

9.1 21st 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 |