

Pine Hill Public Schools Curriculum

Content Area:		Mathematics	
Course Title/ Grade Level:		Consumer Math, Grade 11/12	
Unit 1:	Financial Goals and Budgets	Month:	September/October
Unit 2:	Gross and Net Income	Month:	October/November
Unit 3:	Banking	Month:	November/December
Unit 4:	Cash Purchases	Month:	January
Unit 5:	Credit Cards and Loans	Month:	February/March
Unit 6:	Investments	Month:	March/April
Unit 7:	Vehicle Transportation	Month:	April
Unit 8:	Housing Cost	Month:	May
Unit 9:	Insurance	Month:	June
BOE Approval Date:		August 28, 2012	

**Pine Hill Public Schools
Curriculum**

Unit Title: Financial Goals and Budgets		Unit #: 1
Course or Grade Level: 11/12 Grade		Length of Time: 5 weeks
Date Created: July 3rd, 2013		BOE Approval Date:
Pacing	Week 1-2: Career Exploration Week 3-4: Budgeting and Investing Week 5: Recordkeeping	
Essential Questions	<ul style="list-style-type: none"> • Why does it pay to be financially responsible? • Why is financial planning important? • How do we prepare a budget? How does your spending measure up? • Why do you use financial services? • Why do you need to work? 	
Content	<ul style="list-style-type: none"> • Your Financial Plan: Where it all begins. • Your Career: Doing what matters most. • Budgeting: Making the most of your money. • Average Monthly Expenditures 	
Skills	<ul style="list-style-type: none"> • Specify financial goals • Plan future careers • Compute future income • Monitor and assess financial plan • Build a personal budget • Compute the average monthly expenditure. • Use records of past expenditures to prepare a monthly budget sheet. • Compare amount budgeted to actual expenditures. 	
Math Skills/ Science Processes	<ul style="list-style-type: none"> • Reading Tables and Charts • Finding a Percentage • Problem-Solving Strategy: Identifying Information 	
Assessments	<ul style="list-style-type: none"> • Anecdotal Records • Teacher Observations • Worksheet Pages • Topic Tests (Constructed Response, Multiple Choice) • Performance Tasks • Benchmark Tests at Beginning, Middle and End of Year 	
Interventions / differentiated instruction	<ul style="list-style-type: none"> • Whole group, small group, and individual instruction. • Quality work over quantity work. • Workload may vary according to student's individual levels. • After school tutorial. 	
Inter-disciplinary Connections	<ul style="list-style-type: none"> • Math • Economics • Financial Literacy • English 	
Lesson resources / Activities	<ul style="list-style-type: none"> • Smart Board • Glencoe Website • http://www.kidsmoney.org/tnwkvid.htm • http://www.thirteen.org/edonline/lessons/ • http://www.themint.org/ • http://www.practicalmoneyskills.com/ • http://www.moneyskill.org/ • http://www.fdic.gov/consumers/consumer/moneysmart/young.html 	
2009 NJCCCS		

Standard:

9.2 Personal Financial Literacy : All Students will develop skills and strategies that promote personal and financial responsibility related to financial planning, savings, investments, and charitable giving in the global economy.

Strand(s):

A. Planning, Saving, and Investing

B. Money Management

E. Becoming a Critical Consumer

F. Civic Financial Responsibility

Content Statement(s):

- Money management involves setting financial goals.
- Money management is reliant on developing and maintaining personal budgets.
- Money management requires understanding of cash flow systems and business practices.
- Educational achievement, career choice, and entrepreneurial skills all play a role in achieving a desired lifestyle.
- Appropriate application of basic economic principles leads to wiser decisions for individual, family, and business financial planning.

CPI # / CPI(s):

9.2.12.A.5: Evaluate current advances in technology that apply to a selected occupational career cluster.

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.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.1: Demonstrate an understanding of the interrelationships among attitudes, assumptions, and patterns of behavior regarding money, saving, investing, and work across cultures.

[21st Century Themes](#)

x	Global Awareness	x	Financial, Economic, Business, and Entrepreneurial Literacy		Civic Literacy		Health Literacy
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[21st Century Skills](#)

	Creativity and Innovation	x	Critical Thinking and Problem Solving		Communication and Collaboration		Information Literacy
	Media Literacy		ICT Literacy	x	Life and Career Skills		

**Pine Hill Public Schools
Curriculum**

Unit Title: Gross and Net Income		Unit #: 2
Course or Grade Level: 11/12 Grade		Length of Time: 5 weeks
Date Created: July 3 rd , 2013		BOE Approval Date:
Pacing	Week 1 Getting the Job Week 2-3 Gross Income Week 4-5 Net Income	
Essential Questions	<ul style="list-style-type: none"> • Why do people work? • Why do we need to calculate gross pay, deductions, and net pay? • Why is a flexible work environment important? 	
Skills	<ul style="list-style-type: none"> • Write a resume and cover letter • Apply for a job • Calculate straight-time pay • Calculate the total hours on a weekly time card • Determine the salary per pay period • Calculate straight and graduated commission • Read tables to find the amount withheld for federal income tax • Compute state taxes and amount of income withheld for Social Security and Medicare Taxes • Calculate the deduction for group insurance • Figure out net pay per pay period 	
Math Skills/ Science Processes	<ul style="list-style-type: none"> • Reading Tables and Charts • Finding a Percentage • Problem-Solving Strategy: Identifying Information 	
Assessments	<ul style="list-style-type: none"> • Anecdotal Records • Teacher Observations • Worksheet Pages • Topic Tests (Constructed Response, Multiple Choice) • Performance Tasks • Benchmark Tests at Beginning, Middle and End of Year 	
Interventions / differentiated instruction	<ul style="list-style-type: none"> • Whole group, small group, and individual instruction. • Quality work over quantity work. • Workload may vary according to student's individual levels. • After school tutorial. 	
Inter-disciplinary Connections	<ul style="list-style-type: none"> • Math • Economics • Financial Literacy • English 	
Lesson resources / Activities	<ul style="list-style-type: none"> • Smart Board • Glencoe Website • http://www.kidsmoney.org/tnwkvid.htm • http://www.thirteen.org/edonline/lessons/ • http://www.themint.org/ • http://www.practicalmoneyskills.com/ • http://www.moneyskill.org/ • http://www.fdic.gov/consumers/consumer/moneysmart/young.html 	

2009 NJCCCS

Standard:

9.2 Personal Financial Literacy : All Students will develop skills and strategies that promote personal and financial responsibility related to financial planning, savings, investments, and charitable giving in the global economy.

9.3 Career Awareness, Exploration, and Preparation: All students will apply knowledge about and engage in the process of career awareness, exploration, and preparation in order to navigate the globally competitive work environment of the information

age.

Strand(s):

9.2.A. Income and Careers

9.2.F. Civic Financial Responsibility

9.3.A. Career Awareness

Content Statement(s):

- Educational achievement, career choice, and entrepreneurial skills all play a role in achieving a desired lifestyle.
- Identify a career goal and develop a plan and timetable for achieving it, including educational/training requirements, costs, and possible debt.
- Taxes and the cost of employee benefits can affect the amount of disposable income.
- Locate career information using a variety of resources.
- The potential for building and using personal wealth includes responsibility to the broader community and an understanding of the legal rights and responsibilities of being a good citizen.
- Philanthropic, charitable, and entrepreneurial organizations play distinctly different but vitally important roles in supporting the interests of local and global communities

CPI # / CPI(s):

- 9.2.12.A.1:** Explain the difference between a career and a job, and identify various jobs in the community and the related earnings.
- 9.2.12.A.2:** Identify potential sources of income and their limitations.
- 9.2.12.A.9:** Demonstrate how exemptions and deductions can reduce taxable income.
- 9.2.12.A.10:** Explain the relationship between government programs and services and taxation.
- 9.2.12.A.11:** Explain how compulsory government programs (e.g., Social Security, Medicare) provide insurance against some loss of income and benefits to eligible recipients.
- 9.2.12.F.2:** Summarize the concept and types of taxation used to fund public initiatives.
- 9.2.12.F.7:** Explain the concept and forms of taxation and justify the use of taxation to fund public activities and initiatives.
- 9.3.4.A.5:** Locate career information using a variety of resources.

21st Century Themes

x	Global Awareness	x	Financial, Economic, Business, and Entrepreneurial Literacy		Civic Literacy		Health Literacy
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21st Century Skills

	Creativity and Innovation	x	Critical Thinking and Problem Solving		Communication and Collaboration		Information Literacy
	Media Literacy		ICT Literacy	x	Life and Career Skills		

**Pine Hill Public Schools
Curriculum**

Unit Title: Banking		Unit #: 3
Course or Grade Level: 11/12 Grade		Length of Time: 6 weeks
Date Created: July 3 rd , 2013		BOE Approval Date:
Pacing	Week 1-3: Checking accounts Week 4-6: Savings accounts	
Essential Questions	<ul style="list-style-type: none"> • What is the purpose of a checking account? • What are some other services banks offer? • Why should you start a savings account? 	
Content	<ul style="list-style-type: none"> • Deposits • Writing Checks • Check Registers • Bank Statements • Reconciling the Bank Statement • Online Banking 	
Skills	<ul style="list-style-type: none"> • Compute the total bank account deposit. • Write a check. • Figure out the balance in a check register. • Calculate the present balance on a bank account statement. • Reconcile a check register with a bank account statement. • Compute online banking charges and update the check register. 	
Math Skills/ Science Processes	<ul style="list-style-type: none"> • Reading Tables and Charts • Finding a Percentage • Problem-Solving Strategy: Identifying Information 	
Assessments	<ul style="list-style-type: none"> • Anecdotal Records • Teacher Observations • Worksheet Pages • Topic Tests (Constructed Response, Multiple Choice) • Performance Tasks • Benchmark Tests at Beginning, Middle and End of Year 	
Interventions / differentiated instruction	<ul style="list-style-type: none"> • Whole group, small group, and individual instruction. • Quality work over quantity work. • Workload may vary according to student's individual levels. • After school tutorial. 	
Inter-disciplinary Connections	<ul style="list-style-type: none"> • Math • Economics • Financial Literacy • English 	
Lesson resources / Activities	<ul style="list-style-type: none"> • Smart Board • Glencoe Website • http://www.themint.org/ • http://www.practicalmoneyskills.com/ • http://www.moneyskill.org/ • http://www.fdic.gov/consumers/consumer/moneysmart/young.html 	

2009 NJCCCS

Standard:

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Strand(s):**B. Money Management****D. Planning, Saving, and Investing****E. Becoming a Critical Consumer****Content Statement(s):**

- Money management involves setting financial goals.
- Money management is reliant on developing and maintaining personal budgets.
- Money management requires understanding of cash flow systems and business practices.
- Information about investment options assists with financial planning.
- Appropriate application of basic economic principles leads to wiser decisions for individual, family, and business financial planning.
- The ability to prioritize wants and needs assists in making informed investments, purchases, and decisions.

CPI # / CPI(s):

9.2.12.B.6: Design and utilize a simulated budget to monitor progress of financial plans.

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.3: Justify the use of savings and investment options to meet targeted goals.

9.2.12.D.7: Relate savings and investment results to achievement of financial goals

9.2.12.E.1: Analyze and apply multiple sources of financial information when prioritizing financial decisions.

21st Century Themes

x	Global Awareness	x	Financial, Economic, Business, and Entrepreneurial Literacy		Civic Literacy		Health Literacy
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21st Century Skills

	Creativity and Innovation	x	Critical Thinking and Problem Solving		Communication and Collaboration		Information Literacy
	Media Literacy		ICT Literacy	x	Life and Career Skills		

**Pine Hill Public Schools
Curriculum**

Unit Title: Cash Purchases		Unit #: 4
Course or Grade Level: 11/12 Grade		Length of Time: 4 weeks
Date Created: July 3 rd , 2013		BOE Approval Date:
Pacing	Week 1-2: Purchase Price Week 3-4: Comparison Shopping	
Essential Questions	<ul style="list-style-type: none"> • Why should you be a smart consumer? • What are some ways to save money on purchases? 	
Content	<ul style="list-style-type: none"> • Sales Tax • Total Purchase Price • Unit Pricing • Comparison Shopping • Coupons and Rebates • Markdown • Sale Price 	
Skills	<ul style="list-style-type: none"> • Compute the sales tax. • Calculate the total purchase price. • Figure out the unit price. • Find the better buy based on unit price. • Work out the final price after using a coupon or rebate. • Solve for the dollar amount of the markdown. • Compute the sale price when the markdown rate is known. 	
Math Skills/ Science Processes	<ul style="list-style-type: none"> • Reading Tables and Charts • Finding a Percentage • Problem-Solving Strategy: Identifying Information 	
Assessments	<ul style="list-style-type: none"> • Anecdotal Records • Teacher Observations • Worksheet Pages • Topic Tests (Constructed Response, Multiple Choice) • Performance Tasks • Benchmark Tests at Beginning, Middle and End of Year 	
Interventions / differentiated instruction	<ul style="list-style-type: none"> • Whole group, small group, and individual instruction. • Quality work over quantity work. • Workload may vary according to student's individual levels. • After school tutorial. 	
Inter-disciplinary Connections	<ul style="list-style-type: none"> • Math • Economics • Financial Literacy • English 	
Lesson resources / Activities	<ul style="list-style-type: none"> • Smart Board • Glencoe Website • http://www.themint.org/ • http://www.practicalmoneyskills.com/ • http://www.moneyskill.org/ • http://www.fdic.gov/consumers/consumer/moneysmart/young.html 	

2009 NJCCCS

Standard:

9.2 Personal Financial Literacy : All Students will develop skills and strategies that promote personal and financial

responsibility related to financial planning, savings, investments, and charitable giving in the global economy.

Strand(s):

A. Income and Careers

B. Money Management

E. Becoming a Critical Consumer

F. Civic Financial Responsibility

Content Statement(s):

- Income affects spending decisions and lifestyle.
- Money management involves setting financial goals.
- The ability to prioritize wants and needs assists in making informed investments, purchases, and decisions.
- Cost-benefit analysis informs responsible spending practices.
- Consumer protection includes providing information about the range of products and services and about consumer resources, rights, and responsibilities.
- The potential for building and using personal wealth includes responsibility to the broader community and an understanding of the legal rights and responsibilities of being a good citizen.
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CPI # / CPI(s):

9.2.12.A.8: Analyze how personal and cultural values impact spending and other financial decisions.

9.2.12.B.1: Money management involves setting financial goals.

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.6: Apply consumer protection laws to the issues they address.

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.

21st Century Themes

x	Global Awareness	x	Financial, Economic, Business, and Entrepreneurial Literacy		Civic Literacy		Health Literacy
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21st Century Skills

	Creativity and Innovation	x	Critical Thinking and Problem Solving		Communication and Collaboration		Information Literacy
	Media Literacy		ICT Literacy	x	Life and Career Skills		

**Pine Hill Public Schools
Curriculum**

Unit Title: Credit Card and Loans		Unit #: 5
Course or Grade Level: 11/12 Grade		Length of Time: 4 weeks
Date Created: July 3 rd , 2013		BOE Approval Date:
Pacing	Week 1-2: Credit Cards Week 3-4: Loans	
Essential Questions	<ul style="list-style-type: none"> • What types of credit are available for consumers? • What is the importance of credit ratings? • What are the advantages and disadvantages of declaring bankruptcy? 	
Content	<ul style="list-style-type: none"> • Account Statements • Finance Charges • Single-Payment Loans • Installment Loans • Paying off loans • Determining the APR 	
Skills	<ul style="list-style-type: none"> • Calculate the new balance on a charge account. • Find the finance charge by using various methods. • Compute the maturity value and interest rate of a single-payment loan. • Figure out the monthly payment, total amount repaid, and finance charge on an installment loan. • Work out the payment to interest, payment to principal, and the new balance. • Compute the final payment of a simple interest installment loan. • Use a table to find the annual percentage rate of a loan. 	
Math Skills/ Science Processes	<ul style="list-style-type: none"> • Reading Tables and Charts • Finding a Percentage • Problem-Solving Strategy: Identifying Information 	
Assessments	<ul style="list-style-type: none"> • Anecdotal Records • Teacher Observations • Worksheet Pages • Topic Tests (Constructed Response, Multiple Choice) • Performance Tasks • Benchmark Tests at Beginning, Middle and End of Year 	
Interventions / differentiated instruction	<ul style="list-style-type: none"> • Whole group, small group, and individual instruction. • Quality work over quantity work. • Workload may vary according to student's individual levels. • After school tutorial. 	
Inter-disciplinary Connections	<ul style="list-style-type: none"> • Math • Economics • Financial Literacy • English 	
Lesson resources / Activities	<ul style="list-style-type: none"> • Smart Board • Glencoe Website • http://www.thirteen.org/edonline/lessons/ • http://www.themint.org/ • http://www.theabcsofcredit.com/#/Home-01-00/ • http://www.practicalmoneyskills.com/ • http://www.moneyskill.org/ • http://www.fdic.gov/consumers/consumer/moneysmart/young.html 	

Standard:

9.2 Personal Financial Literacy : All Students will develop skills and strategies that promote personal and financial responsibility related to financial planning, savings, investments, and charitable giving in the global economy.

Strand(s):**C. Credit and Debt Management****Content Statement(s):**

- Credit management includes making informed choices about sources of credit and requires an understanding of the cost of credit.
- Credit worthiness is dependent on making informed credit decisions and managing debt responsibly.

CPI # / CPI(s):

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.2: Compare and compute interest and compound interest and develop an amortization table using business tools.

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.8: Evaluate the implications of personal and corporate bankruptcy for self and others.

21st Century Themes

x	Global Awareness	x	Financial, Economic, Business, and Entrepreneurial Literacy		Civic Literacy		Health Literacy
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21st Century Skills

	Creativity and Innovation	x	Critical Thinking and Problem Solving		Communication and Collaboration		Information Literacy
	Media Literacy		ICT Literacy	x	Life and Career Skills		

**Pine Hill Public Schools
Curriculum**

Unit Title: Stock Market and other Investments		Unit #: 6
Course or Grade Level: 11/12 Grade		Length of Time: 6 weeks
Date Created: July 3 rd , 2013		BOE Approval Date:
Pacing	Week 1: Before you invest Week 2-4: Selecting your investments Week 5-6: Tracking your investments	
Essential Questions	<ul style="list-style-type: none"> • How does money grow over time? • Why should a person save for the future? • What are the characteristics of a stock? • What are some investment strategies for investing in the stock market? 	
Content	<ul style="list-style-type: none"> • Features of common and preferred stock • Stock investment classifications • Factors that affect a stock's value and price • Process of buying and selling securities • Short and long-term investment strategies • Certificates of Deposit • Effective Annual Yield • Bonds and Mutual Funds 	
Skills	<ul style="list-style-type: none"> • Research different stocks • Select stocks to invest in • Read stock listings in financial publications • Define and give examples of: common stock, investor, risk, public corporation, private company, preferred stock, earnings and dividends. • Identify stocks by ticker symbol. • Understand the advantages and disadvantages of listing with the NYSE, NASDAQ and AMEX. • list the skills and knowledge needed by professionals in the financial services industry • describe the roles, responsibilities and qualifications for careers in financial services • identify positions within the financial services sector that might be of interest to the student for further career exploration • Use tables to compute the interest on certificates of deposit. • Determine the effective annual yield. • Compute the annual interest and annual yield of a bond investment. 	
Math Skills/ Science Processes	<ul style="list-style-type: none"> • Reading Tables and Charts • Finding a Percentage • Problem-Solving Strategy: Identifying Information 	
Assessments	<ul style="list-style-type: none"> • Anecdotal Records • Teacher Observations • Worksheet Pages • Topic Tests (Constructed Response, Multiple Choice) • Performance Tasks • Benchmark Tests at Beginning, Middle and End of Year 	
Interventions / differentiated instruction	<ul style="list-style-type: none"> • Whole group, small group, and individual instruction. • Quality work over quantity work. • Workload may vary according to student's individual levels. • After school tutorial. 	

Inter-disciplinary Connections	<ul style="list-style-type: none"> • Math • Economics • Financial Literacy • English
Lesson resources / Activities	<ul style="list-style-type: none"> • Smart Board • Glencoe Website • http://www.themint.org/ • http://www.practicalmoneyskills.com/ • http://www.moneyskill.org/ • http://www.fdic.gov/consumers/consumer/moneysmart/young.html • http://www.investorprotection.org/teach/?fa=basics

2009 NJCCCS

Standard:

9.2 Personal Financial Literacy : All Students will develop skills and strategies that promote personal and financial responsibility related to financial planning, savings, investments, and charitable giving in the global economy.

Strand(s):

- A. Income and Careers**
- B. Money Management**
- D. Planning, Saving, and Investing**
- F. Civic Financial Responsibility**

Content Statement(s):

- Educational achievement, career choice, and entrepreneurial skills all play a role in achieving a desired lifestyle.
- Income often comes from different sources, including alternative sources.
- Income affects spending decisions and lifestyle.
- Money management involves setting financial goals.
- Money management requires understanding of cash flow systems and business practices.
- Information about investment options assists with financial planning.
- Critical thinking and problem solving in the 21st century are enhanced by the ability to work in cross-cultural teams in face-to-face and virtual environments.
- Appropriate application of basic economic principles leads to wiser decisions for individual, family, and business financial planning.
- The potential for building and using personal wealth includes responsibility to the broader community and an understanding of the legal rights and responsibilities of being a good citizen.

CPI # / CPI(s):

- 9.2.12.A.4:** Justify problem-solving strategies used in the development of a particular innovative product or practice in the United States and in another country.
- 9.2.12.B.9:** Chart and evaluate the growth of mid- and long-term investments.
- 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.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.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.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.3:** Assess the impact of emerging global economic events on financial planning.

21st Century Themes

x	Global Awareness	x	Financial, Economic, Business, and Entrepreneurial Literacy		Civic Literacy		Health Literacy
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21st Century Skills

	Creativity and Innovation	x	Critical Thinking and Problem Solving		Communication and Collaboration		Information Literacy
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	Media Literacy		ICT Literacy	x	Life and Career Skills
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Pine Hill Public Schools Curriculum	
Unit Title: Vehicle Transportation	Unit #: 7
Course or Grade Level: 11/12 Grade	Length of Time: 4 weeks
Date Created: July 3 rd , 2013	BOE Approval Date:
Pacing	Week 1-2: Cost of purchasing a vehicle. Week 3-4: Cost of driving a vehicle.
Essential Questions	<ul style="list-style-type: none"> • Why is transportation important? • What factors have to be considered when acquiring a vehicle?
Content	<ul style="list-style-type: none"> • Purchasing a New Vehicle • Dealer's Cost • Purchasing a Used Vehicle • Vehicle Insurance • Operating and Maintaining a Vehicle • Leasing a Vehicle • Renting a Vehicle
Skills	<ul style="list-style-type: none"> • Compute the sticker price of a new vehicle. • Calculate the dealer's cost of a new vehicle. • Figure out the average retail price of a used vehicle. • Use tables to compute the annual premium for vehicle insurance. • Compute the total cost per mile of operating and maintaining a vehicle. • Calculate the total cost of leasing a vehicle. • Figure out the cost per mile of renting a vehicle.
Math Skills/ Science Processes	<ul style="list-style-type: none"> • Reading Tables and Charts • Finding a Percentage • Problem-Solving Strategy: Identifying Information
Assessments	<ul style="list-style-type: none"> • Anecdotal Records • Teacher Observations • Worksheet Pages • Topic Tests (Constructed Response, Multiple Choice) • Performance Tasks • Benchmark Tests at Beginning, Middle and End of Year
Interventions / differentiated instruction	<ul style="list-style-type: none"> • Whole group, small group, and individual instruction. • Quality work over quantity work. • Workload may vary according to student's individual levels. • After school tutorial.
Inter-disciplinary Connections	<ul style="list-style-type: none"> • Math • Economics • Financial Literacy • English
Lesson resources / Activities	<ul style="list-style-type: none"> • Smart Board • Glencoe Website • http://www.practicalmoneyskills.com/ • http://www.moneyskill.org/ • http://www.fdic.gov/consumers/consumer/moneysmart/young.html
2009 NJCCCS	

Standard:

9.2 Personal Financial Literacy : All Students will develop skills and strategies that promote personal and financial responsibility related to financial planning, savings, investments, and charitable giving in the global economy.

Strand(s):**E. Becoming a Critical Consumer****Content Statement(s):**

- The ability to prioritize wants and needs assists in making informed investments, purchases, and decisions.
- Cost-benefit analysis informs responsible spending practices.
- Consumer protection includes providing information about the range of products and services and about consumer resources, rights, and responsibilities.

CPI # / CPI(s):

9.2.12.C.7: Explain the rights and responsibilities of buyers and sellers under consumer protection laws, and discuss common unfair or deceptive business practices.

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.5: Evaluate written and verbal contracts for essential components and for obligations of the lender and borrower.

9.2.12.E.6: Apply consumer protection laws to the issues they address.

21st Century Themes

x	Global Awareness	x	Financial, Economic, Business, and Entrepreneurial Literacy		Civic Literacy		Health Literacy
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21st Century Skills

	Creativity and Innovation	x	Critical Thinking and Problem Solving		Communication and Collaboration		Information Literacy
	Media Literacy		ICT Literacy	x	Life and Career Skills		

**Pine Hill Public Schools
Curriculum**

Unit Title: Housing Cost		Unit #: 8
Course or Grade Level: 11/12 Grade		Length of Time: 4 weeks
Date Created: July 3 rd , 2013		BOE Approval Date:
Pacing	Week 1: Compute the mortgage loan Week 2: Closing cost and taxes Week 3-4: Total housing cost	
Essential Questions	<ul style="list-style-type: none"> • How much of a mortgage can you afford? • Why is it important to pay off a mortgage loan as soon as possible? 	
Content	<ul style="list-style-type: none"> • Mortgage Loans • Monthly Payments and Total Interest • Closing Cost • The monthly payment • Real Estate Taxes • Homeowners Insurance • Homeowners Insurance Premium • Other Housing Cost 	
Skills	<ul style="list-style-type: none"> • Compute the mortgage loan amount. • Determine the monthly payment, total amount paid, and total interest charged. • Figure out the total closing cost. • Compute the allocation of monthly payment toward principal, interest, and the new principal. • Calculate the assessed value and real estate taxes. • Work out the amount of coverage. • Calculate the annual homeowners insurance premium. • Compute the total housing cost and compare it with suggested guidelines. 	
Math Skills/ Science Processes	<ul style="list-style-type: none"> • Reading Tables and Charts • Finding a Percentage • Problem-Solving Strategy: Identifying Information 	
Assessments	<ul style="list-style-type: none"> • Anecdotal Records • Teacher Observations • Worksheet Pages • Topic Tests (Constructed Response, Multiple Choice) • Performance Tasks • Benchmark Tests at Beginning, Middle and End of Year 	
Interventions / differentiated instruction	<ul style="list-style-type: none"> • Whole group, small group, and individual instruction. • Quality work over quantity work. • Workload may vary according to student's individual levels. • After school tutorial. 	
Inter-disciplinary Connections	<ul style="list-style-type: none"> • Math • Economics • Financial Literacy • English 	
Lesson resources / Activities	<ul style="list-style-type: none"> • Smart Board • Glencoe Website • http://www.practicalmoneyskills.com/ • http://www.moneyskill.org/ • http://www.fdic.gov/consumers/consumer/moneysmart/young.html 	

Standard:

9.2 Personal Financial Literacy : All Students will develop skills and strategies that promote personal and financial responsibility related to financial planning, savings, investments, and charitable giving in the global economy.

Strand(s):

C. Credit and Debt Management

E. Becoming a Critical Consumer

Content Statement(s):

- Credit management includes making informed choices about sources of credit and requires an understanding of the cost of credit.
- Credit worthiness is dependent on making informed credit decisions and managing debt responsibly.
- The ability to prioritize wants and needs assists in making informed investments, purchases, and decisions.
- Cost-benefit analysis informs responsible spending practices.
- Consumer protection includes providing information about the range of products and services and about consumer resources, rights, and responsibilities.

CPI # / CPI(s):

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.4: Compare and contrast the advantages and disadvantages of various types of mortgages.

9.2.12.C.7: Explain the rights and responsibilities of buyers and sellers under consumer protection laws, and discuss common unfair or deceptive business practices.

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.5: Evaluate written and verbal contracts for essential components and for obligations of the lender and borrower.

21st Century Themes

x	Global Awareness	x	Financial, Economic, Business, and Entrepreneurial Literacy		Civic Literacy		Health Literacy
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21st Century Skills

	Creativity and Innovation	x	Critical Thinking and Problem Solving		Communication and Collaboration		Information Literacy
	Media Literacy		ICT Literacy	x	Life and Career Skills		

**Pine Hill Public Schools
Curriculum**

Unit Title: Insurance		Unit #: 9
Course or Grade Level: 11/12 Grade		Length of Time: 2 weeks
Date Created: July 3 rd , 2013		BOE Approval Date:
Pacing	Week 1: Health Insurance Week 2: Other types of Insurance	
Essential Questions	<ul style="list-style-type: none"> • How does insurance work? • Why do renters and homeowners need property insurance? • What types of health insurance coverage plans are available? • Why is car insurance important? 	
Content	<ul style="list-style-type: none"> • Homeowners and Renters Insurance • Health Insurance Premiums • Term Life Insurance • Other Types of Life Insurance • Car Insurance 	
Skills	<ul style="list-style-type: none"> • Compute health insurance premiums. • Calculate the amount the patient pays for health care. • Utilize tables to compute the annual premium for term life insurance. • Apply tables to data to compute the annual premiums for three types of life insurance. • Compute the annual premium for vehicle insurance. • Calculate the annual homeowner's insurance premium. 	
Math Skills/ Science Processes	<ul style="list-style-type: none"> • Reading Tables and Charts • Finding a Percentage • Problem-Solving Strategy: Identifying Information 	
Assessments	<ul style="list-style-type: none"> • Anecdotal Records • Teacher Observations • Worksheet Pages • Topic Tests (Constructed Response, Multiple Choice) • Performance Tasks • Benchmark Tests at Beginning, Middle and End of Year 	
Interventions / differentiated instruction	<ul style="list-style-type: none"> • Whole group, small group, and individual instruction. • Quality work over quantity work. • Workload may vary according to student's individual levels. • After school tutorial. 	
Inter-disciplinary Connections	<ul style="list-style-type: none"> • Math • Economics • Financial Literacy • English 	
Lesson resources / Activities	<ul style="list-style-type: none"> • Smart Board • Glencoe Website • http://www.thirteen.org/edonline/lessons/ • http://www.practicalmoneyskills.com/ • http://www.moneyskill.org/ • http://www.fdic.gov/consumers/consumer/moneysmart/young.html 	

2009 NJCCCS

Standard:

9.2 Personal Financial Literacy : All Students will develop skills and strategies that promote personal and financial responsibility related to financial planning, savings, investments, and charitable giving in the global economy.

Strand(s):**G. Risk Management and Insurance****Content Statement(s):**

- There are common financial risks and ways to manage risks.
- Insurance is designed to protect the consumer against unintended losses.

CPI # / CPI(s):

- 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.6:** Differentiate the costs and benefits of renter's 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.E.3:** Evaluate how media, bias, purpose, and validity affect the prioritization of consumer decisions and spending.

21st Century Themes

x	Global Awareness	x	Financial, Economic, Business, and Entrepreneurial Literacy		Civic Literacy		Health Literacy
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21st Century Skills

	Creativity and Innovation	x	Critical Thinking and Problem Solving		Communication and Collaboration		Information Literacy
	Media Literacy		ICT Literacy	x	Life and Career Skills		

Revised: August 27, 2013