

# **NYSED Career & Financial Management Curricular Framework Lessons**

*Created May 2025*



# Career and Financial Management Lesson Check List

Cohort Year \_\_\_\_\_

<b>Module One: Career Management</b>	9th	10th	11th	12th	Completed
Career Development					
Options Beyond High School					
The Job Search Process					
Workplace Regulations					
Career Readiness Skills (Transferrable Skills)					
Lifelong Learning					
Leadership and Ethics					
Business Communications & Technological Innovations					
<b>Module Two: Financial Management</b>					
Budgeting					
Money Management					
Credit & Loans					
Interest					
Investing					
Consumer Options and Protections					
Insurance					
Taxes					



## Module 1

# CAREER MANAGEMENT



## Syracuse City School District Career and Financial Management

<b>UNIT:</b> Mod 1: Career Management	<b>LESSON:</b> Career Development	<b>LESSON SEQUENCE IN UNIT:</b> Lesson One
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### Learning Objective:

**Essential Question:** What skills and information should be considered for viable career planning?

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 will be introduced to aid the process.

### Career Exploration

Students will:

- a. Take the Career Cluster Interest Survey
- b. Identify potential career pathways using the 16 Career Clusters
- c. Identify career areas of interest
- d. Assess individual skills, values, needs, personal attributes, and lifestyle choices
- e. Research national, state, and local labor market data (are jobs available in your area of interest)

### Content Focus—What will students learn?

Career Ready Practices	NEW YORK STATE CDOS STANDARDS	Common Core Learning Standards
1. Act as a responsible and contributing citizen and employee  7. Employ valid and reliable research strategies  10. Plan education and career paths aligned to personal goals	<ul style="list-style-type: none"> <li>• Students will be knowledgeable about the world of work, explore career options, and relate personal skills, aptitudes, and abilities to future career decisions.</li> <li>• Students will demonstrate how academic knowledge and skills are applied in the workplace and other settings.</li> <li>• Students will demonstrate mastery of the foundation skills and competencies essential for success in the workplace.</li> </ul>	BM 3.3-Implement job-seeking skills to obtain employment.  BM 3.4-Utilize career-advancement activities to enhance professional development.  BM3.5-Utlize career-planning to enhance job-success potential.

### Lesson Outline—What learning activities will students do?

Time	Sequence	Description of Learning Activity	Modifications
5 minutes	Get Started/Engage	Instructor has DIN on the board. "What is a Job"? What is a Career? Instructor begins discussion by asking students to share their answers.	Read the prompt aloud.  Modify length if needed.
5-7 minutes	Discover/Explain: Provide new information or demonstrate a skill	Instructor shows short video to help student understand the differences between and job and a career.	Read the Career Cluster Interest Survey aloud.

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		<p><a href="https://www.youtube.com/watch?v=sLPFqCiUVAQ">https://www.youtube.com/watch?v=sLPFqCiUVAQ</a></p> <p>Instructor asks student to take the Career Cluster Interest Survey to help them see what careers are aligned with their interests. Instructor hands out the survey. (see link to survey material below)</p>	
30 minutes	Practice: Provide opportunities to practice independently or in groups	<p>Students take the survey independently. Once they have completed the survey and calculated the results, they share results with a table partner.</p> <p>Once everyone has completed their survey, students are asked to log onto the US Bureau of Labor Statics and access the 16 Career Clusters. Using their survey results, students will research the Career Clusters they are aligned are review the associated careers. Ask students to assess individual skills, values, needs, personal attributes, and lifestyle choices for their selected careers.</p> <p>Students will then create a poster, powerpoint presentation, or video. Instructor shares and reviews the grading rubric with students. The presentation should:</p> <ul style="list-style-type: none"> <li>• Identify the student’s career areas of interest</li> <li>• Number of job openings projected <ul style="list-style-type: none"> <li>• national and local openings</li> </ul> </li> <li>• Education requirements</li> <li>• Training requirements</li> <li>• Skill requirements</li> </ul>	<p>Write the Website of the US Bureau of Labor Statistics on the board for students to reference Create a graphic organizer to assist students to take and organize their notes on possible career choices. (tell students to choose 3 – or less- to focus on).</p> <p>Create a rubric for how students will be graded.</p> <p>Create exemplars for students to look at for examples.</p>
Throughout the class period	Check for Understanding: Monitor what is being learned	<p>Instructor is walking throughout the class checking students are logged onto the correct site and understand the assignment. Instructor asks for thumbs-up to ensure understanding.</p>	

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5 minutes	Close: Summarize, check, and answer questions	<p>Instructors gets students attention and asks them to clean-up, save their work, to prepare for the Exit Ticket.</p> <p>Instructor puts Exit Ticket on the board. "List three Careers you are interested in".</p>	
	Support, Modifications, and Extensions	<p>Special Education and ELL support teacher will be in class to support students with accommodations. Instructor is also aware of student's accommodations and will ensure all are supported.</p>	

### Materials and Resources—What do you need to assemble and prepare before the lesson?

16 National Career Clusters

[Clusters, pathways, and BLS: Connecting career information : Career Outlook: U.S. Bureau of Labor Statistics](#)

Career Cluster Interest Survey

<https://careertech.org/wp-content/uploads/2023/01/StudentInterestSurvey-English.pdf>

Presentation grading Rubric

### Reflection—Did the students learn the content outlined in the lesson focus? Why or why not?



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<b>UNIT:</b> Mod 1: Career Management	<b>LESSON:</b> OPTIONS BEYOND HIGH SCHOOL	<b>LESSON SEQUENCE IN UNIT:</b> Lesson Two
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### Learning Objective:

**Essential Question:** What options are available to accomplish students' identified goals?

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

### Options Beyond High School

Students will:

- Research post-secondary educational options, including trade schools, certificate programs, two-year and four-year colleges.
- Explore employment opportunities including apprenticeships, labor unions, and full- and part-time employment.
- Explore government (competitive civil service) and military careers.
- Investigate the cost of educational options.
- Explore and identify types of financial assistance: scholarships, loans, Free Application for Federal Student Aid (FAFSA), and grant opportunities.

### Content Focus—What will students learn?

### Lesson Outline—What learning activities will students do?

Time	Sequence	Description of Learning Activity	Modifications
5 minutes	Get Started/Engage	Instructor has DIN on the board. "What employment options do you have after graduating from High School"? Instructor begins discussion by asking students to share their answers.	Read prompt aloud. Brainstorm employment options after graduation from high school and create a chart.
5-7 minutes	Discover/Explain: Provide new information or demonstrate a skill	Instructor explains to students there will be guest coming to class for a question-and-answer session about employment options for students after they graduate from high school. The guests will be a representative from Syracuse University, Onondaga Community College, IBEW Local 43, City of Syracuse (to discuss Civil Service jobs), and the US Marine. Each person represents an area that is an option for students to pursue after graduation.	Provide or come up with together example questions. Create a graphic organizer to assist students with organizing their thoughts. Use sentence stems to help students get started developing questions. Provide and post websites for students to utilize for their research.

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		<p>To prepare for the Q&amp;A session, students will research and develop questions to ask.</p> <p>Students can work in teams or individual, but each student is required to develop unique questions.</p>	
30 minutes	Practice: Provide opportunities to practice independently or in groups	<p>Working in teams or individually, students will research material and develop questions they will be prepared to ask during the Q&amp;A session. They will use the careers selected in Lesson One.</p> <p>Students should research the following:</p> <p>Post-secondary educational options</p> <ul style="list-style-type: none"> <li>• trade school options</li> <li>• Certificate programs</li> <li>• two-year college degrees</li> <li>• four-year college degrees</li> <li>• Master's degrees</li> <li>• Doctorate degrees <ul style="list-style-type: none"> <li>• Cost</li> <li>• Financial Aid options</li> <li>• Scholarships</li> <li>• Loans</li> <li>• Grants</li> </ul> </li> </ul>	Continue using graphic organizer.
Throughout the class period	Check for Understanding: Monitor what is being learned	Instructor is walking throughout the class checking students understand the assignment. Instructor asks for thumbs-up to ensure understanding.	
5 minutes	Close: Summarize, check, and answer questions	Instructors gets students attention and asks them to clean-up, save their work, to prepare for the Exit Ticket.	
	Support, Modifications, and Extensions	Special Education and ELL support teacher will be in class to support students with accommodations.	

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	Instructor is also aware of student's accommodations and will ensure all are supported.	
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### Materials and Resources—What do you need to assemble and prepare before the lesson?

16 National Career Clusters

[Clusters, pathways, and BLS: Connecting career information : Career Outlook: U.S. Bureau of Labor Statistics](#)

Career Cluster Interest Survey

<https://careertech.org/wp-content/uploads/2023/01/StudentInterestSurvey-English.pdf>

Presentation grading Rubric

### Reflection—Did the students learn the content outlined in the lesson focus? Why or why not?



## Syracuse City School District Career and Financial Management

<b>UNIT:</b> Mod 1: Career Management	<b>LESSON:</b> The Job Search Process	<b>LESSON SEQUENCE IN UNIT:</b> Lesson Three A
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### Learning Objective:

**Essential Question:** How do you secure the position you want?

This unit will outline the job seeking process. Students will gain an understanding of the sources of job opportunities, documents required to secure interviews, as well as developing the skills to interview for positions and evaluating options after the interview.

### Sources of Job Opportunities

Students will:

- Explain the various sources of job opportunities (job websites, networking, internships, help wanted signs, work-based learning opportunities, employment agencies, job fairs, and print media) and describe the role that each of the above sources plays in the job search.
- Describe and compile the information required for job applications and develop materials to respond to online job postings.
- Distinguish between the content of resumes and cover letters.
- Review telephone digital, and face-to-face interview strategies to best showcase qualifications
- Discuss reasons job seekers should engage in follow-up communication with interviewers and identify include in a follow-up letter or phone call.
- Describe criteria for evaluating job offers and identify factors that determine whether to accept or dec offer.

### Content Focus—What will students learn?

Career Ready Practices	NEW YORK STATE CDOS STANDARDS	Common Core Learning Standards
1. Act as a responsible and contributing citizen and employee	Students will be knowledgeable about the world of work, explore career options, and relate personal skills, aptitudes, and abilities to future career decisions.	BM 3.3-Implement job-seeking skills to obtain employment.
3. Attend to personal health and financial well-being	Students will demonstrate how academic knowledge and skills are applied in the workplace and other settings.	BM 3.4-Utilize career-advancement activities to enhance professional development.
4. Communicate clearly and effectively with reason		

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<p>5. Consider the environmental, social, and economic impacts of decisions</p> <p>7. Employ valid and reliable research strategies</p> <p>8. Utilize critical thinking to make sense of problems and persevere in solving them</p> <p>11. Use technology to enhance productivity</p>	<p>Students will demonstrate mastery of the foundation skills and competencies essential for success in the workplace.</p>	<p>BM3.5-Utilize career-planning to enhance job-success potential.</p>
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### Lesson Outline—What learning activities will students do?

Time	Sequence	Description of Learning Activity	Modifications
5 minutes	Get Started/Engage	Instructor has DIN on the board. "List ways I can find out about a job opening"? Instructor begins discussion by asking students to share their answers.	Read prompt aloud. Chart ideas on anchor chart and post for students to reference.
5-7 minutes	Discover/Explain: Provide new information or demonstrate a skill	Instructor asks students to select one career and a job within their selected career and begin researching job openings. They need to find five openings with at least one being in Syracuse. They need to list what are the requirements to "apply" and to "qualify". When finished, they should complete the sample job application. (see link below to job application)	Post websites students can research job openings. Create a graphic organizer or worksheet for students to take notes and organize their thoughts. Assist students by reading and going through a sample application together prior to completing one independently.
30 minutes	Practice: Provide opportunities to practice independently or in groups	Working individually, students will research the requested material and when finished, share out with an elbow partner.  Student will now begin the develop a resume and cover letter. They can work in teams. They can use the resume and cover letter builder. They can use AI support.	Provide students with examples of resumes and cover letters to reference. Assist students with using AI by providing them with websites and showing them how to use AI.

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		Instructor reviews the questions asked on a job application with students.	
Throughout the class period	Check for Understanding: Monitor what is being learned	Instructor is walking throughout the class checking students understand the assignment. Instructor asks for thumbs-up to ensure understanding.	
5 minutes	Close: Summarize, check, and answer questions	Instructors gets students attention and asks them to clean-up, save their work, to prepare for the Exit Ticket.	
	Support, Modifications, and Extensions	Special Education and ELL support teacher will be in class to support students with accommodations. Instructor is also aware of student's accommodations and will ensure all are supported.	

### Materials and Resources—What do you need to assemble and prepare before the lesson?

Online resource:

Tips for Filling Out a Job Application

<https://www.indeed.com/career-advice/finding-a-job/how-to-fill-out-an-application>

Job application

<https://www.alnp.uscourts.gov/sites/alnp/files/Sample%20Job%20Application.pdf>

Cover Letter Examples

<https://www.resumebuilder.com/cover-letter-examples/high-school/>

Resume Examples

<https://www.indeed.com/career-advice/resume-samples>

### Reflection—Did the students learn the content outlined in the lesson focus? Why or why not?



**Syracuse City School District**  
**Career and Financial Management**

<b>UNIT:</b> Mod 1: Career Management	<b>LESSON:</b> The Job Search Process II	<b>LESSON SEQUENCE IN UNIT:</b> Lesson Three B
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**Learning Objective:**

**Essential Question:** How do you secure the position you want?

This unit will outline the job seeking process. Students will gain an understanding of the sources of job opportunities, documents required to secure interviews, as well as developing the skills to interview for positions and evaluating options after the interview.

**Sources of Job Opportunities**

Students will:

- Explain the various sources of job opportunities (job websites, networking, internships, help wanted signs, work-based learning opportunities, employment agencies, job fairs, and print media) and describe the role that each of the above sources plays in the job search.
- Describe and compile the information required for job applications and develop materials to respond to online job postings.
- Distinguish between the content of resumes and cover letters.
- Review telephone digital, and face-to-face interview strategies to best showcase qualifications
- Discuss reasons job seekers should engage in follow-up communication with interviewers and identify points to include in a follow-up letter or phone call.
- Describe criteria for evaluating job offers and identify factors that determine whether to accept or decline an offer.

**Content Focus—What will students learn?**

Career Ready Practices	NEW YORK STATE CDOS STANDARDS	Common Core Learning Standards
1. Act as a responsible and contributing citizen and employee	Students will be knowledgeable about the world of work, explore career options, and relate personal skills, aptitudes, and abilities to future career decisions.	BM 3.3-Implement job-seeking skills to obtain employment.
3. Attend to personal health and financial well-being	Students will demonstrate how academic knowledge and skills are applied in the workplace and other settings.	BM 3.4-Utilize career-advancement activities to enhance professional development.

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<p>4. Communicate clearly and effectively with reason</p> <p>5. Consider the environmental, social, and economic impacts of decisions</p> <p>7. Employ valid and reliable research strategies</p> <p>8. Utilize critical thinking to make sense of problems and persevere in solving them</p> <p>11. Use technology to enhance productivity</p>	<p>Students will demonstrate mastery of the foundation skills and competencies essential for success in the workplace.</p>	<p>BM3.5-Utilize career-planning to enhance job-success potential.</p>
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### Lesson Outline—What learning activities will students do?

Time	Sequence	Description of Learning Activity	Modifications
5 minutes	Get Started/Engage	Instructor has DIN on the board. "List three best practices for a job interview". Instructor begins discussion by asking students to share their answers.	Circulate room and ensure students are on task. Rephrase/simplify question Give example to prompt students. Visual timer for DIN. Verbal reminder of method of turning in DIN.
5-7 minutes	Discover/Explain: Provide new information or demonstrate a skill	Ask students if they have ever been on a job interview. If yes, ask them to share what questions they were asked. Discuss the different ways people can be interviewed. (phone, virtually, in-person). Students will research best practices in the different ways to be interviewed.	Record/provide visual of student answers so they can refer to it for ideas later. Frequent CFUs
30 minutes	Practice: Provide opportunities to practice independently or in groups	Working in teams of two, students will research the best practices for the three different ways to be interviewed.	Create teams for research partners if needed. Provide template to complete for three different interview methods with research prompts Circulate room to ensure on task and check for understanding.
Throughout the class period	Check for Understanding: Monitor what is being learned	Instructor is walking throughout the class checking students understand the assignment.	Circulate room. Ask CFUs.

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		Instructor asks for thumbs-up to ensure understanding.	
5 minutes	Close: Summarize, check, and answer questions	Instructors gets students attention and asks them to clean-up, save their work, to prepare for the Exit Ticket.	Model how to save on a computer and name assignment Have visual posted on what to name assignment Verbal reminders of where supplies are kept, classroom norms for end of class clean-up Verbal reminder of how much time is left in class. Timer for Exit Ticket. Rephrase and simplify exit ticket.
	Support, Modifications, and Extensions	Special Education and ELL support teacher will be in class to support students with accommodations. Instructor is also aware of student's accommodations and will ensure all are supported.	See above

### Materials and Resources—What do you need to assemble and prepare before the lesson?

Online resource:

Tips for Filling Out a Job Application

<https://www.indeed.com/career-advice/finding-a-job/how-to-fill-out-an-application>

Job application

<https://www.alnp.uscourts.gov/sites/alnp/files/Sample%20Job%20Application.pdf>

Cover Letter Examples

<https://www.resumebuilder.com/cover-letter-examples/high-school/>

Resume Examples

<https://www.indeed.com/career-advice/resume-samples>

### Reflection—Did the students learn the content outlined in the lesson focus? Why or why not?



## Syracuse City School District Career and Financial Management

<b>UNIT:</b> Mod 1: Career Management	<b>LESSON:</b> The Job Search Process III	<b>LESSON SEQUENCE IN UNIT:</b> Lesson Three C
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### Learning Objective:

**Essential Question:** How do you secure the position you want?

This unit will outline the job seeking process. Students will gain an understanding of the sources of job opportunities, documents required to secure interviews, as well as developing the skills to interview for positions and evaluating options after the interview.

#### Sources of Job Opportunities

Students will:

- Explain the various sources of job opportunities (job websites, networking, internships, help wanted signs, work-based learning opportunities, employment agencies, job fairs, and print media) and describe the role that each of the above sources plays in the job search.
- Describe and compile the information required for job applications and develop materials to respond to online job postings.
- Distinguish between the content of resumes and cover letters.
- Review telephone digital, and face-to-face interview strategies to best showcase qualifications
- Discuss reasons job seekers should engage in follow-up communication with interviewers and identify points to include in a follow-up letter or phone call.
- Describe criteria for evaluating job offers and identify factors that determine whether to accept or decline a job offer.

### Content Focus—What will students learn?

Career Ready Practices	NEW YORK STATE CDOS STANDARDS	Common Core Learning Standards
1. Act as a responsible and contributing citizen and employee  3. Attend to personal health and financial well-being  4. Communicate clearly and effectively with reason	Students will be knowledgeable about the world of work, explore career options, and relate personal skills, aptitudes, and abilities to future career decisions.  Students will demonstrate how academic knowledge and skills are applied in the workplace and other settings.	BM 3.3-Implement job-seeking skills to obtain employment.  BM 3.4-Utilize career-advancement activities to enhance professional development.

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<p>5. Consider the environmental, social, and economic impacts of decisions</p> <p>7. Employ valid and reliable research strategies</p> <p>8. Utilize critical thinking to make sense of problems and persevere in solving them</p> <p>11. Use technology to enhance productivity</p>	<p>Students will demonstrate mastery of the foundation skills and competencies essential for success in the workplace.</p>	<p>BM3.5-Utilize career-planning to enhance job-success potential.</p>
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### Lesson Outline—What learning activities will students do?

Time	Sequence	Description of Learning Activity	Modifications
5 minutes	Get Started/Engage	Instructor has DIN on the board. “Why is it important to dress properly for a job interview”? Instructor begins discussion by asking students to share their answers.	<p>Circulate room and ensure students are on task</p> <p>Rephrase/simplify question individually or whole group as needed.</p> <p>Give example of answer to prompt student response.</p> <p>Visual timer for DIN.</p> <p>Verbal reminder of method of turning in DIN.</p>
5-7 minutes	Discover/Explain: Provide new information or demonstrate a skill	Students prepare for Career Coaches to visit class for the “Mock Job Interviews”. Students should have copies of their resume and cover letter.	<p>Review interview protocols/appropriate interview behaviors with students</p> <p>Create quick guide/checklist for student to review and review with students that Career Coach will use in interview.</p>
30 minutes	Practice: Provide opportunities to practice independently or in groups	Students are assigned a career coach to work with. The Career Coach will pretend they are interviewing the student for a job. After the interview is finished, students should review their performance with the Career Coach. (warn and cool feedback) and take notes. They should discuss reasons job seekers engage in follow-up communication with interviewers and identify points to include in a follow-up letter or phone call. They should also	<p>Note catcher/template/ should be created for students to mirror the evaluation tool Career Coach will be using for feedback to rate student performance</p>

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		discuss criteria for evaluating job offers and identify factors that determine whether to accept or decline a job offer.	
Throughout the class period	Check for Understanding: Monitor what is being learned	Instructor is walking throughout the class checking students understand the assignment. Instructor asks for thumbs-up to ensure understanding.	Circulate room. Ask CFUs Nonverbal cues, on task cues.
5 minutes	Close: Summarize, check, and answer questions	Instructors gets students attention and asks them to clean-up, save their work, to prepare for the Exit Ticket.	Reminder of how/where to save work for day. Verbal reminders of where supplies are kept, classroom norms for end of class clean-up. Verbal reminders/countdown of how much time is left in class to keep on task. Timer for Exit Ticket. Rephrase and simplify Exit Ticket.
	Support, Modifications, and Extensions	Special Education and ELL support teacher will be in class to support students with accommodations. Instructor is also aware of student's accommodations and will ensure all are supported.	See above

### Materials and Resources—What do you need to assemble and prepare before the lesson?

Online resource:

Tips for Filling Out a Job Application

<https://www.indeed.com/career-advice/finding-a-job/how-to-fill-out-an-application>

Job application

<https://www.alnp.uscourts.gov/sites/alnp/files/Sample%20Job%20Application.pdf>

Cover Letter Examples

<https://www.resumebuilder.com/cover-letter-examples/high-school/>

Resume Examples

<https://www.indeed.com/career-advice/resume-samples>

### Reflection—Did the students learn the content outlined in the lesson focus? Why or why not?



## Syracuse City School District Career and Financial Management

<b>UNIT:</b> Mod 1: Career Management	<b>LESSON:</b> Workplace Regulations	<b>LESSON SEQUENCE IN UNIT:</b> Lesson Four A
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### Learning Objective:

**Essential Question:** How do employment, labor, and safety laws impact the workplace?

This unit will outline 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.

### Sources of Job Opportunities

Students will:

- Gain knowledge or documentation required for employment such as working papers
- Explain workplace terms such as working hours, overtime, minimum wage, prevailing wage, per diem, workers' compensation insurance, unemployment insurance, Social Security, and disability insurance.
- Explain what OSHA (Occupational Safety and Health Administration) and the CDC (Centers for Disease and Prevention) are and how they protect employees
- Describe the history of unions and how they protect employees and define the National Labor Relations Act of 1935, also known as the Wagner Act.

### Content Focus—What will students learn?

Career Ready Practices	NEW YORK STATE CDOS STANDARDS	Common Core Learning Standards
<p>1. Act as a responsible and contributing citizen and employee</p> <p>3. Attend to personal health and financial well-being</p> <p>5. Consider the environmental, social, and economic impacts of decisions</p> <p>9. Model integrity, ethical leadership, and effective management</p>	<p>Students will be knowledgeable about the world of work, explore career options, and relate personal skills, aptitudes, and abilities to future career decisions.</p> <p>Students will demonstrate how academic knowledge and skills are applied in the workplace and other settings.</p> <p>Students will demonstrate mastery of the foundation skills and competencies essential for success in the workplace.</p> <p>Students will demonstrate mastery of the foundation skills and competencies essential for success in the workplace.</p>	<p>BM-HR 1.1: Implement human resources laws and regulations to ensure equitable treatment of employees and to meet government requirements.</p>

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### Lesson Outline—What learning activities will students do?

Time	Sequence	Description of Learning Activity	Modifications
5 minutes	Get Started/Engage	Instructor has DIN on the board. “What laws are in place to protect workers”? Instructor begins discussion by asking students to share their answers.	Circulate room and ensure students are on task Rephrase/simplify DIN question. Give examples of answer to prompt students. Visual timer for DIN. Verbal reminder of method of turning in DIN. Preview lesson vocabulary.
5-7 minutes	Discover/Explain; Provide new information or demonstrate a skill	Students prepare for Career Coaches (Human Resources experts) to visit class for the discussion on worker protections. Students should be prepared to work in teams to take notes and answer the following questions: <ul style="list-style-type: none"> <li>• working hours</li> <li>• overtime</li> <li>• minimum wage</li> <li>• prevailing wage</li> <li>• per diem</li> <li>• workers’ compensation insurance</li> <li>• unemployment insurance</li> <li>• social security</li> <li>• disability insurance</li> </ul>	Preview lesson vocabulary. Provide graphic organizer/template/skeletal notes to define vocabulary. Provide visuals/word wall of new vocabulary students can reference. Create peer teams.
30 minutes	Practice: Provide opportunities to practice independently or in groups	Student teams are assigned a career coach to work with. The Career Coach will share information on the topics listed above. Students will take notes and ask questions for clarification.  Students will use the information to create a Jeopardy game. During the next period, groups will take turns running a round of Jeopardy. Awards will be giving for the winning team.	Create peer teams for students to best support each other’s learning needs Model Jeopardy questions based on notes above Provide 3-4 examples of Jeopardy-type questions students can reference.  Model how to run the game for the students. Provide visual list of rules for students.

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Throughout the class period	Check for Understanding: Monitor what is being learned	Instructor is walking throughout the class checking students understand the assignment. Instructor asks for thumbs-up to ensure understanding.	Circulate room. Ask CFUs Nonverbal cues, on task cues.
5 minutes	Close: Summarize, check, and answer questions	Instructors gets students attention and asks them to clean-up, save their work, to prepare for the Exit Ticket.	Verbal reminders of where supplies are kept, classroom norms for end of class clean-up. Verbal reminder of how much time is left in class. Timer for Exit Ticket. Rephrase and simplify Exit Ticket.
	Support, Modifications, and Extensions	Special Education and ELL support teacher will be in class to support students with accommodations. Instructor is also aware of student's accommodations and will ensure all are supported.	See Above

### Materials and Resources—What do you need to assemble and prepare before the lesson?

### Reflection—Did the students learn the content outlined in the lesson focus? Why or why not?



## Syracuse City School District Career and Financial Management

<b>UNIT:</b> Mod 1: Career Management	<b>LESSON:</b> Workplace Regulations	<b>LESSON SEQUENCE IN UNIT:</b> Lesson Four B
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### Learning Objective:

**Essential Question:** How do employment, labor, and safety laws impact the workplace?

This unit will outline 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.

### Sources of Job Opportunities

Students will:

- Explain what OSHA (Occupational Safety and Health Administration) and the CDC (Centers for Disease and Prevention) are and how they protect employees
- Describe the history of unions and how they protect employees and define the National Labor Relations Act of 1935, also known as the Wagner Act.

### Content Focus—What will students learn?

Career Ready Practices	NEW YORK STATE CDOS STANDARDS	Common Core Learning Standards
<p>1. Act as a responsible and contributing citizen and employee</p> <p>3. Attend to personal health and financial well-being</p> <p>5. Consider the environmental, social, and economic impacts of decisions</p> <p>9. Model integrity, ethical leadership, and effective management</p>	<p>Students will be knowledgeable about the world of work, explore career options, and relate personal skills, aptitudes, and abilities to future career decisions.</p> <p>Students will demonstrate how academic knowledge and skills are applied in the workplace and other settings.</p> <p>Students will demonstrate mastery of the foundation skills and competencies essential for success in the workplace.</p> <p>Students will demonstrate mastery of the foundation skills and competencies essential for success in the workplace.</p>	<p>BM-HR 1.1: Implement human resources laws and regulations to ensure equitable treatment of employees and to meet government requirements.</p>

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<b>Lesson Outline—What learning activities will students do?</b>			
<b>Time</b>	<b>Sequence</b>	<b>Description of Learning Activity</b>	<b>Modifications</b>
5 minutes	Get Started/Engage	Instructor has DIN on the board. "What is OSHA and why is it important to workers"? Instructor begins discussion by asking students to share their answers.	Circulate room and ensure students are on task. Rephrase/simplify DIN question Give example of answer to prompt students. Visual timer for DIN. Verbal reminder of method of turning in DIN. Preview lesson vocabulary
5-7 minutes	Discover/Explain: Provide new information or demonstrate a skill	Students prepare for Career Coaches (representatives from local unions) experts) to visit class for the discussion OSHA and the role of unions and how they protect workers.	Review OSHA and discuss what it is, what role it plays for them.
30 minutes	Practice: Provide opportunities to practice independently or in groups	Student teams are assigned a career coach to work with. The Career Coach will share information on the topics listed above. Students will take notes and ask questions for clarification.  Students will use the information to create 1-3 informational slides to be used in creating a teaching tool.	Provide graphic organizer/templates for topics that career coaches will be discussing. Provide outline for students for slides containing what information needs to be on each slide and include a sample slide of each for reference.
Throughout the class period	Check for Understanding: Monitor what is being learned	Instructor is walking throughout the class checking students understand the assignment. Instructor asks for thumbs-up to ensure understanding.	Circulate room. Ask CFUs. Nonverbal cues, on task cues.
5 minutes	Close: Summarize, check, and answer questions	Instructors gets students attention and asks them to clean-up, save their work, to prepare for the Exit Ticket.	Reminder of how/where to save work for day. Verbal reminders of where supplies are kept, classroom norms for end of class clean-up. Verbal reminders/countdown of how much time is left in class to keep on task. Timer for Exit Ticket. Rephrase and simplify Exit Ticket.

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	Support, Modifications, and Extensions	Special Education and ELL support teacher will be in class to support students with accommodations. Instructor is also aware of student's accommodations and will ensure all are supported.	See Above
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**Materials and Resources—What do you need to assemble and prepare before the lesson?**

CareerSafe

<https://www.careersafeonline.com/>

History of Unions

<https://www.unionplus.org/page/brief-history-unions>

**Reflection—Did the students learn the content outlined in the lesson focus? Why or why not?**



# Syracuse City School District

## Career and Financial Management

<b>UNIT:</b> Mod 1: Career Management	<b>LESSON:</b> Career Readiness Skills	<b>LESSON SEQUENCE IN UNIT:</b> Lesson Five
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**Learning Objective:**

**Essential Question:** How can career readiness skills ensure success in employment and in life?

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

**Students will:**

- Identify career readiness skills (Common Career Technical Core’s Career Ready Practices)
- Explain how career readiness skills contribute to success in a variety of career and life settings
- Reflect on experiences that provide opportunities to gain and/or strengthen career readiness skills
- Explain why career readiness skills are also referred to as transferrable skills
- Define the term “self-advocacy” as it relates to success in a variety of career and life settings
- Identify and discuss strategies to overcome obstacles and challenges to success in a variety of career and life settings
- Explain how self-advocacy can assist in reaching short-, intermediate-, and long-term goals

**Content Focus—What will students learn?**

Career Ready Practices	NEW YORK STATE CDOS STANDARDS	Common Core Learning Standards
1. Act as a responsible and contributing citizen and employee  3. Attend to personal health and financial well-being  4. Communicate clearly and effectively with reason  5. Consider the environmental, social, and economic impacts of decisions  9. Model integrity, ethical leadership, and effective management	Students will be knowledgeable about the world of work, explore career options, and relate personal skills, aptitudes, and abilities to future career decisions.  Students will demonstrate how academic knowledge and skills are applied in the workplace and other settings.  Students will demonstrate mastery of the foundation skills and competencies essential for success in the workplace.  Students will demonstrate mastery of the foundation skills and competencies essential for success in the workplace.	BM 3.1: Develop self-understanding to recognize the impact of personal actions on others.  BM 3.2: Develop personal traits and behaviors to foster career advancement.  BM 3.3: Implement job-seeking skills to obtain employment.  BM 3.4: Utilize career advancement activities to

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		<p>enhance professional development.</p> <p>BM 3.5: Utilize career-planning to enhance job success potential.</p>
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**Lesson Outline—What learning activities will students do?**

Time	Sequence	Description of Learning Activity	Modifications
5 minutes	Get Started/Engage	Instructor has DIN on the board. "List three skills important to successfully have a job and a career". Instructor begins discussion by asking students to share their answers.	Read the prompt aloud. Write the skills students share out on an anchor chart students can refer to.
5-7 minutes	Discover/Explain: Provide new information or demonstrate a skill	Instructor introduces the Career Ready Practices to students. Instructor explains these are practices of successful employees and college students. Instructors assign each student one Career Ready Practice and asks them to make a poster (using poster paper, or digitally) or a video using the Career Ready Practice they have been assigned and include three examples of how they would use it on a job or in college. Students will be told the posters will be displayed prominently in the school.	Provide exemplars of posters to look at and get ideas. Create and hand out a rubric of how students will be graded. Check in frequently with students to ensure understanding.
30 minutes	Practice: Provide opportunities to practice independently or in groups	Students are working independently on their project. Students are encouraged to walk throughout the room asking for students that have the same Career Ready Practice as they do. Students are reminded to answer this questions about their Career Ready Practice: How can you apply the skills learned in your "Career Ready Practice" to be successful in your college and career.	Group students with partners that have the same readiness skill they have to work together to create a poster.

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Throughout the class period	Check for Understanding: Monitor what is being learned	Instructor is walking throughout the class checking students understand the assignment. Instructor asks for thumbs-up to ensure understanding.	
5 minutes	Close: Summarize, check, and answer questions	Instructors gets students attention and asks them to clean-up, save their work, to prepare for the Exit Ticket.	
	Support, Modifications, and Extensions	Special Education and ELL support teacher will be in class to support students with accommodations. Instructor is also aware of student's accommodations and will ensure all are supported.	

### Materials and Resources—What do you need to assemble and prepare before the lesson?

Career Ready Practices  
<https://careertech.org/document/the-career-ready-practices/>

### Reflection—Did the students learn the content outlined in the lesson focus? Why or why not?



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<b>UNIT:</b> Mod 1: Career Management	<b>LESSON:</b> LifeLong Learning	<b>LESSON SEQUENCE IN UNIT:</b> Lesson Six A
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### Learning Objective:

**Essential Question:** How can professional development benefit career growth, advancement, and/or lifelong learning?

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

### Students will:

- Investigate how to access and acquire various certificates, accreditations, and other career credentials
- Explore how tuition reimbursement options in many organizations encourage their employees to continue their education
- Identify and use career resources to obtain information about professional development opportunities sponsored by professional organizations
- Determine why keeping up with technology, systems, and processes is critical for career growth, advancement, and/or lifelong learning
- Professional Relationships
- Define role model and mentor as they relate to career growth, advancement, and/or lifelong learning
- Compare the benefits of being a role model or mentor with having role model or mentor and how each can lead to career growth advancement, and/or lifelong learning
- Explain the concept of networking and the role it plays in career growth, advancement, and/or lifelong learning.

### Content Focus—What will students learn?

Career Ready Practices	NEW YORK STATE CDOS STANDARDS	Common Core Learning Standards
1 Act as a responsible and contributing citizen and employee  7. Employ valid and reliable research strategies  9. Model integrity, ethical leadership, and effective management	Students will be knowledgeable about the world of work, explore career options, and relate personal skills, aptitudes, and abilities to future career decisions.  Students will demonstrate how academic knowledge and skills are applied in the workplace and other settings.	BM 3.1: Develop self-understanding to recognize the impact of personal actions on others.  BM 3.2: Develop personal traits and behaviors to foster career advancement.

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<p>10. Plan education and career paths aligned to personal goals</p> <p>11. Use technology to enhance productivity</p> <p>12. Work productively in teams while using cultural/global competence</p>	<p>Students will demonstrate mastery of the foundation skills and competencies essential for success in the workplace.</p>	<p>BM 3.3: Implement job-seeking skills to obtain employment.</p> <p>BM 3.4: Utilize career advancement activities to enhance professional development.</p> <p>BM 3.5: Utilize career-planning to enhance job success potential.</p>
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### Lesson Outline—What learning activities will students do?

Time	Sequence	Description of Learning Activity	Modifications:
5 minutes	Get Started/Engage	<p>Instructor has DIN on the board. “In your words, define Lifelong Learning”. Instructor begins discussion by asking students to share their answers.</p>	<p>Read the prompt aloud.</p> <p>Modify the length of the assignment.</p>
5-7 minutes	Discover/Explain: Provide new information or demonstrate a skill	<p>Instructor continues the discussion about Lifelong learning and explains to students to be successful in a career, employees must continue training and education. It’s called: “Professional Development”. This will keep employees current on skills related to their careers.</p> <p>Instructors asks students to select a career and begin researching the following items. Answers can be recorded using writing, or an audio device.</p> <ol style="list-style-type: none"> <li>1. Find one career-related certificate, or accreditation.</li> <li>2. A job where the employer pays tuition for employees to attend college classes.</li> <li>3. A job that offers professional development. (include what the professional development is).</li> <li>4. Explain why keeping up with technology, systems, and processes is critical for A job where the employer pays</li> </ol>	<p>Define Lifelong learning and Professional Development for students</p> <p>Watch a video on what Professional Development is? (Example: VIDEO: <a href="#">What is Professional Development? - YouTube</a>)</p> <p>Brainstorm Careers OR Do a Career Interest Inventory</p> <p>Give Websites for students to utilize</p> <p>Create and provides a graphic organizer and a rubric to help students organize their research and know how they are graded.</p> <p>Frequent Check ins for understanding.</p>

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		<p>tuition for employees to attend college classes.</p> <p>5. A job that offers professional development. (include what the professional development is).</p> <p>6. Explain why keeping up with technology, systems, and processes is critical for career growth, advancement, and/or lifelong learning.</p>	
30 minutes	Practice: Provide opportunities to practice independently or in groups	Students work in teams to complete this assignment. Each student should have their own computer and as students are researching the answer, they should collaborate on submitting the best answer. Once students have completed the assignment, they should share their answer with other groups and should make any necessary changes.	Create teams prior to the start of class according to abilities and behaviors.
Throughout the class period	Check for Understanding: Monitor what is being learned	Instructor is walking throughout the class checking students understand the assignment. Instructor asks for thumbs-up to ensure understanding.	
5 minutes	Close: Summarize, check, and answer questions	Instructors gets students attention and asks them to clean-up, save their work, to prepare for the Exit Ticket.	
	Support, Modifications, and Extensions	Special Education and ELL support teacher will be in class to support students with accommodations. Instructor is also aware of student's accommodations and will ensure all are supported.	

**Materials and Resources—What do you need to assemble and prepare before the lesson?**

**Reflection—Did the students learn the content outlined in the lesson focus? Why or why not?**



## Syracuse City School District Career and Financial Management

<b>UNIT:</b> Mod 1: Career Management	<b>LESSON:</b> LifeLong Learning	<b>LESSON SEQUENCE IN UNIT:</b> Lesson Six B
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### Learning Objective:

**Essential Question:** How can professional development benefit career growth, advancement, and/or lifelong learning?

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

### Students will:

Professional Relationships

- Define role model and mentor as they relate to career growth, advancement, and/or lifelong learning
- Compare the benefits of being a role model or mentor with having role model or mentor and how each can lead to career growth advancement, and/or lifelong learning
- Explain the concept of networking and the role it plays in career growth, advancement, and/or lifelong learning

### Content Focus—What will students learn?

Career Ready Practices	NEW YORK STATE CDOS STANDARDS	Common Core Learning Standards
1. Act as a responsible and contributing citizen and employee  7. Employ valid and reliable research strategies  9. Model integrity, ethical leadership, and effective management  10. Plan education and career paths aligned to personal goals 11. Use technology to enhance productivity  12. Work productively in teams while using cultural/global competence	Students will be knowledgeable about the world of work, explore career options, and relate personal skills, aptitudes, and abilities to future career decisions.  Students will demonstrate how academic knowledge and skills are applied in the workplace and other settings.  Students will demonstrate mastery of the foundation skills and competencies essential for success in the workplace.	BM 3.1: Develop self-understanding to recognize the impact of personal actions on others.  BM 3.2: Develop personal traits and behaviors to foster career advancement.  BM 3.3: Implement job-seeking skills to obtain employment.  BM 3.4: Utilize career advancement activities to enhance professional development.

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		BM 3.5: Utilize career-planning to enhance job success potential.
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### Lesson Outline—What learning activities will students do?

Time	Sequence	Description of Learning Activity	Modifications
5 minutes	Get Started/Engage	Instructor has DIN on the board. "What is the role of a Career Coach". Instructor begins discussion by asking students to share their answers.	Read the prompt aloud. Have a definition with a picture of visual of a Career Coach. Modify the length of the response.
5-7 minutes	Discover/Explain: Provide new information or demonstrate a skill	<p>Instructor tells students go to their assigned table and introduce themselves to their Career Coach they will be working with for this activity. Students will be prepared with their questions that will drive the discussion for the activity. Each student is required to record the answers.</p> <ul style="list-style-type: none"> <li>• Define role model and mentor as they relate to career growth, advancement, and/or lifelong learning.</li> <li>• Compare the benefits of being a role model or mentor with having role model or mentor and how each can lead to career growth advancement, and/or lifelong learning.</li> <li>• Explain the concept of networking and the role it plays in career growth, advancement, and/or lifelong learning.</li> </ul>	<p>Group students prior to class according to ability and behavior. Prior to the start of class, discuss expectations of behaviors while meeting with Career Coach and model expectations</p> <p>Check student's questions to ensure they are appropriate</p> <p>Create a graphic organizer for students to help organize thoughts.</p>

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30 minutes	Practice: Provide opportunities to practice independently or in groups	<p>Students work in teams to complete this assignment. The facilitator will give groups 6-7 minutes to discuss each question/topic. Once everyone is finished, the facilitator will ask groups to share their answers.</p> <p>After the Career Coach leave, students will write a short “thank you” email or card for their Career Coach.</p> <p>After the Career Coach leave, students will write a short “thank you” email or card for their Career Coach.</p>	<p>Allow students to use word processing if needed. Create sentence stems or exemplar to help students create/start the thank you notes.</p>
Throughout the class period	Check for Understanding: Monitor what is being learned	<p>Instructor is walking throughout the class checking students understand the assignment. Instructor asks for thumbs-up to ensure understanding.</p>	
5 minutes	Close: Summarize, check, and answer questions	<p>Instructors gets students attention and asks them to clean-up, save their work, to prepare for the Exit Ticket.</p>	
	Support, Modifications, and Extensions	<p>Special Education and ELL support teacher will be in class to support students with accommodations. Instructor is also aware of student’s accommodations and will ensure all are supported.</p>	

**Materials and Resources—What do you need to assemble and prepare before the lesson?**

**Reflection—Did the students learn the content outlined in the lesson focus? Why or why not?**



## Syracuse City School District Career and Financial Management

<b>UNIT:</b> Mod 1: Career Management	<b>LESSON:</b> Leadership and Ethics	<b>LESSON SEQUENCE IN UNIT:</b> Lesson Seven A
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### Learning Objective:

**Essential Question:** What knowledge and skills are necessary to demonstrate an introductory understanding of the Impact leadership and ethics have in the workplace, community, and global marketplace?

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

### Students will:

- Define leadership as it applies to the broad topic of career management
- Investigate, list, and describe characteristics of effective leaders
- Assess the impact leaders can have in the workplace, community, and global marketplace
- Explain and demonstrate understanding of parliamentary procedure as it applies to conducting meetings, clubs, organizations, etc.
- Discuss how using parliamentary procedure can positively affect an organization
- Discuss how using parliamentary procedure can negatively affect an organization
- Define personal and professional ethics
- Explain how personal and professional ethics can be demonstrated in life situations
- Explain how personal and professional ethics can be demonstrated in employment situations
- Analyze why it is important for leaders to act ethically

### Content Focus—What will students learn?

Career Ready Practices	NEW YORK STATE CDOS STANDARDS	Common Core Learning Standards
1. Act as a responsible and contributing citizen and employee  4. Communicate clearly and effectively with reason  5. Consider the environmental, social, and economic impacts of decisions  7. Employ valid and reliable research strategies  8. Utilize critical thinking to make sense of problems and persevere in solving them	Students will be knowledgeable about the world of work, explore career options, and relate personal skills, aptitudes, and abilities to future career decisions.  Students will demonstrate how academic knowledge and skills are applied in the workplace and other settings.  Students will demonstrate mastery of the foundation skills and competencies essential for success in the workplace.	BM 2.2: Demonstrate ethical behaviors in the workplace.

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9. Model integrity, ethical leadership, and effective management

### Lesson Outline—What learning activities will students do?

Time	Sequence	Description of Learning Activity	Modifications
5 minutes	Get Started/Engage	Instructor has DIN on the board. “List characteristics of a good leader”. Instructor begins discussion by asking students to share their answers.	Circulate room and ensure students are on task. Rephrase/simplify question. Give example to prompt students. Visual timer for DIN. Verbal reminder of method of turning in DIN.
5-7 minutes	Discover/Explain: Provide new information or demonstrate a skill	<p>Instructor asks students to access the school code of conduct.  <a href="https://www.syracusecityschools.com/tfiles/folder984/Code%20of%20Conduct%202024-25%20WEB.pdf">https://www.syracusecityschools.com/tfiles/folder984/Code%20of%20Conduct%202024-25%20WEB.pdf</a></p> <p>Open discussion of what it is, and what is its purpose.</p> <p>Then instructor asks students to look at Googles company code of conduct.  <a href="https://www.syracusecityschools.com/tfiles/folder984/Code%20of%20Conduct%202024-25%20WEB.pdf">https://www.syracusecityschools.com/tfiles/folder984/Code%20of%20Conduct%202024-25%20WEB.pdf</a></p> <p>What are the similarities and differences. The discussion continues asking why are these necessary?</p> <p>The instructor explains the activity is to research, list and described the characteristics of an effective leader.</p> <p>Students will also explain what impact effective leaders have on</p>	<p>Give note-catcher to students.</p> <p>Read the school code of conduct to the class.</p> <p>Read the company code of conduct to the students</p> <p>Have students jot down thoughts and questions</p> <p>Create Venn Diagram to discuss the similarities and differences.</p>

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		the workplace, community and global marketplace.	
30 minutes	Practice: Provide opportunities to practice independently or in groups	Students work in teams to complete this assignment. At the completion of the activity, the instructor will lead a discussion for students to share out their answers.	See above
Throughout the class period	Check for Understanding: Monitor what is being learned	Instructor is walking throughout the class checking students understand the assignment. Instructor asks for thumbs-up to ensure understanding.	CFU's Circulate throughout the room. Refocus and redirect as needed.
5 minutes	Close: Summarize, check, and answer questions	Instructors gets students attention and asks them to clean-up, save their work, to prepare for the Exit Ticket.	Reminder of how/where to save work for day. Verbal reminders of where supplies are kept, classroom norms for end of class clean-up. Verbal reminders/countdown of how much time is left in class to keep on task. Timer for Exit Ticket Rephrase and simplify Exit Ticket.
	Support, Modifications, and Extensions	Special Education and ELL support teacher will be in class to support students with accommodations. Instructor is also aware of student's accommodations and will ensure all are supported.	See Above

### Materials and Resources—What do you need to assemble and prepare before the lesson?

SCSD Code of Conduct

<https://www.syracusecityschools.com/tfiles/folder984/Code%20of%20Conduct%202024-25%20WEB.pdf>

Google Code of Conduct

### Reflection—Did the students learn the content outlined in the lesson focus? Why or why not?



## Syracuse City School District Career and Financial Management

<b>UNIT:</b> Mod 1: Career Management	<b>LESSON:</b> Leadership and Ethics	<b>LESSON SEQUENCE IN UNIT:</b> Lesson Seven B
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### Learning Objective:

**Essential Question:** What knowledge and skills are necessary to demonstrate an introductory understanding of the Impact leadership and ethics have in the workplace, community, and global marketplace?

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.

### Students will:

- Explain and demonstrate understanding of parliamentary procedure as it applies to conducting meetings, clubs, organizations, etc.
- Discuss how using parliamentary procedure can positively affect an organization
- Discuss how using parliamentary procedure can negatively affect an organization

### Content Focus—What will students learn?

Career Ready Practices	NEW YORK STATE CDOS STANDARDS	Common Core Learning Standards
<p>1. Act as a responsible and contributing citizen and employee</p> <p>4. Communicate clearly and effectively with reason</p> <p>5. Consider the environmental, social, and economic impacts of decisions</p> <p>7. Employ valid and reliable research strategies</p> <p>8. Utilize critical thinking to make sense of problems and persevere in solving them</p> <p>9. Model integrity, ethical leadership, and effective management.</p>	<p>Students will be knowledgeable about the world of work, explore career options, and relate personal skills, aptitudes, and abilities to future career decisions.</p> <p>Students will demonstrate how academic knowledge and skills are applied in the workplace and other settings.</p> <p>Students will demonstrate mastery of the foundation skills and competencies essential for success in the workplace.</p>	<p>BM 2.2: Demonstrate ethical behaviors in the workplace.</p>

## Syracuse City School District Career and Financial Management

Lesson Outline—What learning activities will students do?			
Time	Sequence	Description of Learning Activity	
5 minutes	Get Started/Engage	Instructor has DIN on the board. “Describe how to run an effective meeting”. Instructor begins discussion by asking students to share their answers.	Circulate room and ensure students are on task Rephrase/simplify question Give example to prompt students Visual timer for DIN Verbal reminder of method of turning in DIN
5-7 minutes	Discover/Explain: Provide new information or demonstrate a skill	Instructor continues the discussion asking if students feel it’s important for meetings to have a structure. What happens if meetings do not? Instructor introduces students to Roberts Rules of Order and parliamentary procedures. The instructor tells students they will be working in teams and will plan a meeting using parliamentary procedure or Roberts Rules of Order. They are asked to submit their agenda for the meeting at the end of class. Students will run their meeting in class tomorrow as a demonstration. The topic of the meeting is: <b>Planning Session: “The Fall Pep Rally”</b>	Give a copy of the Roberts Rules of Order to use for this activity. Give time for clarifying questions Create the teams prior to class.
30 minutes	Practice: Provide opportunities to practice independently or in groups	Students work in teams to complete this assignment. At the completion of the activity, students can practice their meeting to prepare for tomorrow’s demo. Students must turn in their agenda at the end of class.	Model what the students should be doing in their groups. Provide poster paper to create the agenda.
Throughout the class period	Check for Understanding: Monitor what is being learned	Instructor is walking throughout the class checking students understand the assignment. Instructor asks for thumbs-up to ensure understanding.	Circulates the room. Visual timer CFU’s
5 minutes	Close: Summarize, check, and answer questions	Instructors gets students attention and asks them to clean-up, save their work, to prepare for the Exit Ticket.	Reminder of how/where to save work for day. Verbal reminders of where supplies are kept, classroom norms for end of class clean-up.

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			<p>Verbal reminders/countdown of how much time is left in class to keep on task.</p> <p>Timer for Exit Ticket.</p> <p>Rephrase and simplify Exit Ticket.</p>
	<p>Support, Modifications, and Extensions</p>	<p>Special Education and ELL support teacher will be in class to support students with accommodations. Instructor is also aware of student's accommodations and will ensure all are supported.</p>	<p>See Above</p>

### Materials and Resources—What do you need to assemble and prepare before the lesson?

Parliamentary Cheat Sheet

[https://clark.wa.gov/sites/default/files/media/document/2021-02/Parliamentary Procedures Cheat Sheet.pdf](https://clark.wa.gov/sites/default/files/media/document/2021-02/Parliamentary_Procedures_Cheat_Sheet.pdf)

Video Resources

[https://www.youtube.com/watch?v=aSAN-\\_OKKNk](https://www.youtube.com/watch?v=aSAN-_OKKNk)

<https://www.youtube.com/watch?v=SnwNxC56w7o>

[https://www.youtube.com/watch?v=Q0\\_wCdnvaUl](https://www.youtube.com/watch?v=Q0_wCdnvaUl)

<https://www.youtube.com/watch?v=zADDMu9jYqU>

Roberts Rules Powerpoint

### Reflection—Did the students learn the content outlined in the lesson focus? Why or why not?



## Syracuse City School District Career and Financial Management

<b>UNIT:</b> Mod 1: Career Management	<b>LESSON: BUSINESS COMMUNICATIONS TECHNOLOGICAL INNOVATIONS</b>	<b>LESSON SEQUENCE IN UNIT:</b> Lesson Eight A
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### Learning Objective:

**Essential Question:** What digital communication knowledge and skills are necessary to achieve global competence?

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.

### Students will:

- Discuss the role social media plays in personal and business communication
- Demonstrate how to produce letters, memos, and emails correctly for the workplace
- Explain how communications may differ based on different audiences
- Develop the technical and interpersonal skills to access and assess technology effectively
- Explain what email etiquette is
- Explain how social networking can be helpful or harmful in the workplace
- Describe how texting and instant messaging can be used effectively in the workplace
- Explain the ethics of social media and communications and how they benefit business
- Define digital footprint
- Describe the difference between a professional and unprofessional digital footprint
- Explain what their digital footprint says about them
- Describe the importance of online privacy and professionalism
- Explain why updating privacy settings is important
- Describe what prospective employers are entitled to investigate

### Content Focus—What will students learn?

Career Ready Practices	NEW YORK STATE CDOS STANDARDS	Common Core Learning Standards
2. Apply appropriate academic and technical skills  4. Communicate clearly and effectively with reason  5. Consider the environmental, social, and economic impacts of decisions  6. Demonstrate creativity and innovation  7. Employ valid and reliable research strategies	Students will be knowledgeable about the world of work, explore career options, and relate personal skills, aptitudes, and abilities to future career decisions.  Students will demonstrate how academic knowledge and skills are applied in the workplace and other settings.  Students will demonstrate mastery of the foundation skills and competencies essential for success in the workplace.	BM 3.3: Implement job-seeking skills to obtain employment.  BM-ADM: Select appropriate writing method to produce a variety of reports.

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<p>8. Utilize critical thinking to make sense of problems and persevere in solving them</p> <p>11. Use technology to enhance productivity</p> <p>12. Work productively in teams while using global cultural competence</p>			
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### Lesson Outline—What learning activities will students do?

Time	Sequence	Description of Learning Activity	Modifications
5 minutes	Get Started/Engage	Instructor has DIN on the board. “Why is it important to keep your Social Media posts professional”. Instructor begins discussion by asking students to share their answers.	Circulate room and ensure students are on task. Rephrase/simplify question. Give example to prompt students. Visual timer for DIN. Verbal reminder of method of turning in DIN.
5-7 minutes	Discover/Explain: Provide new information or demonstrate a skill	Working with the work-based learning coordinator, invite a human resource industry partner to class and discuss social media footprint and online professionalism of perspective employes.	Remind students how to behave when there is a guest speaker present. Refocus and redirect when needed
30 minutes	Practice: Provide opportunities to practice independently or in groups	Students participate in the event. At the end of the presentation, students are given time to make changes to the social media accounts to make the professional...using the guidelines provided during the class.	Model behavior expectations. Provide a note-catcher. Make a list of suggestions (poster board) the guest speaker has for online professionalism.
Throughout the class period	Check for Understanding: Monitor what is being learned	Instructor is walking throughout the class checking students understand the assignment. Instructor asks for thumbs-up to ensure understanding.	Circulate the classroom. CFU’s
5 minutes	Close: Summarize, check, and answer questions	Instructors gets students attention and asks them to clean-up, save their work, to prepare for the Exit Ticket.	Reminder of how/where to save work for day. Verbal reminders of where supplies are kept, classroom norms for end of class clean-up.

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			<p>Verbal reminders/countdown of how much time is left in class to keep on task.</p> <p>Timer for Exit Ticket.</p> <p>Rephrase and simplify Exit Ticket</p>
	<p>Support, Modifications, and Extensions</p>	<p>Special Education and ELL support teacher will be in class to support students with accommodations. Instructor is also aware of student's accommodations and will ensure all are supported.</p>	<p>See Above</p>

**Materials and Resources—What do you need to assemble and prepare before the lesson?**

**Reflection—Did the students learn the content outlined in the lesson focus? Why or why not?**



## Syracuse City School District Career and Financial Management

<b>UNIT:</b> Mod 1: Career Management	<b>LESSON: BUSINESS COMMUNICATIONS TECHNOLOGICAL INNOVATIONS</b>	<b>LESSON SEQUENCE IN UNIT:</b> Lesson Eight B
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### Learning Objective:

**Essential Question:** What digital communication knowledge and skills are necessary to achieve global competence?

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.

- Students will:**
- Discuss the role social media plays in personal and business communication
  - Demonstrate how to produce letters, memos, and emails correctly for the workplace
  - Explain how communications may differ based on different audiences
  - Develop the technical and interpersonal skills to access and assess technology effectively
  - Explain what email etiquette is
  - Explain how social networking can be helpful or harmful in the workplace
  - Describe how texting and instant messaging can be used effectively in the workplace
  - Explain the ethics of social media and communications and how they benefit business
  - Define digital footprint
  - Describe the difference between a professional and unprofessional digital footprint
  - Explain what their digital footprint says about them
  - Describe the importance of online privacy and professionalism
  - Explain why updating privacy settings is important
  - Describe what prospective employers are entitled to investigate

### Content Focus—What will students learn?

Career Ready Practices	NEW YORK STATE CDOS STANDARDS	Common Core Learning Standards
2. Apply appropriate academic and technical skills  4. Communicate clearly and effectively with reason  5. Consider the environmental, social, and economic impacts of decisions  6. Demonstrate creativity and innovation  7. Employ valid and reliable research strategies	Students will be knowledgeable about the world of work, explore career options, and relate personal skills, aptitudes, and abilities to future career decisions.  Students will demonstrate how academic knowledge and skills are applied in the workplace and other settings.  Students will demonstrate mastery of the foundation skills and competencies essential for success in the workplace.	BM 3.3: Implement job-seeking skills to obtain employment.  BM-ADM: Select appropriate writing method to produce a variety of reports.

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<p>8. Utilize critical thinking to make sense of problems and persevere in solving them</p> <p>11. Use technology to enhance productivity</p> <p>12. Work productively in teams while using global cultural competence</p>			
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### Lesson Outline—What learning activities will students do?

Time	Sequence	Description of Learning Activity	Modifications
5 minutes	Get Started/Engage	Students prepare for site visit.	Remind the students of appropriate field trip behavior expectations.
5-7 minutes	Discover/Explain: Provide new information or demonstrate a skill	Working with the work-based learning coordinator, plan a visit to one of the program’s industry partners. While visiting, ask the host to talk specifically about the different ways people at the business communicate.	Provide list of possible questions students can ask the partners on the field trip. Provide note-catcher to write down any questions or comments they may have.
30 minutes	Practice: Provide opportunities to practice independently or in groups	Students participate in the event. When students return to school, instructor leads the group in a short exercise on writing a professional “thank you” email.	Give examples of professional thank you notes. CFU’s
Throughout the class period	Check for Understanding: Monitor what is being learned		
5 minutes	Close: Summarize, check, and answer questions		
	Support, Modifications, and Extensions	Special Education and ELL support teacher will be on the trip to support students with accommodations. Instructor is also aware of student’s accommodations and will ensure all are supported.	See Above

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**Materials and Resources—What do you need to assemble and prepare before the lesson?**

How to Write a Professional Email

<https://www.indeed.com/career-advice/career-development/how-to-write-a-professional-email>

**Reflection—Did the students learn the content outlined in the lesson focus? Why or why not?**



## Module 2

# FINANCIAL MANAGEMENT



## Syracuse City School District Career and Financial Management

<b>UNIT:</b> Mod 2: Financial Management	<b>LESSON:</b> BUDGETING	<b>LESSON SEQUENCE IN UNIT:</b> Lesson One
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### Learning Objective:

**Essential Question:** How can a budget be developed that aligns with future goals?

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

### Students will:

- Identify reasons to create financial goals
- Identify characteristics that provide meaningful goal direction: SMART (Specific, Measurable, Attainable, Realistic, Timebound)
- Explain the value of having a spending plan/budget
- Recognize the importance of regularly reviewing a budget
- Determine how savings and charitable giving fit into a budget
- Describe limited resources
- Evaluate needs vs. wants
- Distinguish between fixed and variable expenses
- Examine various examples of opportunity costs and how they impact a budget
- Examine liquidity of savings for emergencies
- Review variables impacting a budget (e.g., inflation, unemployment, relationship changes (marriage/divorce), extreme weather)
- Explain the importance of developing an emergency fund before planning other monetary goals
- Reflect on the importance of revising/updating emergency funds as life changes occur
- Explain the importance of a “pay yourself first” policy
- Identify how small “want” purchases and buying on impulse can impact a budget
- Identify the 3 R’s in purchase decision making: Reality, Responsibility, and Restraint
- Explain options to balance your budget when/if there is a surplus or deficit
- Identify outside influences that make sticking to a budget challenging (advertising, social status)
- Identify software programs/apps and other tools to assist in budgeting

### Content Focus—What will students learn?

Career Ready Practices	NEW YORK STATE CDOS STANDARDS	Common Core Learning Standards
1. Act as a responsible and contributing citizen and employee  3. Attend to personal health and well-being	Students will be knowledgeable about the world of work, explore career options, and relate personal skills, aptitudes, and abilities to future career decisions.	BM MGT 5.1: Manage business risks to protect a business’s finances.  BH-HR: 4.1: Manage financial resources to maintain and evaluate human resources expenses

## Syracuse City School District Career and Financial Management

<p>8. Utilize critical thinking to make sense of problems and persevere in solving them</p> <p>10. Plan education and career paths aligned to personal goals</p> <p>11. Use technology to enhance productivity</p>	<p>Students will demonstrate how academic knowledge and skills are applied in the workplace and other settings.</p> <p>Students will demonstrate mastery of the foundation skills and competencies essential for success in the workplace.</p>	<p>BH-HR 4.2: Manage technology to effectively utilize financial resource plan.</p>
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### Lesson Outline—What learning activities will students do?

Time	Sequence	Description of Learning Activity	Modifications
5 minutes	Get Started/Engage	Prepare students to participate in the Empower Credit Union “Mad City Money” activity.	Discuss real life scenarios with students regarding importance of budgeting. Preview vocabulary “Mad City Money” activity. Provide visuals of vocabulary for “Mad City Money” project. Show video of “Mad City Money” so students have understanding of project/event.
5-7 minutes	Discover/Explain: Provide new information or demonstrate a skill	Working with the work-based learning coordinator, schedule the “Mad City Money” activity with industry partner Empower Credit Union.	Create peer teams/ partners if needed for activity to ensure participation/comfort level/and comprehension at event/support with math calculations if needed. Model a few stations/scenarios of “Mad City Money”
30 minutes	Practice: Provide opportunities to practice independently or in groups	Students participate in the event.	Provide templates/skeletal notes/and graphic organizers to complete activity. Provide cheat sheet of math steps for deducting and depositing into bank account.
Throughout the class period	Check for Understanding: Monitor what is being learned	Instructor attends the event supporting students as needed.	Circulate room. Ask CFUs Nonverbal cues, on task cues.
5 minutes	Close: Summarize, check, and answer questions	At the end of the event, instructor has students participate in a reflection activity (Three, Two One).	Provide graphic organizer with Three-Two-One activity questions. Preview /question answers with students to generate ideas with them.
	Support, Modifications, and Extensions	Special Education and ELL support will attend the event to support students with accommodations.	See Above

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	Instructor is also aware of student's accommodations and will ensure all are supported.	
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**Materials and Resources—What do you need to assemble and prepare before the lesson?**

Empower Credit Union "Mad City Money"  
<https://www.center4fe.org/mad-city-money>

**Reflection—Did the students learn the content outlined in the lesson focus? Why or why not?**



## Syracuse City School District Career and Financial Management

<b>UNIT:</b> Mod 2: Financial Management	<b>LESSON:</b> MONEY MANAGEMENT	<b>LESSON SEQUENCE IN UNIT:</b> Lesson Two
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### Learning Objective:

**Essential Question:** What are the skills, knowledge, and competencies that contribute to financial responsibility?

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 a financially responsible adult.

#### Students will:

- Review different mediums of exchange and bartering
- Explain the history of money
- Define the U.S. Department of Treasury and the U.S. Mint
- Describe the role of the Federal Reserve Bank
- Identify various banking options such as commercial banking, credit unions, etc.
- Explain how financial institutions make money from consumer lending
- Describe how to open and manage both manual and electronic checking and savings accounts
- Explain the different types of check endorsements
- Identify the proper use of debit and ATM cards
- Identify the importance of maintaining good financial records (check register, electronic records, and reconciliation statements)
- Explain the features of different savings plans
- Describe overdraft protection

### Content Focus—What will students learn?

Career Ready Practices	NEW YORK STATE CDOS STANDARDS	Common Core Learning Standards
1 Act as a responsible and contributing citizen and employee	Students will be knowledgeable about the world of work, explore career options, and relate personal skills,	BM MGT 5.1: Manage business risks to protect a business's finances.
3. Attend to personal health and well-being	aptitudes, and abilities to future career decisions.	BH-HR: 4.1: Manage financial resources to maintain and evaluate human resources expenses
8. Utilize critical thinking to make sense of problems and persevere in solving them	Students will demonstrate how academic knowledge and skills are applied in the workplace and other settings.	BH-HR 4.2: Manage technology to effectively utilize financial resource plan.
11. Use technology to enhance productivity	Students will demonstrate mastery of the foundation skills and competencies essential for success in the workplace.	

## Syracuse City School District Career and Financial Management

Lesson Outline—What learning activities will students do?			
Time	Sequence	Description of Learning Activity	Modifications
5 minutes	Get Started/Engage	Prepare students to participate in the Career Coaching Event.	Preview lesson vocabulary. Provide visuals of vocabulary/word wall for lesson/unit.
5-7 minutes	Discover/Explain: Provide new information or demonstrate a skill	<p>Working with the work-based learning coordinator, schedule a day for Thom Dellwo from Cooperative Federal Credit Union to visit the class. Mr. Dellwo will provide a hands-on activity for students to learn about money management. Students should come prepared to open a savings account. (best to send a letter home to parents/guardians about this opportunity)</p> <p>Thom Dellwo (he/him) Financial Counselor - NMLS #1048941</p> <p>thomdellwo@coopfed.org office: 315-473-0217</p>	Provide sample application for savings account for students to refer to, model for students, with highlighted information to guide students where information goes.
30 minutes	Practice: Provide opportunities to practice independently or in groups	Students participate in the event.	<p>Provide graphic organizer to organize different topics being discussed today regarding managing financial resources: different types of accounts, debit/atm, check endorsements etc, that will be discussed. This can be pre-loaded with information or be skeletal for students to complete while presenter is speaking.</p> <p>Circulate the room and ensure students are on task</p> <p>CFUs Nonverbal cues, on task cues.</p>
Throughout the class period	Check for Understanding: Monitor what is being learned	Instructor attends the event supporting students as needed.	<p>Circulate room</p> <p>CFUs Nonverbal cues, on task cues.</p>
5 minutes	Close: Summarize, check, and answer questions	At the end of the event, instructor has students participate in a	Provide graphic organizer with Three-Two-One activity questions.

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		reflection activity (Three, Two One).	Preview /question answers with students to generate ideas with them.
	Support, Modifications, and Extensions	Special Education and ELL support will attend the event to support students with accommodations. Instructor is also aware of student's accommodations and will ensure all are supported.	See Above

### Materials and Resources—What do you need to assemble and prepare before the lesson?

Cooperative Federal Credit Union  
<https://www.cooperativefederal.org/>

### Reflection—Did the students learn the content outlined in the lesson focus? Why or why not?



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<b>UNIT:</b> <b>Mod 2: Financial Management</b>	<b>LESSON:</b> <b>CREDIT AND LOANS</b>	<b>LESSON SEQUENCE IN UNIT:</b> <b>Lesson Three</b>
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**Learning Objective:**

**Essential Question:** How can students establish a credit history and protect themselves from identity theft?

This unit explores issues related to establishing credit, obtaining loans, and taking steps to prevent identity theft. Students will be aware of the positive and negative implications of borrowing money and will develop the knowledge necessary to protect their financial identity.

**Students will:**

- Identify the businesses where credit is offered: banks, credit unions, investment firms, retailers, finance companies, tax preparers, pawn shops, government agencies, colleges, consumer finance companies, credit card companies, mortgage brokers, etc.
- Describe the differences in the structure, options, and possible consequences of borrowing from various sources.
- Identify and describe the various types of credit: credit card, student loan, car loan, personal loan, mortgages, business loan
- Define secured loans (give forms and examples of collateral), unsecured loans, subsidized and unsubsidized loans, co-signed loans and joint credit vs. individual credit, balloon payments, and ARM (adjusted rate mortgage)
- Review the types of loan applications and information required for approval: income; length at job; FICO (Fair Isaac Corp.) score; debt-to-loan ratio; collateral; down payment; co-signers or guarantors
- Explain the five C's of credit that determine credit worthiness of potential borrowers: character (integrity); capacity (sufficient money to pay for obligations); collateral (assets to secure the debt); capital (net worth); conditions (of the borrower and the overall economy)
- Explore the FAFSA (Free Application for Federal Student Aid) process for borrowing money for post-secondary education
- Define default/foreclosure/repossession, overspending, bankruptcy, and poor credit decisions
- Discuss the pitfalls of failing to compare and evaluate interest rates, length of the loan, and total cost of the loan over the payment period
- Identify instances when issuers can close accounts and slash credit limits without advance warning
- Describe the difference between a debit card and a credit card
- Explain the advantages vs. disadvantages of using a credit card
- Explain how balance transfers affect credit
- Discuss the true cost of purchases when making only the minimum payment on a credit card statement
- Identify various options associated with credit cards (prepaid cards, store credit cards, bank credit cards)
- Define terms associated with credit cards (cash advances, credit limit, minimum amount due, grace period, late fee, finance charge)
- Identify components associated with cash advances
- Develop the ability to read, understand, and interpret credit card bills/statements

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- Recognize consumer protections provided by federal legislation:
  - Issuers must give card account holders “a reasonable amount of time” to make payments on monthly bills
- Credit card bills must arrive at least 21 days before the end of the grace period
- Fees charged must be reasonable and proportional
- Over-limit fees must be addressed
- Interest rates on new transactions (not pre-existing balances) can increase only after the first year
- Significant changes require 45 days of advance notice
- Holders must be at least 21 years old unless they have an adult co-sign
- Credit card companies must stay at least 1,000 feet from college campuses if they are offering gifts to entice students to apply
- Card issuers cannot raise the APR (annual percentage rate) automatically when the cardholder fails to make a payment on another card
- Issuers need to clearly disclose all information and rates
- Develop skills necessary to avoid identity theft and maintain identity security
- Identify and promote good practices for privacy, security, and online safety
- Identify strategies to avoid identity theft
- Identify different types of consumer fraud
- Determine what steps to take if victimized by consumer fraud

### Content Focus—What will students learn?

Career Ready Practices	NEW YORK STATE CDOS STANDARDS	Common Core Learning Standards
3. Attend to personal health and well-being  8. Utilize critical thinking to make sense of problems and persevere in solving them  9. Model integrity, ethical leadership, and effective management  11. Use technology to enhance productivity	<p>Students will be knowledgeable about the world of work, explore career options, and relate personal skills, aptitudes, and abilities to future career decisions.</p> <p>Students will demonstrate how academic knowledge and skills are applied in the workplace and other settings.</p> <p>Students will demonstrate mastery of the foundation skills and competencies essential for success in the workplace.</p>	<p>BM MGT 5.1: Manage business risks to protect a business’s finances.</p> <p>BH-HR: 4.1: Manage financial resources to maintain and evaluate human resources expenses</p> <p>BH-HR 4.2: Manage technology to effectively utilize financial resource plan.</p>

## Syracuse City School District Career and Financial Management

Lesson Outline—What learning activities will students do?			
Time	Sequence	Description of Learning Activity	Modifications
5 minutes	Get Started/Engage	Prepare students to participate in the Career Coaching Event.	Model expected behaviors.
5-7 minutes	Discover/Explain: Provide new information or demonstrate a skill.	Working with the work-based learning coordinator, schedule a day for Murjan Abdi from SFCU – Sidney Federal Credit Union to visit the class. Mr. Abdi will provide a hands-on activity for students to learn about credit and loans.  Murjan Abdi SFCU – Sidney Federal Credit Union Mabdi@sidneyfcu.org office: 607-287-0609	Cue expected behaviors
30 minutes	Practice: Provide opportunities to practice independently or in groups.	Students participate in the event.	Simplify directions and questions. On task cues.
Throughout the class period	Check for Understanding: Monitor what is being learned	Instructor attends the event supporting students as needed.	Observe student participation, monitor verbal and non-verbal cues, and analyze student work samples.
5 minutes	Close: Summarize, check, and answer questions.	At the end of the event, instructor has students participate in a reflection activity (Three, Two One).	
	Support, Modifications, and Extensions	Special Education and ELL support will attend the event to support students with accommodations. Instructor is also aware of student's accommodations and will ensure all are supported.	See above

### Materials and Resources—What do you need to assemble and prepare before the lesson?

SFCU - Sidney Federal Credit Union  
Sfcuonline.org

### Reflection—Did the students learn the content outlined in the lesson focus? Why or why not?



## Syracuse City School District Career and Financial Management

<b>UNIT:</b> Mod 2: Financial Management	<b>LESSON:</b> INTEREST	<b>LESSON SEQUENCE IN UNIT:</b> Lesson Four A
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### Learning Objective:

**Essential Question:** How does interest affect the cost of borrowing money and what are the consequences of not Meeting responsibilities?

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.

### Students will:

- Describe what Annual Percentage Rate (APR) is, how it is used, and its importance
- Define terms and concepts associated with simple/compound interest, APR, late fees, initial fees, non-payment fees, and other information associated with the cost of credit
- Identify various sources of credit and how large purchases (vehicles, homes, furniture) are usually financed
- Describe how the Truth in Lending Act protects consumers
- Define fixed vs. variable interest rates
- Describe the Rule of 72

### Content Focus—What will students learn?

Career Ready Practices	NEW YORK STATE CDOS STANDARDS	Common Core Learning Standards	
3. Attend to personal health and well-being  8. Utilize critical thinking to make sense of problems and persevere in solving them  11. Use technology to enhance productivity	<b>Career Development</b> Students will be knowledgeable about the world of work, explore career options, and relate personal skills, aptitudes, and abilities to future career decisions.  <b>Integrated Learning</b> Students will demonstrate how academic knowledge and skills are applied in the workplace and other settings.  <b>Universal Foundation Skills</b> Students will demonstrate mastery of the foundation skills and competencies essential for success in the workplace.	<b>BM MGT 5.1:</b> Manage business risks to protect a business's finances.  <b>BH-HR: 4.1:</b> Manage financial resources to maintain and evaluate human resources expenses  <b>BH-HR 4.2:</b> Manage technology to effectively utilize financial resource plan.	

## Syracuse City School District Career and Financial Management

Lesson Outline—What learning activities will students do?			
Time	Sequence	Description of Learning Activity	Modifications
5 minutes	Get Started/Engage	Students will complete the DIN: What is an interest rates and why do banks have them? Instructor reviews the questions, and students to share their answers.	Provide on task cues. Check for understanding before asking to share out.
5-7 minutes	Discover/Explain: Provide new information or demonstrate a skill	Instructor introduces the activity to students...they will be calculating interest rates from four different credit cards. They will each be given the same balance and using four different interest rates, they will calculate the cost per month for interest. Student will need their computers for this lesson.	Simplify directions/questions. Modify length of assignment.
30 minutes	Practice: Provide opportunities to practice independently or in groups	Students complete the activity and share their results. Instructor now introduces the Rule of 72. Play this video: <a href="https://www.youtube.com/watch?v=y-1gv2H4LxQ">https://www.youtube.com/watch?v=y-1gv2H4LxQ</a> Instructor gives students each a sum of money and asks students to calculate how long it will take for that sum to double using the Rule of 72.	Simplify directions/questions. Provide closed captions.
Throughout the class period	Check for Understanding: Monitor what is being learned	Instructor attends the event supporting students as needed.	Observe student participation, monitor verbal and non-verbal cues, and analyze student work samples.
5 minutes	Close: Summarize, check, and answer questions	At the end of the event, instructor has students participate in a reflection activity (3-2-1).	
	Support, Modifications, and Extensions	Special Education and ELL support will attend the event to support students with accommodations. Instructor is also aware of student's accommodations and will ensure all are supported.	See above
Materials and Resources—What do you need to assemble and prepare before the lesson?			
Reflection—Did the students learn the content outlined in the lesson focus? Why or why not?			

## Syracuse City School District Career and Financial Management

<b>UNIT:</b> Mod 2: Financial Management	<b>LESSON:</b> INTEREST	<b>LESSON SEQUENCE IN UNIT:</b> Lesson Four B
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### Learning Objective:

**Essential Question:** How does interest affect the cost of borrowing money and what are the consequences of not meeting responsibilities?

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.

### Students will:

- Review the Five C’s of credit that determine credit worthiness of potential borrowers
- Explain strategies for earning interest and the benefits of doing so
- Identify ways to reduce the cost of borrowing money
- Explain FICO (Fair Isaac Corp.) which started the credit score system and why it is important
- Identify the three credit reporting agencies (Equifax, TransUnion, and Experian) and their impact on your credit score
- Describe the implications of a low vs. high credit score for securing a loan
- Explain the steps to improve one’s credit score
- Recognize the factors that have a negative impact on credit score
- Explain the importance of tracking your credit score on a regular basis

### Content Focus—What will students learn?

Career Ready Practices	NEW YORK STATE CDOS STANDARDS	Common Core Learning Standards
3. Attend to personal health and well-being  8. Utilize critical thinking to make sense of problems and persevere in solving them  11. Use technology to enhance productivity	<b>Career Development</b> Students will be knowledgeable about the world of work, explore career options, and relate personal skills, aptitudes, and abilities to future career decisions.  <b>Integrated Learning</b> Students will demonstrate how academic knowledge and skills are applied in the workplace and other settings.  <b>Universal Foundation Skills</b> Students will demonstrate mastery of the foundation skills and competencies essential for success in the workplace.	<b>BM MGT 5.1:</b> Manage business risks to protect a business’s finances.  <b>BH-HR: 4.1:</b> Manage financial resources to maintain and evaluate human resources expenses  <b>BH-HR 4.2:</b> Manage technology to effectively utilize financial resource plan.

## Syracuse City School District Career and Financial Management

Lesson Outline—What learning activities will students do?			
Time	Sequence	Description of Learning Activity	Modifications
5 minutes	Get Started/Engage	Students will complete the DIN: What is necessary to purchase a car? Instructor reviews the question and asks students to share their answers. Instructor shares the 5 C's of credit that determine credit worthiness of potential borrowers: character (integrity); capacity (sufficient money to pay for obligations); collateral (assets to secure the debt); capital (net worth); conditions (of the borrower and the overall economy)	Provide on task cues. Check for understanding before asking to share out. Highlight key words and phrases on new definitions.
5-7 minutes	Discover/Explain: Provide new information or demonstrate a skill	Instructor introduces the activity...students will work in groups and investigate car buying options and decide on the option that will cost the least amount of money.	Simplify directions Provide guided outline to help students investigate car buying options
30 minutes	Practice: Provide opportunities to practice independently or in groups	Instructor asks each group to report out, then reviews the following options: <ul style="list-style-type: none"> <li>• Paying cash</li> <li>• Making a larger down payment</li> <li>• Shopping for lower interest rate</li> <li>• Borrowing for a shorter period of time</li> </ul> Instructor now asks students to watch a short video on "Credit Reports". <a href="https://www.youtube.com/watch?v=3mSdyOM5IEc&amp;t=26s">https://www.youtube.com/watch?v=3mSdyOM5IEc&amp;t=26s</a> After watching the video, students are asked to research one of the three credit reporting agencies and answer these questions: What do they do? How do they serve businesses?	Check for understanding before asking to share out. Turn on closed captions. Provide sentence starters for students.

## Syracuse City School District Career and Financial Management

		How do they serve customers? Instructor reviews questions with students.	
Throughout the class period	Check for Understanding: Monitor what is being learned	Instructor attends the event supporting students as needed.	Observe student participation, monitor verbal and non-verbal cues, and analyze student work samples.
5 minutes	Close: Summarize, check, and answer questions	At the end of the event, instructor has students participate in a reflection activity (Three, Two One).	
	Support, Modifications, and Extensions	Special Education and ELL support will attend the event to support students with accommodations. Instructor is also aware of student's accommodations and will ensure all are supported.	See above

**Materials and Resources—What do you need to assemble and prepare before the lesson?**

**Reflection—Did the students learn the content outlined in the lesson focus? Why or why not?**



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<b>UNIT:</b> Mod 2: Financial Management	<b>LESSON:</b> INVESTING	<b>LESSON SEQUENCE IN UNIT:</b> Lesson FIVE
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**Learning Objective:**

**Essential Question:** How can investing help people achieve various financial goals?

This unit will introduce 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

**Students will:**

**Purpose of Investing**

- Explain what motivates people to invest (increase assets, produce wealth, and prepare for retirement)
- Explore different investment strategies for various investment needs
- Distinguish between investing and savings and how each satisfies financial goals
- Explain the long-term value of investing

**Brokers vs. Online Investment Services**

- Examine commission changes and their impact on the cost of buying and selling securities
- Distinguish among a broker, financial planner, and online trading platform

**Markets**

- Compare the differences among stocks, bonds, and mutual funds
- Recognize that different stocks are traded on specific stock exchanges (NYSE, Euronext, NASDAQ)
- Analyze major indices that reflect aspects of the economic climate (S&P 500 and Dow Jones)
- Define such terms as bear, bull, and volatile markets

**Stocks**

- Explain why and how a company goes public (selling shares to the public)
- Explain stockholders' rights
- Describe why stocks have highest growth and risk potential
- Analyze risk and return potential
- Demonstrate ability to read stock market tables: stock symbol, high, low, opening and closing price, net change, volume, and P/E (price-to-earnings) ration
- Determine capital gains/losses (selling price- purchase price) x shares of stock= capital gain or loss
- Recognize the factors that influence stock prices (news, economy, new products, bankruptcy)
- Explain what dividends are and examine options to reinvest them

**Mutual Funds**

- Recognize the value of diversification and moderate risk
- Distinguish among different mutual fund packages (money market, equity and bond funds, family of funds)

**Bonds**

- Define the components of bonds, including principal, price, coupon/interest rates, payments to lender, face value, and maturity

## Syracuse City School District Career and Financial Management

- Define the different types of bonds such as treasury bonds, municipal bonds, and corporate bonds
- Recognize factors that influence bond prices: rates, inflation, economic conditions
- Other Investment Products**
- Recognize how real estate and collectibles (antiques, coins, sports cards, comic books) are investment opportunities
- Define the various long-term savings plans available for consumers (529, 403b, 401k, Gerber Plan, employment match fund, pension, tax-deferred annuity, and Roth IRA)
- Regulatory Agencies**
- Distinguish among the Securities Exchange Commission (SEC), the Federal Trade Commission (FTC), and a Federal Reserve Bank (the Fed)
- Describe how each agency protects investors by enforcing the laws concerning the buying and selling of stocks

### Content Focus—What will students learn?

Career Ready Practices	NEW YORK STATE CDOS STANDARDS	Common Core Learning Standards
1. Act as a responsible and contributing citizen and employee  2. Apply appropriate academic and technical skills  3. Attend to personal health and well-being  4. Communicate clearly and effectively with reason  5. Consider the environmental, social, and economic impacts of decisions  7. Employ valid and reliable research strategies  8. Utilize critical thinking to make sense of problems and persevere in solving them  11. Use technology to enhance productivity	Students will be knowledgeable about the world of work, explore career options, and relate personal skills, aptitudes, and abilities to future career decisions.  Students will demonstrate how academic knowledge and skills are applied in the workplace and other settings.  Students will demonstrate mastery of the foundation skills and competencies essential for success in the workplace.	BM MGT 5.1: Manage business risks to protect a business's finances.  BH-HR: 4.1: Manage financial resources to maintain and evaluate human resources expenses  BH-HR 4.2: Manage technology to effectively utilize financial resource plan.

## Syracuse City School District Career and Financial Management

<b>Lesson Outline—What learning activities will students do?</b>			
Time	Sequence	Description of Learning Activity	Modifications
5 minutes	Get Started/Engage	Students will complete the DIN: What does it mean to “own stock” in a company? Instructor reviews the question and asks students to share their answers. Instructor introduces guest speaker who will talk about “Investing”	Provide on task cues
5-7 minutes	Discover/Explain: Provide new information or demonstrate a skill	Students prepare for the Career Coaching event. Students will need their computers. Instructor introduces Career Coach Thom Dellwo, Financial Counselor from Cooperative Federal Credit Union	Model expected behaviors to prepare for speakers
30 minutes	Practice: Provide opportunities to practice independently or in groups	Students will work in small groups and participate in the activity. Mr. Dellwo will discuss investing. This activity culminates with students registering for “The Stock Market Game. This will require students to pick investments and track their progress every day for one month.	Simplify questions. Highlight important words, phrases, or details in assignment. Provide on task cues
Throughout the class period	Check for Understanding: Monitor what is being learned	Instructor attends the event supporting students as needed.	Observe student participation, monitor verbal and non-verbal cues, and analyze student work samples.
5 minutes	Close: Summarize, check, and answer questions	At the end of the event, instructor has students participate in a reflection activity (Three, Two One).	
	Support, Modifications, and Extensions	Special Education and ELL support will attend the event to support students with accommodations. Instructor is also aware of student’s accommodations and will ensure all are supported.	See Above
<b>Materials and Resources—What do you need to assemble and prepare before the lesson?</b>			
Instructor should enlist the help from the work-based learning coordinator to schedule a Career Coaching event.			
<b>Reflection—Did the students learn the content outlined in the lesson focus? Why or why not?</b>			



## Syracuse City School District Career and Financial Management

<b>UNIT:</b> Mod 2: Financial Management	<b>LESSON:</b> CONSUMER OPTIONS AND PROTECTIONS	<b>LESSON SEQUENCE IN UNIT:</b> Lesson SIX A
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### Learning Objective:

**Essential Question:** How are consumers protected against unfair consumer practices?

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

### Students will:

#### Consumer Products

- Identify reasons and motivation for purchasing various consumer products
- Describe the power of advertisements affecting consumer decisions
- Identify purchasing strategies, including discounts, brick and mortar vs. online, and comparative shopping (unit price)
- Define brand name vs. generic products and explain how price is affected

#### Consumer Protections

- Evaluate effective strategies for dealing with a consumer problem
- Describe ways to recognize and prevent consumer fraud
- Describe ways to prevent identity theft
- Describe the legal remedies available to consumers such as lemon laws for cars, Better Business Bureau (BBB), the New York State Attorney General’s Bureau of Consumer Frauds & Protection, FTC’s Bureau of Consumer Protection, and Small Claims Court
- Explain how online consumer referrals and compliance impact the marketplace

### Content Focus—What will students learn?

Career Ready Practices	NEW YORK STATE CDOS STANDARDS	Common Core Learning Standards
1. Act as a responsible and contributing citizen and employee  3. Attend to personal health and well-being  4. Communicate clearly and effectively with reason  5. Consider the environmental, social, and economic impacts of decisions  7. Employ valid and reliable research strategies	Students will be knowledgeable about the world of work, explore career options, and relate personal skills, aptitudes, and abilities to future career decisions.  Students will demonstrate how academic knowledge and skills are applied in the workplace and other settings.  Students will demonstrate mastery of the foundation skills and competencies essential for success in the workplace.	BM MGT 5.1: Manage business risks to protect a business’s finances.  BH-HR: 4.1: Manage financial resources to maintain and evaluate human resources expenses  BH-HR 4.2: Manage technology to effectively utilize financial resource plan.

## Syracuse City School District Career and Financial Management

8. Utilize critical thinking to make sense of problems and persevere in solving them			
11. Use technology to enhance productivity			

### Lesson Outline—What learning activities will students do?

Time	Sequence	Description of Learning Activity	Modifications
5 minutes	Get Started/Engage	Students will complete the DIN: What is a better investment...owning a home, or renting an apartment? Explain why? Instructor reviews the question and asks students to share out.	Circulate room and ensure students are on task. Rephrase/simplify question Give example to prompt students. Visual timer for DIN. Verbal reminder of method of turning in DIN.
5-7 minutes	Discover/Explain: Provide new information or demonstrate a skill	Students work in groups and log onto their computers. Instructor asks students to research the cost of purchasing a home and the cost of renting an apartment in the same city. (students can pick the city).	Create groups prior to class. Provide a T chart for this activity. One side will have Purchasing a Home and the other side will have Renting and Apartment
30 minutes	Practice: Provide opportunities to practice independently or in groups	Students begin the activity. Students should create powerpoint slides answering the questions below: <ul style="list-style-type: none"> <li>• State and City the house and apartment are located in</li> <li>• Cost per month for rent / mortgage</li> <li>• Cost per month for utilities</li> <li>• Cost per month for insurance</li> <li>• Which is a better investment and why?</li> </ul> Instructor asks each group to share their slides and present their findings to the class.	Review how to create a powerpoint with the class. (using step by step visuals so the students can see how to do this). Create a rubric outlining what needs to be on each slide. Allow time for the students to practice their presentation. Model the expectations for the presenters as well as the classmates watching the presentations.
Throughout the class period	Check for Understanding: Monitor what is being learned	Instructor attends the event supporting students as needed.	- Give post its for the class to use while the presentations are being done. They can write any questions down that they may have for the students giving the presentation.

## Syracuse City School District Career and Financial Management

5 minutes	Close: Summarize, check, and answer questions	At the end of the event, instructor has students participate in a reflection activity (Three, Two One).	Reminder of how/where to save work for day. Verbal reminders of where supplies are kept, classroom norms for end of class clean-up. Verbal reminders/countdown of how much time is left in class to keep on task. Timer for Exit Ticket. Rephrase and simplify Exit Ticket
	Support, Modifications, and Extensions	Special Education and ELL support will attend the event to support students with accommodations. Instructor is also aware of student's accommodations and will ensure all are supported.	See Above

**Materials and Resources—What do you need to assemble and prepare before the lesson?**

**Reflection—Did the students learn the content outlined in the lesson focus? Why or why not?**



## Syracuse City School District Career and Financial Management

<b>UNIT:</b> Mod 2: Financial Management	<b>LESSON:</b> CONSUMER OPTIONS AND PROTECTIONS	<b>LESSON SEQUENCE IN UNIT:</b> Lesson SIX B
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### Learning Objective:

**Essential Question:** How are consumers protected against unfair consumer practices?

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

### Students will:

#### **Consumer Products**

- Identify reasons and motivation for purchasing various consumer products
- Describe the power of advertisements affecting consumer decisions
- Identify purchasing strategies, including discounts, brick and mortar vs. online, and comparative shopping (unit price)
- Define brand name vs. generic products and explain how price is affected

#### **Consumer Protections**

- Evaluate effective strategies for dealing with a consumer problem
- Describe ways to recognize and prevent consumer fraud
- Describe ways to prevent identity theft
- Describe the legal remedies available to consumers such as lemon laws for cars, Better Business Bureau (BBB), the New York State Attorney General’s Bureau of Consumer Frauds & Protection, FTC’s Bureau of Consumer Protection, and Small Claims Court
- Explain how online consumer referrals and compliance impact the marketplace

### Content Focus—What will students learn?

Career Ready Practices	NEW YORK STATE CDOS STANDARDS	Common Core Learning Standards
1. Act as a responsible and contributing citizen and employee  3. Attend to personal health and well-being  4. Communicate clearly and effectively with reason  5. Consider the environmental, social, and economic impacts of decisions  7. Employ valid and reliable research strategies	Students will be knowledgeable about the world of work, explore career options, and relate personal skills, aptitudes, and abilities to future career decisions.  Students will demonstrate how academic knowledge and skills are applied in the workplace and other settings.  Students will demonstrate mastery of the foundation skills and competencies essential for success in the workplace.	BM MGT 5.1: Manage business risks to protect a business’s finances.  BH-HR: 4.1: Manage financial resources to maintain and evaluate human resources expenses  BH-HR 4.2: Manage technology to effectively utilize financial resource plan.

## Syracuse City School District Career and Financial Management

8. Utilize critical thinking to make sense of problems and persevere in solving them			
11. Use technology to enhance productivity			

### Lesson Outline—What learning activities will students do?

Time	Sequence	Description of Learning Activity	
5 minutes	Get Started/Engage	Students will complete the DIN: Explain the difference between a name brand product and a generic product. Instructor reviews the question and asks students to share out.	Circulate room and ensure students are on task. Rephrase/simplify question. Give example to prompt students. Visual timer for DIN. Verbal reminder of method of turning in DIN.
5-7 minutes	Discover/Explain: Provide new information or demonstrate a skill	Instructor gives a short explanation of the differences between name brand and generic products...including the price and quality differences.	Provide the class with a graphic organizer to use to complete the activity.
30 minutes	Practice: Provide opportunities to practice independently or in groups	Students will participate in a product “taste test” between name brand and generic. Students will use the worksheet to track their results. Once everyone has completed the taste test, they will reveal their results to the instructor. The results will be compiled so everyone can see them. Instructor will prompt a discussion with the class based on the results.	Model how they want the students to rotate through the room during the activity. Visual timer Rotate throughout the classroom to keep the students on task. Return students to their seats to reveal their results. Use large poster board to tally the results. Reminder to raise their hands to participate in the discussion.
Throughout the class period	Check for Understanding: Monitor what is being learned	Instructor attends the event supporting students as needed.	Circulate the room. CFU’s Nonverbal on task cues.
5 minutes	Close: Summarize, check, and answer questions	At the end of the event, instructor has students participate in a reflection activity (Three, Two One).	Reminder of how/where to save work for day. Verbal reminders of where supplies are kept, classroom norms for end of class clean-up. Verbal reminders/countdown of how much time is left in class to keep on task. Timer for Exit Ticket Rephrase and simplify Exit Ticket

**Syracuse City School District  
Career and Financial Management**

	Support, Modifications, and Extensions	Special Education and ELL support will attend the event to support students with accommodations. Instructor is also aware of student's accommodations and will ensure all are supported.	-See Above

**Materials and Resources—What do you need to assemble and prepare before the lesson?**

Instructor will need 10 products including the name brand and generic versions of each.

**Reflection—Did the students learn the content outlined in the lesson focus? Why or why not?**

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## Syracuse City School District Career and Financial Management

<b>UNIT:</b> Mod 2: Financial Management	<b>LESSON:</b> CONSUMER OPTIONS AND PROTECTIONS	<b>LESSON SEQUENCE IN UNIT:</b> Lesson SIXc
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### Learning Objective:

**Essential Question:** How are consumers protected against unfair consumer practices?

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

#### Students will:

##### **Consumer Protections**

- Evaluate effective strategies for dealing with a consumer problem
- Describe ways to recognize and prevent consumer fraud
- Describe ways to prevent identity theft
- Describe the legal remedies available to consumers such as lemon laws for cars, Better Business Bureau (BBB), the New York State Attorney General’s Bureau of Consumer Frauds & Protection, FTC’s Bureau of Consumer Protection, and Small Claims Court
- Explain how online consumer referrals and compliance impact the marketplace

### Content Focus—What will students learn?

Career Ready Practices	NEW YORK STATE CDOS STANDARDS	Common Core Learning Standards
1. Act as a responsible and contributing citizen and employee  3. Attend to personal health and well-being  4. Communicate clearly and effectively with reason  5. Consider the environmental, social, and economic impacts of decisions  7. Employ valid and reliable research strategies  8. Utilize critical thinking to make sense of problems and persevere in solving them  11. Use technology to enhance productivity	Students will be knowledgeable about the world of work, explore career options, and relate personal skills, aptitudes, and abilities to future career decisions.  Students will demonstrate how academic knowledge and skills are applied in the workplace and other settings.  Students will demonstrate mastery of the foundation skills and competencies essential for success in the workplace.	BM MGT 5.1: Manage business risks to protect a business’s finances.  BH-HR: 4.1: Manage financial resources to maintain and evaluate human resources expenses  BH-HR 4.2: Manage technology to effectively utilize financial resource plan.

## Syracuse City School District Career and Financial Management

Lesson Outline—What learning activities will students do?			
Time	Sequence	Description of Learning Activity	Modifications
5 minutes	Get Started/Engage	Students will complete the DIN: If you have a problem with a product or service you paid for, explain ways to resolve the issue. Instructor reviews the question and asks students to share out.	Circulate room and ensure students are on task. Rephrase/simplify question. Give example to prompt students. Visual timer for DIN. Verbal reminder of method of turning in DIN.
5-7 minutes	Discover/Explain: Provide new information or demonstrate a skill	Instructor explains there are times people purchase a product or service and it was defective, or the service was unsatisfactory. There are many ways to resolve it. This exercise will help students develop a system for dealing with these issues.	Give a personal example of a time they purchase something that was defective. Pictures of items can be shown.
30 minutes	Practice: Provide opportunities to practice independently or in groups	Students work in teams and are given a scenario of a product or service they purchased, and a problem occurred. Using the “five-step problem solving” model, brainstorm ways to resolve the issue.  Five-step problem-solving model: <ul style="list-style-type: none"> <li>• Define the problem</li> <li>• List potential solutions</li> <li>• Examine the pros and cons of each potential solution</li> <li>• Make a decision</li> <li>• Evaluate the decision</li> </ul> Scenario: You purchased a car. In the first few months of owning the car, there have been several times the car would not start. You had the car towed to the dealership to have it repaired, and each time they tell you its fixed...but the issue continues to happen.	Group students prior to the lesson. Give a visual example of what a completed assignment looks like using poster board with each category listed with possible answers. Assign roles to the group members. Circulate around the room to check in with the groups.
Throughout the class period	Check for Understanding: Monitor what is being learned	Instructor attends the event supporting students as needed. Instructor asks each team to share how they decided to resolve the issue. Instructor describe the legal remedies available to consumers:	demonstrate how to present to a group. Have students practice their presentation so they are able to gain confidence and feel more comfortable on the day of the event. Provide visuals of the legal remedies with pictures that

## Syracuse City School District Career and Financial Management

		<ul style="list-style-type: none"> <li>• Lemon laws for cars (could be used for the scenario)</li> <li>• Better Business Bureau</li> <li>• New York State Attorney General's Bureau of Consumer Frauds &amp; Protection</li> <li>• FTC's Bureau of Consumer Protection, and Small Claims Court</li> </ul>	correlate to each of the different remedies.
5 minutes	Close: Summarize, check, and answer questions	At the end of the event, instructor has students participate in a reflection activity (Three, Two One).	<p>Reminder of how/where to save work for day.</p> <p>Verbal reminders of where supplies are kept, classroom norms for end of class clean-up.</p> <p>Verbal reminders/countdown of how much time is left in class to keep on task.</p> <p>Timer for Exit Ticket</p> <p>Rephrase and simplify Exit Ticket</p>
	Support, Modifications, and Extensions	Special Education and ELL support will attend the event to support students with accommodations. Instructor is also aware of student's accommodations and will ensure all are supported.	See Above

**Materials and Resources—What do you need to assemble and prepare before the lesson?**

**Reflection—Did the students learn the content outlined in the lesson focus? Why or why not?**



## Syracuse City School District Career and Financial Management

<b>UNIT:</b> Mod 2: Financial Management	<b>LESSON:</b> Insurance	<b>LESSON SEQUENCE IN UNIT:</b> Lesson One
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### Learning Objective:

**Essential Question:** How can insurance minimize financial risks and protect people?

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

**Students will:**

- Define risk and explain the methods of risk management
- Determine insurance needs, decide what is affordable, and compare costs
- Identify factors affecting costs of insurance such as age, gender, marital status, type of car, cost of repairs, mileage, location, driving record, and claims made
- Explore optional coverages such as comprehensive, collision, and umbrella coverage
- Explain the consequences of not having required insurance
- Explain the purpose of and need for health insurance
- Explain the purpose of and need for life insurance
- Explain the purpose of and need for property insurance
- Explore consequences for opting out of insurance protection

### Content Focus—What will students learn?

Career Ready Practices	NEW YORK STATE CDOS STANDARDS	Common Core Learning Standards
1. Act as a responsible and contributing citizen and employee  3. Attend to personal health and well-being  4. Communicate clearly and effectively with reason  5. Consider the environmental, social, and economic impacts of decisions  7. Employ valid and reliable research strategies  8. Utilize critical thinking to make sense of problems and persevere in solving them  11. Use technology to enhance productivity	<b>Career Development</b> Students will be knowledgeable about the world of work, explore career options, and relate personal skills, aptitudes, and abilities to future career decisions.  <b>Integrated Learning</b> Students will demonstrate how academic knowledge and skills are applied in the workplace and other settings.  <b>Universal Foundation Skills</b> Students will demonstrate mastery of the foundation skills and competencies essential for success in the workplace.	<b>BM MGT 5.1:</b> Manage business risks to protect a business’s finances.  <b>BH-HR: 4.1:</b> Manage financial resources to maintain and evaluate human resources expenses  <b>BH-HR 4.2:</b> Manage technology to effectively utilize financial resource plan.

### Lesson Outline—What learning activities will students do?

## Syracuse City School District Career and Financial Management

Time	Sequence	Description of Learning Activity	Modifications
5 minutes	Get Started/Engage	Students will complete the DIN: What is insurance? Instructor reviews the question and asks students to share out.	Provide on task cues.
5-7 minutes	Discover/Explain: Provide new information or demonstrate a skill	Instructor explains what insurance is and describes the different types of insurance that can be purchased. Instructor explains that each student is going to be given a different life scenarios and they should research the recommend insurance options that are available and best to select. Each group will share out their recommendations.	Provide written copy of definition and types of insurance/highlight key words and phrases. Simplify directions.
30 minutes	Practice: Provide opportunities to practice independently or in groups	Students work in teams and are given a scenario. Students should find the best insurance option and include the cost. Select from the following: <ul style="list-style-type: none"> <li>• Life insurance</li> <li>• Car insurance</li> <li>• Property insurance</li> <li>• Health insurance</li> </ul>	Simplify directions. Reduce the research scope.
Throughout the class period	Check for Understanding: Monitor what is being learned	Instructor attends the event supporting students as needed.	Observe participation, monitor verbal and non-verbal cues, and analyze work samples.
5 minutes	Close: Summarize, check, and answer questions	At the end of the event, instructor has students participate in a reflection activity (Three, Two One).	
	Support, Modifications, and Extensions	Special Education and ELL support will attend the event to support students with accommodations. Instructor is also aware of student's accommodations and will ensure all are supported.	See above

**Materials and Resources—What do you need to assemble and prepare before the lesson?**

**Reflection—Did the students learn the content outlined in the lesson focus? Why or why not?**

**Syracuse City School District**  
**Career and Financial Management**

<b>UNIT:</b> Mod 2: Financial Management	<b>LESSON:</b> Taxes	<b>LESSON SEQUENCE IN UNIT:</b> Lesson One
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**Learning Objective:**

**Essential Question:** What role do taxes have in personal and public budgets?

This unit will address all types of taxes. Students will explore types of taxes as well as their purpose.

**Students will:**

- Recognize the reasons that taxes are collected
- Explain how municipalities and the federal government collect and utilize taxes
- Employment (Payroll) Tax Forms: W-2 and W-4
- Compare adjustable gross income and taxable income
- Define other types of taxes and their purpose, such as property taxes, luxury taxes, and estate taxes
- Distinguish among tax forms such as the 1040 and 1099
- Distinguish between standard and itemized deductions
- Define different deductions, such as Medicare, Social Security, unemployment, and disability

**Content Focus—What will students learn?**

Career Ready Practices	NEW YORK STATE CDOS STANDARDS	Common Core Learning Standards
1. Act as a responsible and contributing citizen and employee  3. Attend to personal health and well-being  4. Communicate clearly and effectively with reason  5. Consider the environmental, social, and economic impacts of decisions  7. Employ valid and reliable research strategies  8. Utilize critical thinking to make sense of problems and persevere in solving them  11. Use technology to enhance productivity	<b>Career Development</b> Students will be knowledgeable about the world of work, explore career options, and relate personal skills, aptitudes, and abilities to future career decisions.  <b>Integrated Learning</b> Students will demonstrate how academic knowledge and skills are applied in the workplace and other settings.  <b>Universal Foundation Skills</b> Students will demonstrate mastery of the foundation skills and competencies essential for success in the workplace.	<b>BM MGT 5.1:</b> Manage business risks to protect a business's finances.  <b>BH-HR: 4.1:</b> Manage financial resources to maintain and evaluate human resources expenses  <b>BH-HR 4.2:</b> Manage technology to effectively utilize financial resource plan.

## Syracuse City School District Career and Financial Management

### Lesson Outline—What learning activities will students do?

Time	Sequence	Description of Learning Activity	Modifications
5 minutes	Get Started/Engage	Students will complete the DIN: What are taxes? Why are we required to pay taxes? Instructor reviews the question and asks students to share out.	Modify length of assignment. Provide on task cues. Check for understanding before asking to share out.
5-7 minutes	Discover/Explain: Provide new information or demonstrate a skill	Instructor prepares students for guest speaker and activity. Instructor tells students that a Career Coach who is a tax expert is visiting to talk about taxes and help students with an activity where they will complete a tax form.	Provide a partially pre-filled in tax form and highlighted portions for students to complete.
30 minutes	Practice: Provide opportunities to practice independently or in groups	Students work in teams to participate in the career Coaching activity. Each student is responsible for completing each form.	Preview vocabulary. Simplify directions/questions.
Throughout the class period	Check for Understanding: Monitor what is being learned	Instructor attends the event supporting students as needed.	Observe student participation, monitor verbal and non-verbal cues, and analyze student work samples.
5 minutes	Close: Summarize, check, and answer questions		
	Support, Modifications, and Extensions	Special Education and ELL support will attend the event to support students with accommodations. Instructor is also aware of student's accommodations and will ensure all are supported.	See Above

### Materials and Resources—What do you need to assemble and prepare before the lesson?

Instructor works with work-based learning coordinator to invite in a Career Coach that is a tax expert.

Sample W-4 Form

<https://www.irs.gov/pub/irs-pdf/fw4.pdf>

Sample 1040 Tax form

<https://www.irs.gov/pub/irs-pdf/f1040.pdf>

### Reflection—Did the students learn the content outlined in the lesson focus? Why or why not?

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Name: \_\_\_\_\_ Date: \_\_\_\_\_

## Name Brand vs Generic Taste Test Recording Worksheet

Circle the answer you think best describes each item.

Item #1      Name Brand      Generic

Item #2      Name Brand      Generic

Item #3      Name Brand      Generic

Item #4      Name Brand      Generic

Item #5      Name Brand      Generic

Item #6      Name Brand      Generic

Item #7      Name Brand      Generic

Item #8      Name Brand      Generic

Item #9      Name Brand      Generic

Item #10      Name Brand      Generic



# RULES & GOVERNING DOCUMENTS

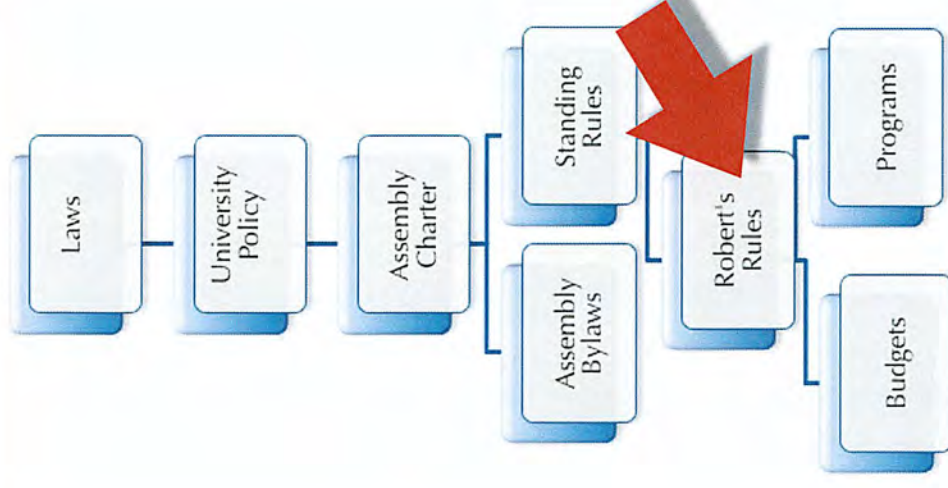


## Robert's Rules of Order



Original edition published in 1876 by US Army Brigadier General Henry Martyn Robert after a **bad experience leading a church meeting.**

We do not want to waste time with excessive formality, but some of our **issues may be contentious and we need to ensure everyone gets their fair opportunity to speak.**







## MOTIONS AND RESOLUTIONS

### Defining a Motion

- A formal proposal for consideration and action
- Only one subject can be considered at a time
- No main motion can be made while another motion is before the assembly.

To make a motion, say, "I move that..."

Seconding motions

Debating Motions

Voting







## When Debating Your Motions

- Listen to the other side
- Focus on the issues, not personalities
- Avoid questioning motives
- Be polite!



# LEGISLATIVE PROCESS



## Voting

- **Roll Call Vote (most common)**
- Three responses in which a member may vote:
  - “For” (in favor of the motion or legislation)
  - “Against” (opposed to the motion or legislation)
  - “Abstain” (neither for nor against)
- **Abstention**
- Members may abstain only if there is a distinct conflict of interest





## Voting

- **Unanimous Consent**
- For certain motions, the chair may simply ask the assembly if there is any objection
- If no member objects, the chair declares the action has been agreed to
- If even one member objects, the chair must then state the question and follow the complete voting guidelines.



## What's on Your Mind? (things to do before writing a resolution!)

1. **Develop** the initiative/topic that you want to address
2. **Search** for a legislative history surrounding the issue
3. **Solicit** feedback from assembly members and your constituents (Remember, you represent other people!)
4. **Engage Stakeholders for information**
  - Administrators
  - Staff colleagues
  - Assembly Committees
  - Community



# LEGISLATIVE PROCESS



## Quick Checklist

- ✓ Checked for legislative history
- ✓ Checked with peer institutions
- ✓ Presented at all relevant committees
- ✓ Solicited feedback from relevant university offices
- ✓ Have support from as many members as possible
- ✓ Issue is still unresolved

By this point, you should have a pretty good idea of how the debate and vote will go before your resolution comes to the floor.



SHARED



THANK YOU!

QUESTIONS?





New York State  
EDUCATION DEPARTMENT  
Knowledge > Skill > Opportunity

# New York State

## Career & Financial Management

### Curricular Framework

*Updated November 2022*

The University of the State of New York | The State Education Department  
Office of Career and Technical Education  
Albany, NY 12234

<http://www.nysed.gov/career-technical-education>

## INTRODUCTION

Career and Financial Management (CFM) is a one-half unit Career and Technical Education (CTE) course required for students in all New York State Approved CTE Programs. It is also commonly included in locally developed CTE sequences. CFM can be taught as a stand-alone course or embedded within an approved CTE program.

CFM can be used as part of the 216 hours of CTE instruction required for students pursuing a Career Development and Occupational Studies (CDOS) Graduation Pathway or a CDOS Commencement Credential.

In 2017, representatives of the Business Teachers Association of New York State, the CTE Technical Assistance Center, NYSED staff, and a team of educators from all CTE content areas revised the 2003 CFM curriculum framework which is divided into “Career Management” and “Financial Management” modules. This collaboration created an updated CFM curriculum framework that provides guidance and resources to CTE educators delivering CFM.

The New York State CDOS standards and Career Readiness Practices from the Common Career Technical Core (CCTC) are identified in each unit. Additional academic standards may also be addressed.

A CFM Resource Database, which serves as a companion resource to this curriculum framework, is housed on the CTE Technical Assistance Center of New York’s Career & Financial Management [webpage](#).

If you have any questions or suggestions regarding this document, please contact the Office of Career and Technical Education at [emscte@nysed.gov](mailto:emscte@nysed.gov).

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## ACKNOWLEDGEMENTS

NYSED gratefully acknowledges participation of the following individuals in the development of the 2018 Career and Financial Management curricular framework

Tara Bellevue, Managing Director of Network Engagement, NAF

Amy Boutet, Business Educator, Grand Island Central School District

Kim DeHart, FACS Educator, Abrookin Career & Technical Center, City School District of Albany

Louis DiCesare, Business Educator, West Irondequoit School District

Jeanine Gallina, Career Program Developer/Coordinator, Monroe 2-Orleans BOCES

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## Module 1

# CAREER MANAGEMENT

## CM.1 CAREER DEVELOPMENT

### Unit Description

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 their future. Problem solving steps will be introduced to aid the process.

### Essential Question

What skills and information should be considered for viable career planning?

### Unit Content

#### 1. Self-Assessment

Students will:

- a. Identify potential career pathways–16 career clusters as outlined in Common Career Technical Core (CCTC)
- b. Assess individual skills, values, needs, personal attributes, and lifestyle choices

#### 2. Labor Market Data

Students will:

- a. Identify career areas of interest
- b. Research national, state, and local labor market data
- c. Analyze job market data for specific career areas
- d. Analyze the role that networking plays in career research
- e. Investigate opportunities to learn about specific careers through networking

#### 3. Trends and Opportunities

Students will:

- a. Identify resources to conduct career research
- b. Explore the different career clusters and particular careers in each cluster
- c. Brainstorm how part-time jobs and volunteerism impact future career choices
- d. Explore Civil Service test opportunities
- e. Analyze the role that networking plays in career research

#### **4. Career Decision Making and Problem-Solving Steps**

Students will:

- a. Research problem-solving models available to assist with career decision making; for example, the 5-step Problem Solving model (define the problem, list potential solutions, examine the pros and cons of each potential solution, make a decision and evaluate the decision)
- b. Apply a problem-solving model to a career decision
- c. Evaluate the effectiveness of problem-solving strategies in career decision making

#### **5. Goal Setting and the Career Plan Process**

Students will:

- a. Create SMART goals (Specific, Measurable, Attainable, Realistic, Time Bound)
- b. Create short-, mid- and long-term SMART goals for career planning process

#### **6. Networking**

Students will:

- a. Conduct networking activities including informational interviews, shadowing opportunities, internships and voluntary opportunities
- b. Participate in community service organizations and activities
- c. Find possible mentors

#### **Related Activities**

Have students create and journal entries reporting and reflecting on information and steps taken in researching careers.

Have students take an online assessment of skills needed for future jobs and education.

Have students plan networking activities.

Have students explore positions and career paths related to self-assessment.

Have students make journal entries on aspects of career planning, documenting where they have gone, what they have done, and what they have achieved.

Have students summarize education and training requirements and opportunities for career pathways.

Have students create a career plan with short-, mid-, and long-term career goals.

## Standards Addressed

### **New York State (Commencement Level) CDOS Standards**

#### Standard 1: Career Development

Students will be knowledgeable about the world of work, explore career options, and relate personal skills, aptitudes, and abilities to future career decisions.

#### Standard 2: Integrated Learning

Students will demonstrate how academic knowledge and skills are applied in the workplace and other settings.

#### Standard 3a: Universal Foundation Skills

Students will demonstrate mastery of the foundation skills and competencies essential for success in the workplace.

### **Common Career Technical Core Standards Career Ready Practices**

1. Act as a responsible and contributing citizen and employee
7. Employ valid and reliable research strategies
10. Plan education and career paths aligned to personal goals

### Unit Description

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

### Essential Question

What options are available to accomplish students' identified goals?

### Unit Content

#### 1. Options Beyond High School

Students will:

- a. Research post-secondary educational options, including trade schools, certificate programs, and two- and four-year colleges
- b. Explore employment opportunities including apprenticeships, labor unions, and full- and part-time employment
- c. Explore government (competitive civil service) and military careers

#### 2. Plans Beyond High School

Students will:

- a. Match their career goals, needs, and wants to the available options
- b. Apply decision-making skills to develop a plan that includes short- and long-term career goals

#### 3. Cost of Education Beyond High School

Students will:

- a. Investigate the cost of educational options
- b. Explore and identify types of financial assistance: scholarships, loans, Free Application for Federal Student Aid (FAFSA)
- c. Research scholarship and grant opportunities

## Related Activities

Make arrangements for students to meet with labor union representatives and employers to discuss options and opportunities.

Have students research scholarship and grant opportunities in the school counseling office and in the community.

Have students calculate the cost of a two- or four-year degree at a post-secondary institution of interest.

Have students meet with military or government representatives to examine their options and viability to accomplish identified career goals.

## Standards Addressed

### New York State (Commencement Level) CDOS Standards

#### Standard 1: Career Development

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#### Standard 2: Integrated Learning

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#### Standard 3a: Universal Foundation Skills

Students will demonstrate mastery of the foundation skills and competencies essential for success in the workplace.

### Common Career Technical Core Standards

#### Career Ready Practices

1. Act as a responsible and contributing citizen and employee
3. Attend to personal health and financial well-being
4. Communicate clearly and effectively and with reason
5. Consider the environmental, social and economic impacts of decisions
7. Employ valid and reliable research strategies
8. Utilize critical thinking to make sense of problems and persevere in solving them
11. Use technology to enhance productivity



## 5. After the interview

Students will:

- a. Discuss reasons job seekers should engage in follow-up communication with interviewers
- b. Identify points to include in a follow-up letter or phone call
- c. Evaluate sample interview follow-up communications

## 6. Career Portfolios

Students will:

- a. Define what a career portfolio is and what might be included in it
- b. Investigate ways that components of portfolios vary across careers
- c. Develop ways to edit portfolio contents to match requirements for advertised positions

## 7. Job Selection – Deciding on a Job

Students will:

- a. Describe criteria for evaluating job offers
- b. Identify factors that determine whether to accept or decline a job offer
- c. Discuss effective strategies for handling rejection

## Related Activities

Have students create a sample portfolio for a specific position.

Have students write a resume and cover letter using the format and focus appropriate for a specific position.

Have students compile a list of resources available to promote a personal job search.

Have students develop a cover letter targeted to an actual job listing.

Have students work in pairs to role play interviewing skills.

Invite administrators and/or business partners to come into the classroom for mock interviews. After reviewing students' applications and cover letters, interviewers decide who will be interviewed. Interviewees will be provided feedback on their interview.

Have students interview someone who was recently hired for a position. What did the employers look for? What questions were asked?

Have students complete job applications either online or hard copy.

Have students write a sample interview follow-up communication.

## Standards Addressed

### New York State (Commencement Level) CDOS Standards

#### Standard 1: Career Development

Students will be knowledgeable about the world of work, explore career options, and relate personal skills, aptitudes, and abilities to future career decisions.

#### Standard 2: Integrated Learning

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### Common Career Technical Core Standards

#### Career Ready Practices

1. Act as a responsible and contributing citizen and employee
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4. Communicate clearly and effectively and with reason
5. Consider the environmental, social and economic impacts of decisions
7. Employ valid and reliable research strategies
8. Utilize critical thinking to make sense or problems and persevere in solving them
11. Use technology to enhance productivity

## CM.4 WORKPLACE REGULATIONS

### Unit Description

This unit will outline 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.

### Essential Question

How do employment, labor, and safety laws impact the workplace?

### Unit Content

#### 1. Labor Laws and Regulations

Students will:

- a. Gain knowledge or documentation required for employment, such as working papers
- b. Differentiate working hours and wages based on age/industry
- c. Identify prohibitive occupations for minors and special exemptions for students enrolled in CTE programs
- d. Explain workplace terms, such as working hours, overtime, minimum wage, prevailing wage, per diem, workers' compensation insurance, unemployment insurance, Social Security, and disability insurance

#### 2. Employee Rights

Students will:

- a. Compare and contrast employer and worker rights and responsibilities
- b. Identify laws and agencies that protect against discrimination and support equal opportunities (EEOC)
- c. Examine the role of Social Security and unemployment insurance

#### 3. Health and Safety

Students will:

- a. Investigate workplace hazards, negative health effects, and methods for controlling them
- b. Recognize the role of workers compensation insurance, disability insurance, and social security for on-the-job illness or injury
- c. Explain what OSHA (Occupational Safety and Health Administration) and the CDC (Centers for Disease Control and Prevention) are and how they protect employees

#### **4. Labor Unions**

Students will:

- a. Describe the history of unions and how unions protect employees
- b. Define the National Labor Relations Act of 1935, also known as the Wagner Act
- c. Explain the process and result of union negotiations

#### **5. Fair Labor Standards Act**

Students will:

- a. Determine how the Fair Labor Standards Act of 1938 affected wages and equal opportunities
- b. Identify other laws that affect workforce hiring

#### **6. Professional Organizations**

Students will:

- a. Describe what a professional organization is
- b. Identify various professional organizations with career pathways
- c. Explain the benefits of belonging to a professional organization

#### **Related Activities**

Have students analyze labor law case scenarios.

Have students compare student organizations to professional organizations.

Arrange for guest speakers from a union and/or government agency to discuss opportunities and responsibilities.

Have students summarize the steps in making an OSHA, disability, workers' compensation, or unemployment claim.

## Standards Addressed

### New York State (Commencement Level) CDOS Standards

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#### Standard 2: Integrated Learning

Students will demonstrate how academic knowledge and skills are applied in the workplace and other settings.

#### Standard 3a: Universal Foundation Skills

Students will demonstrate mastery of the foundation skills and competencies essential for success in the workplace.

### Common Career Technical Core Standards

#### Career Ready Practices

1. Act as a responsible and contributing citizen and employee
3. Attend to personal health and financial well-being
5. Consider the environmental, social and economic impacts of decisions
9. Model integrity, ethical leadership, and effective management

**CM.5 CAREER READINESS SKILLS (TRANSFERRABLE SKILLS)****Unit Description**

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

**Essential Question**

How can career readiness skills ensure success in employment and in life?

**Unit Content****1. Career Readiness Skills (Transferable Skills)**

Students will:

- a. Identify career readiness skills (e.g., critical thinking, problem solving, decision making, communication)
- b. Explain how career readiness skills contribute to success in a variety of career and life settings
- c. Reflect on experiences that provide opportunities to gain and/or strengthen career readiness skills
- d. Explain why career readiness skills are also referred to as transferable skills

**2. Self-Advocacy**

Students will:

- a. Define the term "self-advocacy" as it relates to success in a variety of career and life settings
- b. Identify and discuss strategies to overcome obstacles and challenges to success in a variety of career and life settings
- c. Explain how self-advocacy can assist in reaching short-, mid-, and long-term goals

## Related Activities

Provide students with workplace and school scenarios. Have them demonstrate their understanding of career readiness skills by identifying which skills would be helpful in the scenarios.

Have students research and complete a survey to evaluate their career readiness skills and then:

Review their scores and identify strengths and weaknesses.

Identify obstacles and challenges that create barriers to their success.

Create a plan to identify and strengthen career readiness skills that will assist in overcoming those challenges.

Have students research self-advocacy resources and apply strategies to a career situation.

Have students record journal entries that reflect on times when they advocated for themselves or others.

## Standards Addressed

### New York State (Commencement Level) CDOS Standards

#### Standard 1: Career Development

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#### Standard 2: Integrated Learning

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#### Standard 3a: Universal Foundation Skills

Students will demonstrate mastery of the foundation skills and competencies essential for success in the workplace.

### Common Career Technical Core Standards

#### Career Ready Practices

1. Act as a responsible and contributing citizen and employee
3. Attend to personal health and financial well-being
4. Communicate clearly and effectively and with reason
5. Consider the environment, social and economic impacts of decisions
9. Model integrity, ethical leadership, and effective management

## CM.6 LIFELONG LEARNING

### Unit Description

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

### Essential Question

How can professional development benefit career growth, advancement, and/or lifelong learning?

### Unit Content

#### 1. Continuing Education

Students will:

- a. Explain how enrollment in skills development training, courses, degree programs, and/or workshops can enhance career growth, advancement, and/or lifelong learning
- b. Investigate how to access and acquire various certificates, accreditations, and other career credentials
- c. Understand the value that ongoing education has on career growth, achievement, and/or lifelong learning
- d. Explore how tuition reimbursement options in many organizations encourage their employees to continue their education

#### 2. Professional Organizations

Students will:

- a. Identify and use career resources to obtain information about professional development opportunities sponsored by professional organizations
- b. Explain how attending and/or presenting at local, regional, national, and international meetings, conferences, and workshops sponsored by professional organizations may lead to career growth, advancement, and/or lifelong learning

#### 3. Technology

Students will:

- a. Determine why keeping up with technology, systems, and processes is critical for career growth, advancement, and/or lifelong learning
- b. Research, identify, and explain reasons why it is important for an individual to consistently possess current knowledge and skills

#### 4. Professional Relationships

Students will:

- a. Define *role model* and *mentor* as they relate to career growth, advancement, and/or lifelong learning
- b. Compare the benefits of *being* a role model or mentor with *having* a role model or mentor and how each can lead to career growth, advancement, and/or lifelong learning
- c. Explain the concept of networking and the role it plays in career growth, advancement, and/or lifelong learning

#### Related Activities

Have students research professional organizations connected to the fields and/or industries that interest them. Identify professional development opportunities sponsored by these organizations and how they relate to career growth and/or advancement.

Have students read technical journals and local business journals to learn the professional development opportunities that are available.

Have students research professional development opportunities available in the local community (e.g. Chamber of Commerce) and attend an event, as appropriate.

Invite a professional development specialist into the classroom or school to offer/simulate a professional growth seminar.

## Standards Addressed

### **New York State (Commencement Level) CDOS Standards**

#### Standard 1: Career Development

Students will be knowledgeable about the world of work, explore career options, and relate personal skills, aptitudes, and abilities to future career decisions.

#### Standard 2: Integrated Learning

Students will demonstrate how academic knowledge and skills are applied in the workplace and other settings.

#### Standard 3a: Universal Foundation Skills

Students will demonstrate mastery of the foundation skills and competencies essential for success in the workplace.

### **Common Career Technical Core Standards**

#### **Career Ready Practices**

1. Act as a responsible and contributing citizen and employee
7. Employ valid and reliable research strategies
9. Model integrity, ethical leadership, and effective management
10. Plan education and career paths aligned to personal goals
11. Use technology to enhance productivity
12. Work productively in teams while using cultural global competence

## CM.7 LEADERSHIP AND ETHICS

### Unit Description

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.

### Essential Question

What knowledge and skills are necessary to demonstrate an introductory understanding of the impact leadership and ethics have in the workplace, community, and the global marketplace?

### Unit Content

#### 1. Leadership

Students will:

- a. Define leadership as it applies to the broad topic of career management
- b. Investigate, list, and describe characteristics of effective leaders
- c. Assess the impact leaders can have in the workplace, community, and the global marketplace

#### 2. Leadership Organizations

Students will:

- a. Describe the purpose of leadership organizations and how they promote ethics in leadership
- b. Investigate leadership organizations in the school, workplace, and community which promote leadership skills

#### 3. Parliamentary Procedure

Students will:

- a. Explain and demonstrate understanding of parliamentary procedure as it applies to conducting meetings, clubs, organizations, etc.
- b. Discuss how using parliamentary procedure can positively affect an organization.
- c. Discuss how using parliamentary procedure can negatively affect an organization.

#### 4. Ethics

Students will:

- a. Define personal and professional ethics
- b. Explain how personal and professional ethics can be demonstrated in life situations
- c. Explain how personal and professional ethics can be demonstrated in employment situations
- d. Analyze why it is important for leaders to act ethically

## Related Activities

Obtain printed information pertaining to the code of ethics for specific companies/careers.

Have students create a code of ethics for a specific career.

Have students analyze the code of conduct from an organization or the school.

Have students run a class meeting using Robert's Rules of Order.

Have student research leaders of successful organizations and summarize the leadership skills contributed to the organization's success.

## Standards Addressed

### New York State (Commencement Level) CDOS Standards

#### Standard 1: Career Development

Students will be knowledgeable about the world of work, explore career options, and relate personal skills, aptitudes, and abilities to future career decisions.

#### Standard 2: Integrated Learning

Students will demonstrate how academic knowledge and skills are applied in the workplace and other settings.

#### Standard 3a: Universal Foundation Skills

Students will demonstrate mastery of the foundation skills and competencies essential for success in the workplace.

### Common Career Technical Core Standards

#### Career Ready Practices

1. Act as a responsible and contributing citizen and employee
4. Communicate clearly and effectively and with reason
5. Consider the environmental, social and economic impacts of decisions
7. Employ valid and reliable research strategies
8. Utilize critical thinking to make sense of problems and persevere in solving them
9. Model integrity, ethical leadership, and effective management

## CM.8 BUSINESS AND TECHNOLOGICAL INNOVATIONS

### Unit Description

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.

### Essential Question

What digital communication knowledge and communication skills are necessary to achieve global competence.

### Unit Content

#### 1. Types of Communication and Impact of Technology on Society

Students will:

- a. Define *oral*, *written*, and unspoken (*body language*) communication
- b. Assess the different uses of today's communication technology
- c. Identify ways to demonstrate respect for intellectual property, personal privacy, and information security
- d. Develop skills to avoid identity theft and maintain identity security
- e. Discuss the role social media plays in personal and business communication

#### 2. Forms and Uses of Business Communications and Technology

Students will:

- a. Demonstrate how to produce letters, memos, and emails correctly for the workplace
- b. Explain how communications may differ based on different audiences
- c. Develop the technical and interpersonal skills to access and assess technology effectively

#### 3. Social Media

Students will:

- a. Describe what email etiquette is
- b. Explain how social networking can be helpful or harmful in the workplace
- c. Define *texting* and *instant messaging* and how they are used effectively in the workplace
- d. Describe blogs, tweets, wikis, podcasts, and discussion boards

#### **4. Digital Footprint**

Students will:

- a. Explain the ethics of social media and communications and how they benefit businesses
- b. Define *digital footprint*
- c. Describe the difference between a professional and an unprofessional digital footprint
- d. Explain what their digital footprint says about them
- e. Describe the importance of online privacy and professionalism
- f. Explain why updating privacy settings is important
- g. Describe what prospective employers are entitled to investigate

#### **5. Technical Support and Training**

Students will:

- a. Develop the technical and interpersonal skills to use technology effectively
- b. Explore technology uses specific to different career clusters
- c. Explain how information and technology have changed in the workplace

## Related Activities

Invite a person who works in Human Resources or IT to speak about how they assess employees.

Have students create resumes and cover letters for a specific job or internship.

Have students compare business letters, emails, wikis, blog posts, podcasts and memos.

Have students view videos pertaining to body language in the workplace, lunch or dinner etiquette, sexual harassment, and business introductions.

Have students evaluate communication within the school, community, and/or workplace and create flyers to assist in promoting events.

Have students prepare an agenda and write the minutes for a monthly/weekly meeting.

Have students attend a professional organization meeting or school board meeting.

Have students create an "elevator pitch" for a specific purpose demonstrating concise and convincing language.

Have students visit a financial institution to assess technology in the workplace.

Invite former students who are in the field or pursuing a technology career to speak, highlighting how technology is used effectively and how it enhances productivity.

Have students participate in various Technology Student Association programs and/or competitive events.

Have students evaluate an activity within the school, community, and/or workplace and discuss how technology was effective or could have been more effective.

Working in small groups, have students brainstorm a selected technological advancement (the plow, an irrigation system, cannon, printing press, steam engine, radar, computer, etc.) and research its influence on history. (Example: The invention of the printing press in the mid-fifteenth century made books more widely available and increased literacy rates.)

Working in small groups, have students identify an emerging technology and report on its potential influence on society.

Have students visit a museum in person or online and report on how the influence of technology on history is presented.

In groups, have students find, read about, and reflect on cases involving intellectual property disputes.

Have students find, read, and reflect on articles about how businesses deal with personal use of technology by employees during business hours.

## Standards Addressed

### **New York State (Commencement Level) CDOS Standards**

#### Standard 1: Career Development

Students will be knowledgeable about the world of work, explore career options, and relate personal skills, aptitudes, and abilities to future career decisions.

#### Standard 2: Integrated Learning

Students will demonstrate how academic knowledge and skills are applied in the workplace and other settings.

#### Standard 3a: Universal Foundation Skills

Students will demonstrate mastery of the foundation skills and competencies essential for success in the workplace.

### **Common Career Technical Core Standards**

#### **Career Ready Practices**

2. Apply appropriate academic and technical skills
4. Communicate clearly and effectively and with reason
5. Consider the environmental, social and economic impacts of decisions
6. Demonstrate creativity and innovation
7. Employ valid and reliable research strategies
8. Utilize critical thinking to make sense of problems and persevere in solving them
11. Use technology to enhance productivity
12. Work productively in teams while using cultural global competence

## Module 2

# FINANCIAL MANAGEMENT

## FM.1 BUDGETING

### Unit Description

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

### Essential Question

How can a budget be developed that aligns with future goals?

### Unit Content

#### 1. Financial Goals

Students will:

- a. Identify reasons to create financial goals
- b. Identify characteristics that provide meaningful goal direction: SMART (Specific, Measurable, Attainable, Realistic, Timebound)

#### 2. Purpose of a Budget

Students will:

- a. Explain the value of having a spending plan/budget
- b. Recognize the importance of regularly reviewing a budget
- c. Determine how savings and charitable giving fit into a budget

#### 3. Budget Factors

Students will:

- a. Describe limited resources
- b. Evaluate needs vs. wants
- c. Distinguish between fixed and variable expenses
- d. Examine various examples of opportunity costs and how they impact a budget
- e. Examine liquidity of savings for emergencies
- f. Review variables impacting a budget (e.g., inflation, unemployment, relationship changes (marriage/divorce), extreme weather)

#### 4. Savings

Students will:

- a. Explain the importance of developing an emergency fund before planning other monetary goals
- b. Reflect on the importance of revising/updating emergency funds as life changes occur
- c. Explain the importance of a “pay yourself first” policy

## 5. Balance a Budget

Students will:

- a. Identify how small “want” purchases and buying on impulse can impact a budget
- b. Identify the 3 R's in purchase decision making: Reality, Responsibility and Restraint
- c. Explain options to balance your budget when/if there is a surplus or deficit
- d. Identify outside influences that make sticking to a budget challenging (advertising, social status)
- e. Identify software programs/apps and other tools to assist in budgeting (MINT, banking app)

## Related Activities

Have students identify short-, medium-, and long-term financial goals using the SMART process.

Have students create a spreadsheet for a balanced budget.

Have students develop a budget to achieve a specific goal (e.g., purchasing a car, renting an apartment, paying for college).

Have students identify strategies to adjust the budget for unplanned events.

Have students develop a one- to two-month history of tracking income and expenses prior to creating a budget.

Have students create a spending plan with categories for income, fixed expenses, variable expenses, investments, and savings.

In groups, have students create a budget for a week's vacation to Disney World. Each group should have a different family/group formation, for example, a couple, two teachers, with one child; a family of two parents, an attorney and a nurse, and three children; a family composed of a police officer dad and a stay-at-home mom with two children; etc.

## Standards Addressed

### **New York State (Commencement Level) CDOS Standards**

#### Standard 1: Career Development

Students will be knowledgeable about the world of work, explore career options, and relate personal skills, aptitudes, and abilities to future career decisions.

#### Standard 2: Integrated Learning

Students will demonstrate how academic knowledge and skills are applied in the workplace and other settings.

#### Standard 3a: Universal Foundation Skills

Students will demonstrate mastery of the foundation skills and competencies essential for success in the workplace.

### **Common Career Technical Core Standards**

#### **Career Ready Practices**

1. Act as a responsible and contributing citizen and employee
3. Attend to personal health and financial well-being
8. Utilize critical thinking to make sense of problems and persevere in solving them
10. Plan education and career paths aligned to personal goals
11. Use technology to enhance productivity

## FM.2 MONEY MANAGEMENT

### Unit Description

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 a financially responsible adult.

### Essential Question

What are the skills, knowledge, and competencies that contribute to financial responsibility?

### Unit Content

#### 1. History of Money

Students will:

- a. Review different mediums of exchange and bartering
- b. Explain the history of money
- c. Define US Department of Treasury and US Mint

#### 2. Financial Service Providers

Students will:

- a. Describe the role of the Federal Reserve Bank
- b. Identify various banking options such as commercial banking, credit unions, etc.
- c. Explain how financial institutions make money from consumer lending

#### 3. Checking Accounts

Students will:

- a. Describe how to open and manage both manual and electronic checking and savings accounts
- b. Explain the different types of check endorsements
- c. Identify the proper use of a debit card and ATM card
- d. Identify the importance of maintaining good financial records (check register, electronic records and reconciliation statements)

#### 4. Savings Accounts

Students will:

- a. Explain the features of different savings plans
- b. Describe overdraft protection

## Related Activities

Have students investigate several banks' offerings and open a savings account.

Provide students with a list of income (checks, cash) and expenses for a month. Students will write checks, make deposits, and keep track of both of them in a checkbook register.

Have students reconcile a bank statement with the corresponding check register balance.

Have students compare and contrast banking options such as commercial banking, credit unions, etc.

## Standards Addressed

### New York State (Commencement Level) CDOS Standards

#### Standard 1: Career Development

Students will be knowledgeable about the world of work, explore career options, and relate personal skills, aptitudes, and abilities to future career decisions.

#### Standard 2: Integrated Learning

Students will demonstrate how academic knowledge and skills are applied in the workplace and other settings.

#### Standard 3a: Universal Foundation Skills

Students will demonstrate mastery of the foundation skills and competencies essential for success in the workplace.

### Common Career Technical Core Standards

#### Career Ready Practices

1. Act as a responsible and contributing citizen and employee
3. Attend to personal health and financial well-being
8. Utilize critical thinking to make sense of problems and persevere in solving them
11. Use technology to enhance productivity

## FM.3 CREDIT AND LOANS

### Unit Description

This unit explores issues related to establishing credit, obtaining loans, and taking steps to prevent identity theft. Students will be aware of the positive and negative implications of borrowing money and will develop the knowledge necessary to protect their financial identity.

### Essential Question

How can students establish a credit history and protect themselves from identity theft?

### Unit Content

#### 1. Sources of Credit

Students will:

- a. Identify the businesses where credit is offered: banks, credit unions, investment firms, retailers, finance companies, tax preparers, pawn shops, government agencies, colleges, consumer finance companies, credit card companies, mortgage brokers, etc.
- b. Describe the differences in the structure, options, and possible consequences of borrowing from the various sources

#### 2. Different Loan Types

Students will:

- a. Identify and describe the various types of credit: credit card, student loan, car loan, personal loan, mortgages, business loan
- b. Define secured loans (give forms and examples of collateral), unsecured loans, subsidized and unsubsidized loans, co-signed loans and joint credit vs. individual credit, balloon payments, and ARM (adjusted rate mortgage)

#### 3. Getting Credit

Students will:

- a. Review the types of loan applications and information required for approval: income; length at job; FICO (Fair Isaac Corp.) score; debt-to-loan ratio; collateral; down payment; co-signers or guarantors
- b. Explain five C's of credit that determine credit worthiness of potential borrowers: Character (integrity); Capacity (sufficient money to pay for obligations); Collateral (assets to secure the debt); Capital (net worth); Conditions (of the borrower and the overall economy)
- c. Explore the FAFSA (Free Application for Federal Student Aid) process for borrowing money for post-secondary education

#### **4. Risks Associated with Credit**

Students will:

- a. Define default/foreclosure/repossession, overspending, bankruptcy, and poor credit decisions
- b. Discuss the pitfalls of failing to compare and evaluate interest rates, length of the loan, and total cost of the loan over the payment period
- c. Identify instances when issuers can close accounts and slash credit limits without advance warning

#### **5. Understanding Credit Cards**

Students will:

- a. Describe the difference between a debit card and credit card
- b. Explain the advantages vs. disadvantages of using a credit card
- c. Explain how balance transfers affect credit
- d. Discuss the true cost of purchases when making only the minimum payment on a credit card statement

#### **6. Credit Card Options and Protections**

Students will:

- a. Identify various options associated with credit cards (prepaid cards, store credit cards, bank credit cards).
- b. Define terms associated with credit cards (cash advances, credit limit, minimum amount due, grace period, late fee, finance charge)
- c. Identify components associated with cash advances
- d. Develop the ability to read, understand, and interpret credit card bills/statements
- e. Recognize consumer protections provided by federal legislation
  - Issuers must give card account holders “a reasonable amount of time” to make payments on monthly bills
  - Credit card bills must arrive at least 21 days before the end of the grace period
  - Fees charged must be reasonable and proportional
  - Over-limit fees must be addressed
  - Interest rates on new transactions (not pre-existing balances) can increase only after the first year
  - Significant changes require 45 days of advance notice
  - Holders must be at least 21 years old unless they have adult co-sign
  - Credit card companies must stay at least 1,000 feet from college campuses if they are offering gifts to entice students to apply
  - Card issuers cannot raise the APR (annual percentage rate) automatically when the cardholder fails to make a payment on another card
  - Issuers need to clearly disclose all information and rates

## 7. Identity Theft and Security

Students will:

- a. Develop skills necessary to avoid identity theft and maintain identity security
- b. Identify and promote good practices for privacy, security, and online safety
- c. Identify strategies to avoid identity theft
- d. Identify different kinds of consumer fraud
- e. Determine what steps to take if victimized by consumer fraud

### Related Activities

Have students compare and contrast types of loans based on types of purchases.

Have students research the cost of a typical house in your community. What is the required down payment? What are mortgage rates and how much will the house cost if paid over 20 years? 30 years?

Have students research how consumers are protected from identity theft and how they can protect themselves.

### Standards Addressed

#### New York State (Commencement Level) CDOS Standards

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##### Standard 2: Integrated Learning

Students will demonstrate how academic knowledge and skills are applied in the workplace and other settings.

##### Standard 3a: Universal Foundation Skills

Students will demonstrate mastery of the foundation skills and competencies essential for success in the workplace.

#### Common Career Technical Core Standards

##### Career Ready Practices

3. Attend to personal health and financial well-being
8. Utilize critical thinking to make sense of problems and persevere in solving them
9. Model integrity, ethical leadership, and effective management
11. Use technology to enhance productivity

## FM.4 INTEREST

### Unit Description

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.

### Essential Question

How does interest affect the cost of borrowing money and what are the consequences of not meeting responsibilities?

### Unit Content

#### 1. Interest Rates

Students will:

- a. Describe what Annual Percentage Rate (APR) is, how it is used, and its importance
- b. Define terms and concepts associated with simple/compound interest, APR, late fees, initial fees, non-payment fees, and other information associated with the cost of credit
- c. Identify various sources of credit and how large purchases (vehicles, homes, furniture) are usually financed
- d. Describe how the Truth in Lending Act protects consumers
- e. Define fixed vs. variable interest rates
- f. Describe the Rule of 72

#### 2. Factors Affecting Cost of Money

Students will:

- a. Review the Five C's of credit that determine credit worthiness of potential borrowers: Character (integrity); Capacity (sufficient money to pay for obligations); Collateral (assets to secure the debt); Capital (net worth); Conditions (of the borrower and the overall economy)
- b. Explain strategies for earning interest and the benefits of doing so
- c. Identify ways to reduce the cost of borrowing money
  - Making a larger down payment
  - Shopping for lower interest rates
  - Borrowing for a shorter period of time

### 3. Credit Scores

Students will:

- a. Explain FICO (Fair Isaac Corp.), which started the credit score system, and why is it important
- b. Identify the three credit reporting agencies (Equifax, TransUnion, and Experian) and their impact on your credit score
- c. Describe the implications of a low vs. high credit score for securing a loan
- d. Explain the steps to improve one's credit score
- e. Recognize the factors that have a negative impact on credit score
- f. Explain the importance of tracking your credit score on a regular basis
- g. Explain the consequences of paying only the minimum amount due on credit cards. (Generally, the longer the period of time for repayment, the greater the total cost of the loan and therefore the real price of the product or service purchased on credit.)

### Related Activities

Using examples of loans, have students calculate simple interest,  $I=PRT$ .

Have students use the APR, initial fees, late fees, non-payment fees, and other relevant information to compare the cost of credit (money) from various sources for specific purposes.

In small groups, have students examine three or four credit card offers and evaluate the differences.

Have students compare and contrast how different compound rates are calculated (daily, weekly, monthly, or quarterly).

Have students calculate various examples of the Rule of 72.

Invite a banking professional to speak about the cost of money and the importance of building and maintaining a high credit score.

Working in groups, have students investigate car options as well as purchasing options.

Have students research the three credit reporting agencies: What do they do? How do they serve businesses? How do they serve consumers?

## Standards Addressed

### **New York State (Commencement Level) CDOS Standards**

#### Standard 1: Career Development

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#### Standard 2: Integrated Learning

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#### Standard 3a: Universal Foundation Skills

Students will demonstrate mastery of the foundation skills and competencies essential for success in the workplace.

### **Common Career Technical Core Standards**

#### **Career Ready Practices**

3. Attend to personal health and financial well-being
8. Utilize critical thinking to make sense of problems and persevere in solving them
9. Model integrity, ethical leadership, and effective management
11. Use technology to enhance productivity

## FM.5 INVESTING

### Unit Description

This unit will introduce 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.

### Essential Question

How can investing help people achieve various financial goals?

### Unit Content

#### 1. Purpose of Investing

Students will:

- a. Explain what motivates people to invest (increase assets, produce wealth, and prepare for retirement)
- b. Explore different investment strategies for various investment needs
- c. Distinguish between investing and savings and how each satisfies financial goals
- d. Explain the long-term value of investing

#### 2. Brokers vs. Online Investment Services

Students will:

- a. Examine commission charges and their impact on the cost of buying and selling securities
- b. Distinguish among a broker, financial planner, and online trading vehicle

#### 3. Markets

Students will:

- a. Compare the differences among stocks, bonds, and mutual funds
- b. Recognize that different stocks are traded on specific stock exchanges (NYSE, Euronext, NASDAQ)
- c. Analyze major indices that reflect aspects of the economic climate (S&P 500 and Dow Jones)
- d. Define such terms as *bear*, *bull*, and *volatile markets*

#### **4. Investments**

##### **Stocks**: (*equities, securities, common stock*)

Students will:

- a. Explain why and how a company goes public (selling shares to the public)
- b. Explain stockholders' rights
- c. Describe why stocks have highest growth potential and risk potential
- d. Analyze risk and return potential
- e. Demonstrate ability to read stock market tables: stock symbol, high, low, opening and closing price, net change, volume, and P/E (price-to-earnings) ratio
- f. Determine capital gains/losses (selling price - purchase price) x shares of stock = capital gain or loss
- g. Recognize the factors that influence stock prices (news, economy, new products, bankruptcy)
- h. Explain what dividends are and examine options to reinvest them

##### **Mutual Funds**

Students will:

- a. Recognize the value of diversification and moderate risk
- b. Distinguish among different mutual fund packages (money market, equity and bond funds, family of funds)

##### **Bonds**

Students will:

- a. Define the components of bonds, including principal, price, coupon/interest rates, payments to lender, face value, and maturity
- b. Define the different types of bonds, such as treasury bonds, municipal bonds, and corporate bonds
- c. Recognize factors that influence bond prices: rates, inflation, economic conditions

#### **5. Other Investment Products**

Students will:

- a. Recognize how real estate and collectibles (antiques, coins, sports cards, comic books) are investment opportunities
- b. Define the various long-term savings plans available for consumers (529, 403b, 401k, Gerber Plan, employment match fund, pension, tax deferred annuity, and Roth IRA)

#### **6. Regulatory Agencies**

Students will:

- a. Distinguish among the Securities Exchange Commission (SEC), the Federal Trade Commission (FTC), and a Federal Reserve Bank (the Fed)
- b. Describe how each agency protects investors by enforcing the laws concerning the buying and selling of stocks

## Related Activities

Stock Market Activity: Have students, either individually or in small groups, decide on investments, "invest money," and track progress over a specific time span. Many local banks or financial organizations have competitive programs.

Bring in a guest speaker (local banker or financial adviser) to discuss investment options.

Provide small groups with profiles of potential investors. Have students recommend investment options to meet the needs of profiled investors.

## Standards Addressed

### New York State (Commencement Level) CDOS Standards

#### Standard 1: Career Development

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#### Standard 2: Integrated Learning

Students will demonstrate how academic knowledge and skills are applied in the workplace and other settings.

#### Standard 3a: Universal Foundation Skills

Students will demonstrate mastery of the foundation skills and competencies essential for success in the workplace.

### Common Career Technical Core Standards

#### Career Ready Practices

1. Act as a responsible and contributing citizen and employee
2. Apply appropriate academic and technical skills
3. Attend to personal health and financial well-being
4. Communicate clearly and effectively and with reason
5. Consider the environmental, social and economic impacts of decisions
7. Employ valid and reliable research strategies
8. Utilize critical thinking to make sense of problems and persevere in solving them
11. Use technology to enhance productivity

## FM.6 CONSUMER OPTIONS AND PROTECTIONS

### Unit Description

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

### Essential Question

How are consumers protected against unfair consumer practices?

### Unit Content

#### 1. Vehicle Options

Students will:

- Explain the costs associated with owning a car
- Evaluate the methods of purchasing a car
- Recognize the difference between the leasing and ownership options (used and new)
- Calculate the cost of additional features and accessories

#### 2. Residence Options

Students will:

- Analyze comparative costs of different residential locations
- Describe the steps, terms, and legalities of leasing an apartment
- Explain the process and considerations of purchasing a home
- Compare renting to owning property

#### 3. Consumer Products

Students will:

- Identify reasons and motivation for purchasing various consumer products
- Describe the power of advertisements affecting consumer decisions
- Identify purchasing strategies, including discounts, brick and mortar vs. online, and comparative shopping (unit price)
- Define *brand name* vs *generic* products and explain how price is affected

#### 4. Consumer Protections

Students will:

- Evaluate effective strategies for dealing with a consumer problem
- Describe ways to recognize and prevent consumer fraud
- Describe ways to prevent identity theft
- Describe the legal remedies available to consumers such as lemon laws for cars, Better Business Bureau (BBB), the New York State Attorney General's Bureau of Consumer Frauds & Protection, FTC's Bureau of Consumer Protection, and Small Claims Court
- Explain how online consumer referrals and compliance impact the marketplace

## Related Activities

Have students, in groups, create a product taste test for the class (name brand vs. generic). Groups can then calculate results.

Have students compare products in the same category on various measures such as size, price, ingredients, features.

Provide students with background information on location, salaries, and housing options to calculate comparison costs.

Have students use the 5-step problem-solving model (define the problem, list potential solutions, examine the pros and cons of each potential solution, make a decision, and evaluate the decision) to determine whether to buy or lease a new or used vehicle.

Have students write a letter to an agency to share information about the poor quality of goods or a service.

## Standards Addressed

### **New York State (Commencement Level) CDOS Standards**

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#### Standard 2: Integrated Learning

Students will demonstrate how academic knowledge and skills are applied in the workplace and other settings.

#### Standard 3a: Universal Foundation Skills

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### **Common Career Technical Core Standards**

#### **Career Ready Practices**

1. Act as a responsible and contributing citizen and employee
3. Attend to personal health and financial well-being
4. Communicate clearly and effectively and with reason
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7. Employ valid and reliable research strategies
8. Utilize critical thinking to make sense of problems and persevere in solving them
11. Use technology to enhance productivity

## FM.7 INSURANCE

### Unit Description

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

### Essential Question

How can insurance minimize financial risk and protect people?

### Unit Content

#### 1. Risk Management

Students will:

- a. Define risk and explain the methods of risk management
- b. Explain the concept of shared risk
- c. Calculate the cost and benefits of insurance and how degrees of risk affect the cost of insurance
- d. Explain the consequences of not carrying insurance

#### 2. Purchasing Insurance

Students will:

- a. Compare insurance companies and insurance brokers
- b. Determine insurance needs, decide what is affordable, and compare costs
- c. Define insurance terms such as premium, coverage, deductible, and claim

### **3. Types of Insurance**

#### ***Vehicle Insurance***

Students will:

- a. Explain necessity and regulations required by state laws
- b. Identify factors affecting cost of insurance such as age, gender, marital status, type of car, cost of repairs, mileage, location, law enforcement, driving record and claims made
- c. Explore optional coverages such as comprehensive, collision, and umbrella coverage
- d. Explain the consequences of not having required insurance
- e. Explore strategies to reduce the cost of vehicle insurance, such as increasing the deductible, reducing coverage, garaging the vehicle, installing alarms, taking a driver education course, or avoiding submitting small claims

#### ***Health Insurance***

Students will:

- a. Explain the purpose and need for health insurance
- b. Explore various options to secure health insurance, such as Health Maintenance Organization (HMO), a Preferred Provider Organization (PPO), employer supported insurance, and government-sponsored health insurance

#### ***Life Insurance***

Students will:

- a. Explain the purpose and need for life insurance
- b. Explain the difference between term insurance and whole life insurance
- c. Define life insurance terms, such as death benefit, beneficiary, cash value, and face-value

#### ***Property Insurance***

Students will:

- a. Explain the purpose and need for property insurance
- b. Define terms of property insurance, such as: renters, homeowners, and mortgage insurance

### **4. Other Insurance Products**

Students will:

- a. Explore additional insurance options, such as: travel, mobile and electronic devices, disability, and long-term care
- b. Explore consequences for opting out of insurance protection

## Related Activities

Give small groups of students different scenarios and have them recommend insurance options.

Using the activity in FM.6 on buying/leasing a vehicle, have students research and calculate the cost of insurance for the chosen vehicle.

Have students choose a specific kind of insurance and investigate the cost of that insurance offered by various companies.

## Standards Addressed

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### Common Career Technical Core Standards

#### Career Ready Practices

1. Act as a responsible and contributing citizen and employee
3. Attend to personal health and financial well-being
4. Communicate clearly and effectively and with reason
5. Consider the environmental, social and economic impacts of decisions
7. Employ valid and reliable research strategies
8. Utilize critical thinking to make sense of problems and persevere in solving them
11. Use technology to enhance productivity

**Unit Description**

This unit will address all types of taxes. Students will explore types of taxes as well as their purpose.

**Essential Question**

What roles do taxes have in personal and public budgets?

**Unit Content****1. Purpose of Taxes**

Students will:

- a. Recognize the reasons that taxes are collected
- b. Explain how municipalities and federal government collect and utilize taxes

**2. Employment (Payroll) Tax Forms: W-2 and W-4**

Students will:

- a. Describe the advantages of payroll or employment taxes
- b. Define exemptions and dependents and explain how they affect income taxes
- c. Compare adjustable gross income and taxable income

**3. Sales and Other Taxes**

Students will:

- a. Explain why sales taxes vary by location and how they impact consumerism
- b. Define other types of taxes and their purpose, such as property taxes, luxury taxes, estate taxes

**4. Tax Reporting**

Students will:

- a. Explain income taxes and how they are reported and calculated.
- b. Distinguish among tax forms such as 1040 and 1099

**5. Tax Returns for the Internal Revenue Service (IRS)**

Students will:

- a. Distinguish between standard and itemized deductions
- b. Explain options available to taxpayers in reporting to the IRS

**6. Payroll Tax Deductions**

Students will:

- a. Define different deductions, such as: Medicare, Social Security, unemployment, and disability
- b. Explain how these tax-funded programs benefit employees
- c. Explain employers' responsibility for each of the above

## Related Activities

Have students complete a W-4 employment form.

Have students complete a tax form using W2 information.

Have students calculate sales tax for specific products purchased in different locations.

## Standards Addressed

### **New York State (Commencement Level) CDOS Standards**

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#### Standard 2: Integrated Learning

Students will demonstrate how academic knowledge and skills are applied in the workplace and other settings.

#### Standard 3a: Universal Foundation Skills

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### **Common Career Technical Core Standards**

1. **Career Ready Practices** Act as a responsible and contributing citizen and employee
2. Apply appropriate academic and technical skills
3. Attend to personal health and financial well-being
4. Communicate clearly and effectively and with reason
5. Consider the environmental, social and economic impacts of decisions
7. Employ valid and reliable research strategies
8. Utilize critical thinking to make sense of problems and persevere in solving them
12. Work productively in teams while using cultural global competence

