

Pitman Public Schools Curriculum Guide

Aligned to the 2020 New Jersey Student Learning Standards
(Revised and Adopted in 2016 for Math and ELA)

ENGAGING STUDENTS • FOSTERING ACHIEVEMENT • CULTIVATING 21ST CENTURY GLOBAL SKILLS

COURSE INFORMATION	
Content Area: 21st Century Life and Careers	
Course Title: MS Personal Financial Literacy	Grade Level(s): 6-8
Schedule Type: X Standard <input type="checkbox"/> Block	Instructional days: <input type="checkbox"/> 45 <input type="checkbox"/> 90 <input type="checkbox"/> 135 X 180

EXECUTIVE DESCRIPTION OF THE COURSE	
<p>Course Overview: Career readiness, life literacies, and key skills education provides students with the necessary skills to make informed career and financial decisions, engage as responsible community members in a digital society, and to successfully meet the challenges and opportunities in an interconnected global economy. In Personal Financial Literacy, students will develop skills that promote personal and financial responsibility related to financial planning, savings, investment and charitable giving in the global economy including: income and careers, money management, credit and debt management, planning, savings, investing, civic responsibility, risk management and insurance.</p>	
Approved text(s):	open-ed resources
Include Title, Author, Publisher, and Year of Publication/edition	
List of other support materials	<p>Middle School Personal Finance Toolbox</p> <p>https://www.nj.gov/education/aps/cccs/career/FLResources.pdf</p> <p>NJ DOE mandate on MS Financial Literacy: https://www.njleg.state.nj.us/2018/Bills/PL18/167_.PDF</p> <p>Additional NJ DOE K-12 Financial Literacy resources: https://www.state.nj.us/education/aps/cccs/career/resources.htm</p> <p>Standard 9.1 Financial Literacy standards:</p> <p>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.</p>

	<p>9.1.8.A.2 Relate how career choices, education choices, skills, entrepreneurship, and economic conditions affect income.</p> <p>9.1.8.A.3 Differentiate among ways that workers can improve earning power through the acquisition of new knowledge and skills.</p> <p>9.1.8.A.4 Relate earning power to quality of life across cultures.</p> <p>9.1.8.A.5 Relate how the demand for certain skills determines an individual’s earning power.</p> <p>9.1.8.A.6 Explain how income affects spending decisions.</p> <p>9.1.8.A.7 Explain the purpose of the payroll deduction process, taxable income, and employee benefits.</p>
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COURSE TIMELINE		
UNIT #	DESCRIPTION OF CONTENT (BY UNIT)	PACING (# of days/weeks)
1	<p style="text-align: center;"><u>Financial Health</u></p> <ul style="list-style-type: none"> ● Financial Psychology <ul style="list-style-type: none"> ○ An individual’s values and emotions will influence the ability to modify financial behavior (when appropriate), which will impact one’s financial well-being. ○ Marketing techniques are designed to encourage individuals to purchase items they may not need or want. <p>9.1.8.FP.1, 9.1.8.FP.2, 9.1.8.FP.3, 9.1.8.FP.4, 9.1.8.FP.5, 9.1.8.FP.6, 9.1.8.FP.7</p> <ul style="list-style-type: none"> ● Civic Financial Responsibility <ul style="list-style-type: none"> ○ Philanthropic and charitable organizations play important roles in supporting the interests of individuals and local and global communities and the issues that affect them ○ Individuals can use their talents, resources, and abilities to give back. ○ The potential for building and using personal wealth includes responsibility to the broader community and an understanding of the legal 	ongoing

	<p>rights and responsibilities of being a good citizen.</p> <p>9.1.8.CR.1, 9.1.8.CR.2, 9.1.8.CR.3, 9.1.8.CR.4</p>	
2	<p style="text-align: center;"><u>Financial Landscape</u></p> <ul style="list-style-type: none"> ● Financial Institutions <ul style="list-style-type: none"> ○ There are a variety of factors that influence how well suited a financial institution and/or service will be in meeting an individual’s financial needs. <p>9.1.8.FI.1, 9.1.8.FI.2, 9.1.8.FI.3, 9.1.8.FI.4</p> <ul style="list-style-type: none"> ● Economic and Government Influence <ul style="list-style-type: none"> ○ Taxes affect one’s personal finances. ○ There are government agencies and policies that affect the financial industry and the broader economy. ○ There are procedures required to take advantage of consumer protection laws and assistance programs. <p>9.1.8.EG.1, 9.1.8.EG.2, 9.1.8.EG.3, 9.1.8.EG.4, 9.1.8.EG.5, 9.1.8.EG.6, 9.1.8.EG.7, 9.1.8.EG.8, 9.1.8.EG.9</p>	ongoing
3	<p style="text-align: center;"><u>Money Management</u></p> <ul style="list-style-type: none"> ● Planning and Budgeting <ul style="list-style-type: none"> ○ A budget aligned with an individual’s financial goals can help prepare for life events. ○ Goals (e.g., higher education, autos, and homes, retirement), affect your finances. ○ There are strategies to decrease and manage expenses. <p>9.1.8.PB.1, 9.1.8.PB.2, 9.1.8.PB.3, 9.1.8.PB.4, 9.1.8.PB.5, 9.1.8.PB.6, 9.1.8.PB.7</p> <ul style="list-style-type: none"> ● Risk Management and Insurance <ul style="list-style-type: none"> ○ Individuals can choose to accept some risk, to take steps to avoid or reduce risk, or to transfer risk to others through the purchase of insurance. ○ Insurance can protect your personal finances. <p>9.1.8.RM.1, 9.1.8.RM.2, 9.1.8.RM.3, 9.1.8.RM.4</p>	ongoing

	<ul style="list-style-type: none"> ● Credit and Debt Management <ul style="list-style-type: none"> ○ There are strategies to increase your savings and limit debt. ○ Credit management includes making informed choices about sources of credit and requires an understanding of the cost of credit. <p>9.1.8.CDM.1, 9.1.8.CDM.2, 9.1.8.CDM.3, 9.1.8.CDM.4</p> <ul style="list-style-type: none"> ● Credit Profile <ul style="list-style-type: none"> ○ There are strategies to build and maintain a good credit history. ○ Credit history affects personal finances. <p>9.1.8.CP.1, 9.1.8.CP.2, 9.1.8.CP.3, 9.1.8.CP.4, 9.1.8.CP.5</p>	

OTHER INFORMATION	
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