Department of College and Career Readiness

Personal Finance Curriculum

2.5 Credits

Unit Four
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>
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<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.

## 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 applied within:** Once aware of sound financial practices, students will be able to contribute to the greater good.

## CRP3. Attend to personal health and financial well-being.
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.

**Example applied within:** The nature of the course addresses students’ personal financial well-being, and provides tools to take control of best practices.

## 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 applied within:** Once aware of sound financial practices, students will connect personal financial literacy to larger, societal economic forces.
**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

## Environment
- 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

## Sensory Supports*
- 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

## Graphic Supports*
- Graphs
- Charts
- Timelines
- Number lines
- Graphic organizers
- Graphing paper

## Interactive Supports*
- 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

## Verbal and Textual Supports
- Labeling
- Students’ native language
- Modeling
- Repetitions
- Paraphrasing
- Summarizing
- Guiding questions
- Clarifying questions
- Probing questions
- Leveled questions such as What? Where? How? Why?
- Questioning prompts & cues
- Word Banks
- Sentence starters
- Sentence frames
- Discussion frames
- Talk moves, including Wait Time

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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

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<th>Relationships:</th>
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<tr>
<td>Learn about your students’ individual cultures.</td>
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<td>Adapt your teaching to the way your students learn.</td>
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<tr>
<td>Develop a connection with challenging students.</td>
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<tr>
<td>Communicate and work with parents/guardians on a regular basis (email distribution, newsletter, phone calls, notes, meetings, etc.).</td>
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<th>Curriculum:</th>
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<tr>
<td>Incorporate student-centered stories, vocabulary and examples.</td>
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<tr>
<td>Incorporate relatable aspects of students’ lives.</td>
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<tr>
<td>Create lessons that connect the content to your students’ culture and daily lives.</td>
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<td>Incorporate instructional materials that relate to a variety of cultures.</td>
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<th>Instructional Delivery:</th>
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<td>Establish an interactive dialogue to engage all students.</td>
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<td>Continuously interact with students and provide frequent feedback.</td>
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<tr>
<td>Use frequent questioning as a means to keep students involved.</td>
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<tr>
<td>Intentionally address visual, tactile, and auditory learners.</td>
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<tr>
<td>Present relatable real world problems.</td>
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# Differentiated Instruction

## Strategies to Accommodate Students Based on Individual Needs

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<tr>
<th>Time/General</th>
<th>Processing</th>
<th>Comprehension</th>
<th>Recall</th>
</tr>
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<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>
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<td>Adjust length of assignment</td>
<td>Have students verbalize steps</td>
<td>Short manageable tasks</td>
<td>Use visual graphic organizers</td>
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<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>
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<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>
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<tr>
<td>Provide lecture notes/outline</td>
<td>Provide a warning for transitions</td>
<td>Small group instruction</td>
<td>Graphic organizers</td>
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<tr>
<td></td>
<td>Reading partners</td>
<td>Emphasize multi-sensory learning</td>
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<tr>
<th>Assistive Technology</th>
<th>Tests/Quizzes/Grading</th>
<th>Behavior/Attention</th>
<th>Organization</th>
</tr>
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<tbody>
<tr>
<td>Computer/whiteboard</td>
<td>Extended time</td>
<td>Consistent daily structured routine</td>
<td>Individual daily planner</td>
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<tr>
<td>Tape recorder</td>
<td>Study guides</td>
<td>Simple and clear classroom rules</td>
<td>Display a written agenda</td>
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<td>Spell-checker</td>
<td>Shortened tests</td>
<td>Frequent feedback</td>
<td>Note-taking assistance</td>
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<td>Audio-taped books</td>
<td>Read directions aloud</td>
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<td>Color code materials</td>
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**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

9.1.8.C.1 Compare and contrast credit cards and debit cards and the advantages and disadvantages of using each.

9.1.8.C.3 Compare and contrast debt and credit management strategies.

9.1.8.C.4 Demonstrate an understanding of the terminology associated with different types of credit (e.g., credit cards, installment loans, mortgages) and compare the interest rates associated with each.

9.1.8.C.5 Calculate the cost of borrowing various amounts of money using different types of credit (e.g., credit cards, installment loans, mortgages).

9.1.8.C.6 Determine ways to leverage debt beneficially.

9.1.8.C.7 Determine potential consequences of using “easy access” credit (e.g., using a line of credit vs. obtaining a loan for a specific purpose).

9.1.8.C.8 Explain the purpose of a credit score and credit record, and summarize borrowers’ credit report rights.

9.1.8.C.9 Summarize the causes and consequences of personal bankruptcy.

9.1.8.C.10 Determine when there is a need to seek credit counseling and appropriate times to utilize it.

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

9.1.12.C.6 Explain how predictive modeling determines “credit scores.”

9.1.12.C.8 Identify the types and characteristics of predatory lending practices (e.g., payday loans, car title loans, high-risk mortgages).
9.2 – Career Awareness, Exploration, and Preparation

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

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.

Common Career Technical Core (CCTC)

BUSINESS MANAGEMENT AND ADMINISTRATION (BM)

BM.1 Utilize mathematical concepts, skills and problem solving to obtain necessary information for decision-making in business.

BM.2 Describe laws, rules and regulations as they apply to effective business operations.

BM.3 Explore, develop and apply strategies for ensuring a successful business career.

BM.4 Identify, demonstrate and implement solutions in managing effective business customer relationships.

BM.5 Implement systems, strategies and techniques used to manage information in a business.

BM.6 Implement, monitor and evaluate business processes to ensure efficiency and quality results.
New Jersey Student Learning Standards

Mathematics

Summarize, represent, and interpret data on a single count or measurement variable:

- MATH.CONTENT.HSS.ID.A.1 Represent data with plots on the real number line (dot plots, histograms, and box plots).
- MATH.CONTENT.HSS.ID.A.2 Use statistics appropriate to the shape of the data distribution to compare center (median, mean) and spread (interquartile range, standard deviation) of two or more different data sets.
- MATH.CONTENT.HSS.ID.A.4 Use the mean and standard deviation of a data set to fit it to a normal distribution and to estimate population percentages. Recognize that there are data sets for which such a procedure is not appropriate. Use calculators, spreadsheets, and tables to estimate areas under the normal curve.

Summarize, represent, and interpret data on two categorical and quantitative variables:

- MATH.CONTENT.HSS.ID.B.5 Summarize categorical data for two categories in two-way frequency tables. Interpret relative frequencies in the context of the data (including joint, marginal, and conditional relative frequencies). Recognize possible associations and trends in the data
<table>
<thead>
<tr>
<th>Course:</th>
<th>Personal Finance</th>
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<tbody>
<tr>
<td>Unit:</td>
<td>IV</td>
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<tr>
<td>Grade Level:</td>
<td>9-12</td>
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</table>

**Unit Overview:** In this unit students will be introduced to the concept of credit and examine sound borrowing practices and purpose of protecting one’s assets.


**Common Career Technical Core (CCTC):** BM.1, BM.2, BM.3, BM.4, BM.5, BM.6

<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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</thead>
<tbody>
<tr>
<td>Define credit</td>
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<tr>
<td><strong>NJSLS:</strong> 9.1.8.C.1, 9.1.8.C.4, 9.1.8.C.5, 9.2.12.C.4, MATH.CONTENT.HSS.ID.A.2</td>
<td>What is credit?</td>
<td>Develop strategies that promote personal and financial responsibility related to income and careers</td>
<td><strong>Research and Journal:</strong> In groups of 2 search for credit card applications. Do you think it financially healthy to have more than 2 credit cards?</td>
<td><strong>TD Bank Understanding Credit</strong> <a href="http://www.tdbank.com/wowzone/lessons/Gr9-12Lesson5.pdf">http://www.tdbank.com/wowzone/lessons/Gr9-12Lesson5.pdf</a></td>
</tr>
<tr>
<td><strong>CCTC:</strong> BM.1, BM.2</td>
<td>Why is an understanding of credit important for one’s financial future?</td>
<td>Develop money management strategies</td>
<td><strong>Presentation:</strong> Create a PowerPoint presentation outlining the origins of credit and its used in the United States.</td>
<td><strong>What is Credit:</strong> <a href="http://www.experian.com/blogs/ask-experian/credit-education/faqs/what-is-credit/">http://www.experian.com/blogs/ask-experian/credit-education/faqs/what-is-credit/</a></td>
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<tr>
<td></td>
<td>What is a credit score and how is it measured?</td>
<td>Develop credit and debt management strategies</td>
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<td><strong>W!se Financial Literacy Certification Exam</strong></td>
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| Identify the process of applying for and obtaining credit | What are the requirements for obtaining credit? | • Develop strategies to plan, save, and invest  
• Calculate interest rates on credit accounts | Lecture/Direct Instruction  
As a class present the steps to applying for and obtaining credit.  
Mock Credit Application and Discussion  
Students will begin to use mock documents to learn the nuances of applying for credit. As high school students would you qualify for credit? | http://www.wise-ny.org/programs.htm#1 |
| NJSLs: 9.1.8.C.5, 9.1.12.C.8, MATH.CONTENT.HSS.ID.B.5  
CCTC: BM.3, BM.5 | Appraise the importance of having a good credit score | • Discuss the importance of establishing good | Good Credit Game  
http://www.goodcreditga | Practical Money Skills Credit Score  
http://www.practicalmo |
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<tr>
<td><strong>NJSLS</strong>: 9.1.8.C.3, 9.1.8.C.8, MATH.CONTENT.HSS.ID.A.1</td>
<td>What is a credit score? What agencies determine credit score? What are the class and status implications of a credit score?</td>
<td>credit and how one is able to achieve a good credit rating - Understand the financial consequences of bad credit - Discuss the steps that should be taken to ensure credit is in good standing</td>
<td><a href="http://me.com/#!Credit-lesson-plans-to-teach-a-credit-class/c7zn/DFF5791A-B493-4052-9896-9C3A2C3BCED2">me.com/#!Credit-lesson-plans-to-teach-a-credit-class/c7zn/DFF5791A-B493-4052-9896-9C3A2C3BCED2</a></td>
<td>neyskills.com/personal finance/creditdebt/history/scores.php</td>
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<td>W!se Financial Literacy Certification Exam <a href="http://www.wise-ny.org/programs.htm#1">http://www.wise-ny.org/programs.htm#1</a></td>
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<td><strong>NJSLS</strong>: 9.1.8.C.5, 9.1.8.C.6, 9.1.8.C.8, 9.1.12.C.8, 9.2.12.C.8, MATH.CONTENT.HSS.ID.A.4</td>
<td>Examine factors that both positively and negatively influence a credit score</td>
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<td><strong>CCTC</strong>: BM.3</td>
<td>How will developing effective spending habits affect my financial future?</td>
<td>• Understand how credit is scored • Debate and discuss the ethical implications of a credit scoring system • Discuss and examine the impact of credit scores</td>
<td>My Credit Report Lesson Plan <a href="http://www.dpi.state.nc.us/docs/pfi/educators/resources/secondary/supplement/credit.v2.pdf">http://www.dpi.state.nc.us/docs/pfi/educators/resources/secondary/supplement/credit.v2.pdf</a></td>
<td>Practical Money Skills Keeping Score <a href="https://www.practicalmoneyskills.com/foreducators/lesson_plans/lev9-12/TG_Lesson6.pdf">https://www.practicalmoneyskills.com/foreducators/lesson_plans/lev9-12/TG_Lesson6.pdf</a></td>
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<td>Knowing the Score <a href="https://njaes.rutgers.edu/money/pdfs/DoE-Lesson-Plan-3-Credit-and-Debt-.pdf">https://njaes.rutgers.edu/money/pdfs/DoE-Lesson-Plan-3-Credit-and-Debt-.pdf</a></td>
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<td><a href="http://www.wise-ny.org/programs.htm#1">http://www.wise-ny.org/programs.htm#1</a></td>
</tr>
</tbody>
</table>

**Certification Exam**

Working In Support of Education (“W!SE”) Financial Literacy Certification:
Unit 4 Vocabulary

<table>
<thead>
<tr>
<th>Credit score</th>
<th>Interest</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loan</td>
<td>Credit</td>
</tr>
<tr>
<td>Credit</td>
<td>card</td>
</tr>
<tr>
<td>Insurance</td>
<td>FAFSA</td>
</tr>
<tr>
<td></td>
<td>Auto Insurance</td>
</tr>
<tr>
<td></td>
<td>Renters Insurance</td>
</tr>
<tr>
<td></td>
<td>Liability Insurance</td>
</tr>
<tr>
<td></td>
<td>Home Owners Insurance</td>
</tr>
</tbody>
</table>

Suggested Unit Projects

Choose At Least One

Complete a mock FAFSA form with your family in preparation for college applications.

Create a brochure for young people on how to raise their credit score and be financially healthy.

Suggested Structured Learning Experiences

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