Department of College and Career Readiness

Personal Finance Curriculum

2.5 Credits

Unit One
Personal Finance – 2.5 credits

Course Description

Personal Finance is a course designed to inform students how individual choices directly influence occupational goals and future earnings potential. Real world topics covered will include income, money management, spending and credit, as well financial services and investing. Students will design personal and household budgets; simulate use of checking and saving accounts; demonstrate knowledge of finance, debt, and credit management; and evaluate and understand insurance and taxes. This course will provide a foundational understanding for making informed personal financial decisions. Students will gain first-hand knowledge about how their personal finances impact their ability to become entrepreneurs. Topics including franchising, forms of business ownership, and emerging careers will be infused throughout the curriculum.
# Personal Finance – 2.5 credits

## Pacing Guide

<table>
<thead>
<tr>
<th>Unit</th>
<th>Topic</th>
<th>Suggested Timing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unit 1</td>
<td>Earning Power</td>
<td>approx. 5 weeks</td>
</tr>
<tr>
<td>Unit 2</td>
<td>Spending Money</td>
<td>approx. 7 weeks</td>
</tr>
<tr>
<td>Unit 3</td>
<td>Investing and Financial Services</td>
<td>approx. 13 weeks</td>
</tr>
<tr>
<td>Unit 4</td>
<td>Borrowing Money and Insurance</td>
<td>approx. 10 weeks</td>
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</tbody>
</table>
## Educational Technology Standards

|-----------------------------------------------|

- **Creativity and Innovation**
  - Apply previous content knowledge by creating and piloting a digital learning game or tutorial.
  - **Example applied within:** Students can create a personal financial goal setting platform.

- **Communication and Collaboration**
  - Develop an innovative solution to a real world problem or issue in collaboration with peers and experts, and present ideas for feedback through social media or in an online community.
  - **Example applied within:** Students can use wikis for out-of-class assignments for more efficient use of time and resources.

- **Research and Information Literacy**
  - Produce a position statement about a real world problem by developing a systematic plan of investigation with peers and experts synthesizing information from multiple sources.
  - **Example applied within:** Students can research and utilize vetted online information to develop a personal financial plan.

- **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 applied within:** Students can develop strategies in real-world simulations targeting personal financial goal-setting.
## 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.*

<table>
<thead>
<tr>
<th>CRP1. Act as a responsible and contributing citizen and employee</th>
</tr>
</thead>
<tbody>
<tr>
<td>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.</td>
</tr>
<tr>
<td><strong>Example applied within:</strong> Once aware of sound financial practices, students will be able to contribute to the greater good.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>CRP3. Attend to personal health and financial well-being.</th>
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<tbody>
<tr>
<td>Career-ready individuals understand the relationship between personal health, workplace performance and personal well-being; they act on that understanding to regularly practice healthy diet, exercise and mental health activities. Career-ready individuals also take regular action to contribute to their personal financial well-being, understanding that personal financial security provides the peace of mind required to contribute more fully to their own career success.</td>
</tr>
<tr>
<td><strong>Example applied within:</strong> The nature of the course addresses students’ personal financial well-being, and provides tools to take control of best practices.</td>
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</tbody>
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<thead>
<tr>
<th>CRP5. Consider the environmental, social and economic impacts of decisions.</th>
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<tbody>
<tr>
<td>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.</td>
</tr>
<tr>
<td><strong>Example applied within:</strong> Once aware of sound financial practices, students will connect personal financial literacy to larger, societal economic forces.</td>
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</tbody>
</table>
**WIDA Proficiency Levels:** At the given level of English language proficiency, English language learners will process, understand, produce or use:

<table>
<thead>
<tr>
<th>Level</th>
<th>Description</th>
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</table>
| **6- Reaching** | - Specialized or technical language reflective of the content areas at grade level  
- A variety of sentence lengths of varying linguistic complexity in extended oral or written discourse as required by the specified grade level  
- Oral or written communication in English comparable to proficient English peers |
| **5- Bridging** | - Specialized or technical language of the content areas  
- A variety of sentence lengths of varying linguistic complexity in extended oral or written discourse, including stories, essays or reports  
- Oral or written language approaching comparability to that of proficient English peers when presented with grade level material. |
| **4- Expanding** | - Specific and some technical language of the content areas  
- A variety of sentence lengths of varying linguistic complexity in oral discourse or multiple, related sentences or paragraphs  
- Oral or written language with minimal phonological, syntactic or semantic errors that may impede the communication, but retain much of its meaning, when presented with oral or written connected discourse, with sensory, graphic or interactive support |
| **3- Developing** | - General and some specific language of the content areas  
- Expanded sentences in oral interaction or written paragraphs  
- Oral or written language with phonological, syntactic or semantic errors that may impede the communication, but retain much of its meaning, when presented with oral or written, narrative or expository descriptions with sensory, graphic or interactive support |
| **2- Beginning** | - General language related to the content area  
- Phrases or short sentences  
- Oral or written language with phonological, syntactic, or semantic errors that often impede of the communication when presented with one to multiple-step commands, directions, or a series of statements with sensory, graphic or interactive support |
| **1- Entering** | - Pictorial or graphic representation of the language of the content areas  
- Words, phrases or chunks of language when presented with one-step commands directions, WH-, choice or yes/no questions, or statements with sensory, graphic or interactive support |
# Language Development Supports for English Language Learners

To Increase Comprehension and Communication Skills

<table>
<thead>
<tr>
<th>Environment</th>
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</thead>
</table>
| - Welcoming and stress-free  
- Respectful of linguistic and cultural diversity  
- Honors students’ background knowledge  
- Sets clear and high expectations  
- Includes routines and norms  
- Is thinking-focused vs. answer-seeking  
- Offers multiple modalities to engage in content learning and to demonstrate understanding  
- Includes explicit instruction of specific language targets  
- Provides participation techniques to include all learners  
- Integrates learning centers and games in a meaningful way  
- Provides opportunities to practice and refine receptive and productive skills in English as a new language  
- Integrates meaning and purposeful tasks/activities that:  
  - Are accessible by all students through multiple entry points  
  - Are relevant to students’ lives and cultural experiences  
  - Build on prior mathematical learning  
  - Demonstrate high cognitive demand  
  - Offer multiple strategies for solutions  
  - Allow for a language learning experience in addition to content |

<table>
<thead>
<tr>
<th>Sensory Supports*</th>
<th>Graphic Supports*</th>
<th>Interactive Supports*</th>
<th>Verbal and Textual Supports</th>
</tr>
</thead>
</table>
| - Real-life objects (realia) or concrete objects  
- Physical models  
- Manipulatives  
- Pictures & photographs  
- Visual representations or models such as diagrams or drawings  
- Videos & films  
- Newspapers or magazines  
- Gestures  
- Physical movements  
- Music & songs |
| - Graphs  
- Charts  
- Timelines  
- Number lines  
- Graphic organizers  
- Graphing paper |
| - In a whole group  
- In a small group  
- With a partner such as Turn-and-Talk  
- In pairs as a group (first, two pairs work independently, then they form a group of four)  
- In triads  
- Cooperative learning structures such as Think-Pair-Share  
- Interactive websites or software  
- With a mentor or coach |
| - Labeling  
- Students’ native language  
- Modeling  
- Repetitions  
- Paraphrasing  
- Summarizing  
- Guiding questions  
- Clarifying questions  
- Probing questions  
- Leveled questions such as What? When? Where? How? Why?  
- Questioning prompts & cues  
- Word Banks  
- Sentence starters  
- Sentence frames  
- Discussion frames  
- Talk moves, including Wait Time |

# Building Equity in Your Teaching Practice

How do the essential questions highlight the connection between the big ideas of the unit and equity in your teaching practice?

<table>
<thead>
<tr>
<th>CONTENT INTEGRATION</th>
<th>KNOWLEDGE CONSTRUCTION</th>
<th>PREJUDICE REDUCTION</th>
<th>EQUITABLE PEDAGOGY</th>
<th>EMPOWERING SCHOOL CULTURE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Teachers use examples and content from a variety of cultures &amp; groups.</td>
<td>Teachers help students understand how knowledge is created and influenced by cultural assumptions, perspectives &amp; biases.</td>
<td>Teachers implement lessons and activities to assert positive images of ethnic groups &amp; improve intergroup relations.</td>
<td>Teachers modify techniques and methods to facilitate the academic achievement of students from diverse backgrounds.</td>
<td>Using the other four dimensions to create a safe and healthy educational environment for all.</td>
</tr>
</tbody>
</table>

- **This unit / lesson is connected to other topics explored with students.**
- **There are multiple viewpoints reflected in the content of this unit / lesson.**
- **The materials and resources are reflective of the diverse identities and experiences of students.**
- **The content affirms students, as well as exposes them to experiences other than their own.**

- **This unit / lesson provides context to the history of privilege and oppression.**
- **This unit / lesson addresses power relationships.**
- **This unit / lesson help students to develop research and critical thinking skills.**
- **This curriculum creates windows and mirrors* for students.**

- **This unit / lesson help students question and unpack biases & stereotypes.**
- **This unit / lesson help students examine, research and question information and sources.**
- **The curriculum encourage discussion and understanding about the groups of people being represented.**
- **This unit / lesson challenges dominant perspectives.**

- **The instruction has been modified to meet the needs of each student.**
- **Students feel respected and their cultural identities are valued.**
- **Additional supports have been provided for students to become successful and independent learners.**
- **Opportunities are provided for students to reflect on their learning and provide feedback.**

- **There are opportunities for students to connect with the community.**
- **My classroom is welcoming and supportive for all students?**
- **I am aware of and sensitive to the needs of my students and their families.**
- **There are effective parent communication systems established. Parents can talk to me about issues as they arise in my classroom.**

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### Culturally Relevant Pedagogy Examples

- **Relationships:**
  - Learn about your students’ individual cultures.
  - Adapt your teaching to the way your students learn.
  - Develop a connection with challenging students.
  - Communicate and work with parents/guardians on a regular basis (email distribution, newsletter, phone calls, notes, meetings, etc.).

- **Curriculum:**
  - Incorporate student-centered stories, vocabulary and examples.
  - Incorporate relatable aspects of students’ lives.
  - Create lessons that connect the content to your students’ culture and daily lives.
  - Incorporate instructional materials that relate to a variety of cultures.

- **Instructional Delivery:**
  - Establish an interactive dialogue to engage all students.
  - Continuously interact with students and provide frequent feedback.
  - Use frequent questioning as a means to keep students involved.
  - Intentionally address visual, tactile, and auditory learners.
  - Present relatable real world problems.
# 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/outline</td>
<td>• Provide a warning for transitions</td>
<td>• Small group instruction</td>
<td>• Graphic organizers</td>
</tr>
<tr>
<td>• Reading partners</td>
<td>• Reading partners</td>
<td>• Emphasize multi-sensory learning</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Assistive Technology</th>
<th>Tests/Quizzes/Grading</th>
<th>Behavior/Attention</th>
<th>Organization</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Computer/whiteboard</td>
<td>• Extended time</td>
<td>• Consistent daily structured routine</td>
<td>• Individual daily planner</td>
</tr>
<tr>
<td>• Tape recorder</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>• Audio-taped books</td>
<td>• Read directions aloud</td>
<td></td>
<td>• Color code materials</td>
</tr>
</tbody>
</table>
## Enrichment

**Strategies Used to Accommodate Based on Students Individual Needs:**

- Adaption of Material and Requirements
- Evaluate Vocabulary
- Elevated Text Complexity
- Additional Projects
- Independent Student Options
- Projects completed individual or with Partners
- Self Selection of Research
- Tiered/Multilevel Activities
- Learning Centers
- Individual Response Board
- Independent Book Studies
- Open-ended activities
- Community/Subject expert mentorships
Assessments

Suggested Formative/Summative Classroom Assessments

- Timelines, Maps, Charts, Graphic Organizers
- Teacher-created Unit Assessments, Chapter Assessments, Quizzes
- Teacher-created DBQs, Essays, Short Answer
- Accountable Talk, Debate, Oral Report, Role Playing, Think Pair, and Share
- Projects, Portfolio, Presentations, Prezi, Gallery Walks
- Homework
- Concept Mapping
- Primary and Secondary Source analysis
- Photo, Video, Political Cartoon, Radio, Song Analysis
- Create an Original Song, Film, or Poem
- Glogster to make Electronic Posters
- Tumblr to create a Blog
# Interdisciplinary Connections

## English Language Arts
- Journal writing (NJSLSA.W2)
- Close reading of industry-related content (NJSLSA.R1)
- Create a brochure for a specific industry (NJSLSA.W2)
- Keep a running word wall of industry vocabulary (NJSLSA.R1)

## Social Studies
- Research the history of a given industry/profession (6.1.12)
- Research prominent historical individuals in a given industry/profession (6.1.12)
- Use historical references to solve problems (6.3.12)

## World Language
- Translate industry-content (7.1.ILA)
- Create a translated index of industry vocabulary (7.1.ILA)
- Generate a translated list of words and phrases related to workplace safety (7.1.ILA)

## Math
- Research industry salaries for a geographic area and juxtapose against local cost of living (N.Q.A.2)
- Track and track various data, such as industry’s impact on the GDP, career opportunities or among of individuals currently occupying careers (N.Q.A.2)

## Fine & Performing Arts
- Create a poster recruiting young people to focus their studies on a specific career or industry (1.4.12)
- Design a flag or logo to represent a given career field (1.4.12)

## Science
- Research the environmental impact of a given career or industry (HS-ETS1-4)
- Research latest developments in industry technology (9.2.12)
- Investigate applicable-careers in STEM fields (9.2.12)
New Jersey Student Learning Standards

9.1 – Personal Financial Literacy

9.1.12.A.1 Differentiate among the types of taxes and employee benefits.

9.1.12.A.2 Differentiate between taxable and nontaxable income.

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.5 Analyze how the economic, social, and political conditions of a time period can affect the labor market.

9.1.12.A.6 Summarize the financial risks and benefits of entrepreneurship as a career choice.

9.1.12.A.7 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.

9.1.12.A.10 Demonstrate how exemptions and deductions can reduce taxable income.

9.1.12.A.11 Explain the relationship between government programs and services and taxation.

9.1.12.A.12 Explain how compulsory government programs (e.g., Social Security, Medicare) provide insurance against some loss of income and benefits to eligible recipients.

9.1.12.A.13 Analyze the impact of the collective bargaining process on benefits, income, and fair labor practice.

9.1.12.B.7 Explain the meaning of income tax, describe how it is calculated, and analyze its impact on one’s personal budget.

9.1.12.C.7 Analyze the rights and responsibilities of buyers and sellers under consumer protection laws.
9.1.12.D.14 Evaluate how taxes affect the rate of return on savings and investments.

9.1.12.F.5 Compare and contrast the role of philanthropy, volunteer service, and charities in community development and quality of life in a variety of cultures.

9.1.12.F.6 Explain the concept and forms of taxation and justify the use of taxation to fund public activities and initiatives.

9.2 – Career Awareness, Exploration, and Preparation

9.2.12.C.1 Review career goals and determine steps necessary for attainment.

9.2.12.C.2 Modify Personalized Student Learning Plans to support declared career goals.

9.2.12.C.3 Identify transferable career skills and design alternate career plans.

9.2.12.C.4 Analyze how economic conditions and societal changes influence employment trends and future education.

9.2.12.C.5 Research career opportunities in the United States and abroad that require knowledge of world languages and diverse cultures.

9.2.12.C.6 Investigate entrepreneurship opportunities as options for career planning and identify the knowledge, skills, abilities, and resources required for owning and managing a business.

9.2.12.C.7 Examine the professional, legal, and ethical responsibilities for both employers and employees in the global workplace.

9.2.12.C.8 Assess the impact of litigation and court decisions on employment laws and practices.

9.2.12.C.9 Analyze the correlation between personal and financial behavior and employability.
Common Career Technical Core (CCTC)

BUSINESS MANAGEMENT AND ADMINISTRATION CAREER CLUSTER

GENERAL MANAGEMENT (BM-MGT)
BM-MGT.5 Plan, monitor, manage and maintain the use of financial resources to ensure a business’s financial wellbeing.
BM-MGT.8 Create strategic plans used to manage business growth, profit and goals.

BUSINESS MANAGEMENT AND ADMINISTRATION (BM)
BM.1 Utilize mathematical concepts, skills and problem solving to obtain necessary information for decision-making in business.
BM.3 Explore, develop and apply strategies for ensuring a successful business career.

HUMAN RESOURCES MANAGEMENT (BM-HR)
BM-HR.7,
New Jersey Student Learning Standards

Mathematics

9-12.A.REI.1: Explain each step in solving a simple equation as following from the equality of numbers asserted at the previous step, starting from the assumption that the original equation has a solution. Construct a viable argument to justify a solution method.

9-12.A.SSE.1: Interpret expressions that represent a quantity in terms of its context.

9-12.F.1F.4: For a function that models a relationship between two quantities, interpret key features of the graphs and tables in terms of the quantities, and sketch graphs showing key features given a verbal description of the relationship. Key features include: intercepts, intervals where the function is increasing, decreasing, positive, or negative; relative maximums and minimums; symmetries; end behavior; and periodicity.

9-12.F.IF.5: Relate the domain of a function to its graph and, where applicable, to the quantitative relationship it describes. For example, if the function h(n) gives the number of person-hours it takes to assemble n engines in a factory, then the positive integers would be an appropriate domain for the function.

9-12.F.LE.1b: Recognize situations in which one quantity changes at a constant rate per unit interval relative to another.

9-12.F.IF.6: Calculate and interpret the average rate of change of a function (presented symbolically or as a table) over a specified interval. Estimate the rate of change from a graph.
Course: Personal Finance
Unit: I
Grade Level: 9-12

**Unit Overview:** In this unit students will explore their career goals and earning potential through an examination of their interests and goals.


**Common Career Technical Core (CCTC):** BM-MGT.5, BM-MGT.8, BM.1, BM-HR.7, BM.3

<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>
</tr>
</thead>
<tbody>
<tr>
<td>Establish financial SMART Goals.</td>
<td>What are SMART goals and why are they important?</td>
<td>• Evaluate a goal for SMART attributes&lt;br&gt;• Create SMART financial goals for themselves and others based on needs, wants and values</td>
<td><strong>SMART Goals:</strong> Students will create Wordles using their SMART GOAL&lt;br&gt;<strong>Journal</strong> What are your college and career goals? Is money a factor?</td>
<td>Applying SMART Goals to Personal Finance <a href="http://www.thesimpledollar.com/applying-smart-goals-to-personal-finance/">link</a></td>
</tr>
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<tr>
<td>How can one increase their earning potential?</td>
<td>Research Students will research possible career options corresponding to their individual interests</td>
<td>With Your Students <a href="http://www.edutopia.org/blog/smart-goal-setting-with-students-maurice-elias">http://www.edutopia.org/blog/smart-goal-setting-with-students-maurice-elias</a></td>
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<td></td>
<td><strong>Journal:</strong> What do you need financially to be happy? <strong>Budget:</strong> Create mock budget for</td>
<td>What's Behind Your Financial Decisions? <a href="https://www.smartaboutmoney.org/Tools/LifeValues-Quiz">https://www.smartaboutmoney.org/Tools/LifeValues-Quiz</a></td>
<td>Goals Values and</td>
</tr>
<tr>
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<tr>
<td></td>
<td>What is the role of education in earning potential?</td>
<td></td>
<td></td>
<td>W!se Financial Literacy Certification Exam [link]</td>
</tr>
<tr>
<td>Explore Career opportunities and earnings potential</td>
<td>How are careers chosen?</td>
<td>Identify all parts of a pay stub • Calculate percentages of money taken and convert to dollar amounts • Accurately complete a job application • Evaluate accuracy and relevancy of deductions • Explain how compensation is correlated with education</td>
<td>Job Search Search the newspaperman online for a job that you are qualified for as well as your dream job. Are these opportunities available to you?</td>
<td>We Are Teachers Financial Literacy [link]</td>
</tr>
<tr>
<td></td>
<td>Am I being compensated fairly?</td>
<td></td>
<td></td>
<td>W!se Financial Literacy Certification Exam [link]</td>
</tr>
<tr>
<td></td>
<td>How is compensation determined?</td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Student Learning Objectives (SLOs)</td>
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</tbody>
</table>
| Identify the financial risk and potential reward of being an entrepreneur | Why is risk involved in entrepreneurial endeavors? | • Develop strategies that promote personal and financial responsibility related to income and careers  
• Understand the risk of business ownership  
• Discuss the possible benefits to entrepreneurship (i.e. Bill Gates, Steve Jobs etc.) |  | http://www.wise-ny.org/programs.htm#1 |
Research and present a business presentation on a popular entrepreneur | **National Endowment for Financial Education**  
http://www.nefe.org/ |
| Why is it important to develop skills and strategies that promote understanding the relationship between income and careers? | **Journal:**  
Write this quote in your own words: “It is not about resources, it is about resourcefulness.” –Anthony Robbins |  | **How These Entrepreneurs Found a Catchy Way to Teach Students Financial Literacy**  
https://www.entrepreneur.com/article/239691 |
| **W!se Financial Literacy Certification Exam**  
http://www.wise-ny.org/programs.htm#1 | What does this quote mean to you? |  |  |
# Unit 1 Vocabulary

<table>
<thead>
<tr>
<th>SMART GOALS</th>
<th>Medicare</th>
</tr>
</thead>
<tbody>
<tr>
<td>Career Exploration</td>
<td>Social Security</td>
</tr>
<tr>
<td>Employment Process</td>
<td>W2 Form</td>
</tr>
<tr>
<td>The Economy and Labor Market</td>
<td>W4 Form</td>
</tr>
<tr>
<td>Taxes</td>
<td>Employee Benefits</td>
</tr>
<tr>
<td>IRS Audit</td>
<td>Taxable vs. Nontaxable Income</td>
</tr>
<tr>
<td>Income Tax</td>
<td>Deductions</td>
</tr>
<tr>
<td>Mandatory vs. Non-Mandatory deductions</td>
<td>Tax Preparations</td>
</tr>
<tr>
<td></td>
<td>Entrepreneurship</td>
</tr>
<tr>
<td></td>
<td>Financial Risk</td>
</tr>
</tbody>
</table>

## Certification Exam

Working In Support of Education (“W!SE”) Financial Literacy Certification:
### Suggested Unit Projects

**Choose At Least One**

<table>
<thead>
<tr>
<th>Activity</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Visit a local tax preparer and write a one-page editorial on the</td>
<td>Write a 3-page essay articulating your career and financial goals for the</td>
</tr>
<tr>
<td>income tax process. Do you think it is fair?</td>
<td>future.</td>
</tr>
</tbody>
</table>

### Suggested Structured Learning Experiences

<table>
<thead>
<tr>
<th>Location</th>
<th>Contact Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>NY Stock Exchange</td>
<td>11 Wall St, New York, NY 10005</td>
</tr>
<tr>
<td></td>
<td>1 (212) 896-2830</td>
</tr>
<tr>
<td>TD Bank</td>
<td>330 21st Ave, Paterson, NJ 07501</td>
</tr>
<tr>
<td></td>
<td>(973) 742-7035</td>
</tr>
</tbody>
</table>