



New Jersey Economic Financial Literacy Standards

New Jersey Standards	Objectives	FoolProof Module Alignment
Standard 9.1: 21st Century Life Skills	All students will demonstrate creative, critical thinking, collaboration and problem solving skills to function successfully as global citizens and workers in diverse ethnic and organizational cultures.	M04: Road Trip M05: Junk In The Trunk M06: Sucker Punch M07: Boxing Practice

New Jersey Standards	Objectives	FoolProof Module Alignment
Standard 9.2: 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.	M01: When It Hits The Fan M02: Breathing Without Air M03: Kick Some Buck M04: Road Trip M05: Junk In The Trunk M06: Sucker Punch M07: Boxing Practice M08: Burning Money M09: Renting a Pad M10: Buying a Home M11: Gambling M12: Taxes M13: Charitable Giving M14: College Prep M15: Insurance M16: Bankruptcy M17: Investing M18: Retirement

New Jersey Standards	Objectives	FoolProof Module Alignment
Standard 9.3: Career Awareness, Exploration, and Preparation	All students will apply knowledge about and engage in the process of career awareness, exploration and preparation in order to navigate the globally competitive work environment of the information age.	M14: College Prep

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Standard 9.4: Career and Technical Education	All students who complete a career and technical education program will acquire academic and technical skills for careers in emerging and established professions that lead to technical skill proficiency, credentials, certificates, licenses, and/or degrees.	

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Standard 9.1 Career and Technical Education:	Develop career awareness and planning, employability skills, and foundational knowledge necessary for success in the workplace.	M01: When It Hits The Fan M02: Breathing Without Air
	9.1.12.CPI.A(3) Analyze factors that can impact an individual's career.	M03: Kick Some Buck M04: Road Trip
	9.1.12.CPI.B(1) Assess personal qualities that are needed to obtain and retain a job related to career clusters.	M05: Junk In The Trunk M06: Sucker Punch
	9.1.12.CPI.B(4) Evaluate academic and career skills as the relate to home, school, community, and employment.	M07: Boxing Practice M08: Burning Money
		M09: Renting a Pad M10: Buying a Home
		M14: College Prep M18: Retirement

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Standard 9.2 Consumer, Family, and Life Skills:	<p>Demonstrate critical life skills in order to be functional members of society.</p> <p>9.2.12.CPI.E(1) Analyze factors that influence gross and need income.</p> <p>9.2.12.CPI.E(2) Design, implement, and critique a personal financial plan.</p> <p>9.2.12.CPI.E(3) Discuss how to obtain and maintain credit.</p> <p>9.2.12.CPI.E(4) Prepare and use skills for budget preparation, making predictions about income and expenditures, income tax preparation, and adjusting spending or expectations based on analysis.</p> <p>9.2.12.CPI.E(5) Use comparative shopping techniques for the acquisition of goods and services.</p> <p>9.2.12.CPI.E(7) Evaluate the actions a consumer might take in response to excess debt and personal financial status.</p>	<p>M01: When It Hits The Fan M02: Breathing Without Air M03: Kick Some Buck M04: Road Trip M05: Junk In The Trunk M06: Sucker Punch M07: Boxing Practice M08: Burning Money M09: Renting a Pad M10: Buying a Home M11: Gambling M12: Taxes M13: Charitable Giving M14: College Prep M15: Insurance M16: Bankruptcy M17: Investing M18: Retirement</p>
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Social Studies	<p>Standard 6.5 Economics: Acquire an understanding of key economic principles.</p> <p>6.5.8.CPI.A(1) Discuss how needs and wants change as one ages and the impact of planning, spending and saving.</p> <p>6.5.8.CPI.A(3) Compare ways to save money, including checking and savings accounts, stocks and bonds, and the relationship between risk and return in investments.</p> <p>6.5.8.CPI.A(4) Describe the role credit plays in the economy and explain the difference in cost between cash and credit.</p> <p>6.5.8.CPI.B(5) Compare and contrast various careers, examining educational requirements and costs, salary and benefits, longevity, impact on society and the economy, and demand.</p> <p>6.5.8.CPI.B(7) Discuss the need for ethical behavior in economic decisions and financial transactions.</p> <p>6.5.12.CPI.A(7) Analyze the impact of supply and demand on market adjustments and prices.</p> <p>6.5.12.CPI.A(9) Compare and contrast forms of insurance that protect individuals from loss or damage.</p>	<p>M01: When It Hits The Fan M02: Breathing Without Air M03: Kick Some Buck M04: Road Trip M05: Junk In The Trunk M06: Sucker Punch M07: Boxing Practice M08: Burning Money M09: Renting a Pad M10: Buying a Home M11: Gambling M12: Taxes M13: Charitable Giving M14: College Prep M15: Insurance M16: Bankruptcy M17: Investing M18: Retirement</p>

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Math	<p>Standard 4.1 Number and Numerical Operations: Develop number sense and will perform standard numerical operations and estimations on all types of numbers in a variety of ways.</p> <p>4.1.12.CPI.B(1) Numerical Operations: Extend understanding and use of operations to real numbers and algebraic procedures.</p> <p>Standard 4.5 Mathematical Processes: Use mathematical processes of problem solving, communication, connections, reasoning, representations, and technology to solve problems and communicate mathematical ideas.</p> <p>4.5.12.CPI.A(2) Problem Solving: Solve problems that arise in mathematics and in other contexts.</p> <p>4.5.12.CPI.C(3) Connections: Recognize that mathematics is used in a variety of contexts outside of mathematics.</p> <p>4.5.12.CPI.C(4) Connections: Apply mathematics in practical situations and in other disciplines.</p>	<p>M04: Road Trip M05: Junk In The Trunk M06: Sucker Punch M07: Boxing Practice</p>

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Language Arts	<p>Standard 3.1 Reading: Understand and apply the knowledge of sounds, letters, and words in written English to become independent and fluent readers.</p> <p>3.1.1 2.C Pre.Ed(1) Identify, assess, and apply personal reading strategies that were most effective in previous learning from a variety of texts.</p> <p>3.1.12.CPI.E(2) Practice visualizing techniques before, during, and after reading to aid in comprehension.</p> <p>3.1.12.CPI.E(3) Judge the most effective graphic organizers to use with various text types for memory retention and monitoring comprehension.</p> <p>3.1.12.CPI.F(1) Use knowledge of word origins and word relationships, as well as historical and literary context clues, to determine the meanings of specialized vocabulary.</p> <p>3.1.12.CPI.F(3) Apply reading vocabulary in different content areas.</p> <p>3.1.12.CPI.G(1) Identify, describe, evaluate, and synthesize the central ideas in informational texts.</p> <p>3.1.12.CPI.G(9) Distinguish between essential and nonessential information, identifying the use of proper references and propaganda techniques where present.</p> <p>3.1.12.CPI.G(12) Demonstrate familiarity with everyday text such as job and college applications, W-2 forms, and contracts.</p> <p>3.1.12.CPI.G(13) Read, comprehend, and be able to follow information gained from technical and instructional manuals.</p> <p>3.1.12.CPI.H(1) Select appropriate electronic media for research and evaluate the quality of the information received.</p> <p>Standard 3.2 Writing: Write in clear, concise, organized language that varies in content and form for different audiences and purposes.</p> <p>3.2.12.CPI.A(2) Use strategies such as graphic organizers and outlines to plan and write drafts according to the intended message, audience, and purpose for writing.</p> <p>3.2.12.CPI.A(3) Analyze and revise writing to improve style, focus and organization, coherence, clarity of thought, sophisticated word choice and sentence variety, and subtlety of meaning.</p>	<p>M01: When It Hits The Fan M02: Breathing Without Air M03: Kick Some Buck M04: Road Trip M05: Junk In The Trunk M06: Sucker Punch M07: Boxing Practice M08: Burning Money M09: Renting a Pad M10: Buying a Home M11: Gambling M12: Taxes M13: Charitable Giving M14: College Prep M15: Insurance M16: Bankruptcy M17: Investing M18: Retirement</p>

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Language Arts	<p>3.2.12.CPI.A(4) Review and edit work for spelling, usage, clarity, and fluency.</p> <p>3.2.12.CPI.A(5) Use the computer and word-processing software to compose, revise, edit, and publish a piece.</p> <p>3.2.12.CPI.A(6) Use a scoring rubric to evaluate and improve own writing and the writing of others.</p> <p>3.2.12.CPI.C(1) Use Standard English conventions in all writing, such as sentence structure, grammar and usage, punctuation, capitalization, and</p> <p>3.2.2.C.P.I .C(4) Use transition words to reinforce a logical progression of ideas</p> <p>3.2.12.CPI.C(5) Exclude extraneous details, repetitious ideas, and inconsistencies to improve writing.</p> <p>3.2.12.CPI.C(6) Use knowledge of Standard English conventions to edit own writing and the writing of others for correctness.</p> <p>3.2.12.CPI.D(1) Employ the most effective writing formats and strategies for the purpose and audience.</p> <p>3.2.12.CPI.D(4) Apply all copyright laws to information used in written work.</p> <p>3.2.12.CPI.D(5) When writing, employ structures to support the reader, such as transition words, chronology, hierarchy or sequence, and forms, such as headings and subtitles.</p> <p>3.2.12.CPI.D(6) Compile and synthesize information for everyday and workplace purposes, such as job applications, resumes, business letters, and college applications.</p> <p>3.2.12.CPI.D(7) Demonstrate personal style and voice effectively to support the purpose and engage the audience of a piece of writing.</p> <p>Standard 3.3 Speaking: Speak in clear, concise, organized language that varies in content and form for different audiences and purposes.</p> <p>3.3.12.CPI.A(2) Support, modify, or refute a position in small or large group discussions.</p> <p>3.3.12.CPI.B(1) Ask prepared and follow-up questions in interviews and other discussions.</p>	<p>M01: When It Hits The Fan</p> <p>M02: Breathing Without Air</p> <p>M03: Kick Some Buck</p> <p>M04: Road Trip</p> <p>M05: Junk In The Trunk</p> <p>M06: Sucker Punch</p> <p>M07: Boxing Practice</p> <p>M08: Burning Money</p> <p>M09: Renting a Pad</p> <p>M10: Buying a Home</p> <p>M11: Gambling</p> <p>M12: Taxes</p> <p>M13: Charitable Giving</p> <p>M14: College Prep</p> <p>M15: Insurance</p> <p>M16: Bankruptcy</p> <p>M17: Investing</p> <p>M18: Retirement</p>

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Language Arts	<p>3.3.12.CPI.C(1) Modulate tone and clarify thoughts through word choice.</p> <p>3.3.12.CPI.D(1) Speak for a variety of purposes.</p> <p>3.3.12.CPI.D(2) Use a variety of organizational strategies.</p> <p>3.3.12.CPI.D(3) Demonstrate effective delivery strategies when speaking.</p> <p>3.3.12.CPI.D(5) Modify oral communications through sensing audience confusion, and make impromptu revisions in oral presentation.</p> <p>Standard 3.4 Listen actively to information from a variety of sources in a variety of situations.</p> <p>3.4.12.CPI.A(1) Explore and reflect on ideas while hearing and focusing attentively.</p> <p>3.4.12.CPI.A(3) Demonstrate appropriate listener response to ideas in a persuasive speech, oral interpretation of a literary selection, or scientific or educational presentation.</p> <p>3.4.12.CPI.B(1) Listen to summarize, make judgments, and evaluate.</p>	<p>M01: When It Hits The Fan</p> <p>M02: Breathing Without Air</p> <p>M03: Kick Some Buck</p> <p>M04: Road Trip</p> <p>M05: Junk In The Trunk</p> <p>M06: Sucker Punch</p> <p>M07: Boxing Practice</p> <p>M08: Burning Money</p> <p>M09: Renting a Pad</p> <p>M10: Buying a Home</p> <p>M11: Gambling</p> <p>M12: Taxes</p> <p>M13: Charitable Giving</p> <p>M14: College Prep</p> <p>M15: Insurance</p> <p>M16: Bankruptcy</p> <p>M17: Investing</p> <p>M18: Retirement</p>