12.G.8 Compare and contrast options for long-term healthcare insurance for home care and external care ● 9.2.12.G.9 Explain how to self-insure and how to determine when self-insurance is appropriate. ● 9.2.12.G.10 Determine when and why it may be appropriate for the government to provide insurance coverage, rather than private industry. ● 9.4.12.D.13 Apply active listening skills to obtain and clarify information. ● 9.4.12.D.17 Employ critical thinking skills (e.g., analyze, synthesize and evaluate) independently and in teams to solve problems and make decisions. ● 9.4.12.D.23 Operate Internet applications to perform tasks.
Materials and Resources	<ul style="list-style-type: none"> ● Computers, Internet, Overhead projector, transparencies. Star-Ledger Newspaper in Education on-line access for current articles related to insurance actions. ● Unit 6 NEFE High School Finance Planning Program, Work book, pp. 79-94, transparencies and online materials. Video clips related to various insurance situations. Insurance Jeopardy.
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<p>Grade: 9 - 12 Subject: Money Management</p>	<p>Unit 7: Your Career: Doing What Matters Most</p>
<p>Big Idea/Rationale</p>	<ul style="list-style-type: none"> • All students will explore career opportunities and assess individual aptitudes and interests. • Understand the path and process for successful career planning and development. • Make informed decisions about career and educational choices. • Develop financial goals for the future based on one's lifestyle expectations and career choices. • Examine how a career choice and lifestyle affect your financial plan.
<p>Enduring Understanding (Mastery Objective)</p>	<ul style="list-style-type: none"> • People work for a variety of reasons. • Different jobs require different skills, knowledge and training. • Career satisfaction increases when a job's needs more closely match an individual's characteristics. • An effective career plan is flexible.
<p>Essential Questions (Instructional Objective)</p>	<ul style="list-style-type: none"> • What are the relationships between career choice and earning potential? • How does education and training affect career choices and earning potential? • What is the relationship between the cost and value of career preparation? • How do employee benefits enhance earning potential? • What are the advantages and disadvantages of working for yourself?
<p>Content (Subject Matter)</p>	<ul style="list-style-type: none"> • Activities using the NEFE work book, Internet exercises and teacher-created exercises • Evaluate personal interests, abilities and skills • Learning about skills of success • Work ethics that contribute to career success • Research academic and career skills needed in various career clusters • Analyze factors that can impact an individual's career • Identify career options that will potentially match stated criteria and financial goals • Understand how career options align with stated criteria • Make predictions how career options will impact long-term financial goals and future budget planning • Identify examples of opportunity costs that can be lived with while preparing for a career • Demonstrate and apply an understanding of entrepreneurship principles • Identify personality traits and abilities of a successful entrepreneur • Identify risks affecting the entrepreneur

<p>Skills/ Benchmarks (CCSS Standards)</p>	<ul style="list-style-type: none"> • 9.1.12.A.1 Apply critical thinking and problem-solving strategies during structured learning experiences. • 9.1.12.B.1 Present resources and data in a format that effectively communicates the meaning of the data and its implications for solving problems, using multiple perspectives. • 9.2.12.A.1 Analyze the relationship between various careers and personal earning goals. • 9.2.12.A.2 Identify a career goal and develop a plan and timetable for achieving it, including educational/training requirements, costs, and possible debt. • 9.2.12.A.3 Analyze how the economic, social, and political conditions of a time period can affect starting a business and can affect a plan for establishing such an enterprise. • 9.2.12.A.4 Summarize the financial risks and benefits of entrepreneurship as a career choice. • 9.2.12.A.5 Evaluate current advances in technology that apply to a selected occupational career cluster. • 9.2.12.A.6 Analyze and critique various sources of income and available resources (e.g., financial assets, property, and transfer payments) and how they may substitute for earned income. • 9.3.12.C.5 Identify transferable skills in career choices and design alternative career plans based on those skills. • 9.3.12.C.8 Interpret how changing economic and societal needs influence employment trends and future education • 9.3.12.C.20 Analyze employment trends by industry sector to determine how employment and training requirements change over time. • 9.4.12.F.1 Demonstrate language arts knowledge and skills required to pursue the full range of postsecondary education and career opportunities. • 9.4.12.F.2 Demonstrate mathematics knowledge and skills required to pursue the full range of postsecondary education and career opportunities • 9.4.12.F.11 Evaluate and use information resources to accomplish specific tasks • 9.4.12.F.13 Develop and deliver formal and informal presentations using appropriate media to engage and inform audiences. • 9.4.12.F.14 Interpret verbal and nonverbal cues/behaviors to enhance communications. • 9.4.12.F.64 Identify and explore careers in one or more career pathways to build an understanding of the opportunities available in the cluster
<p>Materials and Resources</p>	<ul style="list-style-type: none"> • Computers, Internet, Overhead projector, transparencies. Star-Ledger Newspaper in Education on-line access for current articles related to insurance actions.

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