9-12 Corresponding Career Readiness, Life Literacies, and Key Skills

Content Area:	Mathematics
Course(s):	Financial Algebra
Time Period:	First Semester
Length:	1
Status:	Published

Career Readiness, Life Literacies, and Key Skills Practices

WRK.K-12.P.1	Act as a responsible and contributing community members and employee.
WRK.K-12.P.2	Attend to financial well-being.
WRK.K-12.P.3	Consider the environmental, social and economic impacts of decisions.
WRK.K-12.P.4	Demonstrate creativity and innovation.
WRK.K-12.P.5	Utilize critical thinking to make sense of problems and persevere in solving them.
WRK.K-12.P.6	Model integrity, ethical leadership and effective management.
WRK.K-12.P.7	Plan education and career paths aligned to personal goals.
WRK.K-12.P.8	Use technology to enhance productivity increase collaboration and communicate effectively.
WRK.K-12.P.9	Work productively in teams while using cultural/global competence.

Career Awareness

WRK.9.2.12.CAP.1	Analyze unemployment rates for workers with different levels of education and how the economic, social, and political conditions of a time period are affected by a recession.
WRK.9.2.12.CAP.2	Develop college and career readiness skills by participating in opportunities such as structured learning experiences, apprenticeships, and dual enrollment programs.
WRK.9.2.12.CAP.3	Investigate how continuing education contributes to one's career and personal growth.
WRK.9.2.12.CAP.4	Evaluate different careers and develop various plans (e.g., costs of public, private, training schools) and timetables for achieving them, including educational/training requirements, costs, loans, and debt repayment.
WRK.9.2.12.CAP.5	Assess and modify a personal plan to support current interests and post-secondary plans.
WRK.9.2.12.CAP.6	Identify transferable skills in career choices and design alternative career plans based on those skills.
WRK.9.2.12.CAP.7	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.
WRK.9.2.12.CAP.8	Determine job entrance criteria (e.g., education credentials, math/writing/reading comprehension tests, drug tests) used by employers in various industry sectors.
WRK.9.2.12.CAP.9	Locate information on working papers, what is required to obtain them, and who must sign them.
WRK.9.2.12.CAP.10	Identify strategies for reducing overall costs of postsecondary education (e.g., tuition assistance, loans, grants, scholarships, and student loans).
WRK.9.2.12.CAP.11	Demonstrate an understanding of Free Application for Federal Student Aid (FAFSA) requirements to apply for postsecondary education.

WRK.9.2.12.CAP.12	Explain how compulsory government programs (e.g., Social Security, Medicare) provide insurance against some loss of income and benefits to eligible recipients.
WRK.9.2.12.CAP.13	Analyze how the economic, social, and political conditions of a time period can affect the labor market.
WRK.9.2.12.CAP.14	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.
WRK.9.2.12.CAP.15	Demonstrate how exemptions, deductions, and deferred income (e.g., retirement or medical) can reduce taxable income.
WRK.9.2.12.CAP.16	Explain why taxes are withheld from income and the relationship of federal, state, and local taxes (e.g., property, income, excise, and sales) and how the money collected is used by local, county, state, and federal governments.
WRK.9.2.12.CAP.17	Analyze the impact of the collective bargaining process on benefits, income, and fair labor practice.
WRK.9.2.12.CAP.18	Differentiate between taxable and nontaxable income from various forms of employment (e.g., cash business, tips, tax filing and withholding).
WRK.9.2.12.CAP.19	Explain the purpose of payroll deductions and why fees for various benefits (e.g., medical benefits) are taken out of pay, including the cost of employee benefits to employers and self-employment income.
WRK.9.2.12.CAP.20	Analyze a Federal and State Income Tax Return.
WRK.9.2.12.CAP.21	Explain low-cost and low-risk ways to start a business.
WRK.9.2.12.CAP.22	Compare risk and reward potential and use the comparison to decide whether starting a business is feasible.
WRK.9.2.12.CAP.23	Identify different ways to obtain capital for starting a business.

Life Literacies and Key Skills

TECH.9.4.12.CI.1	Demonstrate the ability to reflect, analyze, and use creative skills and ideas (e.g., 1.1.12prof.CR3a).
TECH.9.4.12.CI.2	Identify career pathways that highlight personal talents, skills, and abilities (e.g., 1.4.12prof.CR2b, 2.2.12.LF.8).
TECH.9.4.12.CI.3	Investigate new challenges and opportunities for personal growth, advancement, and transition (e.g., 2.1.12.PGD.1).
TECH.9.4.12.CT.1	Identify problem-solving strategies used in the development of an innovative product or practice (e.g., 1.1.12acc.C1b, 2.2.12.PF.3).
TECH.9.4.12.CT.2	Explain the potential benefits of collaborating to enhance critical thinking and problem solving (e.g., 1.3E.12profCR3.a).
TECH.9.4.12.CT.3	Enlist input from a variety of stakeholders (e.g., community members, experts in the field) to design a service learning activity that addresses a local or global issue (e.g., environmental justice).
TECH.9.4.12.CT.4	Participate in online strategy and planning sessions for course-based, school-based, or other project and determine the strategies that contribute to effective outcomes.
TECH.9.4.12.DC.1	Explain the beneficial and harmful effects that intellectual property laws can have on the creation and sharing of content (e.g., 6.1.12.CivicsPR.16.a).
TECH.9.4.12.DC.2	Compare and contrast international differences in copyright laws and ethics.
TECH.9.4.12.DC.3	Evaluate the social and economic implications of privacy in the context of safety, law, or ethics (e.g., 6.3.12.HistoryCA.1).

TECH.9.4.12.DC.4	Explain the privacy concerns related to the collection of data (e.g., cookies) and generation of data through automated processes that may not be evident to users (e.g., 8.1.12.NI.3).
TECH.9.4.12.DC.5	Debate laws and regulations that impact the development and use of software.
TECH.9.4.12.DC.6	Select information to post online that positively impacts personal image and future college and career opportunities.
TECH.9.4.12.DC.7	Evaluate the influence of digital communities on the nature, content and responsibilities of careers, and other aspects of society (e.g., 6.1.12.CivicsPD.16.a).
TECH.9.4.12.DC.8	Explain how increased network connectivity and computing capabilities of everyday objects allow for innovative technological approaches to climate protection.
TECH.9.4.12.TL.1	Assess digital tools based on features such as accessibility options, capacities, and utility for accomplishing a specified task (e.g., W.11-12.6.).
TECH.9.4.12.TL.2	Generate data using formula-based calculations in a spreadsheet and draw conclusions about the data.
TECH.9.4.12.TL.3	Analyze the effectiveness of the process and quality of collaborative environments.
TECH.9.4.12.TL.4	Collaborate in online learning communities or social networks or virtual worlds to analyze and propose a resolution to a real-world problem (e.g., 7.1.AL.IPERS.6).
TECH.9.4.12.GCA.1	Collaborate with individuals to analyze a variety of potential solutions to climate change effects and determine why some solutions (e.g., political. economic, cultural) may work better than others (e.g., SL.11-12.1., HS-ETS1-1, HS-ETS1-2, HS-ETS1-4, 6.3.12.GeoGl.1, 7.1.IH.IPERS.6, 7.1.IL.IPERS.7, 8.2.12.ETW.3).
TECH.9.4.12.IML.1	Compare search browsers and recognize features that allow for filtering of information.
TECH.9.4.12.IML.2	Evaluate digital sources for timeliness, accuracy, perspective, credibility of the source, and relevance of information, in media, data, or other resources (e.g., NJSLSA.W8, Social Studies Practice: Gathering and Evaluating Sources.
TECH.9.4.12.IML.3	Analyze data using tools and models to make valid and reliable claims, or to determine optimal design solutions (e.g., S-ID.B.6a., 8.1.12.DA.5, 7.1.IH.IPRET.8).
TECH.9.4.12.IML.4	Assess and critique the appropriateness and impact of existing data visualizations for an intended audience (e.g., S-ID.B.6b, HS-LS2-4).
TECH.9.4.12.IML.5	Evaluate, synthesize, and apply information on climate change from various sources appropriately (e.g., 2.1.12.CHSS.6, S.IC.B.4, S.IC.B.6, 8.1.12.DA.1, 6.1.12.GeoHE.14.a, 7.1.AL.PRSNT.2).
TECH.9.4.12.IML.6	Use various types of media to produce and store information on climate change for different purposes and audiences with sensitivity to cultural, gender, and age diversity (e.g., NJSLSA.SL5).
TECH.9.4.12.IML.7	Develop an argument to support a claim regarding a current workplace or societal/ethical issue such as climate change (e.g., NJSLSA.W1, 7.1.AL.PRSNT.4).
TECH.9.4.12.IML.8	Evaluate media sources for point of view, bias, and motivations (e.g., NJSLSA.R6, 7.1.AL.IPRET.6).
TECH.9.4.12.IML.9	Analyze the decisions creators make to reveal explicit and implicit messages within information and media (e.g., 1.5.12acc.C2a, 7.1.IL.IPRET.4).