CAREER AND FINANCIAL MANAGEMENT (CFM) RESOURCE GUIDE

TO ACCOMPANY NEW YORK STATE
CAREER AND FINANCIAL MANAGEMENTCURRICULUM FRAMEWORK

CTE | TECHNICAL ASSISTANCE CENTER OF NY

MESSAGE TO CFM EDUCATORS

In June 2018, the New York State Education Department published an updated Career and Financial Management (CFM) Curriculum Framework. The Framework provides educators with the content to be delivered to students in New York State. In addition, each unit includes Related Activities and Resources that educators can use in developing instruction.

This Resource Guide is intended to be used in conjunction with the CFM Curriculum Framework. It provides a deeper level of support for implementing the Curriculum Framework by identifying lesson plans, videos, and other learning experiences linked to each unit. The purpose is to provide teachers with a variety of resources for the planning, delivery, and assessment of Career and Financial Management.

Three additional lists of resources are included:

- Other Helpful Sources: Career Management
- Other Helpful Sources: Financial Management
- General Educator Resources

The NYC Center for Youth Employment (CYE) assisted in compiling this Resource Guide. A project of the Mayor's Fund to Advance New York City, CYE works to expand and improve opportunities for young adults in New York City by helping them to explore potential career interests, gain work experience, and add skills to compete in the 21st century job market. CYE believes that learning outcomes are stronger when financial education instruction is available at moments of relevance to students' real-world experiences, such as high school seniors considering college financing options or youth working in part-time jobs who may be utilizing banking services for the first time. CYE is proud to support CTE teachers and students with resources to complement the New York State CFM Curriculum Framework. Additional input came from the Council for Economic Education (CEE), which provided resources and instructional ideas. Generous financial support from Guardian Life Insurance helped facilitate the contributions of CYE and CEE to this project.

The Guide will be housed on the website of the CTE Technical Assistance Center of NY www.nyctecenter.org, as well as on the websites of the CTE professional organizations in New York State. The organizations are listed on page 40.

The Guide is intended to be a "living" document. If you have links to additional resources that would be helpful to other educators, please send them to CTE TAC at ctetac@spnet.us

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MODULE 1 | CAREER MANAGEMENT

UNIT: CM.1 CAREER DEVELOPMENT

This unit provides information about career planning. Students will gain knowledge to assess their skills, values, needs, and lifestyles enabling them to discover paths they may take in the future. Problem-solving steps are introduced to aid the process.

Title: My College and Career Readiness Plan (Lesson 13)

Description: Part One, "Vote with Your Feet," is an introduction to the Career Management module. Instead of asking "Are you doing any of this?" it makes the argument that students should be doing this and questions where they are in the process.

Source: NAF

Unit Content Addressed: 1a, 1b, 2a, 3a, 4a, 5a

Location: https://drive.google.com/drive/folders/1jbqNzV7nrRpZc_GOW2diJ6Gx3vYqFaSp?usp=sharing

Title: Assess Yourself: America's Next Top Job

Description: These research lessons start with CareerZone templates of personal interests and work values to help students narrow their search. Then the search engine identifies career options.

Source: CareerZone

Unit Content Addressed: 1a, 1b, 2a, 2c, 3b, 4a

Location: https://www.jobzone.ny.gov/jz/views/careerzone/resources/lessonPlanProfile.jsf#.YrngwHbMI2w

Title: Unemployment in My Hometown

Description: Students use the Bureau of Labor Statistics website to track unemployment rates for their community/region. After researching the industrial makeup of their community/region, students can explain whether their local unemployment rates tend to remain stable or tend to reflect changes in national economic growth and recession.

Source: EconEdLink

Unit Content Addressed: 2a, 2b, 2c

Location: https://www.econedlink.org/resources/unemployment-in-my-hometown/

Title: Networking [Lesson 5]

Description: This is not a fully developed lesson plan, but it includes a PowerPoint that addresses all the key ideas. It can be a useful base for any lesson on this topic.

Source: job-applications.com

Unit Content Addressed: 2d, 2e, 3c, 3e, 6a, 6b, 6c

Location: https://www.job-applications.com/job-hunting-lesson-plan-05-networking/

Title: Teaching Networking Skills: Paving a Way to Jobs and Careers

Description: Although set up as a faciliatory template for adults looking for employment or in transition, it is easily adaptable to the classroom.

Source: Institute for Community Inclusion

Unit Content Addressed: 1b, 2d, 2e, 3a, 3c, 3e, 4a, 4b, 4c, 6a, 6b, 6c

Location: https://www.communityinclusion.org/pdf/networkingmanual_F.pdf

UNIT: CM.2 OPTIONS BEYOND HIGH SCHOOL

This unit explores options available to students after high school. Students will investigate and evaluate possible paths as they transition to postsecondary education and careers.

Title: All the Difference

Description: This comprehensive lesson plan is designed to supplement the episode All the Difference, which tracks two at-risk students and their challenges in choosing a college track. This episode is inspirational as well as informative about this intimidating process.

Source: POV [PBS]

Unit Content Addressed: 1a, 2a, 3a, 3b, 3c

Location: http://www.pbs.org/pov/allthedifference/lesson-plan/

Title: Making Postsecondary Plans

Description: Sponsored by the To & Through Project, this lesson plan walks students through the college search process. It is designed to resemble what guidance counseling might offer.

Source: University of Chicago

Unit Content Addressed: 1a

Location: https://toandthrough.uchicago.edu/sites/default/files/uploads/toolsets/NCS_PS_Toolkit_ESF_SetB_CS_0.pdf

UNIT: CM.3 THE JOB SEARCH PROCESS

This unit outlines the job seeking process. Students will gain an understanding of the sources of job opportunities and the documents required to secure interviews. They will also develop the skills to interview for a position and evaluate options after the interview.

MODULE 1 | CAREER MANAGEMENT (continued)

UNIT: CM.4 WORKPLACE REGULATIONS

This unit outlines employment regulations and federal, state, and local laws that affect employees. Students will gain an understanding of how workplace regulations assist and protect employees and employers.

Title: Labor Unions and Working Conditions: United We Stand

Description: This three-day lesson plan based on primary documents offers valuable resources, such as a primary source evaluation tool.

Source: Library of Congress

Unit Content Addressed: 4a

Location: http://www.loc.gov/teachers/classroommaterials/lessons/labor/procedure.html

Title: Labor Organization and Detroit's Sit-Down Strikes, 1937

Description: This lesson helps students understand union and company conflicts, negotiations, and sit-down strikes in the context of the National Labor Relations Act of 1935.

Source: Detroit Historical Society

Unit Content Addressed: 5a, 5b

Location: https://detroithistorical.org/sites/default/files/lessonPlans/SIT%20DOWN%20STRIKES.pdf

Title: Workplace Safety Lesson Plan**

Description: This lesson plan links to more plans that define and offer activities for workplace regulations.

Source: Study.com

Unit Content Addressed: 3a, 3b, 3c

Location: https://study.com/academy/lesson/workplace-safety-lesson-plan.html

**Requires registration

Title: Job Discrimination Youth@Work Video

Description: This video comes with companion guides and activity suggestions.

Source: U.S. Equal Employment Opportunity Commission

Unit Content Addressed: 1a, 1b, 1c, 1d, 2a, 2b, 2c

Location: https://www1.eeoc.gov/youth/video.html
https://www.eeoc.gov/youth/downloads/teacher_manual.pdf

Title: Mutual Respect, You Make the Difference

Description: This lesson plan focuses on inappropriate behavior, harassment, sexual harassment, and civil rights.

Source: National Interagency Fire Center

Unit Content Addressed: 2a, 2b, 2c

Location: https://www.nifc.gov/hrsp/training/mutual_respect_lesson_plan.pdf

UNIT: CM.5 CAREER READINESS SKILLS (TRANSFERRABLE SKILLS)

This unit introduces students to the importance of developing career readiness skills (transferrable skills) and the role they play in an individual's personal and professional success.

Title: Soft Skills to Pay the Bills

Description: This lesson plan focuses on the soft skills needed in the workforce.

Source: US Department of Labor

Un**it Content Addressed:** 1a, 1b, 1c, 1d

Location: https://www.dol.gov/agencies/odep/program-areas/individuals/youth/transition/soft-skills

Title: 9 Awesome Classroom Activities That Teach Job Readiness Skills

Description: These straightforward activities highlight the transferable skills required in the workforce.

Source: We Are Teachers

Unit Content Addressed: 1a, 1b, 1c, 1d

Location: https://www.weareteachers.com/9-awesome-classroom-activities-that-teach-job-readiness-skills/

Title: Self-Advocacy Lesson Plan**

Description: This lesson plans links to more plans that define and offer activities for self-awareness and self-advocacy.

Source: study.com

Unit Content Addressed: 2a, 2b, 2c

Location: https://study.com/academy/lesson/self-advocacy-lesson-plan.html

**Requires teacher registration

MODULE 1 | CAREER MANAGEMENT (continued)

UNIT: CM.6 LIFELONG LEARNING

This unit introduces students to sources of professional development opportunities. Students will develop an appreciation for the value of professional development to an individual's career growth, advancement, and/or lifelong learning.

Title: Why do some people earn more income than others? **

Description: This lesson focuses on the relationship between human capital and income and culminates with an activity linking levels of education to the fastest-growing occupations.

Source: Council for Economic Education

Unit Content Addressed: 1a, 1b, 1c, 1d, 3a, 3b

Location: High School Economics, Lesson 13, Who Decides Wage Rates? https://www.councilforeconed.org/

** Requires purchase: High School Economics, 3rd Edition

Title: 8 Lesson Plans to Promote Lifelong Learning**

Description: MindMeister uses the eight primary competencies identified by the European Parliament to illustrate its mind mapping solution.

Source: MindMeister

Unit Content Addressed: 1a, 1b, 1c, 1d, 3a, 3b

Location: https://www.mindmeister.com/blog/8-lesson-plans-promote-lifelong-learning/#

**Requires registration/possible pay for use

Title: Who Decides Wage Rates?

Description: This video lesson (High School Economics, Lesson 13) focuses on the relationship between human capital and income and culminates with an activity linking levels of education to the fastest-growing occupations.

Source: Council for Economic Education

Unit Content Addressed: 1a, 1b, 1c, 1d, 3a, 3b

Location: https://www.councilforeconed.org/

UNIT: CM.7 LEADERSHIP AND ETHICS

This unit introduces students to the concepts of leadership and ethics. Students will recognize the impact that leadership and ethics have on career and life success.

Title: Ethics Education

Description: Provides case studies and materials at no cost to discuss ethics.

Source: MBA Research

Unit Content Addressed: 1a, 1b, 1c, 4a, 4b, 4c, 4d

Location: https://www.mbaresearch.org/ethics/

Title: Employment Law and Ethics

Description: These lesson plans connect ethics to laws passed. Included is an independent study project.

Source: Texas State CTE

Unit Content Addressed: 1a, 1b, 1c, 4a, 4b, 4c, 4d

Location: https://www.txcte.org/sites/default/files/resources/documents/Lesson%20Plan%20Employment%20Law%20and%20Ethics.docx

Title: Lesson Plan Career Preparation, Teamwork and Leadership Skills

Description: This resource offers several lessons. Leadership skills provides several articles and quotes on leadership and then suggests that students connect them to their experiences.

Source: Texas State CTE

Unit Content Addressed: 1a, 1b, 1c, 4a, 4b, 4c, 4d

Location: https://www.txcte.org/resource/lesson-plan-career-preparation-teamwork-and-leadership-skills

UNIT: CM.8 BUSINESS COMMUNICATIONS AND TECHNICAL INNOVATIONS

The ability to communicate effectively is essential for success in all areas of life. This unit exposes students to the skills and technology necessary to communicate effectively.

Title: Workplace Skills

Description: This resource provides curricular materials, activities, and assessments to teach about the professional skills required for workplace success.

Source: Next Generation Personal Finance

Unit Content Addressed: XXX

Location: https://www.ngpf.org/courses/full-year-course/

OTHER HELPFUL SOURCES: CAREER MANAGEMENT

- **New York State CareerZone:** Created by the NYS Department of Labor. Contains assessments and a wide range of career information and opportunities. Free resource. https://www.careerzone.ny.gov/

- **Chronicle Career Library:** Contains information on over 2,000 occupations. Paid subscription. http://www.chroniclecareerlibrary.com/CGP/CGP/2ndpg.html

- **O*NET Online:** Detailed descriptions of the world of work for use by job seekers, workforce development and HR professionals, study, researchers, and more. Free occupational search with details such as skills, abilities, education needed, and more. www.onetonline.org

- **CareerOneStop:** Sponsored by US Department of Labor for career exploration, training, and jobs. Free self-assessments, career videos, information about career salaries, and more. www.careeronestop.org

- **Explore Health Careers:** Find the latest health career information and tools to guide students as they prepare for futures in health care. https://explorehealthcareers.org

- **Make Use Of:** Students can learn how to make use of technology and gadgets around them. https://www.makeuseof.com

- **Next Gen Personal Finance:** Variety of curriculum, activities, case studies, PowerPoint presentations, and assessments. www.NGPF.org

- **Online Job Searches:**

  https://www.indeed.com

  https://www.monster.com

  https://www.military.com (military job search)

- **Online Professional Network:** A professional network to connect with other professionals. https://www.linkedin.com

- **School Counseling Department:** Check counseling departments' online college and career planning resource, e.g., Guidance Direct or Naviance. Addresses vary. A log-in username and password may be necessary.

- **Support for Individuals with Disabilities:**

  Wrights Law: An excellent resource for special education and advocacy in the workplace and schools. https://www.wrightslaw.com/

  ADAPT: Adapt a workplace for people with disabilities. http://adapt.org

  Employment for All: Adapt a workplace for people with disabilities. www.employmentforall.net

- **Kids as Self Advocates (KASA):** National online forum created by youth with disabilities to assist students to advocate for themselves. http://resources.ruralinstitute.umt.edu/resource/kids-as-self-advocates-kasa/#:~:text=Kids%20As%20Self%20Advocates%20(KASA)%20is%20a%20national%2C%20grassroots,choices%20and%20advocate%20for%20themselves.

- **Robert's Rules of Order:** How to run a professional meeting. http://www.rulesonline.com/

- **Glass Door:** Valuable information on salaries and the interview process. https://www.glassdoor.com/index.htm

- **GPS for Success:** Students can learn about career opportunities, income potential, and education/training requirements for all 16 career clusters. http://mygpsforsuccess.com/

MODULE 2 | FINANCIAL MANAGEMENT

UNIT: FM.1 BUDGETING

This unit introduces students to the process of budget development. Students will be able to develop a budget to help ensure goal attainment.

Title: Dream Big: Money and Goals

Description: A complete lesson plan with instructional guide, it addresses the purpose of goals, the role of decision making, and common obstacles to achieving goals.

Source: Practical Money Skills

Unit Content Addressed: 1a, 1b

Location: https://www.practicalmoneyskills.com/teach/lesson_plans/grades_9_12

Title: The Art of Budgeting

Description: This complete lesson with materials walks students through the steps of planning and budgeting.

Source: incharge.org

Unit Content Addressed: 1a, 1b, 2a, 2b, 2c, 3a, 3b, 3c, 3d, 3e, 3f

Location: https://www.incharge.org/financial-literacy/resources-for-teachers/high-school/

Title: Budgeting (full unit)

Description: These complete lesson plans provide curriculum, activies, and assessment on budgeting.

Source: Next Gen Personal Finance

Unit Content Addressed: 1a, 1b, 1c, 3a, 3b, 3c, 3d, 3e, 3f, 4a, 4b, 4c

Location: https://www.ngpf.org/courses/full-year-course/

Title: A Plan for the Future: Making a Budget

Description: These complete lesson plans clearly describe the budgeting process.

Source: Practical Money Skills

Unit Content Addressed: 3a, 3b, 3c, 3d, 3e, 3f,

Location: https://www.practicalmoneyskills.com/teach/lesson_plans/grades_9_12

Title: Creating a Financial Safety Net

Description: This lesson uses a video to explain why creating an emergency fund is important, especially when confronted with unexpected expenses.

Source: EconEdLink

Unit Content Addressed: 4a, 4b, 4c

Location: https://www.econedlink.org/resources/creating-a-financial-safety-net/

UNIT: FM.2 MONEY MANAGEMENT

This unit introduces students to a variety of strategies and tools for managing financial resources. Students will recognize the importance of money management and the skills and knowledge needed to become financially responsible adults.

Title: What We Do Lesson Plan Kit

Description: This kit describes the role of the Federal Reserve Bank, especially its importance to the money supply.

Source: Federal Reserve Bank of Chicago

Unit Content Addressed: 2a

Location: https://www.chicagofed.org/education/econ-classroom/index

Title: Checking Accounts

Description: This lesson introduces students to alternative payment options such as checks, ATM withdrawals, debit cards, and credit cards.

Source: TD Bank

Unit Content Addressed: 3a, 3b, 3c, 3d

Location: https://www.tdbank.com/wowzone/lessons/Gr6-8Lesson1.pdf

Title: Balancing a Checkbook

Description: This lesson uses checking accounts as a way to both strengthen students' quantitative reasoning skills and promote responsible record-keeping and cash flow management. It also introduces students to the benefits and risks of online banking.

Source: TD Bank

Unit Content Addressed: 3a, 3b, 3c, 3d

Location: https://www.tdbank.com/wowzone/lessons/Gr6-8Lesson2.pdf

Title: Big Banks, Piggy Banks

Description: Although targeted to younger students, this lesson can be used at all levels. Students will understand where and why they should use banks.

Source: EconEdLink

Unit Content Addressed: 3b, 3c, 4a, 4b

Location: https://www.econedlink.org/resources/big-banks-piggy-banks/

Title: Banking Services [lesson six]

Description: These lessons provide practice in comparing and evaluating various banking services, including checking and savings accounts, debit cards/ATM, and online banking. It simulates the tasks associated with maintaining checking and savings accounts

Source: InCharge Institute of America

Unit Content Addressed: 3a, 3b, 3c, 4a, 4b

Location: https://www.incharge.org/financial-literacy/resources-for-teachers/high-school/

MODULE 2 | FINANCIAL MANAGEMENT (continued)

UNIT: FM.3 CREDIT AND LOANS

This unit explores issues related to establishing credit, obtaining a loan, and taking steps to prevent identity theft. Students will be aware of the positive and negative implications of borrowing.

Title: Banks & Credit Unions (Part 1)

Description: Students learn about banks and credit unions and identify similarities and differences between the two types of financial institutions. Students are challenged to evaluate a local bank and a credit union to determine which one would be better suited to their needs.

Source: EconEdLink

Unit Content Addressed: 1a, 1b

Location: https://www.econedlink.org/resources/banks-credit-unions-part-i/

Title: Credit for Beginners

Description: This lesson focuses on teaching students the basics about credit. It explains why credit is important and how to establish and maintain good credit.

Source: EconEdLink

Unit Content Addressed: 3a, 3b, 3c

Location: https://www.econedlink.org/resources/credit-for-beginners/

Title: Credit [lesson seven]

Description: This lesson introduces borrowing, types of borrowing, and credit management.

Source: InCharge Institute of America

Unit Content Addressed: 1b, 2a, 3a

Location: https://www.incharge.org/financial-literacy/resources-for-teachers/high-school/

Title: Lesson 6: Keeping Score: Why Credit Matters

Description: This lesson explains the various elements of a credit score.

Source: Practical Money Skills

Unit Content Addressed: 3a, 3b

Location: https://www.practicalmoneyskills.com/teach/lesson_plans/grades_9_12

Title: Lesson 15: The Danger of Debt: Avoiding Financial Pitfalls

Description: These lesson plans address the risks involved when borrowing, including one's credit score, and describe actions one can take to alleviate debt.

Source: Practical Money Skills

Unit Content Addressed: 4a, 4b, 4c

Location: https://www.practicalmoneyskills.com/teach/lesson_plans/grades_9_12

Title: Types of Credit

Description: This unit provides an overview of the different types of credit options that exist.

Source: Next Gen Personal Finance

Unit Content Addressed: 5a, 5b, 5c, 5d, 6a, 6b, 6c, 6d, 6e

Location: https://www.ngpf.org/courses/full-year-course/

Title: Managing Credit

Description: This unit provides an overview of managing credit which includes curriculum, activities, and assessments.

Source: Next Gen Personal Finance

Unit Content Addressed: 5a, 5b, 5c, 5d, 6a, 6b, 6c, 6d, 6e

Location: https://www.ngpf.org/courses/full-year-course/

Title: Privacy Please: Protecting Your Identity

Description: This lesson examines identity theft in detail. It explores how we are susceptible to identity theft and how we can rectify it.

Source: Practical Money Skills

Unit Content Addressed: 7a, 7b, 7c, 7d, 7e

Location: https://www.practicalmoneyskills.com/assets/pdfs/lessons/lev9-12/TG_Lesson7.pdf

Title: Identity Theft (Located under Consumer Skills)

Description: These lessons outline the types of identity theft, how to protect your personal information, and what to do if identity theft happens to you.

Source: Next Gen Personal Finance

Unit Content Addressed: 7a, 7b, 7c, 7d, 7e

Location: https://www.ngpf.org/courses/full-year-course/

MODULE 2 | FINANCIAL MANAGEMENT (continued)

UNIT: FM.4 INTEREST

This unit examines factors related to interest including: rate calculation, cost of credit, and credit scores. Students will learn how to determine the cost of credit.

Title: Credit Cards

Description: This lesson focuses on credit cards and introduces interest rates and the concept of APR (annual percentage rate).

Source: InCharge Institute of America

Unit Content Addressed: 1a, 1b, 1c

Location: https://www.incharge.org/financial-literacy/resources-for-teachers/high-school/

Title: What's the Cost of Spending and Saving

Description: Exercise 20.3 describes the Rule of 72 and has students calculate the number of years for an investment to double based on various rates of return.

Source: EconEdLink

Unit Content Addressed: 1f

Location: https://www.econedlink.org/resources/whats-the-cost-of-spending-and-saving/

Title: Savings Unit

Description: This unit provides an overview of savings, reasons to save, and savings strategies. Lesson 2.3 addresses savings in particular.

Source: Next Gen Personal Finance

Unit Content Addressed: 3a, 3b, 3c, 3d, 3e, 3f, 3g

Location: https://www.ngpf.org/courses/full-year-course/

Title: Managing Credit (Lessons 4.2 and 4.3)

Description: These lessons explore credit history and the components of a credit score,how it is calculated, how the credit score impacts the ability to borrow money and at what rate, the implications of a thin file, and how students can build credit and improve their score.

Source: Next Gen Personal Finance

Unit Content Addressed: 2a, 3a, 3b, 3c, 3d, 3e, 3f

Location: https://www.ngpf.org/courses/full-year-course/

Title: Interest: The Cost of Borrowing Money

Description: This lesson gives students an understanding of interest, types of debt, and different costs of debt.

Source: New Jersey Department of Education

Unit Content Addressed: 2a, 2b, 2c

Location: https://njaes.rutgers.edu/money/pdfs/lesson-plans/DoE-Lesson-Plan-11-Interest-The-Cost-of-Borrowing-Money.pdf

Title: It's Your Paycheck! / All About Credit

Description: This lesson addresses key terms related to credit and how creditors use capacity, character, and collateral as criteria for making loans.

Source: St. Louis Fed

Unit Content Addressed: 2a, 2b, 2c

Location: https://www.stlouisfed.org/~/media/Education/Curriculum/pdf/Its-Your-Paycheck-Lesson-7.pdf

Title: The 5C's of Credit

Description: This lesson plan guides students through the 5C's of credit.

Source: Colorado Agricultural Education

Unit Content Addressed: 2a

Location: http://ffa.cccs.edu/wp-content/uploads/2015/02/The-5-cs-of-credit.doc

MODULE 2 | FINANCIAL MANAGEMENT (continued)

UNIT: FM.5 INVESTING

This unit introduces students to investing as a vehicle to increase wealth and prepare for the future. Students will gain an understanding of various investment options and their advantages and disadvantages.

Title: The Five Stages of Investing

Description: This lesson explores various investing strategies and when each strategy is appropriate.

Source: EconEdLink

Unit Content Addressed: 1a, 1b, 1c, 1d

Location: https://econedlink.org/wp-content/uploads/2019/02/Five-Stages-of-Investing.pdf

Title: Financial Markets Video

Description: This short video introduces financial markets.

Source: EconEdLink

Unit Content Addressed: 3a

Location: https://www.econedlink.org/resources/financial-markets-concept-video/

Title: Get Into Stocks

Description: This introductory video on stocks comes with discussion questions.

Source: Federal Reserve Bank of St. Louis

Unit Content Addressed: 3b, 4a, 4c, 4d, 4f, 4g

Location: https://www.stlouisfed.org/education/no-frills-money-skills-video-series/episode-3-get-into-stocks

Title: Investing Unit

Description: This resource provides a full unit of lessons, curriculum, activities, and assessment to teach investing.

Source: Next Gen Personal Finance

Unit Content Addressed: 2a, 2b, 3c, 4a, 4c, 4d, 4g, 4h

Location: https://www.ngpf.org/courses/full-year-course/

Title: Diversification and Risk

Description: In this lesson, students are given a portfolio of investments and must assess the relative risk associated with the products in their portfolio.

Source: Federal Reserve Bank of St Louis

Unit Content Addressed: [4mutual funds] 4a, 4b

Location: https://www.stlouisfed.org/~/media/Education/Lessons/pdf/Diversification-and-Risk.pdf

Title: Stocks, Bonds, and Mutual Funds

Description: This PowerPoint provides a good introduction to the basics of stocks, bonds, mutual funds, risk and reward return on investment and other investments.

Source: Finance in the Classroom.org

Unit Content Addressed: [4stocks] 4d, 4f, [4mutual funds] 4a, 4b, [4bonds] 4a, 4b, 5a, 5b

Location: https://financeintheclassroom.org/downloads/StocksBondsMutualFunds.ppt

UNIT: FM.6 CONSUMER OPTIONS AND PROTECTIONS

This unit covers the responsibilities that come with being a consumer and the concept of consumer protection. Students will gain insight into laws governing consumer rights and areas for which they must assume responsibility.

Title: Cars and Loans

Description: In this lesson, students examine all aspects of the car buying process including the differences between buying and leasing, evaluating used cars, financing, and applying for loans.

Source: InCharge Institute of America

Unit Content Addressed: 1a, 1b, 1c, 1d

Location: https://www.incharge.org/wp-content/uploads/2015/07/Teachers-Guide-Lesson-Nine.pdf

Title: Lesson 3: Road Rules: Researching and Buying a Car

Description: This lesson addresses borrowing money for a new car.

Source: Practical Money Skills

Unit Content Addressed: 1a, 1b

Location: https://www.practicalmoneyskills.com/teach/lesson_plans/grades_9_12

Title: Home Sweet Home: Purchasing a Place

Description: This lesson explains credit and the mortgage process.

Source: Practical Money Skills

Unit Content Addressed: 2c

Location: https://www.practicalmoneyskills.com/assets/pdfs/lessons/lev9-12/TG_Lesson16.pdf

Title: Renting an Apartment

Description: This detailed lesson plan is flexible for different types of learners and learning levels.

Source: Consumer.gov

Unit Content Addressed: 2a, 2b

Location: https://www.consumer.gov/sites/www.consumer.gov/files/articles/pdf/rentingapartment_lessonplan_final_0.docx

Title: Renting an Apartment

Description: This article explains the rental process effectively.

Source: Practical Money Skills

Unit Content Addressed: 2a, 2b

Location: https://www.practicalmoneyskills.com/learn/life_events/renting_an_apartment

Title: The Influence of Advertising

Description: This lesson helps students to recognize how and when advertising techniques can influence buying decisions and to develop guidelines for viewing and evaluating advertising that will prepare them to make informed decisions in the complex marketplace.

Source: InCharge Institute of America

Unit Content Addressed: 3a, 3b, 3c, 3d

Location: https://www.incharge.org/wp-content/uploads/2015/07/Teachers-Guide-Lesson-Ten.pdf

Title: Satisfaction Please! (Parts 1-3)

Description: These lessons outline the remedies available when someone is dissatisfied as a consumer.

Source: EconEdLink

Unit Content Addressed: 4a, 4b, 4c, 4d, 4e

Location: https://www.econedlink.org/resources/satisfaction-please-part-1/

Title: Consumer Awareness

Description: These lessons combine decision-making methods with comparative shopping techniques. Students will recognize common consumer scams and develop the knowledge and skills necessary to handle their consumer complaints effectively.

Source: InCharge Institute of America

Unit Content Addressed: 4a, 4b, 4c, 4d, 4e

Location: https://www.incharge.org/wp-content/uploads/2015/07/Teachers-Guide-Lesson-Eleven.pdf

Title: Consumer Skills (Unit 12)

Description: This unit provides multiple lessons, curriculum, activities, and assessments to teach the topic of consumer skills. Certain topics may also be addressed in other modules as well.

Source: Next Gen Personal Finance

Unit Content Addressed: 4a, 4b, 4c, 4d, 4e

Location: https://www.ngpf.org/courses/full-year-course/

MODULE 2 | FINANCIAL MANAGEMENT (continued)

UNIT: FM.7 INSURANCE

This unit addresses insurance for all types of purchases. Students will gain insight into how insurance can provide financial and personal security.

Title: Insurance (Unit 11)

Description: These lesson resources identify risk and mitigation strategies, factors that affect the cost of insurance, types of insurance, and regulation of insurance.

Source: Next Gen Personal Finance

Unit Content Addressed: 1a, 1b, 1c, 1d, 2a, 2b, 2c

Location: https://www.ngpf.org/courses/full-year-course/

Title: Car Insurance

Description: This lesson introduces students to car insurance, including managing risk, understanding what factors affect insurance rates, and evaluating insurance coverage.

Source: TD Bank

Unit Content Addressed: 1a, 1b, 1c, 1d, 2a, 2b, 2c, [3car] 3a, 3b, 3c, 3d, 3e

Location: https://www.tdbank.com/wowzone/lessons/Gr9-12Lesson8.pdf

Title: Car Insurance

Description: These lessons cover the world of car insurance, including types of policies, deductibles, cost factors, filing a claim, and how to read a policy.

Source: Next Gen Personal Finance

Unit Content Addressed: [3car] 3a, 3b, 3c, 3d, 3e

Location: https://docs.google.com/document/d/1BXaEO6qGWKikV0QYMKaZHC17HJLQcPJLJj5QceR5F28/edit

Title: The Price We Pay for Health: US and Canada

Description: These resources compare the US and Canadian healthcare systems, identifying the positive aspects of each system and the trade-offs associated with those positive aspects.

Source: EconEdLink

Unit Content Addressed: [3health] 3a, 3b

Location: https://www.econedlink.org/resources/the-price-we-pay-for-health-us-and-canada/

Title: How Health Insurance Works

Description: In this lesson, students learn about health insurance as a tool to protect both their physical well-being and their financial security. They also learn key health insurance terminology, the costs and characteristics of various types of insurance, and what can happen when people don't have health insurance.

Source: New Jersey Dept. of Education

Unit Content Addressed: [3 health] 3a, 3b

Location: https://njaes.rutgers.edu/money/pdfs/lesson-plans/DoE-Lesson-Plan-8-Comparing-Insurance-How-Health-Insurance-Works.pdf

Title: Life Insurance – Teacher's Guide

Description: These resources explain how life insurance works. Although this is from an insurance company for educators, the lessons do not sell insurance, so the bias is minimal.

Source: Horace Mann

Unit Content Addressed: [3 life] 3a, 3b, 3c

Location: http://www.horacemann.com/teacher-lounge/resources-for-educators/lessons-on-insurance/life-insurance-teachers-guide

Title: Renter Insurance

Description: This lesson develops a knowledge base pertinent to renter insurance including core definitions, scenarios, and determining the cost to the consumer and to the insurance company.

Source: Missouri Department of Insurance

Unit Content Addressed: [3 property] 3a, 3b

Location: https://insurance.mo.gov/Contribute%20Documents/RenterIns.LessonPlan.pdf

Title: The Costs and Benefits of Renter's and Homeowner's Insurance

Description: In this lesson, students learn about property insurance that protects both a renter and a homeowner, including a discussion of the liability insurance portion. Students also learn how to calculate the value of their personal possessions and the consequences of not having property insurance coverage.

Source: New Jersey Department of Education

Unit Content Addressed: [3property] 3a, 3b

Location: https://njaes.rutgers.edu/money/pdfs/lesson-plans/DoE-Lesson-Plan-15-The-Costs-and-Benefits-of-Renters-and-Homeowners-Insurance.pdf

MODULE 2 | FINANCIAL MANAGEMENT (continued)

UNIT: FM.8 TAXES

This unit addresses all types of taxes. Students will explore each type of taxes and its purpose.

Title: Income taxes

Description: This lesson introduces students to federal and state income taxes, including why we pay taxes and what is funded by taxation, average vs. marginal tax rates, taxes and financial (investment) planning, and tax avoidance vs. tax evasion.

Source: TD Bank

Unit Content Addressed: 1a, 1b, 2a, 2b, 2c

Location: https://www.tdbank.com/wowzone/lessons/Gr9-12Lesson9.pdf

Title: WorkTaxes Unit

Description: This unit provides lessons, curriculum, activities, and assessments to teach the topic of taxes.

Source: Next Gen Personal Finance

Unit Content Addressed: 2a, 2b, 2c, 6a, 6b, 6c

Location: https://www.ngpf.org/courses/full-year-course/

Title: Tic Tac Taxes!

Description: This lesson takes students through the different types of taxes governments impose and the goods and services the governments provide in return.

Source: EconEdLink

Unit Content Addressed: 3a, 3b

Location: https://www.econedlink.org/resources/tic-tac-taxes/

Title: The How's of Taxes

Description: These 14 customizable modules cover every aspect of income taxes including types of income, deductions, exemptions, credits, filing, etc.

Source: The IRS

Unit Content Addressed: 4a, 4b, 5a, 5b, 6a, 6b

Location: https://apps.irs.gov/app/understandingTaxes/teacher/hows.jsp

Title: The Why's of Taxes

Description: These 25 modules cover the role of taxpayers, the history of taxes in the US, what is taxed and why, and the impact of taxes.

Source: The IRS

Unit Content Addressed: 1a, 1b, 4a, 4b, 6a, 6b, 6c

Location: https://apps.irs.gov/app/understandingTaxes/teacher/whys.jsp

OTHER HELPFUL SOURCES: FINANCIAL MANAGEMENT

- **Council for Economic Education (CEE):** Focuses on personal finance and economic education for K-12 students. https://www.councilforeconed.org
- **EconEdLink:** The Council for Economic Education site for K- 12 resources and webinars on economic topics including cybersecurity and identity theft. Articles and lessons based on current news. https://www.econedlink.org
- **Next Gen Personal Finance:** Curriculum, activities, case studies, PowerPoint presentations, and assessments. www.ngpf.org
- **Take Charge Today:** Ready to teach activity-based lesson plans. Create a free teacher account to access free financial curriculum. http://www.takechargetoday.arizona.edu
- **National Financial Educators Council:** Provides resources, training, and expertise on financial literacy. https://www.financialeducatorscouncil.org
- **Practical Money Skills for Life:** K-12 lesson plans on financial literacy. https://www.practicalmoneyskills.com
- **Knowledge Matters:** Virtual business simulation. There is a cost involved. http://www.knowledgematters.com
- **Money Instructor:** K-12 financial literacy lesson plans, worksheets, and activities. Need to set up a free limited membership. https://www.moneyinstructor.com
- **Working in Support of Education (W!se):** W!se is an award-winning national educational nonprofit dedicated to improving lives through programs that develop financial literacy and readiness for college and careers. There is a small fee for the assessment. http://www.wise-ny.org
- **Jump$tart Coalition for Personal Financial Literacy:** Jump$tart is a national nonprofit coalition of more than 100 organizations from business, finance, education, government as well as a network of 51 state affiliates which share a commitment to financial smarts for students from kindergarten through college. http://jumpstart.org
- **American Financial Services Association Education Foundation (AFSAEF):** MoneySKILL® is an online individualized financial curriculum with embedded assessments and teacher grade book. www.afsaef.org
- **SavingAdvice.com:** Jump$tart financial literacy quiz. https://savingadvice.com/tools/quizzes/jumpstart-financial-literacy/
- **EVERFI:** Engaging, short online interactive curriculum for grade school to retirement age. Topics include financial education, STEM, and career readiness, among others. Free. https://everfi.com
- **Federal Reserve Bank Education:** History of money and the Federal Reserve. www.federalreserveeducation.org
- **Investopedia:** Stock market news, information, and K-12lesson plans including a free stock market game. https://www.investopedia.com
- **How the Market Works:** Teaching resources including financial calculators. www.howthemarketworks.com
- **Bankrate:** Financial calculators compare items such as loan rates and credit card rates. http://bankrate.com
- **Napkin Finance:** Videos and infographics on a variety of life's financial milestones. https://napkinfinance.com
- **StockTrak:** Tutorial videos linked under "Learning." www.stocktrak.com
- **Better Business Bureau:** BBB guides consumers through the process of filing a complaint. Access local businesses. www.betterbusinessbureau.com
- **Life Happens:** Information on insurance and related products; includes real-life videos. https://www.lifehappens.org
- **Cowin Financial Literacy:** Case studies and financial literacy curriculum. Free. Must register. http://cowinfinancialliteracy.tc.columbia.edu/
- **Visual Capitalist:** High-quality business infographics. http://www.visualcapitalist.com/
- **Banks and Credit Unions:** Many local banks and credit unions have financial literacy programs and resources. They are usually willing to partner with schools.
- **Virtual Enterprises International:** Provides curricular resources on the topics of personal finance in the Tech Apps and main program. https://veinternational.org/

GENERAL EDUCATOR RESOURCES

- **Khan Academy:** Free online courses and practice activities on topics such as economics, finance, and careers. http://khanacademy.org
- **Local and National News Outlets:** Videos, articles, and other resources on current news related to a variety of topics (PBS, NBC, CBS, etc.). Look for financial advisors featured.
- **TED Talks:** Short talks on a variety of topics. www.ted.com
- **Capsim:** General business simulations, for example, soft skills. There is a charge. www.capsim.com
- **MBA Research:** Research-based curriculum and instructional materials to support teaching of finance and other CTE topics. www.mbaresearch.org
- **Teachers Pay Teachers:** An educational marketplace for teachers to share teacher-created classroom resources. www.teacherspayteachers.com
- **Television Programs:** Search current television programs (PBS, Discovery, CNBC, etc.) that feature career and financial topics such as:
    - o American Greed
    - o Shark Tank
    - o Make Me a Millionaire Inventor
    - o The Job Interview
    - o The Profit
    - o Undercover Boss
    - o 30 Days: Living on Minimum Wage
- **Publications:** Search current issues and topics in CTE in such publications as New York Times, USA Today, Forbes, Fortune, Consumer Reports, Kiplinger, Money Magazine, Bloomberg, etc. Some may have subscription charges. Wall Street Journal Classroom Edition has lesson plans, videos, and assessments.
- **Scholastic:** Lessons and ideas. Search financial literacy for grades 6-8. www.scholastic.com
- **Morning Brew:** Sign up for a daily email newsletter covering the latest news. www.morningbrew.com
- **TeachHUB:** K-12 news, lessons, and shared resources by teachers for teachers. www.teachhub.com
- **Turnitin:** Plagiarism detection site. www.turnitin.com
- **Creating Rubrics:** Creates rubrics
  www.rubistar.4teachers.org
  www.rubric-maker.com
- **NYS CTE Professional Organizations:** CTE professional organizations have websites that provide a wealth of information and instructional resources.

  CTE TAC: CTE Technical Assistance Center of NY www.nyctecenter.org

  NYSACTE: New York State Association for Career and Technical Education www.acteonline.org/new-york-state-association-for-career-and-technical-education/

  Affiliates:

    ACTEA: Association of Career & Technical Education Administrators www.acteainc.org

    BTANYS: Business Teachers Association of New York State www.btanys.org

    NYSAFCSE: New York State Association of Family and Consumer Science Educators www.nysafcse.org

  NYSTEEA: New York State Technology and Engineering Educators Association www.nysteea.org

  NYSTTTA: New York State Trade and Technical Teachers' Association https://www.nysttta.org/

  NYSWECA: Work Experience Coordinators' Association of New York State https://www.nysweca.org/

  NYAAE: New York Association of Agricultural Educators www.nysffa.org/nyaae/

  NYSHSEA: New York State Health Science Educator Association www.nyshsea.org

- **National Organizations:**

  ACTE: Association for Career and Technical Education www.acteonline.org

  NEA: National Education Association www.nea.org

- **Mastering Soft Skills for Workplace Success:** Lessons for workplace soft skills. https://www.dol.gov/odep/topics/youth/softskills/softskills.pdf
- **Class Tools:** Automatically randomly picks students in your classroom to answer a question. www.classtools.net/random-name-picker
- **Discovery Education:** Create vocabulary puzzles. Also contains lesson ideas. www.discoveryeducation.com/free-puzzlemaker/
- **Awesome Library:** Lesson ideas for K-12 on various topics. https://awesomelibrary.org/
- **EDSITEment:** Lesson ideas and other teacher resources on various topics from the National Endowment for the Humanities. https://edsitement.neh.gov/

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- **Websites to Engage and Motivate Students (Please check with your administration to ensure that they are Education Law 2D Compliant in your district):**

  www.polleverywhere.com: Create both short answer and extended response polls. Students see class results immediately.

  www.kahoot.com: Create polls. Students compete with each other.

  www.quizletlive.com: Interactive quizzes.

  www.nearpod.com: Interactive tool where students respond on their phones or their computers.

  http://obsurvey.com: Create polls and questionnaires.

  www.qr-code-generator.com: Create QR codes for students to download information.

  https://edpuzzle.com: Embed questions in videos.

  https://teachbanzai.com: Online financial literacy curriculum.

  www.livebinders.com: Online resource to organize information.

  www.slideshare.net: Online community to share presentations and slide shows.

  https://www.playfactile.com: Tool to make your own Jeopardy games.

  https://answergarden.ch/: Create online brainstorming or polling.