Marking Period		Unit Title		Recommended Instructional Days
1-4 World Language Level 2		Advanced	180 days (Full Year)	
World Language Disciplinary Concept Proficiency Level: Intermediate Low Mode of Communication:Interpersonal, Interpretive and Presentational				
Core Ideas: Interpretive:PerInterpretive:Interpretive:Learning a language involves interpreting meaning from listening, viewing, and reading culturally authentic materials in the target language.InterInterpersonal:• 7.Interpersonal:• 7.Interpersonal:• 7.Interpersonal communication between and among people is the exchange of information and the negotiation of meaning. Speakers and writers gain confidence and competence as they progress along the proficiency continuum.• 7.Presentational:• 7.Presentational:• 7.Of s som involves presenting information, concents, and ideas to an audience• 7.Core Idease in the information 	Disciplinary Concept I: Intermediate Low		Recommended Activ Interdisciplinary Conn Experiences to Explore N	ections, and/or Student

about the effects of climate change on the target language region(s) of the world and suggest a few possible solutions.	
Presentational: • 7.1.IL.PRSNT.1: Combine and recombine learned language to express personal ideas about areas of interest when creating oral and written presentations that are shared with a target language audience. • 7.1.IL.PRSNT.2: Present preferences on everyday topics and explain reasons for the preferences, using cincula contents.	
simple sentences. 7.1.1L.PRSNT.3: Use language creatively to respond in writing to a variety of oral or visual prompts. • 7.1.1L.PRSNT.4: Compare and contrast age-and level appropriate culturally authentic resources orally and in writing. • 7.1.1L.PRSNT.5: Compare and contrast global issues facing the target language regions of the world and those facing the students' own	
regions.	

 Interdisciplinary Connections: Content: ;NJSLS#: NJSLSA.R1. Read closely to determine what the text says explicitly and to make logical inferences and relevant connections from it; cite specific textual evidence when writing or speaking to support conclusions drawn from the text. Human activity and climate: HS-ESS3-1, HS-ESS3-6, HS-ESS3-5, HS-ESS3-4, and HS-ETS1-3. 6.3 Active Citizenship in the 21st Century: All students will acquire the skills needed to be active, informed citizens who value diversity and promote cultural understanding by working collaboratively to address the challenges that are inherent in living in an interconnected world. Standard 6.3 Active Citizenship in the 21st Century applies to grades K-12; at the K-2 and 3-5 levels, content is organized by disciplinary concepts. The strands and disciplinary concepts are incorporated in the alphanumeric code. N.J.A.C. 6A:8-5.1(a)1.iv Individuals use computing devices to perform a variety of tasks accurately and quickly. Computing devices interpret and follow the instructions they are given literally. 8.1.2.CS.1: Select and operate computing devices that perform a variety of tasks accurately and quickly based on user needs and preferences. 1.1.2.Re8a: Observe a movement from a dance or phrase and explain how the movement captures a meaning or intent using simple dance terminology. Essential Questions: What are the potential benefits of learning a foreign language in the United States? What are my expectations about learning another language? What are my expectations about learning another language? How might learning a language open "doors of opportunity"? How can I use my existing communication skills to learn a new language? Where does this language live in my community?

Grade::

	5. Learners use the language both within and beyond the classroom to interact and collaborate in their community and the globalized world. Learners set goals and reflect on their progress in using languages for enjoyment, enrichment, and advancement.	 How will learning a language enhance my life? Activity Description: Individual and/or group research to enhance information and language skills in general as well as for cultural matters.
Intercultural Statement: 0 Role playing 0 Portfolios		o Portfolios
Intercultural Statement: Intercultural Statement: Interpretive 1. Intermediate Low 1. Through the target language, learners identify and investigate some typical products related to everyday life in the target culture(s) and in the learners' own culture. They begin to infer perspectives (attitudes, values, beliefs, the way a native speaker living in the target culture interprets meaning) of the target culture society. 1. Communities, technology, climate, immigration, population, fine and practical arts. (Possible Topics). b. Learners recognize and identify a few typical practices of the target culture. 1. Community life in the target language regions of the world and in the students' won cultures, possible impact of technology on the world of the future, effects of climate change on the target language people and on people in the students' own cultures, populations trends in the target culture(s) and in the students' own cultures, populations trends in the target culture(s) and in the students' own cultures, populations trends in the target culture(s) and in the students' own cultures, populations trends in the target culture(s) and in the students' own cultures, populations trends in the target culture(s) and in the students' own cultures, reflection of a society in its		 o Understanding idiomatic expressions. o Art Projects (murals, collage, etc.). o Self-evaluation worksheets o Observations o Technology-based self-tests o On-line self-assessments o Audio-visual activities/exercises o Graphic organizers such as Venn Diagram o Introductory paragraphs o End of Lesson Quizzes o Formal and informal cards, notes, postcards, e-mails, posts, blogs, texting. o Listening and/or reading original dialogues in the target language. o Teacher created lessons/assignments. (Amistad Law: N.J.S.A. 18A 52:16A-88 - Holocaust Law: N.J.S.A. 18A:35-2 - LGBT and Disabilities Law: N.J.S.A. 18A:35-4.35 - Diversity & Inclusion: N.J.S.A. 18A:35-4.36a Examine the roles of race, ethnicity, gender, religion in language and world history across Spanish-speaking cultures

fine and practical arts (Comparisons and contrasts with students' own cultures). (Possible Topics) Interpersonal	 through articles, poetry and literature excerpts, personal research, oral presentations.) Climate Change:7.1.NH. PRSNT.6: - Collecting, sharing, and analyzing data of Spanish-speaking countries related to global
 Intermediate Low Through the target language, learners identify and investigate some typical products related to everyday life in the target culture(s) and in the learners' own culture. They begin to infer perspectives (attitudes, values, beliefs, the way a native speaker living in the target culture interprets meaning) of the target culture society. Geography, climate, immigration, pastime activities and schedules, wellness, fine and practical arts. (Possible Topics). 	issues, problems, and challenges. Present a situation with a complication and a solution. Create an art project on the topic and present.)
 b. Learners recognize and identify a few typical practices of the target culture. 1. Geographical locations and features and their bearing on the life of target language societies, actions of an individual, a community, and a nation to limit climate change, population trends in the beliefs in the target language regions of the world and in the students' own region, reflection of a society in its fine and practical arts. (Possible Topics). 	
Presentational	
 Intermediate Low Through the target language, learners identify and investigate some typical products related to everyday life in the target culture(s) and in the learners' own culture. They begin to infer perspectives (attitudes, values, beliefs, the way a native speaker living in the target culture interprets meaning) of the target culture society. 	

 b. Learners recognize and identify a few typical practices of the target culture. 1. Geographical location and features and their bearing on the life of target language societies, actions of an individual, a community, and a nation to limit climate change, population trends in the target culture(s), the role of pastime activities in a person's future lifestyle, wellness attitudes and beliefs in the target language regions of the world and in the students' own region, reflection of a society in its fine and practical arts. 		
	Emotional Learning: mpetencies	Social and Emotional Learning: Sub-Competencies
 Self- Socia Responsibility 	Awareness Management al awareness oonsible decision ing tionship skills	 Self-awareness Recognize one's feelings and thoughts Recognize the impact of one's feelings and thoughts on one's own behavior Recognize one's personal traits, strengths, and limitations Recognize the importance of self-confidence in

	handling daily tasks
	and challenges
2. Self-M	Management:
1.	. Understand and
	practice strategies for
	managing one's own
	emotions, thoughts,
	and behaviors
2.	. Recognize the skills
	needed to establish
	and achieve personal
	and educational
	goals
3.	. Identify and apply
	ways to persevere or
	overcome barriers
	through alternative
	methods to achieve
	one's goals.
	l Awareness
1.	. Recognize and
	identify the thoughts,
	feelings, and
	perspectives of
	others
2.	
	awareness of the
	differences among
	individuals, groups,
	and others' cultural
	backgrounds
3.	. Demonstrate an
	understanding of the
	need for mutual
	respect when
	viewpoints differ •

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2.	 4. Demonstrate an awareness of the expectations for social interactions in a variety of setting Responsible decision making. 1. Develop, implement, and model effective problem-solving and critical thinking skills 2. Identify the consequences associated with one's actions in order to make constructive choices
	 3. Evaluate personal, ethical, safety, and civic impact of decisions
2.	Relationship Skills:
	1. Establish and maintain healthy relationships
	2. Utilize positive communication and social skills to
	interact effectivelywith others3. Identify ways to
	resist inappropriate social pressure •
	4. Demonstrate the ability to prevent and resolve interpersonal

 conflicts in constructive ways • 5. Identify who, when, where, or how to seek help for oneself or others when needed 		
Assessments (Formative) To show evidence of meeting the standard/s, students will successfully engage within:	Assessments (Summative) To show evidence of meeting the standard/s, students will successfully complete:	
 Formative Assessments: Demonstrate comprehension of brief oral and written messages using age- and level-appropriate, culturally authentic materials on familiar topics. Ask and respond to simple questions, make requests, and express preferences using memorized words and phrases. Present information from age- and level-appropriate, culturally authentic materials orally or in writing. https://www.state.nj.us/education/cccs/2014/wl/progression.pdf 	Benchmarks: • Possessives formations • Past tenses • Prepositions/location • Direct/indirect object pronouns • Present progressive • Adverbs • Reflexive verbs • Idiomatic expressions • Complex sentence structures • Shopping • Nutrition/health/food • Travel/pastimes	
	 Summative Assessments: Analyze how and why individuals, events, and ideas develop and interact over the course of a text. Students will be able to compare English language and culture, and target language. Introduce and greet themselves and others in the target language. Describe themselves and others in the target language. Tests, quizzes, and other quick checks for understanding Language Labs (modern listening and speaking exercises) Participating in conversations 	

Grade::

		 Class Discussions Listening Comprehension Dialogues Self-Reflection Essays 	
		ent Access to Content: ing <i>Resources/Materials</i>	
Core Resources	Alternate Core Resources IEP/504/At-Risk/ESL	ELL Core Resources	Gifted & Talented Core Resources
 Textbooks Online classroom platform Computers/ Chromebook Laptop, digital projector Sound equipment, recorder, Headphones microphones 	• Utilize a multi-sensory (VAKT) approach during instruction, provide alternate presentations of skills by varying the method (repetition, simple explanations, additional examples, modeling, etc.), modify test content and/or format, allow students to retake test for additional credit, provide additional times and preferential seating as needed, review, restate and repeat directions, provide study guides, and/or break assignments into segments of shorter tasks.	• English Language Learners: Extend time requirements, preferred seating, positive reinforcement, check often for understanding/review, oral/visual directions/prompts, when necessary, supplemental materials including use of online bilingual dictionary, and modified assessment and/or rubric.	• Gifted Students: Create an enhanced set of introductory activities, integrate active teaching/learning opportunities, incorporate authentic components, propose interest-based extension activities, and connect student to related talent development opportunities
	Supplemen	tal Resources	

Technology:

- Online classroom platform
- Computers/ Chromebook
- Laptop, digital projector
- Sound equipment, recorder,
- Headphones
- Microphones

Other:

- https://www.state.nj.us/education/archive/frameworks/worldlanguages/res.pdf
- <u>https://www.duolingo.com/</u>
- <u>https://www.senorjordan.com/</u> (Spanish Language)
- <u>https://quizlet.com/</u>
- <u>https://www.edutopia.org/</u>
- https://www.youtube.com/user/learnfrenchwithalexa (French Language)
- www.youtube.com
- <u>https://www.actfl.org/resources/resources-2020</u>
- <u>https://flenj.org/</u>
- <u>https://connected.mcgraw-hill.com/connected/dashboard.do</u> (Asi se dice Textbook) (Spanish Language)
- <u>https://edpuzzle.com/</u>
- <u>https://newsela.com/</u>
- <u>https://quizizz.com/</u>
- <u>https://kahoot.com/</u>
- https://www.languageguide.org/spanish/vocabulary/ (Spanish Language)
- <u>https://conjuguemos.com/</u> (Spanish Language)

Differentiated Student Access to Content: Recommended Strategies & Techniques			
Core Resources	Alternate Core Resources <i>IEP/504/At-Risk/ESL</i>	ELL Core Resources	Gifted & Talented Core
Textbooks	• Utilize a multi-sensory (VAKT) approach during	• English Language Learners: Extend time requirements,	• Gifted Students: Create an enhanced set of

Content Area: World Languages (NJSLS-WL 7.1) Grades K - 12
Grade::

Dev. Date:

 Online classroom platform computers/ Chromebook laptop, digital projector Sound equipment, recorder, Headphones Microphones 	instruction, provide alternate presentations of skills by varying the method (repetition, simple explanations, additional examples, modeling, etc.), modify test content and/or format, allow students to retake test for additional credit, provide additional times and preferential seating as needed, review,
NJSLS CAREER READINESS, LIFE LITERACIES & KEY SKILLS	Disciplinary Concept: -Civic Financial Responsibility (CFR) • Credit Profile (CP) • Financial Psychology (FP) • Financial Institutions (FI) • Planning and Budgeting (PB) • Risk Management and Insurance (RMI) • Economic and Government Influences (EGI) • Career Awareness and Planning (CAP) • Creativity and Innovation (CI) • Critical Thinking and Problem-Solving (CT) • Digital Citizenship (DC) • Global and Cultural Awareness (GCA) • Information and Media Literacy (IML)

Technology Literacy (TL) Core Ideas:	9.2.12.CAP.1: Analyze unemployment rates for workers with different levels
Philanthropic, charitable, and entrepreneurial organizations play distinctly different but vitally important roles in supporting the interests of local and global communities. The potential for building and using personal wealth includes responsibility to the broader community and an understanding of the legal rights and responsibilities of being a good citizen. There are reasons and consequences to taking on debt. There are ways to evaluate loans and their impact on one's personal financial plan. Borrowers have rights and responsibilities. Negative information in credit reports can affect a person's credit score and financial options. Building and maintaining a good credit history is a process. Debt reduces net worth. There are ways to ensure that your credit is protected, and information is accurate. Tax rates vary based on your financial situation. There are different ways you can	 of education and how the economic, social, and political conditions of a time period are affected by a recession. 9.2.12.CAP.2: Develop college and career readiness skills by participating in opportunities such as structured learning experiences, apprenticeships, and dual enrollment programs. 9.2.12.CAP.3: Investigate how continuing education contributes to one's career and personal growth. 9.2.12.CAP.4: Evaluate different careers and develop various plans (e.g., costs of public, private, training schools) and timetables for achieving them, including educational/training requirements, costs, loans, and debt repayment. 9.2.12.CAP.5: Assess and modify a personal plan to support current interests and postsecondary plans. 9.2.12.CAP.6: Identify transferable skills in career choices and design alternative career plans based on those skills. 9.2.12.CAP.7: Use online resources to examine licensing, certification, and credentialing requirements at the local, state, and national levels to maintain compliance with industry requirements in areas of career interest. 9.2.12.CAP.8: Determine job entrance criteria (e.g., education credentials, math/writing/reading comprehension tests, drug tests) used by employers in various industry sectors. 9.2.12.CAP.9: Locate information on working papers, what is required to obtain them, and who must sign them. 9.2.12.CAP.11: Demonstrate an understanding of Free Application for Federal Student Aid (FAFSA) requirements to apply for postsecondary education.

goals, and economic conditions.

influence government policy to improve your financial situation. There are agencies, laws, and resources to protect you as a consumer. There are ways to manage your accounts that provide you with maximum benefits and protection. There are factors you can use to select financial institutions and professionals that are best suited for your needs. To be fiscally responsible, an individual's finances should align with his or her values and goals. Biological behavioral biases, psychology, and unconscious beliefs affect financial decision-making. The ability to assess external information is a necessary skill to make informed decisions aligned to one's goals. There are ways to align your investments with your personal financial goals. A budget may need to be modified as an individual's career, financial goals (e.g., education, home ownership, retirement), and/or other life situations change. Money management requires	 9.2.12.CAP.12: Explain how compulsory government programs (e.g., Social Security, Medicare) provide insurance against some loss of income and benefits to eligible recipients. 9.2.12.CAP.13: Analyze how the economic, social, and political conditions of a time period can affect the labor market. 9.2.12.CAP.14: Analyze and critique various sources of income and available resources (e.g., financial assets, property, and transfer payments) and how they may substitute for earned income. 9.2.12.CAP.15: Demonstrate how exemptions, deductions, and deferred income (e.g., retirement or medical) can reduce taxable income. 9.2.12.CAP.16: Explain why taxes are withheld from income and the relationship of federal, state, and local taxes (e.g., property, income, excise, and sales) and how the money collected is used by local, county, state, and federal governments. 9.2.12.CAP.18: Differentiate between taxable and nontaxable income from various forms of employment (e.g., cash business, tips, tax filing and withholding). • 9.2.12.CAP.19: Explain the purpose of payroll deductions and why fees for various benefits (e.g., medical benefits) are taken out of pay, including the cost of employee benefits to employers and self-employment income. 9.2.12.CAP.21: Explain low-cost and low-risk ways to start a business. • 9.2.12.CAP.23: Identify different ways to obtain capital for starting a business. 9.2.12.CAP.23: Identify different ways to obtain capital for starting a business. 9.2.12.CAP.23: Identify different ways to obtain capital for starting a business.
understanding of cash flow systems and business practices.	9.4.12.CI.2: Identify career pathways that highlight personal talents, skills, and abilities (e.g., 1.4. 12prof.CR2b, 2.2.12.LF.8).
and business practices.	0.4.12 CL 2. Least is the many shall and an all and state it is for a second

Different types of insurance different costs and protection There are strategies to impro professional value and mark Career planning requires pur planning based on research, self-knowledge, and informe choices. An individual's income and needs and financial plan can over time. Securing an income involve understanding of the costs ar preparing for a career field, i and negotiation skills, job se resume development, prior experience, and vesting and retirement plans. Understanding income invol analysis of payroll taxes, dee and earned benefits. There are ways to assess a bu feasibility and risk and to ali an individual's financial goa With a growth mindset, failu important part of success. Innovative ideas or innovatio lead to career opportunities. Collaboration with individual diverse experiences can aid i problem-solving process, pai for global issues where diver solutions are needed. Laws govern the use of intel property and there are legal consequences to utilizing or another's original works wit	 enhance critical thinking and problem solving (e.g., i.3E.12profCR3.a). 9.4.12.CT.3: Enlist input from a variety of stakeholders (e.g., community members, experts in the field) to design a service learning activity that addresses a local or global issue (e.g., environmental justice). 9.4.12.CT.4: Participate in online strategy and planning sessions for course-based, school-based, or other project and determine the strategies that contribute to effective outcomes. 9.4.12.DC.1: Explain the beneficial and harmful effects that intellectual property laws can have on the creation and sharing of content (e.g., 6.1.12. CivicsPR.16.a). 9.4.12.DC.2: Compare and contrast international differences in copyright laws and ethics. 9.4.12.DC.3: Evaluate the social and economic implications of privacy in the context of safety, law, or ethics (e.g., 6.3.12.HistoryCA.1). 9.4.12.DC.4: Explain the privacy concerns related to the collection of data (e.g., cookies) and generation of data through automated processes that may not be evident to users (e.g., 8.1.12.NL3). 9.4.12.DC.6: Select information to post online that positively impacts personal image and future college and career opportunities. 9.4.12.DC.7: Evaluate the influence of digital communities on the nature, content and responsibilities of careers, and other aspects of society (e.g., 6.1.12. CivisePD.16.a). 9.4.12.DC.8: Explain how increased network connectivity and computing capabilities of everyday objects allow for innovative technological approaches to climate protection. 9.4.12.DC.8: Explain how increased network connectivity and computing solutions to climate change effects and determine why some solutions (e.g., political. ceonomic, cultural) may work better than others (e.g., SL11-12.1, HS-ETS1-1, HS-ETS1-2, HS-ETS1-4, 6.3.12. GeoGI.1, 7.1.1H. IPERS.6, 7.1.1L. IPERS.7, 8.2.12.ETW.3).

permission or appropriate credit. Laws govern many aspects of computing, such as privacy, data, property, information, and identity. These laws can have beneficial and harmful effects, such as expediting or delaying advancements in computing and protecting or infringing upon people's rights. Cultivating online reputations for employers and academia requires separating private and professional digital identities. Digital communities influence many aspects of society, especially the workforce. The increased connectivity between people in	 9.4.12.IML.2: Evaluate digital sources for timeliness, accuracy, perspective, credibility of the source, and relevance of information, in media, data, or other resources (e.g., NJSLSA.W8, <i>Social Studies Practice</i>: Gathering and Evaluating Sources. 9.4.12.IML.3: Analyze data using tools and models to make valid and reliable claims, or to determine optimal design solutions (e.g., S-ID.B.6a., 8.1.12. DA.5, 7.1.IH. IPRET.8) • 9.4.12.IML.4: Assess and critique the appropriateness and impact of existing data visualizations for an intended audience (e.g., S-ID.B.6b, HS-LS2-4). 9.4.12.IML.5: Evaluate, synthesize, and apply information on climate change from various sources appropriately (e.g., 2.1.12. CHSS.6, S.IC.B.4, S.IC.B.6, 8.1.12.DA.1, 6.1.12.GeoHE.14.a, 7.1.AL.PRSNT.2). 9.4.12.IML.6: Use various types of media to produce and store information on climate change for different purposes and audiences with sensitivity to cultural, gender, and age diversity (e.g., NJSLSA.SL5). 9.4.12.IML.7: Develop an argument to support a claim regarding a current wardenbase an enciptal/athical iscne.
aspects of society, especially the	cultural, gender, and age diversity (e.g., NJSLSA.SL5).

Advanced	earch techniques can	
	n digital and media	
resources to		
	and to check the	
	nd the expertise of	
	nswer questions, solve	
	nd inform the	
decision-m		
	s such as artificial	
intelligence		
	it and analysis, and	
sophisticate		
modeling a		
	creates new types of	
	that may have profound	
	ciety. These new types of	
	must be evaluated	
carefully.	lifust be evaluated	
	a of our conjety to	
	rs of our society to	
	productively, information	
	shared accurately and	
ethically.		
	formation may help in	
	able and ethical choices.	
	embedded values and	
points of vi		
	s differ in features,	
	nd styles. Knowledge of	
	gital tools is helpful in	
	e best tool for a given	
task.		
	ve digital tools can be used	
	cord and share different	
	and to collect and	
tabulate the	views of groups of	
people.		

Performance Expectation/s:
12.CFR.1: Compare and contrast the role of philanthropy, volunteer service, and charities in
community development and quality of life in a variety of cultures.
9.1.12.CFR.2: Summarize causes important to you and compare
organizations you seek to support to other organizations
with similar missions. 1.12.CFR.3: Research companies
with corporate governance policies supporting the common good and human rights.
9.1.12.CFR.4: Demonstrate an understanding of the
interrelationships among attitudes, assumptions, and
patterns of behavior regarding money, saving, investing, and
work across cultures. 9.1.12.CFR.5: Summarize the
purpose and importance of estate planning documents (e.g., will, durable power of attorney,
living will, health care proxy, etc.).
9.1.12.CFR.6: Identify and explain the consequences
of breaking federal and/or state employment or
financial laws.

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	.12.CDM.1: Identify the purposes,
	advantages, and disadvantages
	of debt.
	• 9.1.12.CDM.2:
	Compare and
	contrast the
	advantages and
	disadvantages of
	various types of
	mortgages.
	• 9.1.12.CDM.3: Determine
	ways to leverage debt
	beneficially. •
	9.1.12.CDM.4: Identify issues associated with
	student loan debt,
	requirements for repayment,
	and consequences of failure
	to repay student loan debt.
	.12.CDM.5: Identify the types of
	characteristics of predatory
	lending practices and the
	importance of collateral (e.g.,
	payday loans, car title loans,
	high-risk mortgages).
	• 9.1.12.CDM.6: Compute
	and assess the
	accumulating effect of
	interest paid overtime
	when using a variety of
	sources of credit. (e.g.,
	student loans, credit cards,
	auto loans, mortgages,
	etc.).
	.1.12.CDM.7: Calculate a mortgage
	payment based on type of loan,

down payment, credit score, and	
loan interest rate.	
.1.12.CDM.8: Compare and	
compute interest and	
compound interest and	
develop an amortization	
table using business	
tools.	
.12.CDM.9: Summarize the causes	
and consequences of personal	
and corporate bankruptcy and	
evaluate the implications for	
self and others.	
1.12.CDM.10: Determine when	
credit counseling is necessary	
and evaluate the resources	
available to assist consumers	
who wish to use it.	
9.1.12.CP.1: Summarize how	
one's credit history can affect	
finances, including loan terms,	
employment, and qualifying	
for loans.	
• 9.1.12.CP.2: Identify the	
advantages of maintaining a	
positive credit history.	
.12.CP.3: Summarize factors that	
affect a positive credit rating,	
including on-time payments,	
debt versus available credit,	
length of open credit, and	
how often you apply for	
credit.	
.1.12.CP.4: Identify the skill sets	
needed to build and	

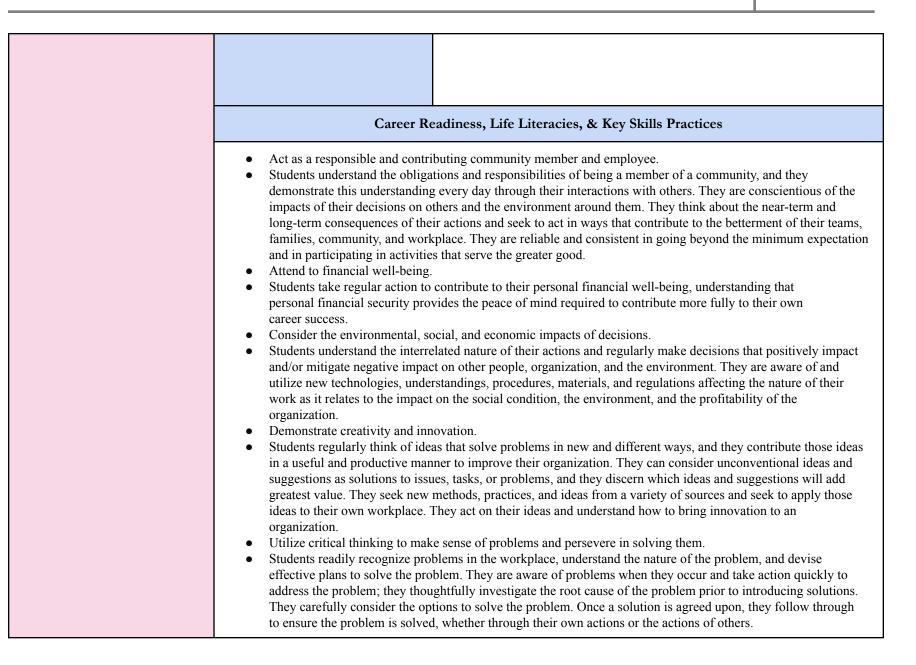
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	maintain a positive credit
	profile.
	1.12.CP.5: Create a plan to
	improve and maintain an
	excellent credit rating.
	9.1.12.CP.6: Explain the effect
	of debt on a person's net worth.
	• 9.1.12.CP.7: Summarize
	factors that affect a particular
	credit scoring system.
	9.1.12.CP.8: Identify
	different ways you can
	protect your credit.
	9.1.12.CP.9: Analyze the
	information contained in a
	credit report, how scores are
	calculated and used, and
	explain the importance of
	disputing inaccurate entries.
	9.1.12.EG.1: Review the tax
	rates on different sources of
	income and on different types of
	products and services
	purchased.
	.1.12.EG.2: Explain why
	various forms of
	income are taxed
	differently.
	.12.EG.3: Explain how
	individuals and
	businesses influence
	government policies.
	• 9.1.12.EG.4: Explain the
	relationship between your
	personal financial situation and the broader economic and
	the broader economic and

governmental policies. •	
9.1.12.EG.5: Relate a country's	
economic system of production	
and consumption to building	
personal wealth, the mindset of	
social comparison, and achieving	
societal responsibilities.	
9.1.12.EG.6: Analyze the rights	
and responsibilities of buyers and	
sellers under consumer protection	
laws.	
9.1.12.FI.1: Identify ways to	
protect yourself from	
identity theft • 9.1.12.FI.2:	
Explain ways to manage	
your accounts that	
maximize benefits and	
provide you with the utmost	
protection.	
1.12.FI.3: Develop a plan that uses	
the services of various financial	
institutions to prepare for long	
term personal and family goals	
(e.g., college, retirement).	
9.1.12.FI.4: Research benefits and	
drawbacks of products offered	
by financial and non-financial	
companies (e.g., banks, credit	
unions, check-cashing stores,	
product warranty insurance).	
9.1.12.FP.1: Create a clear	
long-term financial plan	
to ensure its alignment	
with your values.	
• 9.1.12.FP.2: Explain how an	
individual's financial values	

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and historical influences on financial practice.	patter	ns, cultural traditions,	
9 1 12 FP 7: Determine how		inancial practice.	
7.1.12.11.7. Determine now	9.1.12	2.FP.7: Determine how	
multiple sources of	n	nultiple sources of	
objective, accurate and			
current financial		current financial	
information affect the	in	ormation affect the	

prioritization of fin	nancial
decisions (e.g., t	
information, prosp	
certified financial p	
internet, sale	
representatives, e	
9.1.12.PB.1: Explain	
difference between sa	
investing. • 9.1.12.PE	
Prioritize financial de	
considering alternativ	
possible consequence	
.12.PB.3: Design a perso	
budget that will help	
your long-term and sl	
	non-term
financial goals.	
1.12.PB.4: Explain how	
you would revise	
your budget to	
accommodate	
changing	
circumstances.	
.1.12.PB.5: Analyze how	
in taxes, inflation, and	
personal circumstance	
affect a personal budg	get.
.12.PB.6: Describe and c	calculate
interest and fees that	are
applied to various for	rms of
spending, debt and sa	aving.
9.1.12.RM.1: Des	cribe the
importance of various	s sources of
income in retirement	
Social Secur	
employer-sponsored	

savings plans, and personal	
investments.	
• 9.1.12.RM.2: Identify types of	
investments appropriate for	
different objectives such as	
liquidity, income, and growth.	
12.RM.3: Compare the cost of	
various types of insurance	
(e.g., life, homeowners, motor	
vehicle) for the same product	
or service, strategies to lower	
costs, and the process for filing	
an insurance claim.	
1.12.RM.4: Determine when and	
why it may be appropriate for	
the government to provide	
insurance coverage rather	
than private industry.	
.12.RM.5: Explain what	
self-insuring is and determine	
when it is appropriate.	
.12.RM.6: Differentiate the costs,	
benefits and features (e.g.,	
riders, deductibles, umbrella	
policies) of renters and	
homeowner's insurance.	
9.1.12.RM.7: Evaluate	
individual and family needs for	
insurance protection using	
opportunity-cost analysis to	
determine if the amount of	
protection is adequate or	
over-insured.	



 Model integrity, ethical leadership, and effective management. Students consistently act in ways that align personal and community-held ideals and principles while employing strategies to positively influence others in the workplace. They have a clear understanding of integrity and act on this understanding in every decision. They use a variety of means to positively impact the directions and actions of a team or organization, and they apply insights into human behavior to change others' actions, attitudes and/or beliefs. They recognize the near-term and long-term effects that management's actions and attitudes can have on productivity, morals, and organizational culture. Plan education and career paths aligned to personal goals. Students take personal ownership of their own education and career goals, and they regularly act on a plan to attain these goals. They understand their own career interests, preferences, goals, and requirements. They have perspective regarding the pathways available to them and the time, effort, experience, and other requirements to pursue each, including a path of entrepreneurship. They recognize the value of each step in the education and experience. They seek counselors, mentors, and other experts to assist in the planning and execution of career and personal goals. Use technology to enhance productivity increase collaboration and communicate effectively. Students find and maximize the productive value of existing and new technology to accomplish workplace tasks and solve workplace problems. They understand the inherent risks-personal and organizational-of technology applications, and they take actions to prevent or mitigate these risks. Work productively in teams while using cultural/global competence. Students find and maximize the orductive take actions to prevent or mitigate these risks. Work productively in teams while using cultural/global competence. Students positively contribute to eve

	New Jersey Legislative Statutes and Administrative Code (place an "X" before each law/statute if/when present within the curriculum map)								
Х	Amistad Law: N.J.S.A. 18A	X	Holocaust Law: N.J.S.A. 18A:35-28	X	LGBT and Disabilities Law: <i>N.J.S.A</i> .	Х	Diversity & Inclusion: <i>N.J.S.A. 18A:35-4.36a</i>	Х	Standards in Action: <i>Climate Change</i>

Dev. Date:

<i>52:16A-88</i> Every board of education shall incorporate the information regarding the contributions of African Americans to our country in an appropriate place in the curriculum of elementary and secondary school students.	Every board of education shall include instruction on the Holocaust and genocides in an appropriate place in the curriculum of all elementary and secondary school pupils. The instruction shall further emphasize the personal responsibility that each citizen bears to fight racism and hatred whenever and wherever it happens.	<i>18A:35-4.35</i> A board of education shall include instruction on the political, economic, and social contributions of persons with disabilities and lesbian, gay, bisexual, and transgender people, in an appropriate place in the curriculum of middle school and high school students as part of the district's implementation of the New Jersey Student Learning Standards (N.J.S.A.18A:35-4.36) A board of education shall have policies and procedures in place pertaining to the selection of instructional materials to implement the requirements of N.J.S.A. 18A:35-4.35	C.18A:35-4.36a Curriculum to include instruction on diversity and inclusion.1. a. Beginning in the 2021-2022 school year, each school district shall incorporate instruction on diversity and inclusion in an appropriate place in the curriculum of students in grades kindergarten through 12 as part of the district's implementation of the New Jersey Student Learning Standards. b. The instruction shall: (1) highlight and promote diversity, including economic diversity, equity, inclusion, tolerance, and belonging in connection with gender and sexual orientation, race and ethnicity, disabilities, and religious tolerance; (2) examine the impact that unconscious bias and economic disparities have at both an individual	7.1.NH.PRSNT.6: Tell or write a few details about the impact of climate change in the target language regions of the world and compare those impacts with climate change in the student's community and/or different regions in the United States.
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Content Area: World Languages (NJSLS-WL 7.1) Grades K - 12	
Grade::	

Dev. Date: