

College and Career Planning

Course Compendium

UNITS OF STUDY*

Unit 1- Your Personal Profile

Unit 2- Lifestyle Choices and Costs

Unit 3- Your Ideal Career

Unit 4- Preparing for Your Career

Unit 5- Your Personal Profile

INTERDISCIPLINARY CONNECTIONS

NJSLS Companion Standards Grades 9-12 (Reading & Writing in Science & Technical Subjects)

WHST.9-10.7. Conduct short as well as more sustained research projects to answer a question (including a self-generated question) or solve a problem; narrow or broaden the inquiry when appropriate; synthesize multiple sources on the subject, demonstrating understanding of the subject under investigation.

WHST.9-10.8. Gather relevant information from multiple authoritative print and digital sources, using advanced searches effectively; assess the usefulness of each source in answering the research question; integrate information into the text selectively to maintain the flow of ideas, avoiding plagiarism and following a standard format for citation.

RH.11-12.7. Integrate and evaluate multiple sources of information presented in diverse formats and media (e.g., visually, quantitatively, qualitatively, as well as in words) in order to address a question or solve a problem.

RST.11-12.9. Synthesize information from a range of sources (e.g., texts, experiments, simulations) into a coherent understanding of a process, phenomenon, or concept, resolving conflicting information when possible.

WHST.11-12.7. Conduct short as well as more sustained research projects to answer a question (including a self-generated question) or solve a problem; narrow or broaden the inquiry when appropriate; synthesize multiple sources on the subject, demonstrating understanding of the subject under investigation.

NJSLSA.W4. Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.

NJSLSA.W5. Develop and strengthen writing as needed by planning, revising, editing, rewriting, or trying a new approach.

**See individual units for Pacing Guide, NJSLS Standards, Transfer Skills, Enduring Understandings, Essential Questions, Learning Objectives, Key Vocabulary, Skills, Resources, & Assessments*

12 This course fulfills the graduation requirement for career education/practical arts.

The students enrolled in this course are guided through a variety of self-assessment activities designed to determine their interests, values, abilities, aptitudes, and skills. From that perspective, students integrate their findings into short-range post high school plans, as well as long-range life plans. Some of the major areas covered include: decision making, attitudes, educational planning, career planning, career research, job seeking skills and the job placement process. At the end of the course the students have completed a college and career portfolio, which include such items as: a self-assessment, a college plan (report on 3 post-secondary institutions, college application, and essay), a career planning/research project, a resume, a cover letter, responses to commonly asked interview questions and more.

NJSLSA.W6. Use technology, including the Internet, to produce and publish writing and to interact and collaborate with others.

21st Century Life and Careers

CRP4. Communicate clearly and effectively and with reason.

CRP7. Employ valid and reliable research strategies.

CRP9. Model integrity, ethical leadership and effective management.

CRP10. Plan education and career paths aligned to personal goals.

CRP11. Use technology to enhance productivity.

9.1 PERSONAL FINANCIAL LITERACY

9.1.12.A.6 Summarize the financial risks and benefits of entrepreneurship as a career choice.

9.1.12.A.7 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.

9.1.12.A.8 Analyze different forms of currency and how currency is used to exchange goods and services.

9.1.12.A.9 Analyze how personal and cultural values impact spending and other financial decisions.

9.1.12.A.10 Demonstrate how exemptions and deductions can reduce taxable income.

9.1.12.A.11 Explain the relationship between government programs and services and taxation.

9.1.12.A.12 Explain how compulsory government programs (e.g., Social Security, Medicare) provide insurance against some loss of income and benefits to eligible recipients.

9.1.12.A.13 Analyze the impact of the collective bargaining process on benefits, income, and fair labor practice.

9.1.12.B.1 Prioritize financial decisions by systematically considering alternatives and possible consequences.

9.1.12.B.2 Compare strategies for saving and investing and the factors that influence how much should be saved or invested to meet financial goals.

9.1.12.B.8 Describe and calculate interest and fees that are applied to various forms of spending, debt, and saving.

9.1.12.B.9 Research the types and characteristics of various financial organizations in the community (e.g., banks, credit unions, check-cashing stores, et. al.).

9.1.12.B.10 Develop a plan that uses the services of various financial institutions to meet personal and family financial goals

9.1.12.C.1 Compare and contrast the financial benefits of different products and services offered by a variety of financial institutions.

9.1.12.C.2 Compare and compute interest and compound interest and develop an amortization table using business tools.

9.1.12.C.8 Identify the types and characteristics of predatory lending practices (e.g., payday loans, car title loans, high-risk mortgages).

9.1.12.C.9 Evaluate the implications of personal and corporate bankruptcy for self and others

9.1.12.D.1 Calculate short- and long-term returns on various investments (e.g., stocks, bonds, mutual funds, IRAs, deferred pension plans, and so on).

9.1.12.D.2 Assess the impact of inflation on economic decisions and lifestyles.

9.1.12.D.3 Summarize how investing builds wealth and assists in meeting long- and short-term financial goals.

9.1.12.D.4 Assess factors that influence financial planning.

9.1.12.D.5 Justify the use of savings and investment options to meet targeted goals.

9.1.12.D.6 Analyze processes and vehicles for buying and selling investments.

9.1.12.D.7 Explain the risk, return, and liquidity of various savings and investment alternatives.

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- 9.1.12.D.8 Explain how government and independent financial services and products are used to achieve personal financial goals.
- 9.1.12.D.12 Compare and contrast the past and present role of government in the financial industry and in the regulation of financial markets.
- 9.1.12.D.13 Determine the impact of various market events on stock market prices and on other savings and investments.
- 9.1.12.D.14 Evaluate how taxes affect the rate of return on savings and investments.
- 9.1.12.D.15 Analyze how savings, retirement plans, and other investment options help to shift current income for purposes of tax reporting and filing.
- 9.1.12.E.6 Evaluate written and verbal contracts for essential components and for obligations of the lender and borrower.
- 9.1.12.F.2 Assess the impact of emerging global economic events on financial planning.
- 9.1.12.F.3 Analyze how citizen decisions and actions can influence the use of economic resources to achieve societal goals and provide individual services.
- 9.1.12.F.4 Summarize the purpose and importance of a will.
- 9.1.12.F.5 Compare and contrast the role of philanthropy, volunteer service, and charities in community development and quality of life in a variety of cultures.
- 9.1.12.F.6 Explain the concept and forms of taxation and justify the use of taxation to fund public activities and initiatives.
- 9.1.12.G.1 Analyze risks and benefits in various financial situations.
- 9.1.12.G.2 Differentiate between property and liability insurance protection.
- 9.3.12.BM.5 Implement systems, strategies and techniques used to manage information in a business.
- 9.3.12.BM.6 Implement, monitor and evaluate business processes to ensure efficiency and quality results.
- 9.3.12.FN.1 Utilize mathematical concepts, skills and problem solving to obtain necessary information for decision making in the finance industry.
- 9.3.12.FN.2 Utilize tools, strategies and systems to plan, monitor, manage and maintain the use of financial resources.
- 9.3.12.FN.3 Plan, staff, lead and organize human resources in finance to enhance employee productivity and job satisfaction.
- 9.3.12.FN.4 Determine effective tools, techniques and systems to communicate and deliver value to finance customers.
- 9.3.12.FN.5 Create and maintain positive, ongoing relationships with finance customers.
- 9.3.12.FN.6 Plan, monitor and manage day-to-day activities to ensure effective and efficient finance operations.
- 9.3.12.FN.7 Implement safety, health and environmental controls to ensure a safe and productive finance work workplace.
- 9.3.12.FN.8 Describe and follow laws, regulations and ethical standards that affect finance operations and transactions.
- 9.3.12.FN.9 Plan, manage and maintain the use of financial resources to protect solvency.

Technology

- 8.2.12.C.4 Explain and identify interdependent systems and their functions.
- 8.2.8.E.1 Identify ways computers are used that have had an impact across the range of human activity and within different careers where they are used.

GENERAL CONSIDERATIONS FOR DIVERSE LEARNERS

| English Language Learners | Students Receiving Special Education Services | Advanced Learners |
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| <ul style="list-style-type: none"> - Personal glossary - Text-to-speech - Extended time - Simplified / verbal instructions - Frequent breaks <p>WIDA Can Do Descriptors for Grade 9-12 WIDA Essential Actions Handbook FABRIC Paradigm Wall Township ESL Grading Protocol</p> <p>*Use WIDA Can Do Descriptors in coordination with Student Language Portraits (SLPs).</p> | <ul style="list-style-type: none"> - Small group/One to one - Additional time - Review of directions - Student restates information - Space for movement or breaks - Extra visual and verbal cues and prompts - Preferential seating - Follow a routine/schedule - Rest breaks - Verbal and visual cues regarding directions and staying on task - Checklists - Immediate feedback <p>Students receiving Special Education programming have specific goals and objectives, as well as accommodations and modifications outlined within their Individualized Education Plans (IEP) due to an identified disability and/or diagnosis. In addition to exposure to the general education curriculum, instruction is differentiated based upon the student's needs. The IEP acts as a supplemental curriculum guide inclusive of instructional strategies that support each learner.</p> <p>Considerations for Special Education Students 6-12 National Center on Universal Design for Learning - About UDL UDL Checklist UDL Key Terms</p> | <ul style="list-style-type: none"> - Use of high level academic vocabulary/texts - Problem-based learning - Preassess to condense curriculum - Interest-based research - Authentic problem-solving - Homogeneous grouping opportunities <p>Knowledge and Skill Standards in Gifted Education for All Teachers Pre-K-Grade 12 Gifted Programming Standards Gifted Programming Glossary of Terms</p> |
| | | Students with 504 Plan |
| Teachers are responsible for implementing designated services and strategies identified on a student's 504 Plan. | | |
| At Risk Learners / Differentiation Strategies | | |
| <ul style="list-style-type: none"> Alternative Assessments Choice Boards Games and Tournaments Group Investigations Learning Contracts Leveled Rubrics Multiple Texts Personal Agendas Homogeneous Grouping | <ul style="list-style-type: none"> Independent Research & Projects Multiple Intelligence Options Project-Based Learning Varied Supplemental Activities Varied Journal Prompts Tiered Activities/Assignments Tiered Products Graphic Organizers Choice of Books/Activities Mini-Workshops to Reteach or Extend Think-Pair-Share by readiness or interest Use of Collaboration of Various Activities | <ul style="list-style-type: none"> Jigsaw Think-Tac-Toe Cubing Activities Exploration by Interest Flexible Grouping Goal-Setting with Students Homework Options Open-Ended Activities Varied Product Choices Stations/Centers Work Alone/Together |

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