

## 9.1 21<sup>st</sup> Century Life & Career Skills

### 9.1.A Critical Thinking and Problem Solving

TSW = The Student Will

Objective(s)	NJCCCS	Essential Questions	Understandings	Suggested Resources
TSW recognize a problem and brainstorm ways to solve the problem individually or collaboratively	9.1.4.A.1	How do I decide or make choices?	Choices we make as individuals affect self.	Performance Tasks
TSW evaluate available resources that can assist in solving problems	9.1.4.A.2			Questioning during class discussions
TSW determine when the use of technology is appropriate to solve problems	9.1.4.A.3			Teacher Observation
TSW use data accessed on the Web to inform solutions to problems and the decision making process	9.1.4.A.4			Peer review
TSW apply critical thinking and problem solving skills in classroom and family settings	9.1.4.A.5			Hands-on project work

### 9.1.B Creativity and Innovation

TSW = The Student Will

Objective(s)	NJCCCS	Essential Questions	Understandings	Suggested Resources
TSW participate in brainstorming sessions to seek information, ideas and strategies that foster creative thinking	9.1.4.B.1	What does it mean to be creative?		Performance Tasks Ongoing observation Peer review

**9.1.C. Collaboration, Teamwork and Leadership**

TSW = The Student Will

Objective(s)	NJCCCS	Essential Questions	Understandings	Suggested Resources
TSW practice collaborative skills in groups	9.1.4.C.1	What is the importance of collaboration?	Collaboration builds social skills.	Ongoing observation Questioning during class discussions
TSW explain how collaborative skills assist in completing tasks in different settings	9.1.4.C.1			Performance Tasks
TSW determine an individual's responsibility for personal actions contributions to group activities	9.1.8.C.1			Teacher Observation Peer review

**9.1.D. Cross Cultural Understanding and Interpersonal Communications**

TSW = The Student Will

Objective(s)	NJCCCS	Essential Questions	Understandings	Suggested Resources
TSW use effective oral and written communication in face-to-face and online interactions	9.1.4.D.1	How does one communicate effectively?	Communication takes a variety of forms.	Ongoing observation Questioning during class discussions
TSW use effective oral and written communication when presenting to an audience	9.1.4.D.1			Performance Tasks
TSW express needs, wants and feelings appropriately in various situations	9.1.4.D.2			Teacher Observation
TSW employ appropriate conflict resolution strategies	9.1.8.D.1			Peer review
TSW use effective communication skills in face-to-face and online interactions with peers and adults from home and from diverse cultures	9.1.8.D.3			Hands-on project work

**9.1.E. Communication and Media Fluency**

TSW = The Student Will

Objective(s)	NJCCCS	Essential Questions	Understandings	Suggested Resources
TSW explain how digital media are used in daily life in a variety of settings	9.1.4.E.1	How does the use of digital media assist in life skills?	Effective use of media promotes communication skills.	Ongoing observation Questioning during class discussions
TSW demonstrate effective communication using digital media during classroom activities	9.1.4.E.2			Performance Tasks
TSW distinguish how digital media are used by individuals, groups, and organizations for varying purposes	9.1.4.E.3			Teacher Observation Peer review
TSW explain why some uses of media are unethical	9.1.4.E.4			

**9.1.F. Accountability, Productivity, and Ethics**

TSW = The Student Will

Objective(s)	NJCCCS	Essential Questions	Understandings	Suggested Resources
TSW explain the meaning of productivity and accountability	9.1.4.F.1	Why do I need to be accountable?	Personal attitudes promote self direction.	Ongoing observation & questioning during class discussions
TSW describe situations in which productivity and accountability are important in the home, school, and community	9.1.4.F.1			Performance Tasks
TSW establish and follow performance goals to guide progress in assigned areas of responsibility and accountability during classroom projects and extra-curricular activities	9.1.4.F.2			Teacher Observation Peer review
TSW explain the importance of understanding and following rules in family, classroom, and community settings	9.1.4.F.3			Hands-on project work

## 9.2 Personal Financial Literacy

### 9.2.A. Income and Careers

TSW = The Student Will

Objective(s)	NJCCCS	Essential Questions	Understandings	Suggested Resources
TSW explain the difference between a career and a job	9.2.4.A.1	How do I make choices?	Choices we make as individuals affect self.	Ongoing observation
TSW identify various jobs in the community and the related earnings	9.2.4.A.1			Questioning during class discussions
TSW identify potential sources of income and their limitations	9.2.4.A.2			Performance Tasks
TSW explain how income affects spending and take-home pay	9.2.4.A.3			Teacher Observation
TSW explain the meaning and purpose of taxes	9.2.4.A.4			

### 9.2.B. Money Management

TSW = The Student Will

Objective(s)	NJCCCS	Essential Questions	Understandings	Suggested Resources
TSW differentiate between financial wants and needs	9.2.4.B.1	When should I start planning financially?	Financial choices have consequences.	Ongoing observation & questioning during class discussions
TSW identify age-appropriate financial goals	9.2.4.B.2			Performance Tasks
TSW explain what a budget is and why it is important	9.2.4.B.3			Teacher Observation
TSW identify common household expense categories and sources of income	9.2.4.B.4			Peer review
TSW identify ways to earn and save	9.2.4.B.5			Hands-on project work
TSW distinguish among cash, check, credit card, and debit card	9.2.4.B.6			
TSW explain the purposes of financial institutions in the community	9.2.4.B.7			

**9.2.C. Credit and Debit Management**

TSW = The Student Will

Objective(s)	NJCCCS	Essential Questions	Understandings	Suggested Resources
TSW explain why people borrow money and the relationship between credit and debt	9.2.4.C.1	When should I start planning financially?	Financial choices have consequences.	Ongoing observation & questioning during class discussions
TSW identify common sources of credit	9.2.4.C.2			
TSW compare and contrast credit cards and debit cards	9.2.4.C.3			
TSW determine the relationships among income, expenses, and interest	9.2.4.C.4			Performance Tasks Teacher Observation
TSW determine personal responsibility related to borrowing and lending	9.2.4.C.5			
TSW summarize ways to avoid credit problems	9.2.4.C.6			

**9.2.D. Planning, Saving and Investing**

TSW = The Student Will

Objective(s)	NJCCCS	Essential Questions	Understandings	Suggested Resources
TSW determine various ways to save.	9.2.4.D.1	How do I make appropriate personal income choices?	Personal finance plans will help achieve financial success.	Ongoing observation & questioning during class discussions
TSW explain the concept of “opportunity cost.”	9.2.4.D.2			Performance Tasks
TSW explain what it means to “invest.”	9.2.4.D.3			Teacher Observation
TSW distinguish between saving and investing.	9.2.4.D.4			Peer review

**9.2.E. Becoming a Critical Consumer**

TSW = The Student Will

Objective(s)	NJCCCS	Essential Questions	Understandings	Suggested Resources
TSW determine factors that influence consumer decisions related to money.	9.2.4.E.1	How do I make appropriate personal income choices?	Personal finance plans will help achieve financial success.	Ongoing observation & questioning during class discussions
TSW identify ways interest rates add to the cost of goods and services	9.2.4.E.2			
TSW evaluate financial information from a variety of sources.	9.2.4.E.3			Performance Tasks
TSW apply comparison shopping skills to purchasing decisions	9.2.4.E.4			
TSW explain what it means to be a responsible consumer and the factors to consider when making consumer decisions.	9.2.4.E.5			Teacher Observation
TSW identify personal information that should not be disclosed to others and the possible consequences of doing or not doing so.	9.2.4.E.6			Peer review
TSW compare and contrast product facts versus advertising claims	9.2.4.E.7			
TSW prioritize personal wants and needs when making purchases.	9.2.8.E.1			Hands-on project work

**9.2.F. Civic Financial Responsibility**

TSW = The Student Will

Objective(s)	NJCCCS	Essential Questions	Understandings	Suggested Resources
TSW demonstrate an understanding of individual financial obligations and community financial obligations.	9.2.4.F.1	How do I make appropriate personal income choices?	Personal finance plans will help achieve financial success.	Ongoing observation & questioning during class discussions
TSW relate a country's economic system of production and consumption to building personal wealth and achieving societal responsibilities	9.2.4.F.2			
TSW explain the roles of volunteer service and charitable contributions, and analyze their impact on community development and quality of living.	9.2.4.F.3			Performance Tasks Hands-on project work
TSW identify skills related to organizing, managing, and taking on the risks of owning a business.	9.2.4.F.4			Teacher Observation

**9.2.G. Risk Management and Insurance**

TSW = The Student Will

Objective(s)	NJCCCS	Essential Questions	Understandings	Suggested Resources
TSW summarize common types of financial risks and basic risk management strategies.	9.2.4.G.1	How do I make appropriate personal income choices?	Personal finance plans will help achieve financial success.	Ongoing observation & questioning during class discussions
TSW explain the importance of protection against financial loss and reasons for risk assessment.	9.2.4.G.2			Performance Tasks
TSW describe how valuable items might be damaged or lost and ways to protect them.	9.2.4.G.3			Teacher Observation

## 9.3 Career Awareness, Exploration & Preparation

### 9.3.A Career Awareness

TSW = The Student Will

Objective(s)	NJCCCS	Essential Questions	Understandings	Suggested Resources
TSW identify reasons why people work and discuss how work can help a person achieve personal goals	9.3.4.A.1	What is a productive citizen?	Knowledge gained early in life lay the foundation for future success.	Ongoing observation
TSW identify various life roles and civic and work-related activities in the school, home, and community.	9.3.4.A.2	What is a career?		Performance Tasks
TSW appraise personal likes and dislikes and identify careers that might be suited to personal likes.	9.3.4.A.3			Teacher Observation
TSW identify qualifications needed to pursue traditional and nontraditional careers and occupations.	9.3.4.A.4			Peer review
TSW locate career information using a variety of resources.	9.3.4.A.5			Hands-on project work
TSW explain why knowledge and skills acquired in the elementary grades lay the foundation for the future academic and career success	9.3.4.A.6			Questioning during class discussions