**Career Readiness, Life Literacies and Key Skills**

Content Area: Language Arts

Course(s):

Time Period: Full Year

Length: Full Year

Status: Published

**Career Readiness, Life Literacies and Key Skills**

**9.1 Personal Financial Literacy by the End of Grade 5**

**Civic Financial Responsibility**

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| **Core Ideas** | **Performance Expectations** |
| You can give back in areas that matter to you. | 9.1.5.CR.1: Compare various ways to give back and relate them to your strengths, interests, and other personal factors. |

**Credit Profile**

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| **Core Ideas** | **Performance Expectations** |
| There are benefits to having a positive credit history. | 9.1.5.CP.1: Identify the advantages of maintaining a positive credit history. |

**Economic and Government Influences**

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| **Core Ideas** | **Performance Expectations** |
| Taxes are collected on a variety of goods and services at the local, state, and federal levels. | * 9.1.5.EG.1: Explain and give examples of what is meant by the term “tax.”
* 9.1.5.EG.2: Describe how tax monies are spent
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| There is a broader economic system that influences your financial goals. | * 9.1.5.EG.3: Explain the impact of the economic system on one’s personal financial goals.
* 9.1.5. EG.4: Describe how an individual’s financial decisions affect society and contribute to the overall economy.
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| There are agencies, laws, and resources to protect individuals as consumers. | 9.1.5. EG.5: Identify sources of consumer protection and assistance. |

**Financial Institutions**

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| **Core Ideas** | **Performance Expectations** |
| People can choose to save money in many places such as home in a piggy bank, bank, or credit union. | 9.1.5.FI.1: Identify various types of financial institutions and the services they offer including banks, credit unions, and credit card companies. |

**Financial Psychology**

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| **Core Ideas** | **Performance Expectations** |
| An individual’s financial traits and habits affect his/her finances. | * 9.1.5.FP.1: Illustrate the impact of financial traits on financial decisions.
* 9.1.5.FP.2: Identify the elements of being a good steward of money.
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| Spending choices and their intended and unintended consequences impact financial outcomes and personal well- being. | * 9.1.5.FP.3: Analyze how spending choices and decision-making can result in positive or negative consequences.
* 9.1.5.FP.4: Explain the role of spending money and how it affects well- being and happiness (e.g., "happy money," experiences over things, donating to causes, anticipation, etc.).
 |
| Not all financial information is accurate or truthful. | 9.1.5.FP.5: Illustrate how inaccurate information is disseminated through various external influencers including the media, advertisers/marketers,friends, educators, and family members. |

**Planning and Budgeting**

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| **Core Ideas** | **Performance Expectations** |
| There are specific steps associated with creating a budget. | 9.1.5.PB.1: Develop a personal budget and explain how it reflects spending, saving, and charitable contributions. |
| Saving money can impact an individual’s ability to address emergencies and accomplish their short-and long-term goals. | 9.1.5.PB.2: Describe choices consumers have with money (e.g., save, spend, donate). |

**Risk Management and Insurance**

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| **Core Ideas** | **Performance Expectations** |
| Individuals can choose to accept inevitable risk or take steps to protect themselves by avoiding or reducing risk. | * 9.1.5.RMI.1: Identify risks that individuals and households face.
* 9.1.5.RMI.2: Justify reasons to have insurance.
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**9. 2 Career Awareness, Exploration, Preparation, and Training by the End of Grade 5**

**Career Awareness and Planning**

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| **Core Idea** | **Performance Expectations** |
| An individual’s passions, aptitude and skills can affect his/her employment and earning potential. | * 9.2.5.CAP.1: Evaluate personal likes and dislikes and identify careers that might be suited to personal likes.
* 9.2.5.CAP.2: Identify how you might like to earn an income.
* 9.2.5.CAP.3: Identify qualifications needed to pursue traditional and non-traditional careers and occupations.
* 9.2.5.CAP.4: Explain the reasons why some jobs and careers require specific training, skills, and certification (e.g., life guards, child care, medicine, education) and examples of these requirements.
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| Income and benefits can vary depending on the employer and type of job or career. | 9.2.5.CAP.5: Identify various employee benefits, including income, medical, vacation time, and lifestyle benefits provided by different types of jobs and careers. |
| There are a variety of factors to consider before starting a business. | * 9.2.5.CAP.6: Compare the characteristics of a successful entrepreneur with the traits of successful employees.
* 9.2.5.CAP.7: Identify factors to consider before starting a business.
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| Individuals can choose to accept inevitable riskor take steps to protect themselves by avoiding or reducing risk. | * 9.2.5.CAP.8: Identify risks that individuals and households face.
* 9.2.5.CAP.9: Justify reasons to have insurance.
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**9.4 Life Literacies and Key Skills by the End of Grade 5**

**Creativity and Innovation**

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| **Core Ideas** | **Performance Expectations** |
| Collaboration with individuals with diverse perspectives can result in new ways of thinking and/or innovative solutions. | * 9.4.5.CI.1: Use appropriate communication technologies to collaborate with individuals with diverse perspectives about a local and/or global climate change issue and deliberate about possible solutions (e.g., W.4.6, 3.MD.B.3,7.1.NM.IPERS.6).
* 9.4.5.CI.2: Investigate a persistent local or global issue, such as climate change, and collaborate with individuals with diverse perspectives to improve upon current actions designed to address

the issue (e.g., 6.3.5.CivicsPD.3, W.5.7). |
| Curiosity and a willingness to try new ideas (intellectual risk-taking) contributes to the development of creativity and innovation skills. | * 9.4.5.CI.3: Participate in a brainstorming session with individuals with diverse perspectives to expand one’s thinking about a topic of curiosity (e.g., 8.2.5.ED.2, 1.5.5.CR1a).
* 9.4.5.CI.4: Research the development process of a product and identify the role of failure as a part of the creative process (e.g., W.4.7, 8.2.5.ED.6).
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**Critical Thinking and Problem-solving**

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| **Core Ideas** | **Performance Expectations** |
| The ability to solve problems effectively begins with gathering data, seeking resources, and applying critical thinking skills. | * 9.4.5.CT.1: Identify and gather relevant data that will aid in the problem-solving process (e.g., 2.1.5.EH.4, 4-ESS3-1, 6.3.5.CivicsPD.2).
* 9.4.5.CT.2: Identify a problem and list the types of individuals and resources (e.g., school, community agencies, governmental, online) that can aid in solving the problem (e.g., 2.1.5.CHSS.1, 4-ESS3-1).
* 9.4.5.CT.3: Describe how digital tools and technology may be used to solve problems.
* 9.4.5.CT.4: Apply critical thinking and problem-solving strategies to different types of problems such as personal, academic, community and global (e.g., 6.1.5.CivicsCM.3).
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**Digital Citizenship**

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| **Core Ideas** | **Performance Expectations** |
| Intellectual property rights exist to protect the original works of individuals. It is allowable to use other people’s ideas in one’s own work provided that proper credit is given to the original source. | * 9.4.5.DC.1: Explain the need for and use of copyrights.
* 9.4.5.DC.2: Provide attribution according to intellectual property rights guidelines using public domain or creative commons media.
* 9.4.5.DC.3: Distinguish between digital images that can be reused freely and those that have copyright restrictions.
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| Sending and receiving copies of media on the internet creates the opportunity for unauthorized use of data, such as personally owned video, photos, and music. | 9.4.5.DC.4: Model safe, legal, and ethical behavior when using online or offline technology (e.g., 8.1.5.NI.2). |
| Digital identities must be managed in order to create a positive digital footprint. | 9.4.5.DC.5: Identify the characteristics of a positive and negative online identity and the lasting implications of online activity. |
| Digital tools have positively and negatively changed the way people interact socially. | * 9.4.5.DC.6: Compare and contrast how digital tools have changed social interactions (e.g., 8.1.5.IC.1).
* 9.4.5.DC.7: Explain how posting and commenting in social spaces can have positive or negative consequences.
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| Digital engagement can improve the planning and delivery of climate change actions. | 9.4.5.DC.8: Propose ways local and global communities can engage digitally to participate in and promote climate action (e.g., 6.3.5.GeoHE.1). |

**Global and Cultural Awareness**

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| **Core Ideas** | **Performance Expectations** |
| Culture and geography can shape an individual’s experiences and perspectives. | 9.4.5.GCA.1: Analyze how culture shapes individual and community perspectives and points of view (e.g., 1.1.5.C2a, RL.5.9, 6.1.5.HistoryCC.8). |

**Information and Media Literacy**

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| **Core Ideas** | **Performance Expectations** |
| Digital tools and media resources provide access to vast stores of information, but the information can be biased or inaccurate. | 9.4.5.IML.1: Evaluate digital sources for accuracy, perspective, credibility and relevance (e.g.,*Social Studies Practice* - Gathering and Evaluating Sources). |
| Digital tools can be used to modify and display data in various ways that can be organized to communicate ideas. | * 9.4.5.IML.2: Create a visual representation to organize information about a problem or issue (e.g., 4.MD.B.4, 8.1.5.DA.3).
* 9.4.5.IML.3: Represent the same data in multiple visual formats in order to tell a story about the data.
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| Accurate and comprehensive information comes in a variety of platforms and formats and is the basis for effective decision-making. | * 9.4.5.IML.4: Determine the impact of implicit and explicit media messages on individuals, groups, and society as a whole.
* 9.4.5.IML.5: Distinguish how media are used by individuals, groups, and organizations for varying purposes. (e.g., 1.3A.5.R1a).
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| Specific situations require the use of relevant sources of information. | * 9.4.5.IML.6: Use appropriate sources of information from diverse sources, contexts, disciplines, and cultures to answer questions (e.g., RI.5.7, 6.1.5.HistoryCC.7, 7.1.NM. IPRET.5).
* 9.4.5.IML.7: Evaluate the degree to which information meets a need including social emotional learning, academic, and social (e.g., 2.2.5. PF.5).
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**Technology Literacy**

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| **Core Ideas** | **Performance Expectations** |
| Different digital tools have different purposes. | * 9.4.5.TL.1: Compare the common uses of at least two different digital tools and identify the advantages and disadvantages of using each.
* 9.4.5.TL.2: Sort and filter data in a spreadsheet to analyze findings.
* 9.4.5.TL.3: Format a document using a word processing application to enhance text, change page formatting, and include appropriate images graphics, or symbols.
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| Collaborating digitally as a team can often develop a better artifact than an individual working alone. | * 9.4.5.TL.4: Compare and contrast artifacts produced individually to those developed collaboratively (e.g., 1.5.5.CR3a).
* 9.4.5.TL.5: Collaborate digitally to produce an artifact (e.g., 1.2.5CR1d).
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