

## INTRODUCTION

### Life and Career Education in the 21st Century

In the 21st century, life and work are conducted in a dynamic context that includes:

- A global society facing complex political, economic, technological, and environmental challenges
- A service economy driven by information, knowledge, and innovation
- Diverse communities and workplaces that rely on cross-cultural collaborative relationships and virtual social networks
- An intensely competitive and constantly changing worldwide marketplace

Providing New Jersey students with the life and career skills needed to function optimally within this dynamic context is a critical focus and organizing principle of K-12 public education. New Jersey has both an obligation to prepare its young people to thrive in this environment, and a vested economic interest in grooming an engaged citizenry made up of productive members of a global workforce that rewards innovation, creativity, and adaptation to change.

**Mission:** *21st-century life and career skills enable students to make informed decisions that prepare them to engage as active citizens in a dynamic global society and to successfully meet the challenges and opportunities of the 21st-century global workplace.*

**Vision:** The systematic integration of 21st-century life and career skills across the K-12 curriculum and in career and technical education programs fosters a population that:

- Applies critical thinking and problem-solving skills to make reasoned decisions at home, in the workplace, and in the global community.
- Uses effective communication, communication technology, and collaboration skills to interact with cultural sensitivity in diverse communities and to work in cross-cultural teams in the multinational workplace.
- Is financially literate and financially responsible at home and in the broader community.
- Demonstrates creative and entrepreneurial thinking by recognizing and acting on promising opportunities while accepting responsibility for possible risks.
- Is knowledgeable about careers and can plan, execute, and alter career goals in response to changing societal and economic conditions.
- Produces community, business, and political leaders who demonstrate core ethical values, including the values of democracy and free enterprise, during interactions with the global community.

### Intent and Spirit of the 21st-Century Life and Career Standards

Through instruction in life and career skills, all students acquire the knowledge and skills needed to prepare for life as citizens and workers in the 21st century.

- In **Preschool**, children's social and emotional development provides the foundation for later learning about careers and life skills.
- In grades **K-5**, students are introduced to 21st-century life skills that are critical for personal, academic, and social development. They are also introduced to career awareness information and to basic personal financial literacy skills.
- In grades **6-8**, students continue to develop 21st-century life skills and personal financial literacy, while also exploring careers that support their academic and personal interests and aptitudes. As they prepare for the transition to high school, students are provided with opportunities to apply knowledge and skills learned in the classroom to real or simulated career challenges.
- In grades **9-12**, students develop increasingly sophisticated 21st-century life skills and personal financial literacy. They engage in the process of career preparation by participating in structured learning experiences, specialized programs, and advanced courses that reflect personal aptitudes and career interests found within one or more of the 16 career clusters in the National Career Clusters™ Framework.

## **The Revised Standards**

There are four revised 21st-Century Life and Careers standards. Standards 9.1, 9.2, and 9.3 describe life and career skills that are integrated throughout the K-12 curriculum, while Standard 9.4 describes specialized skills that are taught in grades 9-12 as part of career and technical education programs. An overview of the four standards follows.

**Standard 9.1 21st-Century Life and 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.*

Standard 9.1 describes skills that prepare students to fully engage in civic and work life. The standard includes six strands, which reflect the Framework for 21st Century Learning:

- Critical Thinking and Problem Solving
- Creativity and Innovation
- Collaboration, Teamwork, and Leadership
- Cross-Cultural Understanding and Interpersonal Communication
- Communication and Media Fluency
- Accountability, Productivity, and Ethics

**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.*

Standard 9.2 describes skills that prepare students for personal and civic financial literacy. The inclusion of Personal Financial Literacy as a standard, rather than as a strand, reflects the

growing need for 21st-century citizens to be financially literate, particularly in light of the increasing number of financial choices they face due to the 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.

**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.*

Standard 9.3 describes skills that prepare students for career pursuits and lifelong learning. The three strands in Standard 9.3 reflect the requirements outlined in New Jersey Administrative Code (N.J.A.C. 6A:8-3.2):

- Career Awareness (grades K-4)
- Career Exploration (grades 5-8)
- Career Preparation (grades 9-12)

**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.*

Standard 9.4 describes knowledge and skills that prepare students for postsecondary education, training, and employment in a chosen career pathway. Unlike Standards 9.1, 9.2, and 9.3, which apply to all students from grades K-12, Standard 9.4 applies only to high school students enrolled in career and technical education programs.

The adoption of the career and technical education standard reflects the call to action in recent reports by the National Association of State Boards of Education, the National Governors Association, the U.S. Chamber of Commerce, and Achieve regarding the potential of career and technical education, as well as the requirements of the Carl D. Perkins Career and Technical Education Improvement Act of 2006. These documents urge states to adopt policies and practices that effectively integrate academic content standards in career and technical education programs in order to both elevate the role of career and technical education and to align it with postsecondary education and training.

The 16 strands in Standard 9.4 align with the 16 career clusters in the National Career Clusters™ Framework. Each strand is further refined to reflect multiple career pathways. By using the clusters as an organizing tool for grouping occupations and careers, Standard 9.4 identifies a common set of knowledge and skills for success within each broad career cluster, as well as for each career pathway within that cluster. This framework has been reviewed nationally by teams of business, industry, labor, education, and higher education representatives to ensure that it encompasses industry-validated knowledge and skills needed for career success. For each of the 16 career cluster strands, content statements and cumulative progress indicators

are provided for the overall career cluster, and additional content statements and cumulative progress indicators are provided for each of the career pathways encompassed by the cluster. Further, each of the 16 overarching career cluster strands is comprised of two types of cumulative progress indicators:

- Cumulative progress indicators for foundational knowledge and skills, which may be taught as part of a variety of academic and/or career and technical education courses.
- Cumulative progress indicators that are specific to the career cluster and/or career pathway under discussion.



## **GOALS**

- Provide the learning environment for students to acquire the technological and/or trade related skills.
- Provide a safe learning environment, while practicing processes and using state of the art equipment that meets industry standards.
- Prepare students to advance to institutions of higher learning that may include technical/proprietary schools, county or four-year colleges or seek entry level employment positions in their field of preparation.
- Offer students the preparation and opportunity to practice acquired skills that meet industry standards by participation in the Co-operative Business Education (CBE), Marketing Co-operative or the Co-operative Industrial Education (CIE) programs.
- Develop the foundations for a work ethic that includes appropriate work attitudes, dependability, reliability and how each of these components relate to job security, success, advancement and higher pay as outlined in our school to career curriculum which can be infused in each program.
- Use the commitments made by industrial and community representatives to advise the faculty and the appropriate levels of administration of current industry trends and standards.

## **PROGRAM PHILOSOPHY**

### **Business Education/Computer Science Department**

The Business Education/Computer Science Department of Linden High School believes that the mission of business education/computer science is to teach for and about business/computer science. Business education/computer science prepares learners to make wise personal economic and career choices while developing knowledge, skills, and attitudes necessary to succeed in the workforce or to succeed in advanced educational programs at business or technical schools, two-year colleges, and four-year colleges and universities.

Business education means instruction about various roles that all learners will play as economically literate citizens. This instruction includes personal consumer economic skills, knowledge of social and government responsibility, and an understanding of business operations. Learning about business also means developing interpersonal and leadership skills for functioning in multicultural business settings. Preparation for business means building on these general understandings about business in a way that prepares learners to be employed in a variety of careers.

Computer science means the study of computer hardware and computer software design. It includes systems analysis and design, application and system software design, and programming and data center operations. Computer programmers write, test, and maintain detailed instructions that list in a logical order the steps computers must execute to perform their functions. Computer scientists emphasize the application of theory to

design computers and software as theorists, researchers, or inventors. Computer engineers apply the theories and principles of science and mathematics to design hardware, software, networks, and processes to solve technical problems. Systems analysts study business, scientific, or engineering data processing problems and design new solutions using computers.

**WE BELIEVE THAT**, as identified in *Skills and Tasks for Jobs: A SCANS (Secretary's Commission on Achieving Necessary Skills) Report for America 2000 and Skills for the 21<sup>st</sup> Century*, the business education/computer science curriculum must prepare competent workers who need:

- **Basic Skills:** reading, writing, arithmetic and mathematics, speaking, and listening.
- **Thinking Skills:** ability to learn, to reason, to think creatively, to make decisions, and to solve problems.
- **Personal Qualities:** individual responsibility, self-esteem and self-management, sociability, integrity, and honesty.

**WE BELIEVE THAT**, as identified in *Skills and Tasks for Jobs: A SCANS Report for America 2000 and Skills for the 21<sup>st</sup> Century*, the business education/computer science curriculum must prepare effective workers who can productively use:

- **Resources:** they know how to allocate time, money, materials, space, and staff.
- **Interpersonal skills:** they can work on teams, teach others, serve customers, lead, negotiate, and work well with people from culturally diverse backgrounds.
- **Information:** they can acquire and evaluate data, organize and maintain files, interpret and communicate, and use computers to process information.
- **Systems:** they understand social, organizational, and technological systems; monitor and correct performance; and design or improve systems.
- **Technology:** they can select equipment and tools, apply technology to specific tasks, and maintain and troubleshoot equipment.

**WE BELIEVE THAT** the New Jersey Core Curriculum Cross-Content Workplace Readiness Standards establish the framework for the business education/computer science curriculum. Furthermore, the business education/computer science curriculum supports, addresses, and utilizes many elements of the Language Arts and Literacy Standards, Mathematics Standards, and Science Standards. These standards enable learners to succeed in the workplace and in post-secondary educational programs.

- **Cross-Content Workplace Readiness Standards**

- |                            |                              |
|----------------------------|------------------------------|
| ✓ Career planning          | ✓ Self-management skills     |
| ✓ Critical-thinking skills | ✓ Use information            |
| ✓ Decision-making skills   | ✓ Use other tools            |
| ✓ Problem-solving skills   | ✓ Use technology             |
| ✓ Safety principles        | ✓ Workplace-readiness skills |

- **Language Arts and Literacy Standards**

- |                   |                          |
|-------------------|--------------------------|
| ✓ Listen actively | ✓ Read various materials |
|-------------------|--------------------------|

- ✓ Speak formally and informally
- ✓ Use non-textual visual information

- ✓ Write clear , concise, organized language

- **Mathematics Standards**

- ✓ Communicate
- ✓ mathematically
- ✓ Connect mathematics to other learning
- ✓ Measurement
- ✓ Number sense
- ✓ Numerical operations
- ✓ Reasoning skills
- ✓ State and solve mathematical problems

- ✓ Use algebraic concepts/processes to solve problems
- ✓ Use calculators and computers
- ✓ Use concepts/methods of discrete mathematics
- ✓ Use geometric properties/relationships to solve problems
- ✓ Use high levels of mathematical thought

- **Science Standards**

- ✓ Formulate usable questions and hypotheses
- ✓ Plan experiments, investigation, or research

- ✓ Conduct systematic observations or collect data
- ✓ Interpret and analyze data
- ✓ Draw conclusions
- ✓ Communicate results

**WE BELIEVE THAT** the following content areas identified by the National Business Education Association constitute a quality business/computer science education:

- |   |   |
|---|---|
| • <b>Accounting</b>                     | • <b>International Business</b>                   |
| • <b>Business Law</b>                   | • <b>Interrelationships of Business Functions</b> |
| • <b>Career Development</b>             | • <b>Management</b>                               |
| • <b>Communications</b>                 | • <b>Marketing</b>                                |
| • <b>Computation</b>                    | • <b>Safety Principles</b>                        |
| • <b>Cooperative Work Experience</b>    | • <b>Information Technology</b>                   |
| • <b>Economics and Personal Finance</b> |   |
| • <b>Entrepreneurship</b>               |   |

**WE BELIEVE THAT** our institution of the College Board Advanced Placement Computer Science program and the International Baccalaureate Computer Science program and Business and Management courses enhances our overall program by providing a rigorous pre-university environment within which we can meet the needs of highly motivated students.

**WE BELIEVE THAT** a strong business education/computer science program is responsive to shifting educational and instructional paradigms. Therefore, curriculum revision must be continuous and based on a sound, carefully thought-out assessment of many variables. Some variables to consider include changing technology, changing demographics, the

economy, political developments with their accompanying rules and regulations, and local educational policies and practices.

**WE BELIEVE THAT** education for and about business/computer science should be guided by a global vision recognizing business/computer science as an essential educational component involving all learners in real-life applications

## **PROGRAM GOALS**

### **Business Education/Computer Science Department**

The program goals of the Business Education/Computer Science Department are based on the New Jersey Core Curriculum Content Standards.

#### **A. Cross-Content Workplace Readiness Standards and Progress Indicators**

**Standard 9.1:** All students will develop career planning and workplace readiness skills.

Students will be expected to develop the skills to seek, obtain, maintain, and change jobs. These skills are critical to each student's future ability to navigate in the complex world of work. Prior to leaving school, each student should possess the skills needed to sustain him/herself as an adult in the labor force.

All students will be able to:

- Demonstrate employability skills and work habits, such as honesty, work ethic, dependability, promptness, and getting along with others, needed to get and keep a job.
- Describe the importance of personal skills and attitudes to job success.
- Identify career interests, abilities, and skills.
- Develop an individual career plan.
- Identify skills that are transferable from one occupation to another.
- Select a career major and appropriate accompanying courses.
- Describe the importance of academic and occupational skills to achievement in the work world.
- Demonstrate occupational skills developed through structured learning experiences, such as volunteer, community service, and work-based experiences or part-time employment.
- Identify job openings.
- Prepare a resume and complete job applications.
- Demonstrate skills and attitudes necessary for a successful job interview.
- Demonstrate consumer and other financial skills.

#### **B. Cross-Content Workplace Readiness Standards and Progress Indicators**

**Standard 8.1:** All students will use information, technology, and other tools.

Students will be expected to develop skills in the use of information, up-to-date educational technology, and other tools to improve learning, achieve goals, and produce products and presentations. They will learn to develop, locate, summarize, organize, synthesize, and evaluate information. Students

will be expected to use technological tools, such as telecommunications networking for problem-solving, writing, and research.

All students will be able to:

- Understand how technological systems function.
- Select appropriate tools and technology for specific activities.
- Demonstrate skills needed to effectively access and use technology-based materials through keyboarding, troubleshooting, and retrieving and managing information.
- Develop, search, and manipulate databases.
- Access technology-based communication and information systems.
- Access and assess information on specific topics using both technological (e.g., computer, telephone, satellite) and print resources available in libraries or media centers.
- Use technology and other tools to solve problems, collect data, and make decisions.
- Use technology and other tools, including word-processing, spreadsheet and presentation programs, and print or graphic utilities to produce products.
- Use technology to present designs and results of investigations.
- Discuss problems related to the increasing use of technologies.

**C. Cross-Content Workplace Readiness Standards and Progress Indicators**

**Standard 8.1:** All students will use critical thinking, decision-making, and problem-solving skills.

Students will be expected to develop original thoughts and ideas, think creatively, develop habits of inquiry, and take intellectual and performance risks. They will be expected to recognize problems, devise a variety of ways to solve these problems, analyze the potential advantages and disadvantages of each alternative, and evaluate the effectiveness of the method ultimately selected.

All students will be able to:

- Recognize and define a problem or clarify decisions to be made.
- Use models, relationships, and observations to clarify problems and potential solutions.
- Formulate questions and hypotheses.
- Identify and access resources, sources of information, and services in the school and the community.
- Use the library media center as a critical resource for inquiry and assessment of print and non-print materials.
- Plan experiments, investigation, or research.
- Conduct systematic observations or collect data.

- Organize, synthesize, and evaluate information for appropriateness and completeness.
- Identify patterns and investigate relationships.
- Monitor and validate their own thinking.
- Identify and evaluate the validity of alternative solutions.
- Interpret and analyze data to draw conclusions.
- Select and apply appropriate solutions to problem-solving and decision-making situations.
- Evaluate the effectiveness of various solutions.
- Apply problem-solving skills to original and creative/design projects.
- Utilize practice sets and simulations.

**D. Cross-Content Workplace Readiness Standards and Progress Indicators**  
**Standard 9.2:** All students will demonstrate self-management skills.

Students will be expected to address issues related to personal development, such as accepting responsibility for their own learning and understanding expectations for performance. They are also expected to demonstrate positive work behaviors and ethics, the ability to work individually and cooperatively in groups, and respect for others of diverse cultural and social backgrounds.

All students will be able to:

- Set short- and long-term goals.
- Work cooperatively with others to accomplish a task.
- Evaluate their own actions and accomplishments.
- Describe constructive responses to criticism.
- Provide constructive criticism to others.
- Describe actions that demonstrate respect for people of different races, ages, religions, ethnicity, and gender.
- Describe the roles people play in groups.
- Describe how one's behavior influences the feelings and actions of others.
- Demonstrate refusal skills.
- Use time efficiently and effectively.
- Apply study skills to expand their own knowledge and skills.
- Describe how ability, effort, and achievement are interrelated.

**E. Cross-Content Workplace Readiness Standards and Progress Indicators**

**Standard 9.2:** All students will apply safety principles.

Safety is an important component of all content areas, especially the arts, health and physical education, science, occupational education programs, and any content area where hands-on activities take place. Students need to

learn behaviors that will ensure their own safety and health and that of others. They also should become familiar with the rules and laws governing safety and health so that they can act responsibly and implement these standards.

All students will be able to:

- Explain how common injuries can be prevented.
- Develop and evaluate an injury prevention program.
- Demonstrate principles of safe physical movement.
- Demonstrate safe use of tools and equipment.
- Identify and demonstrate the use of recommended safety and protective devices.
- Identify common hazards and describe methods to correct them.
- Identify and follow safety procedures for computer laboratory and other hands-on experiences.
- Discuss rules and laws designed to promote safety and health and their rationale.
- Discuss procedures for basic first aid and safety precautions.

**F. Language Arts and Literacy Standards**

**Standard 3.1:** All students will speak for a variety of real purposes and audiences.

**Standard 3.2:** All students will listen actively in a variety of situations to information from a variety of sources.

**Standard 3.3:** All students will write in clear, concise, organized language that varies in content and form for different audiences and purposes.

**Standard 3.4:** All students will read various materials and texts with comprehension and critical analysis.

**Standard 3.5:** All students will view, understand, and use non-textual visual information.

**G. Mathematics Standards**

**Standard 4.1:** All students will develop the ability to pose and solve mathematical problems in mathematics, other disciplines, and everyday experiences.

**Standard 4.2:** All students will communicate mathematically through written, oral, symbolic, and visual forms of expression.

**Standard 4.3:** All students will connect mathematics to other learning by understanding the interrelationships of mathematical ideas and the roles that mathematics and mathematical modeling play in other disciplines and in life.

**Standard 4.4:** All students will develop reasoning ability and will become self-reliant, independent mathematical thinkers.



- Standard 4.5:** All students will regularly and routinely use calculators, computers, manipulatives, and other mathematical tools to enhance mathematical thinking, understanding, and power.
- Standard 4.6:** All students will develop number sense and an ability to represent numbers in a variety of forms and use numbers in diverse situations.
- Standard 4.7:** All students will develop spatial sense and an ability to use geometric properties and relationships to solve problems in mathematics and in everyday life.
- Standard 4.8:** All students will understand, select, and apply various methods of performing numerical operations.
- Standard 4.9:** All students will develop an understanding of and will use measurement to describe and analyze phenomena.
- Standard 4.13:** All students will develop an understanding of algebraic concepts and processes and will use them to represent and analyze relationships among variable quantities and to solve problems.
- Standard 4.14:** All students will apply the concepts and methods of discrete mathematics to model and explore a variety of practical situations.
- Standard 4.16:** All students will demonstrate high levels of mathematical thought through experiences which extend beyond traditional computation, algebra, and geometry.

**H. Science Standard**

- Standard 5.2:** All students will develop problem-solving, decision-making, and inquiry skills, reflected by formulating usable questions and hypotheses, planning experiments, conducting systematic observations, interpreting and analyzing data, drawing conclusions, and communicating results.

## **COURSE DESCRIPTION - *Cooperative Business Education II***

Prerequisite: Keyboarding for Personal Use or Work or Introduction to Cooperative Business Education

Credits: 15

Grade Level: 12

This course provides an opportunity for students to apply knowledge and skills while working in a paid office position in a local company. Students attend school in the morning and then go to work in the afternoon. Topics include a review of business procedures such as telephone procedures, mail and records management, safety and human relations. Students will use the computer to create business documents such as letters and spreadsheets. Activities involving the Internet will be included, as well as, completion of common employee forms and income tax preparation. Co-op students are supervised by a teacher who is involved with job placement, visitations to the job site, employer evaluations, and coordination of the work experience with related classroom instruction. Completion of this program enables a smooth transition from school to work after graduation. For the college bound student, it provides valuable experience and skills necessary to pursue their own personal and career goals.

### **COURSE GOALS**

By the end of the course student will be able to:

- Demonstrate the various office procedures used daily.
- Produce documents using various software packages that are required in an office.
- Practice the Human Resource Essentials of Mathematics, Communication, Interpersonal and Management skills needed to be successful in the 21<sup>st</sup> Century.
- Perform calculations for accounting and financial operations in an office.
- Apply the decision making model to personal and business scenarios.
- Demonstrate knowledge of the occupational market globally for the next ten years.
- Prepare a written self-analysis in order to compare skills required in the selected occupation.
- Use technology to create a resume, cover letter, presentations, and spreadsheets.
- Create and explain the use of a resume in seeking a career.
- Demonstrate knowledge of the methods in seeking employment.
- Simulate an interview through a class presentation.
- Demonstrate an understanding of the various types of salaries, benefits, and deductions from a payroll check.
- Apply principles of economics and financial literacy.
- Understand the employer/employee training agreement and responsibilities in a cooperative education setting.

## **COURSE DESCRIPTION - *PERSONAL FINANCE***

Prerequisite: Students must have 2.5 credits of business

Credits: 2.5

Grade Level: 11,12

Personal Finance will introduce you to the exciting and challenging world of your personal choice of money matters. The information and activities in the class will prepare you to be a career minded, money manager. The understanding of money will help in aiding you to have financial security as you move into the challenging and complex world of finance. Learning to invest your money wisely in a manner that is supportive of your life style will enhance your life's financial goals. Understanding stocks, credit, and insurance as well as budgeting for life goals are just a sampling of subject matter covered in personal finance. This course will make it possible for you to learn about many financial topics you will encounter thru out your life as a consumer worker investor and citizen. It will teach you how to prepare for your financial future in a sound and meaningful way.

### **COURSE GOALS**

- Understanding your career decisions
- Understanding money management
- Applying sound money management for financial security
- Responsibilities of credit management
- Understand wages and deductions
- Understand the marketplace
- Understand the responsibilities of purchasing a car
- Evaluate key factors in determining housing, renting and insurance obligations
- Understand basic types of taxes and social security
- Apply computational skills to all problem solving situations
- Understand your consumer rights and responsibilities.

### **COURSE OBJECTIVES**

- Choose a career for the future (technology for productivity)
- Prepare and balance a personal/family budget
- Money management (Pay benefits Income tax checking accounts)
- Financial security (Savings, investing, retirement)
- Credit management (records and law, responsibilities, problems and bankruptcy)
- Risk management (property and liability insurance, health and life insurance and disability)
- Consumer rights and responsibilities (Consumers in a free economy, laws and agencies, the legal system)

## CURRICULUM CHART

UNIT/ TOPIC	OBJECTIVES	STANDARD	RESOURCE
<b>UNIT 1 CAREER DECISIONS</b> <b>CHAPTER 1</b> <i>Choosing Your Career</i> <b>Lesson 1.1</b> Considering Careers <b>Lesson 1.2</b> The Challenge of Change	<ul style="list-style-type: none"> <li>● Discuss career and job trends, and describe sources of job information.</li> <li>● Complete a job analysis, listing the positive and negative features of potential career choices.</li> <li>● Describe the techniques for coping with change.</li> <li>● Explain changing career patterns in a world economy and the need for job networking.</li> </ul>	9.1 9.2 8.1 8.2 6.1 6.2	<b>TEXT BOOK:</b> <b>MANAGING YOUR PERSONAL FINANCES,</b> 4th edition
<b>CHAPTER 2</b> <i>Planning Your Career</i> <b>Lesson 2.1</b> Finding a Good Career Fit <b>Lesson 2.2</b> Finding Career Opportunities	<ul style="list-style-type: none"> <li>● List reasons why people work and factors that affect career choices.</li> <li>● Identify and describe good career planning techniques.</li> <li>● List sources of job opportunity information.</li> <li>● Itemize and explain good job search techniques, and formulate a personal plan of action to get the job you want.</li> </ul>	9.1 9.2 8.1 8.2 6.1 6.2	
<b>CHAPTER 3</b> <i>Getting the Job</i> <b>Lesson 3.1</b> Getting the Interview <b>Lesson 3.2</b> Applying, Interviewing, and Following Up	<ul style="list-style-type: none"> <li>● Explain the purpose of, describe the parts of, and prepare a letter of application.</li> <li>● List the guidelines for and prepare a resume and scannable resume.</li> <li>● Describe the letter of reference and explain why it is useful to job applicants.</li> <li>● Prepare a job application form, prepare for a job interview, and list methods of making a good first impression.</li> <li>● Explain the purpose of, describe the content of, and prepare a thank-you letter.</li> </ul>	9.1 9.2 8.1 8.2 6.1 6.2	
<b>CHAPTER 4</b> <i>Adapting to Your Job</i> <b>Lesson 4.1</b>	<ul style="list-style-type: none"> <li>● List and describe effective communication strategies, including listening, informal and formal speaking, communication among employees, and communication among employees and employers.</li> </ul>	9.1 9.2 8.1	

	Herzberg, and discuss the results of job satisfaction.		
<b>CHAPTER 5</b> <i>Keeping Your Job</i> <b>Lesson 5.1</b> <b>Work-Related Forms and Laws</b> <b>Lesson 5.2</b> <b>Responsibilities on the Job</b>	<ul style="list-style-type: none"> <li>Understand and complete appropriate work forms, such as W-4, W-2, social security number application and benefits statement, and work permit application forms.</li> <li>List and define provisions of basic employment laws enacted for the protection and security of workers.</li> <li>Explain employee responsibilities at work, including responsibilities to employer and other employees.</li> <li>Describe employer responsibilities to employees.</li> </ul>	9.1 9.2 8.1 8.2 6.1 6.2	<b>TEXT BOOK:</b> <b>MANAGING YOUR PERSONAL FINANCES,</b> 4th edition
<b>UNIT 2: MONEY MANAGEMENT</b> <b>CHAPTER 6</b> <i>Pay, Benefits, and Working Conditions</i> <b>Lesson 6.1</b> <b>Understanding Pay, Benefits, and Incentives</b> <b>Lesson 6.2</b> <b>Work Arrangements and Organizations</b>	<ul style="list-style-type: none"> <li>Compute payroll deductions and net pay from information and tables provided.</li> <li>Identify optional and required employee benefits and recognize their value as additions to net pay.</li> <li>Explain flexible job arrangements, such as flexible schedules, job rotation, job sharing, and permanent part-time employment.</li> <li>Describe the role of unions and professional organizations in the workplace.</li> </ul>	9.1 9.2 8.1 8.2 6.1 6.2	
<b>CHAPTER 7</b> <i>Federal Income Tax</i> <b>Lesson 7.1</b> <b>Our Tax System</b> <b>Lesson 7.2</b> <b>Filing Tax Returns</b>	<ul style="list-style-type: none"> <li>Discuss the purpose of taxes, different types of taxes, and the history of taxes in the United States.</li> <li>Describe components of the tax system, including the IRS, the power to tax, and paying your fair share.</li> <li>Define and discuss the significance of exemptions, dependents, and taxable and nontaxable income on tax returns.</li> <li>Prepare Forms 1040EZ and 1040A.</li> </ul>	9.1 9.2 8.1 8.2 6.1 6.2	



<b>CHAPTER 8</b> <i>Budgets and Financial Records</i> <b>Lesson 8.1</b> Budgeting and Record Keeping <b>Lesson 8.2</b> Legal Documents and Filing Systems	<ul style="list-style-type: none"> <li>● Describe the budgeting process and prepare personal budgets.</li> <li>● Explain the purpose of record keeping and be able to prepare a personal net worth statement and a personal property inventory.</li> <li>● Explain the elements of legal contracts and negotiable instruments and describe your rights and responsibilities.</li> <li>● Discuss ways to set up a filing system for personal records.</li> </ul>	9.1 9.2 8.1 8.2 6.1 6.2	
<b>CHAPTER 9</b> <i>Checking Accounts and Other Banking Services</i> <b>Lesson 9.1</b> Checking Accounts <b>Lesson 9.2</b> Other Banking Services and Fees	<ul style="list-style-type: none"> <li>● Describe the purpose of a checking account.</li> <li>● Discuss how to prepare a signature authorization form, checks, check endorsements, deposit slips, a checkbook register, and a bank reconciliation.</li> <li>● Be able to distinguish between different types of checking accounts.</li> <li>● Describe various banking services other than checking accounts available to consumers.</li> <li>● Identify services for which banks commonly charge a fee.</li> </ul>	9.1 9.2 8.1 8.2 6.1 6.2	<b>TEXT BOOK:</b> <b>MANAGING YOUR PERSONAL FINANCES,</b> 4th edition
<b>UNIT 3: FINANCIAL SECURITY</b> <b>CHAPTER 10</b> <i>Saving for the Future</i> <b>Lesson 10.1</b> Savings Goals and Institutions <b>Lesson 10.2</b> Savings Options, Features, and Plans	<ul style="list-style-type: none"> <li>● Describe different purposes of saving.</li> <li>● Explain how money grows through compounding interest.</li> <li>● List and describe the financial institutions where you save.</li> <li>● Explain the features and purposes of savings accounts, certificates of deposit, and money market accounts.</li> <li>● Discuss some of the factors that influence the selection of a savings plan.</li> <li>● Explain at least two ways to save regularly.</li> </ul>	9.1 9.2 8.1 8.2 6.1 6.2	
<b>CHAPTER 11</b> <i>Investing for Your Future</i> <b>Lesson 11.1</b> Investing Fundamentals <b>Lesson 11.2</b> Exploring Investment Options	<ul style="list-style-type: none"> <li>● Describe the stages of investing and the relationship between risk and potential return.</li> <li>● Explain effective investment strategies, criteria for choosing an investment, and steps for investing wisely.</li> <li>● List and describe sources of financial information useful for making investment decisions.</li> <li>● List and define basic investment options, rated by risk.</li> </ul>	9.1 9.2 8.1 8.2 6.1 6.2	

<p><b>CHAPTER 12</b>  <i>Investing in Stocks</i>  <b>Lesson 12.1</b>  Evaluating Stocks  <b>Lesson 12.2</b>  Buying and Selling Stock</p>	<ul style="list-style-type: none"> <li>Describe the features of common stock and compare it to preferred stock.</li> <li>Discuss stock investing classifications and why you would choose one over another.</li> <li>Explain how stock values are determined.</li> <li>Discuss factors that affect a stock's price.</li> <li>Describe market channels and the process for buying and selling securities.</li> <li>Describe short- and long-term investment strategies when buying and selling stocks.</li> <li>Explain how to read the stock listings in financial publications and how to use stock indexes.</li> </ul>	<p>9.1 9.2 8.1 8.2 6.1 6.2</p>	
<p><b>CHAPTER 13</b>  <i>Investing in Bonds</i>  <b>Lesson 13.1</b>  Characteristics of Bonds  <b>Lesson 13.2</b>  Buying and Selling Bonds</p>	<ul style="list-style-type: none"> <li>Discuss the features and types of corporate bonds.</li> <li>Explain how to calculate earnings and percentage yield on a corporate bond.</li> <li>Describe federal and municipal government securities, and zero-coupon bonds.</li> <li>Explain how to buy and sell bonds.</li> <li>Describe how to evaluate different grades of bonds.</li> <li>Explain how to read bond listings in financial publications.</li> </ul>	<p>9.1 9.2 8.1 8.2 6.1 6.2</p>	<p><b>TEXT BOOK:</b>  <b>MANAGING YOUR PERSONAL FINANCES,</b>  4th edition</p>
<p><b>CHAPTER 14</b>  <i>Investing in Mutual Funds, Real Estate, and Other Alternatives</i>  <b>Lesson 14.1</b>  Investing in Mutual Funds  <b>Lesson 14.2</b>  Investing in Real Estate</p>	<ul style="list-style-type: none"> <li>Explain why people invest in mutual funds and the types of mutual funds available for investing.</li> <li>Describe how to evaluate mutual funds before buying.</li> <li>Describe direct real estate investments and explain their advantages.</li> <li>List indirect real estate investments and their features.</li> <li>Discuss some of the risks and responsibilities of owning rental property.</li> </ul>	<p>9.1 9.2 8.1 8.2 6.1 6.2</p>	
<p><b>CHAPTER 15</b>  <i>Retirement and Estate Planning</i>  <b>Lesson 15.1</b>  Planning for Retirement  <b>Lesson 15.2</b>  Saving for Retirement</p>	<ul style="list-style-type: none"> <li>Describe how your needs will be different at retirement than they are now.</li> <li>List the features of wills, powers of attorney, trusts, and joint ownership.</li> <li>Discuss inheritance, estate, and gift taxes.</li> <li>Describe the features of personal retirement accounts, including IRAs, Keoghs, SEPs, annuities, and pre-taxed savings.</li> <li>Explain basic benefits available through employer- and government-sponsored pension plans</li> </ul>	<p>9.1 9.2 8.1 8.2 6.1 6.2</p>	



<b>UNIT 4: CREDIT MANAGEMENT</b>  <b>CHAPTER 16</b> <i>Credit in America</i> <b>Lesson 16.1</b> <b>What Is Credit?</b> <b>Lesson 16.2</b> <b>Types and Sources of Credit</b>	<ul style="list-style-type: none"> <li>● Describe the history of credit in America.</li> <li>● Define basic credit vocabulary.</li> <li>● Discuss the advantages and disadvantages of using credit.</li> <li>● List and describe the kinds of credit available to the American consumer.</li> <li>● Describe and compare sources of credit.</li> </ul>	9.1 9.2 8.1 8.2 6.1 6.2		
<b>CHAPTER 17</b> <i>Credit Records and Laws</i> <b>Lesson 17.1</b> <b>Establishing Good Credit</b> <b>Lesson 17.2</b> <b>Credit Ratings and Legal Protection</b>	<ul style="list-style-type: none"> <li>● Discuss the importance of credit records and summarize how and why records are compiled.</li> <li>● Describe the five Cs of credit.</li> <li>● Explain how to get started using credit.</li> <li>● Describe credit ratings and a point system for determining creditworthiness.</li> <li>● Outline the contents of a credit report.</li> <li>● Discuss the protections provided by the major credit laws.</li> </ul>	9.1 9.2 8.1 8.2 6.1 6.2		<b>TEXT BOOK:</b> <b>MANAGING YOUR PERSONAL FINANCES,</b> 4th edition
<b>CHAPTER 18</b> <i>Responsibilities and Costs of Credit</i> <b>Lesson 18.1</b> <b>Using Credit Responsibly</b> <b>Lesson 18.2</b> <b>Analyzing and Computing Credit Costs</b>	<ul style="list-style-type: none"> <li>● Describe the responsibilities of consumer credit.</li> <li>● Discuss how to protect your credit card from fraud.</li> <li>● Explain how you can reduce or avoid credit costs.</li> <li>● Explain why credit costs vary.</li> <li>● Compute and explain simple interest and APR.</li> <li>● Compare methods of computing finance charges on revolving credit.</li> </ul>	9.1 9.2 8.1 8.2 6.1 6.2		



<b>CHAPTER 19</b> <i>Problems with Credit</i> <b>Lesson 19.1</b> <i>Getting Unstuck</i> <b>Lesson 19.2</b> <i>Reconsidering Bankruptcy</i>	<ul style="list-style-type: none"> <li>List and explain different methods for solving credit problems.</li> <li>Outline bankruptcy laws, including exempted items, types of income excluded, and bankruptcy options.</li> <li>Discuss the major causes of bankruptcy.</li> <li>Describe the advantages and disadvantages of declaring bankruptcy.</li> </ul>	9.1 9.2 8.1 8.2 6.1 6.2	
<b>UNIT 5: RESOURCE MANAGEMENT</b>  <b>CHAPTER 20</b> <i>Personal Decision Making</i> <b>Lesson 20.1</b> <i>Making Better Decisions</i> <b>Lesson 20.2</b> <i>Spending Habits</i>	<ul style="list-style-type: none"> <li>Apply the decision-making process to solve consumer problems.</li> <li>Explain economic needs and wants that influence consumer decision making.</li> <li>List and describe factors that influence spending decisions.</li> <li>Analyze marketing strategies that influence spending decisions.</li> </ul>	9.1 9.2 8.1 8.2 6.1 6.2	
<b>CHAPTER 21</b> <i>Renting a Residence</i> <b>Lesson 21.1</b> <i>Housing Decisions</i> <b>Lesson 21.2</b> <i>The Rental Process</i>	<ul style="list-style-type: none"> <li>Describe the various housing rental alternatives, including commuting to school or work from home, living on campus, apartments, duplexes, and houses.</li> <li>Discuss potential living arrangements and decisions related to moving choices.</li> <li>List the advantages and disadvantages of renting a place to live.</li> <li>Describe the elements of a rental application, rental inventory, and lease.</li> <li>Discuss landlord and tenant responsibilities.</li> </ul>	9.1 9.2 8.1 8.2 6.1 6.2	<b>TEXT BOOK:</b> <b>MANAGING YOUR PERSONAL FINANCES, 4th edition</b>
<b>CHAPTER 22</b> <i>Buying a Home</i> <b>Lesson 22.1</b> <i>Why Buy a Home?</i> <b>Lesson 22.2</b> <i>The Home-Buying Process</i>	<ul style="list-style-type: none"> <li>Discuss the financial and quality-of-life advantages of home ownership.</li> <li>Describe the costs and responsibilities that accompany home ownership.</li> <li>Describe the steps in the home-buying process, from selecting a home to buy through taking possession of it.</li> <li>Discuss how to obtain financing and the events that occur at closing.</li> </ul>	9.1 9.2 8.1 8.2 6.1 6.2	

<b>CHAPTER 23</b> <i>Buying and Caring for a Vehicle</i> <b>Lesson 23.1</b> <i>Buying a Vehicle</i> <b>Lesson 23.2</b> <i>Maintaining Your Vehicle</i>	<ul style="list-style-type: none"> <li>Describe the process of buying a new or used car, including selection, financing, and wise buying practices.</li> <li>Explain automobile leasing costs, processes, advantages, and disadvantages.</li> <li>Discuss consumer protection available for new- and used-car buyers.</li> <li>List the costs of owning and operating a car, from depreciation, gas, and taxes to the cost of accessories.</li> <li>Describe methods for extending the life of your car and maintaining its resale value.</li> </ul>	9.1 9.2 8.1 8.2 6.1 6.2	
<b>CHAPTER 24</b> <i>Family Decisions</i> <b>Lesson 24.1</b> <i>Family Plans and Goals</i> <b>Lesson 24.2</b> <i>Dealing with Life's Uncertainties</i>	<ul style="list-style-type: none"> <li>Describe the steps, costs, and planning involved in getting married.</li> <li>Discuss important family living decisions and why financial goals are important.</li> <li>Outline the steps needed to plan a successful vacation.</li> <li>Describe the steps and costs in a divorce.</li> <li>Discuss preparations for death, life's final plans.</li> </ul>	9.1 9.2 8.1 8.2 6.1 6.2	
<b>UNIT 6: RISK MANAGEMENT</b> <b>CHAPTER 25</b> <i>Introduction to Risk Management</i> <b>Lesson 25.1</b> <i>What Is Insurance?</i> <b>Lesson 25.2</b> <i>Risk Management</i>	<ul style="list-style-type: none"> <li>Explain the concept of insurance: what it is and how it works.</li> <li>Define basic insurance terminology and types of risk.</li> <li>List the steps and discuss the risk-management process.</li> <li>Explain how to create a risk-management plan.</li> <li>Discuss ways to reduce the costs of insurance.</li> </ul>	9.1 9.2 8.1 8.2 6.1 6.2	<b>TEXT BOOK:</b> <b>MANAGING YOUR PERSONAL FINANCES, 4th edition</b>
<b>CHAPTER 26</b> <i>Property and Liability Insurance</i> <b>Lesson 26.1</b> <i>Property Insurance</i> <b>Lesson 26.2</b> <i>Automobile and Umbrella Insurance</i>	<ul style="list-style-type: none"> <li>Explain why renters and homeowners need property insurance.</li> <li>Describe fire, theft, and other forms of property insurance and types of policies.</li> <li>Discuss common types of automobile insurance coverage and what each coverage is designed to protect.</li> <li>Explain the concept of liability insurance as it relates to an umbrella policy.</li> </ul>	9.1 9.2 8.1 8.2 6.1 6.2	



<b>CHAPTER 27</b> <i>Health and Life Insurance</i> <b>Lesson 27.1</b> <i>Health Insurance</i> <b>Lesson 27.2</b> <i>Disability and Life Insurance</i>	<ul style="list-style-type: none"> <li>● Describe group and individual health insurance plans.</li> <li>● Discuss common types of health insurance coverage and plans.</li> <li>● Explain Medicare and Medicaid coverage available to those who qualify.</li> <li>● Discuss different types of disability insurance.</li> <li>● Describe the characteristics of different life insurance plans.</li> </ul>	9.1 9.2 8.1 8.2 6.1 6.2	
<b>UNIT 7: CONSUMER RIGHTS AND RESPONSIBILITIES</b> <b>CHAPTER 28</b> <i>Role of Consumers in a Free Enterprise System</i> <b>Lesson 28.1</b> <i>Our Free Enterprise System</i> <b>Lesson 28.2</b> <i>Consumer Problems</i>	<ul style="list-style-type: none"> <li>● Discuss the basic characteristics of the marketplace.</li> <li>● List and describe the three basic components of a free enterprise system.</li> <li>● Describe deceptive practices used to defraud consumers and explain how consumers can protect themselves.</li> <li>● Discuss how to be a responsible consumer by shopping wisely, staying informed, and seeking redress when you have a consumer problem.</li> </ul>	9.1 9.2 8.1 8.2 6.1 6.2	
<b>CHAPTER 29</b> <i>Consumer Protection</i> <b>Lesson 29.1</b> <i>Laws to Protect Consumers</i> <b>Lesson 29.2</b> <i>Agencies to Protect Consumers</i>	<ul style="list-style-type: none"> <li>● Describe your rights as set forth in the Consumer Bill of Rights.</li> <li>● Describe the protections provided by major federal consumer protection laws.</li> <li>● Identify national sources of consumer information and assistance.</li> <li>● List and describe state and local agencies and private organizations that provide consumer assistance and information.</li> <li>● Explain how to contact public officials to express opinions.</li> </ul>	9.1 9.2 8.1 8.2 6.1 6.2	<b>TEXT BOOK:</b> <b>MANAGING YOUR PERSONAL FINANCES, 4th edition</b>
<b>CHAPTER 30</b> <i>Dispute Resolution</i> <b>Lesson 30.1</b> <i>The Legal System</i> <b>Lesson 30.2</b> <i>Other Ways to Seek Redress</i>	<ul style="list-style-type: none"> <li>● Describe the organization of the legal system in the United States at federal, state, and local levels.</li> <li>● Explain the legal procedures involved from the time a complaint is filed until the court enters a judgment.</li> <li>● Define remedies available to consumers other than individual lawsuits.</li> <li>● Explain alternative dispute resolution (ADR) options.</li> </ul>	9.1 9.2 8.1 8.2 6.1 6.2	

## EVALUATION

Students will be graded according to the quality and degree of improvement over the course of the time in their writing, interpretation, analytical, and evaluation skills. Written test and quizzes featuring multiple choice, short answer, and essay questions will also indicate a student's mastery of the subject matter. Homework assignments will be regularly checked and graded for accuracy and consistency. Class participation and attendance will be graded and monitored. Students' performance on presentations and in group and individual projects will be key indicators for grade consideration. Finally, students' performance on the examination will be evaluated.

## RESOURCES

### Books

Fishman, Charles. The Wal-Mart Effect. The Penguin Press. New York. 2006.  
Marcousse, I. Business Case Studies. Addison Wesley Longman, London, UK. 2004.  
Marcousse, I. The Complete A-Z Business Studies Handbook. Hodder and Stoughton. London, UK. 2004.  
DECA Role Plays and Examinations. DECA Images. 2005, 2006.  
Ryan, Joan S. Managing Your Personal Finance. 4th ed. Mason: South Western Thompson Learning, 2002.

Videos: "A Civil Action"  
"Wall Street"  
"Catch Me If You Can"  
"The Apprentice Episodes Seasons I-IV"  
"Fast Food Nation-Super Size Me"  
"Smartest Guy in the Room"  
"Silkwood"  
"Ford Pinto-Class Action"

### Newspapers and Publications

Bloomberg Radio and TV  
Harvard Business Review  
Journal of Business  
Wall Street Journal  
New York Times  
US News and World Report  
Fast Company  
Inc.  
Money

### Internet Sites:

[www.aol.com/business](http://www.aol.com/business): Business news and updates  
[www.Entrepreneur.com](http://www.Entrepreneur.com) : New business ideas and updates  
[www.hoovers.com](http://www.hoovers.com) : Site for stocks, profiles.  
[www.worldciafactbook.gov](http://www.worldciafactbook.gov): Site for demographic, trade, geographic, population statistics.  
[www.census.gov](http://www.census.gov): Site for US population, wages, trends.

[www.fedreserve.gov](http://www.fedreserve.gov): Site for information on lending, banking, interest rates.

[www.businessweek.com](http://www.businessweek.com): Weekly business articles.

[www.fortune.com](http://www.fortune.com): Business articles. Top 500 Index.

[www.advertisingage.com](http://www.advertisingage.com): Advertising articles discussing marketing trends in promotion.

[www.ibo.org](http://www.ibo.org): Site for the Online Curriculum Center.

[www.deca.org](http://www.deca.org): Site for marketing students.



## 2009 New Jersey Core Curriculum Content Standards - 21st-Century Life and Careers

### 9.1 21st-Century Life & Career Skills

Content Area		21st-Century Life and Careers		
Standard		<b>9.1 21st-Century Life &amp; Career Skills:</b> 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.		
Strand		<b>A. Critical Thinking and Problem Solving</b>		
By the end of grade	Content Statement	CPI#	Cumulative Progress Indicator (CPI)	
4	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.	9.1.4.A.1	Recognize a problem and brainstorm ways to solve the problem individually or collaboratively.	
		9.1.4.A.2	Evaluate available resources that can assist in solving problems.	
		9.1.4.A.3	Determine when the use of technology is appropriate to solve problems.	
		9.1.4.A.4	Use data accessed on the Web to inform solutions to problems and the decision-making process.	
		9.1.4.A.5	Apply critical thinking and problem-solving skills in classroom and family settings.	
8	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.	9.1.8.A.1	Develop strategies to reinforce positive attitudes and productive behaviors that impact critical thinking and problem-solving skills.	
		9.1.8.A.2	Implement problem-solving strategies to solve a problem in school or the community.	
		9.1.8.A.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.	
		9.1.8.A.4	Design and implement a project	



			management plan using one or more problem-solving strategies.
12	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.	9.1.12.A.1	Apply critical thinking and problem-solving strategies during structured learning experiences.
		9.1.12.A.2	Participate in online strategy and planning sessions for course-based, school-based, or outside projects.
	Critical thinking and problem solving in the 21st century are enhanced by the ability to work in cross-cultural teams in face-to-face and virtual environments.	9.1.12.A.3	Assess how a variety of problem-solving strategies are being used to address solutions to global problems by participating in online discussions with peers from other countries.
		9.1.12.A.4	Justify problem-solving strategies used in the development of a particular innovative product or practice in the United States and in another country.

Content Area		21st-Century Life and Careers		
Standard		<b>9.1 21st-Century Life &amp; Career Skills:</b> 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.		
Strand		<b>B. Creativity and Innovation</b>		
By the end of grade	Content Statement	CPI#	Cumulative Progress Indicator (CPI)	
4	Brainstorming activities enhance creative and innovative thinking in individual and group goal setting and problem solving.	9.1.4.B.1	Participate in brainstorming sessions to seek information, ideas, and strategies that foster creative thinking.	
8	Gathering and evaluating knowledge and information from a variety of sources, including global perspectives, fosters creativity and innovative thinking.	9.1.8.B.1	Use multiple points of view to create alternative solutions.	
		9.1.8.B.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.	



12	Gathering and evaluating knowledge and information from a variety of sources, including global perspectives, fosters creativity and innovative thinking.	9.1.12.B.1	Present resources and data in a format that effectively communicates the meaning of the data and its implications for solving problems, using multiple perspectives.
		9.1.12.B.2	Create and respond to a feedback loop when problem solving.
		9.1.12.B.3	Assist in the development of innovative solutions to an onsite problem by incorporating multiple perspectives and applying effective problem-solving strategies during structured learning experiences, service learning, or volunteering.

Content Area		21st-Century Life and Careers		
Standard		<b>9.1 21st-Century Life &amp; Career Skills:</b> 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.		
Strand		<b>C. Collaboration, Teamwork, and Leadership</b>		
By the end of grade	Content Statement	CPI#	Cumulative Progress Indicator (CPI)	
4	Collaboration and teamwork enable individuals or groups to achieve common goals with greater efficiency.	9.1.4.C.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).	
8	Collaboration and teamwork enable individuals or groups to achieve common goals with greater efficiency.	9.1.8.C.1	Determine an individual's responsibility for personal actions and contributions to group activities.	
		9.1.8.C.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	9.1.8.C.3	Model leadership skills during classroom and extra-curricular activities.	



	competitive activities.		
12	Collaboration and teamwork enable individuals or groups to achieve common goals with greater efficiency.	9.1.12.C.1	Enlist input from experts in the field, community members, and other stakeholders to design a service-learning activity that addresses a local, national, or worldwide need.
	Leadership abilities develop over time through participation in groups and/or teams that are engaged in challenging or competitive activities.	9.1.12.C.2	Analyze the common traits of effective state, national, or international leaders.
		9.1.12.C.3	Explain why some current and/or past world leaders have had a greater impact on people and society than others, regardless of their countries of origin.
		9.1.12.C.4	Demonstrate leadership and collaborative skills when participating in online learning communities and structured learning experiences.
		9.1.12.C.5	Assume a leadership position by guiding the thinking of peers in a direction that leads to successful completion of a challenging task or project.

Content Area		21st-Century Life and Careers	
Standard		<b>9.1 21st-Century Life &amp; Career Skills:</b> 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.	
Strand		<b>D. Cross-Cultural Understanding and Interpersonal Communication</b>	
By the end of grade	Content Statement	CPI#	Cumulative Progress Indicator (CPI)
4	Effective communication skills convey intended meaning to others and assist in preventing misunderstandings.	9.1.4.D.1	Use effective oral and written communication in face-to-face and online interactions and when presenting to an audience.
		9.1.4.D.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	9.1.4.D.3	Demonstrate an awareness of one's own culture and other cultures during interactions within and outside of the classroom.



	perspectives.		
8	Effective communication skills convey intended meaning to others and assist in preventing misunderstandings.	9.1.8.D.1	Employ appropriate conflict resolution strategies.
		9.1.8.D.2	Demonstrate the ability to understand inferences.
	Communication with people from different cultural backgrounds is enhanced by the understanding of different cultural perspectives.	9.1.8.D.3	Use effective communication skills in face-to-face and online interactions with peers and adults from home and from diverse cultures.
		9.1.8.D.4	Compare and contrast nuances in verbal and nonverbal communication in different cultures that may result in misinterpretation and misunderstanding.
		9.1.8.D.5	Justify the need for greater cross-cultural understanding due to globalization.
12	Communication with people from different cultural backgrounds is enhanced by the understanding of different cultural perspectives.	9.1.12.D.1	Interpret spoken and written communication within the appropriate cultural context.
		9.1.12.D.2	Determine the immediate and long-term effects of cross-cultural misconceptions or misunderstandings resulting from past or current international issues or events.
		9.1.12.D.3	Explain why the ability to communicate in another language in an appropriate cultural context is a valuable 21st-century skill.

Content Area		21st-Century Life and Careers	
Standard		<b>9.1 21st-Century Life &amp; Career Skills:</b> 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.	
Strand		<b>E. Communication and Media Fluency</b>	
By the end of grade	Content Statement	CPI#	Cumulative Progress Indicator (CPI)
4	Digital media are 21st-century tools used for local and global communication.	9.1.4.E.1	Explain how digital media are used in daily life in a variety of settings.
		9.1.4.E.2	Demonstrate effective communication using digital media during classroom activities.



		9.1.4.E.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.	9.1.4.E.4	Explain why some uses of media are unethical.
8	Digital media are 21st-century tools used for local and global communication.	9.1.8.E.1	Explain how technology has strengthened the role of digital media in the global society.
		9.1.8.E.2	Analyze the role of digital media in sales and marketing and in delivering cultural, political, and other societal messages.
		9.1.8.E.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.	9.1.8.E.4	Determine the undesired consequences of unethical uses of media.
		9.1.8.E.5	Compare and contrast ways governments regulate media advertising to protect children and adults in the United States and in other countries.
12	Digital media are 21st-century tools used for local and global communication.	9.1.12.E.1	Create messages for different purposes and audiences with sensitivity to cultural, gender, and age diversity, using various digital media outlets.
		9.1.12.E.2	Generate digital media campaigns in support of or opposing a current political, social, or economic issue.
		9.1.12.E.3	Design a digital communication system to alert other countries in the event of a natural disaster.
		9.1.12.E.4	Predict the impact of emerging media technologies on international business and globalization.
	There are ethical and unethical uses of communication and media.	9.1.12.E.5	Compare laws governing the unethical use of media in different countries.

<b>Content Area</b>	<b>21st-Century Life and Careers</b>
<b>Standard</b>	<b>9.1 21st-Century Life &amp; Career Skills:</b> 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.		
<b>Strand</b>		<b>F. Accountability, Productivity, and Ethics</b>		
<b>By the end of grade</b>	<b>Content Statement</b>	<b>CPI#</b>	<b>Cumulative Progress Indicator (CPI)</b>	
4	The nature of the 21st-century workplace has shifted, demanding greater individual accountability, productivity, and collaboration.	9.1.4.F.1	Explain the meaning of productivity and accountability, and describe situations in which productivity and accountability are important in the home, school, and community.	
		9.1.4.F.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.	9.1.4.F.3	Explain the importance of understanding and following rules in family, classroom, and community settings.	
8	The nature of the 21st-century workplace has shifted, demanding greater individual accountability, productivity, and collaboration.	9.1.8.F.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.	9.1.8.F.2	Explain how rules, laws, and safety practices protect individual rights in the global workplace.	
		9.1.8.F.3	Relate the use of new technologies at home, in the workplace, and in other settings to incidences of ethical and/or unethical behavior.	
12	The nature of the 21st-century workplace has shifted, demanding greater individual accountability, productivity, and collaboration.	9.1.12.F.1	Explain the impact of current and emerging technological advances on the demand for increased and new types of accountability and productivity in the global workplace.	
	Ethical behaviors support human rights	9.1.12.F.2	Demonstrate a positive work ethic in various settings, including the classroom	



and dignity in all aspects of life.		and during structured learning experiences.
	9.1.12.F.3	Defend the need for intellectual property rights, workers' rights, and workplace safety regulations in the United States and abroad.
	9.1.12.F.4	Explain the impact of computer hacking on products and services.
	9.1.12.F.5	Formulate an opinion regarding a current workplace or societal/ethical issue based on research.
	9.1.12.F.6	Relate scientific advances (e.g., advances in medicine) to the creation of new ethical dilemmas.

## 9.2 Personal Financial Literacy

Content Area		21st-Century Life and Careers		
Standard		<b>9.2 Personal Financial Literacy:</b> 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.		
Strand		A. Income and Careers		
By the end of grade	Content Statement	CPI#	Cumulative Progress Indicator (CPI)	
4	Educational achievement, career choice, and entrepreneurial skills all play a role in achieving a desired lifestyle.	9.2.4.A.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.	9.2.4.A.2	Identify potential sources of income and their limitations.	
	Income affects spending decisions and lifestyle.	9.2.4.A.3	Explain how income affects spending and take-home pay.	
	Taxes and the cost of employee benefits affect the amount of disposable income.	9.2.4.A.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.	

8	Educational achievement, career choice, and entrepreneurial skills all play a role in achieving a desired lifestyle.	9.2.8.A.1	Relate how career choices, education choices, skills, entrepreneurship, and economic conditions affect income.
		9.2.8.A.2	Differentiate among ways that workers can improve earning power through the acquisition of new knowledge and skills.
		9.2.8.A.3	Relate earning power to quality of life across cultures.
		9.2.8.A.4	Relate how the demand for certain skills determines an individual's earning power.
	Income often comes from different sources, including alternative sources.	9.2.8.A.5	Explain the difference between "earned income" and "unearned income" (e.g., gifts) and why earned income is important.
	Income affects spending decisions and lifestyle.	9.2.8.A.6	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.	9.2.8.A.7	Explain the purpose of the payroll deduction process, taxable income, and employee benefits.
		9.2.8.A.8	Differentiate among the types of taxes and employee benefits.
		9.2.8.A.9	Differentiate between taxable and nontaxable income.
12	Educational achievement, career choice, and entrepreneurial skills all play a role in achieving a desired lifestyle.	9.2.12.A.1	Analyze the relationship between various careers and personal earning goals.
		9.2.12.A.2	Identify a career goal and develop a plan and timetable for achieving it, including educational/training requirements, costs, and possible debt.
		9.2.12.A.3	Analyze how the economic, social, and political conditions of a time period can affect starting a business and can affect a plan for establishing such an enterprise.
		9.2.12.A.4	Summarize the financial risks and benefits of entrepreneurship as a career choice.
		9.2.12.A.5	Evaluate current advances in technology that apply to a selected occupational career cluster.
	Income often comes from different sources, including alternative sources.	9.2.12.A.6	Analyze and critique various sources of income and available resources (e.g., financial assets, property, and transfer payments) and how they may substitute for earned income.



		9.2.12.A.7	Analyze different forms of currency, how currency is used to exchange goods and services, and how it can be transferred from one person's business to another.
	Income affects spending decisions and lifestyle.	9.2.12.A.8	Analyze how personal and cultural values impact spending and other financial decisions.
	Taxes and the cost of employee benefits can affect the amount of disposable income.	9.2.12.A.9	Demonstrate how exemptions and deductions can reduce taxable income.
		9.2.12.A.10	Explain the relationship between government programs and services and taxation.
		9.2.12.A.11	Explain how compulsory government programs (e.g., Social Security, Medicare) provide insurance against some loss of income and benefits to eligible recipients.
		9.2.12.A.12	Analyze the impact of the collective bargaining process on benefits, income, and fair labor practice.

Content Area		21st-Century Life and Careers	
Standard		<b>9.2 Personal Financial Literacy:</b> 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.	
Strand		B. Money Management	
By the end of grade	Content Statement	CPI#	Cumulative Progress Indicator (CPI)
4	Money management involves setting financial goals.	9.2.4.B.1	Differentiate between financial wants and needs.
		9.2.4.B.2	Identify age-appropriate financial goals.
	Money management is reliant on developing and maintaining personal budgets.	9.2.4.B.3	Explain what a budget is and why it is important.
		9.2.4.B.4	Identify common household expense categories and sources of income.
	Money management requires understanding of cash flow systems and business practices.	9.2.4.B.5	Identify ways to earn and save.
		9.2.4.B.6	Distinguish among cash, check, credit card, and debit card.
		9.2.4.B.7	Explain the purposes of financial institutions in the community.

8	Money management involves setting financial goals.	9.2.8.B.1	Construct a simple personal savings and spending plan based on various sources of income.
		9.2.8.B.2	Justify the concept of “paying yourself first” as a financial savings strategy.
		9.2.8.B.3	Relate the concept of deferred gratification to investment, meeting financial goals, and building wealth.
		9.2.8.B.4	Analyze the effect of the economy on personal income, individual and family security, and consumer decisions.
		9.2.8.B.5	Evaluate the relationship of cultural traditions and historical influences on financial practice.
	Money management is reliant on developing and maintaining personal budgets.	9.2.8.B.6	Construct a budget to save for long-term, short-term, and charitable goals.
		9.2.8.B.7	Develop a system for keeping and using financial records.
	Money management requires understanding of cash flow systems and business practices.	9.2.8.B.8	Explain the concept of cash flow and construct cash flow statements.
		9.2.8.B.9	Create debit and credit balance sheets and income and cash statements.
		9.2.8.B.10	Determine the most appropriate use of various financial products and services (e.g., ATM, debit cards, credit cards, checkbooks).
		9.2.8.B.11	Justify safeguarding personal information when using credit cards, banking electronically, or filing forms.
		9.2.8.B.12	Evaluate the appropriate financial institutions to assist with meeting various personal financial needs and goals.
12	Money management involves setting financial goals.	9.2.12.B.1	Prioritize financial decisions by systematically considering alternatives and possible consequences.
		9.2.12.B.2	Compare strategies for saving and investing and the factors that influence how much should be saved or invested to meet financial goals.
		9.2.12.B.3	Construct a plan to accumulate emergency “rainy day” funds.
	Money management is reliant on developing and maintaining	9.2.12.B.4	Analyze how income and spending plans are affected by age, needs, and resources.



	personal budgets.	9.2.12.B.5	Analyze how changes in taxes, inflation, and personal circumstances can affect a personal budget.
		9.2.12.B.6	Design and utilize a simulated budget to monitor progress of financial plans.
	Money management requires understanding of cash flow systems and business practices.	9.2.12.B.7	Develop personal financial planning strategies that respond to and use tax deductions and shelters.
		9.2.12.B.8	Describe and calculate interest and fees that are applied to various forms of spending, debt, and saving.
		9.2.12.B.9	Chart and evaluate the growth of mid- and long-term investments.
		9.2.12.B.10	Develop a plan that uses the services of various financial institutions to meet personal and family financial goals.

Content Area		21st-Century Life and Careers		
Standard		<b>9.2 Personal Financial Literacy:</b> 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.		
Strand		<b>C. Credit and Debt Management</b>		
By the end of grade	Content Statement	CPI#	Cumulative Progress Indicator (CPI)	
4	Credit management includes making informed choices about sources of credit and requires an understanding of the cost of credit.	9.2.4.C.1	Explain why people borrow money and the relationship between credit and debt.	
		9.2.4.C.2	Identify common sources of credit (e.g., banks, credit card companies) and types of credit (e.g., loans, credit cards, mortgages).	
		9.2.4.C.3	Compare and contrast credit cards and debit cards and the advantages and disadvantages of using each.	
		9.2.4.C.4	Determine the relationships among income, expenses, and interest.	
	Credit worthiness is dependent on making informed credit decisions and managing debt responsibly.	9.2.4.C.5	Determine personal responsibility related to borrowing and lending.	
		9.2.4.C.6	Summarize ways to avoid credit problems.	

8	Credit management includes making informed choices about sources of credit and requires an understanding of the cost of credit.	9.2.8.C.1	Compare and contrast the financial products and services offered by different types of financial institutions.
		9.2.8.C.2	Compare and contrast debt and credit management strategies.
		9.2.8.C.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.
		9.2.8.C.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.	9.2.8.C.5	Determine ways to leverage debt beneficially.
		9.2.8.C.6	Determine potential consequences of using "easy access" credit (e.g., using a line of credit vs. obtaining a loan for a specific purpose).
		9.2.8.C.7	Explain the meaning and possible consequences of "predatory lending practices."
		9.2.8.C.8	Explain the purpose of a credit score and credit record, and summarize borrowers' credit report rights.
		9.2.8.C.9	Summarize the causes and consequences of personal bankruptcy.
		9.2.8.C.10	Determine when there is a need to seek credit counseling and appropriate times to utilize it.
12	Credit management includes making informed choices about sources of credit and requires an understanding of the cost of credit.	9.2.12.C.1	Compare and contrast the financial benefits of different products and services offered by a variety of financial institutions.
		9.2.12.C.2	Compare and compute interest and compound interest and develop an amortization table using business tools.
		9.2.12.C.3	Compute and assess the accumulating effect of interest paid over time when using a variety of sources of credit.
		9.2.12.C.4	Compare and contrast the advantages and disadvantages of various types of mortgages.



Credit worthiness is dependent on making informed credit decisions and managing debt responsibly.	9.2.12.C.5	Analyze the information contained in a credit report and explain the importance of disputing inaccurate entries.
	9.2.12.C.6	Explain how predictive modeling determines "credit scores."
	9.2.12.C.7	Explain the rights and responsibilities of buyers and sellers under consumer protection laws, and discuss common unfair or deceptive business practices.
	9.2.12.C.8	Evaluate the implications of personal and corporate bankruptcy for self and others.

Content Area		21st-Century Life and Careers		
Standard		<b>9.2 Personal Financial Literacy:</b> 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.		
Strand		<b>D. Planning, Saving, and Investing</b>		
By the end of grade	Content Statement	CPI#	Cumulative Progress Indicator (CPI)	
4	Information about investment options assists with financial planning.	9.2.4.D.1	Determine various ways to save.	
	Appropriate application of basic economic principles leads to wiser decisions for individual, family, and business financial planning.	9.2.4.D.2	Explain the concept of "opportunity cost."	
		9.2.4.D.3	Explain what it means to "invest."	
		9.2.4.D.4	Distinguish between saving and investing.	
8	Information about investment options assists with financial planning.	9.2.8.D.1	Determine how saving contributes to financial well-being.	
		9.2.8.D.2	Differentiate among various savings tools and how to use them most effectively.	
		9.2.8.D.3	Differentiate among various investment options.	
		9.2.8.D.4	Distinguish between income and investment growth.	
	Appropriate application of basic economic	9.2.8.D.5	Explain the economic principle of supply and demand.	

	principles leads to wiser decisions for individual, family, and business financial planning.	9.2.8.D.6	Relate saving and investing decisions to successful entrepreneurship.
		9.2.8.D.7	Calculate short- and long-term returns on various investments (e.g., stocks, bonds, mutual funds, IRAs, deferred pension plans, and so on).
		9.2.8.D.8	Assess the impact of inflation on economic decisions and lifestyles.
12	Information about investment options assists with financial planning.	9.2.12.D.1	Summarize how investing builds wealth and assists in meeting long- and short-term financial goals.
		9.2.12.D.2	Assess factors that influence financial planning.
		9.2.12.D.3	Justify the use of savings and investment options to meet targeted goals.
		9.2.12.D.4	Analyze processes and vehicles for buying and selling investments.
		9.2.12.D.5	Compare the risk, return, and liquidity of various savings and investment alternatives.
		9.2.12.D.6	Explain how government and independent financial services and products are used to achieve personal financial goals.
	Appropriate application of basic economic principles leads to wiser decisions for individual, family, and business financial planning.	9.2.12.D.7	Relate savings and investment results to achievement of financial goals.
		9.2.12.D.8	Differentiate among various investment products and savings vehicles and how to use them most effectively.
		9.2.12.D.9	Assess the role of revenue-generating assets as mechanisms for accruing and managing wealth.
		9.2.12.D.10	Compare and contrast the past and present role of government in the financial industry and in the regulation of financial markets.
		9.2.12.D.11	Determine the impact of various market events on stock market prices and on other savings and investments.
		9.2.12.D.12	Evaluate how taxes affect the rate of return on savings and investments.
		9.2.12.D.13	Analyze how savings, retirement plans, and other investment options help to shift current income for purposes of tax reporting and filing.



Content Area		21st-Century Life and Careers		
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.		
Strand		E. Becoming a Critical Consumer		
By the end of grade	Content Statement	CPI#	Cumulative Progress Indicator (CPI)	
4	The ability to prioritize wants and needs assists in making informed investments, purchases, and decisions.	9.2.4.E.1	Determine factors that influence consumer decisions related to money.	
	Cost-benefit analysis informs responsible spending practices.	9.2.4.E.2	Identify ways interest rates add to the cost of goods and services.	
		9.2.4.E.3	Evaluate financial information from a variety of sources.	
		9.2.4.E.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.	9.2.4.E.5	Explain what it means to be a responsible consumer and the factors to consider when making consumer decisions.	
		9.2.4.E.6	Identify personal information that should not be disclosed to others and the possible consequences of doing or not doing so.	
		9.2.4.E.7	Compare and contrast product facts versus advertising claims.	
8	The ability to prioritize wants and needs assists in making informed investments, purchases, and decisions.	9.2.8.E.1	Prioritize personal wants and needs when making purchases.	
	Cost-benefit analysis informs responsible spending practices.	9.2.8.E.2	Analyze interest rates and fees associated with financial services, credit cards, debit cards, and gift cards.	
		9.2.8.E.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.	



		9.2.8.E.4	Compare the value of goods or services from different sellers when purchasing large quantities and small quantities.
		9.2.8.E.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.	9.2.8.E.6	Evaluate how fraudulent activities impact consumers, and justify the creation of consumer protection laws.
		9.2.8.E.7	Recognize the techniques and effects of deceptive advertising.
12	The ability to prioritize wants and needs assists in making informed investments, purchases, and decisions.	9.2.12.E.1	Analyze and apply multiple sources of financial information when prioritizing financial decisions.
		9.2.12.E.2	Determine how objective, accurate, and current financial information affects the prioritization of financial decisions.
		9.2.12.E.3	Evaluate how media, bias, purpose, and validity affect the prioritization of consumer decisions and spending.
	Cost-benefit analysis informs responsible spending practices.	9.2.12.E.4	Evaluate business practices and their impact on individuals, families, and societies.
		9.2.12.E.5	Evaluate written and verbal contracts for essential components and for obligations of the lender and borrower.
	Consumer protection includes providing information about the range of products and services and about consumer resources, rights, and responsibilities.	9.2.12.E.6	Apply consumer protection laws to the issues they address.
		9.2.12.E.7	Relate consumer fraud, including online scams and theft of employee time and goods, to laws that protect consumers.
		9.2.12.E.8	Determine when credit counseling is necessary and evaluate the resources available to assist consumers who wish to use it.
		9.2.12.E.9	Determine reasons for the increase of identity theft worldwide and evaluate the extent to which victims of identity theft are successful in fully restoring their personal identities.



Area			
Standard		<b>9.2 Personal Financial Literacy:</b> 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.	
Strand		<b>F. Civic Financial Responsibility</b>	
By the end of grade	Content Statement	CPI#	Cumulative Progress Indicator (CPI)
4	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.	9.2.4.F.1	Demonstrate an understanding of individual financial obligations and community financial obligations.
		9.2.4.F.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.	9.2.4.F.3	Explain the roles of philanthropy, volunteer service, and charitable contributions, and analyze their impact on community development and quality of living.
		9.2.4.F.4	Identify skills related to organizing, managing, and taking on the risks of owning a business.
8	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.	9.2.8.F.1	Explain how the economic system of production and consumption may be a means to achieve significant societal goals.
		9.2.8.F.2	Examine the implications of legal and ethical behaviors when making financial decisions.
		9.2.8.F.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	9.2.8.F.4	Calculate appropriate amounts of charitable giving based on current financial status.
		9.2.8.F.5	Determine opportunities for micro-financing of global charities and causes.



	of local and global communities.		
12	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.	9.2.12.F.1	Demonstrate an understanding of the interrelationships among attitudes, assumptions, and patterns of behavior regarding money, saving, investing, and work across cultures.
		9.2.12.F.2	Summarize the concept and types of taxation used to fund public initiatives.
		9.2.12.F.3	Assess the impact of emerging global economic events on financial planning.
		9.2.12.F.4	Analyze how citizen decisions and actions can influence the use of economic resources to achieve societal goals and provide individual services.
		9.2.12.F.5	Summarize the purpose and importance of a will.
	Philanthropic, charitable, and entrepreneurial organizations play distinctly different but vitally important roles in supporting the interests of local and global communities.	9.2.12.F.6	Compare and contrast the role of philanthropy, volunteer service, and charities in community development and quality of life in a variety of cultures.
		9.2.12.F.7	Explain the concept and forms of taxation and justify the use of taxation to fund public activities and initiatives.
		9.2.12.F.8	Evaluate the effects of entrepreneurship on economic stability and quality of living in local and global communities.
		9.2.12.F.9	Assess the impact of the global economy on entrepreneurial opportunities.

Content Area		21st-Century Life and Careers	
Standard		<b>9.2 Personal Financial Literacy:</b> 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.	
Strand		<b>G. Risk Management and Insurance</b>	
By the end of grade	Content Statement	CPI#	Cumulative Progress Indicator (CPI)
4	There are common financial risks and ways to manage risks.	9.2.4.G.1	Summarize common types of financial risks and basic risk management strategies.



	Insurance is designed to protect the consumer against unintended losses.	9.2.4.G.2	Explain the importance of protection against financial loss and reasons for risk assessment.
		9.2.4.G.3	Describe how valuable items might be damaged or lost and ways to protect them.
8	There are common financial risks and ways to manage risks.	9.2.8.G.1	Compare the impact of losses associated with different types of financial risk.
		9.2.8.G.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.	9.2.8.G.3	Explain the purpose and importance of health, disability, life, and consumer insurance protection.
		9.2.8.G.4	Determine criteria for deciding the amount of insurance protection needed.
		9.2.8.G.5	Analyze the need for and value of different types of insurance and the impact of deductibles.
		9.2.8.G.6	Evaluate the need for different types of extended warranties.
12	There are common financial risks and ways to manage risks.	9.2.12.G.1	Analyze risks and benefits in various financial situations.
	Insurance is designed to protect the consumer against unintended losses.	9.2.12.G.2	Differentiate between property and liability insurance protection.
		9.2.12.G.3	Compare the cost of various types of insurance (e.g., life, homeowners, motor vehicle) for the same product or service, given different liability limits and risk factors.
		9.2.12.G.4	Evaluate individual and family needs for insurance protection using opportunity-cost analysis.
		9.2.12.G.5	Compare insurance policy coverage limits and related premiums and deductibles to minimize costs.
		9.2.12.G.6	Differentiate the costs and benefits of renter's and homeowner's insurance.
		9.2.12.G.7	Compare sources of health and disability coverage, including employee benefit plans, with options in another country.
		9.2.12.G.8	Compare and contrast options for long-term healthcare insurance for home care

			and external care.
		9.2.12.G.9	Explain how to self-insure and how to determine when self-insurance is appropriate.
		9.2.12.G.10	Determine when and why it may be appropriate for the government to provide insurance coverage, rather than private industry.

### 9.3 Career Awareness, Exploration, and Preparation

Content Area		21st-Century Life and Careers	
Standard		<b>9.3 Career Awareness, Exploration, and Preparation:</b> 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.	
Strand		<b>A. Career Awareness</b>	
By the end of grade	Content Statement	CPI#	Cumulative Progress Indicator (CPI)
4	Career awareness includes an understanding of the world of work and the knowledge and skills needed for traditional and nontraditional jobs and careers.	9.3.4.A.1	Identify reasons why people work and discuss how work can help a person achieve personal goals.
		9.3.4.A.2	Identify various life roles and civic and work-related activities in the school, home, and community.
		9.3.4.A.3	Appraise personal likes and dislikes and identify careers that might be suited to personal likes.
		9.3.4.A.4	Identify qualifications needed to pursue traditional and nontraditional careers and occupations.
		9.3.4.A.5	Locate career information using a variety of resources.
		9.3.4.A.6	Explain why knowledge and skills acquired in the elementary grades lay the foundation for the future academic and career success.

Content Area		21st-Century Life and Careers	
Standard		<b>9.3 Career Awareness, Exploration, and Preparation:</b> 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>Strand</b>		<b>B. Career Exploration</b>		
<b>By the end of grade</b>	<b>Content Statement</b>	<b>CPI#</b>	<b>Cumulative Progress Indicator (CPI)</b>	
8	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.	9.3.8.B.1	Develop a Personalized Student Learning Plan that includes information about career areas of interest with the assistance of adult mentors.	
		9.3.8.B.2	Identify common knowledge, skills, and abilities needed within the federal <a href="#">16 Career Clusters</a> .	
		9.3.8.B.3	Evaluate personal abilities, interests, and motivations and discuss how they might influence job and career selection.	
		9.3.8.B.4	Identify high school and county career and technical school courses and programs that support career or occupational areas of interest.	
		9.3.8.B.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.	
		9.3.8.B.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.	
		9.3.8.B.7	Explain what is meant by “jobs” and “careers,” and examine how each tends to be distributed regionally, nationally, and globally.	
		9.3.8.B.8	Compare and contrast how traditional and nontraditional occupational roles have changed or remained the same regionally, nationally, and globally.	
		9.3.8.B.9	Inventory the requirements for entering different career areas of interest using online job information, such as the federal <a href="#">Occupational Information Network</a>	



		(O*NET) or the <a href="#">New Jersey State Career Development</a> Website, and determine why those requirements are needed for success in a chosen career.
	9.3.8.B.10	Evaluate employment trends (including job outlook and wage trends) in areas of career interest using online resources, such as the federal <a href="#">Occupational Information Network</a> (O*NET) or the <a href="#">New Jersey State Career Development</a> Website.
	9.3.8.B.11	Prepare a sample résumé and cover letter as part of an application for part-time or summer employment.
	9.3.8.B.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.	9.3.8.B.13	Locate information about working papers, including what is required to obtain them and who must sign them.
	9.3.8.B.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.	9.3.8.B.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.	9.3.8.B.16	Relate academic achievement, as represented by high school diplomas, college degrees, and industry credentials, to employability and to potential level of income.
	9.3.8.B.17	Recognize that an individual's online behavior (e.g., social networking, photo exchanges, video postings) may impact opportunities for employment or advancement.
	9.3.8.B.18	Compare and contrast current and past employer hiring and employment practices related to substance use (e.g., tobacco, drugs, and alcohol).



Area			
Standard		<b>9.3 Career Awareness, Exploration, and Preparation:</b> 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.	
Strand		<b>C. Career Preparation</b>	
By the end of grade	Content Statement	CPI#	Cumulative Progress Indicator (CPI)
12	Career preparation requires purposeful planning based on research, self-knowledge, and informed choices.	9.3.12.C.1	Assess and modify Personalized Student Learning Plans to support declared career goals.
		9.3.12.C.2	Characterize education and skills needed to achieve career goals, and take steps to prepare for postsecondary options, including making course selections, preparing for and taking assessments, and participating in extra-curricular activities.
		9.3.12.C.3	Develop personal interests and activities that support declared career goals and plans.
		9.3.12.C.4	Use online resources to examine licensing, certification, and credentialing requirements at the local, state, and national levels to maintain compliance with industry requirements in areas of career interest.
		9.3.12.C.5	Identify transferable skills in career choices and design alternative career plans based on those skills.
		9.3.12.C.6	Develop job readiness skills by participating in structured learning experiences and employment seeking opportunities.
		9.3.12.C.7	Pursue a variety of activities related to career preparation (e.g., volunteer, seek employment, and/or apply for training grants, higher education grants, and loans).
		9.3.12.C.8	Interpret how changing economic and societal needs influence employment trends and future education.

	9.3.12.C.9	Investigate career opportunities in the United States or abroad that involve working with people from diverse cultures and that require knowledge of other languages or cultures.
	9.3.12.C.10	Differentiate entrepreneurship opportunities as options for career planning, and identify the knowledge, skills, abilities, and resources required for owning a business.
State and federal laws and regulations require specific employment and workplace safety and health policies and procedures in order to ensure that workers are free from exploitation and to ensure a safe and healthy work environment.	9.3.12.C.11	Evaluate the responsibilities of employers and employees for maintaining workplace safety, and explain health rights related to a particular occupation/career.
	9.3.12.C.12	Determine the impact of past and/or recent lawsuits and/or court decisions regarding employment laws.
	9.3.12.C.13	Comply with workplace child labor regulations and safety and health policies during structured learning experiences.
Both employers and employees have professional, legal, and ethical responsibilities in the workplace and in the global marketplace.	9.3.12.C.14	Interpret and justify written employer organizational policies and procedures for job performance.
	9.3.12.C.15	Propose potential solutions for current workplace ethics court cases involving multinational companies.
	9.3.12.C.16	Determine the consequences of quality control failures in the United States and in another country based on issues reported in the media.
	9.3.12.C.17	Analyze relationships between companies and the communities in which they are located, and explain how the presence of companies in a community may have a positive or negative impact.
There is a relationship between personal behavior and employability.	9.3.12.C.18	Determine how an individual's driving record (e.g., tickets, points, penalties for driving while intoxicated) and/or credit score may impact opportunities for employment, job retention, or job advancement.
	9.3.12.C.19	Compare and contrast employee substance abuse policies (e.g., tobacco, drugs, and alcohol) by industry sector.



	9.3.12.C.20	Analyze employment trends by industry sector to determine how employment and training requirements change over time.
	9.3.12.C.21	Determine the extent to which an individual's online behavior (e.g., social networking, photo exchanges, video postings) may impact opportunities for employment, job retention, or job advancement.
	9.3.12.C.22	Compare and contrast New Jersey school district policies with employer policies related to individual behavior and responsibilities (e.g., absenteeism and tardiness, plagiarism, harassment).
	9.3.12.C.23	Determine job entrance criteria (e.g., education credentials, math/writing/reading comprehension tests, drug tests) used by employers in various industry sectors.
	9.3.12.C.24	Analyze why employers use different interview techniques.

## **CAREER CLUSTERS TABLE**

### **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 in the first column of the Career Clusters Table, below, along with a link to the standards document for that cluster. The second column provides a description of each career cluster. The third column shows how the organization of each career cluster is further refined into career pathways.

In standard 9.4, each of the 16 career clusters is listed as a strand (the identifier for each strand—9.4.A through 9.4.P—is also shown in column one of the Career Clusters Table). In each of the 16 career cluster charts, there are two types of cumulative progress indicators (CPIs): (1) general academic CPIs that are common to all 16 career clusters, which are italicized; and, (2) CPIs that are common to occupations found within the career cluster. CPIs found in the career pathway charts are specific to occupations found within the career pathway.

<b>CAREER CLUSTERS TABLE</b>	
<b>Career Cluster Name</b>	<b>Career Cluster Description</b>
<b>9.4.A</b>  <a href="#"><u><b>Agriculture, Food, &amp; Natural Resources</b></u></a>	The <b>Agriculture, Food, &amp; Natural Resources Career Cluster</b> includes occupations and careers in production, processing, marketing, distribution, financing, and development of agricultural commodities and resources, including food, fiber, wood products, natural resources, and recreation.



	resources, horticulture, and other plant and animal products/resources.	
<b>9.4.B</b>  <u>Architecture &amp; Construction</u>	The <b>Architecture &amp; Construction Career Cluster</b> includes occupations and careers in designing, planning, managing, building, and maintaining the built environment.	
<b>9.4.C</b>  <u>Arts, A/V Technology &amp; Communications</u>	The <b>Arts, A/V Technology &amp; Communications Career Cluster</b> 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.	
<b>9.4.D</b>  <u>Business, Management &amp; Administration</u>	The <b>Business, Management &amp; Administration Career Cluster</b> includes occupations and careers in planning, organizing, directing, and evaluating business functions essential to efficient and productive business operations.	
<b>9.4.E</b>  <u>Education &amp; Training</u>	The <b>Education &amp; Training Career Cluster</b> includes occupations and careers in planning, managing, and providing education and training services and related learning support services.	
<b>9.4.F</b>  <u>Finance</u>	The <b>Finance Career Cluster</b> includes occupations and careers in planning, services for financial and investment planning, banking, insurance, and business financial management.	
<b>9.4.G</b>  <u>Government &amp; Public Administration</u>	The <b>Government &amp; Public Administration Career Cluster</b> includes occupations and careers in executing governmental functions include governance, national security, foreign service, planning, revenue and taxation, regulation, and management and administration at the local, state, and federal levels.	
<b>9.4.H</b>  <u>Health Science</u>	The <b>Health Science Career Cluster</b> include occupations and careers in planning, managing, and providing therapeutic services, diagnostic services, health informatics, support services and biotechnological research and development.	

<b>9.4.I</b>  <u>Hospitality &amp; Tourism</u>	The <b>Hospitality &amp; Tourism Career Cluster</b> encompasses the management, marketing, and operations of restaurants and other foodservices, lodging, attractions, recreation events, and travel related services.
<b>9.4.J</b>  <u>Human Services</u>	The <b>Human Services Career Cluster</b> includes occupations and careers in educating and preparing individuals for employment in care pathways that relate to families and human needs.
<b>9.4.K</b>  <u>Information Technology</u>	The <b>Information Technology Career Cluster</b> 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.
<b>9.4.L</b>  <u>Law, Public Safety, Corrections &amp; Security</u>	The <b>Law, Public Safety, Corrections &amp; Security Career Cluster</b> includes occupations and careers in planning, managing, and providing legal, public safety, corrections, protective services, and homeland security, including professional and technical support.
<b>9.4.M</b>  <u>Manufacturing</u>	The <b>Manufacturing Career Cluster</b> 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.
<b>9.4.N</b>  <u>Marketing, Sales &amp; Service</u>	The <b>Marketing, Sales &amp; Service Career Cluster</b> includes occupations and careers in planning, managing, and performing marketing activities to reach organizational objectives.
<b>9.4.O</b>  <u>Science, Technology, Engineering &amp; Mathematics</u>	The <b>Science, Technology, Engineering &amp; Mathematics Career Cluster</b> 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.
<b>9.4.P</b> <u>Transportation, Distribution &amp; Logistic</u>	The <b>Transportation, Distribution &amp; Logistics Career Cluster</b> 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.