

CAREER AND FINANCIAL MANAGEMENT (CFM) RESOURCE GUIDE

**TO ACCOMPANY THE
NEW YORK STATE
CAREER AND FINANCIAL MANAGEMENT
CURRICULUM FRAMEWORK
PRELIMINARY RELEASE
June 2018**

MESSAGE TO CFM EDUCATORS

In June 2018, the New York State Education Department published the Preliminary Release of the 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), with generous financial support from Guardian Life Insurance assisted in the compilation of the Resource Guide. The Council for Economic Education was also helpful by providing resources and instructional ideas. 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.

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 p. 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 Marsha Iverson at marsha@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.

<p>Title: My College and Career Readiness Plan (Lesson 13) Source: NAF Location: https://drive.google.com/drive/folders/1jbqNzV7nrRpZc_GOW2diJ6Gx3vYqFaSp?usp=sharing</p>	<p>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.</p>
<p>Unit Content Addressed: 1a, 1b, 2a, 3a, 4a, 5a</p>	

<p>Title: Assess Yourself: America's Next Top Job Source: CareerZone Location: https://www.careerzone.ny.gov/views/careerzone/resources/lessonPlans.jsf</p>	<p>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.</p>
<p>Unit Content Addressed: 1a, 1b, 2a, 2c, 3b, 4a</p>	

<p>Title: Unemployment in My Hometown Source: EconEdLink Location: https://www.econedlink.org/resources/unemployment-in-my-hometown/</p>	<p>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.</p>
<p>Unit Content Addressed: 2a, 2b, 2c</p>	

<p>Title: Networking [Lesson 5] Source: job-applications.com Location: https://www.job-applications.com/job-hunting-lesson-plan-05-networking/</p>	<p>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.</p>
<p>Unit Content Addressed: 2d, 2e, 3c, 3e, 6a, 6b, 6c</p>	

<p>Title: Teaching Networking Skills: Paving a Way to Jobs and Careers Source: Institute for Community Inclusion Location: https://www.communityinclusion.org/pdf/networkingmanual_F.pdf</p>	<p>Description: Although set up as a facilitatory template for adults looking for employment or in transition, it is easily adaptable to the classroom.</p>
<p>Unit Content Addressed: 1b, 2d, 2e, 3a, 3c, 3e, 4a, 4b, 4c, 6a, 6b, 6c</p>	

<p>Title: Job Search: Job Shadowing Source: CareerZone Location: https://www.careerzone.ny.gov/views/careerzone/resources/lessonPlans.jsf [page 3]</p>	<p>Description: This resource covers several lessons designed to help students narrow their career choice, shadow someone for the day, and create a brief video of their experience. The video component, in addition to being fun, offers students a glimpse into other jobs. Students can also use their introductory questions and job shadowing interview questions in a role-play exercise prior to a shadowing assignment.</p>
<p>Unit Content Addressed: 1a, 1b, 2a, 2d, 2e, 3a, 3b, 3c, 3e, 4a, 4b, 4c, 6a, 6b, 6c</p>	

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: Educational Path to Follow Career Path Source: whodouwant2b.com [California CTE program] Location: http://whodouwant2b.com/files/lesson_plans.pdf	Description: This is part of a lesson pack from the state of California that addresses CTE students. Students work with Industry Pathways identified on the website, determine education requirements, and then locate where [their school, local colleges, etc.] these requirements can be met.
Unit Content Addressed: 1a, 2a, 2b	

Title: <i>All the Difference</i> Source: POV [PBS] Location: http://www.pbs.org/pov/allthedifference/lesson-plan/	Description: This comprehensive lesson plan is designed to supplement the episode <i>All the Difference</i> , 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.
Unit Content Addressed: 1a, 2a, 3a, 3b, 3c	

Title: Making Postsecondary Plans Source: University of Chicago Location: https://toandthrough.uchicago.edu/sites/default/files/uploads/toolsets/NCS_PS_Toolkit_ESF_SetB_CS_0.pdf	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.
Unit Content Addressed: 1a	

Title: Comparing College Costs [Lesson Plan6] Source: Colorado State Education Department Location: https://secure.collegeincolorado.org/Images/CiC/pdfs/pro/comparing_college_costs.pdf	Description: This lesson plan shows students how to compare college/postsecondary choices and costs.
Unit Content Addressed: 3a, 3b	

<p>Title: FAFSA is the Key!</p> <p>Source: Colorado State Education Department</p> <p>Location: https://www.collegeincolorado.org/Images/CiC/pdfs/pro/fa_fsa_is_the_key.pdf</p>	<p>Description: This lesson plan shows students what FAFSA (Free Application for Federal Student Aid) is and how to use it.</p>
<p>Unit Content Addressed: 3a, 3b</p>	

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.

Title: Job Interviews Source: Thirteen ed online Location: https://www.thirteen.org/edonline/adulted/lessons/lesson11_activities.html#close	Description: This lesson plan provides interview preparation and interview practice.
Unit Content Addressed: 4a, 4b, 4c, 4d	

Title: Career: How Do I Get My First Job Source: Next Gen Personal Finance Location: https://docs.google.com/document/d/1SIM8WyAeSjy6dExU8U4jEAjc0hnApfgBTNOViKDFE50/edit	Description: This resource covers several parts of the application process. See, in particular, Article 8: Information Required to Complete a Job Application.
Unit Content Addressed: 2a, 2b, 3a, 3b	

Title: Career: How Do I Get My First Job Source: Next Gen Personal Finance Location: https://docs.google.com/document/d/1SIM8WyAeSjy6dExU8U4jEAjc0hnApfgBTNOViKDFE50/edit	Description: This resource covers several parts of the application process. See in particular Activity 11: Create: A Practice Job Application.
Unit Content Addressed: 2a, 4a, 4b	

Title: Career: How Do I Get My First Job Source: Next Gen Personal Finance Location: https://docs.google.com/document/d/1SIM8WyAeSjy6dExU8U4jEAjc0hnApfgBTNOViKDFE50/edit	Description: This resource covers several parts of the application process. See in particular Article 12: 10 Best Job Interview Tips.
Unit Content Addressed: 4a, 4b, 4c, 4d	

<p>Title: Career: Interviewing For A Job Source: Next Gen Personal Finance Location: https://docs.google.com/document/d/1gs7_ZVMoM-NWI0RP-dVlBm2vCaRMCS8MXnlagQSw_PE/edit#heading=h.3f5968a7natk</p>	<p>Description: This unit guide covers several parts of the interview process.</p>
<p>Unit Content Addressed: 4a, 4b, 4c, 4d, 5a, 5b, 5c, 5d, 6a, 6b, 6c</p>	

<p>Title: Interviewing Skills Source: Franklin-Essex-Hamilton BOCES Location: http://www.fehb.org/Classes/AEC/AECCulArts/pdfFiles/Job%20Interviewing%20Skills%20Lesson%20Plan.pdf</p>	<p>Description: This lesson details the mock interview process.</p>
<p>Unit Content Addressed: 4a, 4b, 4c, 4d</p>	

<p>Title: Career: Once You've Got the Job Offer Source: Next Gen Personal Finance Location: https://docs.google.com/document/d/1llwd49oof_rmyXxdvBK40fzofHJzFE8S15tiTDBOb4/edit#heading=h.3f5968a7natk</p>	<p>Description: Activities 6 and 8 provide support once a student has a job offer. It guides the student on how to choose between multiple offers and how to accept/decline an offer.</p>
<p>Unit Content Addressed: 7a, 7b, 7c</p>	

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 Source: Library of Congress Location: http://www.loc.gov/teachers/classroommaterials/lessons/abor/procedure.html	Description: This three-day lesson plan based on primary documents offers valuable resources, such as a primary source evaluation tool.
Unit Content Addressed: 4a	

Title: Roll the Union On: The National Labor Relations Act and the Rise of the Congress of Industrial Organizations (CIO) Source: lessoncorner.com Location: http://archives.lessoncorner.com/85c0fa329f2a20eaa.pdf	Description: This lesson guides students through understanding working conditions in the 1930's and 1940's, and the National Labor Relations Act.
Unit Content Addressed: 4b, 4c	

Title: Labor Organization and Detroit's Sit-Down Strikes, 1937 Source: Detroit Historical Society Location: https://detroithistorical.org/sites/default/files/lessonPlans/SIT%20DOWN%20STRIKES.pdf	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.
Unit Content Addressed: 5a, 5b	

Title: Workplace Safety Lesson Plan** Source: Study.com Location: https://study.com/academy/lesson/workplace-safety-lesson-plan.html	Description: This lesson plan links to more plans that define and offer activities for workplace regulations. **Requires registration
Unit Content Addressed: 3a, 3b, 3c	

<p>Title: Job Discrimination Youth@Work Video Source: U.S. Equal Employment Opportunity Commission Location: https://www1.eeoc.gov/youth/video.html https://www.eeoc.gov/youth/downloads/teacher_manual.pdf</p>	<p>Description: This video comes with companion guides and activity suggestions.</p>
<p>Unit Content Addressed: 1a, 1b, 1c, 1d, 2a, 2b, 2c</p>	

<p>Title: Mutual Respect, You Make the Difference Source: National Interagency Fire Center Location: https://www.nifc.gov/hrsp/training/mutual_respect_lesson_plan.pdf</p>	<p>Description: This lesson plan focuses on inappropriate behavior, harassment, sexual harassment, and civil rights.</p>
<p>Unit Content Addressed: 2a, 2b, 2c</p>	

<p>Title: Labor Day Curriculum Resources Source: NEA (National Educational Association) Location: http://www.nea.org/tools/lessons/labor-resources.html</p>	<p>Description: This list of historical references highlights labor's quest for better working conditions and rights.</p>
<p>Unit Content Addressed: 2a, 2b, 2c</p>	

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: Skills to Pay the Bills Source: US Department of Labor Location: https://www.dol.gov/odep/topics/youth/softskills/	Description: This lesson plan focuses on the soft skills needed in the workforce.
Unit Content Addressed: 1a, 1b, 1c, 1d	

Title: 9 Awesome Classroom Activities That Teach Job Readiness Skills Source: We Are Teachers Location: https://www.weareteachers.com/9-awesome-classroom-activities-that-teach-job-readiness-skills/	Description: These straightforward activities highlight the transferable skills required in the workforce.
Unit Content Addressed: 1a, 1b, 1c, 1d	

Title: Self-Advocacy Lesson Plan** Source: study.com Location: https://study.com/academy/lesson/self-advocacy-lesson-plan.html	Description: This lesson plans links to more plans that define and offer activities for self-awareness and self-advocacy. **Requires teacher registration
Unit Content Addressed: 2a, 2b, 2c	

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.

<p>Title: Why do some people earn more income than others? **</p> <p>Source: Council for Economic Education</p> <p>Location: High School Economics, Lesson 13, Who Decides Wage Rates? https://www.councilforeconed.org/</p>	<p>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.</p> <p>** Requires purchase: High School Economics, 3rd Edition</p>
<p>Unit Content Addressed: 1a, 1b, 1c, 1d, 3a, 3b</p>	

<p>Title: 8 Lesson Plans to Promote Lifelong Learning**</p> <p>Source: MindMeister</p> <p>Location: https://www.mindmeister.com/blog/8-lesson-plans-promote-lifelong-learning/#</p>	<p>Description: MindMeister uses the eight primary competencies identified by the European Parliament to illustrate its mind mapping solution.</p> <p>**Requires registration/possible pay for use</p>
<p>Unit Content Addressed: 1a, 1b, 1c, 1d, 3a, 3b</p>	

<p>Title: Who Decides Wage Rates?</p> <p>Source: Council for Economic Education</p> <p>Location: https://www.councilforeconed.org/</p>	<p>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.</p>
<p>Unit Content Addressed: 1a, 1b, 1c, 1d, 3a, 3b</p>	

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.

<p>Title: Employment Law and Ethics Source: Texas State CTE Location: https://www.txcte.org/sites/default/files/resources/documents/Lesson%20Plan%20Employment%20Law%20and%20Ethics.docx</p>	<p>Description: These lesson plans connect ethics to laws passed. Included is an independent study project.</p>
<p>Unit Content Addressed: 1a, 1b, 1c, 4a, 4b, 4c, 4d</p>	

<p>Title: Lesson Plan Career Preparation, Teamwork and Leadership Skills Source: Texas State CTE Location: https://www.txcte.org/resource/lesson-plan-career-preparation-teamwork-and-leadership-skills</p>	<p>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.</p>
<p>Unit Content Addressed: 1a, 1b, 1c, 4a, 4b, 4c, 4d</p>	

<p>Title: Principles of Leadership: What Makes a Strong Leader? Source: POV on PBS Location: http://www.pbs.org/pov/principalstory/lesson-plan/</p>	<p>Description: These are companion lessons to the film <i>The Principal Story</i>.</p>
<p>Unit Content Addressed: 1a, 1b, 1c, 4a, 4b, 4c, 4d</p>	

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.

<p>Title: Digital Literacy: Social Media Debate Source: CareerZone Location: https://www.careerzone.ny.gov/views/careerzone/resources/lessonPlans.jsf</p>	<p>Description: Students will debate the pros and cons of the uses of social media.</p>
<p>Unit Content Addressed: 1b, 1e, 3a, 3b, 3c, 3d</p>	

<p>Title: Digital Literacy: Text vs. Email Etiquette Source: CareerZone Location: https://www.careerzone.ny.gov/views/careerzone/resources/lessonPlans.jsf</p>	<p>Description: Students learn email etiquette and the role and etiquette of texting in a professional environment.</p>
<p>Unit Content Addressed: 1a, 1b, 2a, 2b, 2c, 3a, 3b, 3c</p>	

<p>Title: Digital Literacy: Your Digital Footprint Source: CareerZone Location: https://www.careerzone.ny.gov/views/careerzone/resources/lessonPlans.jsf</p>	<p>Description: Students identify the risks and rewards of posting information online and sharing through text messages by creating their "digital footprint" to show what they think their online identity will look like in 20 years.</p>
<p>Unit Content Addressed: 1a, 1b, 2a, 2b, 2c, 3a, 3b, 3c, 4a, 4b, 4c, 4d, 4e, 4f, 4g</p>	

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/views/careerzone/index.jsf>
- **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.
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. www.fvkasa.org

- **Inclusion Research:** Nonprofit organization that researches, develops, and disseminates innovations that enable persons of all ages, including individuals with disabilities, to be independent, productive, and included in schools, communities, and places of employment. <http://www.inclusionresearch.org>
- **Robert's Rules of Order:** How to run a professional meeting. rulesonline.com
- **STEM Jobs:** Provides information about resources to easily implement cutting-edge STEM programs. www.edu.stemjobs.com/developing-21st-century-skills-communication/
- **Xtreme Intern:** An interactive educational and career assessment tool. www.xtremeintern.com
- **Glass Door:** Valuable information on salaries and the interview process. www.glassdoor.com
- **GPS for Success:** Students can learn about career opportunities, income potential, and education/training requirements for all 16 career clusters. www.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 Source: Practical Money Skills Location: https://www.practicalmoneyskills.com/teach/lesson_plans/grades_9_12	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.
Unit Content Addressed: 1a, 1b	

Title: The Art of Budgeting Source: incharge.org Location: https://www.incharge.org/financial-literacy/resources-for-teachers/high-school/	Description: This complete lesson with materials walks students through the steps of planning and budgeting.
Unit Content Addressed: 1a, 1b, 2a, 2b, 2c, 3a, 3b, 3c, 3d, 3e, 3f	

Title: Wants vs Needs [lesson 6.7] Source: Next Gen Personal Finance Location: https://docs.google.com/document/d/1MjqkP3m7HA8r9VUpk2jQ3HI7pf0_uXzmVJO1rjSD2SM/edit	Description: These complete lesson plans address needs vs. wants, decision-making, and budgeting pitfalls.
Unit Content Addressed: 1a, 1b, 1c, 3a, 3b, 3c, 3d, 3e, 3f, 4a, 4b, 4c	

<p>Title: A Plan for the Future: Making a Budget</p> <p>Source: Practical Money Skills</p> <p>Location: https://www.practicalmoneyskills.com/teach/lesson_plans/grades_9_12</p>	<p>Description: These complete lesson plans clearly describe the budgeting process.</p>
<p>Unit Content Addressed: 3a, 3b, 3c, 3d, 3e, 3f,</p>	

<p>Title: Creating a Financial Safety Net</p> <p>Source: EconEdLink</p> <p>Location: https://www.econedlink.org/resources/creating-a-financial-safety-net/</p>	<p>Description: This lesson uses a video to explain why creating an emergency fund is important, especially when confronted with unexpected expenses.</p>
<p>Unit Content Addressed: 4a, 4b, 4c</p>	

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: Why Money? Source: Federal Reserve Bank of Philadelphia Location: https://www.philadelphiafed.org/-/media/education/teachers/lesson-plans/MoneyGrades6-8.pdf	Description: This complete lesson will help students understand barter and commodity money and the problems associated with them. Students will also understand the characteristics, functions, and benefits of fiat money.
Unit Content Addressed: 1a, 1b, 1c	

Title: What We Do Lesson Plan Kit Source: Federal Reserve Bank of Chicago Location: https://www.chicagofed.org/education/econ-classroom/what-we-do-lesson-plan-kit	Description: This kit describes the role of the Federal Reserve Bank, especially its importance to the money supply.
Unit Content Addressed: 2a	

Title: An Introduction to Money Source: TD Bank Location: http://wowzone.tdbank.com/wowzone/lessons/Gr2-3Lesson1.pdf	Description: This lesson introduces students to types of money (paper, coin) and the purposes of money. It shows how money facilitates transactions by comparing a monetary system to a barter system.
Unit Content Addressed: 1a, 1b, 1c	

Title: Checking Accounts Source: TD Bank Location: http://wowzone.tdbank.com/wowzone/lessons/Gr9-12Lesson1.pdf	Description: This lesson introduces students to alternative payment options such as checks, ATM withdrawals, debit cards, and credit cards.
Unit Content Addressed: 3a, 3b, 3c, 3d	

<p>Title: Balancing a Checkbook</p> <p>Source: TD Bank</p> <p>Location: http://wowzone.tdbank.com/wowzone/lessons/Gr9-12Lesson2.pdf</p>	<p>Description:</p> <p>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.</p>
<p>Unit Content Addressed: 3a, 3b, 3c, 3d</p>	

<p>Title: Big Banks, Piggy Banks</p> <p>Source: EconEdLink</p> <p>Location: https://www.econedlink.org/resources/big-banks-piggy-banks/</p>	<p>Description:</p> <p>Although targeted to younger students, this lesson can be used at all levels. Students will understand where and why they should use banks.</p>
<p>Unit Content Addressed: 3b, 3c, 4a, 4b</p>	

<p>Title: Banking Services [lesson six]</p> <p>Source: InCharge Institute of America</p> <p>Location: https://www.incharge.org/financial-literacy/resources-for-teachers/high-school/</p>	<p>Description:</p> <p>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</p>
<p>Unit Content Addressed: 3a, 3b, 3c, 4a, 4b</p>	

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) Source: EconEdLink Location: https://www.econedlink.org/resources/banks-credit-unions-part-i/	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.
Unit Content Addressed: 1a, 1b	

Title: Credit for Beginners Source: EconEdLink Location: https://www.econedlink.org/resources/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.
Unit Content Addressed: 3a, 3b, 3c	

Title: Credit [lesson seven] Source: InCharge Institute of America Location: https://www.incharge.org/financial-literacy/resources-for-teachers/high-school/	Description: This lesson introduces borrowing, types of borrowing, and credit management.
Unit Content Addressed: 1b, 2a, 3a	

Title: Lesson 6: Keeping Score: Why Credit Matters Source: Practical Money Skills Location: https://www.practicalmoneyskills.com/teach/lesson_plans/grades_9_12	Description: This lesson explains the various elements of a credit score.
Unit Content Addressed: 3a, 3b	

<p>Title: Lesson 15: The Danger of Debt: Avoiding Financial Pitfalls</p> <p>Source: Practical Money Skills</p> <p>Location: https://www.practicalmoneyskills.com/teach/lesson_plans/grades_9_12</p>	<p>Description: These lesson plans address the risks involved when borrowing, including one’s credit score, and describe actions one can take to alleviate debt.</p>
<p>Unit Content Addressed: 4a, 4b, 4c</p>	

<p>Title: Select a Credit Card</p> <p>Source: Next Gen Personal Finance</p> <p>Location: https://www.ngpf.org/curriculum/types-of-credit/</p>	<p>Description: This unit provides a comprehensive analysis of credit cards. Extension activities are also included. It can be covered in three to four days.</p>
<p>Unit Content Addressed: 5a, 5b, 5c, 5d, 6a, 6b, 6c, 6d, 6e</p>	

<p>Title: Privacy Please: Protecting Your Identity</p> <p>Source: Practical Money Skills</p> <p>Location: https://www.practicalmoneyskills.com/assets/pdfs/lessons/lev9-12/TG_Lesson7.pdf</p>	<p>Description: This lesson examines identity theft in detail. It explores how we are susceptible to identity theft and how we can rectify it.</p>
<p>Unit Content Addressed: 7a, 7b, 7c, 7d, 7e</p>	

<p>Title: Financial Pitfalls: Identity Theft</p> <p>Source: Next Gen Personal Finance</p> <p>Location: https://docs.google.com/document/d/1nmK2LyWm134glB0_51G2IRK3_Ep_SeSP9urSP-xGXv0/edit</p>	<p>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.</p>
<p>Unit Content Addressed: 7a, 7b, 7c, 7d, 7e</p>	

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 Source: InCharge Institute of America Location: https://www.incharge.org/financial-literacy/resources-for-teachers/high-school/	Description: This lesson focuses on credit cards and introduces interest rates and the concept of APR (annual percentage rate).
Unit Content Addressed: 1a, 1b, 1c	

Title: What's the Cost of Spending and Saving Source: EconEdLink Location: https://www.econedlink.org/resources/whats-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.
Unit Content Addressed: 1f	

Title: Credit History & Reports Source: Next Gen Personal Finance Location: https://docs.google.com/document/d/10vkezYGh172e5Bw2ohFI1N5HGTwujrGj74-ElWrTvBo/edit	Description: This lesson plan offers a detailed analysis of credit reports: how to read a report, the various components, and how to manage the information.
Unit Content Addressed: 3a, 3b, 3c, 3d, 3e, 3f, 3g	

Title: Credit Scores Source: Next Gen Personal Finance Location: https://docs.google.com/document/d/1J48rIoIDSOEoN7NRH958iaL-XnLQcwUe2ZqMcU8amEM/edit	Description: This lesson plan explores the components of a credit score and 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.
Unit Content Addressed: 2a, 3a, 3b, 3c, 3d, 3e, 3f	

<p>Title: Interest: The Cost of Borrowing Money Source: New Jersey Department of Education Location: https://www.state.nj.us/education/aps/cccs/career/resources/mclesson11.pdf</p>	<p>Description: This lesson gives students an understanding of interest, types of debt, and different costs of debt.</p>
<p>Unit Content Addressed: 2a, 2b, 2c</p>	

<p>Title: It's Your Paycheck! / All About Credit Source: St. Louis Fed Location: https://www.stlouisfed.org/~media/Education/Curriculum/pdf/Its-Your-Paycheck-Lesson-7.pdf</p>	<p>Description: This lesson addresses key terms related to credit and how creditors use capacity, character, and collateral as criteria for making loans.</p>
<p>Unit Content Addressed: 2a, 2b, 2c</p>	

<p>Title: The 5c's of Credit Source: Colorado Agricultural Education Location: http://ffa.cccs.edu/wp-content/uploads/2015/02/The-5-cs-of-credit.doc</p>	<p>Description: This lesson plan guides students through the 5c's of credit.</p>
<p>Unit Content Addressed: 2a</p>	

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 Source: EconEdLink Location: https://www.econedlink.org/resources/the-five-stages-of-investing/	Description: This lesson explores various investing strategies and when each strategy is appropriate.
Unit Content Addressed: 1a, 1b, 1c, 1d	

Title: Financial Markets Video Source: EconEdLink Location: https://www.econedlink.org/resources/financial-markets-concept-video/	Description: This short video introduces financial markets.
Unit Content Addressed: 3a	

Title: Get Into Stocks Source: Federal Reserve Bank of St. Louis Location: https://www.stlouisfed.org/education/no-frills-money-skills-video-series/episode-3-get-into-stocks	Description: This introductory video on stocks comes with discussion questions.
Unit Content Addressed: 3b, 4a, 4c, 4d, 4f, 4g	

Title: Intro to the Stock Market Source: Next Gen Personal Finance Location: https://docs.google.com/document/d/1hB2Jo0TO-VuJ_7xucBgwpggCM9hStKcDIs75TuJiW4w/edit	Description: This lesson plan covers the basics of the stock market and how investors interact with the market [brokers]. It also analyzes risk and reward.
Unit Content Addressed: 2a, 2b, 3c, 4a, 4c, 4d, 4g, 4h	

<p>Title: Stock Investing</p> <p>Source: Next Gen Personal Finance</p> <p>Location:https://docs.google.com/document/d/1llwWYylj5tYeNxIOldGR9IYnumM5HvRzxtv-NWB49Ts/edit</p>	<p>Description:</p> <p>These lessons highlight the differences among stocks, index funds, mutual funds, and broker options. Risk and reward are also addressed.</p>
<p>Unit Content Addressed: 3a, 3b, 3c, [4stocks] 4a, 4b, 4c, 4d, 4e, 4f, 4g, 4h, [4mutual funds]4a, 4b</p>	

<p>Title: Diversification and Risk</p> <p>Source: Federal Reserve Bank of St Louis</p> <p>Location:https://www.stlouisfed.org/~media/Education/Lessons/pdf/Diversification-and-Risk.pdf</p>	<p>Description:</p> <p>In this lesson, students are given a portfolio of investments and must assess the relative risk associated with the products in their portfolio.</p>
<p>Unit Content Addressed: [4mutual funds] 4a, 4b</p>	

<p>Title: Stocks and Bonds: How Companies Grow</p> <p>Source: EconFun</p> <p>Location: http://econfun.com/pdf_Files/Lesson%206%20Stocks%20and%20Bonds%20How%20Companies%20Grow%20-%20online.pdf</p>	<p>Description:</p> <p>Students read about a famous company and its stock. Then they explore bonds and figure the costs and benefits of using each.</p>
<p>Unit Content Addressed: 3a, [4stocks] 4a, 4b, 4c, 4d, [4bonds] 4a, 4b, 4c</p>	

<p>Title: Stocks, Bonds, and Mutual Funds</p> <p>Source: Finance in the Classroom.org</p> <p>Location: https://financeintheclassroom.org/downloads/StocksBondsMutualFunds.ppt</p>	<p>Description:</p> <p>This PowerPoint provides a good introduction to the basics of stocks, bonds, mutual funds, risk and reward return on investment and other investments.</p>
<p>Unit Content Addressed: [4stocks] 4d, 4f, [4mutual funds] 4a, 4b, [4bonds] 4a, 4b, 5a, 5b</p>	

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 Source: InCharge Institute of America Location: https://www.incharge.org/wp-content/uploads/2015/07/Teachers-Guide-Lesson-Nine.pdf	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.
Unit Content Addressed: 1a, 1b, 1c, 1d	

Title: Lesson 3: Road Rules: Researching and Buying a Car Source: Practical Money Skills Location: https://www.practicalmoneyskills.com/teach/lesson_plans/grades_9_12	Description: This lesson addresses borrowing money for a new car.
Unit Content Addressed: 1a, 1b	

Title: Your New Car: Lease or Buy? Source: Annenberg Learner Location: http://www.learner.org/interactives/dailymath/car/	Description: This lesson presents a good analysis and comparison of the lease vs. buy question. It is listed as a math lesson and provides an opportunity to integrate math skills.
Unit Content Addressed: 1a, 1b, 1c, 1d	

Title: Home Sweet Home: Purchasing a Place Source: Practical Money Skills Location: https://www.practicalmoneyskills.com/assets/pdfs/lessons/lev9-12/TG_Lesson16.pdf	Description: This lesson explains credit and the mortgage process.
Unit Content Addressed: 2c	

<p>Title: Renting an Apartment</p> <p>Source: Consumer.gov</p> <p>Location: https://www.consumer.gov/sites/www.consumer.gov/files/articles/pdf/rentingapartment_lessonplan_final_0.docx</p>	<p>Description: This detailed lesson plan is flexible for different types of learners and learning levels.</p>
<p>Unit Content Addressed: 2a, 2b</p>	

<p>Title: Renting an Apartment</p> <p>Source: Practical Money Skills</p> <p>Location: https://www.practicalmoneyskills.com/learn/life_events/renting_an_apartment</p>	<p>Description: This article explains the rental process effectively.</p>
<p>Unit Content Addressed: 2a, 2b</p>	

<p>Title: The Influence of Advertising</p> <p>Source: InCharge Institute of America</p> <p>Location: https://www.incharge.org/wp-content/uploads/2015/07/Teachers-Guide-Lesson-Ten.pdf</p>	<p>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.</p>
<p>Unit Content Addressed: 3a, 3b, 3c, 3d</p>	

<p>Title: Satisfaction Please! (Parts 1-3)</p> <p>Source: EconEdLink</p> <p>Location: https://www.econedlink.org/resources/satisfaction-please-part-1/</p>	<p>Description: These lessons outline the remedies available when someone is dissatisfied as a consumer.</p>
<p>Unit Content Addressed: 4a, 4b, 4c, 4d, 4e</p>	

<p>Title: Consumer Awareness</p> <p>Source: InCharge Institute of America</p> <p>Location: https://www.incharge.org/wp-content/uploads/2015/07/Teachers-Guide-Lesson-Eleven.pdf</p>	<p>Description:</p> <p>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.</p>
<p>Unit Content Addressed: 4a, 4b, 4c, 4d, 4e</p>	

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 Basics Source: Next Gen Personal Finance Location: https://docs.google.com/document/d/1K9H4FhvUAOjAyeqAtzflwQsTX6_gomPHabgf3cfcTtg/edit	Description: These lesson resources identify risk and mitigation strategies, factors that affect the cost of insurance, types of insurance, and regulation of insurance.
Unit Content Addressed: 1a, 1b, 1c, 1d, 2a, 2b, 2c	

Title: Car Insurance Source: TD Bank Location: http://wowzone.tdbank.com/wowzone/lessons/Gr9-12Lesson8.pdf	Description: This lesson introduces students to car insurance, including managing risk, understanding what factors affect insurance rates, and evaluating insurance coverage.
Unit Content Addressed: 1a, 1b, 1c, 1d, 2a, 2b, 2c, [3car] 3a, 3b, 3c, 3d, 3e	

Title: Car Insurance Source: Next Gen Personal Finance Location: https://docs.google.com/document/d/1BXaEO6qGwKikVOQYMKaZHC17HJLQcPjLj5QceR5F28/edit	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.
Unit Content Addressed: [3car] 3a, 3b, 3c, 3d, 3e	

Title: The Price We Pay for Health: US and Canada Source: EconEdLink Location: https://www.econedlink.org/resources/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.
Unit Content Addressed: [3health] 3a, 3b	

<p>Title: Health Insurance</p> <p>Source: Next Gen Personal Finance</p> <p>Location: https://docs.google.com/document/d/1OIAU4IrgznNjoA60VXkH9S_YOwLcdRI08PZS38HQLsQ/edit</p>	<p>Description: These resources explain the fundamentals of how health insurance works.</p>
<p>Unit Content Addressed: [3health] 3a, 3b</p>	

<p>Title: How Health Insurance Works</p> <p>Source: New Jersey Dept. of Education</p> <p>Location: https://njaes.rutgers.edu/money/pdfs/lesson-plans/DoE-Lesson-Plan-8-Comparing-Insurance-How-Health-Insurance-Works.pdf</p>	<p>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.</p>
<p>Unit Content Addressed: [3 health] 3a, 3b</p>	

<p>Title: Life Insurance – Teacher's Guide</p> <p>Source: Horace Mann</p> <p>Location: http://www.horacemann.com/teacher-lounge/resources-for-educators/lessons-on-insurance/life-insurance-teachers-guide</p>	<p>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.</p>
<p>Unit Content Addressed: [3 life] 3a, 3b, 3c</p>	

<p>Title: Renter Insurance</p> <p>Source: Missouri Department of Insurance</p> <p>Location: https://insurance.mo.gov/Contribute%20Documents/RentersLessonPlan.pdf</p>	<p>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.</p>
<p>Unit Content Addressed: [3 property] 3a, 3b</p>	

<p>Title: The Costs and Benefits of Renter’s and Homeowner’s Insurance</p> <p>Source: New Jersey Department of Education</p> <p>Location: https://njaes.rutgers.edu/money/pdfs/lesson-plans/DoE-Lesson-Plan-15-The-Costs-and-Benefits-of-Renters-and-Homeowners-Insurance.pdf</p>	<p>Description:</p> <p>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.</p>
<p>Unit Content Addressed: [3property] 3a, 3b</p>	

<p>Title: Insurance for Consumers</p> <p>Source: Next Gen Personal Finance</p> <p>Location: https://docs.google.com/document/d/1TGYspnSxLr5x7_kYhnMzokj80envjaQLZQJn30iaobY/edit</p>	<p>Description:</p> <p>This lesson series introduces renter’s insurance, cell phone insurance, extended warranties and service contracts, and larger insurances, such as the FDIC and Social Security.</p>
<p>Unit Content Addressed: [3property] 3a, 3b, 4a, 4b</p>	

Unit: FM.8 Taxes

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

Title: Income taxes Source: TD Bank Location: https://www.tdbank.com/wowzone/lessons/Gr9-12Lesson9.pdf	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.
Unit Content Addressed: 1a, 1b, 2a, 2b, 2c	

Title: Work and Income Taxes Source: Next Gen Personal Finance Location: https://docs.google.com/document/d/1RJC5N-M7pnUwPS0uyrbL0EBDejP6mbbkcbzzyoPq_g8/edit	Description: This lesson plan covers the payroll tax process, from Form W-4 to pay stub.
Unit Content Addressed: 2a, 2b, 2c, 6a, 6b, 6c	

Title: Filing Your Taxes Source: Next Gen Personal Finance Location: https://docs.google.com/document/d/16eyOSTkZmnFf4FX4tkZo9BtDsGAe7PF5IXLIJB0EEgc/edit	Description: In this lesson, students determine whether they need to file an income tax return. They will read a W-2 and identify major components, complete a Form 1040-EZ for a variety of use cases, and describe the different options for filing taxes.
Unit Content Addressed: 2a, 2b, 2c, 4a, 4b, 5a, 5b	

Title: Tic Tac Taxes! Source: EconEdLink Location: https://www.econedlink.org/resources/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.
Unit Content Addressed: 3a, 3b	

<p>Title: The How's of Taxes</p> <p>Source: The IRS</p> <p>Location: https://apps.irs.gov/app/understandingTaxes/teacher/how.s.jsp</p>	<p>Description:</p> <p>These 14 customizable modules cover every aspect of income taxes including types of income, deductions, exemptions, credits, filing, etc.</p>
<p>Unit Content Addressed: 4a, 4b, 5a, 5b, 6a, 6b</p>	

<p>Title: The Why's of Taxes</p> <p>Source: The IRS</p> <p>Location: https://apps.irs.gov/app/understandingTaxes/teacher/why.s.jsp</p>	<p>Description:</p> <p>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.</p>
<p>Unit Content Addressed: 1a, 1b, 4a, 4b, 6a, 6b, 6c</p>	

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-12 lesson plans including a free stock market game [.https://www.investopedia.com](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/>
- **National Endowment for Financial Education:** Resources, programs, and curriculum for financial education. www.nefe.org
- **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.

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:
 - *American Greed*
 - *Shark Tank*
 - *Make Me a Millionaire Inventor*
 - *The Job Interview*
 - *The Profit*
 - *Undercover Boss*
 - *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

NYS AFCSE: 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
<http://sites.google.com/site/wecanys/>

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

- **Websites to Engage and Motivate Students:**

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

www.answer garden.com: Create feedback tools for students.

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

www.quizette.com: Similar to Kahoot! where students compete with each other.

www.quizletlive.com: Interactive quizzes.

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

www.wordle.net: Create word posters.

<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://answer garden.ch/>: Create online brainstorming or polling.

<http://ipadapps4school.com/2013/03/16/ask3-an-ipad-app-for-creating-flipped-video-lessons-your-students-can-actually-respond-to/>: Enables students and teachers to collaborate on iPads.

- **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/>