

Marking Period	Unit Title	Recommended Instructional Days
Marking Period 1-4	Chapter 1: Real Estate Licensing Chapter 2: Commission Rules and Regulations Chapter 3: Agency, Brokerage, and Ethical Considerations Chapter 4: Fair Housing Chapter 5: What Is Real Estate? Chapter 6: Estates and Interests Chapter 8: Real Estate Taxes Chapter 9: Land-Use Regulations & Environmental Issues Chapter 10: Listing Agreements Chapter 11: Real Estate Contracts Chapter 12: Leases: Landlord and Tenant Chapter 13: Mortgages Chapter 14: Financing I Chapter 15: Financing II Chapter 16: Appraisal Chapter 17: Investment and Business Brokerage Chapter 18: Subdivision and Development Chapter 19: Legal Descriptions and Deeds Chapter 20: Transfer of Title Chapter 21: Public Records, Titles and Closing	Marking Period 1– Chapters 1-7 Marking Period 2– Chapters 8-14 Marking Period 3–Chapters 15-21 Marking Period 4–Entrepreneurship
<b>Personal Finance                      Disciplinary Concept:</b>		<b>Recommended Activities, Investigations,                      Interdisciplinary Connections, and/or Student                      Experiences to Explore NJSLS-CLKS within Unit</b>
<b>Core Ideas:</b> <b>Credit and Debt Management–</b> <ul style="list-style-type: none"> <li>● Compare and contrast the advantages and disadvantages of various types of mortgages.</li> <li>● Compute and assess the accumulating effect of interest paid over time when using a variety of sources of credit. (e.g., student loans, credit cards, auto loans, mortgages, etc.).</li> </ul>	<b>Performance Expectation:</b> <b>PFL.9.1.12.RM.6:</b> Differentiate the costs, benefits and features (e.g., riders, deductibles, umbrella policies) of renter’s and homeowner’s insurance.  <b>PFL.9.1.12.PB.6:</b> Describe and calculate interest and fees that are applied to various forms of spending, debt and saving.  <b>PFL.9.1.12.CDM.8:</b> Compare and compute interest and compound interest	

<ul style="list-style-type: none"> <li>Calculate a mortgage payment based on type of loan, down payment, credit score, and loan interest rate.</li> </ul> <p>Chapter 6: Estates and Interests                  Chapter 8: Real Estate Taxes                  Chapter 13: Mortgages                  Chapter 14: Financing I                  Chapter 15: Financing II                  Chapter 16: Appraisal                  Chapter 17: Investment and Business Brokerage</p>	<p>and develop an amortization table using business tools.</p> <p><b>PFL.9.1.12.CDM.7:</b> Calculate a mortgage payment based on type of loan, down payment, credit score, and loan interest rate.</p> <p><b>PFL.9.1.12.CDM.6:</b> Compute and assess the accumulating effect of interest paid over time when using a variety of sources of credit. (e.g., student loans, credit cards, auto loans, mortgages, etc.).</p>	
<p><b>Life Literacy &amp; Key Skills                  Disciplinary Concept:</b></p>		
<p><b>Core Ideas:</b>  <b>Creativity and Innovation–</b></p> <ul style="list-style-type: none"> <li>Innovative ideas or innovation can lead to career opportunities.</li> <li>Cultivating online reputations for employers and academia requires separating private and professional digital identities.</li> <li>Digital communities influence many aspects of society, especially the workforce. The increased connectivity between people in different cultures and different career fields have changed the nature, content, and responsibilities of many careers.</li> </ul> <p>Chapter 1: Real Estate Licensing                  Chapter 2: Commission Rules and Regulations                  Chapter 3: Agency, Brokerage, and Ethical Considerations                  Chapter 4: Fair Housing                  Chapter 5: What Is Real Estate?</p>	<p><b>Performance Expectation:</b></p> <p><b>TECH.9.4.12.CI:</b>                  Creativity and Innovation</p> <p><b>TECH.9.4.12.CT:</b>                  Collaboration with individuals with diverse experiences can aid in the problem-solving process, particularly for global issues where diverse solutions are needed.</p> <p><b>TECH.9.4.12.DC.6:</b>                  elect information to post online that</p>	<p><b>Essential Question/s:</b></p> <ul style="list-style-type: none"> <li>What are the licensing procedures for New Jersey residents, out-of-state residents, and rental referral agencies?</li> <li>What are commission regulations for broker business relationships and advertising?</li> <li>As an agent what are your fiduciary responsibilities?</li> <li>What protections are there for the federal fair housing laws?</li> <li>What is the difference between personal property and fixtures?</li> <li>Can you describe the characteristics of encumbrances?</li> <li>What are the different forms of ownership?</li> <li>Why is it important to know various financing techniques?</li> <li>Why is it important to understand the profession of appraising in New Jersey?</li> <li>Why is it important to be able to describe issues concerning mortgage financing, including various payment plans?</li> <li>Why is it important to describe the provisions of a note, a mortgage, and a trust deed?</li> <li>Why is it important to budget before/during a lease?</li> </ul>

<p>Chapter 9: Land-Use Regulations &amp; Environmental Issues                  Chapter 10: Listing Agreements                  Chapter 11: Real Estate Contracts                  Chapter 12: Leases: Landlord and Tenant                  Chapter 18: Subdivision and Development                  Chapter 19: Legal Descriptions and Deeds                  Chapter 20: Transfer of Title                  Chapter 21: Public Records, Titles and Closing</p>	<p>positively impacts personal image and future college and career opportunities.</p>	<p><b>Activity Description:</b> Students will complete lecture notes, key terms, and a study guide for each chapter.</p> <p><b>Interdisciplinary Connections: Content: ;NJSLS#:</b></p>
<p><b>Career Awareness, Exploration, Preparation, &amp; Training                  Disciplinary Concept:</b></p>		
<p><b>Core Ideas:</b>  <b>Career Awareness and Planning–</b></p> <ul style="list-style-type: none"> <li>• Career planning requires purposeful planning based on research, self-knowledge, and informed choices.</li> </ul> <p>Chapter 1: Real Estate Licensing                  Chapter 2: Commission Rules and Regulations                  Chapter 3: Agency, Brokerage, and Ethical Considerations                  Chapter 9: Land-Use Regulations and Environmental Issues                  Chapter 10: Listing Agreements                  Chapter 11: Real Estate Contracts                  Chapter 12: Leases: Landlord and Tenant                  Chapter 13: Mortgages                  Chapter 14: Financing I                  Chapter 15: Financing II</p>	<p><b>Performance Expectation:</b></p> <p><b>WRK.9.2.12.CAP.2:</b>                  Develop college and career readiness skills by participating in opportunities such as structured learning experiences, apprenticeships, and dual enrollment programs.</p> <p><b>WRK.9.2.12.CAP.3:</b>                  Investigate how continuing education contributes to one's career and personal growth.</p> <p><b>WRK.9.2.12.CAP.6:</b>                  Identify transferable skills in career choices and design alternative career plans based on those skills.</p>	
<p><b>Career Readiness, Life Literacies, and Key Skills Practices</b></p>		

<p>Students readily understand the concepts and strategies needed to communicate information about products, services, images, and/or ideas to achieve a desired outcome.</p> <p>Students 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.</p> <p>Roles within teams, work units, departments, organizations, inter-organizational systems, and the larger environment impact business operations.</p> <p>Key organizational systems impact organizational performance and the quality of products and services.</p> <p>Understanding the global context of 21st-century industries and careers impacts business operations</p>	
<p><b>Social and Emotional Learning:</b> <i>Competencies</i></p>	<p><b>Social and Emotional Learning:</b> <i>Sub-Competencies</i></p>
<p>Self- awareness                  Social Awareness                  Self- Management                  Relationship Skills                  Responsible                  Decision-Making</p>	<p>Recognizing the importance of self-confidence in handling daily tasks and challenges.                  Demonstrate an awareness of the expectations for social interactions in a variety of ways.                  Demonstrate an understanding of the need for mutual respect when</p>

	<p>viewpoints differ.                  Recognize the skills needed to establish and achieve personal and educational goals.                  Utilize positive communication and social skills to interact effectively with others.                  Develop, implement, and model effective problem solving and critical thinking skills.</p>		
<p><b>Assessments (Formative)</b>  <i>To show evidence of meeting the standard/s, students will successfully engage within:</i></p>		<p><b>Assessments (Summative)</b>  <i>To show evidence of meeting the standard/s, students will successfully complete:</i></p>	
<p><b><u>Formative Assessments:</u></b></p> <ul style="list-style-type: none"> <li>● Quiz</li> <li>● Test</li> <li>● Thumbs up/down</li> <li>● Think pair share</li> <li>● Exit Slip</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>● Rubrics</li> </ul> <p><b><u>Summative Assessments:</u></b></p> <ul style="list-style-type: none"> <li>● Students will complete District Assessments covering chapters 1-21, projects.</li> <li>● Career Portfolio</li> </ul>	
<p><b>Differentiated Student Access to Content:                  Teaching and Learning Resources/Materials</b></p>			
<p><b>Core Resources</b></p>	<p><b>Alternate Core Resources                  IEP/504/At-Risk/ESL</b></p>	<p><b>ELL Core Resources</b></p>	<p><b>Gifted &amp; Talented Core Resources</b></p>
<ul style="list-style-type: none"> <li>●</li> </ul>	<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</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>

	<p>discuss whether or not homework is appropriate.</p> <ul style="list-style-type: none"> <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> </ul>		
<b>Supplemental Resources</b>			
<p><b>Technology:</b></p> <ul style="list-style-type: none"> <li>• Chromebook, Smartboard, YOUTUBE, Schoology, Google Drive</li> </ul> <p><b>Other:</b></p> <ul style="list-style-type: none"> <li>• Social Media Sites</li> </ul>			
<b>Differentiated Student Access to Content: Recommended <i>Strategies &amp; Techniques</i></b>			
<b>Core Resources</b>	<b>Alternate Core Resources <i>IEP/504/At-Risk/ESL</i></b>	<b>ELL Resources</b>	<b>Gifted &amp; Talented Core</b>
<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</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> </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>

<p>the student can utilize materials within the classroom or at home to reiterate content learned within the course.</p>	<ul style="list-style-type: none"> <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> <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)

<p>Amistad Law:  <i>N.J.S.A. 18A          52:16A-88</i></p>		<p>Holocaust Law:  <i>N.J.S.A. 18A:35-28</i></p>		<p>LGBT and Disabilities          Law: <i>N.J.S.A. 18A:35-          4.35</i></p>		<p>Diversity &amp; Inclusion:  <i>N.J.S.A. 18A:35-4.36a</i></p>		<p>Standards in Action:  <i>Climate Change</i></p>
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