9.1 21st Century Life & Career Skills: All students will demonstrate the creative, critical thinking, collaboration, and problem-solving skills needed to function successfully as both global citizens and workers in diverse ethnic and organizational cultures.

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<tr>
<th>Kindergarten</th>
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- Analyze the role of digital media in sales and marketing and in delivering cultural, political, and other societal messages.
- Differentiate between explicit and implicit digital media messages, and discuss the impact on individuals, groups, and society as a whole; determine the undesired consequences of unethical uses of media; compare and contrast ways governments respond to these issues.
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### 9.2 Personal Financial Literacy:

All students will develop skills and strategies that promote personal and financial responsibility related to financial planning, savings, investment, and charitable giving in the global economy.

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<th>Credit and Debt Management</th>
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<td>explain why people borrow money and the relationship between credit and debt; identify common sources of credit; compare and contrast credit cards and debit cards; determine the relationships</td>
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<td>the concept of cash flow and construct cash flow statements; create debit and credit balance sheets and income and cash statements; determine the most appropriate use of various financial products and services; justify safeguarding personal information when using credit cards, banking electronically, or filing forms; evaluate the appropriate financial institutions to assist with meeting various personal financial needs and goals</td>
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<td>Among income, expenses, and interest; determine personal responsibility related to borrowing and lending; summarize ways to avoid credit problems</td>
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<td>differentiate among various savings tools and how to use them most effectively;</td>
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<td>determine when there is a need to seek credit counseling and appropriate times to utilize it; distinguish between income;</td>
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<td>Becoming a Critical Consumer</td>
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<td>determine factors that influence consumer decisions related to money; evaluate financial information from a variety of sources; explain what it means to be a responsible consumer and the factors to consider when making consumer decisions; identify personal information that should not be disclosed to others and the possible consequences of</td>
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- personalize the information that should not be disclosed to others and the possible consequences of doing or not doing so; compare and contrast product facts versus advertising claims; prioritize personal wants and needs when making purchases.
Civic Financial Responsibility demonstrate an understanding of individual financial obligations and community financial obligations; relate a country’s economic system of production and consumption to building personal wealth and achieving societal responsibilities; explain the roles of volunteer service and charitable contributions, and analyze their impact on community development and quality of living; identify skills related to organizing, managing, and taking on the risks of owning a business.

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| Risk Management and Insurance | summarize common types of financial risks and basic risk management strategies; explain | of owning a business | of owning a business | business; explain how the economic system of production and consumption may be a means to achieve significant societal goals; examine the implications of legal and ethical behaviors when making financial decisions; calculate appropriate amounts of charitable giving based on current financial status | of owning a business; explain how the economic system of production and consumption may be a means to achieve significant societal goals; examine the implications of legal and ethical behaviors when making financial decisions; calculate appropriate amounts of charitable giving based on current financial status; relate the impact of business, government, and consumer fiscal responsibility to the economy and to personal finance | of owning a business; explain how the economic system of production and consumption may be a means to achieve significant societal goals; examine the implications of legal and ethical behaviors when making financial decisions; calculate appropriate amounts of charitable giving based on current financial status; relate the impact of business, government, and consumer fiscal responsibility to the economy and to personal finance; determine opportunities for micro financing of global charities and causes | of owning a business; explain how the economic system of production and consumption may be a means to achieve significant societal goals; examine the implications of legal and ethical behaviors when making financial decisions; calculate appropriate amounts of charitable giving based on current financial status; relate the impact of business, government, and consumer fiscal responsibility to the economy and to personal finance; determine opportunities for micro financing of global charities and causes | of owning a business; explain how the economic system of production and consumption may be a means to achieve significant societal goals; examine the implications of legal and ethical behaviors when making financial decisions; calculate appropriate amounts of charitable giving based on current financial status; relate the impact of business, government, and consumer fiscal responsibility to the economy and to personal finance; determine opportunities for micro financing of global charities and causes | Risk Management and Insurance summarize common types of financial risks and basic risk management strategies; explain |
| the importance of protection against financial loss and reasons for risk assessment; describe how valuable items might be damaged or lost and ways to protect them | the importance of protection against financial loss and reasons for risk assessment; describe how valuable items might be damaged or lost and ways to protect them | the importance of protection against financial loss and reasons for risk assessment; describe how valuable items might be damaged or lost and ways to protect them | protection against financial loss and reasons for risk assessment; describe how valuable items might be damaged or lost and ways to protect them; compare the impact of losses associated with different types of financial risk; explain why it is important to develop plans for protecting current and future personal assets against loss | the importance of protection against financial loss and reasons for risk assessment; describe how valuable items might be damaged or lost and ways to protect them; compare the impact of losses associated with different types of financial risk; explain why it is important to develop plans for protecting current and future personal assets against loss; explain the purpose and importance of health, disability, life, and consumer insurance protection; determine criteria for deciding the amount of insurance protection needed; evaluate the need for different types of extended warranties; analyze the need for and value of different types of insurance and the impact of deductibles | the importance of protection against financial loss and reasons for risk assessment; describe how valuable items might be damaged or lost and ways to protect them; compare the impact of losses associated with different types of financial risk; explain why it is important to develop plans for protecting current and future personal assets against loss; explain the purpose and importance of health, disability, life, and consumer insurance protection; determine criteria for deciding the amount of insurance protection needed; evaluate the need for different types of extended warranties; analyze the need for and value of different types of insurance and the impact of deductibles | the importance of protection against financial loss and reasons for risk assessment; describe how valuable items might be damaged or lost and ways to protect them; compare the impact of losses associated with different types of financial risk; explain why it is important to develop plans for protecting current and future personal assets against loss; explain the purpose and importance of health, disability, life, and consumer insurance protection; determine criteria for deciding the amount of insurance protection needed; evaluate the need for different types of extended warranties; analyze the need for and value of different types of insurance and the impact of deductibles | the importance of protection against financial loss and reasons for risk assessment; describe how valuable items might be damaged or lost and ways to protect them; compare the impact of losses associated with different types of financial risk; explain why it is important to develop plans for protecting current and future personal assets against loss; explain the purpose and importance of health, disability, life, and consumer insurance protection; determine criteria for deciding the amount of insurance protection needed; evaluate the need for different types of extended warranties; analyze the need for and value of different types of insurance and the impact of deductibles |
### 9.3 Career Awareness, Exploration & Preparation:
All students will apply knowledge about and engage in the process of career awareness, exploration, and preparation in order to navigate the globally competitive work environment of the information age.

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<th>Kindergarten</th>
<th>Grade 1</th>
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<td><strong>Career Awareness</strong></td>
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a Personalized Student Learning Plan that includes information about career areas of interest with the assistance of adult mentors; evaluate personal abilities, interests, and motivations and discuss how they might influence job and career selection; explain how personal behavior, dress, attitudes, and other choices can impact the success or failure of a job applicant; recognize that an individual’s online behavior may impact opportunities for employment or advancement.
Career Exploration: Develop a Personalized Student Learning Plan that includes information about career areas of interest with the assistance of adult mentors; evaluate personal abilities, interests, and motivations and discuss how they might influence job and career selection; explain how personal behavior, dress, attitudes, and other choices can impact the success or failure of a job applicant; recognize that an individual’s online behavior may impact opportunities for employment or advancement.

Career Exploration: Evaluate personal abilities, interests, and motivations and discuss how they might influence job and career selection; explain how personal behavior, dress, attitudes, and other choices can impact the success or failure of a job applicant; recognize that an individual’s online behavior may impact opportunities for employment or advancement.

Career Exploration: Identify common knowledge, skills, and abilities needed within the federal 16 Career Clusters; identify high school and county career and technical school courses and programs that support career or educational goals.

Career Exploration: Identify high school and county career and technical school courses and programs that support career or educational goals.

Career Exploration: Recognize that an individual’s online behavior may impact opportunities for employment or advancement; identify common knowledge, skills, and abilities needed within the federal 16 Career Clusters; identify high school and county career and technical school courses and programs that support career or educational goals.
<p>| Occupational areas of interest; 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; 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; 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<em>NET) or the New Jersey Occupational Information Network (O</em>NET) | Occupational areas of interest; 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; 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; 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<em>NET) or the New Jersey Occupational Information Network (O</em>NET) | Occupational areas of interest; 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; 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; 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<em>NET) or the New Jersey Occupational Information Network (O</em>NET) | Occupational areas of interest; 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; 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; 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<em>NET) or the New Jersey Occupational Information Network (O</em>NET) |</p>
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globally; 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; use online state and federal agency resources to identify jobs that are permitted or prohibited for minors; 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; compare and contrast current and past employer hiring and employment practices related to substance use.