

Winslow Township School District

9-12 Economics

UNIT V: Investment

Overview: Students will be able to evaluate future earnings based on the current national and global economic environment.

Overview	Performance Expectations	Unit Focus	Essential Questions
<p>Unit V</p> <p>Investment</p>	<ul style="list-style-type: none"> • 6.1.12.EconNE.5.b • 6.1.12.EconNE.9.b • WIDA 1, 5 	<ul style="list-style-type: none"> • Identify the impact a savings account has on financial institutions and investment. • Describe, in writing, the role of financial intermediaries in the investment process for savers and borrowers. By using spreadsheet software, calculate interest rates and apply them to savings and loans. • Explain, in writing and through discussion, the relationship between risk and return. • Explain how a stock market functions. • Apply principles and methods to buy and sell stocks. • Analyze a stock index. • Develop a presentation to discuss how world events and company performance affect the stock market. After listening and reading, collaboratively evaluate in writing why and which bonds are the lowest risks to purchase. • Explain in writing and through peer discussion how a money market functions. • Develop a presentation to determine which type of investment is appropriate to make based on length of investment, risk willing to accept and amount of return seeking. 	<ul style="list-style-type: none"> • What factors should individuals consider before investing? • How can people on an individual level contribute to the economic growth of society?
<p><i>Unit V: Enduring Understandings</i></p>	<ul style="list-style-type: none"> • There are both low-risk and high-risk ways to invest • Investment contributes to economic growth in a nation. 		

Winslow Township School District
9-12 Economics
UNIT V: Investment

Curriculum Unit V	Performance Expectations		Pacing	
			Days	Unit Days
UNIT V: Investment	6.1.12.EconNE.5.b	Analyze the cyclical nature of the economy and the impact of periods of expansion and recession on businesses and individuals.	6	16
	6.1.12.EconNE.9.b	Compare and contrast the causes and outcomes of the stock market crash in 1929 with other periods of economic instability.	6	
	Assessment, Re-teach and Extension		4	

Winslow Township School District
9-12 Economics
UNIT V: Investment

Core Ideas	Performance Expectations
<p>Technological developments and unregulated business practices revolutionized transportation, manufacturing, and consumption, and changed the daily lives of Americans.</p> <p>The Industrial Revolution and immigration had a powerful impact on labor relations, urbanization, the environment, cultural values, and created tensions between ethnic and social groups.</p>	<p>Analyze the cyclical nature of the economy and the impact of periods of expansion and recession on businesses and individuals.</p>
<p>The Great Depression resulted from government economic policies, business practices, and individual decisions, and it impacted business and society.</p>	<p>Compare and contrast the causes and outcomes of the stock market crash in 1929 with other periods of economic instability.</p>

Winslow Township School District
9-12 Economics
UNIT V: Investment

Unit 5 Grades 9-12	
Assessment Plan	
<ul style="list-style-type: none"> • Creating and managing a real-time, virtual investment portfolio. • Planning a business model that incorporates basic macroeconomic and microeconomic concepts. • Daily and Unit assessments including: quizzes, tests, case studies, individual projects, group projects, Socratic seminars and reflection, homework, and surveys via Google and Microsoft. 	<p>Alternative Assessments:</p> <ul style="list-style-type: none"> • Debate • Oral Report • Role Playing • Think Pair Share • Projects • Portfolio • Presentations • Prezi • Gallery Walks
Resources	Activities
<ul style="list-style-type: none"> • Houghton Mifflin Harcourt Economics 2018 • https://www.fte.org/teachers/teacher-resources/lesson-plans/ • http://www.nasdaq.com/ • Up-to-date information about the stock market and investment opportunities. Information on how to invest and personal finance tips. New York Stock Exchange: • http://www.nyse.com/ • http://www.investopedia.com • Virtual Stock Market Online http://www.pbs.org/teachers/connect/resources/4301/preview/ • Housing Market: http://www.pbs.org/teachers/connect/resources/7620/preview/ Cite that offers lesson plan about addressing the Housing Crisis with students and links to required resources. 	<ul style="list-style-type: none"> • Have students complete reading study guide • Have students complete Case Study in text • Real-time trading of securities on an online stock market simulator. • Creation, management and presentation of a mutual fund.

Winslow Township School District

9-12 Economics

UNIT V: Investment

Instructional Best Practices and Exemplars

1. Identifying similarities and differences
2. Summarizing and note taking
3. Reinforcing effort and providing recognition
4. Homework and practice
5. Nonlinguistic representations

6. Cooperative learning
7. Setting objectives and providing feedback
8. Generating and testing hypotheses
9. Cues, questions, and advance organizers
10. Manage response rates

Winslow Township School District

9-12 Economics

UNIT V: Investment

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

- 9.1.12.CDM.4: Identify issues associated with student loan debt, requirements for repayment, and consequences of failure to repay student loan debt.
- 9.1.12.CDM.7: Calculate a mortgage payment based on type of loan, down payment, credit score, and loan interest rate.
- 9.1.12.CDM.8: Compare and compute interest and compound interest and develop an amortization table using business tools.
- 9.1.12.CDM.10: Determine when credit counselling is necessary and evaluate the resources available to assist consumers who wish to use it.
- 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.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.FI.1: Identify ways to protect yourself from identify theft
- 9.1.12.FI.2: Explain ways to manage your accounts that maximize benefits and provide you with the utmost protection.
- 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).
- 9.1.12.FP.1: Create a clear long-term financial plan to ensure its alignment with your values.
- 9.1.12.FP.3: Relate the concept of delayed gratification (i.e., psychological distance) to meeting financial goals, investing and building wealth over time.
- 9.1.12.PB.1: Explain the difference between saving and investing.
- 9.1.12.PB.3: Design a personal budget that will help you reach your long-term and short-term financial goals.
- 9.1.12.PB.4: Explain how you would revise your budget to accommodate changing circumstances.
- 9.1.12.PB.6: Describe and calculate interest and fees that are applied to various forms of spending, debt and saving.
- 9.1.12.RM.1: Describe the importance of various sources of income in retirement, including Social Security, employer-sponsored retirement savings plans, and personal investments.
- 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.
- 9.1.12.RM.5: Explain what self-insuring is and determine when it is appropriate.
- 9.1.12.RM.6: Differentiate the costs benefits and features (e.g., riders, deductibles, umbrella policies) of renter's and homeowner's insurance.
- 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.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.10: Identify strategies for reducing overall costs of postsecondary education (e.g., tuition assistance, loans, grants, scholarships, and student loans).
- 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.
- 9.4.12.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).
- 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)

Winslow Township School District

9-12 Economics

UNIT V: Investment

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.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).

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.).

9.4.12.TL.2: Generate data using formula-based calculations in a spreadsheet and draw conclusions about the data.

9.4.12.TL.3: Analyze the effectiveness of the process and quality of collaborative environments.

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/>

Winslow Township School District

9-12 Economics

UNIT V: Investment

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

Winslow Township School District

9-12 Economics

UNIT V: Investment

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.
- Peer Support

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:

- Relate to and identify commonalities in economic practices in students home country
- Speak and display terminology and movement
- 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 extend 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](#)

Winslow Township School District

9-12 Economics

UNIT V: Investment

Interdisciplinary Connections

CCSSELA 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.9-10.6-Compare the point of view of two or more authors for how they treat the same or similar topics, including which details they include and emphasize in their respective accounts.

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.

WHST.9-10.1. Write arguments to support claims in an analysis of substantive topics or texts, using valid reasoning and relevant sufficient textual and non-textual evidence.

WHST.9-10.2. Write informative/explanatory texts, including the narration of historical events, scientific procedures/ experiments, or technical processes.

WHST.9-10.7 Conduct short as well as more sustained research projects to answer a question (including a self-generated question) or solve a problem; narrow or broaden the inquiry when appropriate; synthesize multiple sources on the subject, demonstrating understanding of the subject under investigation.

WHST.9-10.9 Draw evidence from informational texts to support analysis, reflection, and research.

Winslow Township School District

9-12 Economics

UNIT V: Investment

Integration of Technology Standards NJSL 8

8.1.12.F.1- Evaluate the strengths and limitations of emerging technologies and their impact on educational, career, personal and or social needs.