Department of College and Career Readiness

Internship (BTMF) Curriculum

5.0 Credits

Unit Three
Internship (BTMF)

Course Description

This course will provide students with opportunity to apply the new knowledge gained from Banking and Finance with an emphasis on credit union operations, management and logistics. Students will experience hands teller opportunities, individual career roles and responsibilities and measurable outcomes. Course content will align with the Structured Learning Experience program via NJDOE. Students will learn key banking and business terminology, financial literacy knowledge and career exploration within the banking industry. Students will have opportunities to demonstrate and apply a high level of academic attainment; develop career goals; and develop personal/social skills and goals.
# Internship (BTMF)

## Pacing Guide

<table>
<thead>
<tr>
<th>Unit</th>
<th>Topic</th>
<th>Suggested Timing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unit 1</td>
<td>Career Awareness, Exploration, and Preparation</td>
<td>approx. 9 weeks</td>
</tr>
<tr>
<td>Unit 2</td>
<td>Career Education and Marketing</td>
<td>approx. 9 weeks</td>
</tr>
<tr>
<td>Unit 3</td>
<td>Personal Financial Literacy and Preparation</td>
<td>approx. 9 weeks</td>
</tr>
<tr>
<td>Unit 4</td>
<td>Career Readiness and Portfolio Building</td>
<td>approx. 9 weeks</td>
</tr>
</tbody>
</table>
## Educational Technology Standards


- **Technology Operations and Concepts**
  - Produce and edit a multi-page digital document for a commercial or professional audience and present it to peers and/or professionals in that related area for review.  
  **Example from unit:** Students will create an electronic financial plan.

- **Digital Citizenship**
  - Demonstrate appropriate application of copyright, fair use and/or Creative Commons to an original work.  
  **Example from unit:** Students will correctly cite all utilized research, as well as identify appropriate sources.

- **Critical Thinking, Problem Solving, Decision Making**
  - Evaluate the strengths and limitations of emerging technologies and their impact on educational, career, personal and/or social needs.  
  **Example from unit:** Students will assess available school technology and determine most appropriate for their financial plan.
## Career Ready Practices

*Career Ready Practices describe the career-ready skills that all educators in all content areas should seek to develop in their students. They are practices that have been linked to increase college, career, and life success. Career Ready Practices should be taught and reinforced in all career exploration and preparation programs with increasingly higher levels of complexity and expectation as a student advances through a program of study.*

### CRP1. Act as a responsible and contributing citizen and employee
Career-ready individuals understand the obligations and responsibilities of being a member of a community, and they demonstrate this understanding every day through their interactions with others. They are conscientious of the impacts of their decisions on others and the environment around them. They think about the near-term and long-term consequences of their actions and seek to act in ways that contribute to the betterment of their teams, families, community and workplace. They are reliable and consistent in going beyond the minimum expectation and in participating in activities that serve the greater good.

**Example from unit:** Students will demonstrate how financial responsibility it applicable both personally and professionally.

### CRP4. Communicate clearly and effectively and with reason.
Career-ready individuals communicate thoughts, ideas, and action plans with clarity, whether using written, verbal, and/or visual methods. They communicate in the workplace with clarity and purpose to make maximum use of their own and others’ time. They are excellent writers; they master conventions, word choice, and organization, and use effective tone and presentation skills to articulate ideas. They are skilled at interacting with others; they are active listeners and speak clearly and with purpose. Career-ready individuals think about the audience for their communication and prepare accordingly to ensure the desired outcome.

**Example from unit:** Students will articulate what is required of effective financial planning.

### CRP5. Consider the environmental, social and economic impacts of decisions.
Career-ready individuals understand the interrelated nature of their actions and regularly make decisions that positively impact and/or mitigate negative impact on other people, organization, and the environment. They are aware of and utilize new technologies, understandings, procedures, materials, and regulations affecting the nature of their work as it relates to the impact on the social condition, the environment and the profitability of the organization.

**Example from unit:** Students will investigate and research financial impact of environmental and social impact factors.
## Career Ready Practices

**CRP11. Use technology to enhance productivity.**
Career-ready individuals find and maximize the productive value of existing and new technology to accomplish workplace tasks and solve workplace problems. They are flexible and adaptive in acquiring new technology. They are proficient with ubiquitous technology applications. They understand the inherent risks—personal and organizational—of technology applications, and they take actions to prevent or mitigate these risks.  
**Example from unit:** Students will utilize technology to develop thorough financial plans.

**CRP12. Work productively in teams while using cultural global competence.**
Career-ready individuals positively contribute to every team, whether formal or informal. They apply an awareness of cultural difference to avoid barriers to productive and positive interaction. They find ways to increase the engagement and contribution of all team members. They plan and facilitate effective team meetings.  
**Example from unit:** Students will work collaboratively among each other and employers, to produce effective fiscal strategies.
# Differentiated Instruction

## Strategies to Accommodate Students Based on Individual Needs

<table>
<thead>
<tr>
<th>Time/General</th>
<th>Processing</th>
<th>Comprehension</th>
<th>Recall</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Extra time for assigned tasks</td>
<td>• Extra Response time</td>
<td>• Precise step-by-step directions</td>
<td>• Teacher-made checklist</td>
</tr>
<tr>
<td>• Adjust length of assignment</td>
<td>• Have students verbalize steps</td>
<td>• Short manageable tasks</td>
<td>• Use visual graphic organizers</td>
</tr>
<tr>
<td>• Timeline with due dates for reports and projects</td>
<td>• Repeat, clarify or reword directions</td>
<td>• Brief and concrete directions</td>
<td>• Reference resources to promote independence</td>
</tr>
<tr>
<td>• Communication system between home and school</td>
<td>• Mini-breaks between tasks</td>
<td>• Provide immediate feedback</td>
<td>• Visual and verbal reminders</td>
</tr>
<tr>
<td>• Provide lecture notes/assignments, and tutorials outline</td>
<td>• Provide a warning for transitions</td>
<td>• Small group instruction</td>
<td>• Graphic organizers</td>
</tr>
<tr>
<td></td>
<td>• Video lessons online</td>
<td>• Emphasize multi-sensory learning</td>
<td></td>
</tr>
<tr>
<td><strong>Assistive Technology</strong></td>
<td><strong>Tests/Quizzes/Grading</strong></td>
<td><strong>Behavior/Attention</strong></td>
<td><strong>Organization</strong></td>
</tr>
<tr>
<td>• Computer/whiteboard</td>
<td>• Adjusted rubrics for projects</td>
<td>• Consistent daily structured routine</td>
<td>• Individual daily planner</td>
</tr>
<tr>
<td>• Video lesson</td>
<td>• Study guides</td>
<td>• Simple and clear classroom rules</td>
<td>• Display a written agenda</td>
</tr>
<tr>
<td>• Spell-checker</td>
<td>• Shortened tests</td>
<td>• Frequent feedback</td>
<td>• Note-taking assistance</td>
</tr>
<tr>
<td>• Text speech software</td>
<td>• Read directions aloud</td>
<td></td>
<td>• Color code materials</td>
</tr>
</tbody>
</table>

- **Time/General**: Extra time for assigned tasks, adjust length of assignment, timeline with due dates for reports and projects, communication system between home and school, provide lecture notes/assignments, and tutorials outline.
- **Processing**: Extra response time, have students verbalize steps, repeat, clarify or reword directions, mini-breaks between tasks, provide a warning for transitions, video lessons online.
- **Comprehension**: Precise step-by-step directions, short manageable tasks, brief and concrete directions, provide immediate feedback, small group instruction, emphasize multi-sensory learning.
- **Recall**: Teacher-made checklist, use visual graphic organizers, reference resources to promote independence, visual and verbal reminders, graphic organizers.
- **Assistive Technology**: Computer/whiteboard, video lesson, spell-checker, text speech software.
- **Tests/Quizzes/Grading**: Adjusted rubrics for projects, study guides, shortened tests, read directions aloud.
- **Behavior/Attention**: Consistent daily structured routine, simple and clear classroom rules, frequent feedback.
- **Organization**: Individual daily planner, display a written agenda, note-taking assistance, color code materials.
### Differentiated Instruction

#### Strategies to Accommodate Students Based on Content-Specific Needs

- Paired instruction, on-site and in-classroom
- Frequent one-on-one reviews of Structured Learning Experience goals and objectives
- Frequent revision of Structured Learning Experience goals and objectives
- Extra time for assigned tasks
- Adjust length of assignment
- Timeline with due dates for reports and projects
- Communication system between home, school and SLE site
- Small group instruction
Enrichment

Strategies Used to Accommodate Based on Students Individual Needs:

- Adaption of Material and Requirements
- Evaluate Vocabulary
- Elevated Text Complexity
- Elevated Projects Rubrics
- Independent Written and Video Online Tutorials
- Projects completed individual or with Partners
- Self Selection of Research
- Tiered/Multilevel Activities
- Online Learning Communities
- Individual Response Board
- Independent Book Studies
- Open-ended activities
- Community/Subject expert mentorships
Assessments

Suggested Formative/Summative Classroom Assessments

- Presentation of workplace readiness skills acquired
- Teacher-created Unit Assessments, Topic Assessments, Quizzes
- Industry-applicable DBQs, Essays, Short Answer
- Spot site visits and demonstrations/role-plays
- Projects, Portfolio, Presentations, Prezi, Gallery Walks
- Homework
- Concept Mapping
- Primary and Secondary Source analysis
- Photo, Video, Political Cartoon, Radio, Game Analysis
- Create an Original Song, Animation, Board Game
## Interdisciplinary Connections

### English Language Arts
- Close reading of industry-related content (NJSLSA.R1)
- Develop a Marketing Promotional Plan (NJSLSA.W2)

### Social Studies
- Research the history of careers in field of site assignment (6.1.12)
- Research prominent historical individuals in a given industry/profession (6.2.12)

### Fine & Performing Arts
- Create a poster recruiting young people to focus their studies on a specific career or industry (1.2.12)
- Create a brochure for a specific industry (1.2.12)

### Math
- Business Mathematics applications (N.Q.A.1)
- Budget and Financial Portfolio Planning (A.CED.A.1)

### Science
- Research and discuss latest developments in technology (HS-ETS1-4)
- Investigate applicable-careers in STEM fields (9.2.12)

### World Language
- Translate industry-specific content (7.1.ILA)
- Create a translated index of industry vocabulary (7.1.ILA)
New Jersey Student Learning Standards

9.1– Personal Financial Literacy

- 9.1.12.A.3 Analyze the relationship between various careers and personal earning goals.
- 9.1.12.A.4 Identify a career goal and develop a plan and timetable for achieving it, including educational/training requirements, costs, and possible debt.
- 9.1.12.A.9 Analyze how personal and cultural values impact spending and other financial decisions.
- 9.1.12.B.8 Describe and calculate interest and fees that are applied to various forms of spending, debt, and saving.
- 9.1.12.B.9 Research the types and characteristics of various financial organizations in the community (e.g., banks, credit unions, check-cashing stores, et. al.).
New Jersey Student Learning Standards

English Language Arts

- SL.11-12.4 Present information, findings and supporting evidence clearly, concisely, and logically. The content, organization, development, and style are appropriate to task, purpose, and audience.
- SL.11-12.5 Make strategic use of digital media (e.g., textual, graphical, audio, visual, and interactive elements) in presentations to enhance understanding of findings, reasoning, and evidence and to add interest.
- W.11-12.5 Develop and strengthen writing as needed by planning, revising, editing, rewriting, trying a new approach, or consulting a style manual (such as MLA or APA Style), focusing on addressing what is most significant for a specific purpose and audience.
- W.11-12.10 Write routinely over extended time frames (time for research, reflection, and revision) and shorter time frames (a single sitting or a day or two) for a range of tasks, purposes, and audiences.

Mathematics

- N.Q.A.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.
- N.Q.A.2 Define appropriate quantities for the purpose of descriptive modeling.
- N.Q.A.3 Choose a level of accuracy appropriate to limitations on measurement when reporting quantities.
- A.CED.A.1 Create equations and inequalities in one variable and use them to solve problems. Include equations arising from linear functions and quadratic functions, and simple rational and exponential functions.
# Internship (BTMF)

**Unit:** 3 – Personal Financial Literacy and Preparation  
**Grade Level:** 10 - 12

## Unit Overview:
Students will prepare FAFSA paperwork, review grant and scholarship applications and align financial reality with income and expectations.

## New Jersey Student Learning Standards (NJSLS):
- SL.11-12.4, SL.11-12.5, W.11-12.5, W.11-12.10  
- N.Q.A.1, N.Q.A.2, N.Q.A.3, A.CED.A.1

<table>
<thead>
<tr>
<th>Student Learning Objectives (SLOs)</th>
<th>Essential Questions</th>
<th>Skills &amp; Indicators</th>
<th>Sample Activities</th>
<th>Resources</th>
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</table>
| Analyze the relationship between various careers and personal earning goals. | **Do my career and personal earning goals align?** | - Calculation accuracy  
- Budgeting  
- Investment  
- Collecting data through technology  
- Assessing diverse resources  
- Connecting data and argument  
- Drawing conclusions  
- Reflecting on research  
- Reasoning skills  
- Realistic goal-setting | Students can begin to explore and identify a realistic budget for college and career planning including but not limited to Career Assessment tools, job market analysis, FAFSA completion, College Applications, Application Waiver, Scholarship Application | PWC [www.pwc.com](http://www.pwc.com)  
[http://kwhs.wharton.upenn.edu/](http://kwhs.wharton.upenn.edu/)  
Junior Achieve HS Programs [www.juniorachievement.org](http://www.juniorachievement.org)  
Making the Right Money Moves supplemental |
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| Identify a career goal and develop a plan and timetable for achieving it, including educational/training requirements, costs, and possible debt | How can I take utilize my existing resources, skill set and interest to begin planning a successful college/career journey? | • Understanding process  
• Balancing goals  
• Professional advancement | Students can begin to explore and identify a realistic budget for college and career planning including but not limited to Career Assessment tools, job market analysis, FAFSA completion, College Applications, Application Waiver, Scholarship Application | PWC [www.pwc.com](http://www.pwc.com)  
Junior Achieve HS Programs [www.juniorachievement.org](http://www.juniorachievement.org)  
| NJSLS:  
9.1.12.A.4  
SL.11-12.4, SL.11-12.5, W.11-12.5, W.11-12.10  
N.Q.A.1, N.Q.A.2, N.Q.A.3, A.CED.A.1 | | | |
<p>| Analyze how personal | How are financial | • Healthy living | Students can begin to | PWC <a href="http://www.pwc.com">www.pwc.com</a> |</p>
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| and cultural values impact spending and other financial decisions. | decisions made and what are the advantages and disadvantages various strategies? | • Calculation accuracy  
• Budgeting  
• Investment  
• Evaluating material  
• Collecting data through technology  
• Assessing diverse resources  
• Analyzing source bias  
• Analyzing one’s own bias  
• Connecting data and argument  
• Drawing conclusions  
• Reflecting on research | explore and identify a realistic budget for college and career planning including but not limited to Career Assessment tools, FAFSA completion, College Applications, Application Waiver, Scholarship Application | http://kwhs.wharton.upenn.edu/  
Junior Achieve HS Programs www.juniorachievement.org  
Making the Right Money Moves supplemental http://www.nj.gov/education/cte/sle/ |

| Describe and calculate interest and fees that are applied to various forms of spending, debt, and saving | How do I apply knowledge of financial interest and fees to make sound financial decisions? | • Calculation accuracy  
• Budgeting  
• Investment  
• Evaluating material  
• Collecting data through technology  
• Assessing diverse resources  
• Drawing conclusions | Review the advantages and disadvantages of where you gain access to and secure funds and why. Discuss opportunities for school loans, car loans, renting vs buying etc. | PWC www.pwc.com  
http://kwhs.wharton.upenn.edu/  
Junior Achieve HS Programs www.juniorachievement.org  
Making the Right Money Moves supplemental http://www.nj.gov/education/cte/sle/ |
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</table>
| SL.11-12.4, SL.11-12.5 N.Q.A.1, N.Q.A.2, N.Q.A.3, A.CED.A.1 | - Understanding process  
- Balancing goals  
- Mastery education  
- Professional advancement  
- Technology for research  
- Technology for presentation  
- Managing and distributing technology  
- Influence of technology and intent | Review the advantages and disadvantages of where you gain access to and secure funds and why.  
Discuss opportunities for school loans, car loans, renting vs buying etc. | Moves supplemental | http://www.nj.gov/education/cte/sle/ |

### Research

Research the types and characteristics of various financial organizations in the community (e.g., banks, credit unions, check-cashing stores, et. al.).

**NJSLS:**  
How do I apply knowledge of various financial institutions to make sound decisions with my finances?

- Evaluating material  
- Collecting data through technology  
- Assessing diverse resources  
- Analyzing source bias  
- Analyzing one’s own bias  

Review the advantages and disadvantages of where you gain access to and secure funds and why.  
Discuss opportunities for school loans, car loans, renting vs buying etc.

- Google Forms, Survey Monkey  
  http://kwhs.wharton.upenn.edu/  
- PwC Earn Your Future Curriculum  
  http://www.dol.gov/  
  http://www.nj.gov/education/cte/sle/
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</thead>
</table>
| 9.1.12.B.9 W.11-12.5, W.11-12.10 N.Q.A.1 |                      | • Connecting data and argument  
• Drawing conclusions  
• Reflecting on research  
• Understanding process  
• Balancing goals  
• Technology for research  
• Technology for presentation  
• Influence of technology and intent |                   | on/cte/          |
### Unit Vocabulary

<table>
<thead>
<tr>
<th>English</th>
<th>Spanish</th>
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</thead>
<tbody>
<tr>
<td>financial</td>
<td>financier</td>
</tr>
<tr>
<td>strategy</td>
<td>estrategia</td>
</tr>
<tr>
<td>budget</td>
<td>presupuesto</td>
</tr>
<tr>
<td>market</td>
<td>mercado</td>
</tr>
<tr>
<td>FAFSA</td>
<td>FAFSA</td>
</tr>
<tr>
<td>application</td>
<td>aplicación</td>
</tr>
<tr>
<td>interest</td>
<td>interés</td>
</tr>
<tr>
<td>earning</td>
<td>ganancia</td>
</tr>
<tr>
<td>income</td>
<td>ingreso</td>
</tr>
<tr>
<td>loans</td>
<td>préstamos</td>
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<tr>
<td>funds</td>
<td>fondos</td>
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<td>finances</td>
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<td>electronic funds</td>
<td>fondos electrónicos</td>
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<td>ahorros</td>
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<td>liquidity</td>
<td>liquidez</td>
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<tr>
<td>bonds</td>
<td>bonos</td>
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<td>real estate</td>
<td>bienes raíces</td>
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<td>megabyte money</td>
<td>dinero megabyte</td>
</tr>
<tr>
<td>electronic funds</td>
<td>fondos electrónicos</td>
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<td>banking</td>
<td>banca</td>
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<tr>
<td>transactions</td>
<td>transacciones</td>
</tr>
<tr>
<td>credit</td>
<td>crédito</td>
</tr>
</tbody>
</table>
## Suggested Unit Projects

| Personal Budget Planning for College and Career | Develop, implement and manage a current and relevant promotional campaign for the school based Credit Union CASTLE Branch. |
| Build a Financial Portfolio | |

## Suggested Structured Learning Experiences

| Bright Knight School Store  
John F. Kennedy Educational Complex, BTMF | “The Castle”  
(student-run branch of North Jersey Federal Credit Union)  
John F. Kennedy Educational Complex, BTMF |
| --- | --- |