Unit Two
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>
</tr>
</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>
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<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>Example applied within: 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>
</tr>
</thead>
<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>Example applied within: The nature of the course addresses students’ personal financial well-being, and provides tools to take control of best practices.</td>
</tr>
</tbody>
</table>

<table>
<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>Example applied within: 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>Proficiency</th>
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</table>
| 6- Reaching | Specialized or technical language reflective of the content areas at grade level  
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 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>
<th>Sensory Supports*</th>
<th>Graphic Supports*</th>
<th>Interactive Supports*</th>
<th>Verbal and Textual Supports</th>
</tr>
</thead>
<tbody>
<tr>
<td>Welcoming and stress-free</td>
<td>- Real-life objects (realia) or concrete objects</td>
<td>- Graphs</td>
<td>- In a whole group</td>
<td>- Labeling</td>
</tr>
<tr>
<td>Respectful of linguistic and cultural diversity</td>
<td>- Physical models</td>
<td>- Charts</td>
<td>- In a small group</td>
<td>- Students’ native language</td>
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<tr>
<td>Honors students’ background knowledge</td>
<td>- Manipulatives</td>
<td>- Timelines</td>
<td>- With a partner such as Turn-and-Talk</td>
<td>- Modeling</td>
</tr>
<tr>
<td>Sets clear and high expectations</td>
<td>- Pictures &amp; photographs</td>
<td>- Number lines</td>
<td>- In pairs as a group (first, two pairs work independently, then they form a group of four)</td>
<td>- Repetitions</td>
</tr>
<tr>
<td>Includes routines and norms</td>
<td>- Visual representations or models such as diagrams or drawings</td>
<td>- Graphic organizers</td>
<td>- In triads</td>
<td>- Paraphrasing</td>
</tr>
<tr>
<td>Is thinking-focused vs. answer-seeking</td>
<td>- Videos &amp; films</td>
<td>- Graphing paper</td>
<td>- Cooperative learning structures such as Think-Pair-Share</td>
<td>- Summarizing</td>
</tr>
<tr>
<td>Offers multiple modalities to engage in content learning and to demonstrate understanding</td>
<td>- Newspapers or magazines</td>
<td></td>
<td>- Interactive websites or software</td>
<td>- Guiding questions</td>
</tr>
<tr>
<td>Includes explicit instruction of specific language targets</td>
<td>- Gestures</td>
<td></td>
<td>- With a mentor or coach</td>
<td>- Clarifying questions</td>
</tr>
<tr>
<td>Provides participation techniques to include all learners</td>
<td>- Physical movements</td>
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<td></td>
<td>- Probing questions</td>
</tr>
<tr>
<td></td>
<td>- Music &amp; songs</td>
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<td></td>
<td>- Leveled questions such as What? When? Where? How? Why?</td>
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</tbody>
</table>

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?

**CONTENT INTEGRATION**
Teachers use examples and content from a variety of cultures & groups.

- 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.

**KNOWLEDGE CONSTRUCTION**
Teachers help students understand how knowledge is created and influenced by cultural assumptions, perspectives & biases.

- 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.

**PREJUDICE REDUCTION**
Teachers implement lessons and activities to assert positive images of ethnic groups & improve intergroup relations.

- 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.

**EQUITABLE PEDAGOGY**
Teachers modify techniques and methods to facilitate the academic achievement of students from diverse backgrounds.

- 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 student to reflect on their learning and provide feedback.

**EMPOWERING SCHOOL CULTURE**
Using the other four dimensions to create a safe and healthy educational environment for all.

- 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.

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></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>

### Recall
- Teacher-made checklist
- Use visual graphic organizers
- Reference resources to promote independence
- Visual and verbal reminders
- Graphic organizers

### 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
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/Subj ect 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

9.1.12.A.8 Analyze different forms of currency and how currency is used to exchange goods and services.

9.1.12.A.9 Analyze how personal and cultural values impact spending and other financial decisions.

9.1.12.B.1 Prioritize financial decisions by systematically considering alternatives and possible consequences.

9.1.12.B.3 Construct a plan to accumulate emergency “rainy day” funds.

9.1.12.B.4 Analyze how income and spending plans are affected by age, needs, and resources.

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

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.).

9.1.12.C.1 Compare and contrast the financial benefits of different products and services offered by a variety of financial institutions.

9.1.12.E.1 Evaluate the appropriateness of different types of monetary transactions (e.g., electronic transfer, check, certified check, money order, gift card, barter) for various situations.

9.1.12.E.7 Apply specific consumer protection laws to the issues they address.

9.1.12.E.8 Relate consumer fraud, including online scams and theft of employee time and goods, to laws that protect consumers.

9.1.12.E.10 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.
Common Career Technical Core (CCTC)

BUSINESS MANAGEMENT AND ADMINISTRATION CAREER CLUSTER®

BUSINESS MANAGEMENT AND ADMINISTRATION (BM)
BM.1 Utilize mathematical concepts, skills and problem solving to obtain necessary information for decision-making in business.

BUSINESS INFORMATION MANAGEMENT (BM-BIM)
BM-BIM.2 Plan, monitor, manage and maintain the use of financial resources to ensure a business’s financial wellbeing.

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.1 Describe and follow laws and regulations affecting business operations and transactions.
New Jersey Student Learning Standards

Mathematics

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.LE.1c Recognize situations in which a quantity grows or decays by a constant percent rate per unit interval relative to another.

9-12.A.CED.1 Create equations and inequalities in one variable and use them to solve problems. Include equations arising from linear and quadratic functions, and simple rational and exponential functions.

9-12.A.CED.2 Create equations in two or more variables to represent relationships between quantities; graph equations on coordinate axes with labels and scales.

9-12.A.REI.1 Explain each step in solving simple equations 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.
**Course:** Personal Finance  
**Unit:** II  
**Grade Level:** 9-12

**Unit Overview:** In this unit students explore the spending of personal capital as well as the services offered by a variety of financial institutions.


**Common Career Technical Core (CCTC):** BM.1, BM-BIM.2, BM-MGT.5, BM-MGT.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>
</tr>
</thead>
<tbody>
<tr>
<td>Identify Financial Services</td>
<td></td>
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</tbody>
</table>
  **CCTC:** 9.3.12.BM.1 | What are essential financial services?  
What are the available banking services and how do I build a positive relationship with a financial institution?  
How does one prepare a budget? | • Create a personal spending plan;  
• Prioritize goals based on importance and within a time frame  
• Justify their financial decisions  
**Website:** Create a website for teens illustrating the various financial services offered by banks. | Financial Services [http://www.hsfpp.org/](http://www.hsfpp.org/)  
Financial Literacy for High School Students [https://www.incharge.org/financial-literacy/resources-for-teachers/high-school/](https://www.incharge.org/financial-literacy/resources-for-teachers/high-school/)  
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<tbody>
<tr>
<td>Compare and Contrast banks and credit unions</td>
<td>What banks do banks and credit unions offer? How do banks protect assets? How do banks and credit unions apply interest rates to accounts?</td>
<td>• Apply a cost-benefit analysis to justify their choices • Differentiate between the services offered by a bank and a credit union • Open and balance accounts • Complete loan applications</td>
<td><strong>Venn Diagram:</strong> Compare and contrast credit unions and banks as a class. Which account would best suit your needs? <strong>Saving vs. Banking Activity:</strong> <a href="http://www.oklahomamoneymatters.org/K-12/documents/Savings_Banking_Activity.pdf">http://www.oklahomamoneymatters.org/K-12/documents/Savings_Banking_Activity.pdf</a></td>
<td><a href="http://ny.org/programs.htm#1">ny.org/programs.htm#1</a></td>
</tr>
</tbody>
</table>


**CCTC:** 9.3.12.BM-MGT.5


**Wise Financial Literacy Certification Exam** [http://www.wise-ny.org/programs.htm#1](http://www.wise-ny.org/programs.htm#1)
<table>
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<tr>
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<tbody>
<tr>
<td>Examine how to open and maintaining a checking account</td>
<td>How does one open and maintain a bank account?</td>
<td>• Develop money management strategies</td>
<td>Check Writing: Using mock documents practice writing checks and balancing accounts.</td>
<td></td>
</tr>
<tr>
<td><em>CCTC: 9.3.12.BM-BIM.2</em></td>
<td>What are the benefits of having a checking account and how do I use a checking account responsibly?</td>
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<td></td>
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<td>• Develop strategies to plan, save, and invest</td>
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<td></td>
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<td>• Balance a checking account</td>
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<td></td>
<td><strong>Resources</strong></td>
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<tr>
<td></td>
<td></td>
<td></td>
<td><strong>TD Bank Balancing a Checkbook</strong></td>
<td></td>
</tr>
<tr>
<td>Appraise how values impact financial decisions and budgeting</td>
<td>How does culture impact budgeting?</td>
<td>• Develop a personal budget</td>
<td><strong>TD Bank Checking and ATMs</strong></td>
<td></td>
</tr>
<tr>
<td><em>CCTC: 9.3.12.BM.1</em></td>
<td>What is the role of ethics in financial decision-making?</td>
<td>• Budgeting Create a household budget based on an assigned career, level of education and family size.</td>
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<tr>
<td></td>
<td></td>
<td><strong>Journal:</strong> How do your values and beliefs influence what you budget for?</td>
<td><strong><a href="http://www.practicalmoneykills.com/personalfinance/savingspending/budgeting/">http://www.practicalmoneykills.com/personalfinance/savingspending/budgeting/</a></strong></td>
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<tr>
<td></td>
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<td></td>
<td><strong>US News and World Report 11 Expenses Destroying Your Budget</strong></td>
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<td><a href="http://money.usnews.com/money/personal-finance/slideshows/11-expenses-destroying-your-budget">http://money.usnews.com/money/personal-finance/slideshows/11-expenses-destroying-your-budget</a></td>
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**Certification Exam**

Working In Support of Education ("W!SE") Financial Literacy Certification:
# Unit 2 Vocabulary

<table>
<thead>
<tr>
<th>Bank</th>
<th>FDIC</th>
</tr>
</thead>
<tbody>
<tr>
<td>Credit Union</td>
<td>Spending plan</td>
</tr>
<tr>
<td>Critical Consumer</td>
<td>fixed income</td>
</tr>
<tr>
<td>Check register</td>
<td>flexible income,</td>
</tr>
<tr>
<td>expenditure</td>
<td>gross income</td>
</tr>
<tr>
<td></td>
<td>net income</td>
</tr>
<tr>
<td></td>
<td>fixed expenses</td>
</tr>
<tr>
<td></td>
<td>flexible expenses,</td>
</tr>
</tbody>
</table>

# Suggested Unit Projects

*Choose At Least One*

- Create a budget based on your after school job or potential after school job. Write down all your expenditures and attempt to live within your means for one week.

- Checkbook Project: [http://www.maththings.net/Linked%20Documents/Finance%20FTP/PDF/Intro%20to%20Checkbook%20Project.pdf](http://www.maththings.net/Linked%20Documents/Finance%20FTP/PDF/Intro%20to%20Checkbook%20Project.pdf)
# Suggested Structured Learning Experiences

<table>
<thead>
<tr>
<th>North Jersey Federal Credit Union</th>
</tr>
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<tbody>
<tr>
<td>Main Office: 711 Union Blvd.</td>
</tr>
<tr>
<td>Totowa, New Jersey 07512</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Federal Reserve Bank of New York</th>
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</thead>
<tbody>
<tr>
<td>33 Liberty Street</td>
</tr>
<tr>
<td>New York, NY 10045</td>
</tr>
</tbody>
</table>

Visiting
All visits to and tours of the Museum at the New York Fed must be [scheduled online](#).