**Niagara Falls City High School District**

**Career and Technical Education Program**

**Course Name: Career & Financial Management 2: Overview**

Career & Financial Management (CFM 2) is a one-half unit Career and Technical Education (CTE) course required for students in all New York State Approved CTE Programs. It is also commonly included in locally developed CTE sequences. CFM can be taught as a standalone course or integrated within an approved CTE program.

CFM can be used as part of the 216 hours of CTE instruction required for students pursuing a Career Development and Occupational Studies (CDOS) Graduation Pathway or a CDOS Commencement Credential.

The CFM curriculum framework is divided into “Career Management” and “Financial Management” modules. The following pages will show the Unit of Study for each module and dive into the scope and sequence for each Unit of Study.

**Career & Financial Management 2 (.5 Credit) At - A -Glance**

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| Career Management:   | **Suggested Timeline**  |
| The Job Search Process: Advanced Xello for 10th Grade, career exploration (demands and outlook, salary, education). Updating Resumes, Job Applications, Interview Process, Follow Up, Paperwork for starting a new job. CFM 2 offers a deeper knowledge of financial literacy than CFM 1. Also, students should hone in on their areas of interest and careers so that they can select the correct pathway as they enter 11th grade. College vs. Trade School vs. Military vs. Entering the Workforce (Earnings vs. Education) | Weeks 1-5 |
| Career Readiness: Difference between a job and a career, short term and long-term goals, networking, business communications and technological innovations   | Week 6-8  |
| Journaling their Volunteering Experiences  | Weeks 9-10  |
| Financial Management:   |    |
| Budgeting   | Week 11- 12  |
| Money Management   | Week 13   |
| Credit cards  | Week 14  |
| Interest rates; credit score (Credit Report); Fixed VS. Variable rates; borrowing money.  | Week 15-17  |
| Stock Market; Investing; different types of insurance (Life, home owners; rental; automobile), Real Estate, Homeownership and Rental Property, Buying vs. Leasing, New vs. Used cars | Week 18-19  |
| Taxes; W2 forms; different types of taxes.  Retirement | Week 20  |
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| **Time Frame** | **Performance Indicators/Standards** | **Learning Targets/Objectives** | **Texts/Suggested Resources/Activities** | **Assessments** |
| **Week****1** | **New York State CDOS Standards:**      **Standard 1**:      Career Development       Students will be knowledgeable about the world of work, explore career options, and relate personal skills, aptitudes, and abilities to future career decisions.    **Standard 2:**     Integrated Learning    Students will demonstrate how academic knowledge  and skills are applied in the workplace and other settings.    **Standard 3a:**      Universal Foundation      Skills    Students will demonstrate mastery of the foundation skills and competencies essential for success in the workplace | 1. **Skills & Strengths - Getting to know you:** Students should be able to take a survey of 56 questions to determine their top 3 intelligences (musical, nature, body, self, spatial, social, math, language)
2. **Self-Assessment:**

 What skills and information should be considered for viable career planning?  * 1. Identify potential career pathways--16 career clusters as outlined in Common Career

Technical Core  (CCTC)    * 1. Assess individual

skills, values,  needs, personal attributes, and   lifestyle choices    1. **Labor Market Data**

  1. Identify career area of interest

  1. Research national, state, and local labor market data

  1. Analyze job market data for

   specific career areas    1. Analyze the role that networking plays in career research

  1. Investigate opportunities to learn about specific careers through research and  networking

  1. **Trends and Opportunities**

  * 1. Identify resources to conduct career research  Explore the different career clusters   and particular careers in each cluster

  * 1. Brainstorm how part-time jobs and volunteerism impact future career choices

  * 1. Explore Civil Service test opportunities

  * 1. Analyze the role that networking plays in career research

  1. **Career Decision Making and**

**Problem Solving Steps**   Apply a pros and cons model to a career decision    1. Evaluate the effectiveness of problem-solving strategies in career decision making

  1. **Goal Setting and the Career Plan** **Process**

  1. Create SMART goals (Specific, Measurable, Attainable, Realistic,Time Bound)

   1. Create short-, mid- and long-term  SMART goals for career planning process

  **Networking** 1. Conduct networking activities including informational interviews, Shadowing opportunities  internships and voluntary opportunities
2. Participate in community service organizations and activities
3. Find possible mentors (Guest Speakers/ Field Trips)
 | * Students are asked to investigate their strengths and weaknesses on the Form <https://forms.office.com/Pages/ResponsePage.aspx?id=jYsiWkdgp0OKoxUXopcvhOFR2kXYqPdJiL5HIu0bBMtUQVpVWlQ4RFBUV1RQTU9UUENXUTNBRTFZNy4u>

**Self** **Assessments/Careers /College:**   **https://student.xello.world/options/explore-careers****Skills &** **Strengths Assessments**[www.literacynet. org/mi/assessme nt/findyourstreng ths.html](http://www.literacynet.org/mi/assessment/findyourstrengths.html)   [Networking](https://www.careeronestop.org/JobSearch/Network/maintain-your-network.aspx)   [http://careercoac](http://careercoach.monroecc.edu/) [h.monroecc.edu/](http://careercoach.monroecc.edu/)    Career Interest Survey Learning Skills Student Self-assessment Level 1 Student assessment **Occupation** **Sites:** [www.onetonline.org](http://www.onetonline.org/)   <http://www.bls.gov/>   <http://labor.ny.gov/stats/cslist.shtm>   [www.careeronestop.org](http://www.careeronestop.org/)   **Civil Service:**<http://www.cs.ny.gov/jobseeker/>   **Smart Goals** [**Everfi SMART**](https://docs.google.com/document/d/1YvitT0X4Tb-l5oC_l07VgFcqDyEbs7ZnQCAw1WvijLg/edit) [**Goals worksheet**](https://docs.google.com/document/d/1YvitT0X4Tb-l5oC_l07VgFcqDyEbs7ZnQCAw1WvijLg/edit)  https://sites.googl e.com/a/fonddulac.k12.wi.us/curri culumresources/pleresources/~~smart~~plc~~goals~~resources/smartgoals    **Internship and** **Voluntary** **Opportunities**<http://nysinternships.cs.ny.gov/nnyl/>[Skills to Pay the Bills-Soft Skills #4:](https://youtu.be/ZcOCJbvUY-w)NetworkingVide[o:](https://youtu.be/ZcOCJbvUY-w) Career Exploration WorksheetJA Guest SpeakersJob Shadowing<https://youtu.be/ZcOCJbvUY-w> **Common Career Technical Core Standards Career Ready Practices**[https://www.careertech.org/career~~ready~~ready-practices](https://www.careertech.org/career-ready-practices)   1. Act as a responsible and contributing citizen and employee    7. Employ valid and reliable research strategies    10. Plan education and career paths aligned to personal goals  Xello Lessons for Sophomores:* Careers and Lifestyles Costs
* Program Prospects
* Work Values
* Workplace Skills and Attitudes.
* <https://www.skillsyouneed.com/ips/listening-principles.html>
 | Review a resume and cover letter using the format and focus appropriate for a specific position.    Compile a list of resources available to promote a personal job search.    Develop a cover letter targeted to an actual job listing.    Participate in an interview Complete job  applications either online or hard copy. Write a sample interview follow-up communication.     Students will have to take a quiz on good and bad interviewing strategies Students will peer interview each otherStudents fill out a form in a document on Teams with this information from Xello. |
| **Time Frame** | **Performance Indicators/Standards** | **Learning Targets/Objectives** | **Texts/Suggested Resources/Activities** | **Assessments** |
| Weeks 2-3 | **New York State CDOS Standards:**      **Standard 1**:      Career Development       Students will be knowledgeable about the world of work, explore career options, and relate personal skills, aptitudes, and abilities to future career decisions.    **Standard 2:**     Integrated Learning    Students will demonstrate how academic knowledge  and skills are applied in the workplace and other settings.    **Standard 3a:**      Universal Foundation      Skills    Students will demonstrate mastery of the foundation skills and competencies essential for success in the workplace.     | 1. **Sources of Job Opportunities**

 How do you secure the position you want? a. Explain the various sources of job  opportunities (job websites, networking, internships, help wanted signs, work-based learning opportunities, public and private employment agencies, job fairs, and print media)    1. Describe the role each of the above sources plays in the job search
2. Explain how work-based learning experiences in high school can spark career interest and foster professional networking

  1. **Job Applications**

  1. Describe and compile the information required for job applications

  1. Develop materials to respond to  online job postings

  1. **Resume and Cover Letters**

Distinguish between the content for resumes and cover letters   b. Differentiate personal qualities/skills that are included in resumes and cover letters  Proof-read and review sample resumes and cover letters    1. **Interviewing**
2. Identify the skills to create a good first impression, either on the internet or face to face
3. Review telephone, internet, and  face-to-face interview strategies to  best showcase qualifications
4. Describe what “dress for success” means for various types of positions
5. Discuss ways information gathered during a job interview can influence the decision to accept a position

  1. **After the interview**
2. Discuss reasons job seekers should  engage in follow-up communication with interviewers
3. Identify points to include in a follow-up letter or phone call
4. Evaluate sample interview follow-up communications
5. **Career Portfolios**
6. Define what a career portfolio is and what might be included in it
7. Investigate ways that components of  portfolios vary across careers
8. Develop ways to edit portfolio contents to match requirements for advertised positions

  **Job Selection – Deciding on a Job**   1. Describe criteria for evaluating job  offers
2. Identify factors that determine whether to accept or decline a job offer

  1. Discuss effective strategies for  handling rejection

     |   **Next Gen-Personal Finance; Career Unit**<https://www.ngpf.org/curriculum/career/>   Link: [How to Create a Resume](https://bigfuture.collegeboard.org/explore-careers/careers/how-to-create-your-resume)   Link: [Resume Generator](http://www.readwritethink.org/files/resources/interactives/resume_generator/)   Link:[Cover Letters](https://edu.gcfglobal.org/en/coverletters/crafting-your-cover-letter/1/)   Link:[Job Search & Networking](https://edu.gcfglobal.org/en/jobsearchandnetworking/)   [LinkedIn Tips for High School Students:](https://www.linkedin.com/pulse/linkedin-tips-high-school-students-judy-schramm)   Site: [Snag A  Job](https://www.youtube.com/channel/UCveMSI4PBYCMGlWAOm4WWGQ) \*\* this Youtube Channel is an excellent source for interviewing, searching etc.   Video: [What Not to](https://www.youtube.com/watch?v=bQRXpKUKT7k) [Wear to an  Interview](https://www.youtube.com/watch?v=bQRXpKUKT7k) [(Teens)](https://www.youtube.com/watch?v=bQRXpKUKT7k)   Video: [First Job](https://www.youtube.com/watch?v=UeOIb6s0pVM) [Interview](https://www.youtube.com/watch?v=UeOIb6s0pVM)   Video:[7 Body Language](https://www.youtube.com/watch?v=PCWVi5pAa30) [Tips (](https://www.youtube.com/watch?v=PCWVi5pAa30)Microsoft)    **NYS Department of** **Labor - Job Search Tips**http://www.labor.ny.gov /careerservices/findajob/ search-tips.shtm    **NYS Work Based Learning Manual**https://www.p12.nysed. gov/cte/wbl/home.html    [Employers Want to See These Attributes on](https://www.naceweb.org/talent-acquisition/candidate-selection/employers-want-to-see-these-attributes-on-students-resumes/) [Students’ Resumes](https://www.naceweb.org/talent-acquisition/candidate-selection/employers-want-to-see-these-attributes-on-students-resumes/)    XELLO  - Personality StyleXELLO – Learning Style XELLO – Careers & Lifestyle Costs - Students should choose 3 favorite occupations on their Xello dashboard and answer questions regarding the costs of their intended lifestyle. Xello will reveal that their lifestyle will cost approximately and if their occupation can afford their lifestyle. Students should be able to identify good and bad job interview strategies | Review a resume and cover letter using the format and focus appropriate for a specific position.    Compile a list of resources available to promote a personal job search.    Develop a cover letter targeted to an actual job listing.    Participate in an interview Complete job  applications either online or hard copy. Write a sample interview follow-up communication.     Students will have to take a quiz on good and bad interviewing strategiesStudents will peer interview each other Students fill out a form in a document on Teams with this information from Xello. |

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| **Time Frame** | **Performance Indicators/Standard** | **Learning Targets/Objectives** | **Texts/Suggested Resources/Activities** | **Assessments** |
| Weeks 4-5 | **New York State CDOS Standards:**      **Standard 1**:      Career Development       Students will be knowledgeable about the world of work, explore career options, and relate personal skills, aptitudes, and abilities to future career decisions.    **Standard 2:**     Integrated Learning    Students will demonstrate how academic knowledge  and skills are applied in the workplace and other settings.    **Standard 3a:**      Universal Foundation      Skills    Students will demonstrate mastery of the foundation skills and competencies essential for success in the workplace.     | 1. **Types of Communication and**

**Impact of Technology on Society**  What digital communication knowledge and communication skills are necessary to achieve global competence?    1. Define oral, written, and unspoken (body language) communication
2. Assess the different uses of today's communication technology

c.Identify ways to demonstrate respect for intellectual property, personal privacy, and information security             1. Discuss the role social media plays in personal and business communication

  1. **Forms and Uses of Business**

**Communications and Technology** 1. Demonstrate how to produce  letters, memos, and emails  correctly for the workplace

 Explain how communications may differ based on different audiences  . Develop the technical and           interpersonal skills to access and           assess technology effectively    1. **Social Media**
2. Describe email etiquette
3. Explain how social networking can  be helpful or harmful in the workplace

  1. Define texting and instant messaging and how they are used effectively in the workplace
2. Describe how blogs, Instagram, facebook and other social media can be beneficial to one’s career and how they can be harmful if used inappropritely.

  1. **Digital Footprint**
2. Explain the ethics of social media  and communications and how they benefit businesses
3. Define digital footprint
4. Describe the difference between a  professional and an unprofessional digital footprint
5. Explain what their digital footprint says about them and how it defines them Describe the importance of online privacy and professionalism

  Explain why updating privacy settings is important   | **Global CTE Toolkit**  **New Innovations that Could Change the World** [http://www.brookings.e du/techtank/10-new](http://www.brookings.edu/techtank/10-new-innovations-that-could-change-the-world)     Elevator Pitch Handshakes Body Language  Soft Skills <https://share.nearpod.com/HkOVNhXnpib> 1. Dressing for Success…having dialogue and showing videos of what to and what not to wear

  | Review resumes and  cover letters for a specific job or internship  Create flyers to assist in promoting events at school or in the community    Create an "elevator pitch" for a specific purpose demonstrating concise and    convincing  language Project: working in small groups, have students identify an emerging technology and report on its potential influence on society.    Project: working in small groups, have students find, read about, and reflect on cases involving intellectual property disputes.**Presentations/****PowerPoint, etc** |

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| **Time****Frame** | **Performance Indicators/Standards** | **Learning Targets/Objectives** | **Texts/Suggested Resources/Activities** | **Assessments** |
| Week 6-8 | **New York State CDOS Standards:**      **Standard 1**:      Career Development       Students will be knowledgeable about the world of work, explore career options, and relate personal skills, aptitudes, and abilities to future career decisions.    **Standard 2:**     Integrated Learning    Students will demonstrate how academic knowledge  and skills are applied in the workplace and other settings.    **Standard 3a:**      Universal Foundation      Skills    Students will demonstrate mastery of the foundation skills and competencies essential for success in the workplace.     | 1. **Career Readiness** I can have career readiness to ensure success in employment and in life? I can identify the difference between a job, trade, military and profession?      a. Identify differences between getting a job, trade, military and profession (time, cost, debt etc)           a1: Personal Skills  * Adaptability IntegrityProfessionalism Responsibility Self -Motivation Work Ethic
1. Explain how knowing the pros and cons of different paths contribute to success in a variety of career and life settings

  1. Reflect on experiences that provide opportunities to gain and/or strengthen career readiness skills
2. Identify and discuss obstacles and challenges of your chosen path. Explain how you might overcome them.

SMART goals are: Specific, Measurable, Attainable, Realistic, Time Bound.It is very important to set goals for yourself, this always gives you something to work towards. Short-Term Goal- Will occur in less than a Year from NowIntermediate Goal – Will occur 1-4 years from NowLong Term Goal – Will occur 5+ years from now.Students will be able to: * Define the term networking, and why this is beneficial?
* Define SMART goals and provide examples of each. (Short, Intermediate, Long-term goals).

Students will be able to: * Differentiating between hard skills and soft skills
* Identify skills necessary for a range of jobs
* Analyze the skills you currently have and those you will need to gain for a specific career
* Demonstrate the use of soft skills in different roleplay scenarios
* Students will be able to identify the differences between “Jobs and Careers”.

Students will be able to:* Identify the types of communication in the 21st century.
* Distinguish the difference between verbal and non-verbal communication.
* Provide examples of verbal and non-verbal communication.
* Ability to demonstrate email etiquette.

SWBAT:* *Define the term “Innovation”.*
* *Provide examples of potential “Innovative” ideas.*
 |   [Choose 1 Power Point](https://nfschools-my.sharepoint.com/%3Ap%3A/g/personal/cdubois_nfschools_net/Ec8lLLzD0PJEkUNI421aP7gBwckrQbLRkWbsyF5pvxJIhg?e=IdAfsS)[Job vs Trade vs Military vs Profession](https://nfschools-my.sharepoint.com/%3Aw%3A/g/personal/cdubois_nfschools_net/EbKE13YmoF1CpL_dH0Bb2G0Bu7Lg3F1l7Kfmv7WkTYA2pw?e=Sbh0bD)[Assessment - Complete a Collage](https://nfschools-my.sharepoint.com/%3Aw%3A/g/personal/cdubois_nfschools_net/EekY06LO52pOq8-vrHZ4bD4BLIBjnrmxx9q_pogZ0_wJRw?e=H4HveG)Possible Guest Speakers \* Branch of the military\* College\* Culinary institute\* “Teacher”\* <https://edgefactor.com/virtual-workplace-experiences>Field Trip | * Demonstrate an understanding of the difference between college, a trade school, starting a job or going into the military by identifying the differences.
* Research and complete a comparison chart with the pros and cons of going to college, trade school, starting a job or going into the military.
* Identify likes and dislikes – Identify obstacles and challenges that create barriers to one’s own success.
* Create a plan to identify and strengthen career readiness skills that will assist in overcoming those challenges.
* Have students research self-advocacy resources and apply strategies to a career situation.
* Students will create a collage of themselves by identifying their goals for after graduation.
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| **Time****Frame** | **Performance Indicators/Standards** | **Learning Targets/Objectives** | **Texts/Suggested Resources/Activities** | **Assessments** |
| **Week****9-10** | **New York State CDOS Standards:**      **Standard 1**:      Career Development       Students will be knowledgeable about the world of work, explore career options, and relate personal skills, aptitudes, and abilities to future career decisions.    **Standard 2:**     Integrated Learning    Students will demonstrate how academic knowledge  and skills are applied in the workplace and other settings.    **Standard 3a:**      Universal Foundation      Skills    Students will demonstrate mastery of the foundation skills and competencies essential for success in the workplace | **Identify places of businesses to volunteer****Formulate a letter to request the opportunity to volunteer****Journal your volunteer experiences** | * Research volunteer opportunities in your local community. Contact three organizations to inquire about volunteering your time. Create an electronic log to document the information you obtain about opportunities which are available. Consider volunteering your time for at least one organization.

Church Food pantry or food bank Nursing Home Hospital etc Special events such as festivals* Once you have contacted an organization who needs your support and understands your abilities to participate in volunteering.
* <https://aphcareerconnect.org/lesson-plans-for-teachers-and-professionals/transition-to-college-program-activity-guide/lesson-14-volunteer-and-community-service/>
* <https://www.petersons.com/blog/volunteering-as-a-high-school-student-benefits-how-to-get-involved-and-things-to-keep-in-mind/>
 | **Goal Setting****Writing and Communication efficiency****Business Communication Skills**  |

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| **Time****Frame** | **Performance Indicators/Standards** | **Learning Targets/Objectives** | **Texts/Suggested Resources/Activities** | **Assessments** |
| Week 11-12 | **New York State CDOS Standards:**      **Standard 1**:      Career Development       Students will be knowledgeable about the world of work, explore career options, and relate personal skills, aptitudes, and abilities to future career decisions.    **Standard 2:**     Integrated Learning    Students will demonstrate how academic knowledge and skills are applied in the workplace and other settings.    **Standard 3a:**      Universal Foundation      Skills    Students will demonstrate mastery of the foundation skills and competencies essential for success in the workplace.       | How do I budget?Students will be able to:* Track and evaluate a sample student’s current spending habits and expenses
* Determine what the student’s priorities and financial goals are
* Explain how a budget can help the student achieve their financial goals
* Create a plan that outlines next steps for the student to take

**Budgeting 101** Students will be able to:* Understand what budgeting is and why it is important
* Explain how budgeting can be used to reach their financial goals
* Explain the difference between budgetary needs and wants and how these change from person to person
* Describe strategies to use when trying to determine a need from a want
* Discuss the 50-20-30 rule and other budgeting strategies to use when creating a budget and to save money
* Identify characteristics that provide meaningful goal direction: SMART  (Specific, Measurable, Attainable, Realistic, Time Frame)

  **Creating a Salary Based Budget.**Students will be able to* Explain the difference between gross income and net income
* Understand the importance of using net income when budgeting
* Create a salary-based budget

  **Budgeting with Roommates** Students will be able to* Explain the advantages and disadvantages of living with roommates
* Create a budget that is tailored to different housemates’ needs and preferences

   | [www.everfi.com](http://www.everfi.net/)   **U.S. Department of Education: Budgeting** **for College** [http://studentaid.ed.gov/ sa/prepare-for~~college/budgeting~~college/budgeting](http://studentaid.ed.gov/sa/prepare-for-college/budgeting)   **U.S. Small Business Administration:** **Building a Business Budget Blog**   [**Next Gen Personal**](https://www.ngpf.org/) [**Finance**](https://www.ngpf.org/)  **Salary-based Budget:**[https://docs.google.com/ presentation/d/1BrZ6ym](https://docs.google.com/presentation/d/1BrZ6ymAb-2iNoG5dhKL_Aer9wLdyLKm2b4Z9QcNgHTU/edit#slide=id.g3909b3448_050) [Ab-](https://docs.google.com/presentation/d/1BrZ6ymAb-2iNoG5dhKL_Aer9wLdyLKm2b4Z9QcNgHTU/edit#slide=id.g3909b3448_050) [2iNoG5dhKL\_Aer9wLd yLKm2b4Z9QcNgHTU/ edit#slide=id.g3909b344](https://docs.google.com/presentation/d/1BrZ6ymAb-2iNoG5dhKL_Aer9wLdyLKm2b4Z9QcNgHTU/edit#slide=id.g3909b3448_050) [8\_050](https://docs.google.com/presentation/d/1BrZ6ymAb-2iNoG5dhKL_Aer9wLdyLKm2b4Z9QcNgHTU/edit#slide=id.g3909b3448_050)     Guest Speakers Field Trips | **Project of goal setting and budgeting:**   Identify short-, medium and long term financial goals using the SMART process.    * Create a spreadsheet for a balanced budget.

  * Develop a budget to achieve a specific goal (e.g., purchasing a car, renting an apartment, paying for college).

  * Identify strategies to adjust the budget for unplanned events.

  **Project for Income, Expenses and Budgeting:**   Develop a one- to two-month history of tracking income and expenses prior to creating a budget.   |

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| **Time Frame** | **Performance Indicators/Standards** | **Learning Targets/Objectives** | **Texts/Suggested Resources/Activities** | **Assessments** |
| Week 13Money Management | **New York State CDOS Standards:**      **Standard 1**:      Career Development       Students will be knowledgeable about the world of work, explore career options, and relate personal skills, aptitudes, and abilities to future career decisions.    **Standard 2:**     Integrated Learning    Students will demonstrate how academic knowledge and skills are applied in the workplace and other settings.    **Standard 3a:**      Universal Foundation      Skills    Students will demonstrate mastery of the foundation skills and competencies essential for success in the workplace.       | LEARNING OBJECTIVES: Students will… • Explore personal financial choices • Learn to make informed financial decisions • Consider what it means to be financially responsible* Students should be able to appropriately pay for expenses that regularly come up in life and understand how to budget for these expenses.

  **Checking Accounts**   1. Describe how to open &manage both manual & electronic checking &savings accounts
2. Identify the proper use of a debit card and ATM card

  1. Identify the importance of maintaining good financial records (check register,electronic records and reconciliation statements)

  d. Describe overdraft protection    |     www.teachbanzai.comPut out by a local Credit Union: Niagara’s Choice FCU |   * Students go through 30 scenarios of managing their money
* Students will create a PowerPoint Presentation of what they learned about managing their money.
* Provide students with a list of income (checks, cash) and expenses for a month. Students will write checks, make deposits, and keep track of both of them in a checkbook register.

  * Have students reconcile a bank statement with the corresponding check register balance.

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| **TimeFrame** | **Performance Indicators/Standards** | **Learning Targets/Objectives** | **Texts/Suggested Resources/Activities** | **Assessments** |
| Week 14-15 |    **New York State CDOS Standards:**      **Standard 1**:      Career Development       Students will be knowledgeable about the world of work, explore career options, and relate personal skills, aptitudes, and abilities to future career decisions.    **Standard 2:**     Integrated Learning    Students will demonstrate how academic knowledge  and skills are applied in the workplace and other settings.    **Standard 3a:**      Universal Foundation      Skills    Students will demonstrate mastery of the foundation skills and competencies essential for success in the workplace.     | 1. **Job applications, cover letters and their benefits.**
2. **Credit Cards**

Students will learn the proper way to fill out a job application, write a cover letter and learn the benefits of having one.Students will learn what a credit card is.  1. Learn how to properly fill out a job application and what to bring with you when you need to fill out a job application.
2. Write a generic cover letter with highlighting statements about themselves.

**Understanding Credit Cards**   1. Describe the difference between a debit card and credit card
2. Explain the advantages vs. disadvantages of using a credit card
3. Discuss the true cost of purchases when making only the minimum payment on a credit card statement
4. Over-limit fees must be addressed
5. Holders must be at least 21 years old unless they have adult  co-sign
 | [Filling out a job application video](https://youtu.be/VIRvxk9Gcf8)[Employment Application](https://nfschools-my.sharepoint.com/%3Aw%3A/g/personal/cdubois_nfschools_net/EWiKVfBfIGNHpChxBUXuZDsBNo9Yy0MedlC9twlaYmSutg?e=u5WjXt)[Cover letter basics](https://nfschools-my.sharepoint.com/%3Aw%3A/g/personal/cdubois_nfschools_net/EfJrD--8ZJdPraNKPir_gr4BAY81irG1QpNYkkV1PBPl1Q?e=bTrvbP)[Credit cards vs debit cards](https://nfschools-my.sharepoint.com/%3Ab%3A/g/personal/cdubois_nfschools_net/EZztotx9RGNOg8loKF5OLkcBSdca44DYnvLSN5SdFPciog?e=iCyYBs) lesson[Credit vs debit](https://nfschools-my.sharepoint.com/%3Ab%3A/g/personal/cdubois_nfschools_net/EVxC_h1RP1NNvx3MQwIrKugBNtRZ-EGAlRTTIm9s5mY_Dg?e=okcpYU) activity[Credit card statements](https://files.consumerfinance.gov/f/documents/cfpb_building_block_activities_analyzing-credit-card-statements_guide.pdf)  **Guest Speakers** **Field Trips** | \* Fill out a job application properly\* Write a generic cover letter  \* Understand the difference between a credit and debit card\*Learn how to read a credit card statement |

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| **Time****Frame** | **Performance Indicators/Standards** | **Learning Targets/Objectives** | **Texts/Suggested Resources/Activities** | **Assessments** |
| Week 16-17 | **New York State CDOS Standards:**      **Standard 1**:      Career Development       Students will be knowledgeable about the world of work, explore career options, and relate personal skills, aptitudes, and abilities to future career decisions.    **Standard 2:**     Integrated Learning    Students will demonstrate how academic knowledge  and skills are applied in the workplace and other settings.    **Standard 3a:**      Universal Foundation  Skills    Students will demonstrate mastery of the foundation skills and competencies essential for success in the workplace.  **Technical Core** **Standards** **Career Ready Practice**    3. Attend to personal health and financial wellbeing  Utilize critical thinking to make sense of problems and persevere in solving them Modelintegrity,ethical  leadership, and effective management   Use technology to enhance productivity   | **Intro to Credit**Students will be able to* Explain why a person may need or want credit
* Identify the major types of credit and their characteristics
* Understand the three basic components of lines of credit: principal, interest rate, and term

  **How Credit Cards Work**Students will be able to* Explain how a credit card works in terms of making purchases and managing payments
* Read a Schumer box and identify how terms of the card impact total cost of purchases
* Understand how interest is charged and how to avoid or minimize it

**Young people and Credit**Students will be able to* Enumerate the differences between debit and credit cards
* Identify at least 3 ways a young adult can gain access to a credit card, even before they are 21
* Explain why a secured credit card is an excellent way to build credit
* Read a credit card monthly statement

**Loan Fundamentals** Students will be able to* Differentiate between amortized installment loans and revolving credit lines
* Read an amortization table and understand how the payments are structured
* Consider whether taking out a loan is a good or bad idea in a given circumstance

**Understanding Auto Loans**Students will be able to* Calculate how much an auto loan will cost given special offers as well as standard factors such as down payment, APR, and term
* Compare auto loan offers and decide how they fit within your budget
* Negotiate with car salespeople to get the best deal

 Financial Pitfalls  Students will be able to* Take precautions to avoid having their identity stolen
* Appreciate the dangers of payday lending and identify payday lending laws in their state
* Develop strategies for eliminating debt should they find themselves accumulating a lot of it

  | **U.S. Securities** **Exchange Commission:** **Financial Planning Tools**     **U.S. Consumer** **Financial Protection** **Bureau: Interest** **Rates** [https://www.consume rfinance.gov/owning~~a-ahome/explore-rates/~~home/explorerates/](https://www.consumerfinance.gov/owning-a-home/explore-rates/)   <https://share.nearpod.com/eS7XiJI3pib>  Time management Nearpod   | * Using examples of

loans, have students calculate simple interest, I=PRT.    * Expose students to credit statements and other statements  that contain the APR, initial fees, late fees, non-payment fees, and other

       relevant information to compare the cost of credit (money) from various sources         for specific purposes.    * In small groups, have students examine three or four credit card offers and   evaluate the differences
* Invite a banking professional to speak about the cost of money and the

       importance of building and maintaining a high credit score.    Working in groups, have students investigate car purchase options, home purchase options, apartment rentals, as well as other major purchasing options  |
| Week 18 | **Standard 3a:**      Universal Foundation      Skills    Students will demonstrate mastery of the foundation skills and competencies essential for success in the workplace.       * Apply appropriate  academic and technical skills
* Attend to personal health and financial wellbeing
* Communicate clearly and effectively and with reason
* Employ valid and reliable research strategies
* Utilize critical thinking to make sense of problems and persevere in solving them
* . Work productively in teams while using cultural global competence
 | Students should be able to know* The difference between leasing and buying a car and do effective research to come up with the best financial decision for themselves at that point in their life.
* Students will use the rational decision-making process to decide whether it is a better option to buy or lease a car
 | [**https://www.atlantafed.org/-/media/documents/education/publications/extra-credit/2015/spring/lessons-and-activities/high-school/personal-finance/project-based-learning-for-personal-finance-classroom/projects/07-purchasing-vehicle.pdf**](https://www.atlantafed.org/-/media/documents/education/publications/extra-credit/2015/spring/lessons-and-activities/high-school/personal-finance/project-based-learning-for-personal-finance-classroom/projects/07-purchasing-vehicle.pdf)[Car-buying-project-](https://nfschools-my.sharepoint.com/personal/mkcampbell_nfschools_net/Documents/School/Career%20Financial%20Management%201/Car-buying-project-.docx) | * Project to choose a specific automobile and research the financials of buying it verses leasing it.
* 2 Students in each group. One researches buying and the other leasing.
* Oral presentation of group to discuss which car they chose and the advantages and disadvantages of both
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| **TimeFrame** | **Performance Indicators/Standards** | **Learning Targets/Objectives** | **Texts/Suggested Resources/Activities** | **Assessments** |
| Weeks 18-19 | **New York State CDOS Standards:**      **Standard 1**:   Career Development  Students will be knowledgeable about the world of work, explore career options, and relate personal skills, aptitudes, and abilities to future career decisions.    **Standard 2:**  Integrated Learning    Students will demonstrate how academic knowledge  and skills are applied in the workplace and other settings.    **Standard 3a:**      Universal FoundationSkills    Students will demonstrate mastery of the foundation skills and competencies essential for success in the workplace.       | 1. Stock Market investing

SWBAT: * Demonstrate how investing can help you earn money.

 Knowing the risks involved? When to buy/sell a Stock? * Understanding Mutual Funds

   1. Define the major concepts of the stock market and explain the  methods of obtaining stock

  1. Explain the major concept of how to invest properly

  1. Calculate the cost of stock and how to predict the increase value.
2. Explain the consequences of not researching companies before investing
3. Identify major stock companies
4. Compare and contrast different stock market jobs within a company.
5. Compare insurance companies and  insurance brokers
6. Determine stock market needs, decide
7. what is affordable, and compare  costs

**Purchasing Insurance**   Determine major insurance terms           1. **Types of Insurance**

**Vehicle Insurance** 1. Explain necessity and regulations required by state laws.
2. Identify factors affecting cost of insurance such as age, gender, marital status, type of car, cost of  repairs, mileage, location, law enforcement, driving record and claims made

c.Explore optional coverages such as bodily injury, liability, comprehensive, collision, and umbrella coverage    1. Explain the consequences of not  having the required insurance
2. Explore strategies to reduce the  cost of vehicle insurance, such as   increasing the deductible, reducing coverage, garaging the vehicle, installing alarms, taking a driver   education course, or avoiding submitting small claims

**Health and life Insurance** 1. Explain the purpose and need for health insurance
2. Compare and contrast working for a company that offers health and life insurance.

**Property Insurance /** **Other Insurance Products** 1. Explain the purpose and need for property insurance
2. Define terms of property insurance, such as: renters, homeowners, and   mortgage insurance
3. Explore additional insurance options, such as: travel, mobile and electronic devices, disability, and long-term care
4. Explore consequences for opting out of insurance protection

      | **Government Health Care** [https://www.healthcar e.gov/](https://www.healthcare.gov/)   **NYS Department of Motor Vehicles** <https://dmv.ny.gov/>   **NYS Department of Financial Services:** **How to Shop for Car Insurance**[https://www.dfs.ny.go v/consumer/auto/aut o1216.htm](https://www.dfs.ny.gov/consumer/auto/auto1216.htm)   INext Gen Insurance Assessments:     STOCK MARKET RESOURCES [www.yahoo/finance.com](http://www.yahoo/finance.com)Junior Achievement Stock Market Challenge | * Give small groups of students different scenarios and have them complete a stock market worksheet

  * Using an activity on buying/leasing a vehicle, have students research and calculate the cost of insurance for the chosen vehicle.

  Choose a specific kind of insurance and investigate the cost of that insurance offered by various companies.   |

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| **TimeFrame** | **Performance Indicators/Standards** | **Learning Targets/Objectives** | **Texts/Suggested Resources/Activities** | **Assessments** |
| Week 20 | **New York State CDOS Standards:**      **Standard 1**:      Career Development       Students will be knowledgeable about the world of work, explore career options, and relate personal skills, aptitudes, and abilities to future career decisions.    **Standard 2:**     Integrated Learning    Students will demonstrate how academic knowledge  and skills are applied in the workplace and other settings.    **Standard 3a:**      Universal Foundation      Skills    Students will demonstrate mastery of the foundation skills and competencies essential for success in the workplace.  **Common Career** **Technical Core** **Standards** **Career Ready Practice**   1. Act as a responsible and contributing citizenand employee

  * Apply appropriate academic and technical skills
1. Attend to personal health and financial wellbeing
2. Communicate clearly and effectively and with reason
3. Consider the environmental, social and economic impacts of decisions
4. Employ valid and reliable research strategies
5. Utilize critical thinking to make sense of problems and persevere in solving them
6. . Work productively in teams while using cultural global competence

   | 1. **Purpose of Taxes What roles do taxes have in personal and public budgets?**

**SWBAT**1. Recognize the reasons that taxes are collected
2. Explain how municipalities and the federal government collect and utilize taxes
3. **Employment (Payroll l) Tax Forms:**

 **W-2 and W-4** 1. Describe the advantages of payroll or employment taxes
2. Define exemptions and dependents and explain how they affect income taxes
3. Compare adjustable gross income and taxable income
4. **Tax Reporting**
5. Explain income taxes and how they are reported and calculated
6. Distinguish among tax forms such as 1040, 1040EZ, and 1099

  1. **Tax Returns for the Internal** **Revenue Service (IRS)**
2. **Identify how to file taxes**

   | Call in a Guest Speaker/Accountant to explain taxes[Taxes introduction - Nearpod](https://np1.nearpod.com/sharePresentation.php?code=1a91d753f59914155ab63913d4c4e4b5-1) [Taxes and your pay stub](https://np1.nearpod.com/sharePresentation.php?code=3f2b8b32e73aef551d4944196f6d257c-1)[Teens and Taxes](https://np1.nearpod.com/sharePresentation.php?code=dcf46b97e047bb772eb61e655fc52d4e-1)[How to file your taxes](https://np1.nearpod.com/sharePresentation.php?code=5e4fd1355263dd3347d87178bf5d703d-1)[The tax cycle and job paperwork](https://np1.nearpod.com/sharePresentation.php?code=ded9f063a341708ad09f33cc65c8fb6d-1)[Completing a 1040](https://np1.nearpod.com/sharePresentation.php?code=df3e551ca121d9c5af7a3ffc3c83b881-1) [Taxes CS: W-2, W-4, Refunds, Oh My! - Google Docs](https://docs.google.com/document/d/1_uIPejCUGTtMd3KCvaB2e5nFhIyGXe34BT5fltD7CBQ/edit)Final assessment – Students will fill out [W-4 form](https://www.irs.gov/pub/irs-pdf/fw4.pdf)[1040 EZ Form](https://irs-form-1040.com/jsfiller-desk20/?requestHash=f6821823ea11d97f44e738cb4c2d608a14398fed8909ea7fd3e47d1bf9f5aacc&ref=https://irs-form-1040.com&projectId=1070790645&loader=tips&replace_gtm=false&MEDIUM_PDFJS=false#0f8ce504b8f34c9b9dd0eeb32b156958). [Sample w-2](https://www.forbes.com/sites/kellyphillipserb/2014/02/11/understanding-your-tax-forms-the-w-2/?sh=3e5e988a23ac)SpeakerH and R Block Extra materials**USA.gov/taxes**[https://www.usa.gov/t axes](https://www.usa.gov/taxes)   **Internal Revenue Services** <https://www.irs.gov/>   [https://apps.irs.gov/a pp/understandingTax](https://apps.irs.gov/app/understandingTaxes/student/index.jsp) [es/student/index.jsp](https://apps.irs.gov/app/understandingTaxes/student/index.jsp)   **NYS Department of** **Taxation and Finance** https://www.tax.ny.go[v/](https://www.tax.ny.gov/)  | * Complete a W-4 employment form.

  * Complete a 1040EZ using W2 information

  * Understand what payroll taxes are used for and why you pay them.

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| The Last Week before Review | **Standard 3a:**      Universal Foundation      Skills    Students will demonstrate mastery of the foundation skills and competencies essential for success in the workplace.  **Common Career** **Technical Core** **Standards** **Career Ready Practice**   1. Act as a responsible and contributing citizen and employee

  * Apply appropriate  academic and technical skills
1. Attend to personal health and financial wellbeing
2. Communicate clearly and effectively and with reason
3. Consider the environmental, social and economic impacts of  decisions
4. Employ valid and reliable research strategies
5. Utilize critical thinking to make sense of problems and persevere in solving them
6. . Work productively in teams while using cultural global competence
 | SWBAT:* Identify why you need to start planning for retirement now.
* Common sources of retirement income.
* How much you can expect to get from Social Security.
* How to save for your own retirement and the benefit of compound interest.
* What 401(k) and IRA’s are
* The impact of inflation on retirement.
 | **1.** [**www.moneyskill.org**](http://www.moneyskill.org) **- Module 37**[**https://lms.moneyskill.org/teachers/demo/en/0#objective-video-modal59bad50ef5037a1994000024**](https://lms.moneyskill.org/teachers/demo/en/0#objective-video-modal59bad50ef5037a1994000024)**2.** [**https://sde.ok.gov/sites/ok.gov.sde/files/PFLModule\_6.1.pdf**](https://sde.ok.gov/sites/ok.gov.sde/files/PFLModule_6.1.pdf)**3. https://www.atlantafed.org/-/media/documents/education/publications/extra-credit/2015/spring/lessons-and-activities/high-school/personal-finance/project-based-learning-for-personal-finance-classroom/projects/10-retirement-planning.pdf** | 1. 10 Question Summary of what was learned.
2. Student directed definitions of Retirement Income
3. One week long Personal Project on calculating how much you need for retirement
 |