



# West Windsor-Plainsboro Regional School District Emerging Financial Markets

**Unit 0: Research and Inquiry of Emerging Financial Markets**

**Content Area: Business**

**Course & Grade Level: 9-12**

**Summary and Rationale**

The West Windsor-Plainsboro Regional School District recognizes the importance of the study of 21st Century Life and Career standards. Additionally, it is also believed that this learning should not be taught in isolation; therefore, cross curricular and career ready practices are embedded in every unit of study.

The Emerging Financial Markets course seeks to teach students the personal financial literacy needed within a changing landscape of finance. Throughout this course students will discover: why investments make money, why investment strategies work, and how investments are structured and balanced for different objectives. Areas of study will include: Personal Financial Literacy and Traditional Finance, Cryptocurrency Fundamentals and Financial Technologies, Investing and Trading Strategies, and Futures of Financial Market Research. Students will learn the principles of digital finance and how cryptocurrencies are designed, built, and valued. Students will examine blockchains, cryptology, investment strategies, and digital financial security. During the course of the year, students will discover current events and influences of emerging financial markets through inquiry-based exploration and projects focused on social, political, and environmental impacts of cryptocurrency and blockchain technology. Students will learn to utilize knowledge, data, and evidence, to develop and support their views in order to engage thoughtfully with the world around them

**Recommended Pacing**

Ongoing throughout the school year

**New Jersey Student Learning Standards for**

**Standard:** 9.1 Personal Financial Literacy. All students will develop skills and strategies that promote personal and financial responsibility related to financial planning, savings, investment and charitable giving in the global economy.

<b>CPI #</b>	<b>Cumulative Progress Indicator (CPI)</b>
9.1.12.A.3	Analyze the relationship between various careers and personal earning goals.
9.1.12.A.5	Analyze how the economic, social, and political conditions of a time period can affect the labor market.
9.1.12.A.6	Summarize the financial risks and benefits of entrepreneurship as a career choice.
9.1.12.B.1	Prioritize financial decisions by systematically considering alternatives and possible consequences.
9.1.12.B.4	Analyze how income and spending plans are affected by age, needs, and resources.
9.1.12.B.5	Analyze how changes in taxes, inflation, and personal circumstances can affect a personal budget.
9.1.12.B.6	Design and utilize a simulated budget to monitor progress of financial plans.
9.1.12.B.7	Explain the meaning of income tax, describe how it is calculated, and analyze its impact on one's personal budget.
9.1.12.D.4	Assess factors that influence financial planning.
9.1.12.D.9	Relate savings and investment results to achievement of financial goals.
9.1.12.D.10	Differentiate among various investment products and savings vehicles and how to use them most effectively.
9.1.12.E.8	Relate consumer fraud, including online scams and theft of employee time and goods, to laws that protect consumers

9.1.12.E.9	Determine when credit counseling is necessary and evaluate the resources available to assist consumers who wish to use it.
9.1.12.EG.3	Explain how individuals and businesses influence government policies.
9.1.12.EG.4:	Explain the relationship between your personal financial situation and the broader economic and governmental policies.
9.1.12.EG.5	Relate a country's economic system of production and consumption to building personal wealth, the mindset of social comparison, and achieving societal responsibilities.
9.1.12.FP.7	Determine how multiple sources of objective, accurate and current financial information affect the prioritization of financial decisions (e.g., print information, prospectus, certified financial planners, internet, sales representatives, etc.).

**New Jersey Student Learning Standards for English Language Arts  
Companion Standards**

<b>CPI #</b>	<b>Cumulative Progress Indicator (CPI)</b>
	<p>Key Ideas and Details</p> <p>CCSS.ELA-LITERACY.RST.11-12.1. Cite specific textual evidence to support analysis of science and technical texts, attending to important distinctions the author makes and to any gaps or inconsistencies in the account.</p> <p>CCSS.ELA-LITERACY.RST.11-12.2. Determine the central ideas or conclusions of a text; summarize complex concepts, processes, or information presented in a text by paraphrasing them in simpler but still accurate terms.</p> <p>CCSS.ELA-LITERACY.RST.11-12.3. Follow precisely a complex multistep procedure when carrying out experiments, taking measurements, or performing technical tasks; analyze the specific results based on explanations in the text.</p> <p>Craft and Structure</p> <p>CCSS.ELA-LITERACY.RST.11-12.4. Determine the meaning of symbols, key terms, and other domain specific words and phrases as they are used in a specific scientific or technical context relevant to grades 11-12 texts and topics.</p> <p>Integration of Knowledge and Ideas</p> <p>CCSS.ELA-LITERACY.RH.11-12.7. Integrate and evaluate multiple sources of information presented in diverse formats and media (e.g., visually, quantitatively, as well as in words) in order to address a question or solve a problem.</p> <p>CCSS.ELA-LITERACY.RST.11-12.9. Synthesize information from a range of sources (e.g., texts, experiments, simulations) into a coherent understanding of a process, phenomenon, or concept, resolving conflicting information when possible.</p>

**New Jersey Student Learning Standards for Career Readiness, Life Literacies and Key Skills**

<b>CPI #</b>	<b>Cumulative Progress Indicator (CPI)</b>
	<p>9.4.12.CI.1: Demonstrate the ability to reflect, analyze and use creative skills and ideas.</p> <p>9.4.12.CT.1: Identify problem-solving strategies used in the development of an innovative product or practice.</p> <p>9.4.12.CT.2: Explain the potential benefits of collaborating to enhance critical thinking and problem solving. •</p> <p>9.4.12.CT.3: Collaborate with individuals to analyze a variety of potential solutions to climate change effects and determine why solutions may work better than others (e.g., political, economic, cultural).</p> <p>9.4.12.CT.5: Participate in online strategy and planning sessions for course-based, school-based or other project and determine the strategies that contribute to effective outcomes.</p> <p>9.4.12.TL.3: Analyze the effectiveness of the process and quality of collaborative environments.</p> <p>9.4.12.IML.7: Develop an argument to support a claim regarding a current workplace or societal/ethical issue such as climate change.</p> <p>9.4.12.IML.9: Evaluate media sources for point of view, bias and motivations.</p> <p>9.4.12.IML.10: Analyze the decisions creators make to reveal explicit and implicit messages within information and media.</p> <p>9.1.12.EG.3: Explain how individuals and businesses influence government policies.</p> <p>9.1.12.EG.4: Explain the relationship between your personal financial situation and the broader economic and governmental policies.</p>

## Interdisciplinary Standards

### Social Studies:

6.1.12.C.9.a Explain how government can adjust taxes, interest rates, and spending and use other policies to restore the country's economic health.

6.1.12.C.14.b Judge to what extent government should intervene at the local, state, and national levels on issues related to the economy.

6.2.12.EconGE.6.b Assess the role government monetary policies, central banks, international investment, and exchange rates play in maintaining stable regional and global economies.

6.2.12.EconGE.6.c: Relate the rise of the Internet and social media to global economy.

### Computer Science and Design Thinking:

8.1.12.IC.3: Predict the potential impacts and implications of emerging technologies on larger social, economic, and political structures, using evidence from credible sources.

## Instructional Focus

### Unit Enduring Understandings

- Traditional financial markets are needed in order to understand emerging financial markets.
- Inquiry and research enhance the fundamentals learned about personal finance, investments, consumer rights, and protection of assets.
- Past, current, and future markets are affected by social, political, and environmental influences.
- Technology is a driving force in the changing landscape of finance and business practices.
- Evaluating past and current reports and trends is needed to predict the efficacy of future investments.
- There are pros and cons to purchasing and/or investing in cryptocurrency.

### Unit Essential Questions

- What do you know about traditional financial markets and what similarities and differences are there to future markets?
- What is cryptocurrency and how will blockchain technology affect financial markets?
- What are the pros and cons for investing in student-selected coins?
- How do current news events affect financial markets?
- How do politics affect financial markets?
- How do social norms affect financial markets?
- How does the environment affect financial markets?

### Objectives:

- Demonstrate an understanding of personal financial literacy within the context of ever-changing financial markets.
- Identify and explain the key factors that allow investments to generate profits.
- Comprehend various investment strategies and articulate why they are effective.
- Understand the structure of different investment portfolios and how they are balanced to achieve varying objectives.
- Describe the main components of Personal Financial Literacy and Traditional Finance.
- Develop a foundational understanding of Cryptocurrency and the technologies enabling its operation.
- Explain the principles of digital finance and the design, construction, and valuation of cryptocurrencies.
- Analyze the underlying technology of cryptocurrencies - blockchains, and the role of cryptology in securing digital finances.
- Apply knowledge of Investing and Trading Strategies to hypothetical and real-world scenarios.

- Explore the future of Financial Market Research and its implications.
- Investigate current events and factors influencing the dynamics of emerging financial markets through inquiry-based projects.
- Evaluate the social, political, and environmental impacts of cryptocurrency and blockchain technology.
- Utilize data and evidence to formulate and support their own perspectives on the role and impact of emerging financial markets.
- Engage thoughtfully and critically with financial and technological developments in the world around them.

**We are learning to/that:**

- We are learning to understand personal financial literacy within the changing financial markets.
- We are learning that investments generate profits due to key factors that we need to identify and explain.
- We are learning to comprehend various investment strategies and why they are effective.
- We are learning to understand the structure and balancing of different investment portfolios for various objectives.
- We are learning to describe the primary aspects of Personal Financial Literacy and Traditional Finance.
- We are learning that Cryptocurrency operates based on specific enabling technologies, which we need to understand.
- We are learning to explain the principles of digital finance, including the design, construction, and valuation of cryptocurrencies.
- We are learning to analyze the technology behind cryptocurrencies, particularly blockchains, and the role of cryptology in digital financial security.
- We are learning to apply investing and trading strategies in both hypothetical and real-world scenarios.
- We are learning that the future of Financial Market Research has significant implications, which we need to explore.
- We are learning to investigate current events and influencing factors in emerging financial markets through inquiry-based projects.
- We are learning to evaluate the social, political, and environmental impacts of cryptocurrency and blockchain technology.
- We are learning to use data and evidence in formulating and supporting our perspectives on the role and impacts of emerging financial markets.
- We are learning that thoughtful and critical engagement with financial and technological developments in the world around us is vital.

**Evidence of Learning**

Formative Assessment

Summative Assessment

Alternative Assessment

Benchmark

**Assessments:**

The assessment plan for the Career Readiness, Life Literacies & Key Skills Curriculum encompasses a range of assessments that focus on equipping students with essential skills and literacies needed for success in their careers and daily lives. These assessments are carefully designed to evaluate students' proficiency in critical areas such as career readiness, financial literacy, digital skills, and personal development. The assessment plan incorporates various types of assessments, including formative and summative assessments, self-assessments, and tasks aligned with the core competencies of career readiness and life literacies. During each common, formative, and summative assessment, teachers will provide alternative assessment opportunities that adhere to 504 and IEP requirements.

Alternative assessments are individualized for the needs of all students. Student accommodations can be found [here](#).

**Resources**

CoinDesk.com

CoinMarketCap.com

CoinGecko.com

TradingView.com

Articles on cryptocurrency and centralized and decentralized financial systems

<b>Unit 1: Personal Financial Literacy</b>	
<b>Content Area: Business</b>	
<b>Course &amp; Grade Level: Emerging Financial Markets 9-12</b>	
<b>Summary and Rationale</b>	
Unit 1 provides a foundation for money management principles while preparing students to be self-sufficient, productive, responsible adults in an ever-changing world financial market. It addresses the interconnection between post-secondary education, careers, entrepreneurship, and the skills necessary to circumnavigate the financial choices that will affect them. Creditworthiness and debt management will be explored to determine how credit can affect goals. The Personal Financial Literacy unit will also emphasize the financial responsibilities of consumers in the marketplace. Students will consider deception and fraud in addition to exploring strategies for appropriateness of various monetary transactions.	
<b>Recommended Pacing</b>	
3 Weeks	
<b>New Jersey Student Learning Standards for (Enter Discipline Title here, on each unit)</b>	
<b>9.1 Personal Financial Literacy: This standard outlines the important fiscal knowledge, habits, and skills that must be mastered in order for students to make informed decisions about personal finance. Financial literacy is an integral component of a student's college and career readiness, enabling students to achieve fulfilling, financially-secure, and successful careers.</b>	
<b>CPI #</b>	<b>Cumulative Progress Indicator (CPI)</b>
9.1.12.A.3	Analyze the relationship between various careers and personal earning goals.
9.1.12.A.5	Analyze how the economic, social, and political conditions of a time period can affect the labor market.
9.1.12.A.6	Summarize the financial risks and benefits of entrepreneurship as a career choice.
9.1.12.B.1	Prioritize financial decisions by systematically considering alternatives and possible consequences.
9.1.12.B.4	Analyze how income and spending plans are affected by age, needs, and resources.
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9.1.12.B.7	Explain the meaning of income tax, describe how it is calculated, and analyze its impact on one's personal budget.
9.1.12.D.4	Assess factors that influence financial planning.
9.1.12.D.9	Relate savings and investment results to achievement of financial goals.
9.1.12.D.10	Differentiate among various investment products and savings vehicles and how to use them most effectively.
9.1.12.E.8	Relate consumer fraud, including online scams and theft of employee time and goods, to laws that protect consumers
9.1.12.E.9	Determine when credit counseling is necessary and evaluate the resources available to assist consumers who wish to use it.
<b>New Jersey Student Learning Standards for English Language Arts Companion Standards</b>	
Key Ideas and Details	

CCSS.ELA-LITERACY.RST.11-12.1. Cite specific textual evidence to support analysis of science and technical texts, attending to important distinctions the author makes and to any gaps or inconsistencies in the account

CCSS.ELA-LITERACY.RST.11-12.2. Determine the central ideas or conclusions of a text; summarize complex concepts, processes, or information presented in a text by paraphrasing them in simpler but still accurate terms.

CCSS.ELA-LITERACY.RST.11-12.3. Follow precisely a complex multistep procedure when carrying out experiments, taking measurements, or performing technical tasks; analyze the specific results based on explanations in the text.

**Craft and Structure**

CCSS.ELA-LITERACY.RST.11-12.4. Determine the meaning of symbols, key terms, and other domain specific words and phrases as they are used in a specific scientific or technical context relevant to grades 11-12 texts and topics.

**Integration of Knowledge and Ideas**

CCSS.ELA-LITERACY.RH.11-12.7. Integrate and evaluate multiple sources of information presented in diverse formats and media (e.g., visually, quantitatively, as well as in words) in order to address a question or solve a problem.

CCSS.ELA-LITERACY.RST.11-12.9. Synthesize information from a range of sources (e.g., texts, experiments, simulations) into a coherent understanding of a process, phenomenon, or concept, resolving conflicting information when possible.

**New Jersey Student Learning Standards for Career Readiness, Life Literacies and Key Skills**

<b>CPI #</b>	<b>Cumulative Progress Indicator (CPI)</b>
9.4.12.CI.1	Demonstrate the ability to reflect, analyze and use creative skills and ideas.
9.4.12.CT.1	Identify problem-solving strategies used in the development of an innovative product or practice.
9.4.12.CT.2	Explain the potential benefits of collaborating to enhance critical thinking and problem solving.
9.4.12.CT.3	Collaborate with individuals to analyze a variety of potential solutions to climate change effects and determine why solutions may work better than others (e.g., political, economic, cultural). 9.4.12.CT.5: Participate in online strategy and planning sessions for course-based, school-based or other projects and determine the strategies that contribute to effective outcomes.
9.4.12.CT.5	Participate in online strategy and planning sessions for course-based, school-based or other projects and determine the strategies that contribute to effective outcomes.
9.4.12.TL.3	Analyze the effectiveness of the process and quality of collaborative environments.
9.4.12.IML.7	Develop an argument to support a claim regarding a current workplace or societal/ethical issue such as climate change.
9.4.12.IML.9	Evaluate media sources for point of view, bias and motivations.
9.4.12.IML.10	Analyze the decisions creators make to reveal explicit and implicit messages within information and media.
9.1.12.EG.3	Explain how individuals and businesses influence government policies.
9.1.12.EG.4	Explain the relationship between your personal financial situation and the broader economic and governmental policies.
	<p><b>Career Ready Practices:</b></p> <p>CRP1. Act as a responsible and contributing citizen and employee.</p> <p>CRP2. Apply appropriate academic and technical skills.</p> <p>CRP3. Attend to personal health and financial well-being.</p> <p>CRP4. Communicate clearly and effectively and with reason.</p> <p>CRP5. Consider the environmental, social and economic impacts of decisions.</p>



	<p>CRP6. Demonstrate creativity and innovation.</p> <p>CRP7. Employ valid and reliable research strategies.</p> <p>CRP8. Utilize critical thinking to make sense of problems and persevere in solving them.</p> <p>CRP9. Model integrity, ethical leadership and effective management.</p> <p>CRP10. Plan education and career paths aligned to personal goals.</p> <p>CRP11. Use technology to enhance productivity.</p> <p>CRP12. Work productively in teams while using cultural global competence.</p>
<b>New Jersey Student Learning Standards for Computer Science and Design Thinking</b>	
<b>CPI #</b>	<b>Cumulative Progress Indicator (CPI)</b>
8.1.12.IC.3	Predict the potential impacts and implications of emerging technologies on larger social, economic, and political structures, using evidence from credible sources.
<b>Interdisciplinary Standards ( fill-in Science, or SS, or Math, etc..)</b>	
	<p><b>Social Studies</b></p> <p>6.1.12.C.9.a Explain how government can adjust taxes, interest rates, and spending and use other policies to restore the country’s economic health.</p> <p>6.1.12.C.14.b Judge to what extent government should intervene at the local, state, and national levels on issues related to the economy.</p> <p>6.1.2.EconET.3: Describe how supply and demand influence price and output of products.</p> <p>6.2.12.EconGE.6.b Assess the role government monetary policies, central banks, international investment, and exchange rates play in maintaining stable regional and global economies.</p> <p>6.2.12.EconGE.6.c: Relate the rise of the Internet and social media to global economy.</p>
<b>Instructional Focus</b>	
<b>Unit Enduring Understandings</b>	
<ul style="list-style-type: none"> <li>● Personal values, interests, aptitudes, and personality traits direct my choices for career and future earning potential.</li> <li>● Fixed and flexible expenses, based on needs and wants, direct my budgeting choices.</li> <li>● Responsible spending practices are a result of rational decision making utilizing accurate information and cost-benefit analyses.</li> <li>● Critical consumers understand their rights, responsibilities, and the resources available to them for decision making.</li> </ul>	
<b>Unit Essential Questions</b>	
<ul style="list-style-type: none"> <li>● What are choices about career options, education, and investing I will need to make to fulfill my future financial needs?</li> <li>● Are my goals realistic? What qualities do I possess to make these goals a reality? What steps do I need to take in order to achieve these goals? Will my goals lead to financial contentment?</li> <li>● Is my source of financial information valid or skewed? Is it affected by media, political, or celebrity bias?</li> <li>● Given my rights as a consumer, what responsibilities and protections are implied to me, my family, and the broader community?</li> </ul>	
<b>Objectives:</b>	
<ul style="list-style-type: none"> <li>● To comprehend the basic principles of money management and its importance for self-sufficiency in adulthood.</li> <li>● To analyze the relationship between post-secondary education, careers, entrepreneurship, and necessary financial skills.</li> <li>● To evaluate the impact of creditworthiness and debt management on personal and career goals.</li> <li>● To understand how credit can be leveraged effectively and responsibly to fulfill financial goals.</li> <li>● To grasp the various financial responsibilities that consumers bear in the marketplace.</li> </ul>	

- To discern the effects and potential dangers of deception and fraud in the financial world.
- To explore and evaluate different strategies for conducting appropriate monetary transactions.
- To synthesize the learned concepts to make informed financial decisions in a dynamic global economy.

**We are learning to/that:**

- We are learning to comprehend the basic principles of money management and their significance for becoming self-sufficient adults.
- We are learning that there is an interconnectedness between post-secondary education, careers, entrepreneurship, and the financial skills required to navigate these areas.
- We are learning to evaluate the role and impact of creditworthiness and debt management on our personal and career goals.
- We are learning that credit can be a useful tool if used responsibly and strategically towards achieving financial goals.
- We are learning to understand the financial responsibilities that we as consumers have in the marketplace.
- We are learning that deception and fraud can have serious consequences and, thus, the importance of vigilance in the financial world.
- We are learning to explore and determine the appropriateness of various strategies for conducting monetary transactions.
- We are learning that it's crucial to synthesize the principles and skills learned to make informed financial decisions in an ever-changing global economy.

**Evidence of Learning**

Formative Assessment

Summative Assessment

Alternative Assessment

Benchmark

**Assessments:**

The assessment plan for the Career Readiness, Life Literacies & Key Skills Curriculum encompasses a range of assessments that focus on equipping students with essential skills and literacies needed for success in their careers and daily lives. These assessments are carefully designed to evaluate students' proficiency in critical areas such as career readiness, financial literacy, digital skills, and personal development. The assessment plan incorporates various types of assessments, including formative and summative assessments, self-assessments, and tasks aligned with the core competencies of career readiness and life literacies. During each common, formative, and summative assessment, teachers will provide alternative assessment opportunities that adhere to 504 and IEP requirements. Alternative assessments are individualized for the needs of all students. Student accommodations can be found [here](#).

**Resources**

FDIC.gov (Money Smart Program)  
 Bonzai.org  
 Web-based career aptitude assessment  
 Job/Career websites  
 Articles on Entrepreneurship  
 Bureau of Labor Statistics site  
 Various College and Career resource sites  
 cdn.ramseysolutions.net  
 annualcreditreport.com

<b>Unit 2: Traditional Finance</b>	
<b>Content Area: Business</b>	
<b>Course &amp; Grade Level: Emerging Financial Markets 9-12</b>	
<b>Summary and Rationale</b>	
<p>Unit 2 will provide students the knowledge and skills needed to acquire a foundation for money management principles and traditional financial investing opportunities. It will explore the reasons, principles, and strategies for saving and investing as well as the investment options available to consumers to achieve their goals. Students will research investments and markets and explore the buying and selling of securities. Unit 2 will also address the concepts of risk management and insurance so that students develop an understanding of the decision making required to achieve personal financial security while taking into account the government policies that affect economic life with regard to risk management. Students will need to delve into: how markets are created, why they flourish or fail, and how policies, politics, supply and demand, and competition, can affect them. Unit 2 will also provide the foundation needed to protect finances and plan for their financial futures by gaining an understanding of insurance, wills, and retirement.</p>	
<b>Recommended Pacing</b>	
7 weeks	
<b>New Jersey Student Learning Standards</b>	
<p><b>9.1 Personal Financial Literacy: This standard outlines the important fiscal knowledge, habits, and skills that must be mastered in order for students to make informed decisions about personal finance. Financial literacy is an integral component of a student's college and career readiness, enabling students to achieve fulfilling, financially-secure, and successful careers.</b></p>	
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9.1.12.D.4	Assess factors that influence financial planning.
9.1.12.D.9	Relate savings and investment results to achievement of financial goals.
9.1.12.D.10	Differentiate among various investment products and savings vehicles and how to use them most effectively.
9.1.12.FI.3	Develop a plan that uses the services of various financial institutions to prepare for long term personal and family goals (e.g., college, retirement).
9.1.12.FI.4	Research benefits and drawbacks of products offered by financial and non-financial companies (e.g., banks, credit unions, check-cashing stores, product warranty insurance).
9.1.12.FP.1	Create a clear long-term financial plan to ensure its alignment with your values.
9.1.12.FP.2	Explain how an individual's financial values and goals may change across a lifetime and the adjustments to the personal financial plan that may be needed.

9.1.12.FP.7:	Determine how multiple sources of objective, accurate and current financial information affect the prioritization of financial decisions (e.g., print information, prospectus, certified financial planners, internet, sales representatives, etc.).
9.1.12.RM.1	Describe the importance of various sources of income in retirement, including Social Security, employer-sponsored retirement savings plans, and personal investments.
9.1.12.RM.2	Identify types of investments appropriate for different objectives such as liquidity, income, and growth.
9.1.12.RM.7	Evaluate individual and family needs for insurance protection using opportunity -cost analysis to determine if the amount of protection is adequate or over -insured.

**New Jersey Student Learning Standards for English Language Arts  
Companion Standards**

Key Ideas and Details

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CCSS.ELA-LITERACY.RST.11-12.3. Follow precisely a complex multistep procedure when carrying out experiments, taking measurements, or performing technical tasks; analyze the specific results based on explanations in the text.

Craft and Structure

CCSS.ELA-LITERACY.RST.11-12.4. Determine the meaning of symbols, key terms, and other domain specific words and phrases as they are used in a specific scientific or technical context relevant to grades 11-12 texts and topics.

Integration of Knowledge and Ideas

CCSS.ELA-LITERACY.RH.11-12.7. Integrate and evaluate multiple sources of information presented in diverse formats and media (e.g., visually, quantitatively, as well as in words) in order to address a question or solve a problem.

CCSS.ELA-LITERACY.RST.11-12.9. Synthesize information from a range of sources (e.g., texts, experiments, simulations) into a coherent understanding of a process, phenomenon, or concept, resolving conflicting information when possible.

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9.4.12.CT.5	Participate in online strategy and planning sessions for course-based, school-based or other project and determine the strategies that contribute to effective outcomes.
9.4.12.TL.3	Analyze the effectiveness of the process and quality of collaborative environments.
9.4.12.IML.7	Develop an argument to support a claim regarding a current workplace or societal/ethical issue such as climate change.
9.4.12.IML.9	Evaluate media sources for point of view, bias and motivations.
9.4.12.IML.10	Analyze the decisions creators make to reveal explicit and implicit messages within information and media.
9.1.12.EG.3	Explain how individuals and businesses influence government policies.
9.1.12.EG.4	Explain the relationship between your personal financial situation and the broader economic and governmental policies.

**New Jersey Student Learning Standards for Computer Science and Design Thinking**

<b>CPI #</b>	<b>Cumulative Progress Indicator (CPI)</b>
8.1.12.IC.3	Predict the potential impacts and implications of emerging technologies on larger social, economic, and political structures, using evidence from credible sources.
<b>Interdisciplinary Standards (Social Studies)</b>	
6.1.12.C.9.a	Explain how government can adjust taxes, interest rates, and spending and use other policies to restore the country's economic health.
6.1.12.C.14.b	Judge to what extent government should intervene at the local, state, and national levels on issues related to the economy.
6.1.2.EconET.3	Describe how supply and demand influence price and output of products.
6.2.12.Econ GE.6.b	Assess the role government monetary policies, central banks, international investment, and exchange rates play in maintaining stable regional and global economies.
6.2.12.Econ GE.6.c	Relate the rise of the Internet and social media to global economy.
<b>Instructional Focus</b>	
<b>Unit Enduring Understandings</b>	
<ul style="list-style-type: none"> <li>● Investment options are critical to effective financial planning and decisions are based on personal risk tolerance.</li> <li>● There are common financial risks and ways to manage them.</li> <li>● Private and government insurance is available to protect the consumer against unintended losses.</li> <li>● A will can provide the foundation for estate planning and asset protection.</li> </ul>	
<b>Unit Essential Questions</b>	
<ul style="list-style-type: none"> <li>● How can investing contribute to the building of wealth and assist in meeting financial goals?</li> <li>● Which combinations of investment alternatives are appropriate to meet varying risk, return, and liquidity objectives?</li> <li>● What role does the government play in the regulation of financial markets?</li> <li>● What financial risks am I facing and how do I assess those risks?</li> <li>● How can I protect my investments, property, and future finances?</li> </ul>	
<b>Objectives:</b>	
<ul style="list-style-type: none"> <li>● Understand the basic principles of money management and financial investing.</li> <li>● Explain the reasons, principles, and strategies for saving and investing.</li> <li>● Identify and evaluate a variety of investment options available to consumers.</li> <li>● Conduct research into different investments and markets.</li> <li>● Understand the process of buying and selling securities.</li> <li>● Comprehend the concepts of risk management and insurance in the context of personal finance.</li> <li>● Make informed decisions to achieve personal financial security, considering the role of government policies in risk management.</li> <li>● Investigate and analyze how markets are created, why they flourish or fail.</li> <li>● Assess how policies, politics, supply and demand, and competition can affect markets.</li> <li>● Develop a basic understanding of insurance, wills, and retirement planning.</li> <li>● Apply knowledge and skills to protect finances and plan for their financial futures.</li> </ul>	
<b>We are learning to/that:</b>	
<ul style="list-style-type: none"> <li>● We are learning to understand the basic principles of money management and financial investing.</li> <li>● We are learning that there are reasons, principles, and strategies for saving and investing.</li> </ul>	

- We are learning to identify and evaluate a variety of investment options available to consumers.
- We are learning to conduct research into different investments and markets.
- We are learning that buying and selling of securities is a crucial process in financial investment.
- We are learning that risk management and insurance are key concepts in personal finance.
- We are learning to make informed decisions to achieve personal financial security, considering the role of government policies in risk management.
- We are learning to investigate and analyze how markets are created, and why they flourish or fail.
- We are learning that policies, politics, supply and demand, and competition can affect markets.
- We are learning to develop a basic understanding of insurance, wills, and retirement planning.
- We are learning that applying knowledge and skills is necessary to protect finances and plan for our financial futures.

### Evidence of Learning

Formative Assessment

Summative Assessment

Alternative Assessment

Benchmark

### Assessments:

The assessment plan for the Career Readiness, Life Literacies & Key Skills Curriculum encompasses a range of assessments that focus on equipping students with essential skills and literacies needed for success in their careers and daily lives. These assessments are carefully designed to evaluate students' proficiency in critical areas such as career readiness, financial literacy, digital skills, and personal development. The assessment plan incorporates various types of assessments, including formative and summative assessments, self-assessments, and tasks aligned with the core competencies of career readiness and life literacies. During each common, formative, and summative assessment, teachers will provide alternative assessment opportunities that adhere to 504 and IEP requirements. Alternative assessments are individualized for the needs of all students. Student accommodations can be found [here](#).

### Resources

Value Line  
 Morningstar.com  
 Yahoo.Finance.com  
 Bloomberg.com  
 Forbes.com  
 WSJ.com  
 S&P Reports  
 Investopia.com (Stock Simulator)  
<https://www.marketwatch.com/games>

### Unit 3: Cryptocurrency Fundamentals and Financial Technology

**Content Area: Business**

**Course & Grade Level: Emerging Financial Markets 9-12**

#### Summary and Rationale

While students have been focused on more traditional financial literacy topics in marking period 1, Unit 3 will focus on the fundamentals of cryptocurrency and the financial technology supporting it. Besides understanding what fiat money is and how it gains its value, students will explore how cryptocurrency diverges from a centralized authority. The decentralized financial (defi) system depends on blockchain technology as the medium to exchange digital money. Unit 3 will also inspect why cryptocurrency is volatile, how a coin can be created, how holdings can be protected, and how blockchain technology can affect how we transact. Students will also gain the knowledge to recognize the environmental implications of mining for cryptocurrency while understanding alternatives for greener options. Students will learn how financial technology (Fintech) can innovate and compete with traditional financial transaction methods. Because Fintech can change how businesses transact, this technology will be broken down into several additional categories including: artificial intelligence, cloud computing, innovative software, and data storage.

#### Recommended Pacing

10 Weeks

#### New Jersey Student Learning Standards for

**9.1 Personal Financial Literacy: This standard outlines the important fiscal knowledge, habits, and skills that must be mastered in order for students to make informed decisions about personal finance. Financial literacy is an integral component of a student's college and career readiness, enabling students to achieve fulfilling, financially-secure, and successful careers.**

CPI #	Cumulative Progress Indicator (CPI)
9.1.12.A.5	Analyze how the economic, social, and political conditions of a time period can affect the labor market.
9.1.12.B.1	Prioritize financial decisions by systematically considering alternatives and possible consequences.
9.1.12.B.4	Analyze how income and spending plans are affected by age, needs, and resources.
9.1.12.B.6	Design and utilize a simulated budget to monitor progress of financial plans.
9.1.12.D.4	Assess factors that influence financial planning.
9.1.12.D.10	Differentiate among various investment products and savings vehicles and how to use them most effectively.
9.1.12.FI.4	Research benefits and drawbacks of products offered by financial and non-financial companies (e.g., banks, credit unions, check-cashing stores, product warranty insurance).
9.1.12.FP.1	Create a clear long-term financial plan to ensure its alignment with your values.
9.1.12.FP.2	Explain how an individual's financial values and goals may change across a lifetime and the adjustments to the personal financial plan that may be needed.
9.1.12.FP.7:	Determine how multiple sources of objective, accurate and current financial information affect the prioritization of financial decisions (e.g., print information, prospectus, certified financial planners, internet, sales representatives, etc.).
9.1.12.RM.2	Identify types of investments appropriate for different objectives such as liquidity, income, and growth.
9.1.12.FP.3	Relate the concept of delayed gratification (i.e., psychological distance) to meeting financial goals, investing and building wealth over time.

9.1.12.FP.4	Identify how unconscious beliefs like "money scripts" (money avoidant, money worship, money status, money vigilant) influence financial decision-making.
9.1.12.FP.5	Evaluate how behavioral bias (e.g., overconfidence, confirmation, recency, loss aversion, etc.) affects decision-making.

**New Jersey Student Learning Standards for English Language Arts  
Companion Standards**

Key Ideas and Details

CCSS.ELA-LITERACY.RST.11-12.1. Cite specific textual evidence to support analysis of science and technical texts, attending to important distinctions the author makes and to any gaps or inconsistencies in the account.

CCSS.ELA-LITERACY.RST.11-12.2. Determine the central ideas or conclusions of a text; summarize complex concepts, processes, or information presented in a text by paraphrasing them in simpler but still accurate terms.

CCSS.ELA-LITERACY.RST.11-12.3. Follow precisely a complex multistep procedure when carrying out experiments, taking measurements, or performing technical tasks; analyze the specific results based on explanations in the text.

Craft and Structure

CCSS.ELA-LITERACY.RST.11-12.4. Determine the meaning of symbols, key terms, and other domain specific words and phrases as they are used in a specific scientific or technical context relevant to grades 11-12 texts and topics.

Integration of Knowledge and Ideas

CCSS.ELA-LITERACY.RH.11-12.7. Integrate and evaluate multiple sources of information presented in diverse formats and media (e.g., visually, quantitatively, as well as in words) in order to address a question or solve a problem.

CCSS.ELA-LITERACY.RST.11-12.9. Synthesize information from a range of sources (e.g., texts, experiments, simulations) into a coherent understanding of a process, phenomenon, or concept, resolving conflicting information when possible.

**New Jersey Student Learning Standards for Career Readiness, Life Literacies and Key Skills**

<b>CPI #</b>	<b>Cumulative Progress Indicator (CPI)</b>
9.4.12.CI.1	Demonstrate the ability to reflect, analyze and use creative skills and ideas.
9.4.12.CT.1	Identify problem-solving strategies used in the development of an innovative product or practice.
9.4.12.CT.2	Explain the potential benefits of collaborating to enhance critical thinking and problem solving.
9.4.12.CT.3	Collaborate with individuals to analyze a variety of potential solutions to climate change effects and determine why solutions may work better than others (e.g., political, economic, cultural).
9.4.12.CT.5	Participate in online strategy and planning sessions for course-based, school-based or other project and determine the strategies that contribute to effective outcomes.
9.4.12.TL.3	Analyze the effectiveness of the process and quality of collaborative environments.
9.4.12.IML.7	Develop an argument to support a claim regarding a current workplace or societal/ethical issue such as climate change.
9.4.12.IML.9	Evaluate media sources for point of view, bias and motivations.
9.4.12.IML.10	Analyze the decisions creators make to reveal explicit and implicit messages within information and media.
9.1.12.EG.3	Explain how individuals and businesses influence government policies.
9.1.12.EG.4	Explain the relationship between your personal financial situation and the broader economic and governmental policies.

**New Jersey Student Learning Standards for Computer Science and Design Thinking**

<b>CPI #</b>	<b>Cumulative Progress Indicator (CPI)</b>
8.1.12.IC.3	Predict the potential impacts and implications of emerging technologies on larger social, economic, and political structures, using evidence from credible sources.
8.1.12.AP.3	Select and combine control structures for a specific application based upon performance and readability, and identify trade-offs to justify the choice.



8.1.12.AP.4	Design and iteratively develop computational artifacts for practical intent, personal expression, or to address a societal issue.
8.2.2.NT.1	Model and explain how a product works after taking it apart, identifying the relationship of each part, and putting it back together.
8.2.2.NT.2	Brainstorm how to build a product, improve a designed product, fix a product that has stopped working, or solve a simple problem.
<b>Interdisciplinary Standards (Social Studies)</b>	
6.1.12.C.6.c	Analyze the impact of money, investment, credit, savings, debt, and financial institutions on the development of the nation and the lives of individuals.
6.1.12.C.9.a	Explain how government can adjust taxes, interest rates, and spending and use other policies to restore the country's economic health.
6.1.12.C.14.b	Judge to what extent government should intervene at the local, state, and national levels on issues related to the economy.
6.1.2.EconE T.3	Describe how supply and demand influence price and output of products.
6.2.12.Econ GE.6.b	Assess the role government monetary policies, central banks, international investment, and exchange rates play in maintaining stable regional and global economies.
6.2.12.Econ GE.6.c	Relate the rise of the Internet and social media to global economy.
<b>Instructional Focus</b>	
<b>Unit Enduring Understandings</b>	
<ul style="list-style-type: none"> <li>● Cryptocurrency allows an individual, businesses, and/or banks to exchange digital money efficiently without a central authority.</li> <li>● Blockchain technology is the decentralized means of exchanging cryptocurrency.</li> <li>● A new coin can be developed by creating a new blockchain or creating a fork for a blockchain that currently exists.</li> <li>● Cryptocurrency can be safeguarded with several layers of technological security.</li> <li>● There are both negative and positive uses for cryptocurrency and blockchain technology..</li> <li>● The value of cryptocurrency is based on supply and demand.</li> <li>● The mining of some cryptocurrency is a detriment to the environment.</li> <li>● Emerging financial technology (Fintech) will change how business is conducted.</li> </ul>	
<b>Unit Essential Questions</b>	
<ul style="list-style-type: none"> <li>● What is cryptocurrency and why is it so volatile?</li> <li>● How does blockchain technology work?</li> <li>● How can a coin be created?</li> <li>● Why use cryptocurrency? What are the pros and cons?</li> <li>● How does cryptocurrency gain or lose value?</li> <li>● How do you protect your cryptocurrency investment?</li> <li>● How does mining cryptocurrency affect the environment? How do you know if a coin is green?</li> <li>● What is Fintech and how will it change business transactions in the future?</li> </ul>	
<b>Objectives:</b>	
<ul style="list-style-type: none"> <li>● Define and explain the concept of cryptocurrency and the underlying financial technology.</li> <li>● Understand and explain the concept of fiat money and how it gains its value.</li> <li>● Explore and explain how cryptocurrency diverges from a centralized authority.</li> <li>● Understand and explain how the decentralized financial (DeFi) system functions, and the role blockchain technology plays in it.</li> </ul>	

- Examine and explain the reasons for the volatility of cryptocurrencies.
- Comprehend and explain the process of creating a cryptocurrency.
- Develop an understanding of how to protect cryptocurrency holdings.
- Analyze and explain how blockchain technology can influence financial transactions.
- Recognize and evaluate the environmental implications of mining for cryptocurrency and explore the potential alternatives for greener options.
- Understand and explain how financial technology (Fintech) can innovate and provide competition to traditional financial transaction methods.
- Break down and analyze the potential impacts of Fintech on business transactions.
- Identify and explore additional categories of Fintech, including artificial intelligence, cloud computing, innovative software, and data storage.

**We are learning to/that:**

- We are learning to define and explore the concept of cryptocurrency and the underlying financial technology.
- We are learning that fiat money has a certain value and how it is determined.
- We are learning to understand the divergence of cryptocurrency from centralized authority.
- We are learning that the decentralized financial (DeFi) system functions on blockchain technology.
- We are learning to examine the causes of volatility in cryptocurrencies.
- We are learning that there is a specific process involved in creating a cryptocurrency.
- We are learning to understand ways to protect our cryptocurrency holdings.
- We are learning that blockchain technology has the potential to significantly influence financial transactions.
- We are learning to recognize the environmental implications of cryptocurrency mining and the importance of greener alternatives.
- We are learning that financial technology (Fintech) has the capacity to innovate and compete with traditional financial transaction methods.
- We are learning to analyze how Fintech can impact the way businesses transact.
- We are learning to identify additional categories of Fintech, such as artificial intelligence, cloud computing, innovative software, and data storage.

**Evidence of Learning**

Formative Assessment

Summative Assessment

Alternative Assessment

Benchmark

**Assessments:**

The assessment plan for the Career Readiness, Life Literacies & Key Skills Curriculum encompasses a range of assessments that focus on equipping students with essential skills and literacies needed for success in their careers and daily lives. These assessments are carefully designed to evaluate students' proficiency in critical areas such as career readiness, financial literacy, digital skills, and personal development. The assessment plan incorporates various types of assessments, including formative and summative assessments, self-assessments, and tasks aligned with the core competencies of career readiness and life literacies. During each common, formative, and summative assessment, teachers will provide alternative assessment opportunities that adhere to 504 and IEP requirements. Alternative assessments are individualized for the needs of all students. Student accommodations can be found [here](#).

**Resources**

Excerpts from American Kingpin by Nick Bilton  
 Excerpts from Blockchain Bubble or Revolution? by Neel Mehta

Excerpts from Digital Gold by Nathaniel Popper

[Coindesk.com](https://coindesk.com)

[Coinmarketcap.com](https://coinmarketcap.com)

[Coingecko.com](https://coingecko.com)

[Tradingview.com](https://tradingview.com)

[whitepaperdatabase.com](https://whitepaperdatabase.com)

Articles on cryptocurrency and centralized and decentralized financial systems

## Unit 4: Investing and Trading Strategies

**Content Area: Business**

**Course & Grade Level: Emerging Financial Markets 9-12**

### Summary and Rationale

Unit 4 will focus on the investing and trading strategies used in traditional markets and how those skills transfer over to decentralized finance opportunities. Students will learn about the types of cryptocurrency available including those that are used for utility, payment, security, or stability. Besides coins, there are also Decentralized Finance (DeFi) tokens, Non-fungible tokens (NFTs), and asset-backed tokens that will be evaluated for investing opportunities. Unit 4 will also provide the foundation to understand the decentralized finance exchanges and platforms while learning how to use artificial intelligence trading. In order to understand the volatility of the market, students will simulate hypothetical cryptocurrency trades based on their knowledge and research. Self-reflection and redirection will be practiced in the simulation process. At the end of the unit, the focus will be based on a cost/benefit analysis of cryptocurrency investments to determine if the fees associated with trading and the taxes owed were a benefit to the investment.

### Recommended Pacing

10 Weeks

### New Jersey Student Learning Standards for

**9.1 Personal Financial Literacy: This standard outlines the important fiscal knowledge, habits, and skills that must be mastered in order for students to make informed decisions about personal finance. Financial literacy is an integral component of a student's college and career readiness, enabling students to achieve fulfilling, financially-secure, and successful careers.**

<b>CPI #</b>	<b>Cumulative Progress Indicator (CPI)</b>
9.1.12.A.3	Analyze the relationship between various careers and personal earning goals.
9.1.12.A.5	Analyze how the economic, social, and political conditions of a time period can affect the labor market.
9.1.12.B.1	Prioritize financial decisions by systematically considering alternatives and possible consequences.
9.1.12.B.4	Analyze how income and spending plans are affected by age, needs, and resources.
9.1.12.B.5	Analyze how changes in taxes, inflation, and personal circumstances can affect a personal budget.
9.1.12.B.6	Design and utilize a simulated budget to monitor progress of financial plans.
9.1.12.B.7	Explain the meaning of income tax, describe how it is calculated, and analyze its impact on one's personal budget.
9.1.12.D.4	Assess factors that influence financial planning.
9.1.12.D.9	Relate savings and investment results to achievement of financial goals.
9.1.12.D.10	Differentiate among various investment products and savings vehicles and how to use them most effectively.
9.1.12.FI.3	Develop a plan that uses the services of various financial institutions to prepare for long term personal and family goals (e.g., college, retirement).
9.1.12.FI.4	Research benefits and drawbacks of products offered by financial and non-financial companies (e.g., banks, credit unions, check-cashing stores, product warranty insurance).
9.1.12.FP.1	Create a clear long-term financial plan to ensure its alignment with your values.
9.1.12.FP.2	Explain how an individual's financial values and goals may change across a lifetime and the adjustments to the personal financial plan that may be needed.

9.1.12.FP.7:	Determine how multiple sources of objective, accurate and current financial information affect the prioritization of financial decisions (e.g., print information, prospectus, certified financial planners, internet, sales representatives, etc.).
9.1.12.RM.2	Identify types of investments appropriate for different objectives such as liquidity, income, and growth.
9.1.12.FP.3	Relate the concept of delayed gratification (i.e., psychological distance) to meeting financial goals, investing and building wealth over time.
9.1.12.FP.4	Identify how unconscious beliefs like "money scripts" (money avoidant, money worship, money status, money vigilant) influence financial decision-making.
9.1.12.FP.5	Evaluate how behavioral bias (e.g., overconfidence, confirmation, recency, loss aversion, etc.) affects decision-making.

**New Jersey Student Learning Standards for English Language Arts  
Companion Standards**

**Key Ideas and Details**

CCSS.ELA-LITERACY.RST.11-12.1. Cite specific textual evidence to support analysis of science and technical texts, attending to important distinctions the author makes and to any gaps or inconsistencies in the account.  
 CCSS.ELA-LITERACY.RST.11-12.2. Determine the central ideas or conclusions of a text; summarize complex concepts, processes, or information presented in a text by paraphrasing them in simpler but still accurate terms.  
 CCSS.ELA-LITERACY.RST.11-12.3. Follow precisely a complex multistep procedure when carrying out experiments, taking measurements, or performing technical tasks; analyze the specific results based on explanations in the text.

**Craft and Structure**

CCSS.ELA-LITERACY.RST.11-12.4. Determine the meaning of symbols, key terms, and other domain specific words and phrases as they are used in a specific scientific or technical context relevant to grades 11-12 texts and topics.

**Integration of Knowledge and Ideas**

CCSS.ELA-LITERACY.RH.11-12.7. Integrate and evaluate multiple sources of information presented in diverse formats and media (e.g., visually, quantitatively, as well as in words) in order to address a question or solve a problem.  
 CCSS.ELA-LITERACY.RST.11-12.9. Synthesize information from a range of sources (e.g., texts, experiments, simulations) into a coherent understanding of a process, phenomenon, or concept, resolving conflicting information when possible.

**New Jersey Student Learning Standards for Career Readiness, Life Literacies and Key Skills**

<b>CPI #</b>	<b>Cumulative Progress Indicator (CPI)</b>
9.4.12.CI.1	Demonstrate the ability to reflect, analyze and use creative skills and ideas.
9.4.12.CT.1	Identify problem-solving strategies used in the development of an innovative product or practice.
9.4.12.CT.2	Explain the potential benefits of collaborating to enhance critical thinking and problem solving.
9.4.12.CT.3	Collaborate with individuals to analyze a variety of potential solutions to climate change effects and determine why solutions may work better than others (e.g., political, economic, cultural).
9.4.12.CT.5	Participate in online strategy and planning sessions for course-based, school-based or other project and determine the strategies that contribute to effective outcomes.
9.4.12.TL.3	Analyze the effectiveness of the process and quality of collaborative environments.
9.4.12.IML.7	Develop an argument to support a claim regarding a current workplace or societal/ethical issue such as climate change.
9.4.12.IML.9	Evaluate media sources for point of view, bias and motivations.
9.4.12.IML.10	Analyze the decisions creators make to reveal explicit and implicit messages within information and media.
9.1.12.EG.3	Explain how individuals and businesses influence government policies.

9.1.12.EG.4	Explain the relationship between your personal financial situation and the broader economic and governmental policies.
<b>New Jersey Student Learning Standards for Computer Science and Design Thinking</b>	
<b>CPI #</b>	<b>Cumulative Progress Indicator (CPI)</b>
8.1.12.IC.3	Predict the potential impacts and implications of emerging technologies on larger social, economic, and political structures, using evidence from credible sources.
8.1.12.AP.3	Select and combine control structures for a specific application based upon performance and readability, and identify trade-offs to justify the choice.
8.1.12.AP.4	Design and iteratively develop computational artifacts for practical intent, personal expression, or to address a societal issue.
8.2.2.NT.1	Model and explain how a product works after taking it apart, identifying the relationship of each part, and putting it back together.
8.2.2.NT.2	Brainstorm how to build a product, improve a designed product, fix a product that has stopped working, or solve a simple problem.
<b>Interdisciplinary Standards (Social Studies)</b>	
6.1.12.C.6.c	Analyze the impact of money, investment, credit, savings, debt, and financial institutions on the development of the nation and the lives of individuals.
6.1.12.C.9.a	Explain how government can adjust taxes, interest rates, and spending and use other policies to restore the country's economic health.
6.1.12.C.14.b	Judge to what extent government should intervene at the local, state, and national levels on issues related to the economy.
6.1.2.EconE T.3	Describe how supply and demand influence price and output of products.
6.2.12.Econ GE.6.b	Assess the role government monetary policies, central banks, international investment, and exchange rates play in maintaining stable regional and global economies.
6.2.12.Econ GE.6.c	Relate the rise of the Internet and social media to global economy.
<b>Instructional Focus</b>	
<b>Unit Enduring Understandings</b>	
<ul style="list-style-type: none"> <li>● Unlike stocks, cryptocurrency can be traded 24 hours per day, every day.</li> <li>● Cryptocurrency is traded globally, so price impact is based on world-wide political, environmental, and social factors.</li> <li>● There are four main functions of cryptocurrency including: utility, payment, security, and stability.</li> <li>● There are processing distinctions between coins, tokens, and NFTs.</li> <li>● Social media and cryptocurrency communities impact the demand of cryptocurrency.</li> <li>● NFTs can be created and sold on the open market.</li> <li>● Artificial intelligence can be used to simplify trading.</li> <li>● Platforms and exchanges are used to trade cryptocurrency.</li> </ul>	
<b>Unit Essential Questions</b>	
<ul style="list-style-type: none"> <li>● How do global factors influence cryptocurrency prices?</li> <li>● What is the purpose of the coin or token you are purchasing?</li> <li>● What are cryptocurrency white papers and how can they help to make investment choices?</li> <li>● What are the differences between coins, tokens, and NFTs?</li> <li>● How does social media influence crypto prices?</li> <li>● What is an NFT?</li> <li>● What are altcoins and why are they so volatile?</li> <li>● Why should trading bots be used for investing?</li> </ul>	

- Which exchanges or platforms can be used for trading?
- Are sound investment choices being made, and if not, how can investments be redirected?

**Objectives:**

- Describe and contrast various investing and trading strategies used in traditional financial markets and in decentralized finance.
- Transfer traditional investing and trading skills to decentralized finance contexts.
- Identify and differentiate between various types of cryptocurrency, including those used for utility, payment, security, or stability.
- Explain the concept and purpose of Decentralized Finance (DeFi) tokens, Non-fungible tokens (NFTs), and asset-backed tokens.
- Evaluate DeFi tokens, NFTs, and asset-backed tokens for potential investing opportunities.
- Understand and use various decentralized finance exchanges and platforms.
- Apply artificial intelligence trading within the context of decentralized finance.
- Simulate hypothetical cryptocurrency trades based on thorough research and knowledge.
- Analyze and manage market volatility in the context of cryptocurrency trading.
- Reflect on and adjust their trading strategies based on simulation results and market feedback.
- Conduct a cost/benefit analysis of cryptocurrency investments, considering factors like trading fees and taxes.
- Make informed decisions about whether a particular cryptocurrency investment is beneficial, considering associated costs such as trading fees and taxes.

**We are learning to/that:**

- That various investing and trading strategies can be applied not only in traditional markets but also in decentralized finance.
- To transfer traditional investing and trading skills to decentralized finance contexts.
- To identify and distinguish among various types of cryptocurrency, including those used for utility, payment, security, or stability.
- Decentralized Finance (DeFi) tokens, Non-fungible tokens (NFTs), and asset-backed tokens each have unique features and purposes.
- To evaluate DeFi tokens, NFTs, and asset-backed tokens for potential investing opportunities.
- To navigate and utilize various decentralized finance exchanges and platforms.
- To implement artificial intelligence trading within the context of decentralized finance.
- To simulate hypothetical cryptocurrency trades based on our research and knowledge.
- That market volatility can significantly impact cryptocurrency trading, and we are learning how to effectively manage it.
- To self-reflect on and adjust our trading strategies based on simulation results and market feedback.
- To conduct a cost/benefit analysis of cryptocurrency investments, considering factors like trading fees and taxes.
- That informed decisions about cryptocurrency investments must take into account associated costs such as trading fees and taxes, and we are learning to make these decisions.

**Evidence of Learning**

Formative Assessment

Summative Assessment

Alternative Assessment

Benchmark

**Assessments:**

The assessment plan for the Career Readiness, Life Literacies & Key Skills Curriculum encompasses a range of assessments that focus on equipping students with essential skills and literacies needed for success in their careers

and daily lives. These assessments are carefully designed to evaluate students' proficiency in critical areas such as career readiness, financial literacy, digital skills, and personal development. The assessment plan incorporates various types of assessments, including formative and summative assessments, self-assessments, and tasks aligned with the core competencies of career readiness and life literacies. During each common, formative, and summative assessment, teachers will provide alternative assessment opportunities that adhere to 504 and IEP requirements. Alternative assessments are individualized for the needs of all students. Student accommodations can be found [here](#).

#### Resources

whitepaperdatabase.com  
Coinledger.io  
Bitsgap.com  
Coinmarketcap.com (trading and social media links)  
Coinbase.com  
Rarible.com  
Opensea.io



## Unit 5: Futures and Financial Market Research

**Content Area: Business**

**Course & Grade Level: Emerging Financial Markets 9-12**

### Summary and Rationale

Because financial markets are ever-changing, Unit 5 will focus on how students can anticipate what the future of emerging financial landscapes may bring. Students will reflect upon the advantages and disadvantages of investing in traditional and decentralized financial markets. Students will explore additional cryptocurrency and blockchain topics that may include but are not limited to: staking, pooling, voting, and tracking business data. Based on informal and formal research over the course of the school year, students will make determinations about how emerging markets will continue to change or stabilize based on politics, social norms and pressures, and environmental concerns. They will also contemplate how global emerging markets will impact American markets. Using the material learned in class as a catalyst, students will have the opportunity to complete a research topic of their choosing. Some suggestions include but are not limited to: high value coins vs alt coins, environmental impact of cryptocurrency mining, crime and cryptocurrency, SEC lawsuits, global emerging markets, Elon Musk's influence on cryptocurrency, Central Bank Digital Currencies (CBDC).

### Recommended Pacing

10 Weeks

### New Jersey Student Learning Standards

9.1 Personal Financial Literacy. All students will develop skills and strategies that promote personal and financial responsibility related to financial planning, savings, investment and charitable giving in the global economy.

CPI #	Cumulative Progress Indicator (CPI)
9.1.12.A.3	Analyze the relationship between various careers and personal earning goals.
9.1.12.A.5	Analyze how the economic, social, and political conditions of a time period can affect the labor market.
9.1.12.A.6	Summarize the financial risks and benefits of entrepreneurship as a career choice.
9.1.12.B.1	Prioritize financial decisions by systematically considering alternatives and possible consequences.
9.1.12.B.4	Analyze how income and spending plans are affected by age, needs, and resources.
9.1.12.B.5	Analyze how changes in taxes, inflation, and personal circumstances can affect a personal budget.
9.1.12.B.6	Design and utilize a simulated budget to monitor progress of financial plans.
9.1.12.B.7	Explain the meaning of income tax, describe how it is calculated, and analyze its impact on one's personal budget.
9.1.12.D.4	Assess factors that influence financial planning.
9.1.12.D.9	Relate savings and investment results to achievement of financial goals.
9.1.12.D.10	Differentiate among various investment products and savings vehicles and how to use them most effectively.
9.1.12.E.8	Relate consumer fraud, including online scams and theft of employee time and goods, to laws that protect consumers
9.1.12.E.9	Determine when credit counseling is necessary and evaluate the resources available to assist consumers who wish to use it.
9.1.12.EG.3	Explain how individuals and businesses influence government policies.
9.1.12.EG.4:	Explain the relationship between your personal financial situation and the broader economic and governmental policies.

9.1.12.EG.5	Relate a country's economic system of production and consumption to building personal wealth, the mindset of social comparison, and achieving societal responsibilities.
9.1.12.FP.7	Determine how multiple sources of objective, accurate and current financial information affect the prioritization of financial decisions (e.g., print information, prospectus, certified financial planners, internet, sales representatives, etc.).

**New Jersey Student Learning Standards for English Language Arts  
Companion Standards**

**Key Ideas and Details**

CCSS.ELA-LITERACY.RST.11-12.1. Cite specific textual evidence to support analysis of science and technical texts, attending to important distinctions the author makes and to any gaps or inconsistencies in the account.  
 CCSS.ELA-LITERACY.RST.11-12.2. Determine the central ideas or conclusions of a text; summarize complex concepts, processes, or information presented in a text by paraphrasing them in simpler but still accurate terms.  
 CCSS.ELA-LITERACY.RST.11-12.3. Follow precisely a complex multistep procedure when carrying out experiments, taking measurements, or performing technical tasks; analyze the specific results based on explanations in the text.

**Craft and Structure**

CCSS.ELA-LITERACY.RST.11-12.4. Determine the meaning of symbols, key terms, and other domain specific words and phrases as they are used in a specific scientific or technical context relevant to grades 11-12 texts and topics.

**Integration of Knowledge and Ideas**

CCSS.ELA-LITERACY.RH.11-12.7. Integrate and evaluate multiple sources of information presented in diverse formats and media (e.g., visually, quantitatively, as well as in words) in order to address a question or solve a problem.  
 CCSS.ELA-LITERACY.RST.11-12.9. Synthesize information from a range of sources (e.g., texts, experiments, simulations) into a coherent understanding of a process, phenomenon, or concept, resolving conflicting information when possible

**New Jersey Student Learning Standards for Career Readiness, Life Literacies and Key Skills**

<b>CPI #</b>	<b>Cumulative Progress Indicator (CPI)</b>
9.4.12.CI.1	Demonstrate the ability to reflect, analyze and use creative skills and ideas.
9.4.12.CT.1	Identify problem-solving strategies used in the development of an innovative product or practice.
9.4.12.CT.2	Explain the potential benefits of collaborating to enhance critical thinking and problem solving.
9.4.12.CT.3	Collaborate with individuals to analyze a variety of potential solutions to climate change effects and determine why solutions may work better than others (e.g., political, economic, cultural).
9.4.12.CT.5	Participate in online strategy and planning sessions for course-based, school-based or other project and determine the strategies that contribute to effective outcomes.
9.4.12.TL.3	Analyze the effectiveness of the process and quality of collaborative environments.
9.4.12.IML.7	Develop an argument to support a claim regarding a current workplace or societal/ethical issue such as climate change
9.4.12.IML.9	Evaluate media sources for point of view, bias and motivations.
9.4.12.IML.10	Analyze the decisions creators make to reveal explicit and implicit messages within information and media.
9.1.12.EG.3	Explain how individuals and businesses influence government policies.
9.1.12.EG.4	Explain the relationship between your personal financial situation and the broader economic and governmental policies.

**New Jersey Student Learning Standards for Computer Science and Design Thinking**

<b>CPI #</b>	<b>Cumulative Progress Indicator (CPI)</b>
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8.1.12.IC.3	Predict the potential impacts and implications of emerging technologies on larger social, economic, and political structures, using evidence from credible sources.
8.1.12.AP.3	Select and combine control structures for a specific application based upon performance and readability, and identify trade-offs to justify the choice.
8.1.12.AP.4	Design and iteratively develop computational artifacts for practical intent, personal expression, or to address a societal issue.
8.2.2.NT.1	Model and explain how a product works after taking it apart, identifying the relationship of each part, and putting it back together.
8.2.2.NT.2	Brainstorm how to build a product, improve a designed product, fix a product that has stopped working, or solve a simple problem.
<b>Interdisciplinary Standards (Social Studies)</b>	
6.1.12.C.6.c	Analyze the impact of money, investment, credit, savings, debt, and financial institutions on the development of the nation and the lives of individuals.
6.1.12.C.9.a	Explain how government can adjust taxes, interest rates, and spending and use other policies to restore the country's economic health.
6.1.12.C.14.b	Judge to what extent government should intervene at the local, state, and national levels on issues related to the economy.
6.1.2.Econ E T.3	Describe how supply and demand influence price and output of products.
6.2.12.Econ GE.6.b	Assess the role government monetary policies, central banks, international investment, and exchange rates play in maintaining stable regional and global economies
6.2.12.Econ GE.6.c	Relate the rise of the Internet and social media to global economy.
<b>Instructional Focus</b>	
<b>Unit Enduring Understandings</b>	
<ul style="list-style-type: none"> <li>● Financial Markets are ever-changing.</li> <li>● Blockchain technology has uses far beyond the trading of cryptocurrency.</li> <li>● Fintech will continue to change how businesses accomplish their goals.</li> <li>● Making investment choices are complex and require investigation.</li> <li>● Organizing a research presentation using visuals.</li> <li>● Self-reflection, planning, and redirecting are necessary to accomplish a culminating project.</li> </ul>	
<b>Unit Essential Questions</b>	
<ul style="list-style-type: none"> <li>● What does the future hold for cryptocurrency and blockchain technology? What do I need to know to make those predictions?</li> <li>● Which cryptocurrency research topics are most interesting?</li> <li>● How can a year-long investigation into cryptocurrency transform into a focused project that communicates my knowledge of a honed topic?</li> <li>● What topic will I investigate and what is the best means of communicating my findings?</li> </ul>	
<b>Objectives:</b>	
<ul style="list-style-type: none"> <li>● Analyze the dynamics of financial markets, with a specific focus on understanding the factors that drive changes in these markets and developing strategies to anticipate future trends in emerging financial landscapes.</li> <li>● Evaluate the advantages and disadvantages of investing in both traditional and decentralized financial markets, employing critical thinking skills to weigh risks and rewards.</li> <li>● Expand their knowledge of cryptocurrency and blockchain topics, including but not limited to staking, pooling, voting, and tracking business data.</li> </ul>	

- Conduct both informal and formal research on the future of emerging markets, taking into account factors such as politics, social norms and pressures, and environmental concerns.
- Formulate informed predictions about how emerging global markets might affect American markets, based on their understanding of global financial trends and interactions.
- Undertake a research project on a topic related to financial markets of their choosing, demonstrating their ability to synthesize information and present a well-argued analysis. Suggested topics may include: high value coins vs alt coins, environmental impact of cryptocurrency mining, crime and cryptocurrency, SEC lawsuits, global emerging markets, Elon Musk’s influence on cryptocurrency, Central Bank Digital Currencies (CBDC).
- Synthesize and apply the knowledge they've acquired throughout the course to engage with and contribute to ongoing conversations about financial markets, including their potential future developments.
- Exhibit an ability to transfer their understanding of financial markets into practical applications such as personal investment strategies or professional advice.
- Demonstrate an understanding of ethical, environmental, and socio-political considerations associated with both traditional and emerging financial systems.

**We are learning to/that:**

- We are learning to analyze the dynamics of financial markets, with an emphasis on understanding how to anticipate future trends in emerging landscapes.
- We are learning that there are both advantages and disadvantages to investing in traditional and decentralized financial markets, and we are learning how to evaluate these factors effectively.
- We are learning to deepen our understanding of cryptocurrency and blockchain topics, including staking, pooling, voting, and tracking business data.
- We are learning that politics, social norms, pressures, and environmental concerns can significantly influence the future of emerging markets, and we are learning to conduct research to understand these influences better.
- We are learning to predict how changes in global emerging markets could impact American markets, based on our understanding of global financial trends.
- We are learning to undertake a research project on a chosen topic related to financial markets, developing our ability to synthesize information and present an in-depth analysis.
- We are learning to synthesize and apply our knowledge to engage with ongoing conversations about the future of financial markets.
- We are learning to transfer our understanding of financial markets into practical applications, like personal investment strategies or professional advice.
- We are learning that ethical, environmental, and socio-political considerations are important when engaging with both traditional and emerging financial systems.

**Evidence of Learning**

Formative Assessment

Summative Assessment

Alternative Assessment

Benchmark

**Assessments:**

The assessment plan for the Career Readiness, Life Literacies & Key Skills Curriculum encompasses a range of assessments that focus on equipping students with essential skills and literacies needed for success in their careers and daily lives. These assessments are carefully designed to evaluate students' proficiency in critical areas such as

career readiness, financial literacy, digital skills, and personal development. The assessment plan incorporates various types of assessments, including formative and summative assessments, self-assessments, and tasks aligned with the core competencies of career readiness and life literacies. During each common, formative, and summative assessment, teachers will provide alternative assessment opportunities that adhere to 504 and IEP requirements. Alternative assessments are individualized for the needs of all students. Student accommodations can be found [here](#).

#### Resources

Wevideo.com  
Coindesk.com  
Coinmarketcap.com  
Coingecko.com  
Tradingview.com  
Various articles and book passages