

ROBBINSVILLE PUBLIC SCHOOLS

OFFICE OF CURRICULUM AND INSTRUCTION

Pond Road Middle School STEM Department

**2022 Computers in Finance & Business Elective
Scope & Sequence**

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Course Philosophy

Financial literacy is the bedrock of adult independence and livelihood. The purpose of primary education is to prepare students to become critical thinkers and autonomous individuals, as well as to choose a professional path that suits their strengths, skill set and interests. Financial literacy and career readiness should begin during the primary years of a student's education to provide a foundational understanding of various financial and career topics so they are prepared to take advanced courses in high school that support their academic interests and pursuits. These foundational courses should also encourage students to engage in real world simulations, build knowledge around computational systems and technology that support learning initiatives, and offer a wide range of learning opportunities from individual projects to group work.

Course Description

Computers in Business and Finance will offer students an introductory learning experience about business design and financial literacy. Students will learn how economic and organizational structures influence financial practice. They will have the opportunity to create the concept for their own business, and will utilize G Suite to collect and synthesize information about financial and operational details, outlook and profitability. They will explore the history of financial markets and will research a chosen career path in order to analyze the financial and academic requirements to prepare for and start working in their professional field. They will learn how to use G-Sheets to collect and analyze data about career fields of interest.

Core and Supplemental Instructional Materials

Core Materials	Supplemental Materials
<ul style="list-style-type: none">● G-Suite applications● G-Sheet application and cheat sheet● Personal Financial Literacy Unit Materials● Shark Tank Project Materials● Stock Market Project Materials	<ul style="list-style-type: none">● Visa Financial Football Curriculum● Everfi Financial Literacy Curriculum + Program

Robbinsville Public Schools
Scope, Sequence, Pacing and Activities

Computers in Business and Finance

Unit Title	Unit Understandings and Goals	Standards Included	Pacing	Activities
Introduction to G-Suite	<p>Enduring Understandings In order to be successful in subsequent computer units, students need a basic understanding of how the computer functions and how to navigate certain g-suite applications.</p> <p>The learning experience is enhanced when students have the opportunity to create, communicate and problem solve with peers.</p> <p>Essential Questions How do G-Suite applications integrate with each other?</p> <p>How can we use these applications to learn content material?</p> <p>How can we work in a group to problem solve IT and software issues?</p> <p>Rville Ready Skills Collaborative Team Member (CTM) Effective Communicator (EC) Resilient & Self-Directed Learner (RS)</p>	<p>The study of human computer interaction can improve the design of devices and extend the abilities of humans.</p> <p>8.1.8.CS.1: Recommend improvements to computing devices in order to improve the ways users interact with the devices.</p> <p><i>Computing affects many aspects of the world in both positive and negative ways at local, national, and global levels. Individuals and communities influence computing through their behaviors and cultural and social interactions, and, in turn, computing influences new cultural practices.</i></p> <p>Advancements in computing technology can change individuals' behaviors. • Society is faced with trade offs due to the increasing globalization and automation that computing brings</p> <p>8.1.8.IC.1: Compare the trade-offs associated with computing technologies that affect an individual's everyday activities and career options.</p> <p>8.1.8.IC.2: Describe issues of bias and accessibility in the design of existing technologies</p>	5-7 Blocks	<p>G-Suite:</p> <ul style="list-style-type: none"> ● Graphic Organizer ● Webquest ● Presentation

Career Research with Google Sheets	<p>Enduring Understandings Using software such as Google Sheets and Microsoft Excel to collect and organize information will help you better understand, analyze and synthesize data.</p> <p>In order to understand if a career is a good fit for your personality and skills, you must first grasp the preparation prospects, financial obligation to prepare for a career, and the crucial skills and qualifications needed to perform the job well.</p> <p>Essential Questions How can we use google sheets to organize and understand data?</p> <p>What is the education/ training and financial requirement to prepare for the career?</p> <p>What are some common skills needed in each type of career field?</p> <p>How can we use basic design features to effectively communicate information to our peers?</p> <p>R’Ville Ready Skills Informed and Involved Citizen (IIS) Resilient & Self-Directed Learner (RS)</p>	<p>Data & Analysis <i>Computing systems exist to process data. The amount of digital data generated in the world is rapidly expanding, so the need to process data effectively is increasingly important. Data is collected and stored so that it can be analyzed to better understand the world and make more accurate predictions.</i></p> <p>People use digital devices and tools to automate the collection, use, and transformation of data.</p> <p>The manner in which data is collected and transformed is influenced by the type of digital device(s) available and the intended use of the data.</p> <p>8.1.8.DA.1: Organize and transform data collected using computational tools to make it usable for a specific purpose.</p> <p>Data is represented in many formats. Software tools translate the low-level representation of bits into a form understandable by individuals. Data is organized and accessible based on the application used to store it.</p> <p>8.1.8.DA.2: Explain the difference between how the computer stores data as bits and how the data is displayed.</p> <p>8.1.8.DA.3: Identify the appropriate tool to access data based on its file format.</p>	8-10 Blocks	<p>Career research w/ Google Sheets</p> <p>Canva presentation of career research</p>
	<p>Enduring Understandings Childhood experiences can influence career readiness and important life skills</p> <p>Lifestyle and experiences often influence</p>	<p>Money Management Money management includes examining various aspects of budgeting, building and maintaining a credit profile, loan and debt planning, identifying and managing</p>	8-10 Blocks	<p>Job Application</p> <p>Bills & Debt analysis</p>

<p>Personal Finance & Budgeting Unit</p>	<p>our ability to manage our financial landscape</p> <p>Essential Questions</p> <p>What type of return of investment should an individual expect to earn from their career?</p> <p>Does an individual's childhood and young adult experiences affect their ability to choose and prepare for a career?</p> <p>How can we best track and budget our finances?</p> <p>R'Ville Ready Skills</p> <p>Informed and Involved Citizen (IIS)</p> <p>Resilient & Self-Directed Learner (RS)</p>	<p>potential risks and investments, and understanding various insurance options.</p> <p>Planning and Budgeting</p> <p>A budget aligned with an individual's financial goals can help prepare for life events.</p> <p>9.1.8.PB.1: Predict future expenses or opportunities that should be included in the budget planning process.</p> <p>9.1.8.PB.2: Explain how different circumstances can affect one's personal budget.</p> <p>9.1.8.PB.3: Explain how to create a budget that aligns with financial goals.</p> <p>9.1.8.PB.4: Construct a simple personal savings and spending plan based on various sources of income and different stages of life (e.g. teenager, young adult, family).</p> <p>Goals (e.g., higher education, autos, and homes, retirement), affect your finances.</p> <p>9.1.8.PB.5: Identify factors that affect one's goals, including peers, culture, location, and past experiences.</p> <p>9.1.8.PB.6: Construct a budget to save for short-term, long term, and charitable goals.</p> <p>There are strategies to decrease and manage expenses.</p> <p>9.1.8.PB.7: Brainstorm techniques that will help decrease expenses including comparison shopping, negotiating, and day-to-day expense management.</p> <p>Taxes affect one's personal finances.</p> <p>9.1.8.EG.1: Explain how taxes affect disposable income and the difference between net and gross income</p>		<p>Final Budget Compilation</p>
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Shark Tank Project	<p>Enduring Understandings Critical thinking leads to innovative design and creation</p> <p>Planning is a crucial component to a successful presentation of an idea or product</p> <p>Essential Questions How can problem/ solution oriented thinking lead to innovative solutions?</p> <p>How can digital design improve the persuasive quality of an idea pitch?</p> <p>Is it more important to plan the details of an idea or create an effective presentation of an idea for the purposes of persuasion?</p> <p>R'Ville Ready Skills Collaborative Team Member (CTM) Effective Communicator (EC) Innovative Thinker (IT) Resilient and Self-Directed Learner (RSDL)</p>	<p>Financial Institutions</p> <p>There are a variety of factors that influence how well suited a financial institution and/or service will be in meeting an individual's financial needs.</p> <p>9.1.8.FI.1: Identify the factors to consider when selecting various financial service providers.</p> <p>9.1.8.FI.2: Determine the most appropriate use of various financial products and services to borrow and access money for making purchases (e.g., ATM, debit cards, credit cards, check books, online/mobile banking).</p> <p>9.1.8.FI.3: Evaluate the most appropriate financial institutions to assist with meeting various personal financial needs and goals.</p> <p>9.1.8.FI.4: Analyze the interest rates and fees associated with financial products</p> <p>Credit and Debt Management</p> <p>There are strategies to increase your savings and limit debt.</p> <p>9.1.8.CDM.1: Compare and contrast the use of credit cards and debit cards for specific purchases and the advantages and disadvantages of using each.</p> <p>9.1.8.CDM.2: Demonstrate an understanding of the terminology associated with different types of credit (e.g., credit cards, installment loans, mortgages, lines of credit) and compare and calculate the interest rates associated with each.</p>	8-10 Blocks	<p>Shark Tank Prototype & Advertisement</p> <p>Shark Tank Presentation</p>
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<p>The Stock Market Project</p>	<p>Enduring Understandings Data and cost analysis often yields positive financial results</p> <p>Technology aids users in financial planning and analysis</p> <p>Essential Questions How can I utilize research techniques to make informed choices?</p> <p>How can I use google sheets/ microsoft excel to organize and interpret data?</p> <p>R'Ville Ready Skills Resilient and Self-Directed Learner (RSDL) Informed and Involved Citizen (IIS)</p>	<p>An individual's values and emotions will influence the ability to modify financial behavior (when appropriate), which will impact one's financial wellbeing.</p> <p>9.1.8.FP.1: Describe the impact of personal values on various financial scenarios.</p> <p>9.1.8.FP.2: Evaluate the role of emotions, attitudes, and behavior (rational and irrational) in making financial decisions.</p> <p>9.1.8.FP.3: Explain how self-regulation is important to managing money (e.g., delayed gratification, impulse buying, peer pressure, etc.).</p> <p>9.1.8.FP.4: Analyze how familial and cultural values influence savings rates, spending, and other financial decisions.</p> <p>9.1.8.FP.5: Determine how spending, investing, and using credit wisely contributes to financial well-being.</p> <p>The potential for building and using personal wealth includes responsibility to the broader community and an understanding of the legal rights and responsibilities of being a good citizen.</p> <p>9.1.8.CR.3: Relate the importance of consumer, business, and government responsibility to the economy and personal finance.</p> <p>9.1.8.CR.4: Examine the implications of legal and ethical behaviors when making financial decisions.</p>	<p>Stock Research</p> <p>Stock Market Project & updates</p>
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