

Marking Period	Unit Title	Recommended Instructional Days
MP1 - MP4	Chapter 12 - Sales Contracts Chapter 13 - Ownership and Risk of Loss in Sales Chapter 14 - Consumer Protection Chapter 15 - Property and Its Acquisition Chapter 16 - Bailments Chapter 17 - Ownership and Leasing of Real Property Chapter 18 - Insurance Law Chapter 19 - Wills, Trusts, and Estates Chapter 20 - Agency Law Chapter 21 - Employment Law Chapter 22 - Unions and the Employment Relationship Chapter 25 - Forms of Business Organizations	MP1 - 45 days, Chapters 1-3 MP 2 - 45 days, Chapters 4-6 MP 3 - 45 days, Chapters 7-9 MP 4 - 45 days, Chapters 10-11
<b>Personal Finance Disciplinary Concept: Core Ideas</b>	<b>Performance Expectation/s:</b>	<b>Recommended Activities, Investigations, Interdisciplinary Connections, and/or Student Experiences to Explore NJSLS-CLKS within Unit</b>
<p>The potential for building and using personal wealth includes responsibility to the broader community and an understanding of the legal rights and responsibilities of being a good citizen.</p> <p>Economic &amp; Government Influence: There are agencies, laws, and resources to protect you as a consumer.</p> <p>Financial Psychology: To be fiscally responsible, an individual's finances should align with his or her values and goals.</p>	<p>PFL.9.1.12.CFR.6: Identify and explain the consequences of breaking federal and/or state employment or financial laws.</p> <p>PFL.9.1.12.EG.6: Analyze the rights and responsibilities of buyers and sellers under consumer protection laws.</p> <p>PFL.9.1.12.FP.1 - Create a long term financial plan to ensure alignment with your values</p> <p>PFL 9.1.12.FP2 - Explain how an individual's financial values and goals may change across a lifetime and the adjustments to the personal financial plan that may be needed.</p> <p>PFL.9.1.12.FP.3: Relate the concept of delayed gratification (i.e., psychological distance) to meeting financial goals, investing and building wealth over time.</p>	
<b>Career Awareness, Exploration, Preparation, &amp; Training Disciplinary Concept: Core Ideas</b>	<b>Performance Expectation/s:</b>	

<p>Career Awareness and Planning: There are strategies to improve one’s professional value and marketability.</p>	<p>WRK.9.2.12.CAP.2: Develop college and career readiness skills by participating in opportunities such as structured learning experiences, apprenticeships, and dual enrollment programs.  WRK.9.2.12.CAP.3: Investigate how continuing education contributes to one’s career and personal growth.  WRK.9.2.12.CAP.4: Evaluate different careers and develop various plans (e.g., costs of public, private, training schools) and timetables for achieving them, including educational/training requirements, costs, loans, and debt repayment.  WRK.9.2.12.CAP.7: Use online resources to examine licensing, certification, and credentialing requirements at the local, state, and national levels to maintain compliance with industry requirements in areas of career interest.</p>	<p><b>Essential Question/s:</b></p> <p>What is a sales contract?</p> <p>What are the ownership and risk of loss rules in sales?</p> <p>Why is it important to have government involvement in the marketplace?</p> <p>How can you acquire property?</p> <p>What is the legal concept of a bailment?</p> <p>Why do we need insurance?</p> <p>Are there any legal consequences of death?</p> <p>What is agency law?</p> <p>What are the various types of legal agreements?</p> <p>How are contractual obligations transferred and fulfilled?</p> <p>What types of agreements are void?</p> <p>What are the attributes of various business formations?</p>
<p><b>Life Literacy &amp; Key Skills</b>  <b>Disciplinary Concept:</b>  <i>Core Ideas</i></p>	<p><b>Performance Expectation/s:</b></p>	
<p>Creativity &amp; Innovation: With a growth mindset, failure is an important part of success.  Creativity &amp; Innovation: Innovative ideas or innovation can lead to career opportunities.</p> <p>Critical Thinking &amp; Problem-Solving: Collaboration with individuals with diverse experiences can aid in the problem-solving process, particularly for global issues where diverse solutions are needed.</p> <p>Digital Citizenship: Laws govern many aspects of computing, such as privacy, data, property, information,</p>	<p>TECH.9.4.12.CI.1: Demonstrate the ability to reflect, analyze, and use creative skills and ideas.  TECH.9.4.12.CI.2: Identify career pathways that highlight personal talents, skills, and abilities.  TECH.9.4.12.CI.3: Investigate new challenges and opportunities for personal growth, advancement, and transition.  TECH.9.4.12.CT.2: Explain the potential benefits of collaborating to enhance critical thinking and problem solving.  TECH.9.4.12.DC.3: Evaluate the social and economic implications of privacy in the context of safety, law, or ethics</p>	<p><b>Activity Description:</b></p> <p>Students will complete lecture notes, learn key terminology (interactive practice, box vocabulary practice), complete worksheets and concept reviews for each chapter. Other activities such as Business Law BINGO and Business Law Crossword puzzles will be used. In addition, students will explore various web destinations to apply key concepts to the real world.</p>

<p>and identity. These laws can have beneficial and harmful effects, such as expediting or delaying advancements in computing and protecting or infringing upon people’s rights.</p>	<p>(e.g., 6.3.12.HistoryCA.1). TECH.9.4.12.DC.4: Explain the privacy concerns related to the collection of data (e.g., cookies) and generation of data through automated processes that may not be evident to users (e.g., 8.1.12.NI.3).</p>	
<p><b>Social and Emotional Learning:</b> <i>Competencies</i></p>	<p><b>Social and Emotional Learning:</b> <i>Sub-Competencies</i></p>	
<ul style="list-style-type: none"> <li>● Self- awareness</li> <li>● Social Awareness</li> <li>● Self- Management</li> <li>● Relationship Skills</li> <li>● Responsibility</li> <li>● Decision-Making</li> </ul>	<ul style="list-style-type: none"> <li>● Recognizing the importance of self-confidence in handling daily tasks and challenges.</li> <li>● Demonstrate an awareness of the expectations for social interactions in a variety of ways.</li> <li>● Demonstrate an understanding of the need for mutual respect when viewpoints differ.</li> <li>● Recognize the skills needed to establish and achieve personal and educational goals.</li> <li>● Utilize positive communication and social skills to interact effectively with others.</li> <li>● Develop, implement, and model effective problem solving and critical thinking skills.</li> </ul>	
<p align="center"><b>Assessments (Formative)</b> <i>To show evidence of meeting the standard/s, students will successfully engage within:</i></p>		<p align="center"><b>Assessments (Summative)</b> <i>To show evidence of meeting the standard/s, students will successfully complete:</i></p>
<ul style="list-style-type: none"> <li>● Tests/Quizzes</li> <li>● Think Critically - Prepare Arguments to Support Answers</li> <li>● Mid-Point Check-Ins</li> <li>● In Class Observations</li> <li>● Thumbs Up/Thumbs Down</li> <li>● Think Pair Share</li> <li>● Exit tickets</li> </ul>		<p><b><u>Benchmarks:</u></b></p> <ul style="list-style-type: none"> <li>● Students will obtain a score of 70% or higher, students who complete the proper assigned classwork will be assignmented.</li> <li>● Rubric evaluations</li> </ul> <p><b><u>Summative Assessments:</u></b></p> <ul style="list-style-type: none"> <li>● District Assessments</li> <li>● Mock Trial - Prepare Opening Statement</li> <li>● Write Your Own Lease Agreement</li> </ul>

	<ul style="list-style-type: none"> <li>Organize Your Start-Up Business (sole proprietorship, partnership, corporation)</li> </ul>
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**Differentiated Student Access to Content:  
Teaching and Learning Resources/Materials**

<b>Core Resources</b>	<b>Alternate Core Resources <i>IEP/504/At-Risk/ESL</i></b>	<b>ELL Core Resources</b>	<b>Gifted &amp; Talented Core Resources</b>
	<ul style="list-style-type: none"> <li>Meet with the student's special education or inclusion teacher prior to initial assessment to learn how to best tailor the format of any classwork, quiz or test to their individual special needs, as well as to discuss whether or not homework is appropriate.</li> <li>Provide access to an individual or classroom aide, when required by the student's IEP or 504, to improve student focus, comprehension and time on task.</li> <li>Provide access to modified materials as needed to improve accessibility (slant boards, headphones for auditory processing disorders, gym mats for additional cushioning, active/sensory seating pads, helmets and body padding as required by physical therapist, etc.). Many can be borrowed from a student's special education classroom, or the school's Occupational or Physical Therapists.</li> </ul>	<ul style="list-style-type: none"> <li>Allow access to supplemental materials, including use of online bilingual dictionaries.</li> <li>Meet with an ELL trained or inclusion teacher prior to initial assessment to learn how to best tailor the format of any classwork, quiz or test to their individual needs.</li> </ul>	<ul style="list-style-type: none"> <li>Connect students to related talent development opportunities, often offered through area colleges, with the assistance of guidance counselors.</li> </ul>

**Supplemental Resources**

**Technology:**

- Assistive technology may be required for students with IEPs and 504s. Access to computers with screen readers, voice recognition software, and talking word processing applications may be beneficial. Some students with limited verbal abilities may require access to assistive communication devices and tablets that can be accessed through the school’s speech therapist.

**Other:**

- N/A

**Differentiated Student Access to Content:  
Recommended *Strategies & Techniques***

Core Resources	Alternate Core Resources <i>IEP/504/At-Risk/ESL</i>	ELL Core Resources	Gifted & Talented Core
<ul style="list-style-type: none"> <li>● Offer resources to students in a variety of ways to accommodate for multiple learning styles.</li> <li>● Engage all learners through implementation of various resources including visual, audio, and tactile materials.</li> <li>● Provide easy access to course resources so the student can utilize materials within the classroom or at home to reiterate content learned within the course.</li> </ul>	<ul style="list-style-type: none"> <li>● Utilize a multi-sensory (Visual, Auditory, Kinesthetic, Tactile) approach as needed during instruction to better engage all learners.</li> <li>● Provide alternate presentations of skills and steps required for project completion by varying the method (repetition, simple explanations, visual step-by-step guides, additional examples, modeling, etc).</li> <li>● Allow additional time to complete classwork as needed, when required according to students’ IEP or 504 plan. Break assignments up into shorter tasks while repeating directions as needed. Offer additional individual instruction time as needed.</li> </ul>	<ul style="list-style-type: none"> <li>● Provide extended time to complete classwork and assessments as needed. Assignments and rubrics may need to be modified.</li> <li>● Provide access to preferred seating, when requested.</li> <li>● Check often for understanding, and review as needed, providing oral and visual prompts when necessary.</li> </ul>	<ul style="list-style-type: none"> <li>● Offer pre-assessments to better understand students’ strengths, and create an enhanced set of introductory activities accordingly.</li> <li>● Integrate active teaching and learning opportunities, including grouping gifted students together to push each other academically.</li> <li>● Propose interest-based extension activities and opportunities for extra credit.</li> </ul>

	<ul style="list-style-type: none"> <li>• Modify test content and/or format, allowing students additional time and preferential seating as needed, according to their IEP or 504 plan. Review, restate and repeat directions during any formal or informal assessments.</li> </ul>		
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New Jersey Legislative Statutes and Administrative Code  
(place an "X" before each law/statute if/when present within the curriculum map)

Amistad Law: <i>N.J.S.A. 18A 52:16A-88</i>	Holocaust Law: <i>N.J.S.A. 18A:35-28</i>	LGBT and Disabilities Law: <i>N.J.S.A. 18A:35-4.35</i>	Standards in Action: <i>Climate Change</i>
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## Standard 9

### 9 Career Ready Practices

- CRP1. Act as a responsible and contributing citizen and employee.
- CRP2. Attend to financial well-being.
- CRP3. Consider the environmental, social and economic impacts of decisions.
- CRP4. Demonstrate creativity and innovation.
- CRP5. Utilize critical thinking to make sense of problems and persevere in solving them.
- CRP6. Model integrity, ethical leadership and effective management.
- CRP7. Plan education and career paths aligned to personal goals.
- CRP8. Use technology to enhance productivity, increase collaboration and communicate effectively.
- CRP9. Work productively in teams while using cultural global competence.

### 9.1 PERSONAL FINANCIAL LITERACY

Content Area: 21st Century Life and Careers

Number:	Core Idea::
PFL.9.1.12.CFR.6	Identify and explain the consequences of breaking federal and/or state employment or financial laws.
PFL.9.1.12.EG.6	Analyze the rights and responsibilities of buyers and sellers under consumer protection laws.
PFL.9.1.12.FI.1	Identify ways to protect yourself from identity theft.
PFL.9.1.12.FP.3	Relate the concept of delayed gratification (i.e., psychological distance) to meeting financial goals, investing and building wealth over time.

## 9.2 CAREER AWARENESS, EXPLORATION, AND PREPARATION

Content Area: 21st Century Life and Careers

Number:	Career Idea:
9.2.12.CAP.2: Develop college and career readiness skills by participating in opportunities such as structured learning experiences, apprenticeships, and dual enrollment programs.	There are strategies to improve one’s professional value and marketability
9.2.12.CAP.3: Investigate how continuing education contributes to one's career and personal growth.	There are strategies to improve one’s professional value and marketability
9.2.12.CAP.4: Evaluate different careers and develop various plans (e.g., costs of public, private, training schools) and timetables for achieving them, including educational/training requirements, costs, loans, and debt repayment.	Career planning requires purposeful planning based on research, self-knowledge, and informed choices.
9.2.12.CAP.7: Use online resources to examine licensing, certification, and credentialing requirements at the local, state, and national levels to maintain compliance with industry requirements in areas of career interest.	Career planning requires purposeful planning based on research, self-knowledge, and informed choices.

9.2.12.CAP.8: Determine job entrance criteria (e.g., education credentials, math/writing/reading comprehension tests, drug tests) used by employers in various industry sectors.	Career planning requires purposeful planning based on research, self-knowledge, and informed choices.
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<b>9.4 LIFE LITERACIES AND KEY SKILLS</b>	
Content Area: 21st Century Life and Careers	
Number:	Core Idea:
9.4.12.CI.1: Demonstrate the ability to reflect, analyze, and use creative skills and ideas.	With a growth mindset, failure is an important part of success.
9.4.12.CI.2: Identify career pathways that highlight personal talents, skills, and abilities.	Innovative ideas or innovation can lead to career opportunities.
9.4.12.CI.3: Investigate new challenges and opportunities for personal growth, advancement, and transition.	Innovative ideas or innovation can lead to career opportunities.
9.4.12.CT.2: Explain the potential benefits of collaborating to enhance critical thinking and problem solving.	Collaboration with individuals with diverse experiences can aid in the problem-solving process, particularly for global issues where diverse solutions are needed.
TECH.9.4.12.DC.3	Evaluate the social and economic implications of privacy in the context of safety, law, or ethics (e.g., 6.3.12.HistoryCA.1).