# Appendix A

Standards Mastery Matrix

#### **Standards Cross Reference Matrix**

Milltown School District has developed the Standards Cross Reference Matrix tables as a tool to ensure adherence to the New Jersey Core Curriculum Content Standards in each area of our curriculum. These tables reflect the standards applicable to the curriculum content in this guide and show progressive mastery according to the state's guidelines for each grade level.

Table	Table Key:						
-	No indicator exists at the grade level						
M	Grade level instruction for mastery						
X	Indicator is addressed at the shared grade level, or in a specialized curriculum course						
P	Previously mastered at lower grade level						
I	Introduced at grade level, developmental understanding						
G	Previously introduced, guided learning toward future mastery						
R	Reinforced exploration through higher level critical thinking skills						
С	Comprehensive state indicator, instruction based on teacher-assessed need						
SS	Included in the district Social Studies curriculum						
F	Included in the district 21 <sup>st</sup> Century Skills curriculum as a separate Financial						
	Literacy course						
Н	Combined with Health standards as part of the Physical Education curriculum						
LM	Instruction included within grade level library media course						

#### 9.1 Personal Financial Literacy

All students will develop skills and strategies that promote personal and financial responsibility related to financial planning, savings, investment, and charitable giving in the global economy.

- A. Income and Careers
- B. Money Management
- C. Credit and Debt Management
- D. Planning, Saving, and Investing
- E. Becoming a Critical Consumer
- F. Civic Financial Responsibility
- G. Insuring and Protecting

### 9.2 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.

- A. Career Awareness (grades K-4)
- B. Career Exploration (grades 5-8)

Income & Careers		Money Management		Credit & Debt Management	
9.1.4.A.1 3 <sup>ss</sup>		9.1.4.B.1	3 <sup>ss</sup>	9.1.4.C.1	4 <sup>LM</sup>
9.1.4.A.2	3 <sup>ss</sup>	9.1.4.B.2	3 <sup>ss</sup>	9.1.4.C.2	4 <sup>LM</sup>
9.1.4.A.3	3 <sup>ss</sup>	9.1.4.B.3	3 <sup>ss</sup>	9.1.4.C.3	4 <sup>LM</sup>
-	-	9.1.4.B.4	3 <sup>ss</sup>	9.1.4.C.4	4 <sup>LM</sup>
-	-	9.1.4.B.5	3 <sup>ss</sup>	9.1.4.C.5	4 <sup>LM</sup>
-	-	-	-	9.1.4.C.6	4 <sup>LM</sup>

•	Saving and sting	Becoming a		Civic Financia Responsibility	
9.1.4.D.1	3 <sup>ss</sup>	9.1.4.E.1	4 <sup>LM</sup>	9.1.4.F.1	4 <sup>LM</sup>
9.1.4.D.2	3 <sup>ss</sup>	9.1.4.E.2	4 <sup>LM</sup>	9.1.4.F.2	4 <sup>LM</sup>
9.1.4.D.3	3 <sup>ss</sup>	-	-	-	-
-	-	-	-		

Insuring and Protecting		Career Awa	areness		
9.1.4.G.1	4 <sup>LM</sup>	9.2.4.A.1 1 <sup>ss</sup>		-	-
-	-	9.2.4.A.2	1 <sup>ss</sup>	-	-
-	-	9.2.4.A.3	1 <sup>ss</sup>	-	-
-	-	9.2.4.A.4	1 <sup>ss</sup>	-	-

Income and Careers		Money Management		Credit & Debt Management	
9.1.8.A.1	7 <sup>F</sup>	9.1.8.B.1	<b>7</b> <sup>F</sup>	9.1.8.C.1	7 <sup>F</sup>
9.1.8.A.2	7 <sup>F</sup>	9.1.8.B.2	<b>7</b> <sup>F</sup>	9.1.8.C.2	7 <sup>F</sup>
9.1.8.A.3	7 <sup>F</sup>	9.1.8.B.3	<b>7</b> <sup>F</sup>	9.1.8.C.3	7 <sup>F</sup>
9.1.8.A.4	7 <sup>F</sup>	9.1.8.B.4	<b>7</b> <sup>F</sup>	9.1.8.C.4	7 <sup>F</sup>
9.1.8.A.5	7 <sup>F</sup>	9.1.8.B.5	<b>7</b> <sup>F</sup>	9.1.8.C.5	<b>7</b> <sup>F</sup>
9.1.8.A.6	7 <sup>F</sup>	9.1.8.B.6	<b>7</b> <sup>F</sup>	9.1.8.C.6	<b>7</b> <sup>F</sup>
9.1.8.A.7	7 <sup>F</sup>	9.1.8.B.7	<b>7</b> <sup>F</sup>	9.1.8.C.7	<b>7</b> <sup>F</sup>
-	-	9.1.8.B.8	<b>7</b> <sup>F</sup>	9.1.8.C.8	7 <sup>F</sup>
-	-	9.1.8.B.9	<b>7</b> <sup>F</sup>	9.1.8.C.9	<b>7</b> <sup>F</sup>
-	-	9.1.8.B.10	<b>7</b> <sup>F</sup>	9.1.8.C.10	7 <sup>F</sup>
-	-	9.1.8.B.11	<b>7</b> <sup>F</sup>	-	-

Planning,	Saving and	Becoming	a Critical	Civic Financial	
Inve	esting	Consumer		Responsibility	
9.1.8.D.1	8 <sup>ss</sup>	9.1.8.E.1	8 <sup>ss</sup>	9.1.8.F.1	8 <sup>ss</sup>
9.1.8.D.2	8 <sup>ss</sup>	9.1.8.E.2	8 <sup>ss</sup>	9.1.8.F.2	8 <sup>ss</sup>
9.1.8.D.3	8 <sup>ss</sup>	9.1.8.E.3	8 <sup>ss</sup>	9.1.8.F.3	8 <sup>ss</sup>
9.1.8.D.4	8 <sup>ss</sup>	9.1.8.E.4	8 <sup>ss</sup>	-	-
9.1.8.D.5	8 <sup>ss</sup>	9.1.8.E.5	8 <sup>ss</sup>	-	-
-	-	9.1.8.E.6	8 <sup>ss</sup>	-	-
-	-	9.1.8.E.7	8 <sup>ss</sup>	-	-
-	-	9.1.8.E.8	8 <sup>ss</sup>	-	-

Insuri	ng and	Career Awa	areness	
Protecting				
9.1.8.G.1	<b>7</b> <sup>F</sup>	9.2.8.B.1	8 <sup>H</sup>	
9.1.8.G.2	7 <sup>F</sup>	9.2.8.B.2	8 <sup>H</sup>	
9.1.8.G.3	7 <sup>F</sup>	9.2.8.B.3	8 <sup>H</sup>	
9.1.8.G.4	7 <sup>F</sup>	9.2.8.B.4	8 <sup>H</sup>	
-	-	9.2.8.B.5	8 <sup>H</sup>	
-	-	9.2.8.B.6	8 <sup>H</sup>	
-	-	9.2.8.B.7	8 <sup>H</sup>	