

**Winslow Township School District**  
**Civil Law**  
**Unit 2: Consumer and Housing Law**

**Unit 2: Consumer and Housing Law**

**Overview:** This unit will examine consumer and housing law with an depth view of consumer and housing practices in the field of law. This unit will explain the elements of a contract, minors and contracts, written and oral contracts, and illegal and breach of contracts. Students will be able to review real contracts, as well as simulate a contract signing. The unit will introduce students to warranties and examine real-life warranty examples. Students will be able to distinguish the difference between mortgages and leases, identify leasing obligations, and both renters and homeowners rights. Lastly, the unit will discuss credit and other financial services, an introduction to credit, lender and buyer rights, and default practices.

Overview	Performance Expectations	Unit Focus	Essential Questions
<p><a href="#">Unit 2</a></p> <p><i>Consumer and Housing Law</i></p>	<ul style="list-style-type: none"> <li>• 6.1.12.CivicsPI.14.a</li> <li>• 6.1.12.CivicsPI.14.c</li> <li>• 6.1.12.CivicsPI.14.d</li> <li>• 6.1.12.CivicsCM.14.a</li> <li>• 6.1.12.CivicsPD.14.a</li> <li>• 6.1.12.CivicsDP.14.a</li> <li>• 6.1.12.CivicsPD.16.a</li> <li>• 6.1.12.CivicsPR.16.a</li> </ul>	<p>Students will be able to:</p> <ul style="list-style-type: none"> <li>• Define contracts and their elements</li> <li>• Distinguish between written and oral contracts and describe the merits of each</li> <li>• Describe express and implied warranties and disclaimers</li> <li>• Identify the topics of credit and other financial services and examine the costs and risks of credit</li> <li>• Manage money wisely and build good credit</li> <li>• Identify common deceptive sales practices and laws to protect consumers</li> <li>• Describe federal, state, and local law and agencies that regulate sellers and protect customers</li> <li>• Identify issues of consumer awareness when making major purchases related to cars, housing, paying for college, and health care.</li> </ul>	<ul style="list-style-type: none"> <li>• What is a contract and what are their elements?</li> <li>• What is the difference between written and oral contracts?</li> <li>• What are expressed and implied warranties and disclaimers?</li> <li>• What are the topics of credit and financial services?</li> <li>• How can one manage money wisely and build good credit?</li> <li>• What are some of the common deceptive sale practices and what laws are their to protect consumers?</li> <li>• How do federal, state, and local law and agencies regulate sellers and protect customers?</li> </ul>

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*Unit 2:  
Enduring  
Understandings*

- A contract is a legally binding agreement between two or more parties to exchange something of value.
- There are three elements of a legally binding contract: an offer must be made—meaning that something of value is given in return for something else of value.
- A contract is breached when a party fails to live up to the promise he or she set forth in agreement
- There are specific laws that pertain to minors and contracts, as well as to written versus oral contracts, illegal contracts, such as an agreement to commit an unlawful act or an agreement based on fraud, are unenforceable in court.
- A warranty is a promise or guarantee made by a seller that goods for sale are not defective and will perform properly
- Express warranties and implied warranties are two types of guarantees
- An express warranty is a statement concerning the quality or performance of goods offered for sale
- An implied warranty is an unwritten promise, created by law, that a product will do what it is supposed to do
- There are three primary ways in which consumers can pay for goods and services: cash, bank accounts, and credit
- Using credit to pay for goods and services means making a promise to pay in the future
- Failure to repay debt can result in default and/or collection practices, such as repossession or court action, from creditors
- Consumers should be aware of the possibility of deceptive sale practices
- Careful research and shopping practices can help consumers avoid problems caused by deceptive sales techniques
- Understanding advertising techniques and how they influence

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	<p>shopping habits, knowing the difference between wanting and needing a product, and deciding whether one can afford the product all work together to make a smart consumer</p> <ul style="list-style-type: none"><li>• Students must be aware of the complicated legal issues associated with these major purchases—buying a car, renting a place to live, paying for college, and purchasing health insurance</li></ul>	
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Curriculum Unit 2	Performance Expectations		Pacing	
			Days	Unit Days
<b>Consumer and Housing Law</b>	6.1.12.CivicsPI.14.a	Draw from multiple perspectives to evaluate the effectiveness and fairness of the processes by which local, state, and national officials are elected.	3	22
	6.1.12.CivicsPI.14.c	Analyze how the Supreme Court has interpreted the Constitution to define and expand individual rights and use evidence to document the long-term impact of these decisions on the protection of civil and human rights.	1	
	6.1.12.CivicsPI.14.d	Use primary sources representing multiple perspectives and data to determine the effectiveness of the federal government in addressing health care, income equality, and immigration.	2	
	6.1.12.CivicsCM.14.a	Analyze how the Supreme Court has interpreted the Constitution to define the rights of the individual and evaluate the impact on public policies.	1	
	6.1.12.CivicsDP.14.a	Draw from multiple perspectives and cite evidence to determine the extent to which nongovernmental organizations, special interest groups, third party political groups, and the media affect public policy.	2	
	6.1.12.CivicsPD.14.a	Draw from multiple perspectives and cite evidence to explain the conflicting ideologies and actions of political parties regarding spending priorities, the role of government in the economy, and social reforms.	1	
	6.1.12.CivicsPD.16.a	Construct a claim to describe how media and technology has impacted civic participation and deliberation.	2	
	6.1.12.CivicsPR.16.a	Analyze government efforts to address intellectual property rights, personal privacy, and other ethical issues in science, medicine, and business that arise from the global use of new technologies.	10	
	Assessment, Re-teach and Extension			

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Unit 2	
Core Ideas	Performance Expectations
Civic and political institutions address social and political problems at the local, state, tribal, national, and/or international level.	6.1.12. CivicsPI.14.a Draw from multiple perspectives to evaluate the effectiveness and fairness of the processes by which local, state, and national officials are elected.
Constitutions establish a system of government that has powers, responsibilities, and limits that can change over time.	6.1.12.CivicsPI.14.c Analyze how the Supreme Court has interpreted the Constitution to define and expand individual rights and use evidence to document the long-term impact of these decisions on the protection of civil and human rights.
Constitutions establish a system of government that has powers, responsibilities, and limits that can change over time.	6.1.12.CivicsPI.14.d Use primary sources representing multiple perspectives and data to determine the effectiveness of the federal government in addressing health care, income equality, and immigration.
An understanding of the role of an individual as a member of a state, the rights and responsibilities of citizens, how civic values are determined and practiced, and examples of how civic identity and values in one place are different in other places, is essential.	6.1.12.CivicsCM.14.a Analyze how the Supreme Court has interpreted the Constitution to define the rights of the individual and evaluate the impact on public policies.
An understanding of the role of an individual as a member of a state, the rights and responsibilities of citizens, how civic values are determined and practiced, and examples of how civic identity and values in one place are different in other places, is essential.	6.1.12.CivicsCM.14.b Use a variety of evidence, including quantitative data, to evaluate the impact community groups and state policies have had on increasing the youth vote.

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Personal interests and perspectives impact the application of civic virtues, democratic	6.1.12.CivicsDP.14.a Draw from multiple perspectives and cite evidence to determine the extent to which nongovernmental organizations, special interest groups, third party political groups, and the media affect public policy.
Civic deliberation requires civic dispositions, attentiveness to multiple perspectives, and understanding diverse perspectives.	6.1.12.CivicsPD.14.a Draw from multiple perspectives and cite evidence to explain the conflicting ideologies and actions of political parties regarding spending priorities, the role of government in the economy, and social reforms.
Civic participation and deliberation are essential characteristics of productive citizenship.	6.1.12.CivicsPD.16.a Construct a claim to describe how media and technology has impacted civic participation and deliberation.
Historical, contemporary, and emerging processes, rules, and laws/policies address a variety of civic issues requiring interpretations as societies change in an effort to promote the common good and protecting citizens' rights.	6.1.12.CivicsPR.16.a Analyze government efforts to address intellectual property rights, personal privacy, and other ethical issues in science, medicine, and business that arise from the global use of new technologies.

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**Unit 2**

**Assessment Plan**

<ol style="list-style-type: none"> <li>1. Tests and Quizzes</li> <li>2. Textbook section problems</li> <li>3. Create a contract for peer review</li> <li>4. Deceptive Sales Advertising graphic project</li> </ol>	<p>Alternative Assessments:</p> <ol style="list-style-type: none"> <li>1. Examine good and bad credit reports</li> <li>2. Research current warranties on common goods such as phones, furniture, and cars</li> <li>3. Comparison shopping activity; graphic organizer comparing prices from competing stores</li> </ol>
<b>Resources</b>	<b>Activities</b>
<ul style="list-style-type: none"> <li>• Textbook, “Street Law” <a href="https://store.streetlaw.org/content/StreetLawSampler.pdf">https://store.streetlaw.org/content/StreetLawSampler.pdf</a></li> <li>• FAFSA <a href="https://studentaid.gov/h/apply-for-aid/fafsa">https://studentaid.gov/h/apply-for-aid/fafsa</a></li> <li>• Credit Reporting <a href="https://www.usa.gov/credit-reports">https://www.usa.gov/credit-reports</a></li> <li>• Cost of Living Calculator <a href="https://www.bestplaces.net/cost-of-living/">https://www.bestplaces.net/cost-of-living/</a></li> <li>• Deceptive Sales Video Example <a href="https://www.youtube.com/watch?v=6_FkW2UrEcA">https://www.youtube.com/watch?v=6_FkW2UrEcA</a></li> </ul>	<ul style="list-style-type: none"> <li>• 1. Textbook problems with class review</li> <li>• 2. Creating an advertisement</li> <li>• 3. Examine common contracts</li> <li>• 4. Complete a financial planning guide</li> <li>• 5. Examine common websites for financial planning such as FAFSA.com and credit reporting sites.</li> <li>• 6. Where you live? Research on the cost of living in major cities</li> </ul>
<b>Instructional Best Practices and Exemplars</b>	
<ol style="list-style-type: none"> <li>1. Identifying similarities and differences</li> <li>2. Summarizing and note taking</li> <li>3. Reinforcing effort and providing recognition</li> <li>4. Homework and practice</li> <li>5. Nonlinguistic representations</li> </ol>	<ol style="list-style-type: none"> <li>6. Cooperative learning</li> <li>7. Setting objectives and providing feedback</li> <li>8. Generating and testing hypotheses</li> <li>9. Cues, questions, and advance organizers</li> <li>10. Manage response rates</li> </ol>

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**9.1 Personal Financial Literacy - Income And Careers & 9.2 Career Awareness, Exploration, And Preparation - Career Awareness & 9.4 Life Literacies and Key Skills**

9.2.12.CAP.5: Assess and modify a personal plan to support current interests and postsecondary plans.

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).

9.4.12.CT.2: Explain the potential benefits of collaborating to enhance critical thinking and problem solving (e.g., 1.3E.12profCR3.a).

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.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).

The implementation of the 21st Century skills and standards for students of the Winslow Township District is infused in an interdisciplinary format in a variety of curriculum areas that include, English language Arts, Mathematics, School Guidance, Social Studies, Technology, Visual and Performing Arts, Science, Physical Education and Health, and World Language.

Additional opportunities to address 9.1, 9.2 & 9.4:

**Philadelphia Mint**

<https://www.usmint.gov/learn/kids/resources/educational-standards>

**Different ways to teach Financial Literacy.**

<https://www.makeuseof.com/tag/10-interactive-financial-websites-teach-kids-money-management-skills/>

**How to Become a Lawyer**

<https://njsbf.org/wp-content/uploads/2017/03/How-to-Become-a-Lawyer.pdf>

**Legal Occupations**

<https://www.bls.gov/ooh/legal/home.htm>

**Law Today**

<https://www.law.com/njlawjournal/?slreturn=20220615105106>



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##### Modifications for Special Education/504

**Students with special needs:** The students' needs will be addressed on an individual and grade level using a variety of modalities.

Accommodations will be made for those students who need extra time to complete assignment. Supports, Accommodations, and Modifications must be provided as stated in IEP, 504 Plan, or CST Intervention Plan, and may include (but are not limited to) the following:

**Presentation accommodations:**  Listen to audio recordings instead of reading text  Learn content from audiobooks, movies, videos and digital media instead of reading print versions  Use alternate texts at lower readability level  Work with fewer items per page or line and/or materials in a larger print size  Use magnification device, screen reader, or Braille / Nemeth Code  Use audio amplification device (e.g., hearing aid(s), auditory trainer, sound-field system (which may require teacher use of microphone)  Be given a written list of instructions  Record a lesson, instead of taking notes  Have another student share class notes with him  Be given an outline of a lesson  Be given a copy of teacher's lecture notes  Be given a study guide to assist in preparing for assessments  Use visual presentations of verbal material, such as word webs and visual organizers  Use manipulatives to teach or demonstrate concepts  Have curriculum materials translated into native language

**Response accommodations:**  Use sign language, a communication device, Braille, other technology, or native language other than English  Dictate answers to a scribe  Capture responses on an audio recorder  Use a spelling dictionary or electronic spell-checker  Use a word processor to type notes or give responses in class  Respond directly in the test booklet rather than on an answer sheet.

**Setting accommodations:**  Work or take a test in a different setting, such as a quiet room with few distractions  Sit where he learns best (for example, near the teacher, away from distractions)  Use special lighting or acoustics  Take a test in small group setting  Use sensory tools such as an exercise band that can be looped around a chair's legs (so fidgety kids can kick it and quietly get their energy out)  Use noise buffers such as headphones, earphones, or earplugs

**Timing accommodations:**  Take more time to complete a task or a test  Have extra time to process oral information and directions  Take frequent breaks, such as after completing a task

**Scheduling accommodations:**  Take more time to complete a project  Take a test in several timed sessions or over several days  Take sections of a test in a different order  Take a test at a specific time of day

**Organization skills accommodations:**  Use an alarm to help with time management  Mark texts with a highlighter  Have help coordinating assignments in a book or planner

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**Modifications for At-Risk Students**

Formative and summative data will be used to monitor student success. At first signs of failure, student work will be reviewed to determine support. This may include parent consultation, basic skills review and differentiation strategies. With considerations to UDL, time may be a factor in overcoming developmental considerations

- Increase one on one time
- Teachers may modify instructions by modeling what the student is expected to do
- Oral prompts can be given.
- Using visual demonstrations, illustrations, and models
- Give directions/instructions verbally and in simple written format.

**English Language Learners**

All WIDA Can Do Descriptors can be found at this link:  
<https://wida.wisc.edu/teach/can-do/descriptors>

- Grades 9-12 WIDA Can Do Descriptors:
- Listening  Speaking
  - Reading  Writing
  - Oral Language

Students will be provided with accommodations and modifications that may include:

- Assist with organization
- Use of computer
- Emphasize/highlight key concepts
- Teacher Modeling
- Peer Modeling
- Label Classroom Materials - Word Walls

**Modifications for Gifted Students**

Students excelling in mastery of standards will be challenged with complex, high level challenges related to the topic.

- Students can complete extended research outside of the classroom
- Inquiry-based instruction
- Independent study
- Higher order thinking skills
- Adjusting the pace of lessons
- Interest based content
- Project Based Learning
- Real world scenarios
- Student Driven Instruction
- [Gifted Programming Standards](#)
- [Webb's Depth of Knowledge Levels and/or Revised Bloom's Taxonomy](#)
- [REVISED Bloom's Taxonomy Action Verbs](#)

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**Interdisciplinary Connections**

CCSS.ELA Standards

CCSS.ELA-LITERACY.RH.9-10.1- Cite specific textual evidence to support analysis of primary and secondary sources, attending to such features as the date and origin of the information.

CCSS.ELA-LITERACY.RH.9-10.2-Determine the central ideas or information of a primary or secondary source; provide an accurate summary of how key events or ideas develop over the course of the text.

CCSS.ELA-LITERACY.RH.9-10.3-Analyze in detail a series of events described in a text; determine whether earlier events caused later ones or simply preceded them.

CCSS.ELA-LITERACY.RH.9-10.4-Determine the meaning of words and phrases as they are used in a text, including vocabulary describing political, social, or economic aspects of history/social science.

CCSS.ELA-LITERACY.RH.9-10.5-Analyze how a text uses structure to emphasize key points or advance an explanation or analysis.

CCSS.ELA-LITERACY.RH.9-10.7-Integrate quantitative or technical analysis (e.g., charts, research data) with qualitative analysis in print or digital text.

CCSS.ELA-LITERACY.RH.9-10.8-Assess the extent to which the reasoning and evidence in a text support the author's claims.

CCSS.ELA-LITERACY.RH.9-10.9-Compare and contrast treatments of the same topic in several primary and secondary sources.

CCSS.ELA-LITERACY.RH.9-10.10-By the end of grade 10, read and comprehend history/social studies texts in the grades 9-10 text complexity band independently and proficiently.

**Integration of Computer Science and Design Thinking NJSL 8**

8.1.12.DA.5: Create data visualizations from large data sets to summarize, communicate, and support different interpretations of real-world phenomena.