

Marking Period	Unit Title	Recommended Instructional Days
1-4	World Language Native Speakers Level 1	180 days (full year)
<p align="center">World Language Disciplinary Concept Proficiency Level: <u>Advanced Low</u> Mode of Communication: <u>Interpersonal, Interpretive and Presentational</u></p>		<p align="center">Recommended Activities, Investigations, Interdisciplinary Connections, and/or Student Experiences to Explore NJSLS - WL within Unit</p>
<p><i>Core Ideas:</i></p> <p><u>Interpretive:</u> <i>Learning a language involves interpreting meaning from listening, viewing, and reading culturally authentic materials in the target language.</i></p> <p><u>Interpersonal:</u> <i>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.</i></p> <p><u>Presentational:</u> <i>Presentational communication involves presenting information, concepts, and ideas to an audience of listeners or readers on a variety of topics. Speakers and writers gain confidence and competence as they progress along the proficiency continuum.</i></p>	<p><i>Performance Expectations:</i></p> <p><u>Interpretive:</u></p> <ul style="list-style-type: none"> • 7.1.AL.IPRET.1: Identify main ideas and significant details in a range of oral, viewed and written texts. • 7.1.AL.IPRET.2: Interpret spoken and written language and nuances of culture, as expressed by speakers of the target language, in some formal and informal settings. • 7.1.AL.IPRET.3: Analyze the use of verbal and non-verbal etiquette in the target language culture(s) and in one's own culture to develop an understanding of how cultural perspectives are reflected in cultural products and cultural practices. • 7.1.AL.IPRET.4: Demonstrate an understanding of most content of other academic disciplines. • 7.1.AL.IPRET.5: Analyze a literary or informal text including theme, author's purpose and tone, inferences. • 7.1.AL.IPRET.6: Analyze a radio/television program, movie, or podcast for theme, purpose and tone, and inferences. 	

- ***7.1.AL.IPRET.7: Infer the meaning of some unfamiliar words and phrases in academic and formal contexts.***
- ***7.1.AL.IPRET.8: Analyze elements of the target language that do not have a comparable linguistic element in English.***
- ***7.1.AL.IPRET.9: Differentiate facts from opinions by accurately answering most questions that require inferring implied meanings.***
- ***7.1.AL.IPRET.10: Collect, share, and analyze data related to global issues including climate change.***

Interpersonal:

- ***7.1.AL.IPERS.1: Participate in extended conversations about personal, social, and professional topics, using paragraph-level speech and writing across major time frames.***
- ***7.1.AL.IPERS.2: Describe, respond-to, and negotiate a complication that occurs in a familiar situation, using paragraph-level speech and writing across major themes' time frames.***
- ***7.1.AL.IPERS.3: Maintain conversations by comparing and contrasting preferences, opinions, and advice using paragraph-level speech and writing across major time frames.***
- ***7.1.AL.IPERS.4: Give a viewpoint and supporting evidence when participating in a group discussion on topics of a personal, academic, or social nature in informal and some formal settings.***
- ***7.1.AL.IPERS.5: Interact in a variety of familiar and a few familiar***

	<p><i>situations using culturally appropriate verbal and non-verbal communication strategies.</i></p> <ul style="list-style-type: none">• <i>7.1.AL.IPERS.6: Converse with members of the target culture with understanding about contemporary global issues, including climate change.</i> <p><u>Presentational:</u></p> <ul style="list-style-type: none">• <i>7.1.AL.PRSNT.1: Create and deliver research-based presentations to a target language audience, either electronically or in person using short paragraphs.</i>• <i>7.1.AL.PRSNT.2: Create a research-based analysis of a current global problem/issue showing cultural perspectives associated with the target culture(s) and another world culture.</i>• <i>7.1.AL.PRSNT.3: Offer and support opinions and use persuasive language when presenting ideas and information.</i>• <i>7.1.AL.PRSNT.4: Use language creatively in writing for personal, career, or academic purposes using connected sentences in paragraph-level narration and description.</i>• <i>7.1.AL.PRSNT.5: Compare and contrast the structural elements and/or cultural perspectives found in culturally authentic materials with those found in selections in English.</i>• <i>7.1.AL.PRSNT.6: Analyze how cultural perspectives about climate change over time, and compare with changing perspectives in one's own culture.</i>	
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<p><u>Practice:</u></p> <ol style="list-style-type: none"> 1. Communicate 2. Cultures 3. Connections 4. Comparison 5. Communities 	<p><u>Practice descriptions:</u></p> <ol style="list-style-type: none"> 1. Communicate effectively in more than one language to function in a variety of situations and for multiple purposes. 2. Learners use the language to investigate, explain, and reflect on the relationship between the practices and perspectives of the cultures studied. Learners use the language to investigate, explain, and reflect on the relationship between the products and perspectives of the cultures studied. 3. Learners use the language to investigate, explain, and reflect on the nature of language through comparisons of the language studied and their own. Learners use the language to investigate, explain, and reflect on the concept of culture through comparisons of the cultures studied and their own. 4. Develop insight into the nature of language and culture to interact with cultural competence. 	<p><u>Essential Question/s:</u></p> <ul style="list-style-type: none"> ● What do current events and social issues say about a culture? ● How can I explore and describe cultures without stereotyping them? ● How does where I live shape who I am? ● How does language shape culture? ● What can we learn about a culture through its art and music? ● What can we learn about the ideas and values of a culture through its literature? ● What do I do when my ideas are more complex than my ability to communicate them? <p><u>Activity Description:</u></p> <ul style="list-style-type: none"> ● Individual and/or group research to enhance information and language skills in general as well as for cultural matters. ● Performance Task: After reading a piece of literature from a Spanish speaking country, students will participate in a literary circle, discussing the passages they've read. Students will be asked to summarize, ask questions, share opinions and thoughts with their peers. ● Task: Students will work in groups to conduct research into a Hispanic/ Latino culture's contributions to the arts and sciences. ● Task: Students will create a visual display of how Hispanic/Latino culture has affected the mainstream culture of the United States. Students should consider historical events, contributions to bodies of knowledge (Science, arts, literature, technology, and climate change), and language. Each group should create tangible visual presentations highlighting some of the ways the culture has influenced mainstream culture and language in the United States. ● Tests, quizzes, and other forms of quick checks for understanding.

	<p>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.</p>	<ul style="list-style-type: none"> ● Conversations ● Class discussions ● Listening comprehension/Play an audio for students to respond to Q & A after. ● Dialogues ● Self-Reflection ● Essays ● (Amistad Law: <i>N.J.S.A. 18A 52:16A-88</i> - ● Holocaust Law: <i>N.J.S.A. 18A:35-2</i> - ● LGBT and Disabilities Law: <i>N.J.S.A. 18A:35-4.35</i> – ● Diversity & Inclusion: <i>N.J.S.A. 18A:35-4.36a</i>
<p>Intercultural Statement:</p>		<p>Examine the roles of race, ethnicity, gender, religion in world history and language across Spanish-speaking cultures through articles, poetry and literature excerpts, personal research, oral presentations.)</p>
<p><u>Interpretive</u> 1. Advanced Low</p> <p>a. Through the target language, learners identify and investigate typical products related to everyday life in the target culture(s) and in the learners’ own culture. They use their insights to infer perspectives (attitudes, values, beliefs, the way a native speaker living in the target culture interprets meaning) of the target culture society.</p> <p style="padding-left: 20px;">i. Current events, contemporary and emerging global issue, population, migration, environment, discrimination, resources. (Possible Topics)</p> <p>b. Learners recognize and identify a few typical practices of the target culture to gain understanding of the perspectives of the target culture(s) and their societies.</p> <p style="padding-left: 20px;">i. Impact of current events and global issues on the target culture societies and on the students’ own society, effects of population growth and migration across the globe, environmental degradation and protections, discrimination and other conflicts that affect</p>		<ul style="list-style-type: none"> ● Climate Change:7.1.NH. PRSNT.6: - Collecting, sharing, and analyzing data of Spanish-speaking countries related to global issues, problems, and challenges. Present a situation with a complication and a solution. Create an art project on the topic and present. <p>Interdisciplinary Connections: Content: ;NJSLS#:</p> <ol style="list-style-type: none"> 1. 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. 2. Human activity and climate: HS-ESS3-1, HS-ESS3-6, HS-ESS3-5, HS-ESS3-4, and HS-ETS1-3. 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. 4. 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.

the world, and the allocation of scarce resources. **(Possible Topics).**

Interpersonal

1. Advanced Low

- a. 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 use their insights to infer perspectives (attitudes, values, beliefs, the way a native speaker living in the target culture interprets meaning) of the target culture society.
 - i. Current events, contemporary and emerging global issues, population, migration, environment, discrimination, resources.
(Possible Topics)
- b. Learners recognize and identify a few typical practices of the target culture to gain understanding of the perspectives of the target culture(s) and their societies.
 - i. Impact of current events and global issues on the target culture societies and on the students' own society, effects of population growth and migration across the globe, environmental degradation and protections, discrimination and other conflicts that effect the word, and the allocation of scarce resources. **(Possible Topics)**

Presentational

1. Advanced Low

- a. 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 use their insights to infer perspectives (attitudes, values, beliefs, the way a native speaker living in the target culture interprets meaning) of the target culture society.

- 5. 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.

<p>i. Current events, contemporary and emerging global issues, population, migration, environment, discrimination, resources. (Possible Topics)</p> <p>b. Learners recognize and identify a few typical practices of the target culture in order to gain understanding of the perspectives of the target culture(s) and their societies.</p> <p>i. Impact of current events and global issues on the target culture societies and on the students' own society, effects of population growth and migration across the globe, environmental degradation and protections in the target culture and in students' own culture, examination and comparisons of discrimination and other conflicts that affect the world, and the allocation of scarce resources and the impact on the target culture(s) and students' own culture. (Possible Topics)</p>	
<p>Social and Emotional Learning: <i>Competencies</i></p>	<p>Social and Emotional Learning: <i>Sub-Competencies</i></p>
<p>1. Self- Awareness 2. Self- Management 3. Social Awareness 4. Responsible Decision Making 5. Relationship Skills</p>	<p>1. <u>Self-Awareness</u> a. Recognize one's feelings and thoughts b. Recognize the impact of one's feelings and thoughts on one's own behavior</p>

	<ul style="list-style-type: none">c. Recognize one's personal traits, strengths, and limitationsd. Recognize the importance of self-confidence in handling daily tasks and challenges <p>2. <u>Self-Management:</u></p> <ul style="list-style-type: none">a. Understand and practice strategies for managing one's own emotions, thoughts, and behaviorsb. Recognize the skills needed to establish and achieve personal and educational goalsc. Identify and apply ways to persevere or overcome barriers through alternative methods to achieve one's goals. <p>3. <u>Social Awareness</u></p> <ul style="list-style-type: none">a. Recognize and identify the thoughts, feelings, and perspectives of othersb. Demonstrate an awareness of the differences among individuals, groups, and others' cultural backgroundsc. Demonstrate an understanding of the need for mutual	
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	<p>respect when viewpoints differ</p> <p>d. Demonstrate an awareness of the expectations for social interactions in a variety of setting</p> <p>4. <u>Responsible Decision-Making.</u></p> <p>a. Develop, implement, and model effective problem-solving and critical thinking skills</p> <p>b. Identify the consequences associated with one's actions to make constructive choices</p> <p>c. Evaluate personal, ethical, safety, and civic impact of decisions</p> <p>5. <u>Relationship Skills:</u></p> <p>a. Establish and maintain healthy relationships</p> <p>b. Utilize positive communication and social skills to interact effectively with others</p> <p>c. Identify ways to resist inappropriate social pressure •</p> <p>d. Demonstrate the ability to prevent and resolve interpersonal conflicts in constructive ways •</p>	
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	<p>e. Identify who, when, where, or how to seek help for oneself or others when needed</p>	
<p align="center">Assessments (Formative) <i>To show evidence of meeting the standard/s, students will successfully engage within:</i></p>		<p align="center">Assessments (Summative) <i>To show evidence of meeting the standard/s, students will successfully complete:</i></p>
<p><u>Formative Assessments:</u></p> <ul style="list-style-type: none"> ● 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 		<p><u>Benchmarks:</u></p> <ol style="list-style-type: none"> 1. Emotions and preferences 2. Elicit and express opinions and information 3. Exchange personal reactions to spoken and written information related to Hispanic/Latino cultures. 4. Participate in extended oral and written activities using the appropriate tenses and discourses structures. 5. Use self-correction. 6. Demonstrate proficiency in oral and written exchanges with respect to pronunciation, intonation, and writing mechanics. 7. Identify and evaluate contributions of Hispanic/Latino cultures to the modern world. 8. Research and report on the history and development of Hispanic/Latino cultures and communities. 9. Describe viewpoints of people in Spanish-speaking communities which are reflected in their practices and products, such as political systems, art, architecture, music, literature, and climate change. <p><u>Summative Assessments:</u></p> <ul style="list-style-type: none"> ● 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.

Differentiated Student Access to Content: Teaching and Learning <i>Resources/Materials</i>			
Core Resources	Alternate Core Resources <i>IEP/504/At-Risk/ESL</i>	ELL Core Resources	Gifted & Talented Core Resources
<ul style="list-style-type: none"> ● Textbooks ● Online classroom platform ● computers/ Chromebook ● laptop, digital projector ● sound equipment, recorder, ● headphones ● microphones ● SmartBoard 	<ul style="list-style-type: none"> ● 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. 	<ul style="list-style-type: none"> ● 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 dictionaries, and modified assessment and/or rubric. 	<ul style="list-style-type: none"> ● 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
Supplemental Resources			
<p>Technology:</p> <ul style="list-style-type: none"> ● Online classroom platform ● computers/ Chromebook ● laptop, digital projector ● sound equipment, recorder, ● headphones ● microphones ● SmartBoard <p>Other:</p> <ul style="list-style-type: none"> ● https://www.state.nj.us/education/archive/frameworks/worldlanguages/res.pdf 			

- <https://www.duolingo.com/>
- <https://www.senorjordan.com/> (Spanish Language)
- <https://quizlet.com/>
- www.youtube.com
- <https://flenj.org/>
- <https://www.actfl.org/resources/resources-2020>

**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
<ul style="list-style-type: none"> ● Textbooks ● Online classroom platform ● computers/ Chromebook ● laptop, digital projector ● sound equipment, recorder, ● headphones ● microphones ● SmartBoard 	<ul style="list-style-type: none"> ● 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. 	<ul style="list-style-type: none"> ● 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 dictionaries, and modified assessment and/or rubric. 	<ul style="list-style-type: none"> ● 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

Disciplinary Concept:

**NJSLS CAREER READINESS,
LIFE LITERACIES & KEY
SKILLS**

- 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:

- 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

	<p>consequences to taking on debt.</p> <ul style="list-style-type: none">-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 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	
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	<p>beliefs affect financial decision-making.</p> <ul style="list-style-type: none">-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 understanding of cash flow systems and business practices.-A person's tolerance for investment risk can change depending on factors such as life circumstances, financial goals, and economic conditions.-Different types of insurance have different costs and protections.-There are strategies to improve one's professional value and marketability.-Career planning requires purposeful planning based on research, self-knowledge, and informed choices.-An individual's income and benefit needs and financial plan can change over time.	
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	<ul style="list-style-type: none">-Securing an income involves an understanding of the costs and time in preparing for a career field, interview and negotiation skills, job searches, resume development, prior experience, and vesting and retirement plans.-Understanding income involves an analysis of payroll taxes, deductions and earned benefits.-There are ways to assess a business's feasibility and risk and to align it with an individual's financial goals.-With a growth mindset, failure is an important part of success.-Innovative ideas or innovation can lead to career opportunities.-Collaboration with individuals with diverse experiences can aid in the problem-solving process, particularly for global issues where diverse solutions are needed.-Laws govern the use of intellectual property and there are legal consequences to utilizing or sharing another's original works without 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,	
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	<p>such as expediting or delaying advancements in computing and protecting or infringing upon people's rights.</p> <ul style="list-style-type: none">-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 different cultures and different career fields have changed the nature, content, and responsibilities of many careers.-Network connectivity and computing capability extended to objects, sensors and everyday items not normally considered computers allows these devices to generate, exchange, and consume data with minimal human intervention.-Technologies such as Artificial Intelligence (AI) and blockchain can help minimize the effect of climate change.-Solutions to the problems faced by a global society require the contribution of individuals with different points of view and experiences.	
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	<ul style="list-style-type: none">-Advanced search techniques can be used with digital and media resources to locate information and to check the credibility and the expertise of sources to answer questions, solve problems, and inform the decision-making.-Digital tools such as artificial intelligence, image enhancement and analysis, and sophisticated computer modeling and simulation create new types of information that may have profound effects on society. These new types of information must be evaluated carefully.-For members of our society to participate productively, information needs to be shared accurately and ethically.-Accurate information may help in making valuable and ethical choices.-Media has embedded values and points of view.-Digital tools differ in features, capacities, and styles. Knowledge of different digital tools is helpful in selecting the best tool for a given task.-Collaborative digital tools can be used to access, record and share different viewpoints and to collect	
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	and tabulate the views of groups of people.	
	<p><u>Performance Expectation/s:</u></p> <p>9.1.12.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.</p> <p>9.1.12.CFR.2: Summarize causes important to you and compare organizations you seek to support to other organizations with similar missions.</p> <p>9.1.12.CFR.3: Research companies with corporate governance policies supporting the common good and human rights.</p> <p>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.</p> <p>9.1.12.CFR.5: Summarize the purpose and importance of estate planning documents (e.g., will, durable power of</p>	<p>9.2.12.CAP.1: Analyze unemployment rates for workers with different levels of education and how the economic, social, and political conditions of a time period are affected by a recession.</p> <p>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.</p> <p>9.2.12.CAP.3: Investigate how continuing education contributes to one's career and personal growth.</p> <p>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.</p> <p>9.2.12.CAP.5: Assess and modify a personal plan to support current interests and postsecondary plans.</p> <p>9.2.12.CAP.6: Identify transferable skills in career choices and design alternative career plans based on those skills.</p> <p>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.</p> <p>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.</p> <p>9.2.12.CAP.9: Locate information on working papers, what is required to obtain them, and who must sign them.</p> <p>9.2.12.CAP.10: Identify strategies for reducing overall costs of postsecondary education (e.g., tuition assistance, loans, grants, scholarships, and student loans).</p>

	<p>attorney, living will, health care proxy, etc.).</p> <p>9.1.12.CFR.6: Identify and explain the consequences of breaking federal and/or state employment or financial laws.</p> <p>9.1.12.CDM.1: Identify the purposes, advantages, and disadvantages of debt.</p> <p>9.1.12.CDM.2: Compare and contrast the advantages and disadvantages of various types of mortgages.</p> <p>9.1.12.CDM.3: Determine ways to leverage debt beneficially.</p> <p>9.1.12.CDM.4: Identify issues associated with student loan debt, requirements for repayment, and consequences of failure to repay student loan debt.</p> <p>9.1.12.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).</p>	<p>9.2.12.CAP.11: Demonstrate an understanding of Free Application for Federal Student Aid (FAFSA) requirements to apply for postsecondary education.</p> <p>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.</p> <p>9.2.12.CAP.13: Analyze how the economic, social, and political conditions of a time period can affect the labor market.</p> <p>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.</p> <p>9.2.12.CAP.15: Demonstrate how exemptions, deductions, and deferred income (e.g., retirement or medical) can reduce taxable income.</p> <p>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.</p> <p>9.2.12.CAP.17: Analyze the impact of the collective bargaining process on benefits, income, and fair labor practice.</p> <p>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.</p> <p>9.2.12.CAP.20: Analyze a Federal and State Income Tax Return.</p> <p>9.2.12.CAP.21: Explain low-cost and low-risk ways to start a business. • 9.2.12.CAP.22: Compare risk and reward potential and use the comparison to decide whether starting a business is feasible.</p> <p>9.2.12.CAP.23: Identify different ways to obtain capital for starting a business.</p> <p>9.4.12.CI.1: Demonstrate the ability to reflect, analyze, and use creative skills and ideas (e.g., 1.1. 12prof.CR3a).</p>
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	<p>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.).</p> <p>9.1.12.CDM.7: Calculate a mortgage payment based on type of loan, down payment, credit score, and loan interest rate.</p> <p>9.1.12.CDM.8: Compare and compute interest and compound interest and develop an amortization table using business tools.</p> <p>9.1.12.CDM.9: Summarize the causes and consequences of personal and corporate bankruptcy and evaluate the implications for self and others.</p> <p>9.1.12.CDM.10: Determine when credit counseling is necessary and evaluate the resources available to assist consumers who wish to use it.</p> <p>9.1.12.CP.1: Summarize how one's credit history can</p>	<p>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).</p> <p>9.4.12.CI.3: Investigate new challenges and opportunities for personal growth, advancement, and transition (e.g., 2.1.12.PGD.1).</p> <p>9.4.12.CT.1: Identify problem-solving strategies used in the development of an innovative product or practice (e.g., 1.1.12acc.C1b, 2.2.12.PF.3).</p> <p>9.4.12.CT.2: Explain the potential benefits of collaborating to enhance critical thinking and problem solving (e.g., 1.3E.12profCR3.a).</p> <p>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).</p> <p>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.</p> <p>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).</p> <p>9.4.12.DC.2: Compare and contrast international differences in copyright laws and ethics.</p> <p>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).</p> <p>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.NI.3).</p> <p>9.4.12.DC.5: Debate laws and regulations that impact the development and use of software.</p> <p>9.4.12.DC.6: Select information to post online that positively impacts personal image and future college and career opportunities.</p>
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	<p>affect finances, including loan terms, employment, and qualifying for loans.</p> <p>9.1.12.CP.2: Identify the advantages of maintaining a positive credit history.</p> <p>9.1.12.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.</p> <p>9.1.12.CP.4: Identify the skill sets needed to build and maintain a positive credit profile.</p> <p>9.1.12.CP.5: Create a plan to improve and maintain an excellent credit rating.</p> <p>9.1.12.CP.6: Explain the effect of debt on a person's net worth.</p> <p>9.1.12.CP.7: Summarize factors that affect a particular credit scoring system.</p> <p>9.1.12.CP.8: Identify different ways you can protect your credit.</p> <p>9.1.12.CP.9: Analyze the information contained in a credit report, how scores are calculated and used, and explain the</p>	<p>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. CivicsPD.16.a).</p> <p>9.4.12.DC.8: Explain how increased network connectivity and computing capabilities of everyday objects allow for innovative technological approaches to climate protection.</p> <p>9.4.12.GCA.1: Collaborate with individuals to analyze a variety of potential solutions to climate change effects and determine why some solutions (e.g., political, economic, cultural) may work better than others (e.g., SL.11-12.1., HS-ETS1-1, HS-ETS1-2, HS-ETS1-4, 6.3.12. GeoGI.1, 7.1.IH. IPERS.6, 7.1.IL. IPERS.7, 8.2.12.ETW.3).</p> <p>9.4.12.IML.1: Compare search browsers and recognize features that allow for filtering of information.</p> <p>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., NJSLA.W8, <i>Social Studies Practice: Gathering and Evaluating Sources</i>).</p> <p>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) •</p> <p>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).</p> <p>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).</p> <p>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., NJSLA.SL5).</p>
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	<p>importance of disputing inaccurate entries.</p> <p>9.1.12.EG.1: Review the tax rates on different sources of income and on different types of products and services purchased.</p> <p>9.1.12.EG.2: Explain why various forms of income are taxed differently.</p> <p>9.1.12.EG.3: Explain how individuals and businesses influence government policies.</p> <p>9.1.12.EG.4: Explain the relationship between your personal financial situation and the broader economic and governmental policies.</p> <p>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.</p> <p>9.1.12.EG.6: Analyze the rights and responsibilities of buyers and sellers under consumer protection laws.</p> <p>9.1.12.FI.1: Identify ways to protect yourself from identity theft.</p>	<p>9.4.12.IML.7: Develop an argument to support a claim regarding a current workplace or societal/ethical issue such as climate change (e.g., NJSLA.W1, 7.1.AL.PRSNT.4).</p> <p>9.4.12.IML.8: Evaluate media sources for point of view, bias, and motivations (e.g., NJSLA.R6, 7.1.AL.IPRET.6).</p> <p>9.4.12.IML.9: Analyze the decisions creators make to reveal explicit and implicit messages within information and media (e.g., 1.5.12acc.C2a, 7.1.IL.IPRET.4).</p> <p>9.4.12.TL.1: Assess digital tools based on features such as accessibility options, capacities, and utility for accomplishing a specified task (e.g., W.11-12.6.).</p> <p>9.4.12.TL.2: Generate data using formula-based calculations in a spreadsheet and draw conclusions about the data.</p> <p>9.4.12.TL.3: Analyze the effectiveness of the process and quality of collaborative environments. •</p> <p>9.4.12.TL.4: Collaborate in online learning communities or social networks or virtual worlds to analyze and propose a resolution to a real-world problem (e.g., 7.1.AL.IPERS.6).</p>
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	<p>9.1.12.FI.2: Explain ways to manage your accounts that maximize benefits and provide you with the utmost protection.</p> <p>9.1.12.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).</p> <p>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).</p> <p>9.1.12.FP.1: Create a clear long-term financial plan to ensure its alignment with your values.</p> <p>9.1.12.FP.2: Explain how an individual's financial values and goals may change across a lifetime and the adjustments to the personal financial plan that may be needed.</p> <p>9.1.12.FP.3: Relate the concept of delayed gratification</p>	
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	<p>(i.e., psychological distance) to meeting financial goals, investing and building wealth over time.</p> <p>9.1.12.FP.4: Identify how unconscious beliefs like "money scripts" (money avoidant, money worship, money status, money vigilant) influence financial decision-making.</p> <p>9.1.12.FP.5: Evaluate how behavioral bias (e.g., overconfidence, confirmation, recency, loss aversion, etc.) affects decision-making.</p> <p>9.1.12.FP.6: Evaluate the relationship of familial patterns, cultural traditions, and historical influences on financial practice.</p> <p>9.1.12.FP.7: Determine how multiple sources of objective, accurate and current financial information affect the prioritization of financial decisions (e.g., print information, prospectus, certified</p>	
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	<p>financial planners, internet, sales representatives, etc.).</p> <p>9.1.12.PB.1: Explain the difference between saving and investing.</p> <p>9.1.12.PB.2: Prioritize financial decisions by considering alternatives and possible consequences.</p> <p>9.1.12.PB.3: Design a personal budget that will help you reach your long-term and short-term financial goals.</p> <p>9.1.12.PB.4: Explain how you would revise your budget to accommodate changing circumstances.</p> <p>9.1.12.PB.5: Analyze how changes in taxes, inflation, and personal circumstances can affect a personal budget.</p> <p>9.1.12.PB.6: Describe and calculate interest and fees that are applied to various forms of spending, debt and saving.</p> <p>9.1.12.RM.1: Describe the importance of various sources of income in retirement, including Social Security, employer-</p>	
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	<p>sponsored retirement savings plans, and personal investments.</p> <p>9.1.12.RM.2: Identify types of investments appropriate for different objectives such as liquidity, income, and growth.</p> <p>9.1.12.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.</p> <p>9.1.12.RM.4: Determine when and why it may be appropriate for the government to provide insurance coverage rather than private industry.</p> <p>9.1.12.RM.5: Explain what self-insuring is and determine when it is appropriate.</p> <p>9.1.12.RM.6: Differentiate the costs, benefits and features (e.g., riders, deductibles, umbrella policies) of renters and homeowners insurance.</p> <p>9.1.12.RM.7: Evaluate individual and family needs for insurance protection using opportunity-cost</p>	
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analysis to determine if the amount of protection is adequate or over-insured.

Career Readiness, Life Literacies, & Key Skills Practices

-Act as a responsible and contributing community member and employee.

-Students understand the obligations and responsibilities of being a member of a community, and they demonstrate this understanding every day through their interactions with others. They are conscientious of the impacts of their decisions on others and the environment around them. They think about the near-term and long-term consequences of their actions and seek to act in ways that contribute to the betterment of their teams, families, community, and workplace. They are reliable and consistent in going beyond the minimum expectation and in participating in activities that serve the greater good.

-Attend to financial well-being.

-Students take regular action to contribute to their personal financial well-being, understanding that personal financial security provides the peace of mind required to contribute more fully to their own career success.

-Consider the environmental, social, and economic impacts of decisions.

-Students understand the interrelated nature of their actions and regularly make decisions that positively impact and/or mitigate negative impact on other people, organization, and the environment. They are aware of and utilize new technologies, understandings, procedures, materials, and regulations affecting the nature of their work as it relates to the impact on the social condition, the environment, and the profitability of the organization.

-Demonstrate creativity and innovation.

-Students regularly think of ideas that solve problems in new and different ways, and they contribute those ideas in a useful and productive manner to improve their organization. They can consider unconventional ideas and suggestions as solutions to issues, tasks, or problems, and they discern which ideas and suggestions will add greatest value. They seek new methods, practices, and ideas from a variety of sources and seek to

apply those ideas to their own workplace. They act on their ideas and understand how to bring innovation to an organization.

-Utilize critical thinking to make sense of problems and persevere in solving them.

-Students readily recognize problems in the workplace, understand the nature of the problem, and devise effective plans to solve the problem. They are aware of problems when they occur and take action quickly to address the problem; they thoughtfully investigate the root cause of the problem prior to introducing solutions. They carefully consider the options to solve the problem. Once a solution is agreed upon, they follow through to ensure the problem is solved, whether through their own actions or the actions of others.

-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 experiential process, and they recognize that nearly all career paths require ongoing 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 are flexible and adaptive in acquiring new technology. They are proficient with ubiquitous technology applications. 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 positively contribute to every team, whether formal or informal. They apply an awareness of cultural differences to avoid barriers to productive and positive interaction. They find ways to increase the engagement and contribution of all team members. They plan and facilitate effective team meetings.

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New Jersey Legislative Statutes and Administrative Code
(place an "X" before each law/statute if/when present within the curriculum map)

X	Amistad Law: <i>N.J.S.A. 18A 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.	X	Holocaust Law: <i>N.J.S.A. 18A:35-28</i> 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	X	LGBT and Disabilities Law: <i>N.J.S.A. 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	X	Diversity & Inclusion: <i>N.J.S.A. 18A:35-4.36a</i> 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	X	Standards in Action: <i>Climate Change</i> 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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			happens.		<p>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.</p>		<p>kindergarten through 12 as part of the district's implementation of the New Jersey Student Learning Standards.</p> <p>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 level and on society as a whole; and (3) encourage safe, welcoming, and inclusive environments for all students regardless of race or ethnicity, sexual and gender identities, mental and physical disabilities,</p>	
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Content Area: World Languages (NJSLS-WL 7.1) Grades K - 12
Grade::

Dev. Date:

							and religious beliefs. c. The Commissioner of Education shall provide school districts with sample learning activities and resources designed to promote diversity and inclusion. 2. This act shall take effect immediately. Approved March 1, 2021		
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