

**Hillsdale Public Schools
Hillsdale, N.J.**

**CAREER AWARENESS
CURRICULUM**

KINDERGARTEN - GRADE EIGHT

- 2012 -

21st CENTURY CAREERS and LIFE SKILLS
Kindergarten - Grade Eight
Hillsdale Public Schools
- 2012 -

Introduction- Purpose and Overview

UBD Outline *Grades K- 5*

- *Standards, Strands, CPI*
- *Enduring Understandings*
- *Essential Questions*
- *Knowledge*
- *Skills*
- *Suggested Activities*
- *Suggested Assessments*
- *Strategies for Differentiated Learning*

Topical Units:

Unit 1: Kindergarten-Grade - 5 Career Awareness, Career and Life Skills

Unit 2: Kindergarten - Grade 5 Basic Financial Literacy Skills

UBD Outline *Grades 6 - 8*

- *Standards, Strands, CPI*
- *Enduring Understandings*
- *Essential Questions*
- *Knowledge*
- *Skills*
- *Suggested Activities*
- *Suggested Assessments*
- *Strategies for Differentiated Learning*

Topical Units:

Unit 1: Grade 6 Career Exploration, Life Management Skills

Unit 2: Grade 7- Career Exploration, Life Skills Development, Consumer Finance Concepts

Unit 3: Grade 8 – Career Exploration and Planning, Life Skills Development.

PURPOSE

Children must be exposed to the numerous and diverse careers which are now part of our ever-changing, fast paced, global society. Education at the kindergarten through eighth grade levels must provide children with experiences which will introduce and expand their understanding of these careers, some new, and others which have gone through radical changes; as well as the foundational career, financial and personal skills required for success in the 21st century workforce. Boys and girls at these grade levels will be provided, through the interactive process, opportunities to develop an awareness of these careers, the associated personal and work skills and basic financial concepts in a positive and enlightened fashion.

The Career Awareness process in grades K – 2 will be taught by guidance counselors and appropriate grade level teachers. The Career Awareness process in grades 3 – 5 will be taught as a segment of the Reading/Language Arts, Science and Social Studies programs, in an integrated approach. Children will be directed to explore their interests through the inclusion of topics which will encourage sound concept formation.

Financial Literacy concepts will be introduced when appropriate as a part of the career awareness units and as a segment of Math and Social Studies programs in an integrated approach.

Children in grades six through eight will interact in a pragmatic fashion to develop career –oriented skills and concepts and gain an understanding of personal financial principles through career classes, tech lab, computers, and a career day.

INSTRUCTION

Grades K - 5

Instruction will utilize a unit approach in grades kindergarten through five. Sixteen Career Clusters and associated pathways have been adopted by the New Jersey Department of Education for use in developing awareness, exploration and preparation for the 21st century global workplace.

A focus unit on a different career cluster each month is suggested, however, grade level teachers may select different clusters which better integrate into their instruction during the school year.

Basic financial concepts will be introduced within the relevant career clusters as well as integrated into math and social studies programs

Grades 6 - 8

Instruction in grades six through eight will work on career skills which concentrate on one's self, how to use personal resources to prepare for the world of work; The students will explore the career clusters and pathways more closely to pursue personal interests and gain an understanding of the skills required for success in a particular career. Further students will develop a working knowledge of personal financial concepts and principles relevant to employment and lifestyle.

Careers Curriculum Overview

Grade	Std.9.1 21 st Century Career and Life Skills	Std.9.2 Personal Financial Literacy	Std.9.3 Career Awareness, Exploration, Preparation
K - 2	Classroom Organization and Behavior Skills - Grade level teachers Career skills - Guidance	Cross curriculum- Math Grade Level Teachers	Career awareness Career Cluster Units - Guidance Grade Level Teachers
3 - 5	With Career Clusters Grade level teachers Cross Curriculum: Reading Language Arts, Science, Social Studies Programs Integration Grade Level Teachers	With relevant career cluster Cross curriculum- Math, social studies programs Grade Level Teachers	Career Awareness Career Cluster Units Cross curriculum Reading Language Arts, Science, Social Studies Programs integration Grade Level Teachers
6	"SMARTS" Multiple Intelligence Theory How Can I Learn About Careers? Job vs. Occupation vs. Career Successful Worker Transferable Skills	Cross curriculum- Math and Consumer Life Skills	Cluster Overview
7	Career and Enrichment Course The High 5 Principles Job vs. Occupation vs. Career Our Town Who Am I? Who Are You? After Work Reality Check Getting Away Fair Play Think Again The Pink Slip Transitions	Leisure vs. Necessity The Financial Picture Cross curriculum: Math and Consumer Life Skills	Career Cluster Overview
8	Career and Enrichment Course Interviews Newspaper Assignment Resumes College "Stuff" Getting the Facts	Finances Review Cross Curriculum: Math and Consumer Life Skills	Career Clusters Exploration Career Planning Transferable Skills

CAREERS and LIFE SKILLS CURRICULUM

GRADES K- 5

Standard 9.1 21st Century Life & Career Skills: All students will demonstrate the creative, critical thinking, collaboration, and problem-solving skills needed to function successfully as both global citizens and workers in diverse ethnic and organizational cultures.

Strands and Progress Indicators

By Grade 4 all students will:

A. Critical Thinking and Problem Solving *The ability to recognize a problem and apply critical thinking and problem-solving skills to solve the problem is a lifelong skill that develops over time.*

1. Recognize a problem and brainstorm ways to solve the problem individually or collaboratively.
2. Evaluate available resources that can assist in solving problems.
3. Determine when the use of technology is appropriate to solve problems.
4. Use data accessed on the Web to inform solutions to problems and the decision-making process.
5. Apply critical thinking and problem-solving skills in classroom and family settings.

B. Creativity and Innovation *Brainstorming activities enhance creative and innovative thinking in individual and group goal setting and problem solving.*

1. Participate in brainstorming sessions to seek information, ideas, and strategies that foster creative thinking.

C. Collaboration, Teamwork, and Leadership *Collaboration and teamwork enable individuals or groups to achieve common goals with greater efficiency.*

1. Practice collaborative skills in groups, and explain how these skills assist in completing tasks in different settings (at home, in school, and during play).

D. Cross-Cultural Understanding and Interpersonal Communication *Effective communication skills convey intended meaning to others and assist in preventing misunderstandings.*

1. Use effective oral and written communication in face-to-face and online interactions and when presenting to an audience
2. Express needs, wants and feelings appropriately in various situations.

Communication with people from different cultural backgrounds is enhanced by the understanding of different cultural perspectives.

3. Demonstrate an awareness of one's own culture and other cultures during interactions within and outside of the classroom.

E. Communication and Media Fluency *Digital media are 21st-century tools used for local and global communication.*

1. Explain how digital media are used in daily life in a variety of settings.
2. Demonstrate effective communication using digital media during classroom activities.
3. Distinguish how digital media are used by individuals, groups, and organizations for varying purposes.

There are ethical and unethical uses of communication and media.

4. Explain why some uses of media are unethical.

F. Accountability, Productivity, and Ethics *The nature of the 21st-century workplace has shifted, demanding greater individual accountability, productivity, and collaboration.*

1. Explain the meaning of productivity and accountability, and describe situations in which productivity and accountability are important in the home, school, and community.
2. Establish and follow performance goals to guide progress in assigned areas of responsibility and accountability during classroom projects and extra-curricular activities.

Ethical behaviors support human rights and dignity in all aspects of life.

3. Explain the importance of understanding and following rules in family, classroom, and community settings.

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.

Strands and Progress Indicators

By Grade 4 all students will:

A. Career Awareness *Career awareness includes an understanding of the world of work and the knowledge and skills needed for traditional and nontraditional jobs and careers.*

1. Identify reasons why people work and discuss how work can help a person achieve personal goals.
2. Identify various life roles and civic and work-related activities in the school, home, and community.
3. Appraise personal likes and dislikes and identify careers that might be suited to personal likes.
4. Identify qualifications needed to pursue traditional and nontraditional careers and occupations.
5. Locate career information using a variety of resources.
6. Explain why knowledge and skills acquired in the elementary grades lay the foundation for the future academic and career success.

BIG IDEA: Over time, all students will develop and demonstrate essential career and life skills and develop an awareness of careers so they can be successful participants in a 21st century workforce and productive members of a global society.

ENDURING UNDERSTANDINGS:

- Choices and decisions we make affect us as individuals, in our families, in school, in our community and in the world.
- Creative and innovative thinking is the result of gathering and sharing ideas and getting different points of view
- Collaboration and teamwork make individuals and groups more efficient.
- Communications at home, school or community should be clear to prevent misunderstandings and sensitive to others feelings, beliefs and cultures.
- Digital media used ethically, enables effective communications locally and globally in and out of the classroom.
- Being productive, accountable, responsible and ethical are essential lifelong behaviors for home, in school, at work and in the community.
- There are a multitude of traditional and non-traditional job and career choices, each with its own set of roles and responsibilities.
- People will most likely have several jobs or careers during their lifetime,
- Each person has interests and abilities that can be applied to a job or career.
- Learning about careers and personal skills and interests helps student prepare and plan for their futures.
- Behaviors and skills learned during the elementary grades form the foundation for success in a global workforce.
- Students must begin to explore their talents and interests during their primary years and continue throughout their lives to sustain employment in the dynamic global workplace in the 21st century

ESSENTIAL QUESTIONS:

Standard 9.1 21st Century Life & Career Skills:

Strand A - Critical Thinking and Problem Solving

- How do I solve problems?
- What are the steps in the decision-making process?
- How can I make good choices or decisions?
- How do I know what resources are best?

Strand B. Creativity and Innovation

- What is brainstorming?

Strand C. Collaboration, Teamwork, and Leadership

- Why do I need to work with others?

Strand D. Cross-Cultural Understanding and Interpersonal Communication

- What communication skills do I need to learn to work with others at home, in school and in the community?.

Strand E. Communication and Media Fluency

- How can I use digital media ethically to communicate effectively at home, in the classroom and in the community?
- When is the use of digital media unethical?

Strand F. Accountability, Productivity, and Ethics

- What work behaviors do I need to learn and develop at home, school and in community?

- Why do I need to be accountable?
- What is productivity?
- What are performance goals?
- Why are rules important at home, in school and in community?

9.3 Career Awareness, Exploration, and Preparation

Strand A. Career Awareness

- Who am I?
- What are my likes and interests?
- Why do I have to learn?
- Why do I have to work?
- How do I decide what I want to be?
- How do I prepare for my future?
- How do I succeed as an employee?
- What are career clusters?
- What are the roles and responsibilities of the various jobs in the career clusters
- What are life roles and responsibilities in the home, in school and in community?
- How do family, school and community influence an individual's behavior and personal career development?

Knowledge: Students will know...

- How the decision-making process enables individual and group decisions.
- Critical thinking, collaboration and problem solving skills are necessary to function both as a global citizen and worker in the 21st-century.
- When and how to use the Internet to gather information..
- Family, school and community influence an individual's learning and career development?
- Teamwork and collaboration and setting performance goals enable groups to reach common goals more efficiently.
- Positive behavior and skills learned early in life at home and in school are the foundation for career success
- Effective oral and written communication skills for face to face and online communications.
- Effective communications skills for presenting to an audience
- Digital media can be used for both local and global communication by individuals, groups and organizations for different purposes; there are both ethical and unethical uses of these 21st-century tools
- Understanding others perspectives will facilitate communication with people from different backgrounds.
- The 21st-century workplace will demand greater individual accountability, responsibility, productivity and collaboration from its workers.
- Employers and employees are responsible to act professionally, legally, and ethically in the workplace and global marketplace.
- Skills to interact cooperatively with others
- Behaviors
- The 16 Career Clusters and the associated pathways and jobs
- The roles and responsibilities of the jobs within the unit clusters.

Skills: Students will be able to...

Strand A - Critical Thinking and Problem Solving

- Recognize and solve problems using best available resources
- Identify and follow steps of the decision-making process to solve problems and make choices.
- Evaluate decisions.
- Use digital web based resources to gather data to make informed choices and solve problems.
- Apply critical thinking and problem solving skills to situations at home and in the classroom.

Strand B. Creativity and Innovation

- Use brainstorming techniques individually and in groups to enhance creativity on assigned tasks...

Strand C. Collaboration, Teamwork, and Leadership

- Develop collaboration skills to interact cooperatively with others
- Demonstrate and explain how collaboration skills support working effectively with others

- Demonstrate skills in working together, compromise, expressing opinions and responding to criticism.
- Apply collaborative skills to group activities in and out of the classroom and explain the benefit to the individual and the group

Strand D. Cross-Cultural Understanding and Interpersonal Communication

- Develop effective written and oral communication skills for face to face and online communications.
- Develop effective communication skills for presenting to an audience.
- Demonstrate how to communicate clearly and effectively to prevent misunderstandings.
- Demonstrate how to communicate with respect for the beliefs and feelings of others.
- Recognize and respect cultural differences in oral and written communications and face to face interactions.
- Exhibit good oral and written communication skills that include being courteous, showing respect and empathy for others, cooperating with and assisting others, accepting and following directions, performing as a team member, and showing respect for cultural diversity, individuals in nontraditional jobs and physically and mentally challenged individuals
- Identify personal wants, needs and feelings and demonstrate how to communicate them appropriately in a variety of home and classroom situations.

Strand E. Communication and Media Fluency

- Identify 21st century digital media tools that are used for local and global communications.
- Discuss examples of digital media communications and how they are used on a daily basis in different settings.
- Identify how individuals, groups and organizations use digital media communications for different purposes.
- Use digital media as a communications tool in classroom activities.
- Describe unethical uses of digital media and give examples from

Strand F. Accountability, Productivity, and Ethics

- Describe accountability and productivity. Identify situations at home, in school and in community where these are important.
- Describe value of performance goals.
- Set personal performance goals and track progress for assigned responsibilities on a classroom project or extracurricular activity
- Give examples of rules at home, in school and in community and explain how they protect individuals and groups

9.3 Strand A. Career Awareness

- Identify career interests, abilities, and skills
- Describe the importance of personal skills and attitudes to job success.
- Demonstrate employability skills and work habits, such as work ethic, dependability, promptness, and getting along with others, needed to get and keep a job.
- Describe how one's behavior influences the feelings and actions of others in personal relationships and work environment
- Demonstrate respect for the feelings and beliefs of others in personal friendships, schoolmates, adults and the work environment
- Demonstrate skills in responding to criticism from peers teachers, supervisors in workplace
- Describe responsibility and responsible behavior.- Explain why goals are valuable.
- Identify the resources you have to achieve goals..
- Demonstrate positive work attitudes such as showing initiative, self-confidence, patience, dependability, honesty and integrity, maintaining confidentiality, controlling emotions, demonstrating a willingness to learn, exhibiting pride in work and demonstrating loyalty to the employer.
- Maintain an image appropriate to the employment situation.
- Describe the relationship between positive work attitudes and success on the job. This includes demonstrating initiative, self-confidence, patience, dependability, honesty and integrity, maintaining confidentiality, controlling emotions, demonstrating a willingness to learn, getting along with others, exhibiting pride in work and demonstrating loyalty to the employer.
- Describe how one's behavior influences the feelings and actions of others.

Vocabulary: To be determined by instructor.

Vocabulary will vary with career unit selection and cross curriculum program integration

Suggested Activities

CAREER CLUSTERS KINDERGARTEN TO GRADE FIVE

Career Cluster awareness units have been suggested by month with additional cluster options listed below. Grade level teachers, however, may opt to cover career clusters units at a different time during the school year when they better integrate into their instruction.

SEPTEMBER	Manufacturing
OCTOBER	Human Services
NOVEMBER	Health Science
DECEMBER	Science, Technology, Engineering & Mathematics
JANUARY	Information Technology
FEBRUARY	Marketing, Sales & Service
MARCH	Architecture & Construction
APRIL	Arts, A/V Technology & Communications
MAY	Agriculture, Food, & Natural Resources
JUNE	Law, Public Safety, Corrections & Security

Additional cluster units that may be addressed in the instructional process, include:

- Business, Management & Administration
- Education & Training
- Finance
- Government & Public Administration
- Hospitality & Tourism
- Transportation, Distribution & Logistic

During the school year, selected occupations indicated in each Cluster will be addressed as part of the Career Awareness Unit. The teacher may invite guest speakers to discuss a career. The presentation should include: background information, preparation for the career, as well as on the job training experiences, requirements of the career, and career outcomes and results.

- Reading grade level appropriate books about life roles and community activities.
- Class Discussion
- Role Play
- DVD
- Expert Speaker
- Teacher developed worksheets
- Cross Curriculum integration per instructor

Assessments:

Listed are several suggested assessments. Specific activities will be determined by instructor based upon planned units or program.

A. Formative:

- Individual/Group Activities
- Online Activities
- Do Now
- Show and Tell
- Exit Cards

B. Summative:

- Group or Individual Projects (final)
- Peer Critiques
- Self Reflection
- Presentations (final)
- Quizzes
- Teacher Observation

Evaluation Criteria: Students whose academic performance is deemed "satisfactory" will receive grades related to homework, testing, reports, and Speaker assignments.

Cross curriculum Integration

Reading	Language Arts
Social Studies	Science
Computers	Math

Suggested Course Resources:

Career Clusters Table

Media Center References:

Periodicals and books, software, DVD's, and miscellaneous materials on career, communications, money, banking, consumer reports, etc.
US Government Publications Occupational Outlook Handbook (OOH)

Business Applications Software: Word, Excel, Power Point, MS Outlook and others TBD)

Internet Career resources:

O*Net: onetonline.org
Bureau of Labor Statistics: bls.gov
Monster.com; NJ Jobs.com

Topics of study:

Career and Life Skills
Career Awareness

Differentiation Strategies:

Basic Skills:	Varied activities will be provided for children which reinforce concepts taught in the classroom.
Gifted and Talented (Knowledge Quest):	Different activities will be undertaken for children which will reinforce concepts taught in the classroom.
ESL:	Specific activities which take into consideration each child's language limitations will be put forth, which will further develop specified concepts.

Financial Literacy Unit

The concepts in this unit will be integrated into the relevant career clusters and integrated into relevant topics in Math and Social Studies.

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.

A. Income and Careers *Educational achievement, career choice, and entrepreneurial skills all play a role in achieving a desired lifestyle.*

1. Explain the difference between a career and a job, and identify various jobs in the community and the related earnings.

Income often comes from different sources, including alternative sources.

2. Identify potential sources of income and their limitations.

Income affects spending decisions and lifestyle.

3. Explain how income affects spending and take-home pay.

Taxes and the cost of employee benefits affect the amount of disposable income.

4. Explain the meaning and purposes of taxes and tax deductions and why fees for various benefits (e.g., medical benefits) are taken out of pay.

B. Money Management *Money management involves setting financial goals.*

1. Differentiate between financial wants and needs.

2. Identify age-appropriate financial goals.

Money management is reliant on developing and maintaining personal budgets.

3. Explain what a budget is and why it is important.
4. Identify common household expense categories and sources of income.

Money management requires understanding of cash flow systems and business practices.

5. Identify ways to earn and save.
6. Distinguish among cash, check, credit card, and debit card.
7. Explain the purposes of financial institutions in the community.

C. Credit and Debt Management *Credit management includes making informed choices about sources of credit and requires an understanding of the cost of credit.*

1. Explain why people borrow money and the relationship between credit and debt.
2. Identify common sources of credit (e.g., banks, credit card companies) and types of credit (e.g., loans, credit cards, mortgages).
3. Compare and contrast credit cards and debit cards and the advantages and disadvantages of using each.
4. Determine the relationships among income, expenses, and interest.

Credit worthiness is dependent on making informed credit decisions and managing debt responsibly.

5. Determine personal responsibility related to borrowing and lending.
6. Summarize ways to avoid credit problems.

D. Planning, Saving, and Investing *Information about investment options assists with financial planning.*

1. Determine various ways to save.

Appropriate application of basic economic principles leads to wiser decisions for individual, family, and business financial planning.

2. Explain the concept of "opportunity cost."
3. Explain what it means to "invest."
4. Distinguish between saving and investing.

E. Becoming a Critical Consumer *The ability to prioritize wants and needs assists in making informed investments, purchases, and decisions.*

1. Determine factors that influence consumer decisions related to money.

Cost-benefit analysis informs responsible spending practices.

2. Identify ways interest rates add to the cost of goods and services.
3. Evaluate financial information from a variety of sources.
4. Apply comparison shopping skills to purchasing decisions.

Consumer protection includes providing information about the range of products and services and about consumer resources, rights, and responsibilities.

5. Explain what it means to be a responsible consumer and the factors to consider when making consumer decisions.
6. Identify personal information that should not be disclosed to others and the possible consequences of doing or not doing so.
7. Compare and contrast product facts versus advertising claims.

F. Civic Financial Responsibility *The potential for building and using personal wealth includes responsibility to the broader community and an understanding of the legal rights and responsibilities of being a good citizen.*

1. Demonstrate an understanding of individual financial obligations and community financial obligations.
2. Relate a country's economic system of production and consumption to building personal wealth and achieving societal responsibilities.

Philanthropic, charitable, and entrepreneurial organizations play distinctly different but vitally important roles in supporting the interests of local and global communities.

3. Explain the roles of philanthropy, volunteer service, and charitable contributions, and analyze their impact on community development and quality of living.
4. Identify skills related to organizing, managing, and taking on the risks of owning a business.

G. Risk Management and Insurance *There are common financial risks and ways to manage risks.*

1. Summarize common types of financial risks and basic risk management strategies.

Insurance is designed to protect the consumer against unintended losses.

2. Explain the importance of protection against financial loss and reasons for risk assessment.
3. Describe how valuable items might be damaged or lost and ways to protect them.

BIG IDEA: Over time, all students will develop and demonstrate essential financial literacy skills so they can be successful and responsible participants in a 21st century workforce and productive members of a global society.

ENDURING UNDERSTANDINGS:

- Over time, students will become financially literate and financially responsible at home and in the community by gaining fundamental knowledge of and developing skills in the basic financial concepts of Income, Taxes, Benefits, Budgets, Savings, Credit, Consumer Savvy, Charitable giving, etc.
- Financial literacy is an essential life skill for responsible participants in a service based economy and global marketplace.

ESSENTIAL QUESTIONS

- Why do I have to Work?
- What is income?
- What are sources of income?
- What are taxes and benefits?
- What is the difference between wants and needs?
- How does income impact lifestyle
- What is the importance of savings?
- What is a budget?
- What is credit?
- What is an investment
- What is financial risk?
- What is insurance?
- Why is charitable giving important role of individuals in school and the community?
- What factors influence consumer decisionsz...
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SKILLS

Students will be able to:

ASSESSMENTS

Formative:

Completion of topical activities and worksheets

Online activities.

Do Now

Exit Cards

Class Participation

Summative:

Unit Completion Activity

Speaker assignment

Teacher Observation

Quizzes

RESOURCES

Industry resources such as:

Practical Money Skills.com;

moneyasyougrow.org;

Scholastic -Plan Save Succeed

CAREERS CURRICULUM

GRADES 6 - 8

Standard 9.1 21st Century Life & Career Skills: All students will demonstrate the creative, critical thinking, collaboration, and problem-solving skills needed to function successfully as both global citizens and workers in diverse ethnic and organizational cultures.

Building upon knowledge and skills gained in preceding grades, by the end of Grade 8, students will:

A. Critical Thinking and Problem Solving *The ability to recognize a problem and apply critical thinking and problem-solving skills to solve the problem is a lifelong skill that develops over time.*

1. Develop strategies to reinforce positive attitudes and productive behaviors that impact critical thinking and problem-solving skills.
2. Implement problem-solving strategies to solve a problem in school or the community.
3. Summarize strategies used by various organizations and agencies to solve problems that impact communities, and compare them with strategies used by similar organizations in another state or country.
4. Design and implement a project management plan using one or more problem-solving strategies.

B. Creativity and Innovation *Gathering and evaluating knowledge and information from a variety of sources, including global perspectives, fosters creativity and innovative thinking..*

1. Use multiple points of view to create alternative solutions.
2. Assess data gathered to solve a problem for which there are varying perspectives (e.g., cross-cultural, gender-specific, generational), and determine how the data can best be used to design multiple solutions.

C. Collaboration, Teamwork, and Leadership *Collaboration and teamwork enable individuals or groups to achieve common goals with greater efficiency.*

1. Determine an individual's responsibility for personal actions and contributions to group activities.
2. Demonstrate the use of compromise, consensus, and community building strategies for carrying out different tasks, assignments, and projects.

Leadership abilities develop over time through participation in groups and/or teams that are engaged in challenging or competitive activities.

3. Model leadership skills during classroom and extra-curricular activities

D. Cross-Cultural Understanding and Interpersonal Communication *Effective communication skills convey intended meaning to others and assist in preventing misunderstandings.*

1. Employ appropriate conflict resolution strategies.
2. Demonstrate the ability to understand inferences..

Communication with people from different cultural backgrounds is enhanced by the understanding of different cultural perspectives.

3. Use effective communication skills in face-to-face and online interactions with peers and adults from home and from diverse cultures.
4. Compare and contrast nuances in verbal and nonverbal communication in different cultures that may result in misinterpretation and misunderstanding.
5. Justify the need for greater cross-cultural understanding due to globalization.

E. Communication and Media Fluency *Digital media are 21st-century tools used for local and global communication.*

1. Explain how technology has strengthened the role of digital media in the global society.
2. Analyze the role of digital media in sales and marketing and in delivering cultural, political, and other societal messages.
3. Differentiate between explicit and implicit digital media messages, and discuss the impact on individuals, groups, and society as a whole.

There are ethical and unethical uses of communication and media.

4. Determine the undesired consequences of unethical uses of media.
5. Compare and contrast ways governments regulate media advertising to protect children and adults in the United States and in other countries.

F. Accountability, Productivity, and Ethics *The nature of the 21st-century workplace has shifted, demanding greater individual accountability, productivity, and collaboration.*

1. Demonstrate how productivity and accountability contribute to realizing individual or group work goals within or outside the classroom..

Ethical behaviors support human rights and dignity in all aspects of life.

2. Explain how rules, laws, and safety practices protect individual rights in the global workplace.
3. Relate the use of new technologies at home, in the workplace, and in other settings to incidences of ethical and/or unethical behavior.

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.

A. Income and Careers *Educational achievement, career choice, and entrepreneurial skills all play a role in achieving a desired lifestyle.*

1. Relate how career choices, education choices, skills, entrepreneurship, and economic conditions affect income.
2. Differentiate among ways that workers can improve earning power through the acquisition of new knowledge and skills.
3. Relate earning power to quality of life across cultures.
4. Relate how the demand for certain skills determines an individual's earning power.

Income often comes from different sources, including alternative sources.

1. Explain the difference between "earned income" and "unearned income" (e.g., gifts) and why earned income is important.

Income affects spending decisions and lifestyle.

2. Examine how labor market trends and the cost of living can affect real income, spending decisions, and lifestyle.

Taxes and the cost of employee benefits affect the amount of disposable income.

3. Explain the purpose of the payroll deduction process, taxable income, and employee benefits.
4. Differentiate among the types of taxes and employee benefits.
5. Differentiate between taxable and nontaxable income.

B. Money Management *Money management involves setting financial goals.*

1. Construct a simple personal savings and spending plan based on various sources of income.
2. Justify the concept of "paying yourself first" as a financial savings strategy.
3. Relate the concept of deferred gratification to investment, meeting financial goals, and building wealth.
4. Analyze the effect of the economy on personal income, individual and family security, and consumer decisions.
5. Evaluate the relationship of cultural traditions and historical influences on financial practice.

Money management is reliant on developing and maintaining personal budgets.

6. Construct a budget to save for long-term, short-term, and charitable goals.
7. Develop a system for keeping and using financial records.

Money management requires understanding of cash flow systems and business practices.

8. Explain the concept of cash flow and construct cash flow statements.
9. Create debit and credit balance sheets and income and cash statements.
10. Determine the most appropriate use of various financial products and services (e.g., ATM, debit cards, credit cards, checkbooks).
11. Justify safeguarding personal information when using credit cards, banking electronically, or filing forms.
12. Evaluate the appropriate financial institutions to assist with meeting various personal financial needs and goals.

C. Credit and Debt Management

C. Credit Management *Credit management includes making informed choices about sources of credit and requires an understanding of the cost of credit.*

1. Compare and contrast the financial products and services offered by different types of financial institutions.
2. Compare and contrast debt and credit management strategies.
3. Demonstrate an understanding of the terminology associated with different types of credit (e.g., credit cards, installment loans, mortgages) and compare the interest rates associated with each.
4. Calculate the cost of borrowing various amounts of money using different types of credit (e.g., credit cards, installment loans, mortgages).

Credit worthiness is dependent on making informed credit decisions and managing debt responsibly.

5. Determine ways to leverage debt beneficially.
6. Determine potential consequences of using "easy access" credit (e.g., using a line of credit vs. obtaining a loan for a specific purpose).
7. Explain the meaning and possible consequences of "predatory lending practices."
8. Explain the purpose of a credit score and credit record, and summarize borrowers' credit report rights.
9. Summarize the causes and consequences of personal bankruptcy.
10. Determine when there is a need to seek credit counseling and appropriate times to utilize it.

D. Planning, Saving, and Investing *Information about investment options assists with financial planning.*

1. Determine how saving contributes to financial well-being.
2. Differentiate among various savings tools and how to use them most effectively.
3. Differentiate among various investment options.
4. Distinguish between income and investment growth.

Appropriate application of basic economic principles leads to wiser decisions for individual, family, and business financial planning.

5. Explain the economic principle of supply and demand.
6. Relate saving and investing decisions to successful entrepreneurship.

Calculate short and long-term returns on various investments (e.g., stocks, bonds, mutual funds, IRAs, deferred pension plans, and so on).

7. Assess the impact of inflation on economic decisions and lifestyles.

E. Becoming a Critical Consumer *The ability to prioritize wants and needs assists in making informed investments, purchases, and decisions.*

1. Prioritize personal wants and needs when making purchases.

Cost-benefit analysis informs responsible spending practices.

2. Analyze interest rates and fees associated with financial services, credit cards, debit cards, and gift cards.
3. Evaluate the appropriateness of different types of monetary transactions (e.g., electronic transfer, check, certified check, money order, gift card, barter) for various situations.
4. Compare the value of goods or services from different sellers when purchasing large quantities and small quantities.
5. Identify the components of written and verbal contracts and the inherent responsibilities of the contracting parties.

Consumer protection includes providing information about the range of products and services and about consumer resources, rights, and responsibilities.

6. Evaluate how fraudulent activities impact consumers, and justify the creation of consumer protection laws.
7. Recognize the techniques and effects of deceptive advertising.

F. Civic Financial Responsibility *The potential for building and using personal wealth includes responsibility to the broader community and an understanding of the legal rights and responsibilities of being a good citizen.*

1. Explain how the economic system of production and consumption may be a means to achieve significant societal goals.
2. Examine the implications of legal and ethical behaviors when making financial decisions.
3. Relate the impact of business, government, and consumer fiscal responsibility to the economy and to personal finance..

Philanthropic, charitable, and entrepreneurial organizations play distinctly different but vitally important roles in supporting the interests of local and global communities.

4. Calculate appropriate amounts of charitable giving based on current financial status.
5. Determine opportunities for micro-financing of global charities and causes.

G. Risk Management and Insurance *There are common financial risks and ways to manage risks.*

1. Compare the impact of losses associated with different types of financial risk.
2. Explain why it is important to develop plans for protecting current and future personal assets against loss..

Insurance is designed to protect the consumer against unintended losses.

3. Explain the purpose and importance of health, disability, life, and consumer insurance protection.
4. Determine criteria for deciding the amount of insurance protection needed.
5. Analyze the need for and value of different types of insurance and the impact of deductibles.
6. Evaluate the need for different types of extended warranties. Describe how valuable items might be damaged or lost

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.

B. Career Exploration

Career exploration includes investigation of the contemporary workplace and an understanding of the relationships among personal abilities, education, and knowledge and skills needed to pursue 21st-century occupations and careers.

1. Develop a Personalized Student Learning Plan that includes information about career areas of interest with the assistance of adult mentors.
2. Identify common knowledge, skills, and abilities needed within the federal 16 Career Clusters.
3. Evaluate personal abilities, interests, and motivations and discuss how they might influence job and career selection.
4. Identify high school and county career and technical school courses and programs that support career or occupational areas of interest.
5. Use workplace readiness skills and career information learned from job shadowing, high school visits, speakers, volunteering, or other career exploration activities to assist with career exploration.
6. Evaluate communication, collaboration, and leadership skills and how they might be further developed in preparation for a future career through involvement in school, home, work, and extracurricular activities.
7. Explain what is meant by "jobs" and "careers," and examine how each tends to be distributed regionally, nationally, and globally.
8. Compare and contrast how traditional and nontraditional occupational roles have changed or remained the same regionally, nationally, and globally.

9. Inventory the requirements for entering different career areas of interest using online job information, such as the federal Occupational Information Network (O*NET) or the New Jersey State Career Development Website, and determine why those requirements are needed for success in a chosen career.
10. Evaluate employment trends (including job outlook and wage trends) in areas of career interest using online resources, such as the federal Occupational Information Network (O*NET) or the New Jersey State Career Development Website.
11. Prepare a sample résumé and cover letter as part of an application for part-time or summer employment.
12. Explain how personal behavior, dress, attitudes, and other choices can impact the success or failure of a job applicant.

State and federal agencies are responsible for regulating workplaces to ensure that employees are safe from harm and exploitation.

13. Locate information about working papers, including what is required to obtain them and who must sign them.
14. Use online state and federal agency resources to identify jobs that are permitted or prohibited for minors.

Both employers and employees have professional, legal, and ethical responsibilities in the workplace and in the global marketplace.

15. Analyze a past or current local, national, or international incident that violated professional, legal, and/or ethical responsibilities in an employment setting, and explain the impact of the incident on employees and others.

There is a relationship between personal behavior and employability.

16. Relate academic achievement, as represented by high school diplomas, college degrees, and industry credentials, to employability and to potential level of income.
17. Recognize that an individual's online behavior (e.g., social networking, photo exchanges, video postings) may impact opportunities for employment or advancement.
18. Compare and contrast current and past employer hiring and employment practices related to substance use (e.g., tobacco, drugs, and alcohol).

BIG IDEA: Over time, all students will develop and demonstrate essential career, life and financial literacy skills so they can be successful participants in a 21st century workforce and productive members of a global society.

ENDURING UNDERSTANDINGS:

- Choices and decisions we make affect us as individuals, in our families, in school, in our community and in the world.
- Creative and innovative thinking is enhanced by brainstorming multiple ideas and points of view.
- Collaboration and teamwork make individuals and groups more efficient,
- 21st-century students need to be knowledgeable in the basic financial concepts and principles particularly in light of the increasing number of financial choices they face due to the competitive global economy.
- Financial literacy includes the application of knowledge, skills, and ethical values when making consumer and financial decisions that impact the self, the family, and the local and global communities.
- Career development is a multi-step process.
- A quality career does not happen by chance. It represents the wise choice of many alternatives.
- Career clusters give you alternatives to consider as you chose a pathway to post secondary life and careers.

ESSENTIAL QUESTIONS:

Strand A - Critical Thinking and Problem Solving

- How do I solve problems?
- How can I make good choices or decisions?
- What resources can I use to make decisions?
- How do I know what resources are best?

Strand B. Creativity and Innovation

- How can innovation and creative thinking improve problem solving and decision making?

Strand C. Collaboration, Teamwork, and Leadership

- How do you foster collaboration and teamwork?

Strand D. Cross-Cultural Understanding and Interpersonal Communication

- How do you effectively communicate to avoid misunderstanding and show respect for cultural differences ?

Strand E. Communication and Media Fluency

- How do I use digital media ethically to enhance communications at home, in classroom and in community?
- How can unethical digital media be recognized ?

Strand F. Accountability, Productivity, and Ethics

- Why is individual accountability, responsibility and productivity important at home, school, and community?
- Why establish performance goals for school and activities?
- Why are rules important at home, in school and in community?

9.2 Financial Literacy

- Why do I have to work?
- What is income?
- What are taxes and benefits?
- What is the difference between wants and needs?
- How does income impact lifestyle
- What is the importance of savings?
- What is a budget?
- What is credit?
- What is an investment?
- What is financial risk?
- What is insurance?
- Why is charitable giving important role of individuals in school and the community?
- What influences the consumer decision making process?

9.3 Career Exploration

- What is difference between job, occupation and career?
- Why do I have to plan for a career?
- How do individuals identify and determine what careers they are interested in pursuing.
- What are the Career Clusters

KNOWLEDGE:

Students will know...

- Multiple Intelligences - SMARTS program
- Their personal interests.
- Basic Financial Concepts Income, Taxes, Benefits, Savings, Budget, Credit, Financial Risk, Charitable Giving
- The relationship of education, achievement, career/ job and lifestyle.
- How to distinguish between wants and needs.
- There are 16 career clusters.
- There are careers that are considered traditional and non-traditional.
- That career planning is an on-going process that may last a lifetime.
- The job trends.
- A job search process.

SKILLS:

Students will...

- Demonstrate the ability to distinguish between a job, an occupation, and a career.
- Outline the steps in the career planning process.
- Apply research skills to career exploration.
- Analyze personal interest, abilities, and skills through various measures including self-assessments.
- Explore career clusters using interactive technology and group work.
- Develop an individual career plan.
- Research local and state employment opportunities.
- Develop an employment package that includes a job application, cover letter, and resume.
- Demonstrate job-seeking skills.
- Demonstrate and describe appropriate work habits and interpersonal skills needed to obtain and retain employment.
- Compare and contrast possible choices based on identified/perceived strengths, goals, and interests.
- Identify and develop skills that are transferable from one occupation to another.

Vocabulary:

Instructor will determine vocabulary from the various lessons

Assessments:

Formative	Summative
Exit Cards	Teacher Observation
Individual/Group Activities	Final Project/Presentation
Online Activities	Peer Critiques
Do Nows	Self Reflection
Homework	Quizzes

Cross curriculum Integration

Reading
Language Arts
Science
Social Studies
Math

Course Resources

Suggested Course Resources:
Career Clusters Table

Media Center References:

Periodicals and books, software, DVD's, and miscellaneous materials on career, communications, money, banking, consumer reports, etc.
US Government Publications Occupational Outlook Handbook (OOH)

Business Applications Software: Word, Excel, Power Point, MS Outlook and others TBD)

Internet Career resources:

O*Net: onetonline.org
Bureau of Labor Statistics: bls.gov
Monster.com; NJ Jobs.com

Basic Financial principles and skills:

Industry resources such as: [Practical Money Skills.com](http://PracticalMoneySkills.com); moneyasyougrow.org; Scholastic -Plan Save Succeed

Differentiation Strategies:

Basic Skills: Varied activities will be provided for children which reinforce concepts taught in the classroom.

Gifted and Talented (Knowledge Quest): Different activities will be undertaken for children which will reinforce concepts taught in the classroom.

ESL: Specific activities which take into consideration each child's language limitations will be put forth, which will further develop specified concepts.

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Resources Specific to Standard 9.2 Personal Financial Literacy

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JumpStart Coalition for Personal Financial Literacy. (2007). National standards in K-12 personal finance education: With benchmarks, knowledge statements, and glossary (3rd ed.). Online: <http://www.jumpstart.org/guide.html>

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Wisconsin Department of Public Instruction. (2006). Wisconsin's model academic standards for personal financial literacy. Online: <http://dpi.wi.gov/standards/pdf/pfl.pdf>

Resources Specific to Standard 9.3 Career Awareness, Exploration, and Preparation

National Career Development Guidelines. Online: <http://cte.ed.gov/acrn/ncdg.htm>

New Jersey Department of Education. (2005). *N.J.A.C. 6A:8, Standards and assessment for student achievement.* Trenton, NJ: Author. Online: <http://www.nj.gov/education/code/current/title6a/chap8.pdf>

Career Clusters Table

All New Jersey career and technical education programs fall under one of the 16 career clusters of the States' Career Clusters Initiative. Each career cluster is listed below, along with a description of each career cluster. Each career cluster is further refined into career pathways. This link <http://www.state.nj.us/education/cccs/standards/9/9-4-chart.pdf> will provide additional information about career clusters, pathways and CPI's relevant to the cluster and or the pathway.

9.4.A Agriculture, Food, & Natural Resources

The Agriculture, Food, & Natural Resources Career Cluster includes occupations and careers in production, processing, marketing, distribution, financing, and development of agricultural commodities and resources, including food, fiber, wood products, natural resources, horticulture, and other plant and animal products/resources.

Career Pathways

1. Food Products and Processing Systems
2. Plant Systems
3. Animal Systems
4. Power, Structural, and Technical Systems
5. Natural Resources Systems
6. Environmental Service Systems
7. Agribusiness Systems

9.4.B Architecture & Construction

The Architecture & Construction Career Cluster includes occupations and careers in designing, planning, managing, building, and maintaining the built environment.

1. Design/Pre-Construction
2. Construction
3. Maintenance/Operations

9.4.C Arts, A/V Technology & Communications

The Arts, A/V Technology & Communications Career Cluster includes occupations and careers in designing, producing, exhibiting, performing, writing, and publishing multimedia content, including visual and performing arts and design, journalism, and entertainment services.

1. Audio & Video Technology and Film
2. Journalism & Broadcasting
3. Printing Technologies
4. Performing Arts
5. Telecommunications Technologies
6. Visual Arts

9.4.D Business, Management & Administration

The Business, Management & Administration Career Cluster includes occupations and careers in planning, organizing, directing, and evaluating business functions essential to efficient and productive business operations.

1. Administrative Services
2. Business Information Technology
3. General Management
4. Business Financial Management & Accounting
5. Human Resources
6. Operations Management

9.4.E Education & Training

The Education & Training Career Cluster includes occupations and careers in planning, managing, and providing education and training services and related learning support services.

1. Professional Support Services
2. Teaching & Training

9.4.F Finance

The Finance Career Cluster includes occupations and careers in planning, services for financial and investment planning, banking, insurance, and business financial management.

1. Accounting
2. Banking
3. Business Finance
4. Insurance
5. Securities & Investments

9.4.G Government & Public Administration

The Government & Public Administration Career Cluster includes occupations and careers in executing governmental functions to include governance, national security, foreign service, planning, revenue and taxation, regulation, and management and administration at the local, state, and federal levels.

1. Governance
2. Foreign Service
3. Planning
4. National Security

9.4.H Health Science

The Health Science Career Cluster includes occupations and careers in planning, managing, and providing therapeutic services, diagnostic services, health informatics, support services, and biotechnological research and development.

1. Therapeutic Services
2. Diagnostics Services
3. Health Informatics
4. Support Services
5. Biotechnology Research & Development

9.4.I Hospitality & Tourism

The Hospitality & Tourism Career Cluster encompasses the management, marketing, and operations of restaurants and other foodservices, lodging, attractions, recreation events, and travel related services.

1. Restaurants & Food & Beverage Services
2. Lodging
3. Travel & Tourism
4. Recreation, Amusements, & Attractions

9.4.J Human Services

The Human Services Career Cluster includes occupations and careers in educating and preparing individuals for employment in career pathways that relate to families and human needs.

1. Early Childhood Development & Services
2. Family & Community Services
3. Personal Care Services
4. Consumer Services

9.4.K Information Technology

The Information Technology Career Cluster includes occupations and careers in building linkages for entry level, technical, and professional careers related to the design, development, support, and management of hardware, software, Internet, multimedia, and systems integration services.

1. Network Systems
2. Information Support & Services
3. Web & Digital Communication
4. Programming & Software Development

9.4.L Law, Public Safety, Corrections & Security

The Law, Public Safety, Corrections & Security Career Cluster includes occupations and careers in planning, managing, and providing legal, public safety, corrections, protective services, and homeland security, including professional and technical support.

1. Correction Services
2. Fire & Emergency Management Services
3. Security & Protective Services
4. Law Enforcement Services
5. Legal Services

9.4. M. Manufacturing

The Manufacturing Career Cluster includes occupations and careers in planning, managing, and performing the processing of materials into intermediate or final products and related professional and technical support activities, such as production planning and control, maintenance, and manufacturing/process engineering.

1. Manufacturing Production Process Development
2. Production
3. Maintenance, Installation, & Repair
4. Quality Assurance
5. Logistics & Inventory Control
6. Health, Safety, & Environmental Assurance

9.4. N. Marketing, Sales & Service

The Marketing, Sales & Service Career Cluster includes occupations and careers in planning, managing, and performing marketing activities to reach organizational objectives.

1. Marketing Communications
2. Marketing Management
3. Marketing Research
4. Management & Entrepreneurship
5. Merchandising
6. Professional Sales & Marketing

9.4. O. Science, Technology, Engineering & Mathematics

The Science, Technology, Engineering & Mathematics Career Cluster includes occupations and careers in planning, managing, and providing scientific research and professional and technical services (e.g., physical science, social science, engineering), including laboratory and testing services, and research and development services.

1. Engineering & Technology
2. Science & Mathematics

9.4. P. Transportation, Distribution & Logistic

The Transportation, Distribution & Logistics Career Cluster includes occupations and careers in planning, management, and movement of people, materials, and goods by road, pipeline, air, rail, and water and related professional and technical support services, such as transportation infrastructure planning and management, logistics services, mobile equipment and facility maintenance.

1. Transportation Operations
2. Logistics Planning & Management Services
3. Warehousing & Distribution Center Operations
4. Facility & Mobile Equipment Maintenance
5. Transportation Systems/Infrastructure Planning, Management, & Regulation
6. Health, Safety, & Environmental Management
7. Sales & Service

One of the keys to improving student achievement is providing students with relevant contexts for studying and learning. Career Clusters™ do exactly this by linking school-based learning with the knowledge and skills required for success in the workplace. The National Career Clusters™ Framework is comprised of 16 Career Clusters™ and related Career Pathways to help students of all ages explore different career options and better prepare for college and career.

Each Career Cluster™ represents a distinct grouping of occupations and industries based on the knowledge and skills they require. The 16 Career Clusters™ and related Career Pathways provide an important organizing tool for schools to develop more effective programs of study (POS) and curriculum.

The National Association of State Directors of Career Technical Education Consortium (NASDCTEc)