

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 and others.	Performance Tasks
TSW evaluate available resources that can assist in solving problems	9.1.4.A.2	How do I decide what I want to be?		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
TSW develop strategies to reinforce positive attitudes that impact critical thinking and problem solving skills	9.1.8.A.1			
TSW develop strategies to reinforce productive behaviors that impact critical thinking and problem solving skills	9.1.8.A.1			
TSW implement problem solving strategies to solve a problem in school or the community	9.1.8.A.2			
TSW summarize strategies used by various organizations and agencies to solve problems that impact communities	9.1.8.A.3			

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
TSW use multiple points of view to create alternative solutions	9.1.8.B.1			
TSW assess data gathered to solve a problem for which there are varying perspectives	9.1.8.B.2			

9.1.C. Collaboration, Teamwork and Leadership

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Objective(s)	NJCCCS	Essential Questions	Understandings	Suggested Resources
TSW practice collaborative skills in groups	9.1.4.C.1	How do I develop effective interpersonal communication skills?	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 demonstrate an awareness of one's own culture and other cultures during interactions within and outside of the classroom	9.1.4.D.3			
TSW employ appropriate conflict resolution strategies	9.1.8.D.1			Peer review
TSW demonstrate the ability to understand inferences	9.1.8.D.2			
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
TSW compare and contrast nuances in verbal and nonverbal communication in different cultures that may result in misinterpretation and misunderstanding	9.1.8.D.4			

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			
TSW explain how technology has strengthened the role of digital media in the global society	9.1.8.E.1			
TSW analyze the role of digital media in sales and marketing and in delivering cultural, political, and other societal messages	9.1.8.E.2			

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 and behaviors promote self awareness.	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

Objective(s)	NJCCCS	Essential Questions	Understandings	Suggested Resources
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
TSW demonstrate how productivity and accountability contribute to realizing individual or group work goals within or outside the classroom	9.1.8.F.1			
TSW explain how rules, laws, and safety practices protect individual rights in the global workplace	9.1.8.F.2			
TSW relate the use of new technologies at home, in the workplace, and in other settings to incidences of ethical and/or unethical behavior	9.1.8.F.3			

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 and others.	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

October 2012

Objective(s)	NJCCCS	Essential Questions	Understandings	Suggested Resources
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			
TSW relate how career choices, education choices, skills, entrepreneurship, and economic conditions affect income	9.1.8.A.1			
TSW differentiate among ways that workers can improve earning power through the acquisition of new knowledge and skills	9.1.8.A.2			

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			

Objective(s)	NJCCCS	Essential Questions	Understandings	Suggested Resources
TSW explain the purposes of financial institutions in the community	9.2.4.B.7			
TSW construct a simple personal savings and spending plan based on various sources of income	9.2.8.B.1			
TSW justify the concept of “paying yourself first” as a financial savings strategy	9.2.8.B.2			
TSW construct a budget to save for long-term, short-term, and charitable goals	9.2.8.B.6			
TSW develop a system for keeping and using financial records	9.2.8.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			

Objective(s)	NJCCCS	Essential Questions	Understandings	Suggested Resources
TSW summarize ways to avoid credit problems	9.2.4.C.6			
TSW compare and contrast the financial products and services offered by different types of financial institutions	9.2.8.C.1			
TSW compare and contrast debt and credit management strategies	9.2.8.C.2			

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
TSW determine how saving contributes to financial well-being	9.2.8.D.1			
TSW differentiate among various savings tools and how to use them most effectively	9.2.8.D.2			

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	What impact do my financial choices have on self?		
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
TSW analyze interest rates and fees associated with financial services, credit cards, debit cards, and gift cards	9.2.8.E.2			

Objective(s)	NJCCCS	Essential Questions	Understandings	Suggested Resources
TSW evaluate the appropriateness of different types of monetary transactions for various situations	9.2.8.E.3			
TSW compare the value of goods or services from different sellers when purchasing large quantities and small quantities	9.2.8.E.4			
TSW identify the components of written and verbal contracts and the inherent responsibilities of the contracting parties	9.2.8.E.5			
TSW evaluate how fraudulent activities impact consumers, and justify the creation of consumer protection laws	9.2.8.E.6			
TSW recognize the techniques and effects of deceptive advertising	9.2.8.E.7			

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	What impact do my financial choices have on self?		
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

Objective(s)	NJCCCS	Essential Questions	Understandings	Suggested Resources
TSW identify skills related to organizing, managing, and taking on the risks of owning a business.	9.2.4.F.4			Teacher Observation
TSW explain how the economic system of production and consumption may be a means to achieve significant societal goals.	9.2.8.F.1			
TSW examine the implications of legal and ethical behaviors when making financial decisions.	9.2.8.F.2			
TSW calculate appropriate amounts of charitable giving based on current financial status.	9.2.8.F.4			

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
TSW compare the impact of losses associated with different types of financial risk	9.2.8.G.1			
TSW explain why it is important to develop plans for protecting current and future personal assets against loss	9.2.8.G.2			

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

9.3.B Career Exploration

Objective(s)	NJCCCS	Essential Questions	Understandings	Suggested Resources
TSW develop a Personalized Student Learning Plan that includes information about career areas of interest with the assistance of adult mentors.	9.1.8.B.1	How can I develop lifelong leadership skills to address important issues?	Each career has a set of preparation requirements	Ongoing observation & questioning during class discussions
TSW evaluate personal abilities, interests, and motivations and discuss how they might influence job and career selection.	9.1.8.B.3			Performance Tasks
TSW explain how personal behavior, dress, attitudes, and other choices can impact the success or failure of a job applicant	9.1.8.B.12			Teacher Observation
TSW recognize that an individual's online behavior may impact opportunities for employment or advancement	9.1.8.B.17			