

Warren Hills Cluster Schools
K-8 21st Century Life & Careers
Mastery Indicators

October 2012

9.1 21st Century Life & Career Skills

9.1.A Critical Thinking and Problem Solving

	Kindergarten	1	2	3	4	5	6	7	8
Recognize a problem and brainstorm ways to solve the problem individually or collaboratively	B	B/D	D	D	M	M	M	M	M
Evaluate available resources that can assist in solving problems	B	B	D	D	M	M	M	M	M
Determine when the use of technology is appropriate to solve problems	B	B	D	D	M	M	M	M	M
Use data accessed on the Web to inform solutions to problems and the decision making process	B	B	D	D	M	M	M	M	M
Apply critical thinking and problem solving skills in classroom and family settings	B	B	D	D	M	M	M	M	M
Develop strategies to reinforce positive attitudes that impact critical thinking and problem solving skills					B	B/D	D	D	M
Develop strategies to reinforce productive behaviors that impact critical thinking and problem solving skills					B	B/D	D	D	M
Implement problem solving strategies to solve a problem in school or the community				B	B	B/D	D	D	M
Summarize strategies used by various organizations and agencies to solve problems that impact communities					B	B/D	D	D	M

9.2.C Credit and Debit Management	Kindergarten	1	2	3	4	5	6	7	8
Compare strategies used by various organizations and agencies with strategies used by similar organizations in another state or country						B	D	D	M
Design and implement a project management plan using one or more problem solving strategies						B	D	D	M

9.1.B Creativity and Innovation

	Kindergarten	1	2	3	4	5	6	7	8
Participate in brainstorming sessions to seek information, ideas and strategies that foster creative thinking	B	B	D	D	M	M	M	M	M
Use multiple points of view to create alternative solutions					B	B/D	D	D	M
Assess data gathered to solve a problem for which there are varying perspectives					B	B/D	D	D	M
Determine how data gathered to solve a problem can best be used to design multiple solutions						B	D	D	M

9.1.C. Collaboration, Teamwork and Leadership

	Kindergarten	1	2	3	4	5	6	7	8
Practice collaborative skills in groups	B	B/D	D	D	M	M	M	M	M
Explain how collaborative skills assist in completing tasks in different settings	B	B/D	D	D	M	M	M	M	M
Determine an individual's responsibility for personal actions contributions to group activities	B	B	B/D	D	D	D	D	D	M
Demonstrate the use of compromise, consensus, and community building strategies for carrying out different tasks, assignments, and projects						B	B/D	D	M

9.1.D. Cross Cultural Understanding and Interpersonal Communications

	Kindergarten	1	2	3	4	5	6	7	8
Use effective oral and written communication in face-to-face and online interactions	B	B/D	D	D	M	M	M	M	M
Use effective oral and written communication when presenting to an audience	B	B/D	D	D	M	M	M	M	M
Express needs, wants and feelings appropriately in various situations	B	B/D	D	D	M	M	M	M	M
Demonstrate an awareness of one's own culture and other cultures during interactions within and outside of the classroom				B	B/D	D	D	D	M
Employ appropriate conflict resolution strategies	B	B/D	D	D	D	D	D	D	M
Demonstrate the ability to understand inferences					B	B/D	D	D	M
Use effective communication skills in face-to-face and online interactions with peers and adults from home and from diverse cultures	B	B/D	D	D	D	D	D	D	M
Compare and contrast nuances in verbal and nonverbal communication in different cultures that may result in misinterpretation and misunderstanding					B	B/D	D	D	M
Justify the need for greater cross cultural understanding due to globalization						B	B/D	D	M

9.1.E. Communication and Media Fluency

	Kindergarten	1	2	3	4	5	6	7	8
Explain how digital media are used in daily life in a variety of settings	B	B/D	D	D	M	M	M	M	M
Demonstrate effective communication using digital media during classroom activities	B	B/D	D	D	M	M	M	M	M
Distinguish how digital media are used by individuals, groups, and organizations for varying purposes	B	B/D	D	D	M	M	M	M	M
Explain why some uses of media are unethical		B	D	D	M	M	M	M	M
Explain how technology has strengthened the role of digital media in the global society.				B	B/D	D	D	D	M
Analyze the role of digital media in sales and marketing and in delivering cultural, political, and other societal messages					B	B/D	D	D	M
Differentiate between explicit and implicit digital media messages, and discuss the impact on individuals, groups, and society as a whole						B	B/D	D	M
Determine the undesired consequences of unethical uses of media						B	B/D	D	M
Compare and contrast ways governments regulate media advertising to protect children and adults in the United States and in other countries						B	B/D	D	M

9.1.F. Accountability, Productivity, and Ethics

	Kindergarten	1	2	3	4	5	6	7	8
Explain the meaning of productivity and accountability	B	B/D	D	D	M	M	M	M	M
Describe situations in which productivity and accountability are important in the home, school, and community	B	B/D	D	D	M	M	M	M	M
Establish and follow performance goals to guide progress in assigned areas of responsibility and accountability during classroom projects and extra-curricular activities	B	B/D	D	D	M	M	M	M	M
Explain the importance of understanding and following rules in family, classroom, and community settings	B	B/D	D	D	M	M	M	M	M
Demonstrate how productivity and accountability contribute to realizing individual or group work goals within or outside the classroom					B	B/D	D	D	M
Explain how rules, laws, and safety practices protect individual rights in the global workplace				B	B/D	D	D	D	M
Relate the use of new technologies at home, in the workplace, and in other settings to incidences of ethical and/or unethical behavior				B	B/D	D	D	D	M

9.2 Personal Financial Literacy

9.2.A. Income and Careers

	Kindergarten	1	2	3	4	5	6	7	8
Explain the difference between a career and a job, and identify various jobs in the community and the related earnings	B	B/D	D	D	M	M	M	M	M
Identify potential sources of income and their limitations	B	B/D	D	D	M	M	M	M	M
Explain how income affects spending and take-home pay	B	B/D	D	D	M	M	M	M	M
Explain the meaning and purposes of taxes and tax deductions and why fees for various benefits are taken out of pay		B	D	D	M	M	M	M	M
Relate how career choices, education choices, skills, entrepreneurship, and economic conditions affect income				B	B/D	D	D	D	M
Differentiate among ways that workers can improve earning power through the acquisition of new knowledge and skills					B	B/D	D	D	M
Relate earning power to quality of life across cultures						B	D	D	M
Relate how the demand for certain skills determines an individual's earning power						B	D	D	M
Explain the difference between "earned income" and "unearned income" (e.g., gifts) and why earned income is important						B	D	D	M
Examine how labor market trends and the cost of living can affect real income, spending decisions, and lifestyle						B	D	D	M
Explain the purpose of the payroll deduction process, taxable income, and employee benefits							B	D	M
Differentiate among the types of taxes and employee benefits							B	D	M
Differentiate between taxable and nontaxable income							B	D	M

9.2.B. Money Management

	Kindergarten	1	2	3	4	5	6	7	8
Differentiate between financial wants and needs	B	B/D	D	D	M	M	M	M	M
Identify age-appropriate financial goals	B	B/D	D	D	M	M	M	M	M
Explain what a budget is and why it is important	B	B/D	D	D	M	M	M	M	M
Identify common household expense categories and sources of income	B	B/D	D	D	M	M	M	M	M
Identify ways to earn and save	B	B/D	D	D	M	M	M	M	M
Distinguish among cash, check, credit card, and debit card	B	B/D	D	D	M	M	M	M	M
Explain the purposes of financial institutions in the community		B	D	D	M	M	M	M	M
Construct a simple personal savings and spending plan based on various sources of income					B	B/D	D	D	M
Justify the concept of “paying yourself first” as a financial savings strategy					B	B/D	D	D	M
Relate the concept of deferred gratification to investment, meeting financial goals, and building wealth						B	D	D	M
Analyze the effect of the economy on personal income, individual and family security, and consumer decisions						B	D	D	M
Evaluate the relationship of cultural traditions and historical influences on financial practice						B	D	D	M
Construct a budget to save for long-term, short-term, and charitable goals					B	B/D	D	D	M
Develop a system for keeping and using financial records					B	B/D	D	D	M
Explain the concept of cash flow and construct cash flow statements						B	D	D	M
Create debit and credit balance sheets and income and cash statements						B	D	D	M
Determine the most appropriate use of various financial products and services						B	D	D	M

9.2.C Credit and Debit Management	Kindergarten	1	2	3	4	5	6	7	8
Justify safeguarding personal information when using credit cards, banking electronically, or filing forms						B	D	D	M
Evaluate the appropriate financial institutions to assist with meeting various personal financial needs and goals						B	D	D	M

9.2.C. Credit and Debit Management

	Kindergarten	1	2	3	4	5	6	7	8
Explain why people borrow money and the relationship between credit and debt	B	B/D	D	D	M	M	M	M	M
Identify common sources of credit and types of credit		B	D	D	M	M	M	M	M
Compare and contrast credit cards and debit cards and the advantages and disadvantages of using each		B	D	D	M	M	M	M	M
Determine the relationships among income, expenses, and interest	B	B/D	D	D	M	M	M	M	M
Determine personal responsibility related to borrowing and lending	B	B/D	D	D	M	M	M	M	M
Summarize ways to avoid credit problems		B	D	D	M	M	M	M	M
Compare and contrast the financial products and services offered by different types of financial institutions.					B	B/D	D	D	M
Compare and contrast debt and credit management strategies.					B	B/D	D	D	M
Demonstrate an understanding of the terminology associated with different types of credit						B	D	D	M
Compare the interest rates associated with each.						B	D	D	M
Calculate the cost of borrowing various amounts of money using different types of credit						B	D	D	M

9.2.C Credit and Debit Management	Kindergarten	1	2	3	4	5	6	7	8
Determine ways to leverage debt beneficially.						B	D	D	M
Determine potential consequences of using “easy access” credit						B	D	D	M
Explain the meaning and possible consequences of “predatory lending practices.”							B	D	M
Explain the purpose of a credit score and credit record, and summarize borrowers’ credit report rights.							B	D	M
Summarize the causes and consequences of personal bankruptcy.						B	D	D	M
Determine when there is a need to seek credit counseling and appropriate times to utilize it.						B	D	D	M

9.2.D Planning, Saving and Investing

	Kindergarten	1	2	3	4	5	6	7	8
Determine various ways to save.	B	B/D	D	D	M	M	M	M	M
Explain the concept of “opportunity cost.”	B	B/D	D	D	M	M	M	M	M
Explain what it means to “invest.”	B	B/D	D	D	M	M	M	M	M
Distinguish between saving and investing.	B	B/D	D	D	M	M	M	M	M
Determine how saving contributes to financial well-being.					B	B/D	D	D	M
Differentiate among various savings tools and how to use them most effectively.					B	B/D	D	D	M
Differentiate among various investment options.						B	D	D	M
Distinguish between income and investment growth.						B	D	D	M
Explain the economic principle of supply and demand.							B	D	M
Relate saving and investing decisions to successful entrepreneurship.							B	D	M
Calculate short- and long-term returns on various investments							B	D	M
Assess the impact of inflation on economic decisions and lifestyles.						B	B/D	D	M

9.2.E Becoming a Critical Consumer

	Kindergarten	1	2	3	4	5	6	7	8
Determine factors that influence consumer decisions related to money.	B	B/D	D	D	M	M	M	M	M
Identify ways interest rates add to the cost of goods and services.		B	D	D	M	M	M	M	M
Evaluate financial information from a variety of sources.	B	B/D	D	D	M	M	M	M	M
Apply comparison shopping skills to purchasing decisions.		B	D	D	M	M	M	M	M
Explain what it means to be a responsible consumer and the factors to consider when making consumer decisions.	B	B/D	D	D	M	M	M	M	M
Identify personal information that should not be disclosed to others and the possible consequences of doing or not doing so.	B	B/D	D	D	M	M	M	M	M
Compare and contrast product facts versus advertising claims.		B	B/D	D	M	M	M	M	M
Prioritize personal wants and needs when making purchases.	B	B/D	D	D	D	D	D	D	M
Analyze interest rates and fees associated with financial services, credit cards, debit cards, and gift cards.					B	B/D	D	D	M
Evaluate the appropriateness of different types of monetary transactions for various situations.					B	B/D	D	D	M
Compare the value of goods or services from different sellers when purchasing large quantities and small quantities.					B	B/D	D	D	M
Identify the components of written and verbal contracts and the inherent responsibilities of the contracting parties.					B	B/D	D	D	M
Evaluate how fraudulent activities impact consumers, and justify the creation of consumer protection laws.					B	B/D	D	D	M
Recognize the techniques and effects of deceptive advertising.					B	B/D	D	D	M

9.2.F Civic Financial Responsibility

	Kindergarten	1	2	3	4	5	6	7	8
Demonstrate an understanding of individual financial obligations and community financial obligations.	B	B/D	D	D	M	M	M	M	M
Relate a country's economic system of production and consumption to building personal wealth and achieving societal responsibilities.		B	B/D	D	M	M	M	M	M
Explain the roles of philanthropy, volunteer service, and charitable contributions, and analyze their impact on community development and quality of living.	B	B/D	D	D	M	M	M	M	M
Identify skills related to organizing, managing, and taking on the risks of owning a business.	B	B/D	D	D	M	M	M	M	M
Explain how the economic system of production and consumption may be a means to achieve significant societal goals.					B	B/D	D	D	M
Examine the implications of legal and ethical behaviors when making financial decisions.					B	B/D	D	D	M
Relate the impact of business, government, and consumer fiscal responsibility to the economy and to personal finance.						B	B/D	D	M
Calculate appropriate amounts of charitable giving based on current financial status.					B	B/D	D	D	M
Determine opportunities for micro-financing of global charities and causes.							B	D	M

9.2.G Risk Management and Insurance

	Kindergarten	1	2	3	4	5	6	7	8
Summarize common types of financial risks and basic risk management strategies.	B	B/D	D	D	M	M	M	M	M
Explain the importance of protection against financial loss and reasons for risk assessment.	B	B/D	D	D	M	M	M	M	M
Describe how valuable items might be damaged or lost and ways to protect them.	B	B/D	D	D	M	M	M	M	M
Compare the impact of losses associated with different types of financial risk.					B	B/D	D	D	M
Explain why it is important to develop plans for protecting current and future personal assets against loss.					B	B/D	D	D	M
Explain the purpose and importance of health, disability, life, and consumer insurance protection.						B	D	D	M
Determine criteria for deciding the amount of insurance protection needed.						B	D	D	M
Analyze the need for and value of different types of insurance and the impact of deductibles.							B	D	M
Evaluate the need for different types of extended warranties.						B	D	D	M

9.3 Career Awareness, Exploration & Preparation

9.3.A Career Awareness

	Kindergarten	1	2	3	4	5	6	7	8
Identify reasons why people work and discuss how work can help a person achieve personal goals.	B	B/D	D	D	M	M	M	M	M
Identify various life roles and civic and work-related activities in the school, home, and community.	B	B/D	D	D	M	M	M	M	M
Appraise personal likes and dislikes and identify careers that might be suited to personal likes.	B	B/D	D	D	M	M	M	M	M
Identify qualifications needed to pursue traditional and nontraditional careers and occupations.		B	D	D	M	M	M	M	M
Locate career information using a variety of resources.	B	B/D	D	D	M	M	M	M	M
Explain why knowledge and skills acquired in the elementary grades lay the foundation for the future academic and career success.	B	B/D	D	D	M	M	M	M	M

9.3.B Career Exploration

	Kindergarten	1	2	3	4	5	6	7	8
Develop a Personalized Student Learning Plan that includes information about career areas of interest with the assistance of adult mentors.				B	B/D	D	D	D	M
Identify common knowledge, skills, and abilities needed within the federal 16 Career Clusters.						B	D	D	M
Evaluate personal abilities, interests, and motivations and discuss how they might influence job and career selection.				B	B/D	D	D	D	M
Identify high school and county career and technical school courses and programs that support career or occupational areas of interest.						B	D	D	M
Use workplace readiness skills and career information learned from job shadowing, high school visits, speakers, volunteering, or other career exploration activities to assist with career exploration.						B	D	D	M
Evaluate communication, collaboration, and leadership skills and how they might be further developed in preparation for a future career through involvement in school, home, work, and extracurricular activities.						B	D	D	M
Explain what is meant by “jobs” and “careers,” and examine how each tends to be distributed regionally, nationally, and globally.							B	D	M
Compare and contrast how traditional and nontraditional occupational roles have changed or remained the same regionally, nationally, and globally.							B	D	M
Inventory the requirements for entering different career areas of interest using online job information, such as the federal Occupational Information Network (O*NET) or the New Jersey State Career Development Website, and determine why those requirements are needed for success in a chosen career.							B	D	M

9.3.B Career Exploration	Kindergarten	1	2	3	4	5	6	7	8
Evaluate employment trends (including job outlook and wage trends) in areas of career interest using online resources, such as the federal Occupational Information Network (O*NET) or the New Jersey State Career Development Website.						B	D	D	M
Prepare a sample résumé and cover letter as part of an application for part-time or summer employment.						B	D	D	M
Explain how personal behavior, dress, attitudes, and other choices can impact the success or failure of a job applicant.				B	D	D	D	D	M
Locate information about working papers, including what is required to obtain them and who must sign them.						B	D	D	M
Use online state and federal agency resources to identify jobs that are permitted or prohibited for minors.							B	D	M
Analyze a past or current local, national, or international incident that violated professional, legal, and/or ethical responsibilities in an employment setting, and explain the impact of the incident on employees and others.							B	D	M
Relate academic achievement, as represented by high school diplomas, college degrees, and industry credentials, to employability and to potential level of income.						B	D	D	M
Recognize that an individual's online behavior (e.g., social networking, photo exchanges, video postings) may impact opportunities for employment or advancement.				B	D	D	D	D	M
Compare and contrast current and past employer hiring and employment practices related to substance use (e.g., tobacco, drugs, and alcohol).							B	D	M