

9.1 Personal Financial Literacy: All Students will develop skills and strategies that promote financial responsibility related to financial planning, savings, investments and charitable giving in the global economy

Focus Topic: Personal Financial Literacy - A.Income and Careers		Grade Level: K-4		
Learning Standard	New Vocabulary	Resources	Benchmark/ Assessment	Student Evidence
9.1.4.A.1 Explain the difference between a career and a job, and identify various jobs in the community and the related earnings.	<ul style="list-style-type: none"> • Career • Job • Earning 	Model Curriculum Lesson Plans (http://www.state.nj.us/education/apps/cccs/career/resources.htm) http://www.onetonline.org/ http://www.careers.org/ https://www.campustours.com/	Performance tasks Project work	Analyze the relationship between various careers and personal earning goals.
9.1.4.A.2 Identify potential sources of income.	<ul style="list-style-type: none"> • Income 		Formative assessments Summative assessments	Analyze various sources of income and available resources.
9.1.4.A.3 Explain how income affects spending and take-home pay.	<ul style="list-style-type: none"> • Spending • Take home pay 		Performance tasks	Analyze how personal values impact spending and other financial decisions.

Focus Topic: Personal Financial Literacy- B. Money Management		Grade Level: K-4		
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Learning Standard	New Vocabulary	Resources	Benchmark/ Assessment	Student Evidence
9.1.4.B.1 Differentiate between financial wants and needs.	<ul style="list-style-type: none"> Financial 	http://www.investopedia.com/university/teaching-financial-literacy-kids/teaching-financial-literacy-kids-needs-and-wants.asp http://pbskids.org/itsmylife/money/managing/article6.html	Performance task Exit ticket	Prioritize financial decisions
9.1.4.B.2 Identify age-appropriate financial goals.				Identify a goal and develop a plan and timetable for achieving it.
9.1.4.B.3 Explain what a budget is and why it is important.	<ul style="list-style-type: none"> Budget 		Class discussion Exit ticket	Design a simple budget..
9.1.4.B.4 Identify common household expense categories and sources of income.	<ul style="list-style-type: none"> Expense 		Performance task	Create monthly budget with household expenses and expected income.
9.1.4.B.5 Identify ways to earn and save.	<ul style="list-style-type: none"> Earn Save 		Class discussion Performance task	List a variety of ways to earn money and to save.

Focus Topic: Personal Financial Literacy - C. Credit and Debt Management		Grade Level: K-4		
Learning Standard	New Vocabulary	Resources	Benchmark/ Assessment	Student Evidence
9.1.4.C.1 Explain why people borrow money and the relationship between credit and debt.	<ul style="list-style-type: none"> Credit Debt 	http://www.theminut.org/kids/credit-card-facts.html	Ongoing observation and questioning Formative assessment	Discuss the benefits of different products and services offered

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		http://www.investopedia.com/university/teaching-financial-literacy-tweens/teaching-financial-literacy-tweens-income-and-expenses.asp		by a variety of financial institutions.
9.1.4.C.2 Identify common sources of credit (e.g., banks, credit card companies) and types of credit (e.g., loans, credit cards, mortgages). .			Exit ticket Class discussions	Discuss the financial benefits of different products and services offered by a variety of financial institutions.
9.1.4.C.3 Compare and contrast credit cards and debit cards and the advantages and disadvantages of using each.	<ul style="list-style-type: none"> • Credit Card • Debit Card 	http://www.bankrate.com/finance/credit-cards/4-ways-to-prevent-bad-credit.aspx	Performance task Summative assessment	Compare and contrast credit cards and debit cards and the advantages and disadvantages of using each.
9.1.4.C.4 Determine the relationships among income, expenses, and interest.	<ul style="list-style-type: none"> • Interest 		Research project Hands-on project/rubric	Describe interest and fees that are applied to various forms of spending, debt and saving.
9.1.4.C.5 Determine personal responsibility related to borrowing and lending.	<ul style="list-style-type: none"> • Borrow • Lend 		Essay Formative assessment Exit ticket	Discuss personal financial responsibility.
9.1.4.C.6 Summarize ways to avoid credit problems			Essay Formative assessment Research project	Explain ways to avoid credit problems.

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Focus Topic: Personal Financial Literacy - D. Planning, Saving and Investing		Grade Level: K-4		
Learning Standard	New Vocabulary	Resources	Benchmark/ Assessment	Student Evidence
9.1.4.D.1 Determine various ways to save.	Save	http://www.themint.org/kids/investing.html	Class discussion Exit ticket	List ways to save.
9.1.4.D.2 Explain what it means to “invest.”	Invest		Exit ticket Formative assessment	Define invest.
9.1.4.D.3 Distinguish between saving and investing.			Exit ticket Class discussion	Describe the difference between saving and investing.

Focus Topic: Personal Financial Literacy - E. Becoming a Critical Consumer		Grade Level: K-4		
Learning Standard	New Vocabulary	Resources	Benchmark/ Assessment	Student Evidence
9.1.4.E.1 Determine factors that influence consumer decisions related to money.	Consumer	https://www.moneyinstructor.com/spending.asp	Class discussion Exit ticket	List factors that influence purchases
9.1.4.E.2 Apply comparison shopping skills to purchasing decisions	Purchase		Hands on project	Compare prices of various items

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Focus Topic: Personal Financial Literacy - F. Civic Financial Responsibility		Grade Level: K-4		
Learning Standard	New Vocabulary	Resources	Benchmark/ Assessment	Student Evidence
9.1.4.F.1 Demonstrate an understanding of individual financial obligations and community financial obligations.	Financial Obligation	http://www.learnintogive.org/resources/lessons-units?search_api_views_fulltext_1=%22Why+We+Give%22	Class discussions Ongoing teacher observation	Explain the importance of personal and community financial obligations.
9.1.4.F.2 Explain the roles of philanthropy, volunteer service, and charitable contributions, and analyze their impact on community development and quality of living.	Philanthropy Charity Quality of Living		Research project Summative assessment	Explain the roles of philanthropy, volunteer service, and charitable contributions, and analyze their impact on community development and quality of living.

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Focus Topic: Personal Financial Literacy - A. Income and Careers		Grade Level: 5-8		
Learning Standard	New Vocabulary	Resources	Benchmark/ Assessment	Student Evidence
9.1.8.A.1 Explain the meaning and purposes of taxes and tax deductions and why fees for various benefits (e.g., medical benefits) are taken out of pay.	Taxes	https://apps.irs.gov/app/understandingTaxes www.payscale.com https://kids.usa.gov/teachers/lesson-plans/jobs/index.shtml	Hands-on projects Class discussion	Differentiate among the types of taxes and employee benefits.
9.1.8.A.2 Relate how career choices, education choices, skills, entrepreneurship, and economic conditions affect income.	Entrepreneurship		Formative assessment Summative assessment Hands on project	Identify a career goal and develop a plan and timetable for achieving it, including education, training requirements, costs and debt.
9.1.8.A.3 Differentiate among ways that workers can improve earning power through the acquisition of new knowledge and skills.	Earning Power		Formative assessment Summative assessment Research project Student Project	Analyze the relationship between various careers and personal earning goals
9.1.8.A.4 Relate earning power to quality of life across cultures.			Formative assessment Summative assessment	Explain earning power and compare to

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			Class discussion	quality of life in different cultures.
9.1.8.A.5 Relate how the demand for certain skills determines an individual's earning power.			Formative assessment Summative assessment Research project	Analyze how the economic, social and political conditions of a time period can affect the labor market.
9.1.8.A.6 Explain how income affects spending decisions.			Formative assessment Summative assessment Class discussion Teacher observation Exit ticket	Analyze how income and spending plans are affected by age, needs and resources.
9.1.8.A.7 Explain the purpose of the payroll deduction process, taxable income, and employee benefits.	Payroll Deductions		Formative assessment Summative assessment Teacher observation	Demonstrate how exemptions and deductions can reduce taxable income.

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Focus Topic: Personal Financial Literacy - B. Money Management		Grade Level: 5-8		
Learning Standard	New Vocabulary	Resources	Benchmark/ Assessment	Student Evidence
9.1.4.B.1 Differentiate between financial wants and needs.		http://www.investopedia.com/university/teaching-financial-literacy-kids/teaching-financial-literacy-kids-needs-and-wants.asp	Student Project Student Portfolio	Prioritize financial decisions by considering alternatives and possible consequences.
9.1.4.B.2 Identify age-appropriate financial goals.		http://www.themint.org/teachers/budgeting-your-financial-resources.html	Student Project Student Portfolio	Design and utilize a simulated budget to monitor progress of financial plans.
9.1.4.B.3 Explain what a budget is and why it is important.		https://www.moneyinstructor.com/budgeting.asp	Student Project Student Portfolio	Design and utilize a simulated budget to monitor progress of financial plans.
9.1.4.B.4 Identify common household expense categories and sources of income.			Student Project Student Portfolio	Design and utilize a simulated budget to monitor progress of financial plans.

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9.1.4.B.5 Identify ways to earn and save.			Student Project Student Portfolio	Analyze and critique various sources of income and available resources and how they may affect earned income and savings.
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Focus Topic: Personal Financial Literacy - C. Credit and Debt Management		Grade Level: 5-8		
Learning Standard	New Vocabulary	Resources	Benchmark/ Assessment	Student Evidence
9.1.8.C.1 Compare and contrast credit cards and debit cards and the advantages and disadvantages of using each.		http://www.credit.org/debt-management-plan/ http://www.practicalmoneyskills.com/foreducators/lesson_plans/	Student Projects Summative Assessment Research Project	Compare and contrast the financial benefits of different products and services offered by a variety of financial institutions.

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9.1.8.C.2 Compare and contrast the financial products and services offered by different types of financial institutions.	Financial Products Financial Services Financial Institutions	https://www.incharge.org/financial-literacy/resources-for-teachers/financial-literacy-for-kids/	Projects Summative Assessment Class discussions	Compare and contrast the financial benefits of different products and services offered by a variety of financial institutions.
9.1.8.C.3 Compare and contrast debt and credit management strategies.	Debt Management Credit Management		Projects Summative Assessment Class discussions	Compare and contrast the financial benefits of different products and services offered by a variety of financial institutions.
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.	Interest Rate Mortgage Loan		Student Portfolio Teacher Observation Performance task	Compare and contrast interest and compound interest and the advantages of disadvantages of various types of mortgages.
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).			Formative Assessment Performance task Performance task	Compute and assess the accumulating effect of interest paid over time when using a variety of sources of credit.
9.1.8.C.6 Determine ways to leverage debt beneficially.	Leverage??		Teacher Observation Class discussion	Determine ways to leverage debt beneficially.

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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).			Project Student Portfolio Class discussion	Describe consequences of various forms of credit.
9.1.8.C.8 Explain the purpose of a credit score and credit record, and summarize borrower's' credit report rights.	Credit Score Credit Record		Summative Assessment Performance task	Analyze the information contained in a credit score.
9.1.8.C.9 Summarize the causes and consequences of personal bankruptcy.	Bankruptcy		Summative Assessment Class discussion Research Project	Evaluate the implications of personal and corporate bankruptcy for self and others.
9.1.8.C.10 Determine when there is a need to seek credit counseling and appropriate times to utilize it.	Credit Counseling		Performance task Summative Assessment	Explain the need for credit counseling.

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Focus Topic: Personal Financial Literacy - D. Planning, Saving and Investing		Grade Level: 5-8		
Learning Standard	New Vocabulary	Resources	Benchmark/ Assessment	Student Evidence
9.1.8.D.1 Determine how saving contributes to financial well-being.		http://education.howthemarketworks.com/teachers/personal-finance-lesson-plans/investing-lesson-plans/ https://www.moneyinstructor.com/spendsave.asp	Student Project Student Portfolio Summative assessment Class discussion	Summarize how investing builds wealth and assists in meeting long and short term financial goals.
9.1.8.D.2 Differentiate among various savings tools and how to use them most effectively.			Performance Task Research Project	Differentiate between various investment products and savings vehicles and how to use them most effectively.
9.1.8.D.3 Differentiate among various investment options.	Investment		Summative Assessment Performance task Research Project	Differentiate between various investment products and savings vehicles and how to use them most effectively.
9.1.8.D.4 Distinguish between income and investment growth.			Summative Assessment	Assess the role of revenue generating

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			Class Discussion	assets as a means for increasing and managing wealth.
9.1.8.D.5 Explain the economic principle of supply and demand.	Supply and Demand		Summative Assessment Class Discussion	Explain the economic principle of supply and demand.

Focus Topic: Personal Financial Literacy - E. Becoming a Critical Consumer		Grade Level: 5-8		
Learning Standard	New Vocabulary	Resources	Benchmark/ Assessment	Student Evidence
9.1.8.E.1 Explain what it means to be a responsible consumer and the factors to consider when making consumer decisions.	Consumer	http://wimedialab.org/finance/E58Bo_rth.html	Summative Assessment Exit ticket	Explain what it means to be a responsible consumer and the factors to consider

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		https://www.teachingsresourcesupport.com/lessons/3/topics/22/resources/115		when making consumer decisions.
9.1.8.E.2 Identify personal information that should not be disclosed to others and the possible consequences of doing or not doing so.	Personal Information	http://www.media-literacy.org/reading-room/how-analyze-advertisement	Teacher Observation Class discussion Exit ticket	Determine reasons for the increase of identity theft and identify personal information that should not be shared
9.1.8.E.3 Compare and contrast product facts versus advertising claims.			Project Based Research project	Evaluate media, bias, purpose and validity and how they affect consumer decisions.
9.1.8.E.4 Prioritize personal wants and needs when making purchases.			Student Project Student Portfolio Class discussion	Determine how objective, accurate, and current financial information affects the prioritization of financial decisions.
9.1.8.E.5 Analyze interest rates and fees associated with financial services, credit cards, debit cards, and gift cards.	Interest rates		Formative Assessment Exit ticket	Evaluate the different types of monetary transactions for various situations.
9.1.8.E.6 Compare the value of goods or services from different sellers when purchasing large quantities and small quantities.	Goods and Services		Formative Assessment Performance task	Compare the value of goods or services from different sellers when purchasing large quantities and small quantities.

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9.1.8.E.7 Evaluate how fraudulent activities impact consumers, and justify the creation of consumer protection laws.	Fraudulent Consumer Protection Law		Student Project/Research	Relate consumer fraud to laws that protect consumers.
9.1.8.E.8 Recognize the techniques and effects of deceptive advertising.	Deceptive Advertising		Student Project Performance task	Identify deceptive advertising techniques.

Focus Topic: Personal Financial Literacy - F. Civic Financial Responsibility		Grade Level: 5-8		
Learning Standard	New Vocabulary	Resources	Benchmark/ Assessment	Student Evidence
9.1.8.F.1 Explain how the economic system of production and consumption may be a means to achieve significant societal goals.	Consumption	https://njaes.rutgers.edu/money/pdfs/DoE-Lesson-Plan-6-Civic-Financial-Responsibility.pdf	Formative assessment Class discussion Teacher observation	Relate the country's economic system of production and consumption to building personal wealth and achieving societal responsibilities.
9.1.8.F.2 Examine the implications of legal and ethical behaviors when making financial decisions.			Student Research Summative Assessment Class discussion	Discuss legal and ethical behaviors related to financial decisions.
9.1.8.F.3 Relate the impact of business, government, and consumer fiscal responsibility to the economy and to personal finance			Student Research Summative Assessment Class discussion	Relate the country's economic system of production and consumption to

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				building personal wealth and achieving societal responsibilities.
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Focus Topic: Career Awareness		Grade Level: K-4		
Learning Standard	New Vocabulary	Resources	Benchmarks/ Assessments	Student Evidence
9.2.4.A.1 Identify reasons why people work, different types of work, and how work can help a person achieve personal and professional goals.	Work	http://www.careersonline.com.au/disc/work.sat.html https://www.mynextmove.org/explorate/ip	Class discussions Performance task Student portfolio	Identify reasons why people work, different types of work, and how work can help a person achieve personal and professional goals.
9.2.4.A.2 Identify various life roles and civic and work-related activities in the school, home, and community.	Civic	https://careertech.org/student-interest-survey	Research project Hands on Project	Identify various life roles and civic and work-related activities in the school, home, and community.
9.2.4.A.3 Investigate both traditional and nontraditional careers and relate information to personal likes and dislikes.	Career		Research Project Survey	Investigate both traditional and nontraditional careers and relate information

				to personal likes and dislikes.
9.2.4.A.4 Explain why knowledge and skills acquired in the elementary grades lay the foundation for future academic and career success.			Class discussions Exit ticket Teacher observation	Explain why knowledge and skills acquired in the elementary grades lay the foundation for future academic and career success.

Focus Topic: Career Exploration		Grade Level: 5-8		
Learning Standard	New Vocabulary	Resources	Benchmark/ Assessment	Student Evidence
9.2.8.B.1 Research careers within the 16 Career Clusters® and determine attributes of career success.		https://www.careerwise.mnscu.edu/careers/clusters.html	Research project Student Portfolio	Research careers within the 16 Career Clusters® and determine attributes of career success.
9.2.8.B.2 Develop a Personalized Student Learning Plan with the assistance of an adult mentor that includes information about career areas of interest, goals and an educational plan.		http://www.state.nj.us/education/careers/pslp/ https://www.careeronestop.org/explorecareers/assessments/skills.aspx	Student Portfolio Hands on project Research project	Develop learning plan that includes career area of interests and educational plan.
9.2.8.B.3 Evaluate communication, collaboration, and leadership skills that can be developed through school, home, work, and extracurricular activities for use in a career.			Survey Hands on project Reserach project	Evaluate skills that can be developed for use in a career.

9.2.8.B.4 Evaluate how traditional and nontraditional careers have evolved regionally, nationally, and globally.			Research project Formative assessment Rubric	Research nontraditional careers and how they have evolved.
9.2.8.B.5 Analyze labor market trends using state and federal labor market information and other resources available online.	Labor Market		Hands on project Class discussion	Analyze labor market trends using state and federal labor market information and other resources available online.
9.2.8.B.6 Demonstrate understanding of the necessary preparation and legal requirements to enter the workforce.			Hands on project Summative assessment	Demonstrate understanding of the necessary preparation and legal requirements to enter the workforce.
9.2.8.B.7 Evaluate the impact of online activities and social media on employer decisions.			Research project Hands on project Class discussion Teacher observation	Evaluate the impact of online activities and social media on employer decisions.

9.1 Personal Financial Literacy Strand A: Income and Careers									
Standard	K	1st	2nd	3rd	4th	5th	6th	7th	8th
9.1.4.A.1	B	B/D	D	D	M	M	M	M	M
9.1.4.A.2	B	B/D	D	D	M	M	M	M	M
9.1.8.A.1					B	B/D	D	D	M
9.1.8.A.2					B	B/D	D	D	M
9.1.8.A.3					B	B/D	D	D	M
9.1.8.A.4					B	B/D	D	D	M
9.1.8.A.5					B	B/D	D	D	M
9.1.8.A.6					B	B/D	D	D	M
9.1.8.A.7					B	B/D	D	D	M
9.1.8.A.8					B	B/D	D	D	M
9.1 Personal Financial Literacy Strand B: Money Management									
9.1.4.B.1	B	B/D	D	D	M				
9.1.4.B.2	B	B/D	D	D	M				
9.1.4.B.3	B	B/D	D	D	M				
9.1.4.B.4	B	B/D	D	D	M				
9.1.4.B.5	B	B/D	D	D	M				
9.1.8.B.1						B	B/D	D	M
9.1.8.B.2						B	B/D	D	M
9.1.8.B.3						B	B/D	D	M
9.1.8.B.4						B	B/D	D	M
9.1.8.B.5						B	B/D	D	M
9.1.8.B.6						B	B/D	D	M
9.1.8.B.7						B	B/D	D	M
9.1.8.B.8						B	B/D	D	M
9.1.8.B.9						B	B/D	D	M
9.1.8.B.10						B	B/D	D	M
9.1.8.B.11						B	B/D	D	M

(B=Beginning; D=Developing; M=Mastered)

9.2 Career Awareness, Exploration, and Preparation									
Strand A: Career Awareness									
Standard	K	1st	2nd	3rd	4th	5th	6th	7th	8th
9.2.4.A.1	B	B/D	D	D	M	M	M	M	M
9.2.4.A.2	B	B/D	D	D	M	M	M	M	M
9.2.4.A.3	B	B/D	D	D	M	M	M	M	M
9.2.4.A.4	B	B/D	D	D	M	M	M	M	M
9.2 Career Awareness” Exploration and Preparation									
Strand B: Career Exploration									
9.2.8.B.1						B	B/D	D	M
9.2.8.B.2						B	B/D	D	M
9.2.8.B.3						B	B/D	D	M
9.2.8.B.4						B	B/D	D	M
9.2.8.B.5						B	B/D	D	M
9.2.8.B.6						B	B/D	D	M
9.2.8.B.7						B	B/D	D	M

(B=Beginning; D=Developing; M=Mastered)