

Pine Hill Public Schools Curriculum

Content Area:		Social Studies	
Course Title/ Grade Level:		Economics	
Unit 1:	Careers	Duration:	1-2 weeks
Unit 2:	Income and Budgeting	Duration:	2-3 weeks
Unit 3:	Money Management	Duration:	2-3 weeks
Unit 4:	Financial Planning	Duration:	2-3 weeks
Unit 5:	Microeconomics	Duration:	2-3 weeks
Unit 6:	Macroeconomics	Duration:	2-3 weeks
BOE Approval Date:		July 17, 2012	

**Pine Hill Public Schools
Curriculum**

Unit Title: Careers		Unit #: 1
Course or Grade Level: Economics 11-12		Length of Time: 1-2 weeks
Pacing		
Essential Questions	<ul style="list-style-type: none"> • What are the various categories of careers options? • What is required to obtain a job in a career path one chooses? • How can the choice of a career impact one's financial future? • What are the basic types of business organizations? 	
Content	<ul style="list-style-type: none"> • Career Clusters • Careers, Income, and Education • Starting a Business 	
Skills	<ul style="list-style-type: none"> • Researching a career choice • Analyzing the forms of business organization 	
Assessments	<ul style="list-style-type: none"> • Unit Test • Project-Written/Oral Report on a Career • Class Assignments 	
Interventions / differentiated instruction	TBD	
Inter-disciplinary Connections	<ul style="list-style-type: none"> • Reading Comprehension • Research Skills using the Internet • Income Comparison 	
Lesson resources / Activities	<ul style="list-style-type: none"> • Internet Research • Student Oral Report 	

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, investment, 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

9.3 A. Career Awareness

9.3 B. Career Exploration

9.3 C. Career Preparation

Content Statement(s):

CPI # / CPI(s):

	Global Awareness	x	Financial, Economic, Business, and Entrepreneurial Literacy	x	Civic Literacy		Health Literacy
<u>21st Century Skills</u>							
	Creativity and Innovation		Critical Thinking and Problem Solving		Communication and Collaboration		Information Literacy
	Media Literacy		ICT Literacy		Life and Career Skills		x

**Pine Hill Public Schools
Curriculum**

Unit Title: Income and Budgeting		Unit #: 2
Course or Grade Level: Economics 11-12		Length of Time: 2-3 weeks
Pacing		
Essential Questions	<ul style="list-style-type: none"> • Why are deductions taken out of your paycheck? • Why is financial planning important? • How do you prepare a budget? 	
Content	<ul style="list-style-type: none"> • Understanding your paycheck • Employer-Sponsored Benefits (Required vs. Optional) • Budgeting 	
Skills	<ul style="list-style-type: none"> • Completing a W-4 • Compute payroll deductions and net pay • Preparing a personal budget • Assessing one's needs versus wants 	
Assessments	<ul style="list-style-type: none"> • Unit Test • Project-Budget Worksheet • Class Assignments 	
Interventions / differentiated instruction	TBD	
Inter-disciplinary Connections	<ul style="list-style-type: none"> • Reading Comprehension • Basic Math Computations 	
Lesson resources / Activities	<ul style="list-style-type: none"> • Sample Paycheck Document • Sample W-4 Document • Daily and Monthly Budgetary Ledger 	

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**Strand(s): B. Money Management
C. Credit and Debt Management**

Content Statement(s):	CPI # / CPI(s):

21st Century Themes

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

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

**Pine Hill Public Schools
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Unit Title: Money Management **Unit #: 3**

Course or Grade Level: Economics 11-12 **Length of Time:** 2-3 weeks

Pacing	
Essential Questions	<ul style="list-style-type: none"> • What types of banking services are available to help manage one’s finances? • What are the various forms of credit that are available to consumers? • How does one figure out the price range of the housing they can afford? • What kinds of insurances should one have to protect your financial health?
Content	<ul style="list-style-type: none"> • Banking Services (Checking and Saving Accounts) • Credit Cards • Mortgages • Insurance (Auto, Health, Life)
Skills	<ul style="list-style-type: none"> • Check Writing • Checkbook Balancing/Reconciliation • Shopping for Credit and Mortgages • Purchasing Insurance Policies
Assessments	<ul style="list-style-type: none"> • Unit Test • Project-Checkbook Reconciliation • Project-House Hunters (Rent an Apartment/Buy a House) • Class Assignments
Interventions / differentiated instruction	TBD
Inter-disciplinary Connections	<ul style="list-style-type: none"> • Reading Comprehension • Basic Math Computation • Internet Research
Lesson resources / Activities	<ul style="list-style-type: none"> • Checkbook Register Document • Mortgage Calculation Document • Insurance Policy Declarations Document

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Strand(s): B. Money Management
C. Credit and Debt Management
E. Becoming a Critical Consumer
G. Risk Management and Insurance

Content Statement(s):	CPI # / CPI(s):

21st Century Themes

Global Awareness	x	Financial, Economic, Business, and Entrepreneurial	x	Civic Literacy		Health Literacy
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			Literacy				
<u>21st Century Skills</u>							
	Creativity and Innovation		Critical Thinking and Problem Solving		Communication and Collaboration		Information Literacy
	Media Literacy		ICT Literacy		Life and Career Skills		x

**Pine Hill Public Schools
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Unit Title: Financial Planning		Unit #: 4
Course or Grade Level: Economics 11-12		Length of Time: 2-3 weeks
Pacing		
Essential Questions	<ul style="list-style-type: none"> • Why do individuals need to save and invest for the future? • How and why should an individual plan for their retirement? • What investment options and strategies exist that can increase one's wealth? 	
Content	<ul style="list-style-type: none"> • Social Security • Retirement Plans • Investing Pyramid of Risk/Reward • The Stock Market 	
Skills	<ul style="list-style-type: none"> • Assessment of investment options based on risk • Research and selection of securities (Stocks/Mutual Funds) • Reading a Stock/Mutual Fund listing 	
Assessments	<ul style="list-style-type: none"> • Unit Test • Project-The Stock Market Game • Project-Retirement Portfolio • Class Assignments 	
Interventions / differentiated instruction	TBD	
Inter-disciplinary Connections	<ul style="list-style-type: none"> • Reading Comprehension • Internet Research • Basic Math Computation 	
Lesson resources / Activities	<ul style="list-style-type: none"> • Stock Market Game • Retirement Portfolio Statement 	

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Strand(s): D. Planning, Saving, and Investing

Content Statement(s):	CPI # / CPI(s):

21st Century Themes

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

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

**Pine Hill Public Schools
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Unit Title: Microeconomics		Unit #: 5
Course or Grade Level: Economics 11-12		Length of Time: 2-3 weeks
Pacing		
Essential Questions	<ul style="list-style-type: none"> • How are prices of the products we purchase impacted by the forces of supply and demand? • What factors should one take into account when deciding whether or not to make a purchase? • What methods can one use to comparison shop? 	
Content	<ul style="list-style-type: none"> • Basic Microeconomic Terminology • Laws of Supply and Demand • Consumerism 	
Skills	<ul style="list-style-type: none"> • Researching product reviews • Researching sales conducted by retail locations • Researching financing options available for major purchases 	
Assessments	<ul style="list-style-type: none"> • Unit Test • Project-Researching/Making a Major Purchase • Class Assignments 	
Interventions / differentiated instruction	TBD	
Inter-disciplinary Connections	<ul style="list-style-type: none"> • Reading Comprehension • Internet Research • Basic Math Computation 	
Lesson resources / Activities	<ul style="list-style-type: none"> • Various product review and retail websites 	

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Strand(s): E. Becoming a Critical Consumer

Content Statement(s):	CPI # / CPI(s):

21st Century Themes

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

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

**Pine Hill Public Schools
Curriculum**

Unit Title: Macroeconomics		Unit #: 6
Course or Grade Level: Economics 11-12		Length of Time: 2-3 weeks
Pacing		
Essential Questions	<ul style="list-style-type: none"> • How does the federal government obtain and spend our tax dollars? • What kinds of programs does the government provide to promote the economic well-being of its citizens? • How does the federal government attempt to stabilize and manage the nation's overall economy? 	
Content	<ul style="list-style-type: none"> • The Federal Budget and Taxation • Social Insurance and Public Assistance Programs • Monetary and Fiscal Policy 	
Skills	<ul style="list-style-type: none"> • Analyze/Critique government's taxing and spending practices • Assess the role government plays in the economy regarding promoting its citizens' well-being • Evaluate and choose policies the government should enact in changing economic circumstances 	
Assessments	<ul style="list-style-type: none"> • Unit Test • Class Assignments • Project-Tax Return 	
Interventions / differentiated instruction	<ul style="list-style-type: none"> • TBD 	
Inter-disciplinary Connections	<ul style="list-style-type: none"> • Reading Comprehension • Internet Research • Basic Math Computation 	
Lesson resources / Activities	<ul style="list-style-type: none"> • Charts of Federal Taxation and Spending • Federal Income Tax 1040 Document • Monetary/Fiscal Policies Chart 	

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Strand(s): F. Civic Financial Responsibility

Content Statement(s):	CPI # / CPI(s):

21st Century Themes

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

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