

FoolProof New Jersey Academic Standards Personal Finance 2010



1. Understanding You and your money

1a. Basic fundamentals of money and decision making

1b. Identify the role of money in your life

1c. Explore the common mistakes made with money

1d. Identify the consequences of being irresponsible with money, including the impact on job prospects.

1e. Examine the real-life scary look at financial scams aimed at young people

1f. Identify the real-life potential dangers of poor decision-making regarding money

Standard 9.1: 21st Century Life Skills

All students will demonstrate creative, critical thinking, collaboration and problem solving skills to function successfully as global citizens and workers in diverse ethnic and organizational cultures.

Standard 9.2: Personal Financial Literacy

All students will develop skills and strategies that promote personal and financial responsibility related to financial planning, savings, investment, and charitable giving in the global economy.

Standard 9.3: Career Awareness, Exploration, and Preparation

All students will apply knowledge about and engage in the process of career awareness, exploration and preparation in order to navigate the globally competitive work environment of the information age.

Standard 9.4: Career and Technical Education

All students who complete a career and technical education program will acquire academic and technical skills for careers in emerging and established professions that lead to technical skill proficiency, credentials, certificates, licenses, and/or degrees.

Career Education and Consumer, Family and Life Skills

Standard 9.1 Career and Technical Education: Develop career awareness and planning, employability skills, and foundational knowledge necessary for success in the workplace

9.1.12.CPI.A(3) Analyze factors that can impact an individual's career

9.1.12.CPI.B(1) Assess personal qualities that are needed to obtain and retain a job related to career clusters

9.1.12.CPI.B(4) Evaluate academic and career skills as they relate to home, school, community, and employment

Standard 9.2 Consumer, Family, and Life Skills: Demonstrate critical life skills in order to be functional members of society

9.2.12.CPI.E(1) Analyze factors that influence gross and net income

9.2.12.CPI.E(2) Design, implement, and critique a personal financial plan

9.2.12.CPI.E(3) Discuss how to obtain and maintain credit

9.2.12.CPI.E(4) Prepare and use skills for budget preparation, making predictions about income and expenditures, income tax preparation, and adjusting spending or expectations based on analysis

9.2.12.CPI.E(5) Use comparative shopping techniques for the acquisition of goods and services

9.2.12.CPI.E(7) Evaluate the actions a consumer might take in response to excess debt and personal financial status

Social Studies

Standard 6.5 Economics: Acquire an understanding of key economic principles

6.5.8.CPI.A(1) Discuss how needs and wants change as one's ages and the impact of planning, spending and saving

6.5.8.CPI.A(3) Compare ways to save money, including checking and savings accounts, stocks and bonds, and the relationship between risk and return in investments

6.5.8.CPI.A(4) Describe the role credit plays in the economy and explain the difference in cost between cash and credit

6.5.8.CPI.B(5) Compare and contrast various careers, examining educational requirements and costs, salary and benefits, longevity, impact on society and the economy, and demand

6.5.8.CPI.B(7) Discuss the need for ethical behavior in economic decisions and financial transactions

6.5.12.CPI.A(7) Analyze the impact of supply and demand on market adjustments and prices

6.5.12.CPI.A(9) Compare and contrast forms of insurance that protect individuals from loss or damage

Math

Standard 4.1 Number and Numerical Operations: Develop number sense and will perform standard numerical operations and estimations on all types of numbers in a variety of ways

4.1.12.CPI.B(1) Numerical Operations: Extend understanding and use of operations to real numbers and algebraic procedures.

Standard 4.5 Mathematical Processes: Use mathematical processes of problem solving, communication, connections reasoning, representations, and technology to solve problems and communicate mathematical ideas

4.5.12.CPI.A(2) Problem Solving: Solve problems that arise in mathematics and in other contexts

4.5.12.CPI.C(3) Connections: Recognize that mathematics is used in a variety of contexts outside of mathematics.

4.5.12.CPI.C(4) Connections: Apply mathematics in practical situations and in other disciplines.

Language Arts

Standard 3.1 Reading: Understand and apply the knowledge of sounds, letters, and words in written English to become independent and fluent readers,

3.1.12.CPI.E(2) Practice visualizing techniques before, during, and after reading to aid in comprehension.

3.1.12.CPI.E(3) Judge the most effective graphic organizer to use with various text types for memory retention and monitoring comprehension.

3.1.12.CPI.F(1) Use knowledge of word origins and word relationships, as well as historical and literary context clues to determine the meanings of specialized vocabulary.

3.1.12.CPI.F(3) Apply reading vocabulary in different content areas.

3.1.12.CPI.G(1) Identify, describe, evaluate, and synthesize the central ideas in informational texts.

3.1.12.CPI.G(9) Distinguish between essential and nonessential information, identifying the use of proper references and propaganda techniques where present.

3.1.12.CPI.G(12) Demonstrate familiarity with everyday text such as job and college applications, W-2 forms, and contracts.

3.1.12.CPI.G(13) Read, comprehend, and be able to follow information gained from technical and instructional manuals.

3.1.12.CPI.H(1) Select appropriate electronic media for research and evaluate the quality of the information received.

Standard 3.2 Writing: Write in clear, concise, organized language that varies in content and form for different audiences and purposes

3.2.12.CPI.A(2) Use strategies such as graphic organizers and outlines to plan and write drafts according to the intended message, audience, and purpose for writing.

3.2.12.CPI.A(3) Analyze and revise writing to improve style, focus and organization, coherence, clarity of thought, sophisticated word choice and sentence variety, and subtlety of meaning.

3.2.12.CPI.A(4) Review and edit work for spelling, usage, clarity, and fluency.

3.2.12.CPI.A(5) Use the computer and word-processing software to compose, revise, edit, and publish a piece.

3.2.12.CPI.A(6) Use a scoring rubric to evaluate and improve own writing and the writing of others.

3.2.12.CPI.C(1) Use Standard English conventions in all writing, such as sentence structure, grammar and usage, punctuation, capitalization, and

3.2.2.C.P.I. C(4) Use transition words to reinforce a logical progression of ideas

3.2.12.CPI.C(5) Exclude extraneous details, repetitious ideas, and inconsistencies to improve writing.

3.2.12.CPI.C(6) Use knowledge of Standard English conventions to edit own writing and the writing of others for correctness.

3.2.12.CPI.D(1) Employ the most effective writing formats and strategies for the purpose and audience.

3.2.12.CPI.D(4) Apply all copyright laws to information used in written work.

3.2.12.CPI.D(5) When writing, employ structures to support the reader, such as transition words, chronology, hierarchy or sequence, and forms, such as headings and subtitles.

3.2.12.CPI.D(6) Compile and synthesize information for everyday and workplace purposes, such as job applications, resumes, business letters, and college applications.

3.2.12.CPI.D(7) Demonstrate personal style and voice effectively to support the purpose and engage the audience of a piece of writing.

Standard 3.3 Speaking: Speak in clear, concise, organized language that varies in content and form for different audiences and purposes

3.3.12.CPI.A(2) Support, modify, or refute a position in small or large-group discussions.

3.3.12.CPI.B(1) Ask prepared and follow-up questions in interviews and other discussions.

3.3.12.CPI.C(1) Modulate tone and clarify thoughts through word choice.

3.3.12.CPI.D(1) Speak for a variety of purposes.

3.3.12.CPI.D(2) Use a variety of organizational strategies.

3.3.12.CPI.D(3) Demonstrate effective delivery strategies when speaking.

3.3.12.CPI.D(5) Modify oral communications through sensing audience confusion, and make impromptu revisions in oral presentation.

Standard 3.4 Listen actively to information from a variety of sources in a variety of situations

3.4.12.CPI.A(1) Explore and reflect on ideas while hearing and focusing attentively.

3.4.12.CPI.A(3) Demonstrate appropriate listener responses to ideas in a persuasive speech, oral interpretation of a literary selection, or scientific or educational presentation.

3.4.12.CPI.B(1) Listen to summarize, make judgments, and evaluate.

FoolProof New Jersey Academic Standards Personal Finance 2010



Module # 2 Breathing Without Air!

Core message: You are the only person who determines your credit.

2. Identify what a bad decision is using examples based on teenagers' common mistakes								
2a. Explain what credit is								
2b. Identify the role of credit in your life								
2c. Identify what mistakes can be made with poor credit decisions								
2d. Explain the importance of paying on time								
2e. Explain the dangers of minimum payments								
2f. Identify what a credit score is and identify the five factors that control credit score								
2g. Identify and comprehend risk-based lending								

Standard 9.1: 21st Century Life Skills

All students will demonstrate creative, critical thinking, collaboration and problem solving skills to function successfully as global citizens and workers in diverse ethnic and organizational cultures.

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Standard 9.2: Personal Financial Literacy

All students will develop skills and strategies that promote personal and financial responsibility related to financial planning, savings, investment, and charitable giving in the global economy.

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Standard 9.3: Career Awareness, Exploration, and Preparation

All students will apply knowledge about and engage in the process of career awareness, exploration and preparation in order to navigate the globally competitive work environment of the information age.

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Standard 9.4: Career and Technical Education

All students who complete a career and technical education program will acquire academic and technical skills for careers in emerging and established professions that lead to technical skill proficiency, credentials, certificates, licenses, and/or degrees.

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Career Education and Consumer, Family and Life Skills

Standard 9.1 Career and Technical Education: Develop career awareness and planning, employability skills, and foundational knowledge necessary for success in the workplace

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9.1.12.CPI.A(3) Analyze factors that can impact an individual's career

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9.1.12.CPI.B(1) Assess personal qualities that are needed to obtain and retain a job related to career clusters

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9.1.12.CPI.B(4) Evaluate academic and career skills as they relate to home, school, community, and employment

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Standard 9.2 Consumer, Family, and Life Skills: Demonstrate critical life skills in order to be functional members of society

	X	X	X	X	X	X	X	X
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9.2.12.CPI.E(1) Analyze factors that influence gross and net income

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9.2.12.CPI.E(2) Design, implement, and critique a personal financial plan

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9.2.12.CPI.E(3) Discuss how to obtain and maintain credit

	X	X	X	X	X	X	X	X
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9.2.12.CPI.E(4) Prepare and use skills for budget preparation, making predictions about income and expenditures, income tax preparation, and adjusting spending or expectations based on analysis

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9.2.12.CPI.E(5) Use comparative shopping techniques for the acquisition of goods and services

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9.2.12.CPI.E(7) Evaluate the actions a consumer might take in response to excess debt and personal financial status

	X	X	X	X	X	X	X	X
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Social Studies

Standard 6.5 Economics: Acquire an understanding of key economic principles

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6.5.8.CPI.A(1) Discuss how needs and wants change as one ages and the impact of planning, spending and saving

	X	X	X	X	X	X	X	X
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6.5.8.CPI.A(3) Compare ways to save money, including checking and savings accounts, stocks and bonds, and the relationship between risk and return in investments

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6.5.8.CPI.A(4) Describe the role credit plays in the economy and explain the difference in cost between cash and credit

	X	X	X	X	X	X	X	X
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6.5.8.CPI.B(5) Compare and contrast various careers, examining educational requirements and costs, salary and benefits, longevity, impact on society and the economy, and demand

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6.5.8.CPI.B(7) Discuss the need for ethical behavior in economic decisions and financial transactions

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6.5.12.CPI.A(7) Analyze the impact of supply and demand on market adjustments and prices

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6.5.12.CPI.A(9) Compare and contrast forms of insurance that protect individuals from loss or damage

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Math

Standard 4.1 Number and Numerical Operations: Develop number sense and will perform standard numerical operations and estimations on all types of numbers in a variety of ways

	X	X	X	X	X	X	X	X
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4.1.12.CPI.B(1) Numerical Operations: Extend understanding and use of operations to real numbers and algebraic procedures.

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Standard 4.5 Mathematical Processes: Use mathematical processes of problem solving, communication, connections, reasoning, representations, and technology to solve problems and communicate mathematical ideas

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4.5.12.CPI.A(2) Problem Solving: Solve problems that arise in mathematics and in other contexts

	X	X	X	X	X	X	X	X
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4.5.12.CPI.C(3) Connections: Recognize that mathematics is used in a variety of contexts outside of mathematics.

	X	X	X	X	X	X	X	X
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4.5.12.CPI.C(4) Connections: Apply mathematics in practical situations and in other disciplines.

	X	X	X	X	X	X	X	X
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Language Arts

Standard 3.1 Reading: Understand and apply the knowledge of sounds, letters, and words in written English to become independent and fluent readers,

	X	X	X	X	X	X	X	X
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3.1.1.2.C Pre.Ed(1) Identify, assess, and apply personal reading strategies that were most effective in previous learning from a variety of texts.

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3.1.12.CPI.E(2) Practice visualizing techniques before, during, and after reading to aid in comprehension.

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3.1.12.CPI.E(3) Judge the most effective graphic organizers to use with various text types for memory retention and monitoring comprehension.

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3.1.12.CPI.F(1) Use knowledge of word origins and word relationships, as well as historical and literary context clues, to determine the meanings of specialized vocabulary.

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3.1.12.CPI.F(3) Apply reading vocabulary in different content areas.

	X	X	X	X	X	X	X	X
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3.1.12.CPI.G(1) Identify, describe, evaluate, and synthesize the central ideas in informational texts.

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3.1.12.CPI.G(9) Distinguish between essential and nonessential information, identifying the use of proper references and propaganda techniques where present.

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3.1.12.CPI.G(12) Demonstrate familiarity with everyday texts such as job and college applications, W-2 forms, and contracts.

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3.1.12.CPI.G(13) Read, comprehend, and be able to follow information gained from technical and instructional manuals.

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3.1.12.CPI.H(1) Select appropriate electronic media for research and evaluate the quality of the information received.

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Standard 3.2 Writing: Write in clear, concise, organized language that varies in content and form for different audiences and purposes

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3.2.12.CPI.A(2) Use strategies such as graphic organizers and outlines to plan and write drafts according to the intended message, audience, and purpose for writing.

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3.2.12.CPI.A(3) Analyze and revise writing to improve style, focus and organization, coherence, clarity of thought, sophisticated word choice and sentence variety, and subtlety of meaning.

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3.2.12.CPI.A(4) Review and edit work for spelling, usage, clarity, and fluency.

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3.2.12.CPI.A(5) Use the computer and word-processing software to compose, revise, edit, and publish a piece.

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3.2.12.CPI.A(6) Use a scoring rubric to evaluate and improve own writing and the writing of others.

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3.2.12.CPI.C(1) Use Standard English conventions in all writing, such as sentence structure, grammar and usage, punctuation, capitalization, and

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3.2.2.C.P.I.C(4) Use transition words to reinforce a logical progression of ideas

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3.2.12.CPI.C(5) Exclude extraneous details, repetitious ideas, and inconsistencies to improve writing.

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3.2.12.CPI.C(6) Use knowledge of Standard English conventions to edit own writing and the writing of others for correctness.

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3.2.12.CPI.D(1) Employ the most effective writing format and strategies for the purpose and audience.

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3.2.12.CPI.D(4) Apply all copyright laws to information used in written work.

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3.2.12.CPI.D(5) When writing, employ structures to support the reader, such as transition words, chronology hierarchy or sequence, and forms, such as headings and subtitles.

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3.2.12.CPI.D(6) Compile and synthesize information for everyday and workplace purposes, such as job applications, resumes, business letters, and college applications.

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3.2.12.CPI.D(7) Demonstrate personal style and voice effectively to support the purpose and engage the audience of a piece of writing.

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Standard 3.3 Speaking: Speak in clear, concise, organized language that varies in content and form for different audiences and purposes

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3.3.12.CPI.A(2) Support, modify, or refute a position in small or large-group discussions.

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3.3.12.CPI.B(1) Ask prepared and follow-up questions in interviews and other discussions.

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3.3.12.CPI.C(1) Modulate tone and clarify thoughts through word choice.

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3.3.12.CPI.D(1) Speak for a variety of purposes.

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3.3.12.CPI.D(2) Use a variety of organizational strategies.

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3.3.12.CPI.D(3) Demonstrate effective delivery strategies when speaking.

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3.3.12.CPI.D(5) Modify oral communications through sensing audience confusion, and make impromptu revisions in oral presentation.

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Standard 3.4 Listen actively to information from a variety of sources in a variety of situations

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3.4.12.CPI.A(1) Explore and reflect on ideas while hearing and focusing attentively.

	X	X	X	X	X	X	X	X
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3.4.12.CPI.A(3) Demonstrate appropriate listener response to ideas in a persuasive speech, oral interpretation of a literary selection, or scientific or educational presentation.

	X	X	X	X	X	X	X	X
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3.4.12.CPI.B(1) Listen to summarize, make judgments, and evaluate.

	X	X	X	X	X	X	X	X
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Module # 3 Kick Some Buck! Core message: Smart consumers critically evaluate marketing and advertising messages rather than simply accepting them.

3. Demonstrate personal responsibility when it comes to credit						
3a. Identify the components of a credit score						
3b. Separate the fact from opinion when it you evaluate products service						
3c. Critically evaluate fine print in marketing, advertising and promotion						
3d. Identify predatory lending and how it may affect you now your future						
3e. Explain consumerism and differentiate between your well-being and the corporate well-being						

Standard 9.1: 21st Century Life Skills

All students will demonstrate creative, critical thinking, collaboration and problem solving skills to function successfully as global citizens and workers in diverse ethnic and organizational cultures.

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Standard 9.2: Personal Financial Literacy

All students will develop skills and strategies that promote personal and financial responsibility related to financial planning, savings, investment, and charitable giving in the global economy.

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All students will apply knowledge about and engage in the process of career awareness, exploration and preparation in order to navigate the globally competitive work environment of the information age.

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Standard 9.4: Career and Technical Education

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Career Education and Consumer, Family and Life Skills

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9.1.12.CPI.B(4) Evaluate academic and career skills as they relate to home, school, community, and employment

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Standard 9.2 Consumer, Family, and Life Skills: Demonstrate critical life skills in order to be functional members of society

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Social Studies

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6.5.12.CPI.A(7) Analyze the impact of supply and demand on market adjustments and prices

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6.5.12.CPI.A(9) Compare and contrast forms of insurance that protect individuals from loss or damage

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Math

Standard 4.1 Number and Numerical Operations: Develop number sense and will perform standard numerical operations and estimations on all types of numbers in a variety of ways

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4.1.12.CPI.B(1) Numerical Operations: Extend understanding and use of operations to real numbers and algebraic procedures.

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Standard 4.5 Mathematical Processes: Use mathematical processes of problem solving, communication, connections, reasoning, representations, and technology to solve problems and communicate mathematical ideas

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4.5.12.CPI.A(2) Problem Solving: Solve problems that arise in mathematics and in other contexts

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4.5.12.CPI.C(3) Connections: Recognize that mathematics is used in a variety of contexts outside of mathematics.

X	X	X	X	X	X	
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4.5.12.CPI.C(4) Connections: Apply mathematics in practical situations and in other disciplines.

X	X	X	X	X	X	
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Language Arts

Standard 3.1 Reading: Understand and apply the knowledge of sounds, letters, and words in written English to become independent and fluent readers,

X	X	X	X	X	X	
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3.1.1.2.C.Pre.Ed(1) Identify, assess, and apply personal reading strategies that were most effective in previous learning from a variety of texts.

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3.1.12.CPI.E(2) Practice visualizing techniques before, during, and after reading to aid in comprehension.

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3.1.12.CPI.E(3) Judge the most effective graphic organizers to use with various text types for memory retention and monitoring comprehension.

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3.1.12.CPI.F(1) Use knowledge of word origins and word relationships, as well as historical and literary context clues, to determine the meanings of specialized vocabulary.

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3.1.12.CPI.F(3) Apply reading vocabulary in different content areas.

X	X	X	X	X	X	
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3.1.12.CPI.G(1) Identify, describe, evaluate, and synthesize the central ideas in informational texts.

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3.1.12.CPI.G(9) Distinguish between essential and nonessential information, identifying the use of proper references and propaganda techniques where present.

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3.1.12.CPI.G(12) Demonstrate familiarity with everyday texts such as job and college applications, W-2 forms, and contracts.

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3.1.12.CPI.G(13) Read, comprehend, and be able to follow information gained from technical and instructional manuals.

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3.1.12.CPI.H(1) Select appropriate electronic media for research and evaluate the quality of the information received.

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Standard 3.2 Writing: Write in clear, concise, organized language that varies in content and form for different audiences and purposes

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3.2.12.CPI.A(2) Use strategies such as graphic organizers and outlines to plan and write drafts according to the intended message, audience, and purpose for writing.

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3.2.12.CPI.A(3) Analyze and revise writing to improve style, focus and organization, coherence, clarity of thought, sophisticated word choice and sentence variety, and subtlety of meaning.

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3.2.12.CPI.A(4) Review and edit work for spelling, usage, clarity, and fluency.

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3.2.12.CPI.A(5) Use the computer and word-processing software to compose, revise, edit, and publish a piece.

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3.2.12.CPI.A(6) Use a scoring rubric to evaluate and improve own writing and the writing of others.

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3.2.12.CPI.C(1) Use Standard English conventions in all writing, such as sentence structure, grammar and usage, punctuation, capitalization, and

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3.2.2.C.P.I .C(4) Use transition words to reinforce a logical progression of ideas

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3.2.12.CPI.C(5) Exclude extraneous details, repetitious ideas, and inconsistencies to improve writing.

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3.2.12.CPI.C(6) Use knowledge of Standard English conventions to edit own writing and the writing of others for correctness.

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3.2.12.CPI.D(1) Employ the most effective writing formats and strategies for the purpose and audience.

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3.2.12.CPI.D(4) Apply all copyright laws to information used in written work.

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3.2.12.CPI.D(5) When writing, employ structures to support the reader, such as transition words, chronology, hierarchy or sequence, and forms, such as headings and subtitles.

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3.2.12.CPI.D(6) Compile and synthesize information for everyday and workplace purposes, such as job applications, resumes, business letters, and college applications.

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3.2.12.CPI.D(7) Demonstrate personal style and voice effectively to support the purpose and engage the audience of a piece of writing.

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Standard 3.3 Speaking: Speak in clear, concise, organized language that varies in content and form for different audiences and purposes

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3.3.12.CPI.A(2) Support, modify, or refute a position in small or largegroup discussions.

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3.3.12.CPI.B(1) Ask prepared and follow-up questions in interviews and other discussions.

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3.3.12.CPI.C(1) Modulate tone and clarify thoughts through word choice.

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3.3.12.CPI.D(1) Speak for a variety of purposes.

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3.3.12.CPI.D(2) Use a variety of organizational strategies.

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3.3.12.CPI.D(3) Demonstrate effective delivery strategies when speaking.

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3.3.12.CPI.D(5) Modify oral communications through sensing audience confusion, and make impromptu revisions in oral presentation.

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Standard 3.4 Listen actively to information from a variety of sources in a variety of situations

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3.4.12.CPI.A(1) Explore and reflect on ideas while hearing and focusing attentively.

X	X	X	X	X	X	
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3.4.12.CPI.A(3) Demonstrate appropriate listener responses to ideas in a persuasive speech, oral interpretation of a literary selection, or scientific or educational presentation.

X	X	X	X	X	X	
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3.4.12.CPI.B(1) Listen to summarize, make judgments, and evaluate.

X	X	X	X	X	X	
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FoolProof New Jersey Academic Standards Personal Finance 2010



Episode Three: Work Less! Make More!
Core Message: Incorporates a student's individual seven-day spending record to illustrate the "work less, make more" principle and to help each student understand key money management principles. The episode also emphasizes the importance of savings in maintaining a budget.

8. If you don't have savings, how do you pay for unexpected expenses?						
8a. Demonstrate in an interactive exercise the differences between 'wants' versus 'needs,' and then evaluate each of their own expenses to determine which were 'wants' rather than 'needs.'						
8b. Students work through an interactive exercise on fixed and variable costs, and then determine which of their expenses were fixed or variable.						
8c. Identify in an exercise which illustrates the ease in which many variable expenses can be lowered.						
8d. Show an understanding of impulse buying, and then determine which of their expenditures were "impulse" expenses.						
8e. Students will navigate an interactive exercise which illustrates the impact of unexpected expenses on our quality of life. The exercise requires each student to list his or her own unexpected						

Standard 9.1: 21st Century Life Skills

All students will demonstrate creative, critical thinking, collaboration and problem solving skills to function successfully as global citizens and workers in diverse ethnic and organizational cultures.

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Standard 9.2: Personal Financial Literacy

All students will develop skills and strategies that promote personal and financial responsibility related to financial planning, savings, investment, and charitable giving in the global economy.

X	X	X	X	X	X	X
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Standard 9.3: Career Awareness, Exploration, and Preparation

All students will apply knowledge about and engage in the process of career awareness, exploration and preparation in order to navigate the globally competitive work environment of the information age.

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Standard 9.4: Career and Technical Education

All students who complete a career and technical education program will acquire academic and technical skills for careers in emerging and established professions that lead to technical skill proficiency, credentials, certificates, licenses, and/or degrees.

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Career Education and Consumer, Family and Life Skills

Standard 9.1 Career and Technical Education: Develop career awareness and planning, employability skills, and foundational knowledge necessary for success in the workplace

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9.1.12.CPI.A(3) Analyze factors that can impact an individual's career

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9.1.12.CPI.B(1) Assess personal qualities that are needed to obtain and retain a job related to career clusters

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9.1.12.CPI.B(4) Evaluate academic and career skills as they relate to home, school, community, and employment

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Standard 9.2 Consumer, Family, and Life Skills: Demonstrate critical life skills in order to be functional members of society

X	X	X	X	X	X	X
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9.2.12.CPI.E(1) Analyze factors that influence gross and net income

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9.2.12.CPI.E(2) Design, implement, and critique a personal financial plan

X	X	X	X	X	X	X
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9.2.12.CPI.E(3) Discuss how to obtain and maintain credit

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9.2.12.CPI.E(4) Prepare and use skills for budget preparation, making predictions about income and expenditures, income tax preparation, and adjusting spending or expectations based on analysis

X	X	X	X	X	X	X
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9.2.12.CPI.E(5) Use comparative shopping techniques for the acquisition of goods and services

X	X	X	X	X	X	X
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9.2.12.CPI.E(7) Evaluate the actions a consumer might take in response to excess debt and personal financial status

X	X	X	X	X	X	X
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Social Studies

Standard 6.5 Economics: Acquire an understanding of key economic principles

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6.5.8.CPI.A(1) Discuss how needs and wants change as one ages and the impact of planning, spending and saving

X	X	X	X	X	X	X
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6.5.8.CPI.A(3) Compare ways to save money, including checking and savings accounts, stocks and bonds, and the relationship between risk and return in investments

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6.5.8.CPI.A(4) Describe the role credit plays in the economy and explain the difference in cost between cash and credit

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6.5.8.CPI.B(5) Compare and contrast various careers, examining educational requirements and costs, salary and benefits, longevity, impact on society and the economy, and demand

X	X	X	X	X	X	X
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6.5.8.CPI.B(7) Discuss the need for ethical behavior in economic decisions and financial transactions

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6.5.12.CPI.A(7) Analyze the impact of supply and demand on market adjustments and prices

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6.5.12.CPI.A(9) Compare and contrast forms of insurance that protect individuals from loss or damage

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Math

Standard 4.1 Number and Numerical Operations: Develop number sense and will perform standard numerical operations and estimations on all types of numbers in a variety of ways

X	X	X	X	X	X	X
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4.1.12.CPI.B(1) Numerical Operations: Extend understanding and use of operations to real numbers and algebraic procedures.

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Standard 4.5 Mathematical Processes: Use mathematical processes of problem solving, communication, connections, reasoning, representations, and technology to solve problems and communicate mathematical ideas

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4.5.12.CPI.A(2) Problem Solving: Solve problems that arise in mathematics and in other contexts

X	X	X	X	X	X	X
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4.5.12.CPI.C(3) Connections: Recognize that mathematics is used in a variety of contexts outside of mathematics.

X	X	X	X	X	X	X
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4.5.12.CPI.C(4) Connections: Apply mathematics in practical situations and in other disciplines.

X	X	X	X	X	X	X
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Language Arts

Standard 3.1 Reading: Understand and apply the knowledge of sounds, letters, and words in written English to become independent and fluent readers,

X	X	X	X	X	X	X
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3.1.1.2.C.Pre.Ed(1) Identify, assess, and apply personal reading strategies that were most effective in previous learning from a variety of texts.

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3.1.12.CPI.E(2) Practice visualizing techniques before, during, and after reading to aid in comprehension.

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3.1.12.CPI.E(3) Judge the most effective graphic organizers to use with various text types for memory retention and monitoring comprehension.

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3.1.12.CPI.F(1) Use knowledge of word origins and word relationships, as well as historical and literary context clues, to determine the meanings of specialized vocabulary.

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3.1.12.CPI.F(3) Apply reading vocabulary in different content areas.

X	X	X	X	X	X	X
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3.1.12.CPI.G(1) Identify, describe, evaluate, and synthesize the central ideas in informational texts.

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3.1.12.CPI.G(9) Distinguish between essential and nonessential information, identifying the use of proper references and propaganda techniques where present.

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3.1.12.CPI.G(12) Demonstrate familiarity with everyday texts such as job and college applications, W-2 forms, and contracts.

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3.1.12.CPI.G(13) Read, comprehend, and be able to follow information gained from technical and instructional manuals.

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3.1.12.CPI.H(1) Select appropriate electronic media for research and evaluate the quality of the information received.

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Standard 3.2 Writing: Write in clear, concise, organized language that varies in content and form for different audiences and purposes

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3.2.12.CPI.A(2) Use strategies such as graphic organizers and outlines to plan and write drafts according to the intended message, audience, and purpose for writing.

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3.2.12.CPI.A(3) Analyze and revise writing to improve style, focus and organization, coherence, clarity of thought, sophisticated word choice and sentence variety, and subtlety of meaning.

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3.2.12.CPI.A(4) Review and edit work for spelling, usage, clarity, and fluency.

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3.2.12.CPI.A(5) Use the computer and word-processing software to compose, revise, edit, and publish a piece.

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3.2.12.CPI.A(6) Use a scoring rubric to evaluate and improve own writing and the writing of others.

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3.2.12.CPI.C(1) Use Standard English conventions in all writing, such as sentence structure, grammar and usage, punctuation, capitalization, and

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3.2.2.C.P.I.C(4) Use transition words to reinforce a logical progression of ideas

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3.2.12.CPI.C(5) Exclude extraneous details, repetitive ideas, and inconsistencies to improve writing.

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3.2.12.CPI.C(6) Use knowledge of Standard English conventions to edit own writing and the writing of others for correctness.

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3.2.12.CPI.D(1) Employ the most effective writing formats and strategies for the purpose and audience.

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3.2.12.CPI.D(4) Apply all copyright laws to information used in written work.

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3.2.12.CPI.D(5) When writing, employ structures to support the reader, such as transition words, chronology, hierarchy or sequence, and forms, such as headings and subtitles.

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3.2.12.CPI.D(6) Compile and synthesize information for everyday and workplace purposes, such as job applications, resumes, business letters, and college applications.

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3.2.12.CPI.D(7) Demonstrate personal style and voice effectively to support the purpose and engage the audience of a piece of writing.

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Standard 3.3 Speaking: Speak in clear, concise, organized language that varies in content and form for different audiences and purposes

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3.3.12.CPI.A(2) Support, modify, or refute a position in small or large-group discussions.

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3.3.12.CPI.B(1) Ask prepared and follow-up questions in interviews and other discussions.

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3.3.12.CPI.C(1) Modulate tone and clarify thoughts through word choice.

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3.3.12.CPI.D(1) Speak for a variety of purposes.

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3.3.12.CPI.D(2) Use a variety of organizational strategies.

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3.3.12.CPI.D(3) Demonstrate effective delivery strategies when speaking.

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3.3.12.CPI.D(5) Modify oral communications through sensing audience confusion, and make impromptu revisions in oral presentation.

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Standard 3.4 Listen actively to information from a variety of sources in a variety of situations

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3.4.12.CPI.A(1) Explore and reflect on ideas while hearing and focusing attentively.

X	X	X	X	X	X	X
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3.4.12.CPI.A(3) Demonstrate appropriate listener response to ideas in a persuasive speech, oral interpretation of a literary selection, or scientific or educational presentation.

X	X	X	X	X	X	X
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3.4.12.CPI.B(1) Listen to summarize, make judgments and evaluate.

X	X	X	X	X	X	X
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