

MIDDLE TOWNSHIP PUBLIC SCHOOLS
CAPE MAY COURT HOUSE, NJ 08210
CURRICULUM GUIDE

DISCIPLINE: Business

GRADE LEVEL/COURSE: 9-12/Financial Literacy

Standard	Essential Questions	Activities for Differentiation & *Modifications	Inter-disciplinary Connections	21 st Century Skills & Career Ready Practices Integration	Benchmark Assessments	Instructional Materials	Timeframe
9.1.12.B.3-5 9.1.12.B.1 9.1.12.D.2 9.1.12.D.4-5 9.1.12.D.8-9 9.1.12.E.2-5 9.1.12.F.2-3 9.1.12.G.1	What are effective money management techniques?	-Set financial goals -Create a spending plan -Create an action plan to manage spending	Math English	CRP1 CRP2 CRP3 CRP4 CRP5 CRP6 CRP7 CRP8 CRP9 CRP11 CRP12	Tests, Quizzes, Projects	NEFE High School Financial Planning Program Module 1	3 weeks
9.1.12.B.8 9.1.12.C1-9 9.1.12.E.6 9.1.12.E.8 9.1.12.E.9-10	What are the benefits and costs of borrowing?	-Select a credit option -Plan action to build good credit -Write a personal code of behavior -Devise a strategy to protect personal information	Math English	CRP1 CRP2 CRP3 CRP4 CRP5 CRP6 CRP7 CRP8 CRP9 CRP11 CRP12	Tests, Quizzes, Projects	NEFE High School Financial Planning Program Module 2	3 weeks

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9.1.12.A.1-13 9.1.12.B.7 9.1.12.F.1 9.1.12.F.5-6	What factors influence earning power?	-Math educational program with career interests -Identify career options to match lifestyle and financial goals -Outline a career plan	Math English	CRP1 CRP2 CRP3 CRP4 CRP5 CRP6 CRP7 CRP8 CRP9 CRP10 CRP11 CRP12 9.2.12.C.1-9	Tests, Quizzes, Projects	NEFE High School Financial Planning Program Module 3	3 weeks
9.1.12.B.2 9.1.12.D.1 9.1.12.D.3-15 9.1.12.F.2	What are the risks and rewards of investing	-Compare savings options -Set investing and savings goals -Decide on investment strategy	Math English	CRP1 CRP2 CRP3 CRP4 CRP5 CRP6 CRP7 CRP8 CRP9 CRP11 CRP12	Tests, Quizzes, Projects	NEFE High School Financial Planning Program Module 4	3 weeks

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9.1.12.B.9 9.1.12.B.10 9.1.12.E.1 9.1.12.E.7	How can you effectively use financial services?	-Use a checking account -Select a financial service provider -Devise a fraud protection plan	Math English	CRP1 CRP2 CRP3 CRP4 CRP5 CRP6 CRP7 CRP8 CRP9 CRP11 CRP12	Tests, Quizzes, Projects	NEFE High School Financial Planning Program Module 5	3 weeks
9.1.12.F.4 9.1.12.G.1-7	What are the various types of insurance and how is it used effectively?	-Inventory your personal property -Make a decision about buying insurance -Devise a plan to minimize costs	Math English	CRP1 CRP2 CRP3 CRP4 CRP5 CRP6 CRP7 CRP8 CRP9 CRP11 CRP12	Tests, Quizzes, Projects	NEFE High School Financial Planning Program Module 6	3 weeks

Lesson Competencies and Learning Objectives

Module 1: Money Management

- 1-1 Explore how spending, saving and values impact your finances.**
- Discuss the value of planning how money is used.
 - Give examples of sensible and unwise spending decisions and behaviors.
 - Compare spending priorities.
- 1-2 Set financial goals that are specific and measurable.**
- Discuss how personal goals can be achieved through money goals.
 - Explain how to write an effective financial goal.
 - Discuss how to prioritize actions while working to achieve several goals at the same time.
- 1-3 Apply strategies to be mindful about spending decisions.**
- Discuss what influences spending decisions.
 - Identify tools and strategies to manage spending habits.
 - Demonstrate how the decision-making process works.
- 1-4 Create a spending plan to reach your goals.**
- Discuss how a spending plan helps manage spending habits.
 - Describe what a spending plan is.
 - Explain how to use a spending plan.
- 1-5 Figure out ways to maintain a positive cash flow.**
- Identify how to plug spending leaks.
 - List strategies to stick to a spending plan.
 - Discuss ways to be prepared for unexpected money events.

Performance Assessment Challenges:

- Set measurable financial goals.
- Use a criterion-based decision-making strategy for a major decision.
- Create a spending plan.
- Outline an action plan to manage spending.

Module 2: Borrowing

- 2-1 Weigh the benefits and risks of borrowing.**
- Discuss why people borrow.
 - Give examples of acceptable and unacceptable situations to use credit.
 - Explain how borrowing impacts the economy.
- 2-2 Compare the costs and terms of borrowing options.**
- Give examples of how credit is used.
 - Identify typical costs and terms of credit.
 - Calculate the cost of using credit.
- 2-3 Start the journey to establish a good credit rating.**
- Outline the credit application process.
 - Describe what lenders consider when deciding whether to approve or deny a credit request.
 - Explain how creditors investigate someone's borrowing habits.
- 2-4 Explore the rights and responsibilities of borrowers and lenders.**
- Explain a borrower's legal rights and responsibilities when agreeing to a contract.
 - Recite guidelines for borrowing limits.
 - State where to get help with credit issues.
- 2-5 Protect yourself from identity fraud**
- Give examples of identity fraud.
 - Describe how to address problems of fraud.
 - Give examples of ways to protect against fraud.

Performance Assessment Challenges:

- Select a credit option (card, loan, phone plan).
- Plan action to build a good borrowing reputation.
- Write a personal credit code of behavior.
- Devise a strategy to protect personal information.

Module 3: Earning Power

- 3-1 Explore the payoffs of investing in yourself.**
- Discuss the value of investing in yourself.
 - Identify how education can impact earnings.
 - List strategies to minimize the costs of education.
- 3-2 Measure the value of employee benefits.**
- Identify common types of employee benefits.
 - Give examples of hidden costs of employment.
 - List criteria to consider when making decisions about where to work.
- 3-3 Assess factors that impact personal tax liability and take-home pay.**
- Calculate net pay.
 - List factors that impact income tax liability.
 - List factors that impact your net pay.
- 3-4 Start down the path to achieving your lifestyle and financial goals.**
- Identify trends that can potentially impact options in the workplace.
 - Explore how a person's values and preferences impact career and job choices.
 - Discuss how the cost of living can impact cash flow and lifestyle.
- 3-5 Prepare to deal with life and work changes.**
- Give examples of work-related changes that can impact financial status.
 - Discuss ways to deal with irregular income.
 - Identify skills, knowledge, and attitudes that employers value in the workplace.
 - Consider entrepreneurial possibilities.

Performance Assessment Challenges:

- Match an education program with career interests.
- Identify potential job or career options that match your financial goals and desired lifestyle.
- Create a list of personal accomplishments.
- Outline a career plan that aligns with your financial goals, values, and career interests.

Lesson Competencies and Learning Objectives

Module 4: Investing

- 4-1 Explore how saving and investing can be used to build wealth.**
- Make a distinction between saving and investing.
 - Demonstrate how to calculate compound interest.
 - Compare types of savings investments.
- 4-2 Explore how investing works.**
- Summarize how the time value of money impacts saving and investing.
 - Explain how to buy stock investments.
 - State fundamental investing guidelines.
- 4-3 Explore the risks and rewards of several types of investments.**
- Give examples of types of investments.
 - Describe the risk-to-reward principle.
 - Discuss how risk tolerance impacts investment decisions.
 - Explain how diversification is used as an investment strategy.
- 4-4 Outline strategies to achieve investing goals.**
- Summarize guidelines for investing.
 - Describe the benefits of dollar cost averaging.
 - Discuss rights and responsibilities related to investing.
- 4-5 Outline a long-range investment game plan.**
- Give examples of how investing fits into financial planning.
 - Identify strategies to plan for retirement.

Performance Assessment Challenges:

- Compare savings options.
- Set investing and saving goals.
- Decide on an investment strategy.

Module 5: Financial Services

- 5-1 Use a checking account.**
- Discuss reasons to use check payments.
 - Demonstrate how to use a checking account.
 - Explain how to reconcile a checking account.
- 5-2 Select banking tools and technology to handle personal business transactions.**
- Give examples of tools and strategies used by consumers to transfer money for personal banking and shopping transactions.
 - Discuss recent technology trends that impact how consumers conduct business.
 - Match types of banking and spending tools and technology with consumer life situations.
- 5-3 Protect your personal account information.**
- Give examples of how people are victims of fraud.
 - Discuss ways to protect personal and financial information.
 - Describe what to do when a victim of fraud.
- 5-4 Select a financial service provider.**
- Give examples of services provided by different types of financial institutions.
 - Review guidelines for using banking services.
 - Discuss criteria to consider when choosing where to use banking services.
- 5-5 Demonstrate how to manage spending and banking transactions.**
- Match financial services with personal style and life situations.
 - Give reasons to keep track of business transactions.
 - Review strategies to organize and manage financial records.

Performance Assessment Challenges:

- Use a checking account.
- Select a financial service provider.
- Decide what services best meet own needs.
- Devise a fraud protection plan.

Module 6: Insurance

- 6-1 Justify reasons to be insured.**
- Discuss ways that teens face risks that can be costly.
 - Give examples of ways that teens can manage the risk of financial loss.
 - Describe consequences of not being sufficiently insured.
- 6-2 Investigate how insurance works.**
- Describe how to get insurance coverage (application, premiums).
 - Give examples of information in the insurance policy/contract.
 - Describe how to file a claim.
 - Summarize rights and responsibilities of the policyholder.
- 6-3 Choose insurance for specific needs and situations.**
- Give examples of types of insurance.
 - Give examples of insurance coverage that is relevant for teens and young adults.
 - Discuss how insurance needs and costs differ depending on personal situation.
- 6-4 Compare auto insurance options.**
- Describe insurance features and coverage.
 - Explain how premiums are determined.
 - Examine an auto insurance policy.
- 6-5 Plan ahead to minimize insurance costs and costs of unexpected events.**
- Identify ways to minimize insurance costs.
 - Discuss how insurance fits into spending plan.
 - List criteria for selecting an agent and insurance company.

Performance Assessment Challenges:

- Promote the value of being insured.
- Inventory your personal property.
- Make a decision about buying insurance.
- Devise a plan to minimize insurance costs.

Program Overview

NEFE's High School Financial Planning Program® (HSFPP) is a turnkey financial literacy program specifically focused on basic personal finance skills that are relevant to the lives of pre-teens, teens, and young adults. By using these materials, you are helping youth build a solid foundation for financial independence.

Whether or not you have experience teaching personal finance, you will find NEFE's instructional materials easy to use and adaptable for your particular situation. Choose to use some or all of the lessons and activities as you decide what works for your students and timeframe.

The program is organized into six module topics, each addressing a broad learning outcome:

Module	Target Module Learning Outcome
Module 1: Money Management	Manage spending to meet financial goals.
Module 2: Borrowing	Control personal credit and debt.
Module 3: Earning Power	Boost personal earning capability.
Module 4: Investing	Put personal assets to work to build personal wealth.
Module 5: Financial Services	Use financial services in a sensible and wary manner.
Module 6: Insurance	Protect personal property and financial resources.

4 Steps to Get Started

The content is intended to be used in interactive, face-to-face classroom or workshop setting. You have the flexibility to pick and choose to use any or all of the lessons to meet the unique needs of your learners.

Each lesson targets a learning competency with strategically planned activities that lead students toward achieving the target competency. The learning process guides students through practice and application activities so they are empowered to transfer what they learn to real-world situations.

To use the program, follow these steps to access materials:

- 1. Register** on the website: www.hsfpp.org. The website is the main go-to place to access the complete suite of program materials. You may use the HSFPP content only for noncommercial instructional and educational purposes. No portion of the HSFPP content may be used for any commercial purpose, nor may a fee be charged in exchange for the content. The full Terms of Use Agreement is available to review online.
- 2. Select lessons** that are relevant to your students and time allotment. Scan the list of module lessons and learning outcomes to outline a plan for the lessons you will teach.
- 3. Get and preview materials** to prepare to teach. For each module covered, order one **Student Guide** for each student, or direct your students to download a Student Guide for each module they will study. Login to the Instructor/Teacher website to get the **Lesson Packs (Get Materials tab)**. Preview the lesson plan, PowerPoint presentation, student learning plan, assessment, and the supporting materials for each lesson.
- 4. Teach and assess.** Distribute the student learning plan to your students to guide the learning experience. Also share the student learning plan in advance with special education instructors and instructor aides who work with your students so any accommodations can be made for individual learning support. Use the suggested performance assessments (aka Challenges) provided for each lesson, or create your own tests.

Program Pieces

Each module includes online and print materials for instructors and learners.

Student Guide. Each student should receive a Student Guide workbook for each module studied. The guide is intended to remain each student's property for future reference. Instructors can order Student Guides from the website. Instructors and students can also access an electronic version of each Student Guide from the website.

Instructional Materials. This program provides lesson plans, visual aids, assessments, and handouts for each module. Each lesson is designed for 45-minutes of learning, but additional activities are offered to extend the learning experience. Based on your situation, choose to use all foundational lessons (30+ hours of instruction), or select only those lessons that fit your schedule. Deliver the lessons as sequenced or reorder as you prefer.

The entire set of instructional materials is available online at www.hsfpp.org. This collection will grow as new topics and more advanced content is added. Registered instructors can download the Lesson Packs which include the following: lesson plan, student learning plan, PowerPoint presentation, handouts, and performance assessment. Only the foundational lesson plan and student learning plan documents are included in this Instructor Starter Kit.

Follow these steps to access complete sets of lesson materials from the HSFPP website:

1. Login to www.hsfpp.org. Registered program instructors will be directed to the Instructor/Teacher website.
2. Click on the **Get Materials** tab.
3. Select the **Download** button or the desired **module** from the left menu.
4. Click on a lesson link to open a specific file, or select several documents in the **Download dropdown menu** to conveniently package multiple files into a zip folder.

Website, www.hsfpp.org. Here you will find an ever-growing collection of learning tools, articles, and resources to enhance the classroom experience. A suite of three websites is available for use with the program.

HSFPP Public Homepage. This public site contains general information about the program and how to be involved with financial literacy initiatives. Here you will find general program information, program evaluation summaries, state contacts and training events, and links to national academic personal finance standards.

Instructor/Teacher portal. Instructors who work with teens in schools and other nonprofit organizations must register to access this portal. Registered HSFPP instructors are automatically directed to the Instructor/Teacher portal upon login. From here you have access to the instructional materials and all content resources.

Student portal. Students (and their parents) who are engaged with the HSFPP can register to access the program materials. When registered students log into the www.hsfpp.org site, they are automatically directed to the Student portal where they can get activity files, student guides, and personal finance resources.

Instructor Training

The instructional materials are intentionally designed so instructors have everything they need to teach the program. Instructors do not need to be certified to teach this program, but free program training is available to get a close look at the program materials and format. Look online under **State Info** to search for live training events, or check the **Resources** tab for virtual training options.

Program Goals and Learning Outcomes



Program Description

The National Endowment for Financial Education® (NEFE®) is dedicated to inspiring empowered financial decision making for individuals and families through every stage of life.

NEFE's High School Financial Planning Program® (HSFPP) specifically focuses on basic personal finance skills that are relevant to the lives of pre-teens, teens, and young adults, laying a solid foundation for financial independence and future financial decisions.

Program Goals

As a result of taking part in the NEFE High School Financial Planning Program, students build confidence, apply practical skills, and exhibit sensible behaviors related to money management. The goals of the program are to provide students with learning experiences to do the following:

- **Build confidence to make financial decisions** related to managing personal financial resources, building earning capability, protecting assets, and adapting to unexpected events.
- **Apply sound foundational financial decision making principles** through the many stages of life.
- **Exhibit mindful money management behaviors** that benefit themselves and their families.

Program Learning Outcomes	
<i>Mastery of lesson competencies leads to mastery of program outcomes at varying degrees.</i>	
Module	Module Learning Outcome
1 – Money Management	Manage spending to meet financial goals and minimize the impact of financial obstacles.
2 – Borrowing	Control personal credit and debt.
3 – Earning Power	Boost personal earning capability.
4 – Investing	Put personal assets to work to build personal wealth.
5 – Financial Services	Use financial services in a sensible and wary manner.
6 – Insurance	Protect personal property and financial resources.
<p><i>These core abilities are integrated and reinforced in multiple lessons throughout the program:</i></p> <ul style="list-style-type: none"> Act upon goals. Be informed when making decisions. Analyze how personal values impact behaviors. Gather information from trustworthy sources. Organize personal records for easy access. 	