Department of College and Career Readiness

Banking and Finance Curriculum

5.0 Credits

Unit One
Banking and Finance

Course Description

Banking and Finance is the first course in the sequence of three for the BTMF Banking, Finance and Accounting Pathway. Throughout this course students will be introduced to a general overview of the Banking and Finance industry along with applicable career paths within the field. Students will go through a personal and business finance segment to explore financial concepts and decision making strategies. During the final segment students will be exposed to some introductory accounting theory to prepare them for the next level in the pathway. The majority of students will take this course during their Sophomore year upon deciding to enter the Banking and Finance pathway. Each activity contains a suggested time length, required materials, and daily behavioral objectives.
# Banking and Finance

## Pacing Guide

<table>
<thead>
<tr>
<th>Unit</th>
<th>Topic</th>
<th>Suggested Timing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unit 1</td>
<td>Basics of Banking Services and Personal Finance</td>
<td>Approx. 9 weeks</td>
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<tr>
<td>Unit 2</td>
<td>Banking Systems and Operations</td>
<td>Approx. 9 weeks</td>
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<tr>
<td>Unit 3</td>
<td>Careers in Banking and Finance</td>
<td>Approx. 9 weeks</td>
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<tr>
<td>Unit 4</td>
<td>Client Needs and Bank Marketing</td>
<td>Approx. 8 weeks</td>
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</tbody>
</table>
Educational Technology Standards

8.1.12.C.1, 8.1.12.D.1, 8.1.12.E.1, 8.1.12.F.1

- **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.

- **Digital Citizenship**
  - Demonstrate appropriate application of copyright, fair use and/or Creative Commons to an original work.

- **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.

- **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.
### 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>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>CRP2. Apply appropriate academic and technical skills.</th>
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</thead>
<tbody>
<tr>
<td>Career-ready individuals readily access and use the knowledge and skills acquired through experience and education to be more productive. They make connections between abstract concepts with real-world applications, and they make correct insights about when it is appropriate to apply the use of an academic skill in a workplace situation.</td>
</tr>
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<table>
<thead>
<tr>
<th>CRP3. Attend to personal health and financial well-being.</th>
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</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>
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</tbody>
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<tr>
<th>CRP4. Communicate clearly and effectively and with reason.</th>
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<tr>
<td>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.</td>
</tr>
</tbody>
</table>
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.

CRP6. Demonstrate creativity and innovation.
Career-ready individuals regularly think of ideas that solve problems in new and different ways, and they contribute those ideas in a useful and productive manner to improve their organization. They can consider unconventional ideas and suggestions as solutions to issues, tasks or problems, and they discern which ideas and suggestions will add greatest value. They seek new methods, practices, and ideas from a variety of sources and seek to apply those ideas to their own workplace. They take action on their ideas and understand how to bring innovation to an organization.

CRP7. Employ valid and reliable research strategies.
Career-ready individuals are discerning in accepting and using new information to make decisions, change practices or inform strategies. They use reliable research process to search for new information. They evaluate the validity of sources when considering the use and adoption of external information or practices in their workplace situation.

CRP8. Utilize critical thinking to make sense of problems and persevere in solving them.
Career-ready individuals readily recognize problems in the workplace, understand the nature of the problem, and devise effective plans to solve the problem. They are aware of problems when they occur and take action quickly to address the problem; they thoughtfully investigate the root cause of the problem prior to introducing solutions. They carefully consider the options to solve the problem. Once a solution is agreed upon, they follow through to ensure the problem is solved, whether through their own actions or the actions of others.

CRP9. Model integrity, ethical leadership and effective management.
Career-ready individuals consistently act in ways that align personal and community-held ideals and principles while employing strategies to positively influence others in the workplace. They have a clear understanding of integrity and act on this understanding in every decision. They use a variety of means to positively impact the directions and actions of a team or organization, and they apply insights into human behavior to change others’ action, attitudes and/or beliefs. They recognize the near-term and long-term effects that management’s actions and attitudes can have on productivity, morals and organizational culture.
CRP10. Plan education and career paths aligned to personal goals.
Career-ready individuals take personal ownership of their own education and career goals, and they regularly act on a plan to attain these goals. They understand their own career interests, preferences, goals, and requirements. They have perspective regarding the pathways available to them and the time, effort, experience and other requirements to pursue each, including a path of entrepreneurship. They recognize the value of each step in the education and experiential process, and they recognize that nearly all career paths require ongoing education and experience. They seek counselors, mentors, and other experts to assist in the planning and execution of career and personal goals.

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.

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.
# 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>
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<tr>
<th>Assistive Technology</th>
<th>Tests/Quizzes/Grading</th>
<th>Behavior/Attention</th>
<th>Organization</th>
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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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<tr>
<td>• Spell-checker</td>
<td>• Shortened tests</td>
<td>• Frequent feedback</td>
<td>• Note-taking assistance</td>
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<tr>
<td>• Audio-taped books</td>
<td>• Read directions aloud</td>
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<td>• Color code materials</td>
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</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
- Close reading of industry-related content
- Create a brochure for a specific industry
- Keep a running word wall of industry vocabulary

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

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

## Math
- Research industry salaries for a geographic area and juxtapose against local cost of living
- Go on a geometry scavenger hunt
- Track and track various data, such as industry’s impact on the GDP, career opportunities or among of individuals currently occupying careers

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

## Science
- Research the environmental impact of a given career or industry
- Research latest developments in industry technology
- Investigate applicable-careers in STEM fields
New Jersey Core Curriculum Content Standards

9.1 - Personal Financial Literacy

- 9.1.12.B.1 Prioritize financial decisions by systematically considering alternatives and possible consequences.
- 9.1.12.B.2 Compare strategies for saving and investing and the factors that influence how much should be saved or invested to meet financial goals.
- 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.5 Analyze how changes in taxes, inflation, and personal circumstances can affect a personal budget.
- 9.1.12.B.6 Design and utilize a simulated budget to monitor progress of financial plans.
- 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.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.).
- 9.1.12.B.10 Develop a plan that uses the services of various financial institutions to meet personal and family financial goals.
- 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.C.2 Compare and compute interest and compound interest and develop an amortization table using business tools.
- 9.1.12.C.3 Compute and assess the accumulating effect of interest paid over time when using a variety of sources of credit.
- 9.1.12.D.5 Justify the use of savings and investment options to meet targeted goals.
- 9.1.12.D.12 Compare and contrast the past and present role of government in the financial industry and in the regulation of financial markets.
• 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.2 Analyze and apply multiple sources of financial information when prioritizing financial decisions. 9.1.12.E.3 Determine how objective, accurate, and current financial information affects the prioritization of financial decisions.
• 9.1.12.E.5 Evaluate business practices and their impact on individuals, families, and societies.
• 9.1.12.F.1 Relate a country’s economic system of production and consumption to building personal wealth and achieving societal responsibilities. 9.1.12.F.2 Assess the impact of emerging global economic events on financial planning.

9.3– Career and Technical Education

Career Cluster: Finance

• 9.3.12.FN-ACT.2 Utilize accounting tools, strategies and systems to plan, monitor, manage and maintain the use of financial resources.
• 9.3.12.FN-ACT.3 Process, evaluate and disseminate financial information to assist business decision making.
• 9.3.12.FN-ACT.4 Utilize career-planning concepts, tools and strategies to explore, obtain and/or develop an accounting career.
• Plan, monitor and manage day-to-day insurance organization activities.

Pathway: Banking Services (FN-BNK)

• 9.3.12.FN-BNK.1 Describe and follow laws and regulations to manage business operations and transactions in the banking services industry.
• 9.3.12.FN-BNK.2 Create and maintain positive, ongoing relationships with banking customers.
• 9.3.12.FN-BNK.3 Manage the use of financial resources to enhance banking performance.
• 9.3.12.FN-BNK.4 Demonstrate the use of banking technology and equipment.
• 9.3.12.FN-BNK.5 Plan, monitor and manage the day-to-day activities within a banking organization to ensure secure operations.
• 9.3.12.FN-BNK.6 Utilize career-planning concepts, tools and strategies to explore, obtain and/or develop a career in banking services.
• 9.3.12.FN-BNK.7 Determine client needs and wants and respond through planned, personalized communication to guide purchase decisions and enhance future business opportunities in banking services.

Pathway: Business Finance (FN-BF)

• 9.3.12.FN-BF.1 Describe and follow laws and regulations to manage business operations and transactions in corporate finance.
• 9.3.12.FN-BF.2 Manage the use of financial resources to ensure business stability.
• 9.3.12.FN-BF.3 Utilize career-planning concepts, tools and strategies to explore, obtain and/or develop in a corporate finance career.
• 9.3.12.FN-BF.4 Employ risk-management strategies and techniques in corporate finance to minimize business loss.
Common Career Technical Core Standards (CCTC)

Career Pathway: Banking Services

- FN-BNK 1 Describe and follow laws and regulations to manage business operations and transactions in the banking services industry.
- FN-BNK 2 Create and maintain positive, ongoing relationships with banking customers.
- FN-BNK 3 Manage the use of financial resources to enhance banking performance.
- FN-BNK 4 Demonstrate the use of banking technology and equipment.
- FN-BNK 5 Plan, monitor and manage the day-to-day activities within a banking organization to ensure secure operations.
New Jersey Core Curriculum Content Standards

CCSS - English-Language Arts

Key Ideas and Details:

• CCSS.ELA-LITERACY.RL.11-12.1 Cite strong and thorough textual evidence to support analysis of what the text says explicitly as well as inferences drawn from the text, including determining where the text leaves matters uncertain.

Craft and Structure:

• CCSS.ELA-LITERACY.RL.11-12.5 Analyze how an author's choices concerning how to structure specific parts of a text (e.g., the choice of where to begin or end a story, the choice to provide a comedic or tragic resolution) contribute to its overall structure and meaning as well as its aesthetic impact.

Integration of Knowledge and Ideas:

• CCSS.ELA-LITERACY.W.11-12.1 Write arguments to support claims in an analysis of substantive topics or texts, using valid reasoning and relevant and sufficient evidence.

Research to Build and Present Knowledge:

• CCSS.ELA-LITERACY.W.11-12.7 Conduct short as well as more sustained research projects to answer a question (including a self-generated question) or solve a problem; narrow or broaden the inquiry when appropriate; synthesize multiple sources on the subject, demonstrating understanding of the subject under investigation.

Range of Writing:

• CCSS.ELA-LITERACY.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.
Common Core State Standards (CCSS)

CCSS - Mathematics

Create equations that describe numbers or relationships
- CCSS.MATH.CONTENT.HSA.CED.A.4 Rearrange formulas to highlight a quantity of interest, using the same reasoning as in solving equations. For example, rearrange Ohm's law V = IR to highlight resistance R.

Interpret functions that arise in applications in terms of the context
- CCSS.MATH.CONTENT.HSF.IF.B.4 For a function that models a relationship between two quantities, interpret key features of 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.*

Build a function that models a relationship between two quantities
- CCSS.MATH.CONTENT.HSF.BF.A.1 Write a function that describes a relationship between two quantities.*
- CCSS.MATH.CONTENT.HSF.BF.A.1.A Determine an explicit expression, a recursive process, or steps for calculation from a context.

Create equations that describe numbers or relationships
- A.CED.A.2. Create equations in two or more variables to represent relationships between quantities; Graph equations on coordinate axes with labels and scales.
- A.CED.A.3. Represent constraints by equations or inequalities, and by systems of equations and/or inequalities, and interpret solutions as viable or nonviable options in a modeling context. For example, represent inequalities describing nutritional and cost constraints on combinations of different foods.

Reason quantitatively and use units to solve problems.
- 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.

Reasoning with Equations and Inequalities
- A.REI.C.5. Prove that, given a system of two equations in two variables, replacing one equation by the sum of that equation and a multiple of the other produces a system with the same solutions
• A.REI.C.6. Solve systems of linear equations exactly and approximately (e.g., with graphs), focusing on pairs of linear equations in two variables.
• A.REI.D.12. Graph the solutions to a linear inequality in two variables as a half-plane (excluding the boundary in the case of a strict inequality), and graph the solution set to a system of linear inequalities in two variables as the intersection of the corresponding half-planes.
• A.REI.D.12. Graph the solutions to a linear inequality in two variables as a half-plane (excluding the boundary in the case of a strict inequality), and graph the solution set to a system of linear inequalities in two variables as the intersection of the corresponding half-planes.
**Course:** Banking and Finance  
**Unit I: Basics of Banking Services**  
**Grade Level:** 9-12

**Unit Overview:** This unit will introduce the basic banking concepts, such as types of financial institutions—banks, credit unions, and savings institutions, the different accounts they can open to help save money, use money to pay for day-to-day expenses, or even save for long-term goals. Finally, this topic will teach students how to use and manage their accounts once they’re opened and also the finer details of using an ATM with their new debit or ATM card. Simulations using real-world scenarios that allow students to apply course content in making decisions related to individual or business finances will also be used. Students will develop personal budgets, organize saving and checking accounts, comparative shop for important items, gain knowledge in credit and debt management and understand insurance and taxes in order to give them a foundation to develop financial independence.

**New Jersey Core Curriculum Content Standards (NJCCCS):**  

**Common Career Technical Core (CCTC):** FN-BNK 1 FN-BNK 2 FN-BNK 3 FN-BNK 4 FN-BNK 5

**Common Core State Standards (CCSS):**  
CCSS.MATH.CONTENT.HSA.CED.A.4  
CCSS.MATH.CONTENT.HSF.BF.A.1.A  
CCSS.ELA-LITERACY.RL.11-12.1  
CCSS.ELA-LITERACY.W.11-12.1  
CCSS.ELA-LITERACY.W.11-12.7  
CCSS.ELA-LITERACY.W.11-12.10

<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>
| Understand there are many types of financial institutions, including banks, credit unions and savings institutions.  
Why would a consumer use a bank and bank services? | • Identify different types of financial institutions and characteristics of them.  
• Describe various financial instructions. | Graphic Organizer  
Create a three column graphic organizer outlining the bank, credit unions and savings institutions.  
Blog Post  
Write an editorial | Hands on Banking Instructor Guides by Wells Fargo  
http://www.handsonbanking.org/en/instructional-resources.html  
Hands on Banking Instructor Guides by... |
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| **CCTC**: FN-BNK 1 FN-BNK 4 FN-BNK 5 | Why would a person choose to use and/or not to use a bank, credit union or other financial institution? Is it safe to keep money in a bank or credit union? | - Explain benefits of financial institutions.  
- Explain the nature of financial services companies (universal banks).  
- Discuss the role of credit unions | supporting one of the three financial institutions from a customer perspective.  
**Close Reading**  
Locate and read an article about a specific and relevant banking institution.  
**Simulation Activity**  
Complete the relevant Everfi interactive activities. | Wells Fargo  
http://www.handsonbanking.org/en/resources/Adults_1_Banking_Basics.pdf |
| **NJSLS**: CCSS.ELA-LITERACY.RL.11-12.1  
CCSS.ELA-LITERACY.W.11-12.1  
CCSS.ELA-LITERACY.W.11-12.7  
CCSS.ELA-LITERACY.W.11-12.10 | Identify banks as place that offers safe, secure, convenient services so money can be saved and used to build a better financial future. | - Describe compliance with relevant laws, regulations and procedures of the financial institutions.  
- Recognize and explain the | Editorial or Presentation  
Write an editorial describing the current security practices of banking services. | FDIC Money Smart  
History  
http://www.history.com/topics/bank-of-the-united-states  
EVERFI Financial Literacy Module 2  
https://platform.everfi.net/teacher/helpcenter/17 |
| **NJCCCS**: 9.1.12.D.10 | Identify banks as place that offers safe, secure, convenient services so money can be saved and used to build a better financial future. | | | The Federal Reserve  
https://www.federalreserve.gov/sitemap.htm  
Investopedia  
http://www.investopedia.com/features/industryhandbook/banking.asp |
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<td><strong>CCTC:</strong> FN-BNK 1</td>
<td></td>
<td>- Discuss the elements and role of a bank security program.</td>
<td><strong>Graphic Organizer</strong>&lt;br&gt;Display the elements of banking compliance programs, e-compliance issues.</td>
<td><strong>The American Banker</strong>&lt;br&gt;<a href="http://www.americanbanker.com/index.html">http://www.americanbanker.com/index.html</a></td>
</tr>
<tr>
<td><strong>NJSLS:</strong> CCSS.ELA-LITERACY.RL.11-12.1&lt;br&gt;CCSS.ELA-LITERACY.W.11-12.1&lt;br&gt;CCSS.ELA-LITERACY.W.11-12.7&lt;br&gt;CCSS.ELA-LITERACY.W.11-12.10</td>
<td></td>
<td><strong>Discussion</strong>&lt;br&gt;Have a teacher led class discussion on current trends in banking and what their implications are for consumers and the future of the industry.</td>
<td><strong>Close Reading</strong>&lt;br&gt;Locate and read an article about current trends in banking.</td>
<td><strong>The Federal Reserve</strong>&lt;br&gt;<a href="https://www.federalreserve.gov/sitemap.htm">https://www.federalreserve.gov/sitemap.htm</a></td>
</tr>
<tr>
<td>To identify and understand current and relevant banking resources, technology and equipment. <strong>NJCCCS:</strong> 9.1.12.D.10&lt;br&gt;9.1.12.D.12</td>
<td>How to banks and utilize equipment and technology to maintain day to day operations and secure operations? How does banking technology increase workplace efficiency and effectiveness? What is the appropriate technology used for banking operations? How do these changes impact banking operations?</td>
<td>- Identify equipment and software needed to provide appropriate services. - Utilize word processing, spreadsheets, e-mails, scanning and other technologies to produce and review required banking documents. - Discuss the impact of changes.</td>
<td><strong>Blog Post</strong>&lt;br&gt;The American Bankers Association <strong><a href="http://www.aba.com/Pages/default.aspx">http://www.aba.com/Pages/default.aspx</a></strong>&lt;br&gt;<strong>Investopedia</strong>&lt;br&gt;<a href="http://www.investopedia.com/features/industryhandbook/banking.asp">http://www.investopedia.com/features/industryhandbook/banking.asp</a></td>
<td><strong>The American Banker</strong>&lt;br&gt;<a href="http://www.americanbanker.com/index.html">http://www.americanbanker.com/index.html</a></td>
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<td><strong>Presentation</strong>&lt;br&gt;Students generate a presentation around the Federal Reserve System and the impact it has on the global economy.</td>
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<td>Identify what a savings account is, the different types of savings accounts, and the benefits of having one. Fill out a savings deposit and withdrawal slip and how to keep track of savings transactions.</td>
<td>What is the purpose and benefits of a savings account?&lt;br&gt;What are the best uses for a savings account and where are the best places to keep one?&lt;br&gt;How would someone select a savings account for their needs and what are the steps for accomplishing this goal?</td>
<td>§ List and organize the steps logically and successfully opening a beneficial savings account for a consumer.&lt;br&gt;§ Identify technical language associated with savings accounts (i.e. deposit, withdrawals and interest).&lt;br&gt;§ Compute key banking</td>
<td><strong>Journal</strong>&lt;br&gt;Write a journal entry from the perspective of a person going through the steps of identifying and opening a savings account.</td>
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<td><strong>TD Bank Wowzone for Educators</strong>&lt;br&gt;<a href="https://www.tdbank.com-wowzone/educators/">https://www.tdbank.com-wowzone/educators/</a></td>
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<td><strong>Everfi Financial Literacy Module 1</strong>&lt;br&gt;<a href="https://platform.everfi.net">https://platform.everfi.net</a></td>
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<tr>
<td>Student Learning Objectives (SLOs)</td>
<td>Essential Questions</td>
<td>Skills &amp; Indicators</td>
<td>Sample Activities</td>
<td>Resources</td>
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<td><strong>CCTC:</strong> FN-BNK 2 FN-BNK 3</td>
<td>How do banks create and maintain positive, ongoing relationships with banking customers?</td>
<td>calculations (e.g., interest, annual percentage rate, etc.).</td>
<td><strong>Short Response</strong> Summarize the experience a consumer would have with various savings accounts and why their choice would vary with respective financial goals.</td>
<td>/teacher/helpcenter/17 Wells Fargo <a href="http://www.handsonbanking.org/en/instructional-resources.html">http://www.handsonbanking.org/en/instructional-resources.html</a></td>
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<td><strong>NJSLS:</strong> CCSS.MATH.CONTENT.HSA.CED.A.4 CCSS.MATH.CONTENT.HSF.BF.A.1.A</td>
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<td><strong>Identify technical language associated with checking account (i.e. deposit, withdrawals and interest and fees).</strong></td>
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<td>Identify and understand checking accounts—the benefits, how to open an account, balance funds, utilize checks and electronic debits.</td>
<td>How does a consumer utilize financial resources to enhance their financial performance? What is the purpose and benefits of a checking account and does it differ from savings options?</td>
<td>Identify technical language associated with checking account (i.e. deposit, withdrawals and interest and fees).</td>
<td><strong>Budget</strong> Create a real life budget to balance and maintain for monthly income and expenses within a checking account.</td>
<td>[Practical Money Skills by Visa](<a href="https://www.practicalmon">https://www.practicalmon</a> eyskills.com/foreeducators/lesson_plans/highschool.php)</td>
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<td><strong>NJCCCS:</strong> 9.1.12.B.1; 9.1.12.B.2; 9.1.12.B.3; 9.1.12.B.8; 9.1.12.B.10;</td>
<td></td>
<td>Compute key banking calculations (e.g.,)</td>
<td><strong>Venn Diagram</strong> Create a Venn Diagram</td>
<td><a href="https://www.tdbank.com/">TD Bank Wowzone for Educators</a></td>
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<td>9.1.12.C.1; 9.1.12.C.2; 9.1.12.C.3</td>
<td>How would someone select and maintain a checking account? What is a check and how are they used for making purchases and withdrawals? How does one maintain a balance and track spending?</td>
<td>interest, annual percentage rate, etc.</td>
<td>that compares and contrasts difference between a savings and checking account and various transactions within a checking account.</td>
<td>wowzone/educators/</td>
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<tr>
<td><strong>CCTC</strong>: FN-BNK 2 FN-BNK 3</td>
<td><strong>NJSLS</strong>: CCSS.MATH.CONTENT. HSA.CED.A.4 CCSS.MATH.CONTENT. HSF.BF.A.1.A</td>
<td><strong>Describe the decision making and management of maintaining a balance, budget and checking account.</strong></td>
<td><strong>Utilize word processing, spreadsheets, e-mails, scanning and other technologies to produce required banking documents.</strong></td>
<td><strong>Everfi Financial Literacy Module 2</strong> <a href="https://platform.everfi.net/teacher/helpcenter/17">https://platform.everfi.net/teacher/helpcenter/17</a> <strong>Wells Fargo</strong> <a href="http://www.handsonbanking.org/en/instructional-resources.html">http://www.handsonbanking.org/en/instructional-resources.html</a></td>
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<td>Understand and compare ATM and debit cards; how to use them at stores and ATM machines; and the differences between an ATM, debit and credit card. Develop an understanding of credit and credit score.</td>
<td>What are the main differences between ATM, debit and credit? What is a credit score and how does it impact for buying power? Why is it important? How does someone build</td>
<td><strong>Explain key ratios/terms in banking.</strong> <strong>Compute key banking calculations (e.g., interest, annual percentage rate, etc.).</strong></td>
<td><strong>Graphic Organizer</strong> Create a graphic organizer outlining, comparing and contrasting credit and debit. <strong>Blog Post</strong> Write an journal entry exploring the pitfalls of</td>
<td><strong>Practical Money Skills by Visa</strong> <a href="https://www.practicalmoneyskills.com/foreducators/lesson_plans/highschool.php">https://www.practicalmoneyskills.com/foreducators/lesson_plans/highschool.php</a> <strong>TD Bank Wowzone for Educators</strong> <a href="https://www.tdbank.com/">https://www.tdbank.com/</a></td>
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<td><strong>NJCCCS:</strong> 9.1.12.B.1; 9.1.12.B.2; 9.1.12.B.8; 9.1.12.C.5; 9.1.12.C.98</td>
<td>credit and improve their credit score? How does a consumer avoid predatory lending practices?</td>
<td>§ Utilize Automatic Teller Machines  § Process numeric data using 10-key pad.  § Discuss the impact of technology on the banking industry  § Utilize word processing, spreadsheets, e-mails, scanning and other technologies to produce required banking documents.</td>
<td>credit debt for high school and college students.  <strong>Close Reading</strong> Locate, read and discuss articles around young people and establishing good credit and credit debt.  <strong>Simulation Activity</strong> Complete the relevant Everfi interactive activities.</td>
<td>wowzone/educators/  Everfi Financial Literacy Module 3 and 4  <a href="https://platform.everfi.net/teacher/helpcenter/17">https://platform.everfi.net/teacher/helpcenter/17</a>  Wells Fargo <a href="http://www.handsonbanking.org/en/instructional-resources.html">http://www.handsonbanking.org/en/instructional-resources.html</a></td>
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<td><strong>CCTC:</strong> FN-BNK 2 FN-BNK 3</td>
<td><strong>NJSLS:</strong> CCSS.MATH.CONTENT.HSA.CED.A.4 CCSS.MATH.CONTENT.HSF.BF.A.1.A</td>
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# Unit 1 Vocabulary

<table>
<thead>
<tr>
<th>Account</th>
<th>Industry</th>
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<tr>
<td>Automated Teller Machine</td>
<td>Interest</td>
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<tr>
<td>Available Balance</td>
<td>Line of Credit</td>
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<td>Bounced Check</td>
<td>Mobile Banking</td>
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<tr>
<td>Bank</td>
<td>Money Order</td>
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<tr>
<td>Banking</td>
<td>National Credit Union</td>
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<tr>
<td>Check</td>
<td>Non-sufficient funds</td>
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<td>Checking Account</td>
<td>Overdraft Protection</td>
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<td>Clear</td>
<td>Personal Identification Number</td>
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<td>Compliance</td>
<td>Point of Sale</td>
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<td>Credit Union</td>
<td>Returned Item</td>
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<td>Debit Card</td>
<td>Regulations</td>
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<td>Deposit</td>
<td>Savings Account</td>
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<td>Direct Deposit</td>
<td>Savings Institution</td>
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<td>Electronic Funds Transfer</td>
<td>Statement</td>
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<td>Endorse</td>
<td>Term</td>
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<td>Federal</td>
<td>Transaction</td>
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<td>Federal Deposit Insurance Corporation</td>
<td>Transaction Register</td>
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<td>Federal Reserve System</td>
<td>Withdrawal</td>
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<td>Financial Institution</td>
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<td>Global Remittance</td>
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### Suggested Unit Projects

Create a realistic monthly budget based on income and expense for a high school student preparing for a large purchase with minimum wage employment (i.e. computer, car, prom expenses, etc.). Open an account with the NJFCU Castle Branch.

### Suggested Structured Learning Experiences

#### North Jersey Federal Credit Union
Main Office: 711 Union Blvd.
Totowa, New Jersey 07512
[https://njfcu.org/](https://njfcu.org/)
CASTLE JFK Branch Location

#### PNC
1 Garret Mountain Plaza
Woodland Park, NJ 07424