

SBRHS BUSINESS DEPARTMENT FINANCE CURRICULUM MAP UPDATED OCTOBER 2013
*MIXED REVIEW THROUGHOUT THE YEAR

MONTH	BIG IDEA	CHAPTERS	STANDARDS	LESSONS	ASSESSMENTS	SUPPLEMENTS	SBRHS Academic Expectations	Rubrics
September and October	Money Management	National Endowment for Financial Education Module 1 Unit 1.1 Explore how spending, saving and values impact your finances 1.2 Set financial goals that are specific and measurable 1.3 Apply strategies to be mindful about spending decisions 1.4 Create a spending plan to reach your goals. 1.5 Figure out ways to maintain a positive cash flow.	NBEA (National Business Education Standards) for Personal Finance http://www.nbea.org/newsite/curriculum/standards/economics.html <ul style="list-style-type: none"> Personal Decision Making (1) Managing Finances & Budgeting (3) MA Technology Literacy Standards Standard 1 Demonstrate proficiency in the use of computers & applications. Spreadsheet G9-12: 1.18 Define & use functions of a spreadsheet application. G9-12: 1.19 Enter formulas and functions; use the auto-fill feature in a spreadsheet application. G9-12: 1.25 Explain how various formatting options are used to convey information in charts or graphs. G9-12: 1.26 Identify the use of spreadsheet skills in various careers.	1. Money Habits 2. Disappearing Dollars 3. Why Wait? 4. Needs & Wants 5. My Values 6. SMART Goal Makeover 7. My Income 8. My Expenses 9. My Income Options 10. My Spending Leaks 11. Developing a Spending Plan 12. Developing your own SMART Goals	1-A Set measurable financial goals. 1-B Use criterion-based decision – making strategy for major decision. 1-C Create a spending plan. 1-D Outline an action plan to manage spending. Quizzes, spreadsheet activities, workbook activities	<ul style="list-style-type: none"> http://gaildarmody.weebly.com/finance.html http://www.shopsleuth.com/resources/budgeting-guide-for-kids-and-teens https://www.mint.com/ http://www.moneykill.org/ http://practicalmoneyskills.com/index.php http://www.glencoe.com/sec/busadmin/bpfinance/student/index.html# 	<p>Read analytically to support conclusions drawn from text</p> <p>Produce clear and coherent writing that is appropriate to task, purpose and audience</p> <p>Adapt speech to a variety of contexts and tasks</p> <p>Solve problems and complete tasks by reasoning critically and creatively</p> <p>Process information critically to become capable researchers</p> <p>Demonstrate technological literacy to facilitate learning</p>	<ul style="list-style-type: none"> SBRHS School-wide Writing Rubric #2 Technology Literacy Rubric #6 Responsible Behavior Rubric #8 Communicate & Collaborate Rubric #9
November and December	Borrowing	NEFE Module 2 Unit 2.1 Weigh the benefits and risks of borrowing 2.2 Compare the costs and terms of borrowing options. 2.3 Start the journey to establish a good credit rating. 2.4 Explore the rights and responsibilities of borrowers and lenders. 2.5 Protect yourself from identity fraud.	NBEA Stds. for Personal Finance <ul style="list-style-type: none"> Buying Goods and Services (5) Using Credit (7) NBEA Stds. for Computation <ul style="list-style-type: none"> Mathematical Foundations Number Relationships & Operations. Problem-Solving Operations. MA Technology Literacy Standards Standard 1 Demonstrate proficiency in the use of computers & applications. Spreadsheet G9-12: 1.18 Define & use functions of a spreadsheet application. G9-12: 1.19 Enter formulas	2.1 Borrowing Fitness 2.2 What is the Reason? 2.3 Simply Tell the Total 2.4 What is the Average Payment? 2.5 Choose the Best Deal 2.6 Good and Bad Uses of Credit 2.7 Know the Limit 2.8 Put Your Best Foot Forward 2.9 Rights & Responsibilities of Borrowing 2.10 Taking Preventive Action	2-A Select a credit option project (card, loan, phone plan). 2-B Plan action to build a good borrowing reputation. 2-C Write a personal credit code of behavior. 2-D Devise a strategy to protect personal information.	<ul style="list-style-type: none"> http://gaildarmody.weebly.com/finance.html http://www.shopsleuth.com/resources/budgeting-guide-for-kids-and-teens https://www.mint.com/ http://www.moneykill.org/ http://practicalmoneyskills.com/index.php http://www.glencoe.com/sec/busadmin/bpfinance/student/index.html# 	<p>Read analytically to support conclusions drawn from text</p> <p>Produce clear and coherent writing that is appropriate to task, purpose and audience</p> <p>Adapt speech to a variety of contexts and tasks</p> <p>Solve problems and complete tasks by reasoning critically and creatively</p> <p>Process</p>	<ul style="list-style-type: none"> SBRHS School-wide Writing Rubric #2 Technology Literacy Rubric #6 Responsible Behavior Rubric #8 Communicate & Collaborate Rubric #9

			and functions; use the auto-fill feature in a spreadsheet application. G9-12: 1.25 Explain how various formatting options are used to convey information in charts or graphs. G9-12: 1.26 Identify the use of spreadsheet skills in various careers.				information critically to become capable researchers Demonstrate technological literacy to facilitate learning	
January and February	Earning Power	NEFE Module 3Unit 3.1 Explore the payoffs of Investing in yourself. 3.2 Measure the value of employee benefits. 3.3 Assess factors that impact personal tax liability and take-home pay. 3.4 Start down the path to achieving your lifestyle and financial goals. 3.5 Prepare to deal with life and work changes.	NBEA Stds. for Personal Finance • Earning and Reporting Income (2) NBEA Stds. for Career Development • Self-Awareness (1) • Career Research (2) MA Technology Literacy Standards <u>Standard 1</u> Demonstrate proficiency in the use of computers & applications. <u>Spreadsheet</u> G9-12: 1.18 Define & use functions of a spreadsheet application. G9-12: 1.19 Enter formulas and functions; use the auto-fill feature in a spreadsheet application. G9-12: 1.25 Explain how various formatting options are used to convey information in charts or graphs. G9-12: 1.26 Identify the use of spreadsheet skills in various careers.	3.1 What Do You Think? 3.2 My Interests 3.3 Worth Checking Out 3.4 My Investment in Me 3.5 What is the Cost? 3.6 Is It Worth the Cost? 3.7 Get the W-4 Right 3.8 Check It Out 3.9 Compare Employee Benefits 3.10 The Costs of Working 3.11 My Values at Work 3.12 Financial Advice for a Teen 3.13 Downsizing My Financial Plan	3-A Match an education program with career interests. 3-B Identify potential job or career options that match your financial goals and desired lifestyle. 3-C Create a list of personal accomplishments. 3-D Outline a career plan that aligns with your financial goals, values, and career interests.	<ul style="list-style-type: none"> • http://gaildarmody.weebly.com/finance.html • http://www.shopsleuth.com/resources/budgeting-guide-for-kids-and-teens • https://www.mint.com/ • http://www.moneykill.org/ • http://practicalmoneyskills.com/index.php • http://www.glencoe.com/sec/busadmin/bpfinance/student/index.html# 	Read analytically to support conclusions drawn from text Produce clear and coherent writing that is appropriate to task, purpose and audience Adapt speech to a variety of contexts and tasks Solve problems and complete tasks by reasoning critically and creatively Process information critically to become capable researchers Demonstrate technological literacy to facilitate learning	<ul style="list-style-type: none"> • SBRHS School-wide Writing Rubric #2 • Technology Literacy Rubric #6 • Responsible Behavior Rubric #8 • Communicate & Collaborate Rubric #9

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March	Investing	NEFE Module 4 Unit 4.1 Explore how saving and investing can be used to build wealth. 4.2 Explore how investing works. 4.3 Explore the risks and rewards of several types of investments. 4.4 Outline strategies to achieve investing goals. 4.5 Outline a long-range investment game plan	NBEA Stds. for Personal Finance <ul style="list-style-type: none"> Saving and Investing (4) MA Technology Literacy <u>Standard 3</u> Demonstrate the ability to use technology for research, critical thinking, problem solving, decision making, communication, creativity, and innovation <u>Research</u> G9-12: 3.1 Devise and demonstrate strategies for efficiently collecting and organizing information from electronic sources. G9-12: 3.2 Compare, evaluate, and select appropriate electronic resources to locate specific information.	4.1 What is Wealthy? 4.2 My Windfalls & How Do I Handle Them? 4.3 More Money 4.4 Getting a Late Start 4.5 Owning a Piece of the Business 4.6 Watching the Price of Investments 4.7 My Risk Tolerance for Different Types of Investments 4.8 Dollar Cost Averaging with Investments	4-A Compare savings options. 4-B Set investing and savings goals. 4-C Decide on an investment strategy.	<ul style="list-style-type: none"> http://gaildarmody.weebly.com/finance.html http://www.shopsleuth.com/resources/budgeting-guide-for-kids-and-teens https://www.mint.com/ http://www.moneyskill.org/ http://practicalmoneyskills.com/index.php http://www.glencoe.com/sec/busadmin/bpfinance/student/index.html# 	<p>Read analytically to support conclusions drawn from text</p> <p>Produce clear and coherent writing that is appropriate to task, purpose and audience</p> <p>Adapt speech to a variety of contexts and tasks</p> <p>Solve problems and complete tasks by reasoning critically and creatively</p> <p>Process information critically to become capable researchers</p> <p>Demonstrate technological literacy to facilitate learning</p>	<ul style="list-style-type: none"> SBRHS School-wide Writing Rubric #2 Research Rubric #5 Technology Literacy Rubric #6 Responsible Behavior Rubric #8 Communicate & Collaborate Rubric #9
April and May	Financial Services	NEFE Module 5 Unit 5.1 Explain how services are used to handle business transactions. 5.2 Select banking tools and technology to handle personal business transactions. 5.3 Protect your personal account information. 5.4 Select a financial service advisor 5.5 Demonstrate how to manage spending and banking transactions.	NBEA Stds. for Personal Finance <ul style="list-style-type: none"> Banking and Financial Institutions (6) NBEA Stds. for Computation <ul style="list-style-type: none"> Problem-Solving Applications. MA Technology Literacy <u>Standard 3</u> Demonstrate the ability to use technology for research, critical thinking, problem solving, decision making, communication, creativity, and innovation <u>Research</u> G9-12: 3.1 Devise and demonstrate strategies for efficiently collecting and organizing information from electronic sources. G9-12: 3.2 Compare, evaluate, and select appropriate electronic resources to locate specific information.	5.1 Proof of Payment 5.2 Checking and Savings Accounts 5.3 Handling Deposits 5.4 How Do We Keep Track? 5.5 Does It Balance? 5.6 What Do They Offer? 5.7 Get a Teen Organized 5.8 Dealing With Deception	5-A Use bank accounts/Mint.com. 5-B Select a financial service provider. 5-C Decide what services best meet own needs. 5-D Devise a fraud protection plan.	<ul style="list-style-type: none"> http://gaildarmody.weebly.com/finance.html http://www.shopsleuth.com/resources/budgeting-guide-for-kids-and-teens https://www.mint.com/ http://www.moneyskill.org/ http://practicalmoneyskills.com/index.php http://www.glencoe.com/sec/busadmin/bpfinance/student/index.html# 	<p>Read analytically to support conclusions drawn from text</p> <p>Produce clear and coherent writing that is appropriate to task, purpose and audience</p> <p>Adapt speech to a variety of contexts and tasks</p> <p>Solve problems and complete tasks by reasoning critically and creatively</p> <p>Process information critically to become capable researchers</p> <p>Demonstrate technological literacy to facilitate learning</p>	<ul style="list-style-type: none"> SBRHS School-wide Writing Rubric #2 Research Rubric #5 Technology Literacy Rubric #6 Responsible Behavior Rubric #8 Communicate & Collaborate Rubric #9

May and June	Insurance	<p>NEFE Module 6 Unit</p> <p>6.1 Justify reason to be insured.</p> <p>6.2 Investigate how insurance works.</p> <p>6.3 Choose Insurance for specific needs and situations.</p> <p>6.4 Compare auto insurance options.</p> <p>6.5 Plan ahead to minimize insurance costs and costs of unexpected events.</p>	<p>NBEA Stds. for Personal Finance</p> <ul style="list-style-type: none"> Protecting Against Risk (8) <p>MA Technology Literacy <u>Standard 3</u> Demonstrate the ability to use technology for research, critical thinking, problem solving, decision making, communication, creativity, and innovation</p> <p><u>Research</u></p> <p>G9-12: 3.1 Devise and demonstrate strategies for efficiently collecting and organizing information from electronic sources.</p> <p>G9-12: 3.2 Compare, evaluate, and select appropriate electronic resources to locate specific information.</p> <p>MA Technology Literacy <u>Standard 1</u> Demonstrate proficiency in the use of computers & applications.</p> <p><u>Spreadsheet</u></p> <p>G9-12: 1.18 Define & use functions of a spreadsheet application.</p> <p>G9-12: 1.19 Enter formulas and functions; use the auto-fill feature in a spreadsheet application.</p> <p>G9-12: 1.25 Explain how various formatting options are used to convey information in charts or graphs.</p> <p>G9-12: 1.26 Identify the use of spreadsheet skills in various careers.</p>		<p>6-A Promote the value of being insured.</p> <p>6-B Inventory your personal property.</p> <p>6-C Make a decision about buying insurance.</p> <p>6-D Devise a plan to minimize insurance costs.</p>	<ul style="list-style-type: none"> http://gaildarmody.weebly.com/finance.html http://www.shopsleuth.com/resources/budgeting-guide-for-kids-and-teens https://www.mint.com/ http://www.moneyskill.org/ http://practicalmoneyskills.com/index.php http://www.glencoe.com/sec/busadmin/bpfinance/student/index.html# 	<p>Read analytically to support conclusions drawn from text</p> <p>Produce clear and coherent writing that is appropriate to task, purpose and audience</p> <p>Adapt speech to a variety of contexts and tasks</p> <p>Solve problems and complete tasks by reasoning critically and creatively</p> <p>Process information critically to become capable researchers</p> <p>Demonstrate technological literacy to facilitate learning</p>	<ul style="list-style-type: none"> SBRHS School-wide Writing Rubric #2 Presentation Rubric #3 Research Rubric #5 Technology Literacy Rubric #6 Responsible Behavior Rubric #8 Communicate & Collaborate Rubric #9
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