



# 2020 New Jersey Student Learning Standards – Career Readiness, Life Literacies, and Key Skills 9.1 Personal Financial Literacy by the End of Grade 2

## Civic Responsibility

Core Ideas	Performance Expectations
There are actions an individual can take to help make this world a better place.	<ul style="list-style-type: none"> <li>9.1.2.CR.1: Recognize ways to volunteer in the classroom, school and community.</li> <li>9.1.2.CR.2: List ways to give back, including making donations, volunteering, and starting a business.</li> </ul>

## Financial Institutions

Core Ideas	Performance Expectations
Money comes in different values, forms, and uses.	9.1.2.FI.1: Differentiate the various forms of money and how they are used (e.g., coins, bills, checks, debit and credit cards).

## Financial Psychology

Core Ideas	Performance Expectations
There is a relationship between an individual's values, emotions, and the ways he/she chooses to spend money. External factors can influence the items that an individual wants or needs.	<ul style="list-style-type: none"> <li>9.1.2.FP.1: Explain how emotions influence whether a person spends or saves.</li> <li>9.1.2.FP.2: Differentiate between financial wants and needs.</li> <li>9.1.2.FP.3: Identify the factors that influence people to spend or save (e.g., commercials, family, culture, society).</li> </ul>

## Planning and Budgeting

Core Ideas	Performance Expectations
A budget is a plan that helps an individual obtain his/her financial goals. Saving money is a habit that can be developed.	<p>9.1.2.PB.1: Determine various ways to save and places in the local community that help people save and accumulate money over time.</p> <p>9.1.2.PB.2: Explain why an individual would choose to save money.</p>

## Risk Management and Insurance

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Core Ideas	Performance Expectations
There are ways to keep the things we value safely at home and other places.	9.1.2.RM.1: Describe how valuable items might be damaged or lost and ways to protect them.



2020 New Jersey Student Learning Standards – Career Readiness, Life Literacies, and Key Skills  
9.2 Career Awareness, Exploration, Preparation, and Training by the End of Grade 2

Career Awareness and Planning

Core Ideas	Performance Expectations
Different types of jobs require different knowledge and skills.	9.1.2.CAP.1: Make a list of different types of jobs and describe the skills associated with each job.
Income is received from work in different ways including regular payments, tips, commissions, and benefits.	9.1.2.CAP.2: Explain why employers are willing to pay individuals to work.
There are benefits and drawbacks to being an entrepreneur.	<ul style="list-style-type: none"><li>• 9.1.2.CAP.3: Define entrepreneurship and social entrepreneurship.</li><li>• 9.1.2.CAP.4: List the potential rewards and risks to starting a business.</li></ul>

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# 2020 New Jersey Student Learning Standards – Career Readiness, Life Literacies, and Key Skills

## 9.4 Life Literacies and Key Skills by the End of Grade 2

### Creativity and Innovation

Core Ideas	Performance Expectations
Brainstorming can create new, innovative ideas.	<ul style="list-style-type: none"> <li>9.4.2.CI.1: Demonstrate openness to new ideas and perspectives (e.g., 1.1.2.CR1a, 2.1.2.EH.1, 6.1.2.CivicsCM.2).</li> <li>9.4.2.CI.2: Demonstrate originality and inventiveness in work (e.g., 1.3A.2CR1a).</li> </ul>

### Critical Thinking and Problem-solving

Core Ideas	Performance Expectations
Critical thinkers must first identify a problem then develop a plan to address it to effectively solve the problem.	<ul style="list-style-type: none"> <li>9.4.2.CT.1: Gather information about an issue, such as <u>climate change</u>, and collaboratively brainstorm ways to solve the problem (e.g., K-2-ETSI-1, 6.3.2.GeoGI.2).</li> <li>9.4.2.CT.2: Identify possible approaches and resources to execute a plan (e.g., 1.2.2.CR1b, 8.2.2.BD.3).</li> <li>9.4.2.CT.3: Use a variety of types of thinking to solve problems (e.g., inductive, deductive).</li> </ul>

### Digital Citizenship

Core Ideas	Performance Expectations
Digital artifacts can be owned by individuals or organizations.	<ul style="list-style-type: none"> <li>9.4.2.DC.1: Explain differences between ownership and sharing of information.</li> <li>9.4.2.DC.2: Explain the importance of respecting digital content of others.</li> </ul>

Core Ideas	Performance Expectations
Individuals should practice safe behaviors when using the Internet.	<ul style="list-style-type: none"> <li>9.4.2.DC.3: Explain how to be safe online and follow safe practices when using the internet (e.g., 8.1.2.NI.3, 8.1.2.NI.4).</li> <li>9.4.2.DC.4: Compare information that should be kept private to information that might be made public.</li> </ul>
An individual's digital footprint reflects the various actions an individual makes online, both positive and negative.	9.4.2.DC.5: Explain what a digital footprint is and how it is created.
Digital communities allow for social interactions that can result in positive or negative outcomes.	9.4.2.DC.6: Identify respectful and responsible ways to communicate in digital environments.
Young people can have a positive impact on the natural world in the fight against climate change.	9.4.2.DC.7: Describe actions peers can take to positively impact <u>climate change</u> (e.g., 6.3.2.CivicsPD.1).

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### Global and Cultural Awareness

Core Ideas	Performance Expectations
Individuals from different cultures may have different points of view and experiences.	9.4.2.GCA.1: Articulate the role of culture in everyday life by describing one's own culture and comparing it to the cultures of other individuals (e.g., 1.5.2.C2a, 7.1.NL.IPERS.5, 7.1.NL.IPERS.6).

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### Information and Media Literacy

Core Ideas	Performance Expectations
Digital tools and media resources provide access to vast stores of information that can be searched.	9.4.2.IML.1: Identify a simple search term to find information in a search engine or digital resource.
Digital tools can be used to display data in various ways.	9.4.2.IML.2: Represent data in a visual format to tell a story about the data (e.g., 2.MD.D.10).

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Core Ideas	Performance Expectations
A variety of diverse sources, contexts, disciplines, and cultures provide valuable and necessary information that can be used for different purposes.	9.4.2.IML.3: Use a variety of sources including multimedia sources to find information about topics such as <u>climate change</u> , with guidance and support from adults (e.g., 6.3.2.GeoGL.2, 6.1.2.HistorySE.3, W.2.6, 1-L-SL-2).
Information is shared or conveyed in a variety of formats and sources.	9.4.2.IML.4: Compare and contrast the way information is shared in a variety of contexts (e.g., social, academic, athletic) (e.g., 2.2.2.MSC.5, RL.2.9).

### Technology Literacy

Core Ideas	Performance Expectations
Digital tools have a purpose.	<ul style="list-style-type: none"> <li>9.4.2.TL.1: Identify the basic features of a digital tool and explain the purpose of the tool (e.g., 8.2.2.ED.1).</li> <li>9.4.2.TL.2: Create a document using a word processing application.</li> <li>9.4.2.TL.3: Enter information into a spreadsheet and sort the information.</li> <li>9.4.2.TL.4: Navigate a virtual space to build context and describe the visual content.</li> <li>9.4.2.TL.5: Describe the difference between real and virtual experiences.</li> <li>9.4.2.TL.6: Illustrate and communicate ideas and stories using multiple digital tools (e.g., SL.2.5).</li> </ul>
Collaboration can simplify the work an individual has to do and sometimes produce a better product.	9.4.2.TL.7: Describe the benefits of collaborating with others to complete digital tasks or develop digital artifacts (e.g., W.2.6, 8.2.2.ED.2).