Pacing Guide

Dover Area School District
Curriculum Cover Sheet & Pacing

Course Number: 610

Course: Financial and Career Exploration

Planned Hours: 120

610 - Financial and Career Explorations (120 hours)

This course consists of two main components: Financial Literacy and Career Explorations. The Financial Literacy component is designed for students to build a strong foundation of personal financial skills to assist in preparation for adulthood. Emphasis will be placed on the following: managing personal spending to meet financial goals, understanding and controlling the use of credit and debt, developing an awareness of the impact of education on earning potential, exploring how money can work for us through saving and investing, using financial services, and the protection of assets through risk management. Students will use real-world examples and take part in activities including goal writing, personal budgets, investing simulations, and checking and savings account applications. The career portion of the class emphasizes the Pennsylvania Academic Standards for Career Education and Work. The class will provide students with the opportunity to begin or continue their examination into the future beyond high school. Students will have the opportunity to identify their personal aptitudes, abilities, and interests and connect those to possible career placements. Satisfactory completion of Smart Futures activities 1, 2, 3, 6, 7, 12, 14, and 15 is required to earn the credit for the course.

Pacing Guide:

610 - Financial and Career Explorations	**Associated Tasks** Accounting Bus Admin Marketing	**120 Hours**
Unit 1: Financial Goals & Money Management Tools	101, 108, 206, 905 204-206 801	12
Unit 2: Income	206, 404-407, 601, 905 1305-1306	23
Unit 3: Spending & Credit	206, 303, 308, 314, 601, 905 204-206, 301, 308, 401,909 1205	19
Unit 4: Saving & Investing	206, 905	18
Unit 5: Risk & Insurance	803	11
Unit 7: Career Acquisition & Preparation	802, 805 301-305,307, 1602-1605	18
Unit 8: Career Retention & Advancement	905, 1307,1404 1103-1104	19

Dover Area School District
Curriculum Cover Sheet & Pacing

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Standards	Know	Understand	Do
Financial Goals & Money Management Tools			
17.1.9-12.A Determine the financial impact of various long-term goals (e.g., lifestyle, family, education).	Different types of long-term financial goals	How various long-term goals impact financial planning and stability	Analyze and determine the financial impact of personal long-term goals (e.g., lifestyle, family, education)
17.1.9-12.B Apply a systematic decisionmaking process, including opportunity costs, to setting and achieving financial goals.	Steps in a systematic decision-making process Key terms: opportunity cost, systematic decision-making Various financial goals and examples Factors influencing financial decisions Tools and methods for financial planning	The concept of opportunity cost and its role in financial decision-making How to identify and evaluate opportunity costs when making financial decisions The importance of considering opportunity costs in setting financial goals The impact of decision-making processes on achieving long-term financial stability The benefits of a structured approach to decision-making in financial planning	Apply a systematic decision-making process to set and achieve financial goals Evaluate different financial goals and their opportunity costs Develop a step-by-step plan to achieve a specific financial goal Use decision-making frameworks to compare different financial options and their outcomes Create and analyze a financial plan incorporating opportunity costs and decision-making steps
17.1.9-12.C Analyze the impact of various factors on a person's financial	Different factors that influence financial mindset (e.g., culture, family,	How these factors interact to shape financial attitudes and behaviors	Analyze how personal experiences and external influences affect individual

mindset and decisions.	education, media, personal values)		financial decisions
17.1.9-12.D Evaluate strategies for dealing with behavioral biases and other obstacles to managing personal finances.	ommon behavioral biases affecting financial decisions (e.g., confirmation bias, overconfidence, loss aversion)	How behavioral biases impact financial decisions and long-term financial health	Identify personal behavioral biases and their impact on financial decisions
17.1.9-12.E Assess the value of sharing financial goals and information with others.	Types of financial goals (short-term, mid-term, long-term)	How sharing financial goals can provide accountability and support	Identify personal financial goals and consider the benefits of sharing them with others
17.1.9-12.F Compare various financial service providers (e.g., banks, credit unions, check cashers, brokerage firms) and the types of accounts and services each provides.	Types of financial service providers (e.g., banks, credit unions, check cashers, brokerage firms)	The differences in services, fees, and benefits provided by different financial institutions	Identify and list local financial service providers and the services they offer
17.1.9-12.G Communicate the process of opening financial accounts and the factors to consider when selecting financial institutions and professionals.	Steps involved in opening different types of financial accounts (e.g., checking, savings, investment accounts)	The importance of comparing different financial institutions before making a decision	Outline the steps to open a financial account
17.1.9-12.H Evaluate the use of financial technology to access financial services and make financial decisions.	Types of financial technology tools (e.g., online banking, mobile apps, robo-advisors, budgeting software)	The advantages and potential risks of using financial technology	Identify and list various financial technology tools and their functions
17.1.9-12.I Develop a system for documenting and organizing personal financial records, both paper and electronic.	Types of personal financial records (e.g., bank statements, tax documents, receipts, bills)	The importance of keeping organized financial records for effective financial management and future reference	Identify different types of personal financial records that need to be documented and organized
17.1.9-12.J Explain the financial implications of wills, powers of attorney, and naming beneficiaries for various accounts.	Definitions and purposes of wills, powers of attorney, and beneficiaries	How wills, powers of attorney, and beneficiary designations impact the distribution of assets	Identify and define wills, powers of attorney, and beneficiaries, and their roles in financial planning
17.1.9-12.K Explain the role of various state and federal financial regulators and consumer protection agencies.	Names and functions of key state and federal financial regulators and consumer protection agencies (e.g., SEC, FDIC, CFPB)	How state and federal regulators oversee financial institutions and enforce consumer protection laws	Identify and list key financial regulators and consumer protection agencies, along with their roles and functions
17.1.9-12.L Describe the issues addressed by various laws and regulations that impact or safeguard a	Key laws and regulations related to personal finance (e.g., Truth in Lending Act, Fair Credit Reporting Act,	How these laws and regulations protect consumers and regulate financial institutions	Identify and list key laws and regulations related to personal finance, along with their purposes and provisions

person's finances.	Dodd-Frank Wall Street Reform and Consumer Protection Act)		
Income			
17.2.9-12.A Explain various types of income (e.g., earned, unearned, passive, active) and their sources (e.g., work, rentals, investments, government programs).	Different types of income: earned, unearned, passive, active	How each type of income is generated and categorized	Identify and define different types of income
17.2.9-12.B Describe sources of retirement income and how they relate to individual investment choices, employer-sponsored retirement plans, and government programs.	Various sources of retirement income: - Individual investment choices (e.g., personal savings, investments) - Employer-sponsored retirement plans (e.g., 401(k), pension plans) - Government programs (e.g., Social Security, Medicare)	How each source of retirement income contributes to financial security in retirement	Identify and list sources of retirement income
17.2.9-12.C Use data to support an individual's decision to obtain or forgo post-secondary education based on the associated costs and anticipated future income.	Data points relevant to evaluating the costs of post-secondary education: tuition, fees, books, room and board, transportation	How to calculate the total cost of attending college or other post-secondary education programs	Identify and list data points for evaluating the costs of post-secondary education
17.2.9-12.D Research options to pay for education and training, ways to reduce the total cost, and steps needed to obtain financial aid.	Options to pay for education and training: Scholarships, Grants, Work-study programs, Student loans, Employer tuition assistance	How each payment option works, including eligibility criteria and repayment terms	Identify and list options to pay for education and training
17.2.9-12.E Evaluate the impacts of technology, labor markets, and economic conditions and trends on a person's employment potential.	Technological advancements shaping labor markets: automation, artificial intelligence, digitalization	How technology influences the demand for certain skills and occupations	Identify and list technological advancements affecting labor markets
17.2.9-12.F Explain the impact of employee benefits (e.g., health insurance, retirement savings plans, education reimbursement programs) on an individual's finances. ACCT 404 Calculate benefits including sick pac, vacation time, and personal time.	Common employee benefits: Health insurance, Retirement savings plans (e.g., 401(k), 403(b)), Education reimbursement programs, Paid time off (e.g., vacation, sick leave), Life insurance, Disability insurance	How each employee benefit contributes to an individual's financial well-being	Identify and list common employee benefits

ACCT 405 Compute wages, taxes, other deductions, and net pay.			
17.2.9-12.G Analyze the financial impact of a person's decision to own a business, work as an independent contractor, or be employed.	Different employment arrangements: Business ownership (e.g., sole proprietorship, partnership, corporation), Independent contractor, Traditional employment	How each employment arrangement affects income, taxes, benefits, and financial risks	Identify and list different employment arrangements
17.2.9-12.H Calculate the impact of taxes and payroll deductions on income. ACCT 404 Calculate benefits including sick pac, vacation time, and personal time. ACCT 405 Compute wages, taxes, other deductions, and net pay.	Types of taxes and payroll deductions: Federal income tax, State income tax, Social Security tax (FICA), Medicare tax (FICA), Health insurance premiums, Retirement contributions (e.g., 401(k), 403(b)), Other deductions (e.g., union dues, garnishments)	How each type of tax and deduction is calculated and deducted from income	Identify and list types of taxes and payroll deductions
17.2.9-12.I Complete various federal, state, and local tax forms.	Common tax forms: Federal: Form 1040, Form W-2, Form 1099, State: State income tax form (varies by state), Local: Local income tax form (if applicable).	How each tax form is used, what information it requires, and its purpose	Identify and list common federal, state, and local tax forms
Spending			
17.3.9-12.A Develop a process for making informed spending decisions, including factors to consider (e.g., product features, price, durability, environmental or societal impact, reliability of information).	Factors to consider when making spending decisions: Product features, Price, Durability, Environmental or societal impact, Reliability of information sources	How each factor influences spending decisions and contributes to overall value	Identify and list factors to consider when making spending decisions
17.3.9-12.B Compare ways people can lower the price they pay for goods and services (e.g., online tools, discount retailers, negotiating, secondhand items). ADMIN 204 Utilize internet and network resources. ADMIN 205 Assess, interpret, and manipulate intranet and internet research.	Methods to lower the price paid for goods and services: Utilizing online tools and apps (e.g., price comparison websites, coupon websites, cashback apps), Shopping at discount retailers and outlets, Negotiating prices with sellers or service providers, Purchasing secondhand or refurbished items	How each method can effectively reduce the price paid for goods and services	Identify and list methods to lower the price paid for goods and services

17.3.9-12.C Develop a personal approach to keeping track of income and spending.	Methods for tracking income and spending: Manual methods (e.g., pen and paper, spreadsheets), Digital tools (e.g., budgeting apps, personal finance software), Envelope system, Bank and credit card statements	How each method works and its pros and cons	Identify and list methods for tracking income and spending
17.3.9-12.D Evaluate various budgeting approaches (e.g., 50-30-20, zero-based) and methods (e.g., envelope system, spreadsheets, online tools).	Budgeting approaches: 50-30-20 rule, Zero-based budgeting	How each budgeting approach allocates income and prioritizes spending	Identify and list various budgeting approaches
17.3.9-12.E Create a personal budget to allocate current or future income, including estimates for fixed and variable expenses. ACCT 108 Operate a calculator and computer. ACCT 314 Analyze cheks and checkbook register.	Components of a personal budget: Income sources (e.g., wages, investments), Fixed expenses (e.g., rent/mortgage, utilities, insurance), Variable expenses (e.g., groceries, entertainment, transportation), Savings and debt repayment goals	How each component contributes to the overall structure and purpose of a personal budget	Identify and apply the list of components to create a personal budget
17.3.9-12.F Identify methods for adjusting a budget for unexpected expenses or loss of income.	Methods for adjusting a budget: Emergency fund, Cutting discretionary expenses, Temporary income sources (e.g., part-time job, freelance work), Negotiating payment plans or deferrals with creditors	How each method can help mitigate the impact of unexpected expenses or loss of income	Identify and list methods for adjusting a budget
17.3.9-12.G Compare the effects of using various payment methods when making purchases.	Common payment methods: Cash, Debit cards, Credit cards, Mobile payment apps, Online payment platforms	How each payment method works and its impact on personal finances	Identify and list common payment methods
17.3.9-12.H Compare various approaches to paying bills, including making automated payments and ensuring bills are paid on time.	Approaches to paying bills: Manual payments via check or cash, Online banking bill pay services, Setting up automated payments, Utilizing budgeting apps with bill tracking features	How each approach works and its advantages and disadvantages	Identify and list various approaches to paying bills

17.3.9-12.I Describe the impact of technology on payment methods and how it influences spending.	Evolution of payment methods: Traditional cash and checks, Introduction of credit and debit cards, Emergence of electronic payment systems (e.g., online banking, mobile wallets, contactless payments)	How technology has revolutionized payment methods over time	Identify and list the evolution of payment methods
17.3.9-12.J Analyze a housing decision, including comparing renting and buying, upfront and ongoing costs, and the process of obtaining a mortgage or a lease.	Housing options: Renting, Buying (Homeownership)	The differences between renting and buying, including ownership rights, responsibilities, and financial implications	Identify and list housing options: renting and buying
17.3.9-12.K Justify the purchase or lease of a vehicle and the alternatives considered (e.g., new versus used, total cost of ownership or use).	Vehicle acquisition options: Purchase (New or Used), Lease	The different methods of acquiring a vehicle and their respective advantages and disadvantages	Identify and list vehicle acquisition options
17.3.9-12.L Analyze the impact of paying sales, excise, and property taxes on financial decisions.	Types of taxes: Sales tax, Excise tax, Property tax	The nature and purpose of each type of tax, including how they are assessed and collected	Identify and list types of taxes: sales, excise, and property taxes
17.3.9-12.M Justify a decision to participate in or forgo a fundraising effort based on the organization and cause.	Fundraising efforts: Participation in charitable events or campaigns, Donations to nonprofit organizations	The various ways individuals can contribute to fundraising efforts and their potential impact	Identify and list fundraising efforts: participation in events or campaigns, donations to nonprofit organizations
Saving & Investing			
17.4.9-12.A Calculate a person's net worth given their assets and liabilities.	Components of net worth: - Assets (e.g., cash, investments, real estate, vehicles) - Liabilities (e.g., loans, mortgages, credit card debt)	The definition and components of net worth, including assets and liabilities	Identify and list components of net worth: assets and liabilities
17.4.9-12.B Develop a savings plan for accomplishing personal short- and long-term financial goals.	Types of financial goals: Short-term goals (e.g., emergency fund, vacation), Long-term goals (e.g., retirement, buying a house)	The distinction between short-term and long-term financial goals and their importance in financial planning	Identify and list types of financial goals: short-term and long-term
17.4.9-12.C Compare the features of various savings vehicles (e.g., savings accounts, certificates of deposit, money market accounts) and the interest rates offered by several institutions.	Types of savings vehicles: Savings accounts, Certificates of deposit (CDs), Money market accounts	The characteristics and purposes of each savings vehicle, including their advantages and limitations	Identify and list types of savings vehicles: savings accounts, CDs, money market accounts

17.4.9-12.D Explain factors that contribute to rates of return for various investments, including risk, inflation, and taxes.	Factors affecting rates of return: Risk, Inflation, Taxes	How each factor influences the rate of return on investments and overall investment performance	Identify and list factors contributing to rates of return: risk, inflation, taxes
17.4.9-12.E Explain the similarities and differences between stocks, bonds, mutual funds, and exchange-traded funds, and the factors that influence price fluctuations for each.	Investment vehicles:Stocks, Bonds, Mutual funds, Exchange-traded funds (ETFs)	The basic characteristics and purposes of each investment vehicle	Identify and list types of investment vehicles: stocks, bonds, mutual funds, ETFs
17.4.9-12.F Describe factors to consider when selecting sources of investment advice and trading methods (e.g., online trading platforms, financial advisors, robo-advisors).	Sources of investment advice and trading methods: Financial advisors, Online trading platforms, Robo-advisors	The various options available for obtaining investment advice and executing trades	Identify and list sources of investment advice and trading methods: financial advisors, online trading platforms, robo-advisors
17.4.9-12.G Explain how popular benchmark indices are used.	Popular benchmark indices: S&P 500, Dow Jones Industrial Average (DJIA), Nasdaq Composite	The key characteristics and significance of popular benchmark indices in the financial markets	Identify and list popular benchmark indices: S&P 500, Dow Jones Industrial Average (DJIA), Nasdaq Composite
17.4.9-12.H Recommend an investment portfolio diversified to meet specific goals, including purpose, starting age, time horizon, and tolerance for risk.	Investment portfolio components: Stocks, Bonds, Mutual funds, Exchange-traded funds (ETFs), Real estate investment trusts (REITs), Cash equivalents	The various asset classes and investment vehicles that make up a diversified portfolio	Identify and list investment portfolio components: stocks, bonds, mutual funds, ETFs, REITs, cash equivalents
17.4.9-12.I Compare retirement-specific investment options, including employer-sponsored plans, Roth and traditional individual retirement accounts, and accounts available to people who are self-employed.	Retirement-specific investment options: Employer-sponsored plans, Roth and traditional IRAs, Retirement accounts for self-employed individuals	The characteristics and purposes of each retirement-specific investment option	Identify and list retirement-specific investment options: employer-sponsored plans, Roth and traditional IRAs, retirement accounts for self-employed individuals
17.4.9-12.J Analyze personal attitudes towards risk and how these might impact future investment decisions and outcomes.	Personal attitudes towards risk: Risk tolerance, Risk aversion, Risk perception	The concepts and factors that shape personal attitudes towards risk in investment decision-making	Identify and list personal attitudes towards risk: risk tolerance, risk aversion, risk perception
17.4.9-12.K Describe methods to avoid or counteract the potentially negative impacts of behavioral biases on investment decisions.	Behavioral biases in investment decisions: Confirmation bias, Overconfidence, Loss aversion, Anchoring, Herding, Mental accounting	Common behavioral biases that can influence investment decisions and outcomes	Identify and list behavioral biases in investment decisions: confirmation bias, overconfidence, loss aversion, anchoring, herding, mental accounting

Risk & Insurance			
17.5.9-12.A Evaluate a person's potential for financial risk (e.g., loss of personal property, reduction in income, liability).	Types of financial risk: Loss of personal property, Reduction in income, Liability (e.g., legal, debt)	The various types of financial risk individuals may face and their potential consequences	Identify and list types of financial risk: loss of personal property, reduction in income, liability
17.5.9-12.B Critique approaches to avoiding, reducing, retaining, and transferring risk given a particular scenario.	Risk management approaches: Avoidance, Reduction, Retention, Transfer	The different strategies for managing financial risk and their implications	Identify and list risk management approaches: avoidance, reduction, retention, transfer
17.5.9-12.C Formulate insurance recommendations based on individual needs, situations, and preferences, including but not limited to automotive, homeowners, renters, health, life, and disability, as justified.	Types of insurance coverage: Automotive, Homeowners, Renters, Health, Life, Disability	The different types of insurance coverage available and their purposes	Identify and list types of insurance coverage: automotive, homeowners, renters, health, life, disability
17.5.9-12.D Use information from various sources to compare insurance providers, plans, and prices.	Sources of insurance information: Insurance company websites, Insurance comparison websites, Consumer reports and reviews, Insurance agents and brokers, State insurance departments	The different sources available for obtaining information about insurance providers, plans, and prices	Identify and list sources of insurance information: insurance company websites, insurance comparison websites, consumer reports and reviews, insurance agents and brokers, state insurance departments
17.5.9-12.E Formulate a process of comparing insurance products, determining out-of-pocket costs, and filing claims.	Steps in comparing insurance products: Identify insurance needs, Gather information on available products, Compare coverage, premiums, and deductibles, Review policy terms and conditions, Consider additional features and benefits	The sequential steps involved in comparing insurance products effectively	Identify and list steps in comparing insurance products: identifying insurance needs, gathering information, comparing coverage, premiums, and deductibles, reviewing policy terms and conditions, and considering additional features and benefits
17.5.9-12.F Describe circumstances in which a person may be required to show proof of insurance or obtain a minimum amount of coverage.	Common situations requiring proof of insurance: Vehicle registration or renewal, Obtaining a mortgage or renting property, Applying for certain jobs, Participating in certain activities or events, Starting a business	The various circumstances in which individuals may be required to show proof of insurance	Identify and list common situations requiring proof of insurance: vehicle registration or renewal, obtaining a mortgage or renting property, applying for certain jobs, participating in certain activities or events, starting a business
17.5.9-12.G Evaluate the impact of public insurance programs for individuals facing financial hardship (e.g., Medicare,	Public insurance programs for individuals facing financial hardship: Medicare, Medicaid, Unemployment	The purpose and scope of public insurance programs and their importance for individuals facing	Identify and list public insurance programs for individuals facing financial hardship: Medicare, Medicaid,

Medicaid, and unemployment).	insurance	financial hardship	unemployment insurance
17.5.9-12.H Analyze trends in financial fraud and strategies to avoid becoming a victim.	Common types of financial fraud: Identity theft, Phishing scams, Investment fraud, Credit card fraud, Ponzi schemes	The various methods used in financial fraud and their characteristics	Identify and list common types of financial fraud: identity theft, phishing scams, investment fraud, credit card fraud, Ponzi schemes
17.5.9-12.I Research the agencies individuals can contact and steps they can take to address financial fraud and scams, including identity theft.	Key agencies individuals can contact: Federal Trade Commission (FTC), Consumer Financial Protection Bureau (CFPB), Securities and Exchange Commission (SEC), Internet Crime Complaint Center (IC3), State Attorney General's Office	The roles and responsibilities of key agencies in addressing financial fraud and scams	Identify and list key agencies individuals can contact to address financial fraud and scams, including the Federal Trade Commission (FTC), Consumer Financial Protection Bureau (CFPB), Securities and Exchange Commission (SEC), Internet Crime Complaint Center (IC3), and State Attorney General's Office
Credit			
17.6.9-12.A Evaluate pathways to obtaining credit and what lenders look for in a borrower (e.g., character, capacity, capital, collateral).	Pathways to Obtaining Credit: Traditional financial institutions (banks, credit unions), Online lenders, Credit cards, Peer-to-peer lending platforms	The various avenues individuals can explore to obtain credit and the different types of lenders available	Identify and list pathways to obtaining credit, including traditional financial institutions, online lenders, credit cards, and peer-to-peer lending platforms
17.6.9-12.B Describe how credit reports and scores are determined, used, and improved.	Credit Reports and Scores Determination: Credit reports: Compiled by credit bureaus, they include information about an individual's credit history, such as payment history, credit utilization, length of credit history, types of credit accounts, and recent inquiries. Credit scores: Calculated based on the information in credit reports using mathematical models (e.g., FICO score, VantageScore). Scores typically range from 300 to 850, with higher scores indicating better creditworthiness.	The factors that influence credit reports and scores, including payment history, credit utilization, length of credit history, types of credit accounts, and recent credit inquiries. Understand how credit scores are calculated and the significance of different score ranges.	Understand how credit reports and scores are determined, the key factors that influence them, and the significance of credit score ranges

17.6.9-12.C Compare various forms of credit and how each is used (e.g., secured and unsecured loans, installment and revolving credit, service credit).	Forms of Credit: Secured loans: Backed by collateral, such as a home or car, which the lender can seize if the borrower defaults. Unsecured loans: Not backed by collateral, relying solely on the borrower's creditworthiness to qualify. Installment credit: Borrower receives a fixed amount of money and agrees to make regular payments (installments) over a predetermined period until the loan is repaid. Revolving credit: Allows borrowers to repeatedly borrow up to a certain credit limit and repay the debt over time. Credit cards are a common example. Service credit: Extended by service providers, allowing consumers to pay for services rendered over time, such as utility bills or medical expenses.	The characteristics and uses of different forms of credit, including secured and unsecured loans, installment and revolving credit, and service credit. Understand the implications of each type of credit on borrowing and repayment.	Understand the distinctions between various forms of credit and their respective uses, considering factors such as interest rates, repayment terms, and collateral requirements.
17.6.9-12.D Analyze the use of loans to finance higher education and home purchases, how they are obtained, and options for paying them back.	Use of Loans for Higher Education and Home Purchases: Student loans: Borrowed to finance college or university education expenses, including tuition, books, and living expenses. Mortgage loans: Used to purchase a home or real estate property, with the property serving as collateral for the loan.	The purposes and characteristics of student loans and mortgage loans, including eligibility criteria, interest rates, and repayment terms. Understand the implications of borrowing for higher education and home purchases on long-term financial well-being.	Understand the specific uses of student loans and mortgage loans, including their role in financing higher education and homeownership. Recognize the importance of responsible borrowing and repayment planning.
17.6.9-12.E Calculate the total cost of credit given a variety of situations (e.g., making minimum payments, paying fees, using alternative financial service providers).	Total Cost of Credit Calculation: Total cost of credit: The sum of all interest charges, fees, and other costs associated with borrowing money. It includes both the principal amount borrowed and any additional charges incurred during the loan term.	The components contributing to the total cost of credit, such as interest rates, fees, and repayment terms. Understand how different borrowing scenarios can affect the overall cost of credit.	Understand the methodology for calculating the total cost of credit in various borrowing situations. Recognize the impact of interest rates, fees, and repayment terms on the total amount paid for borrowing.

17.6.9-12.F Describe the consequences of failing to repay debts and sources of debt management assistance.	Consequences of Failing to Repay Debts: Negative impact on credit score: Missed payments and defaults can lower credit scores, making it harder to qualify for future loans or credit cards. Collection actions: Lenders may pursue legal action, such as wage garnishment or asset seizure, to recover unpaid debts. Increased interest rates and fees: Defaulting on loans can lead to higher interest rates and additional fees, exacerbating financial difficulties.	The potential repercussions of failing to repay debts, including damage to creditworthiness, legal consequences, and increased financial costs. Understand the importance of timely debt repayment and proactive debt management strategies.	Recognize the seriousness of failing to repay debts and the long-term consequences it can have on financial stability. Understand the rights and protections available to debtors facing collection actions.
17.6.9-12.G Evaluate various rights and laws related to credit and their impact on consumers.	Rights and Laws Related to Credit: Fair Credit Reporting Act (FCRA): Regulates the collection, dissemination, and use of consumer credit information, including credit reporting agencies' responsibilities and consumers' rights to access and dispute credit reports.Truth in Lending Act (TILA): Requires lenders to disclose key terms and costs of credit transactions, including APR (annual percentage rate), finance charges, and total loan costs, to help consumers make informed borrowing decisions. Equal Credit Opportunity Act (ECOA): Prohibits discrimination in credit transactions based on race, color, religion, national origin, sex, marital status, age, or receipt of public assistance. Fair Debt Collection Practices Act (FDCPA): Regulates the behavior of debt collectors and prohibits abusive, deceptive, and unfair practices in debt collection activities.Consumer Credit Protection	The provisions and purposes of key credit-related laws, including the FCRA, TILA, ECOA, FDCPA, and CCPA. Understand how these laws protect consumers' rights, promote transparency in lending practices, and prevent abusive debt collection practices.	Assess the impact of credit-related laws on consumer rights and financial well-being. Understand the legal protections available in credit transactions and how to assert

	Act (CCPA): Encompasses various consumer credit protection laws, including the FCRA, TILA, ECOA, and FDCPA, to safeguard consumers' rights in credit transactions.		
Career Awareness & Preparation			
13.1.11.A Relate careers to individual interests, abilities, and aptitudes.	Careers: Various occupations, professions, and fields of work available to individuals.	The relationship between careers and individual interests, abilities, and aptitudes. Understand how personal interests, skills, and strengths align with different career paths.	Relate personal interests, abilities, and aptitudes to potential career options. Explore different occupations and fields of work to identify suitable career paths based on individual strengths and preferences.
B. Analyze career options based on personal interests, abilities, aptitudes, achievements and goals	Various factors influence career decisions, including personal interests, abilities, aptitudes, achievements, and goals.	The correlation between personal attributes (interests, abilities, aptitudes, achievements, and goals) and career choices. Recognize how each factor plays a role in determining suitable career options.	Analyze personal interests, abilities, aptitudes, achievements, and goals to evaluate and select appropriate career options. Research and explore various careers to find alignment with individual strengths, preferences, and aspirations.
C. Analyze how the changing roles of individuals in the workplace relate to new opportunities within career choices.	The workplace is constantly evolving due to technological advancements, globalization, and changing societal needs.	The relationship between evolving workplace dynamics and the emergence of new opportunities within career choices. Understand how shifts in job roles, skills demand, and industry trends create novel career pathways.	Analyze the changing roles of individuals in the workplace to identify new opportunities within career choices. Explore how emerging technologies, market trends, and evolving job demands open doors to diverse career possibilities. Adapt to changing workplace dynamics by acquiring relevant skills and knowledge to capitalize on new career opportunities.

D. Evaluate school-based opportunities for career awareness/preparation, such as, but not limited to: Career days Career portfolio Community service Cooperative education Graduation/senior project Internship Job shadowing Part-time employment Registered apprenticeship School-based enterprise	School-based opportunities for career awareness/preparation encompass various activities and programs designed to introduce students to different career paths and develop essential career-related skills.	The importance of school-based opportunities in fostering career awareness and preparation among students. Understand how exposure to various careers and hands-on experiences can help students make informed career decisions and acquire valuable skills for future success.	Engage in school-based opportunities for career awareness/preparation, such as career fairs, job shadowing, internships, and career exploration workshops. Take advantage of resources and support provided by schools to explore different career options, develop essential skills, and plan for future career pathways.
E. Justify the selection of a career.	Justifying the selection of a career involves identifying and evaluating factors that influence career decisions, including personal interests, values, skills, aptitudes, and future goals.	The significance of justifying the selection of a career based on individual interests, values, skills, aptitudes, and future aspirations. Understand how aligning a career choice with personal attributes and long-term goals can lead to job satisfaction and career success.	Justify the selection of a career by assessing personal interests, values, skills, aptitudes, and future goals. Consider how each factor contributes to a fulfilling and rewarding career path. Make informed decisions that align with individual strengths, passions, and aspirations, while also considering potential career growth and opportunities for advancement.
F. Analyze the relationship between career choices and career preparation opportunities, such as, but not limited to: • Associate degree • Baccalaureate degree • Certificate/licensure • Entrepreneurship • Immediate part/full time employment • Industry training • Military training • Professional degree • Registered apprenticeship • Tech Prep • Vocational rehabilitation centers	Career preparation opportunities encompass various activities and programs designed to equip individuals with the skills, knowledge, and experiences necessary for successful career development.	The interconnection between career choices and career preparation opportunities. Understand how career choices influence the selection and utilization of career preparation opportunities, and vice versa. Recognize the importance of aligning career choices with relevant career preparation opportunities to enhance employability and future success.	Analyze the relationship between career choices and available career preparation opportunities. Evaluate how different career paths align with potential career preparation activities, such as internships, apprenticeships, educational programs, and skill development workshops. Make informed decisions about pursuing career preparation opportunities that best match individual career goals, interests, and aspirations.

G. Assess the implementation of the individualized career plan through the ongoing development of the career portfolio	An individualized career plan outlines a person's career goals, aspirations, and steps for achieving them, while a career portfolio is a collection of documents and artifacts showcasing one's skills, accomplishments, and experiences related to their career development.	The importance of assessing the implementation of the individualized career plan through the ongoing development of the career portfolio. Understand how maintaining a career portfolio allows individuals to track their progress, reflect on their achievements, and adapt their career plans accordingly.	Assess the implementation of your individualized career plan by regularly updating and expanding your career portfolio. Reflect on your career goals, achievements, and experiences to ensure they align with your long-term aspirations. Use feedback from mentors, educators, and industry professionals to refine and enhance your career portfolio and career plan as needed.
H. Review personal high school plan against current personal career goals and select postsecondary opportunities based upon personal career interests.	A personal high school plan is a structured roadmap outlining a student's academic goals, coursework, extracurricular activities, and career aspirations during their high school years. Reviewing this plan involves assessing its alignment with current personal career goals. Postsecondary opportunities refer to various options for continuing education or training after high school, such as colleges, universities, technical schools, apprenticeships, or workforce training programs.	The significance of reviewing the personal high school plan against current personal career goals and selecting postsecondary opportunities based on personal career interests. Understand how aligning high school plans with career goals can help students make informed decisions about their educational pathways and future careers.	Review your personal high school plan to ensure it aligns with your current career goals and aspirations. Consider your interests, skills, and desired career path when selecting postsecondary opportunities. Explore different options, such as colleges, universities, technical schools, apprenticeships, or workforce training programs, that best match your career interests and goals. Make informed decisions about your postsecondary education or training based on your personal career interests and objectives.
13.2.11. A. Apply effective speaking and listening skills used in a job interview.	- The structure of a job interview (e.g., introduction, body, conclusion).	- Effective speaking and listening are crucial components of a successful job interview.	- Practice and demonstrate effective speaking skills:
B. Apply research skills in searching for a job. • CareerLinks • Internet (i.e. O*NET) • Networking • Newspapers • Professional associations • Resource books MKTG 305 Research career and educational opportunities in marketing or business.	- Different methods for job searching (e.g., online job boards, networking, company websites, job fairs). - Key components of a job listing (e.g., job title, responsibilities, qualifications, application instructions). - Various sources of job market information (e.g., industry reports, labor statistics, company profiles).	- Research skills are essential for identifying suitable job opportunities and making informed decisions. - A thorough understanding of job requirements and company culture can increase the chances of job search success. - Networking and personal	- Identify and utilize various job search methods: - Use online job boards to find relevant job listings. - Attend job fairs and networking events to discover opportunities.

		connections are valuable resources in the job search process.	
C. Develop and assemble, for career portfolio placement, career acquisition documents, such as, but not limited to: • Job application • Letter of appreciation following an interview • Letter of introduction • Postsecondary education/training applications • Request for letter of recommendation • Resume MKTG 301 Prepare a resume for a specific job in marketing or business. MKTG 302 Prepare a cover letter for a specific job in the field of marketing or business. MKTG 303 Complete a job application for a specific job in the field or marketing or business. MKTG 304 Prepare for a job interview in the field of marketing or business. ADMIN 301 Utilize templates to prepare documents. ADMIN 308 Create, edit, and format documents.	- The types of career acquisition documents (e.g., resume, cover letter, references, thank-you notes). - The essential components of a resume (e.g., contact information, summary, work experience, education, skills). - How to format and organize career acquisition documents professionally.	- Well-prepared career acquisition documents are crucial for making a positive impression on potential employers. - Tailoring documents to specific job opportunities increases the chances of securing an interview. - Assembling documents into a career portfolio provides a comprehensive overview of qualifications and achievements.	- Create a professional resume that highlights relevant skills, experiences, and accomplishments - Write a tailored cover letter that addresses the specific job and company, explaining why you are a suitable candidate. - Draft a thank-you note to send after an interview, expressing appreciation and reiterating interest in the position.
D. Analyze, revise, and apply an individualized career portfolio to chosen career path.	- The components of a career portfolio (e.g., resume, cover letter, references, certifications, work samples). - Criteria for evaluating the effectiveness of career portfolio documents.	- A well-maintained and up-to-date career portfolio is essential for career development and job search success. - Tailoring the career portfolio to align with the specific requirements and expectations of the chosen career path enhances job prospects.	- Regularly review and update the resume to reflect new skills, experiences, and accomplishments relevant to the chosen career path. - Revise the cover letter to ensure it is tailored to specific job applications and reflects current career goals.

E. Demonstrate, in the career acquisition process, the application of essential workplace skills/knowledge, such as, but not limited to: • Commitment • Communication • Dependability • Health/safety • Laws and regulations (that is Americans With Disabilities Act, child labor laws, Fair Labor Standards Act, OSHA, Material Safety Data Sheets) • Personal initiative • Self-advocacy • Scheduling/time management • Team building • Technical literacy • Technology MKTG 307 Participate in a job interview. ADMIN 802 Apply electronics and phone communications etiquette. ADMIN 803 Use scheduing and contact management software.	- Essential workplace skills (e.g., communication, teamwork, problem-solving, time management, adaptability). - Basic workplace knowledge (e.g., organizational structures, common industry practices, workplace etiquette).	- Essential workplace skills are critical for success in the career acquisition process and on the job. - The ability to effectively apply workplace skills and knowledge can differentiate candidates in the job market.	- Demonstrate effective communication skills in resumes, cover letters, and interviews. - Showcase teamwork and collaboration skills through examples in application materials and during interviews.
Career Retention & Advancement			
13.3.11.A. Evaluate personal attitudes and work habits that support career retention and advancement. ADMIN 905 Use interpersonal communication skills in a diverse work environment.	- Key personal attitudes that support career success (e.g., positivity, resilience, motivation). - Essential work habits for career retention and advancement (e.g., punctuality, reliability, continuous learning, professionalism). - The role of work-life balance in maintaining job performance and satisfaction.	- Positive attitudes and strong work habits are critical for career retention and advancement. - Attitudes and habits influence job satisfaction, workplace relationships, and career progression. - Work-life balance contributes to sustained productivity and career satisfaction.	- Self-assess to identify personal attitudes and work habits that impact career performance. - Set personal goals to improve attitudes and work habits that need development. - Practice effective time management and organizational skills to enhance productivity. - Develop and demonstrate effective

	- Techniques for effective communication and teamwork in the workplace.	- Effective communication and teamwork enhance workplace relationships and career opportunities.	communication skills in various workplace scenarios.
B. Evaluate team member roles to describe and illustrate active listening techniques: • Clarifying • Encouraging • Reflecting • Restating • Summariizing	- Different team member roles and their responsibilities (e.g., leader, facilitator, recorder, contributor). - The impact of non-verbal communication on active listening (e.g., eye contact, body language, nodding). - Techniques for providing constructive feedback and encouraging open communication.	- Active listening is essential for effective teamwork and collaboration. - Understanding and valuing different perspectives within the team enhance the overall team performance. - Effective communication among team members, including active listening, leads to better decision-making and problem-solving.	- Identify and describe various team member roles and their specific responsibilities within a team. - Address and mitigate barriers to active listening in team interactions. - Apply active listening techniques such as paraphrasing, summarizing, and asking clarifying questions during team discussions.
C. Evaluate conflict resolution skills as they relate to the workplace: • Constructive criticism • Group dynamics • Managing/leadership • Mediation • Negotiation • Problem solving	- Key conflict resolution skills (e.g., active listening, empathy, problem-solving, negotiation, assertiveness). - Common causes of workplace conflicts (e.g., miscommunication, differing values, competition for resources). - Techniques for mediating conflicts (e.g., finding common ground, focusing on interests rather than positions, seeking win-win solutions). - The role of effective communication in preventing and resolving conflicts.	- Effective conflict resolution skills are essential for maintaining a productive and harmonious workplace. - Different conflicts require different resolution strategies depending on the context and the parties involved. - Constructive conflict resolution can lead to stronger relationships, improved collaboration, and increased productivity. - Unresolved conflicts can escalate and negatively impact team dynamics and workplace morale.	- Identify and describe various conflict resolution skills and their importance in the workplace. - Apply active listening and empathy when addressing conflicts to understand all perspectives involved. - Use problem-solving techniques to identify the root cause of conflicts and generate mutually acceptable solutions. - Implement negotiation strategies to reach fair and balanced agreements in conflict situations.

D. Develop a personal budget based on career choice, such as, but not limited to: • Charitable contributions • Fixed/variable expenses • Gross pay • Net pay • Other income • Savings • Taxes	- Components of a personal budget (e.g., income, expenses, savings, investments). - Common types of expenses (e.g., housing, transportation, groceries, utilities, entertainment). - Strategies for tracking and managing expenses (e.g., budgeting apps, spreadsheets, expense tracking tools). - Importance of setting financial goals (e.g., saving for retirement, paying off debt, buying a home). - Strategies for reducing expenses and increasing savings (e.g., cutting unnecessary costs, negotiating bills, increasing income).	- Developing a personal budget is essential for financial planning and achieving long-term financial goals. - Understanding income and expenses helps in creating a balanced budget that aligns with financial priorities and lifestyle choices. - Budgeting allows individuals to allocate resources effectively, save for emergencies, and plan for future expenses. - Setting realistic financial goals provides motivation and direction for budgeting and financial decision-making. - Making informed financial decisions and prioritizing needs over wants are essential for budgeting success.	- Identify sources of income based on the chosen career path, including salary, bonuses, and other forms of compensation. - List and categorize all expected expenses, including fixed costs (e.g., rent, insurance) and variable costs (e.g., groceries, dining out). - Calculate net income by subtracting total expenses from total income, ensuring that expenses do not exceed income. - Allocate a portion of income toward savings and investments to achieve financial goals, such as retirement or buying a home. - Review and adjust the budget regularly to accommodate changes in income, expenses, and financial goals.
E. Evaluate time management strategies and their application to both personal and work situations.	- Common time management strategies (e.g., prioritization, goal setting, scheduling, delegation, procrastination management). - Techniques for setting SMART (Specific, Measurable, Achievable, Relevant, Time-bound) goals. - Methods for creating and maintaining schedules (e.g., daily planners, digital calendars, time-blocking).	- Effective time management is crucial for productivity, efficiency, and achieving goals in both personal and work contexts. - Setting clear and achievable goals provides direction and motivation for managing time effectively. - Creating and following a schedule helps individuals allocate time effectively and reduce	- Identify personal and work-related tasks and prioritize them based on urgency and importance. - Set SMART goals for both personal and work-related tasks to ensure clarity and focus in time management efforts. - Use a daily planner or digital calendar to schedule tasks and allocate specific time slots for completing them. - Allocate time for personal activities and

	- The importance of time management in achieving work-life balance.	procrastination. - Effective time management allows individuals to allocate time for work, personal activities, and relaxation, leading to improved well-being.	self-care to maintain a healthy work-life balance, ensuring time is not solely focused on work-related tasks.
F. Evaluate strategies for career retention and advancement in response to the changing global workplace.	- Strategies for career retention (e.g., ongoing learning, networking, performance improvement, adaptability). - Techniques for staying relevant and competitive in a changing global marketplace (e.g., acquiring new skills, staying updated on industry trends, expanding professional network). - Importance of networking and building professional relationships for career growth.	- The global workplace is dynamic and requires individuals to continuously adapt and evolve to remain competitive. - Adapting to changes in the global workplace requires proactive strategies for skill development and networking. - Networking provides access to opportunities, mentorship, and industry insights essential for career advancement.	- Identify and research strategies for career retention and advancement in response to global workplace changes. - Engage in continuous learning and skill development to stay abreast of industry trends and emerging technologies. - Actively participate in professional networking events, conferences, and online communities to expand professional network and opportunities.
G. Evaluate the impact of lifelong learning on career retention and advancement.	- Concepts and benefits of lifelong learning (e.g., acquiring new skills, staying updated on industry trends, personal and professional growth). - Strategies for integrating lifelong learning into career development plans. - The impact of continuous learning on job satisfaction, employability, and career advancement opportunities.	- Lifelong learning is essential for career growth and longevity in today's fast-paced and evolving job market. - Incorporating lifelong learning into career development plans ensures ongoing skill development and career progression. - Lifelong learning contributes to increased job satisfaction, enhanced employability, and expanded career advancement opportunities.	- Research and gather information about the importance and benefits of lifelong learning for career retention and advancement. - Develop a personalized learning plan that aligns with career goals and aspirations, outlining specific skills and knowledge to acquire through lifelong learning activities. - Actively participate in lifelong learning activities to improve job performance, expand professional networks, and increase opportunities for career advancement.
Entrepreneurship			

A. Analyze entrepreneurship as it relates to personal career goals and corporate opportunities.	- Types of entrepreneurial ventures (e.g., startups, small businesses, social enterprises, franchises). - The role of entrepreneurship in driving innovation and economic growth.	- Entrepreneurial ventures vary in size, scope, and purpose, offering different opportunities for personal career growth and corporate partnerships. - Entrepreneurship plays a critical role in driving innovation, creating new markets, and fueling economic growth, benefiting both individuals and corporations.	- Explore different types of entrepreneurial ventures and identify their potential alignment with personal career goals and corporate opportunities. - Analyze case studies and examples of successful entrepreneurial ventures to understand their impact on innovation and economic development.
B. Analyze entrepreneurship as it relates to personal character traits.	- Concepts and characteristics of entrepreneurship (e.g., innovation, risk-taking, opportunity recognition, business ownership).	- Entrepreneurship offers individuals opportunities to pursue personal career goals through business ownership and innovation, while also presenting corporate opportunities for collaboration and growth.	- Research and understand the principles and traits associated with entrepreneurship, including risk-taking, creativity, and adaptability.

Unit Plans

Financial Literacy & Career Exploration DASD Unit Map
Unit 1: Financial Goals & Money Management Tools

Subject:	Financial Literacy & Career Exploration	**Grade Level:**	10th	**Duration:**	90 days

Key Learnings	*-Creating a plan to reach financial goals is critical to success. Each person's plan must be tailored to their unique circumstances.* *-Many tools exist to help people reach their financial goals. People can select from all of these tools to help reach their goals.*

Unit Essential Question:	How does a person set and reach their personal financial goals?

Identified Standards Addressed in the Unit:
17.1.9-12.A Determine the financial impact of various long-term goals (e.g., lifestyle, family, education).
17.1.9-12.B Apply a systematic decisionmaking process, including opportunity costs, to setting and achieving financial goals.
17.1.9-12.C Analyze the impact of various factors on a person's financial mindset and decisions.
17.1.9-12.D Evaluate strategies for dealing with behavioral biases and other obstacles to managing personal finances.
17.1.9-12.E Assess the value of sharing financial goals and information with others.
17.1.9-12.F Compare various financial service providers and the types of accounts and services each provides.
17.1.9-12.G Communicate the process of opening financial accounts and the factors to consider when selecting financial institutions and professionals.
17.1.9-12.H Evaluate the use of financial technology to access financial services and make financial decisions.
17.1.9-12.I Develop a system for documenting and organizing personal financial records, both paper and electronic.
17.1.9-12.J Explain the financial implications of wills, powers of attorney, and naming beneficiaries for various accounts.
17.1.9-12.K Explain the role of various state and federal financial regulators and consumer protection agencies.
17.1.9-12.L Describe the issues addressed by various laws and regulations that impact or safeguard a person's finances.

Identified Eligible Content Addressed in the Unit:

Know (Concepts):	Do (Competencies):
Developing and planning for short, medium, and long-term financial goals is critical to achieving them.	Set personal financial goals based on a variety of circumstances.
Various financial service providers (e.g., banks, credit unions, check cashers, brokerage firms) can assist in helping people reach their financial goals.	Determine which financial services providers can help to meet personal financial goals, including local services available in our community.
Steps involved in opening different types of financial accounts (e.g., checking, savings, investment accounts)	Explain how to open various bank accounts.
Types of personal financial records (e.g., bank statements, tax documents, receipts, bills)	Identify different types of personal financial records that need to be documented and organized.
Definitions and purposes of wills, powers of attorney, and beneficiaries	Identify and define wills, powers of attorney, and beneficiaries, and their roles in financial planning.
Names and functions of key state and federal financial regulators and consumer protection agencies (e.g., SEC, FDIC, CFPB)	Identify and list key financial regulators and consumer protection agencies, along with their roles and functions.
Key laws and regulations related to personal finance (e.g., Truth in Lending Act, Fair Credit Reporting Act, Dodd-Frank Wall Street Reform and Consumer Protection Act)	Identify and list key laws and regulations related to personal finance, along with their purposes and provisions.

Unit Key vocabulary	SMART Goals, assets, investment, liabilities, labor market, capital market, recession, purchasing power, employment market, opportunity cost, CPA. CFP. financial planning, bank, credit union, FDIC, SEC, Truth in Lending

Sample Unit Activating Strategy	*-Students create a vision board for their future life with a personal "money motto."* *-Students complete a T/F quiz on money facts and myths.*

	Lesson 1	Lesson 2	Lesson 3
Duration	2 classes	3 classes	2 classes
Lesson Essential Question(s)	What are my personal goals?	How can I create a financial plan to help me reach my future goals?	What tools are available to help me reach my financial goals?
Key Lesson Vocabulary	SMART Goal	assets, investment, liability, labor market, recession, purchasing power, employment market, opportunity cost	CPA, CFP, bank, credit union, FDIC, SEC, Truth in Lending, will, power of attorney, capital market, credit
Assessment	Write a SMART goal. Smart Futures #1, 2, 3	Create a sample financial plan to reach future goals.	Select appropriate tools to reach various financial goals.

	Lesson 4	Lesson 5	Lesson 6
Duration	2 classes		
Lesson Essential Question(s)	How do I keep track of my progress towards my financial goals?		
Key Lesson Vocabulary	financial planning		
Assessment	Evaluate various methods of tracking progress towards financial goals.		

Authentic, Varied, and Frequent Assessment Types
Common Pre-Assessment (If applicable):
Common Summative Assessment:

Unit 1 Test
SMART Goals Project

Unit Success Criteria:

Successfully complete the project and Smart Futures Activities #1, #2, and #3.
Pass Unit 1 Test with a 75% or higher.

Resources
NEFE Booklets & Activities SmartFutures Activities #1, #2, and #3. *Personal Finance* by Guy Buker, Jerrie Muir & Erin Thomas (Hard Copy or online version) Calculator iPads and/or Desktop Computers

Scaffolds and Enrichment		
Struggling Learners	**Multilingual Learners**	**Advanced Learners**
PDF Text (ReadAloud via iPad) Links to Resources in Schoology	PDF Text (Translation via Google Translate) Links to Resources in Schoology	Enrichment Activities to Extend Content

Financial Literacy & Career Exploration DASD Unit Map
Unit 2: Income & Earning Power

Subject:	Financial Literacy & Career Exploration	**Grade Level:**	10th	**Duration:**	90 days

Key Learnings	*-Earned income is affected by the job market, taxes, and other payroll deductions.* *-Benefits are an important component of compensation to be considered as part of your financial plan.*

Unit Essential Question:	How do career choices impact the income and other benefits a person earns?

Identified Standards Addressed in the Unit:
17.2.9-12.A Explain various types of income (e.g., earned, unearned, passive, active) and their sources (e.g., work, rentals, investments, government programs).
17.2.9-12.B Describe sources of retirement income and how they relate to individual investment choices, employer-sponsored retirement plans, and government programs.
17.2.9-12.C Use data to support an individual's decision to obtain or forgo post-secondary education based on the associated costs and anticipated future income.
17.2.9-12.D Research options to pay for education and training, ways to reduce the total cost, and steps needed to obtain financial aid.

17.2.9-12.E Evaluate the impacts of technology, labor markets, and economic conditions and trends on a person's employment potential.
17.2.9-12.F Explain the impact of employee benefits (e.g., health insurance, retirement savings plans, education reimbursement programs) on an individual's finances. ACCT 404 Calculate benefits including sick pac, vacation time, and personal time. ACCT 405 Compute wages, taxes, other deductions, and net pay.
17.2.9-12.G Analyze the financial impact of a person's decision to own a business, work as an independent contractor, or be employed.
17.2.9-12.H Calculate the impact of taxes and payroll deductions on income. ACCT 404 Calculate benefits including sick pac, vacation time, and personal time. ACCT 405 Compute wages, taxes, other deductions, and net pay.
17.2.9-12.I Complete various federal, state, and local tax forms.

Identified Eligible Content Addressed in the Unit:

Know (Concepts):	Do (Competencies):
Different types of income exist: earned, unearned, passive, active, retirement, and investment.	Identify and define different types of income.
How to evaluate the costs and benefits of post-secondary education: tuition, fees, books, room and board, transportation vs. potential income.	Evaluate the costs and benefits of post-secondary education for a variety of career options.
Options to pay for education and training: Scholarships, Grants, Work-study programs, Student loans, Employer tuition assistance	Identify and list options to pay for education and training
How technological advancements are shaping labor markets: automation, artificial intelligence, digitalization	Identify and list technological advancements affecting labor markets in a variety of industries
Common employee benefits: Health insurance, Retirement savings plans (e.g., 401(k), 403(b)), Education reimbursement programs, Paid time off (e.g., vacation, sick leave), Life insurance, Disability insurance	Identify and list common employee benefits
Different employment arrangements: Business ownership (e.g., sole proprietorship, partnership, corporation), Independent contractor, Traditional employment	Identify and list different employment arrangements
Types of taxes and payroll deductions: Federal income tax, State income tax, Social Security tax (FICA), Medicare tax (FICA), Health insurance premiums, Retirement contributions (e.g., 401(k), 403(b)), Other	Identify and list types of taxes and payroll deductions

deductions (e.g., union dues, garnishments)	
Common tax forms: Federal: Form 1040, Form W-2, Form 1099, State: State income tax form, Local: Local income tax form	Identify and list common federal, state, and local tax forms

Unit Key vocabulary	earned income, tuition, benefits, pension, 401K, health insurance, Social Security taxes, federal income tax, state income tax, local income tax, salary, wage, contract, at-will employment, gig economy, overtime. career cluster, apprenticeship, vacation, sick leave, disability, FMLA

Sample Unit Activating Strategy	*-Evaluate a pay stub to determine what percentage of income becomes "take home pay."* *-Play a matching game to match the average salary to a variety of different job titles.*

	Lesson 1	**Lesson 2**	**Lesson 3**
Duration	3 days	3 days	2 days
Lesson Essential Question(s)	What are some careers that interest me?	What kind of income can I earn in the various careers that interest me?	How much postsecondary training do I need for my chosen field?
Key Lesson Vocabulary	career cluster, contract, at-will employment, gig economy	salary, wage	tuition, apprenticeship
Assessment	SmartFutures #5 & #7	Research Project	Research Project

	Lesson 4	**Lesson 5**	**Lesson 6**
Duration	3 days	3 days	
Lesson Essential Question(s)	How do I calculate take-home pay when considering different job options?	What are some typical job benefits I should consider when seeking employment?	
Key Lesson Vocabulary	Social Security taxes, federal income tax, state income tax, local income tax	health insurance, pension, 401K, vacation, sick leave, disability, FMLA	

Assessment	Calculate payroll deductions (formative and summative options)	Evaluate how each benefit impacts financial goals from Unit 1.	

Authentic, Varied, and Frequent Assessment Types
Common Pre-Assessment (If applicable):
Common Summative Assessment:
Unit 2 Test Job Opportunities Project
Unit Success Criteria:
Pass Unit 2 Test with a 75% or higher. Successfully complete SmartFutures #5 and #7 and project.

Resources
NEFE Booklets & Activities SmartFutures Activities #5, #7 *Personal Finance* by Guy Buker, Jerrie Muir & Erin Thomas (Hard Copy or online version) Calculator iPads and/or Desktop Computers

Scaffolds and Enrichment

Struggling Learners	Multilingual Learners	Advanced Learners
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Financial Literacy & Career Exploration DASD Unit Map
Unit 3: Spending & Credit

Subject:	Financial Literacy & Career Exploration	**Grade Level:**	10th	**Duration:**	90 days

Key Learnings	*-Budgets help people make spending choices aligned with their personal financial goals.* *-Used strategically, credit is a financial tool that can help people reach their financial goals.*

Unit Essential Question:	How can choices about spending money help people reach their financial goals?

Identified Standards Addressed in the Unit:

17.3.9-12.A Develop a process for making informed spending decisions, including factors to consider (e.g., product features, price, durability, environmental or societal impact, reliability of information).
17.3.9-12.B Compare ways people can lower the price they pay for goods and services (e.g., online tools, discount retailers, negotiating, secondhand items). ADMIN 204 Utilize internet and network resources. ADMIN 205 Assess, interpret, and manipulate intranet and internet research.
17.3.9-12.C Develop a personal approach to keeping track of income and spending.
17.3.9-12.D Evaluate various budgeting approaches (e.g., 50-30-20, zero-based) and methods (e.g., envelope system, spreadsheets, online tools).
17.3.9-12.E Create a personal budget to allocate current or future income, including estimates for fixed and variable expenses. ACCT 108 Operate a calculator and computer. ACCT 314 Analyze cheks and checkbook register.
17.3.9-12.F Identify methods for adjusting a budget for unexpected expenses or loss of income.
17.3.9-12.G Compare the effects of using various payment methods when making purchases.
17.3.9-12.H Compare various approaches to paying bills, including making automated payments and ensuring bills are paid on time.
17.3.9-12.I Describe the impact of technology on payment methods and how it influences spending.
17.3.9-12.J Analyze a housing decision, including comparing renting and buying, upfront and ongoing costs, and the process of obtaining a mortgage or a lease.
17.3.9-12.K Justify the purchase or lease of a vehicle and the alternatives considered (e.g., new versus used, total cost of ownership or use).
17.3.9-12.L Analyze the impact of paying sales, excise, and property taxes on financial decisions.
17.3.9-12.M Justify a decision to participate in or forgo a fundraising effort based on the organization and cause.
17.6.9-12.A Evaluate pathways to obtaining credit and what lenders look for in a borrower (e.g., character, capacity, capital, collateral).
17.6.9-12.B Describe how credit reports and scores are determined, used, and improved.
17.6.9-12.C Compare various forms of credit and how each is used (e.g., secured and unsecured loans, installment and revolving credit, service credit).
17.6.9-12.D Analyze the use of loans to finance higher education and home purchases, how they are obtained, and options for paying them back.
17.6.9-12.E Calculate the total cost of credit given a variety of situations (e.g., making minimum payments, paying fees, using alternative financial service providers).
17.6.9-12.F Describe the consequences of failing to repay debts and sources of debt management assistance.

17.6.9-12.G Evaluate various rights and laws related to credit and their impact on consumers.

Identified Eligible Content Addressed in the Unit:

Know (Concepts):	Do (Competencies):
Factors to consider when making spending decisions.	Identify and list factors to consider when making spending decisions
Methods to lower the price paid for goods and services.	Identify and list methods to lower the price paid for goods and services
Methods for tracking income and spending.	Identify and list methods for tracking income and spending
Budgeting approaches: 50-30-20 rule, Zero-based budgeting	Identify and list various budgeting approaches
Components of a personal budget.	Identify and apply the list of components to create a personal budget
Methods for adjusting a budget.	Identify and list methods for adjusting a budget
Common payment methods.	Identify and list common payment methods
Approaches to paying bills.	Identify and list various approaches to paying bills
Housing options: Renting, Buying (Homeownership)	Identify and list housing options: renting and buying
Vehicle acquisition options: Purchase (New or Used), Lease	Identify and list vehicle acquisition options
Types of taxes: Sales tax, Excise tax, Property tax	Identify and list types of taxes: sales, excise, and property taxes
Participation in charitable events or campaigns.	Analyze the role charitable giving plays in personal budgets and communities.
Pathways to Obtaining Credit.	Identify and list pathways to obtaining credit.
Use of Loans for Higher Education and Home Purchases.	Understand the specific uses of student loans and mortgage loans. Recognize the importance of responsible borrowing and repayment planning.
Total Cost of Credit Calculation.	Understand the methodology for calculating the total cost of credit in various borrowing situations. Recognize the impact of interest rates, fees, and repayment terms on the total amount paid for borrowing.
Recognize the seriousness of failing to repay debts and the long-term consequences it can have on financial stability	Incorporate credit costs into budget planning.
Know basic rights and laws related to credit.	Assess the impact of credit-related laws on consumer rights and financial well-being. Understand the legal protections available in credit transactions and how to assert

Unit Key vocabulary	budget, credit, APR, FCRA, ECOA, TILA, CCPA, loan, interest, collateral, equity, utilities, service fee, discretionary expense, fixed expense, variable expense, comparison shopping, discount, emergency fund, debit card, cash, checks, mobile wallet, rent, lease, mortgage,

Sample Unit Activating Strategy	*-Brainstorm a list of all the bills that a typical household might have to pay in a month.* *-Shop 'til you Drop! Go online to find an apartment. Then put together a sample grocery order. How much does it cost to fill your gas tank? Let's get a sense of prices in our local community!*

	Lesson 1	**Lesson 2**	**Lesson 3**
Duration	2 days	3 days	3 days
Lesson Essential Question(s)	What spending is necessary for living independently?	How does planning and prioritizing spending goals help with budgeting?	How do people adjust budgets based on changing circumstances?
Key Lesson Vocabulary	rent, mortgage, budget, fixed expenses, variable expenses, utilities	priority, income, discretionary expense	comparison shopping, emergency fund, credit, discount
Assessment	Budget Project	Budget Project	Budget Project SmartFutures#15

	Lesson 4	Lesson 5	Lesson 6
Duration	3 days	3 days	
Lesson Essential Question(s)	How can credit be used as part of a responsible spending plan?	What legal protections help consumers use credit responsibly?	
Key Lesson Vocabulary	collateral, equity, service fee	APR, FCRA, ECOA, TILA, CCPA,	
Assessment	Credit Comparison Project	Legal Protections Quiz	

Authentic, Varied, and Frequent Assessment Types
Common Pre-Assessment (If applicable):
Common Summative Assessment:
Budget Project Credit Comparison Project Legal Protections Quiz
Unit Success Criteria:
Complete all projects with at least a 75%. Complete Smart Futures #15: Personal Budget

Resources
NEFE Booklets & Activities SmartFutures Software *Personal Finance* by Guy Buker, Jerrie Muir & Erin Thomas (Hard Copy or online version) Calculator iPads and/or Desktop Computers

Scaffolds and Enrichment		
Struggling Learners	**Multilingual Learners**	**Advanced Learners**
PDF Text (ReadAloud via iPad) Links to Resources in Schoology	PDF Text (Translation via Google Translate) Links to Resources in Schoology	Enrichment Activities to Extend Content

Financial Literacy & Career Exploration DASD Unit Map
Unit 4: Saving & Investing

Subject:	Financial Literacy & Career Exploration	**Grade Level:**	10th	**Duration:**	90 days

Key Learnings	*-Saving & investing are essential to reaching long-term financial goals.* *-Saving & investing provides financial flexibility in a changing economy.*

Unit Essential Question:	How can saving and investing help people reach their financial goals?

Identified Standards Addressed in the Unit:
17.4.9-12.A Calculate a person's net worth given their assets and liabilities.
17.4.9-12.B Develop a savings plan for accomplishing personal short- and long-term financial goals.
17.4.9-12.C Compare the features of various savings vehicles (e.g., savings accounts, certificates of deposit, money market accounts) and the interest rates offered by several institutions.
17.4.9-12.D Explain factors that contribute to rates of return for various investments, including risk, inflation, and taxes.
17.4.9-12.E Explain the similarities and differences between stocks, bonds, mutual funds, and exchange-traded funds, and the factors that influence price fluctuations for each.
17.4.9-12.F Describe factors to consider when selecting sources of investment advice and trading methods (e.g., online trading platforms, financial advisors, robo-advisors).
17.4.9-12.G Explain how popular benchmark indices are used.
17.4.9-12.H Recommend an investment portfolio diversified to meet specific goals, including purpose, starting age, time horizon, and tolerance for risk.
17.4.9-12.I Compare retirement-specific investment options, including employer-sponsored plans, Roth and traditional individual retirement accounts, and accounts available to people who are self-employed.
17.4.9-12.J Analyze personal attitudes towards risk and how these might impact future investment decisions and outcomes.
17.4.9-12.K Describe methods to avoid or counteract the potentially negative impacts of behavioral biases on investment decisions.

Identified Eligible Content Addressed in the Unit:

Know (Concepts):	Do (Competencies):
Components of net worth: assets, liabilities, equity	Identify and list components of net worth: assets, liabilities, equity

Methods of saving for a long-term financial goal.	Build a plan for reaching a long-term financial goal.
Types of savings vehicles: Savings accounts, Certificates of deposit (CDs), Money market accounts	Identify and list types of savings vehicles: savings accounts, CDs, money market accounts
Factors affecting rates of return: Risk, Inflation, Taxes	Identify and list factors contributing to rates of return: risk, inflation, taxes
Investment vehicles:Stocks, Bonds, Mutual funds, Exchange-traded funds (ETFs)	Identify and list types of investment vehicles: stocks, bonds, mutual funds, ETFs
Sources of investment advice and trading methods: Financial advisors, Online trading platforms, Robo-advisors	Identify and list sources of investment advice and trading methods: financial advisors, online trading platforms, robo-advisors
Popular benchmark indices: S&P 500, Dow Jones Industrial Average (DJIA), Nasdaq Composite	Identify and list popular benchmark indices: S&P 500, Dow Jones Industrial Average (DJIA), Nasdaq Composite
Investment portfolio components: Stocks, Bonds, Mutual funds, Exchange-traded funds (ETFs), Real estate investment trusts (REITs), Cash equivalents	Identify and list investment portfolio components: stocks, bonds, mutual funds, ETFs, REITs, cash equivalents
Retirement-specific investment options: Employer-sponsored plans, Roth and traditional IRAs, Retirement accounts for self-employed individuals	Identify and list retirement-specific investment options: employer-sponsored plans, Roth and traditional IRAs, retirement accounts for self-employed individuals
Personal attitudes towards risk: Risk tolerance, Risk aversion, Risk perception	Identify and list personal attitudes towards risk: risk tolerance, risk aversion, risk perception
Behavioral biases in investment decisions: Confirmation bias, Overconfidence, Loss aversion, Anchoring, Herding, Mental accounting	Identify and list behavioral biases in investment decisions: confirmation bias, overconfidence, loss aversion, anchoring, herding, mental accounting

Unit Key vocabulary	asset, liability, equity, CD, money market, stocks, bonds, mutual funds, ETFs, DJIA, NASDAQ, REITs, risk tolerance, IRA, Roth, 401K, confirmation bias, savings account, portfolio, diversification, dividends, broker, FDIC, cryptocurrency

Sample Unit Activating Strategy	*-Choose a stock (Google, Apple, Disney, etc) and see what it cost 10 years ago, 5 years ago, and today. If you'd bought 100 shares 10 years ago, what would it be worth now?* *-Use an online interest calculator. If you'd gotten $100 the year you were born, and saved it, how much would it be worth today at various interest rates?*

	Lesson 1		**Lesson 2**	**Lesson 3**

Duration	2 days	3 days	3 days
Lesson Essential Question(s)	Why are savings important to financial planning?	What are the advantages and disadvantages of different saving and investing tools?	How do people determine which saving and investing tools are best for their financial goals?
Key Lesson Vocabulary	asset, liability, equity	CD, money market, stocks, bonds, mutual funds, ETFs, DJIA, NASDAQ, REITs, risk tolerance, IRA, Roth, 401K, FDIC, cryptocurrency	diversification, portfolio
Assessment	Savings Plan Project	Savings & Investing Tools Quiz	Savings Plan Project

	Lesson 4	**Lesson 5**	**Lesson 6**
Duration	3 days	3 days	
Lesson Essential Question(s)	How should savings plans for a car, college, or a house differ?	What are some ways to build retirement savings?	
Key Lesson Vocabulary	interest rate, time horizon	time value of money, pension, annuity, 401K	
Assessment	Savings Plan Project	Retirement Plan Comparison	

Authentic, Varied, and Frequent Assessment Types
Common Pre-Assessment (If applicable):
Common Summative Assessment:
Saving & Investing Tools Quiz Savings Plan Project
Unit Success Criteria:
Complete all assessments & projects with at least a 75%.

Resources
NEFE Booklets & Activities SmartFutures Software *Personal Finance* by Guy Buker, Jerrie Muir & Erin Thomas (Hard Copy or online version) Calculator iPads and/or Desktop Computers

Scaffolds and Enrichment		
Struggling Learners	**Multilingual Learners**	**Advanced Learners**
PDF Text (ReadAloud via iPad) Links to Resources in Schoology	PDF Text (Translation via Google Translate) Links to Resources in Schoology	Enrichment Activities to Extend Content

Financial Literacy & Career Exploration DASD Unit Map
Unit 5: Risk & Insurance

Subject:	Financial Literacy & Career Exploration	**Grade Level:**	10th	**Duration:**	90 days

Key Learnings	*-Insurance helps to reduce financial risk by spreading individual risk across a large group.*

Unit Essential Question:	How can insurance be used to reduce financial risk?

Identified Standards Addressed in the Unit:
17.5.9-12.A Evaluate a person's potential for financial risk (e.g., loss of personal property, reduction in income, liability).
17.5.9-12.B Critique approaches to avoiding, reducing, retaining, and transferring risk given a particular scenario.
17.5.9-12.C Formulate insurance recommendations based on individual needs, situations, and preferences, including but not limited to automotive, homeowners, renters, health, life, and disability, as justified.
17.5.9-12.D Use information from various sources to compare insurance providers, plans, and prices.
17.5.9-12.E Formulate a process of comparing insurance products, determining out-of-pocket costs, and filing clai
17.5.9-12.F Describe circumstances in which a person may be required to show proof of insurance or obtain a minimum amount of coverage.
17.5.9-12.G Evaluate the impact of public insurance programs for individuals facing financial hardship (e.g., Medicare, Medicaid, and unemployment).
17.5.9-12.H Analyze trends in financial fraud and strategies to avoid becoming a victim.
17.5.9-12.I Research the agencies individuals can contact and steps they can take to address financial fraud and scams, including identity

theft.

Identified Eligible Content Addressed in the Unit:

Know (Concepts):	Do (Competencies):
Types of financial risk: Loss of personal property, Reduction in income, Liability (e.g., legal, debt)	Identify and list types of financial risk: loss of personal property, reduction in income, liability
Risk management approaches: Avoidance, Reduction, Retention, Transfer	Identify and list risk management approaches: avoidance, reduction, retention, transfer
Types of insurance coverage.	Identify and list types of insurance coverage: automotive, homeowners, renters, health, life, disability
Sources of insurance information.	Identify and list sources of insurance information: insurance company websites, consumer reports and reviews, and comparison sites.
Steps in comparing insurance products.	Compare insurance products.
Common situations requiring proof of insurance: Vehicle registration or renewal, Obtaining a mortgage or renting property, Applying for certain jobs, Participating in certain activities or events, Starting a business	Identify and list common situations requiring proof of insurance: vehicle registration or renewal, obtaining a mortgage or renting property, applying for certain jobs, participating in certain activities or events, starting a business
Public insurance programs for individuals facing financial hardship: Medicare, Medicaid, and unemployment insurance	Identify and list public insurance programs for individuals facing financial hardship: Medicare, Medicaid, and unemployment insurance
Common types of financial fraud: Identity theft, Phishing scams, Investment fraud, Credit card fraud, Ponzi schemes	Identify and list common types of financial fraud: identity theft, phishing scams, investment fraud, credit card fraud, Ponzi schemes
Key agencies individuals can contact: Federal Trade Commission (FTC), Consumer Financial Protection Bureau (CFPB), Securities and Exchange Commission (SEC), Internet Crime Complaint Center (IC3), State Attorney General's Office	Identify and list key agencies individuals can contact to address financial fraud and scams, including the Federal Trade Commission (FTC), Consumer Financial Protection Bureau (CFPB), Securities and Exchange Commission (SEC), Internet Crime Complaint Center (IC3), and State Attorney General's Office

Unit Key vocabulary	liability, disability, insurance, mitigate, policy, Medicare, Medicaid, risk management, fraud, phishing, Ponzi schemes

Sample Unit Activating Strategy	*-What happens if you get into a car accident? How much might it cost to fix all the things that go wrong?*

	Lesson 1	Lesson 2	Lesson 3
Duration	2 days	2 days	3 days
Lesson Essential Question(s)	How does insurance work?	When and why is proof of insurance required?	When are different types of optional insurance beneficial?
Key Lesson Vocabulary	insurance, policy, liability, mitigate	risk management	fraud, mortgage, disability, Ponzi schemes, phishing
Assessment	Insurance Infographic	Scenario Quiz	Scenario Quiz

	Lesson 4	Lesson 5	Lesson 6
Duration	1 day		
Lesson Essential Question(s)	How do government insurance programs benefit the community?		
Key Lesson Vocabulary	Medicare, Medicaid		
Assessment	Your Insurance Needs Project		

Authentic, Varied, and Frequent Assessment Types
Common Pre-Assessment (If applicable):

Common Summative Assessment:
Insurance Infographic Insurance Scenario Quizzes Your Insurance Needs Project
Unit Success Criteria:
Complete all assessments & projects with at least a 75%.

Resources
NEFE Booklets & Activities SmartFutures Software *Personal Finance* by Guy Buker, Jerrie Muir & Erin Thomas (Hard Copy or online version) Calculator iPads and/or Desktop Computers

Scaffolds and Enrichment		
Struggling Learners	**Multilingual Learners**	**Advanced Learners**
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Financial Literacy & Career Exploration DASD Unit Map
Unit 6: Career Awareness & Preparation

Subject:	Financial Literacy & Career Exploration	**Grade Level:**	10th	**Duration:**	90 days

Key Learnings	*Students will determine where their career interests lie and develop a plan to prepare for that career during their remaining time in high school.*

Unit Essential Question:	What do you want to do when you grow up? What can you do during the next few years to prepare for that career?

Identified Standards Addressed in the Unit:
13.1.11. A. Relate careers to individual interests, abilities, and aptitudes.
B. Analyze career options based on personal interests, abilities, aptitudes, achievements and goals

C. Analyze how the changing roles of individuals in the workplace relate to new opportunities within career choices.
D. Evaluate school-based opportunities for career awareness/preparation, such as, but not limited to: Career days, Career portfolio Community service, Cooperative education, Graduation/senior project, Internship, Job shadowing, Part-time employment, Registered apprenticeship, School-based enterprise
E. Justify the selection of a career.
F. Analyze the relationship between career choices and career preparation opportunities, such as, but not limited to: • Associate degree, Baccalaureate degree, Certificate/licensure, Entrepreneurship, Immediate part/full time employment, Industry training, Military training, Professional degree, Registered apprenticeship, Tech Prep, Vocational rehabilitation centers
G. Assess the implementation of the individualized career plan through the ongoing development of the career portfolio
H. Review personal high school plan against current personal career goals and select postsecondary opportunities based upon personal career interests.
13.2.11. A. Apply effective speaking and listening skills used in a job interview.
B. Apply research skills in searching for a job. MKTG 305 Research career and educational opportunities in marketing or business.
C. Develop and assemble, for career portfolio placement, career acquisition documents, such as, but not limited to: • Job application, Letter of appreciation following an interview, Letter of introduction, Postsecondary education/training applications, Request for letter of recommendation, Resume MKTG 301 Prepare a resume for a specific job in marketing or business. MKTG 302 Prepare a cover letter for a specific job in the field of marketing or business. MKTG 303 Complete a job application for a specific job in the field or marketing or business. MKTG 304 Prepare for a job interview in the field of marketing or business. ADMIN 301 Utilize templates to prepare documents. ADMIN 308 Create, edit, and format documents.
D. Analyze, revise, and apply an individualized career portfolio to chosen career path.

E. Demonstrate, in the career acquisition process, the application of essential workplace skills/knowledge. MKTG 307 Participate in a job interview. ADMIN 802 Apply electronics and phone communications etiquette. ADMIN 803 Use scheduling and contact management software.

Identified Eligible Content Addressed in the Unit:

Know (Concepts):	Do (Competencies):
Careers: Various occupations, professions, and fields of work available to individuals.	Relate personal interests, abilities, and aptitudes to potential career options. Explore different occupations and fields of work to identify suitable career paths based on individual strengths and preferences.
Various factors influence career decisions, including personal interests, abilities, aptitudes, achievements, and goals.	Analyze personal interests, abilities, aptitudes, achievements, and goals to evaluate and select appropriate career options. Research and explore various careers to find alignment with individual strengths, preferences, and aspirations.
The workplace is constantly evolving due to technological advancements, globalization, and changing societal needs.	Analyze the changing roles of individuals in the workplace to identify new opportunities within career choices. Explore how emerging technologies, market trends, and evolving job demands open doors to diverse career possibilities. Adapt to changing workplace dynamics by acquiring relevant skills and knowledge to capitalize on new career opportunities.
School-based opportunities for career awareness/preparation encompass various activities and programs designed to introduce students to different career paths and develop essential career-related skills.	Engage in school-based opportunities for career awareness/preparation, such as career fairs, job shadowing, internships, and career exploration workshops. Take advantage of the resources and support provided by schools to explore different career options, develop essential skills, and plan for future career pathways.
Justifying the selection of a career involves identifying and evaluating factors that influence career decisions, including personal interests, values, skills, aptitudes, and future goals.	Justify the selection of a career by assessing personal interests, values, skills, aptitudes, and future goals. Consider how each factor contributes to a fulfilling and rewarding career path. Make informed decisions that align with individual strengths, passions, and aspirations, while also considering potential career growth and opportunities for advancement.
Career preparation opportunities encompass various activities and programs designed to equip individuals with the skills, knowledge, and experiences necessary for successful career development.	Analyze the relationship between career choices and available career preparation opportunities. Evaluate how different career paths align with potential career preparation activities, such as internships, apprenticeships, educational programs, and skill development

	workshops. Make informed decisions about pursuing career preparation opportunities that best match individual career goals, interests, and aspirations.
An individualized career plan outlines a person's career goals, aspirations, and steps for achieving them, while a career portfolio is a collection of documents and artifacts showcasing one's skills, accomplishments, and experiences related to their career development.	Assess the implementation of your individualized career plan by regularly updating and expanding your career portfolio. Reflect on your career goals, achievements, and experiences to ensure they align with your long-term aspirations. Use feedback from mentors, educators, and industry professionals to refine and enhance your career portfolio and career plan as needed.
A personal high school plan is a structured roadmap outlining a student's academic goals, coursework, extracurricular activities, and career aspirations during their high school years. Reviewing this plan involves assessing its alignment with current personal career goals. Postsecondary opportunities refer to various options for continuing education or training after high school, such as colleges, universities, technical schools, apprenticeships, or workforce training programs.	Review your personal high school plan to ensure it aligns with your current career goals and aspirations. Consider your interests, skills, and desired career path when selecting postsecondary opportunities. Explore different options, such as colleges, universities, technical schools, apprenticeships, or workforce training programs, that best match your career interests and goals. Make informed decisions about your postsecondary education or training based on your personal career interests and objectives.
- The structure of a job interview (e.g., introduction, body, conclusion).	- Practice and demonstrate effective speaking skills:
- Different methods for job searching (e.g., online job boards, networking, company websites, job fairs). - Key components of a job listing (e.g., job title, responsibilities, qualifications, application instructions). - Various sources of job market information (e.g., industry reports, labor statistics, company profiles).	- Identify and utilize various job search methods: - Use online job boards to find relevant job listings. - Attend job fairs and networking events to discover opportunities.
- The types of career acquisition documents (e.g., resume, cover letter, references, thank-you notes). - The essential components of a resume (e.g., contact information, summary, work experience, education, skills). - How to format and organize career acquisition documents professionally.	- Create a professional resume that highlights relevant skills, experiences, and accomplishments - Write a tailored cover letter that addresses the specific job and company, explaining why you are a suitable candidate. - Draft a thank-you note to send after an interview, expressing appreciation and reiterating interest in the position.
- The components of a career portfolio (e.g., resume, cover letter, references, certifications, work samples). - Criteria for evaluating the effectiveness of career portfolio documents.	- Regularly review and update the resume to reflect new skills, experiences, and accomplishments relevant to the chosen career path. - Revise the cover letter to ensure it is tailored to specific job applications and reflects current career goals.
- Essential workplace skills (e.g., communication, teamwork, problem-solving, time management, adaptability).	- Demonstrate effective communication skills in resumes, cover letters, and interviews.

- Basic workplace knowledge (e.g., organizational structures, common industry practices, workplace etiquette).	- Showcase teamwork and collaboration skills through examples in application materials and during interviews.

Unit Key vocabulary	resume, cover letter, job search, apprenticeship, postsecondary, interview, career, aptitude, career cluster

Sample Unit Activating Strategy	*Asks students to consider what they wanted to do in 1st grade and how that compares to now. What changed? How has their thinking about careers changed as they've gotten older?*

	Lesson 1	**Lesson 2**	**Lesson 3**
Duration	2 days	3 days	3 days
Lesson Essential Question(s)	What careers interest you?	How can you prepare for your chosen field?	How do you tailor a resume to your desired job?
Key Lesson Vocabulary	aptitude, interests, career cluster	apprenticeship, postsecondary	resume, cover letter
Assessment	Smart Futures #6 Personal Interests Smart Futures #7 Career Clusters	Career Research Project	Resume Project

	Lesson 4	**Lesson 5**	**Lesson 6**
Duration	3 days	2 days	
Lesson Essential Question(s)	How can you put your best self forward in an interview?	How do you find a job?	

Key Lesson Vocabulary	interviews		cover letter, job search		
Assessment	Smart Futures #12 Interviews		Job Search & Cover Letter Project		

Authentic, Varied, and Frequent Assessment Types
Common Pre-Assessment (If applicable):
Common Summative Assessment:
Complete Smart Futures 6, 7, and 12. Complete Career Research Project. Complete Resume Project. Complete Job Search & Cover Letter Project.
Unit Success Criteria:
Complete all assessments & projects with at least a 75%. Successfully complete Smart Futures 6, 7, and 12.

Resources
NEFE Booklets & Activities SmartFutures Software *Personal Finance* by Guy Buker, Jerrie Muir & Erin Thomas (Hard Copy or online version) Calculator iPads and/or Desktop Computers

Scaffolds and Enrichment		
Struggling Learners	**Multilingual Learners**	**Advanced Learners**
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Financial Literacy & Career Exploration DASD Unit Map
Unit 7: Career Retention & Entrepreneurship

Subject:	Financial Literacy & Career Exploration	**Grade Level:**	10th	**Duration:**	90 days

Key Learnings	*Good work habits are essential for job retention and advancement. Even in a large company, entrepreneurship is a desirable trait.*

Unit Essential Question:	How can we develop the skills we need to be successful in the workplace?

Identified Standards Addressed in the Unit:
13.3.11.A. Evaluate personal attitudes and work habits that support career retention and advancement. ADMIN 905 Use interpersonal communication skills in a diverse work environment.
B. Evaluate team member roles to describe and illustrate active listening techniques: • Clarifying • Encouraging • Reflecting • Restating • Summariizing
C. Evaluate conflict resolution skills as they relate to the workplace: • Constructive criticism • Group dynamics • Managing/leadership • Mediation • Negotiation • Problem solving
D. Develop a personal budget based on career choice, such as, but not limited to: • Charitable contributions • Fixed/variable expenses • Gross pay • Net pay • Other income • Savings • Taxes
E. Evaluate time management strategies and their application to both personal and work situations.
F. Evaluate strategies for career retention and advancement in response to the changing global workplace.
G. Evaluate the impact of lifelong learning on career retention and advancement.
A. Analyze entrepreneurship as it relates to personal career goals and corporate opportunities.
B. Analyze entrepreneurship as it relates to personal character

traits.

Identified Eligible Content Addressed in the Unit:

Know (Concepts):	Do (Competencies):
- Key personal attitudes that support career success (e.g., positivity, resilience, motivation). - Essential work habits for career retention and advancement (e.g., punctuality, reliability, continuous learning, professionalism). - The role of work-life balance in maintaining job performance and satisfaction. - Techniques for effective communication and teamwork in the workplace.	- Self-assess to identify personal attitudes and work habits that impact career performance. - Set personal goals to improve attitudes and work habits that need development. - Practice effective time management and organizational skills to enhance productivity. - Develop and demonstrate effective communication skills in various workplace scenarios.
- Different team member roles and their responsibilities (e.g., leader, facilitator, recorder, contributor). - The impact of non-verbal communication on active listening (e.g., eye contact, body language, nodding). - Techniques for providing constructive feedback and encouraging open communication.	- Identify and describe various team member roles and their specific responsibilities within a team. - Address and mitigate barriers to active listening in team interactions. - Apply active listening techniques such as paraphrasing, summarizing, and asking clarifying questions during team discussions.
- Key conflict resolution skills (e.g., active listening, empathy, problem-solving, negotiation, assertiveness). - Common causes of workplace conflicts (e.g., miscommunication, differing values, competition for resources). - Techniques for mediating conflicts (e.g., finding common ground, focusing on interests rather than positions, seeking win-win solutions). - The role of effective communication in preventing and resolving conflicts.	- Identify and describe various conflict resolution skills and their importance in the workplace. - Apply active listening and empathy when addressing conflicts to understand all perspectives involved. - Use problem-solving techniques to identify the root cause of conflicts and generate mutually acceptable solutions. - Implement negotiation strategies to reach fair and balanced agreements in conflict situations.

- Common time management strategies (e.g., prioritization, goal setting, scheduling, delegation, procrastination management). - Techniques for setting SMART (Specific, Measurable, Achievable, Relevant, Time-bound) goals. - Methods for creating and maintaining schedules (e.g., daily planners, digital calendars, time-blocking). - The importance of time management in achieving work-life balance.	- Identify personal and work-related tasks and prioritize them based on urgency and importance. - Set SMART goals for both personal and work-related tasks to ensure clarity and focus in time management efforts. - Use a daily planner or digital calendar to schedule tasks and allocate specific time slots for completing them. - Allocate time for personal activities and self-care to maintain a healthy work-life balance, ensuring time is not solely focused on work-related tasks.
- Strategies for career retention (e.g., ongoing learning, networking, performance improvement, adaptability). - Techniques for staying relevant and competitive in a changing global marketplace (e.g., acquiring new skills, staying updated on industry trends, expanding professional network). - Importance of networking and building professional relationships for career growth.	- Identify and research strategies for career retention and advancement in response to global workplace changes. - Engage in continuous learning and skill development to stay abreast of industry trends and emerging technologies. - Actively participate in professional networking events, conferences, and online communities to expand professional network and opportunities.
- Concepts and benefits of lifelong learning (e.g., acquiring new skills, staying updated on industry trends, personal and professional growth). - Strategies for integrating lifelong learning into career development plans. - The impact of continuous learning on job satisfaction, employability, and career advancement opportunities.	- Research and gather information about the importance and benefits of lifelong learning for career retention and advancement. - Develop a personalized learning plan that aligns with career goals and aspirations, outlining specific skills and knowledge to acquire through lifelong learning activities. - Actively participate in lifelong learning activities to improve job performance, expand professional networks, and increase opportunities for career advancement.
- Types of entrepreneurial ventures (e.g., startups, small businesses, social enterprises, franchises). - The role of entrepreneurship in driving innovation and economic	- Explore different types of entrepreneurial ventures and identify their potential alignment with personal career goals and corporate opportunities.

growth.	- Analyze case studies and examples of successful entrepreneurial ventures to understand their impact on innovation and economic development.
- Concepts and characteristics of entrepreneurship (e.g., innovation, risk-taking, opportunity recognition, business ownership).	- Research and understand the principles and traits associated with entrepreneurship, including risk-taking, creativity, and adaptability.

Unit Key vocabulary	work habits, time management, entrepreneurship, lifelong learning, networking, conflict resolution

Sample Unit Activating Strategy	*Present a variety of workplace scenarios and invite students to determine how they would respond.*

	Lesson 1	**Lesson 2**	**Lesson 3**
Duration	3 days	3 days	3 days
Lesson Essential Question(s)	What is entrepreneurship, and why does it matter for all jobs?	What are the components of good work ethic?	How can we productively resolve conflict in the workplace?
Key Lesson Vocabulary	entrepreneurship	work ethic, reliable, responsible, lifelong learning	collaboration, conflict resolution, partnership
Assessment	Smart Futures #14	Work Ethic Project	Case Study Analysis

	Lesson 4	**Lesson 5**	**Lesson 6**
Duration	3 days	3 days	

Lesson Essential Question(s)	What is the role of networking in job retention and acquisition?	How does social media help job search?	
Key Lesson Vocabulary	networking	LinkenIn, Social Media	
Assessment	Networking Role Playing	Creating a Professional Profile Project	

Authentic, Varied, and Frequent Assessment Types
Common Pre-Assessment (If applicable):
Common Summative Assessment:
Work Ethic Project Networking Role Playing Project Creating a Professional Profile Project Smart Futures #14 Entrepreneurship
Unit Success Criteria:
Complete all assessments & projects with at least a 75%.

Resources
NEFE Booklets & Activities SmartFutures Software *Personal Finance* by Guy Buker, Jerrie Muir & Erin Thomas (Hard Copy or online version) Calculator iPads and/or Desktop Computers

Scaffolds and Enrichment		
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