

# Township of Ocean Schools

Assistant Superintendent  
Office of Teaching and Learning

**SPARTAN MISSION:**

*Meeting the needs of all students with a proud tradition of academic excellence.*

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## Curriculum Development Timeline

**School:** Ocean Township High School

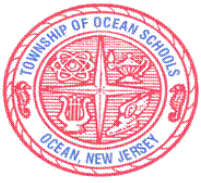
**Course:** Financial Literacy

**Department:** Mathematics

Board Approval	Supervisor	Notes
June 2010	Multiple Departments	Born Date
November 2011	Multiple Departments	Revisions
August 2016	Amanda Maltese	Revisions
August 2018	Nichole Kerney	Revisions

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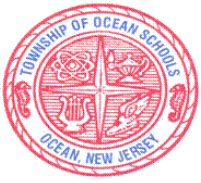
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<b>Week</b>	<b>Marking Period 1</b>
1	Personal Financial Planning
2	Income and Careers/ Taxes and Income
3	Income and Careers/ Taxes and Income
4	Money Management/ Budget Strategies
5	Consumer Purchasing/ Unit Costs
<b>Week</b>	<b>Marking Period 2</b>
6	Banking Options
7	Debit/Credit Cards and Interest
8	Debit/Credit Cards and Interest
9	Purchasing a Car
10	Savings and Investing

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Time Frame	<b>1 week (5 blocks)</b>
<b>Topic</b>	
Personal Financial Planning	
<b>Essential Questions</b>	
<p>How can the financial planning process help you reach your financial goals?          How can you recognize the trade-offs of financial decisions?          How can you learn to use your money wisely now?          How can you learn to live according to your values and meet your financial needs and goals throughout your life?</p>	
<b>Enduring Understandings</b>	
Financial planning is related to their lives now and in the future in order to help prepare for success.	
<b>Alignment to Standards</b>	
9.1.8.A.6, 9.1.8.A.7, 9.1.12.A.3, 9.1.12.A.6, 9.1.12.A.7, 9.1.12.A.9, 9.1.12.B.2, 9.1.8.B.3, 9.1.12.D.4, 9.1.12.E.2, WHST.9-10.1, CRP3, CRP4	
<b>Key Concepts and Skills</b>	
<p>Learn to define personal financial planning          Name the six steps of financial planning          Identify factors that affect personal financial decisions          Explain opportunity costs associated with personal financial decisions          Identify eight strategies for achieving financial goals at different stages of life</p>	
<b>Learning Activities</b>	
<p>Virtual Business          Current event relating to topic          Video Tutor</p>	

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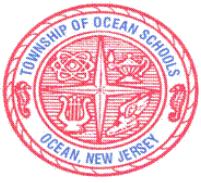
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Modeling Activity Real-World Application: factors that affect personal financial decisions Play Game Activity/Group Project: Identify eight strategies for achieving financial goals at different stages of life							
<b>Assessments</b>							
Project: Setting and achieving financial goals, Chromebook Activities, Homework, Quiz, Chapter Test, Formative: anticipatory set/exit ticket							
<b>21st Century Skills</b>							
Creativity	x	Critical Thinking	x	Collaboration	x	Communication	x
Life & Career Skills	x	Information Technology	x	Media Literacy	x		
<b>Interdisciplinary Connections</b>							
English-writing skills; History-Historical significance of financial trends; Math-Computations - cost associated with personal financial decisions.							
<b>Technology Integration</b>							
8.1: Educational Technology: All students will use digital tools to access, manage, evaluate, and synthesize information in order to solve problems individually and collaborate and to create and communicate knowledge. Virtual Business Google Slide Presentations							

Time Frame	<b>2 weeks (10 blocks)</b>
<b>Topic</b>	
Income and Careers/ Taxes and Income	

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### Essential Questions

How can you choose and plan the right career that will help you find fulfillment both personally and financially?  
How can you learn effective strategies to help get the job or career that meets your personal and financial goals?

### Enduring Understandings

Your decisions about education and careers impact potential income and quality of life.

### Alignment to Standards

9.1.8.A.2, 9.1.12.A.3, 9.1.12.A.4, 9.1.12.A.5, 9.1.12.B.4, 9.1.12.B.5, 9.1.12.B.7, 9.2.12.C.6,  
WHST.9-10.6, CRP3, CRP10

### Key Concepts and Skills

Identify the personal issues to consider when choosing and planning your career  
Explain how education and training affect career advancement  
Discuss the factors that influence employment  
Describe effective strategies to obtain employment  
Identify sources of career opportunities  
Identify the financial and legal issues to consider when looking for employment

### Learning Activities

Virtual Business  
Current event relating to topic  
Video Tutor  
Modeling Activity  
Real-World Application: Discuss the factors that influence employment  
Play Game  
Activity  
Group Project: Identify the financial and legal issues to consider when looking for employment

### Assessments

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Projects, Chromebook Activities, Homework, Quiz, Chapter Test, Formative: anticipatory set/exit ticket							
<b>21st Century Skills</b>							
Creativity	x	Critical Thinking	x	Collaboration	x	Communication	x
Life & Career Skills	x	Information Technology	x	Media Literacy	x		
<b>Interdisciplinary Connections</b>							
English-writing skills; History- change/trends in changing job market; Math-Computations							
<b>Technology Integration</b>							
8.1: Educational Technology: All students will use digital tools to access, manage, evaluate, and synthesize information in order to solve problems individually and collaborate and to create and communicate knowledge. Virtual Business Google Slide Presentations							

Time Frame	<b>1 week (5 blocks)</b>
<b>Topic</b>	
Money Management/ Budget Strategy	
<b>Essential Questions</b>	
How can organizing your personal financial records help you make informed decisions about your spending?	
How can a personal balance sheet and cash flow statement help you to analyze your financial situation?	
How can learning to budget and achieve financial goals by increasing your savings?	

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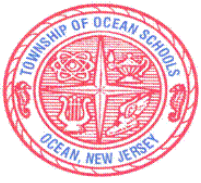
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Enduring Understandings							
Spend wisely to achieve financial success and creating and maintain a budget.							
Alignment to Standards							
9.1.8.A.6, 9.1.8.A.7, 9.1.12.A.3, 9.1.8.B.2, 9.1.12.B.6, 9.1.12.E.1, 9.1.12.E.2, 9.1.12.G.1, RST.9-10.7, CRP3, CRP4							
Key Concepts and Skills							
<p>How to discuss the relationship between opportunity costs and money management.</p> <p>How to explain the benefits of keeping financial records and documents.</p> <p>How to describe a system to maintain personal financial documents.</p> <p>How to describe a personal balance sheet and cash flow statement.</p> <p>How to develop a personal balance sheet and cash flow statement.</p> <p>How to identify the steps of creating a personal budget.</p> <p>How to discuss the advantage of increasing your savings.</p>							
Learning Activities							
<p>Virtual Business</p> <p>Current event relating to topic</p> <p>Video Tutor</p> <p>Modeling Activity</p> <p>Real-World Application: relationship between opportunity costs and money management</p> <p>Play Game</p> <p>Activity: personal balance sheet and cash flow statement</p> <p>Group Project: creating a personal budget</p>							
Assessments							
Project: Personal budget, Chromebook Activities, Homework, Quiz, Chapter Test							
21st Century Skills							
Creativity	x	Critical Thinking	x	Collaboration	x	Communication	x

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Life & Career Skills	x	Information Technology	x	Media Literacy	x	
<b>Interdisciplinary Connections</b>						
English-writing skills; History-Historical significance of financial trends, historical changes in financial records; Math-Computations with balance sheet and financial records						
<b>Technology Integration</b>						
8.1: Educational Technology: All students will use digital tools to access, manage, evaluate, and synthesize information in order to solve problems individually and collaborate and to create and communicate knowledge. Virtual Business Google Slide Presentations						

Time Frame	<b>1 week (5 blocks)</b>
<b>Topic</b>	
Consumer Purchasing/ Unit Costs and Protection	
<b>Essential Questions</b>	
How can understanding the factors that influence your buying decisions help you get the best value for your money? How can various methods solve consumer problems? What are the legal alternatives available to consumers?	
<b>Enduring Understandings</b>	
Students will recognize through research the need for responsible spending and the benefit of budgeting.	
<b>Alignment to Standards</b>	

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9.1.8.A.6, 9.1.8.A.7, 9.1.12.A.3, 9.1.8.B.2, 9.1.12.E.2, 9.1.12.E.4, 9.1.12.E.7, RST.9-10.5, WHST.9-10.1, CRP1, CRP4

### Key Concepts and Skills

How to determine the factors that influence buying decisions.  
How to explain a research-based approach to buying goods and services.  
How to identify strategies for making wise buying decisions.  
How to identify ways to solve consumer problems.  
How to describe the legal alternatives for consumers.

### Learning Activities

Virtual Business  
Current event relating to topic  
Video Tutor  
Modeling Activity  
Real-World Application: determine the factors that influence buying decisions  
Play Game  
Activity: identify strategies for making wise buying decisions  
Group Project: identify ways to solve consumer problems

### Assessments

Projects, Chromebook Activities, Homework, Quiz, Chapter Test, Formative: anticipatory set/exit ticket

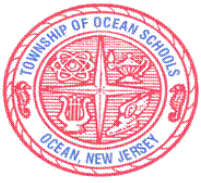
### 21st Century Skills

Creativity	x	Critical Thinking	x	Collaboration	x	Communication	x
Life & Career Skills	x	Information Technology	x	Media Literacy	x		

### Interdisciplinary Connections

English-writing skills; History-legal alternatives; Math-Computations with unit cost

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### Technology Integration

8.1: Educational Technology: All students will use digital tools to access, manage, evaluate, and synthesize information in order to solve problems individually and collaborate and to create and communicate knowledge.

Virtual Business

Google Slide Presentations

Time Frame	<b>1 week (5 blocks)</b>
Topic	
Banking Options	
Essential Questions	
<p>How to identify types of financial services.</p> <p>How to describe the various types of financial institutions.</p> <p>How to compare the costs and benefits of different savings plans.</p> <p>How to explain features of different savings plans.</p> <p>How to compare the costs and benefits of different types of checking accounts.</p> <p>How to use a checking account effectively.</p>	
Enduring Understandings	
<p>Their are different checking options as part of overall financial planning.</p>	
Alignment to Standards	
<p>9.1.8.A.6, 9.1.8.A.7, 9.1.12.A.3, 9.1.8.B.2, 9.1.12.B.9, 9.1.12.B.10, 9.1.12.C.1, 9.1.12.D.9, 9.1.12.E.2, RST.9-10.7, CRP4, CRP11</p>	

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### Key Concepts and Skills

Understanding the features of financial services and institutions will help you choose options that best meet your needs.  
Recognizing the types of savings plans and payment methods that financial institutions offer can help you use money wisely.

### Learning Activities

Virtual Business  
Current event relating to topic  
Video Tutor  
Modeling Activity  
Real-World Application: features of financial services  
Play Game  
Activity: types of savings plans  
Group Project

### Assessments

Projects, Chromebook Activities, Homework, Quiz, Chapter Test, Formative: anticipatory set/exit ticket

### 21st Century Skills

Creativity	x	Critical Thinking	x	Collaboration	x	Communication	x
Life & Career Skills	x	Information Technology	x	Media Literacy	x		

### Interdisciplinary Connections

English-writing skills; History-Historical significance of financial trends; Math-Cost/benefits of saving plans

### Technology Integration

8.1: Educational Technology: All students will use digital tools to access, manage, evaluate, and synthesize information in order to solve problems individually and collaborate and to

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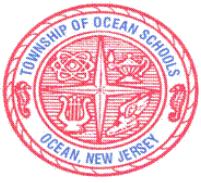
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create and communicate knowledge.  
Virtual Business  
Google Slide Presentations

Time Frame	<b>2 weeks (10 blocks)</b>
Topic	
Debit/Credit Cards and Interest	
Essential Questions	
<p>How to explain the meaning of consumer credit.</p> <p>How to differentiate between closed end credit and open end credit.</p> <p>How to name the five C's of credit.</p> <p>How to identify factors to consider when choosing a loan or credit card.</p> <p>How to explain how to build and project your credit rating.</p> <p>How to protect yourself from fraud and identity theft.</p> <p>How to identify ways to manage debt problems.</p>	
Enduring Understandings	
Credit and benefits have options and detriments of those offered.	
Alignment to Standards	
9.1.8.A.6, 9.1.8.A.7, 9.1.12.A.3, 9.1.8.B.2, 9.1.12.E.2, 9.1.12.E.8, 9.1.12.G.1, RST.9-10.5, CRP3, CRP4	
Key Concepts and Skills	
<p>There are advantages to using consumer credit if you use it correctly.</p> <p>You should consider the costs of credit and your own credit standing when applying for credit. You must take action to protect your credit if you discover billing errors, have purchase disputes, or experience identity theft.</p> <p>If you experience the warning signs of debt problems, there are several options available to</p>	

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manage your finances.

### Learning Activities

Virtual Business  
Current event relating to topic  
Video Tutor  
Modeling Activity  
Real-World Application: consider the costs of credit and your own credit standing when applying for credit  
Play Game  
Activity  
Group Project: several options available to manage your finances

### Assessments

Project: Managing finances, Chromebook Activities, Homework, Quiz, Chapter Test,  
Formative: anticipatory set/exit ticket

### 21st Century Skills

Creativity	x	Critical Thinking	x	Collaboration	x	Communication	x
Life & Career Skills	x	Information Technology	x	Media Literacy	x		

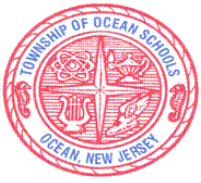
### Interdisciplinary Connections

English-writing skills; History-Historical changes in identity theft; Math-Computations with debits and credits

### Technology Integration

8.1: Educational Technology: All students will use digital tools to access, manage, evaluate, and synthesize information in order to solve problems individually and collaborate and to create and communicate knowledge.  
Virtual Business  
Google Slide Presentations

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Time Frame	<b>1 week (5 blocks)</b>
<b>Topic</b>	
Purchasing/Leasing a Vehicle	
<b>Essential Questions</b>	
How to assess the advantages and disadvantages of buying vs leasing How to identify the costs of purchasing How to identify the advantages and disadvantages of owning vs. leasing. How to explain how to evaluate a vehicle How to discuss the financing involved in purchasing or leasing a vehicle How to describe a plan to budget for ongoing costs related to having a vehicle	
<b>Enduring Understandings</b>	
Purchasing or leasing a vehicle offers different calculated expenses related to the decision.	
<b>Alignment to Standards</b>	
9.1.8.C.5, 9.1.8.E.4, 9.1.12.B.1, 9.1.12.B.8, 9.1.12.D.6, 9.1.12.G.1, 9.1.12.G.3, RST.9-10.4, CRP3, CRP4	
<b>Key Concepts and Skills</b>	
Students assess the pluses and minuses of leasing or buying a car. Knowing more about the advantages, disadvantages, and costs of leasing vs. buying will help you make the right choice. Understanding the processes involved with obtaining a vehicle will enable students to prepare for their future	
<b>Learning Activities</b>	
Virtual Business Current event relating to topic Video Tutor Modeling Activity	

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Real-World Application: Students assess the pluses and minuses of leasing or buying a car  
Play Game  
Activity: processes involved with obtaining a vehicle  
Group Project: advantages, disadvantages, and costs of leasing vs. buying will help you make the right choice

### Assessments

Project: Lease vs. buying, Chromebook Activities, Homework, Quiz, Chapter Test, Formative: anticipatory set/exit ticket

### 21st Century Skills

Creativity	x	Critical Thinking	x	Collaboration	x	Communication	x
Life & Career Skills	x	Information Technology	x	Media Literacy	x		

### Interdisciplinary Connections

English-writing skills; History-Historical significance of financial trends; Math-buying vs. leasing

### Technology Integration

8.1: Educational Technology: All students will use digital tools to access, manage, evaluate, and synthesize information in order to solve problems individually and collaborate and to create and communicate knowledge.

Virtual Business

Google Slide Presentations

Time Frame	<b>1 week (5 blocks)</b>
Topic	
Saving & Investing	

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### Essential Questions

How does laying a foundation for your savings or investment program help ensure your future financial goals are met?

How can knowing more about the different investment opportunities and the planning process better able you to select a savings or investment program to meet your needs?

How can becoming an informed investor enable you to reach your investment goals?

### Enduring Understandings

Compare saving and investing options as part of your overall financial planning.

### Alignment to Standards

9.1.8.B.2, 9.1.8.B.3, 9.1.8.B.4, 9.1.8.D.9, 9.1.12.B.1, 9.1.12.B.2, 9.1.12.D.1, 9.1.12.D.5, 9.1.12.D.9, 9.1.12.D.10, 9.1.12.D.13, WHST.9-10.1, CRP1, CRP3

### Key Concepts and Skills

How to establish goals for a savings or investment program.

How to discuss ways to obtain funds for investing.

How to identify the factors that affect your investment choices.

How to identify the main types of savings and investment alternatives.

How to explain the steps involved in developing a personal investment plan.

How to describe your role in a personal investment program.

How to identify sources of financial information.

### Learning Activities

Virtual Business

Current event relating to topic

Video Tutor

Modeling Activity

Real-World Application: ways to obtain funds for investing

Play Game

Activity: goals for a savings or investment program

Group Project: developing a personal investment plan

### Assessments

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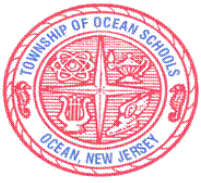
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Project: Investment plan, Chromebook Activities, Homework, Quiz, Chapter Test, Benchmark							
<b>21st Century Skills</b>							
Creativity	x	Critical Thinking	x	Collaboration	x	Communication	x
Life & Career Skills	x	Information Technology	x	Media Literacy	x		
<b>Interdisciplinary Connections</b>							
English-writing skills; History-Historical significance of financial trends; Math-Computations comparing investments							
<b>Technology Integration</b>							
8.1: Educational Technology: All students will use digital tools to access, manage, evaluate, and synthesize information in order to solve problems individually and collaborate and to create and communicate knowledge. Virtual Business Google Slide Presentations							

<b>Modifications (ELL, Special Education, Gifted and Talented, and 504 Plans)</b>	
<b>ELL:</b>	
<ul style="list-style-type: none"> <li>● Work toward longer passages as skills in English increase</li> <li>● Use visuals</li> <li>● Introduce key vocabulary before lesson</li> <li>● Teacher models reading aloud daily</li> <li>● Provide peer tutoring</li> <li>● Use of Bilingual Dictionary</li> <li>● Guided notes and/or scaffold outline for written assignments</li> <li>● Provide students with English Learner leveled readers.</li> </ul>	
<b>Supports for Students With IEPs:</b>	
<ul style="list-style-type: none"> <li>● Allow extra time to complete assignments or tests</li> </ul>	

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- Guided notes and/or scaffold outline for written assignments
- Work in a small group
- Allow answers to be given orally or dictated
- Use large print books, Braille, or books on CD (digital text)
- Follow all IEP modifications

### ***Gifted and Talented:***

- Create an enhanced set of introductory activities (e.g. advance organizers, concept maps, concept puzzles)
- Provide options, alternatives and choices to differentiate and broaden the curriculum
- Organize and offer flexible small group learning activities
- Provide whole group enrichment explorations
- Teach cognitive and methodological skills
- Use center, stations, or contracts
- Organize integrated problem-solving simulations
- Propose interest-based extension activities
- Expose students to beyond level texts.

### ***Supports for Students With 504 Plans:***

- Follow all the 504 plan modifications
- Text to speech/audio recorded selections
- Amplification system as needed
- Leveled texts according to ability
- Fine motor skill stations embedded in rotation as needed
- Modified or constrained spelling word lists
- Provide anchor charts with high frequency words and phonemic patterns

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