

# Kindergarten - Grade 8 21<sup>st</sup> Century Life & Career Skills Scope & Sequence

NOTE: Once a concept/skill has been introduced, it is assumed that it will be reinforced as needed or appropriate at subsequent grade levels.

<b>9.1 21<sup>st</sup> Century Life &amp; Career Skills:</b> 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.								
Kindergarten	Grade 1	Grade 2	Grade 3	Grade 4	Grade 5	Grade 6	Grade 7	Grade 8
<p><b>Critical Thinking and Problem Solving</b>                      recognize a problem and brainstorm ways to solve the problem individually or collaboratively; evaluate available resources that can assist in solving problems; determine when the use of technology is appropriate to solve problems; use data accessed on the Web to inform solutions to problems and the decision making process; apply critical thinking and problem solving skills in classroom and family settings</p>	<p><b>Critical Thinking and Problem Solving</b>                      recognize a problem and brainstorm ways to solve the problem individually or collaboratively; evaluate available resources that can assist in solving problems; determine when the use of technology is appropriate to solve problems; use data accessed on the Web to inform solutions to problems and the decision making process; apply critical thinking and problem solving skills in classroom and family settings</p>	<p><b>Critical Thinking and Problem Solving</b>                      recognize a problem and brainstorm ways to solve the problem individually or collaboratively; evaluate available resources that can assist in solving problems; determine when the use of technology is appropriate to solve problems; use data accessed on the Web to inform solutions to problems and the decision making process; apply critical thinking and problem solving skills in classroom and family settings</p>	<p><b>Critical Thinking and Problem Solving</b>                      recognize a problem and brainstorm ways to solve the problem individually or collaboratively; evaluate available resources that can assist in solving problems; determine when the use of technology is appropriate to solve problems; use data accessed on the Web to inform solutions to problems and the decision making process; apply critical thinking and problem solving skills in classroom and family settings; implement problem solving strategies to solve a problem in school or the community</p>	<p><b>Critical Thinking and Problem Solving</b>                      recognize a problem and brainstorm ways to solve the problem individually or collaboratively; evaluate available resources that can assist in solving problems; determine when the use of technology is appropriate to solve problems; use data accessed on the Web to inform solutions to problems and the decision making process; apply critical thinking and problem solving skills in classroom and family settings; implement problem solving strategies to solve a problem in</p>	<p><b>Critical Thinking and Problem Solving</b>                      recognize a problem and brainstorm ways to solve the problem individually or collaboratively; evaluate available resources that can assist in solving problems; determine when the use of technology is appropriate to solve problems; use data accessed on the Web to inform solutions to problems and the decision making process; apply critical thinking and problem solving skills in classroom and family settings; implement problem solving strategies to solve a problem in</p>	<p><b>Critical Thinking and Problem Solving</b>                      recognize a problem and brainstorm ways to solve the problem individually or collaboratively; evaluate available resources that can assist in solving problems; determine when the use of technology is appropriate to solve problems; use data accessed on the Web to inform solutions to problems and the decision making process; apply critical thinking and problem solving skills in classroom and family settings; implement problem solving strategies to solve a problem in</p>	<p><b>Critical Thinking and Problem Solving</b>                      recognize a problem and brainstorm ways to solve the problem individually or collaboratively; evaluate available resources that can assist in solving problems; determine when the use of technology is appropriate to solve problems; use data accessed on the Web to inform solutions to problems and the decision making process; apply critical thinking and problem solving skills in classroom and family settings; implement problem solving strategies to solve a problem in</p>	<p><b>Critical Thinking and Problem Solving</b>                      recognize a problem and brainstorm ways to solve the problem individually or collaboratively; evaluate available resources that can assist in solving problems; determine when the use of technology is appropriate to solve problems; use data accessed on the Web to inform solutions to problems and the decision making process; apply critical thinking and problem solving skills in classroom and family settings; implement problem solving strategies to solve a problem in</p>

				<p>school or the community; develop strategies to reinforce positive attitudes that impact critical thinking and problem solving skills; develop strategies to reinforce productive behaviors that impact critical thinking and problem solving skills; implement problem solving strategies to solve a problem in school or the community; summarize strategies used by various organizations and agencies to solve problems that impact communities</p>	<p>school or the community; develop strategies to reinforce positive attitudes that impact critical thinking and problem solving skills; develop strategies to reinforce productive behaviors that impact critical thinking and problem solving skills; implement problem solving strategies to solve a problem in school or the community; summarize strategies used by various organizations and agencies to solve problems that impact communities; compare strategies used by various organizations and agencies with strategies used by similar organizations in another state or country; design and implement a project management plan using one or more problem solving strategies</p>	<p>school or the community; develop strategies to reinforce positive attitudes that impact critical thinking and problem solving skills; develop strategies to reinforce productive behaviors that impact critical thinking and problem solving skills; implement problem solving strategies to solve a problem in school or the community; summarize strategies used by various organizations and agencies to solve problems that impact communities; compare strategies used by various organizations and agencies with strategies used by similar organizations in another state or country; design and implement a project management plan using one or more problem solving strategies</p>	<p>school or the community; develop strategies to reinforce positive attitudes that impact critical thinking and problem solving skills; develop strategies to reinforce productive behaviors that impact critical thinking and problem solving skills; implement problem solving strategies to solve a problem in school or the community; summarize strategies used by various organizations and agencies to solve problems that impact communities; compare strategies used by various organizations and agencies with strategies used by similar organizations in another state or country; design and implement a project management plan using one or more problem solving strategies</p>	<p>school or the community; develop strategies to reinforce positive attitudes that impact critical thinking and problem solving skills; develop strategies to reinforce productive behaviors that impact critical thinking and problem solving skills; implement problem solving strategies to solve a problem in school or the community; summarize strategies used by various organizations and agencies to solve problems that impact communities; compare strategies used by various organizations and agencies with strategies used by similar organizations in another state or country; design and implement a project management plan using one or more problem solving strategies</p>	<p>school or the community; develop strategies to reinforce positive attitudes that impact critical thinking and problem solving skills; develop strategies to reinforce productive behaviors that impact critical thinking and problem solving skills; implement problem solving strategies to solve a problem in school or the community; summarize strategies used by various organizations and agencies to solve problems that impact communities; compare strategies used by various organizations and agencies with strategies used by similar organizations in another state or country; design and implement a project management plan using one or more problem solving strategies</p>
			<b>Creativity and</b>		<b>Creativity and</b>	<b>Creativity and</b>	<b>Creativity and</b>	<b>Creativity and</b>	<b>Creativity and</b>

<p><b>Creativity and Innovation</b> participate in brainstorming sessions to seek information, ideas and strategies that foster creative thinking;</p>	<p><b>Creativity and Innovation</b> participate in brainstorming sessions to seek information, ideas and strategies that foster creative thinking;</p>	<p><b>Creativity and Innovation</b> participate in brainstorming sessions to seek information, ideas and strategies that foster creative thinking;</p>	<p><b>Innovation</b> participate in brainstorming sessions to seek information, ideas and strategies that foster creative thinking;</p>	<p><b>Creativity and Innovation</b> participate in brainstorming sessions to seek information, ideas and strategies that foster creative thinking; use multiple points of view to create alternative solutions; assess data gathered to solve a problem for which there are varying perspectives</p>	<p><b>Innovation</b> participate in brainstorming sessions to seek information, ideas and strategies that foster creative thinking; use multiple points of view to create alternative solutions; assess data gathered to solve a problem for which there are varying perspectives; determine how data gathered to solve a problem can best be used to design multiple solutions</p>	<p><b>Innovation</b> participate in brainstorming sessions to seek information, ideas and strategies that foster creative thinking; use multiple points of view to create alternative solutions; assess data gathered to solve a problem for which there are varying perspectives; determine how data gathered to solve a problem can best be used to design multiple solutions</p>	<p><b>Innovation</b> participate in brainstorming sessions to seek information, ideas and strategies that foster creative thinking; use multiple points of view to create alternative solutions; assess data gathered to solve a problem for which there are varying perspectives; determine how data gathered to solve a problem can best be used to design multiple solutions</p>	<p><b>Innovation</b> participate in brainstorming sessions to seek information, ideas and strategies that foster creative thinking; use multiple points of view to create alternative solutions; assess data gathered to solve a problem for which there are varying perspectives; determine how data gathered to solve a problem can best be used to design multiple solutions</p>
<p><b>Collaboration, Teamwork and Leadership</b> practice collaborative skills in groups; explain how collaborative skills assist in completing tasks in different settings; determine an individual's responsibility for personal actions contributions to group activities</p>	<p><b>Collaboration, Teamwork and Leadership</b> practice collaborative skills in groups; explain how collaborative skills assist in completing tasks in different settings; determine an individual's responsibility for personal actions contributions to group activities</p>	<p><b>Collaboration, Teamwork and Leadership</b> practice collaborative skills in groups; explain how collaborative skills assist in completing tasks in different settings; determine an individual's responsibility for personal actions contributions to group activities</p>	<p><b>Collaboration, Teamwork and Leadership</b> practice collaborative skills in groups; explain how collaborative skills assist in completing tasks in different settings; determine an individual's responsibility for personal actions contributions to group activities</p>	<p><b>Collaboration, Teamwork and Leadership</b> practice collaborative skills in groups; explain how collaborative skills assist in completing tasks in different settings; determine an individual's responsibility for personal actions contributions to group activities</p>	<p><b>Collaboration, Teamwork and Leadership</b> practice collaborative skills in groups; explain how collaborative skills assist in completing tasks in different settings; determine an individual's responsibility for personal actions contributions to group activities; demonstrate the use of compromise, consensus, and</p>	<p><b>Collaboration, Teamwork and Leadership</b> practice collaborative skills in groups; explain how collaborative skills assist in completing tasks in different settings; determine an individual's responsibility for personal actions contributions to group activities; demonstrate the use of compromise, consensus, and</p>	<p><b>Collaboration, Teamwork and Leadership</b> practice collaborative skills in groups; explain how collaborative skills assist in completing tasks in different settings; determine an individual's responsibility for personal actions contributions to group activities; demonstrate the use of compromise, consensus, and</p>	<p><b>Collaboration, Teamwork and Leadership</b> practice collaborative skills in groups; explain how collaborative skills assist in completing tasks in different settings; determine an individual's responsibility for personal actions contributions to group activities; demonstrate the use of compromise, consensus, and</p>

<p><b>Cross Cultural Understanding and Interpersonal Communication</b> use effective oral and written communication in face-to-face and online interactions; use effective oral and written communication when presenting to an audience; express needs, wants and feelings appropriately in various situations; employ appropriate conflict resolution strategies; use effective communication skills in face-to-face and online interactions with peers and adults from home and from diverse cultures</p>	<p><b>Cross Cultural Understanding and Interpersonal Communication</b> use effective oral and written communication in face-to-face and online interactions; use effective oral and written communication when presenting to an audience; express needs, wants and feelings appropriately in various situations; employ appropriate conflict resolution strategies; use effective communication skills in face-to-face and online interactions with peers and adults from home and from diverse cultures</p>	<p><b>Cross Cultural Understanding and Interpersonal Communication</b> use effective oral and written communication in face-to-face and online interactions; 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<p><b>Communication and Media Fluency</b> explain how digital media are used in daily life in a variety of settings;</p>	<p><b>Communication and Media Fluency</b> explain how digital media are used in daily life in a variety of settings;</p>	<p><b>Communication and Media Fluency</b> explain how digital media are used in daily life in a variety of settings;</p>	<p>face and online interactions with peers and adults from home and from diverse cultures</p> <p><b>Communication and Media Fluency</b> explain how digital media are used in daily life in a variety of settings; demonstrate</p>	<p>skills in face-to-face and online interactions with peers and adults from home and from diverse cultures; demonstrate the ability to understand inferences; use effective communication skills in face-to-face and online interactions with peers and adults from home and from diverse cultures; compare and contrast nuances in verbal and nonverbal communication in different cultures that may result in misinterpretation and misunderstanding</p> <p><b>Communication and Media Fluency</b> explain how digital media are used in daily life in a variety of settings;</p>	<p>face and online interactions with peers and adults from home and from diverse cultures; demonstrate the ability to understand inferences; use effective communication skills in face-to-face and online interactions with peers and adults from home and from diverse cultures; compare and contrast nuances in verbal and nonverbal communication in different cultures that may result in misinterpretation and misunderstanding ; justify the need for greater cross cultural understanding due to globalization</p> <p><b>Communication and Media Fluency</b> explain how digital media are used in daily life in a variety of settings; demonstrate</p>	<p>face and online interactions with peers and adults from home and from diverse cultures; demonstrate the ability to understand inferences; use effective communication skills in face-to-face and online interactions with peers and adults from home and from diverse cultures; compare and contrast nuances in verbal and nonverbal communication in different cultures that may result in misinterpretation and misunderstanding ; justify the need for greater cross cultural understanding due to globalization</p> <p><b>Communication and Media Fluency</b> explain how digital media are used in daily life in a variety of settings; demonstrate</p>	<p>face and online interactions with peers and adults from home and from diverse cultures; demonstrate the ability to understand inferences; use effective communication skills in face-to-face and online interactions with peers and adults from home and from diverse cultures; compare and contrast nuances in verbal and nonverbal communication in different cultures that may result in misinterpretation and misunderstanding ; justify the need for greater cross cultural understanding due to globalization</p> <p><b>Communication and Media Fluency</b> explain how digital media are used in daily life in a variety of settings; demonstrate</p>	<p>face and online interactions with peers and adults from home and from diverse cultures; demonstrate the ability to understand inferences; use effective communication skills in face-to-face and online interactions with peers and adults from home and from diverse cultures; compare and contrast nuances in verbal and nonverbal communication in different cultures that may result in misinterpretation and misunderstanding ; justify the need for greater cross cultural understanding due to globalization</p> <p><b>Communication and Media Fluency</b> explain how digital media are used in daily life in a variety of settings; demonstrate</p>
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<p>demonstrate effective communication using digital media during classroom activities; distinguish how digital media are used by individuals, groups, and organizations for varying purposes</p>	<p>demonstrate effective communication using digital media during classroom activities; distinguish how digital media are used by individuals, groups, and organizations for varying purposes; explain why some uses of media are unethical</p>	<p>demonstrate effective communication using digital media during classroom activities; distinguish how digital media are used by individuals, groups, and organizations for varying purposes; explain why some uses of media are unethical</p>	<p>effective communication using digital media during classroom activities; distinguish how digital media are used by individuals, groups, and organizations for varying purposes; explain why some uses of media are unethical; explain how technology has strengthened the role of digital media in the global society</p>	<p>demonstrate effective communication using digital media during classroom activities; distinguish how digital media are used by individuals, groups, and organizations for varying purposes; explain why some uses of media are unethical; explain how technology has strengthened the role of digital media in the global society; analyze the role of digital media in sales and marketing and in delivering cultural, political, and other societal messages</p>	<p>effective communication using digital media during classroom activities; distinguish how digital media are used by individuals, groups, and organizations for varying purposes; explain why some uses of media are unethical; explain how technology has strengthened the role of digital media in the global society; 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</p>	<p>effective communication using digital media during classroom activities; distinguish how digital media are used by individuals, groups, and organizations for varying purposes; explain why some uses of media are unethical; explain how technology has strengthened the role of digital media in the global society; 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</p>	<p>effective communication using digital media during classroom activities; distinguish how digital media are used by individuals, groups, and organizations for varying purposes; explain why some uses of media are unethical; explain how technology has strengthened the role of digital media in the global society; 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</p>	<p>effective communication using digital media during classroom activities; distinguish how digital media are used by individuals, groups, and organizations for varying purposes; explain why some uses of media are unethical; explain how technology has strengthened the role of digital media in the global society; 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</p>
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<p><b>Accountability, Productivity, and Ethics</b>                  explain the meaning of productivity and accountability; describe situations in which productivity and accountability are important in the home, school, and community; establish and follow performance goals to guide progress in assigned areas of responsibility and accountability during classroom projects and extra-curricular activities; explain the importance of understanding and following rules in family, classroom, and community settings</p>	<p><b>Accountability, Productivity, and Ethics</b>                  explain the meaning of productivity and accountability; describe situations in which productivity and accountability are important in the home, school, and community; establish and follow performance goals to guide progress in assigned areas of responsibility and accountability during classroom projects and extra-curricular activities; explain the importance of understanding and following rules in family, classroom, and community settings</p>	<p><b>Accountability, Productivity, and Ethics</b>                  explain the meaning of productivity and accountability; 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			workplace; relate the use of new technologies at home, in the workplace, and in other settings to incidences of ethical and/or unethical behavior	the global workplace; relate the use of new technologies at home, in the workplace, and in other settings to incidences of ethical and/or unethical behavior; demonstrate how productivity and accountability contribute to realizing individual or group work goals within or outside the classroom	workplace; relate the use of new technologies at home, in the workplace, and in other settings to incidences of ethical and/or unethical behavior; demonstrate how productivity and accountability contribute to realizing individual or group work goals within or outside the classroom	workplace; relate the use of new technologies at home, in the workplace, and in other settings to incidences of ethical and/or unethical behavior; demonstrate how productivity and accountability contribute to realizing individual or group work goals within or outside the classroom	workplace; relate the use of new technologies at home, in the workplace, and in other settings to incidences of ethical and/or unethical behavior; demonstrate how productivity and accountability contribute to realizing individual or group work goals within or outside the classroom	workplace; relate the use of new technologies at home, in the workplace, and in other settings to incidences of ethical and/or unethical behavior; demonstrate how productivity and accountability contribute to realizing individual or group work goals within or outside the classroom
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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.

Kindergarten	Grade 1	Grade 2	Grade 3	Grade 4	Grade 5	Grade 6	Grade 7	Grade 8
<p><b>Income and Careers</b> explain the difference between a career and a job; identify various jobs in the community and the related earnings; identify potential sources of income and their limitations; explain how income affects spending and take-home pay</p>	<p><b>Income and Careers</b> explain the difference between a career and a job; identify various jobs in the community and the related earnings; identify potential sources of income and their limitations; explain how income affects spending and take-home pay; explain the meaning and purpose of taxes</p>	<p><b>Income and Careers</b> explain the difference between a career and a job; identify various jobs in the community and the related earnings; identify potential sources of income and their limitations; explain how income affects spending and take-home pay; explain the meaning and purpose of taxes</p>	<p><b>Income and Careers</b> explain the difference between a career and a job; identify various jobs in the community and the related earnings; identify potential sources of income and their limitations; explain how income affects spending and take-home pay; explain the meaning and purpose of taxes; relate how career choices, education choices, skills, entrepreneurship, and economic conditions affect income</p>	<p><b>Income and Careers</b> explain the difference between a career and a job; identify various jobs in the community and the related earnings; identify potential sources of income and their limitations; explain how income affects spending and take-home pay; explain the meaning and purpose of taxes; relate how career choices, education choices, skills, entrepreneurship, and economic conditions affect income; differentiate among ways that workers can improve earning power through the acquisition of new knowledge and skills</p>	<p><b>Income and Careers</b> explain the difference between a career and a job; identify various jobs in the community and the related earnings; identify potential sources of income and their limitations; explain how income affects spending and take-home pay; explain the meaning and purpose of taxes; relate how career choices, education choices, skills, entrepreneurship, and economic conditions affect income; differentiate among ways that workers can improve earning power through the acquisition of new knowledge and skills; relate earning power to quality of life across cultures; relate how the demand for</p>	<p><b>Income and Careers</b> explain the difference between a career and a job; identify various jobs in the community and the related earnings; identify potential sources of income and their limitations; explain how income affects spending and take-home pay; explain the meaning and purpose of taxes; relate how career choices, education choices, skills, entrepreneurship, and economic conditions affect income; differentiate among ways that workers can improve earning power through the acquisition of new knowledge and skills; relate earning power to quality of life across cultures; relate how the demand for</p>	<p><b>Income and Careers</b> explain the difference between a career and a job; identify various jobs in the community and the related earnings; identify potential sources of income and their limitations; explain how income affects spending and take-home pay; explain the meaning and purpose of taxes; relate how career choices, education choices, skills, entrepreneurship, and economic conditions affect income; differentiate among ways that workers can improve earning power through the acquisition of new knowledge and skills; relate earning power to quality of life across cultures; relate how the demand for</p>	<p><b>Income and Careers</b> explain the difference between a career and a job; identify various jobs in the community and the related earnings; identify potential sources of income and their limitations; explain how income affects spending and take-home pay; explain the meaning and purpose of taxes; relate how career choices, education choices, skills, entrepreneurship, and economic conditions affect income; differentiate among ways that workers can improve earning power through the acquisition of new knowledge and skills; relate earning power to quality of life across cultures; relate how the demand for</p>

					<p>certain skills determines an individual's earning power; explain the difference between "earned income" and "unearned income" (e.g., gifts) and why earned income is important; examine how labor market trends and the cost of living can affect real income, spending decisions, and lifestyle</p>	<p>certain skills determines an individual's earning power; explain the difference between "earned income" and "unearned income" (e.g., gifts) and why earned income is important; examine how labor market trends and the cost of living can affect real income, spending decisions, and lifestyle; explain the purpose of tax deductions and why fees for various benefits are taken out of pay; explain the purpose of the payroll deduction process, taxable income, and employee benefits; differentiate among the types of taxes and employee benefits; differentiate between taxable and nontaxable income</p>	<p>certain skills determines an individual's earning power; explain the difference between "earned income" and "unearned income" (e.g., gifts) and why earned income is important; examine how labor market trends and the cost of living can affect real income, spending decisions, and lifestyle; explain the purpose of tax deductions and why fees for various benefits are taken out of pay; explain the purpose of the payroll deduction process, taxable income, and employee benefits; differentiate among the types of taxes and employee benefits; differentiate between taxable and nontaxable income</p>	<p>certain skills determines an individual's earning power; explain the difference between "earned income" and "unearned income" (e.g., gifts) and why earned income is important; examine how labor market trends and the cost of living can affect real income, spending decisions, and lifestyle; explain the purpose of tax deductions and why fees for various benefits are taken out of pay; explain the purpose of the payroll deduction process, taxable income, and employee benefits; differentiate among the types of taxes and employee benefits; differentiate between taxable and nontaxable income</p>
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<p><b>Money Management</b> differentiate between financial wants and needs; identify age-appropriate financial goals; explain what a budget is and why it is important; identify common household expense categories and sources of income; identify ways to earn and save; distinguish among cash, check, credit card, and debit card</p>	<p><b>Money Management</b> differentiate between financial wants and needs; identify age-appropriate financial goals; explain what a budget is and why it is important; identify common household expense categories and sources of income; identify ways to earn and save; distinguish among cash, check, credit card, and debit card; explain the purposes of financial institutions in the community</p>	<p><b>Money Management</b> differentiate between financial wants and needs; identify age-appropriate financial goals; explain what a budget is and why it is important; identify common household expense categories and sources of income; identify ways to earn and save; distinguish among cash, check, credit card, and debit card; explain the purposes of financial institutions in the community</p>	<p><b>Money Management</b> differentiate between financial wants and needs; identify age-appropriate financial goals; explain what a budget is and why it is important; identify common household expense categories and sources of income; identify ways to earn and save; distinguish among cash, check, credit card, and debit card; explain the purposes of financial institutions in the community</p>	<p><b>Money Management</b> differentiate between financial wants and needs; identify age-appropriate financial goals; explain what a budget is and why it is important; identify common household expense categories and sources of income; identify ways to earn and save; distinguish among cash, check, credit card, and debit card; explain the purposes of financial institutions in the community; construct a simple personal savings and spending plan based on various sources of income; justify the concept of "paying yourself first" as a financial savings strategy; construct a budget to save for long-term, short-term, and charitable goals; develop a system for keeping and using financial records</p>	<p><b>Money Management</b> differentiate between financial wants and needs; identify age-appropriate financial goals; explain what a budget is and why it is important; identify common household expense categories and sources of income; identify ways to earn and save; distinguish among cash, check, credit card, and debit card; explain the purposes of financial institutions in the community; construct a simple personal savings and spending plan based on various sources of income; justify the concept of "paying yourself first" as a financial savings strategy; construct a budget to save for long-term, short-term, and charitable goals; develop a system for keeping and using financial</p>	<p><b>Money Management</b> differentiate between financial wants and needs; identify age-appropriate financial goals; explain what a budget is and why it is important; identify common household expense categories and sources of income; identify ways to earn and save; distinguish among cash, check, credit card, and debit card; explain the purposes of financial institutions in the community; construct a simple personal savings and spending plan based on various sources of income; justify the concept of "paying yourself first" as a financial savings strategy; construct a budget to save for long-term, short-term, and charitable goals; develop a system for keeping and using financial</p>	<p><b>Money Management</b> differentiate between financial wants and needs; identify age-appropriate financial goals; explain what a budget is and why it is important; identify common household expense categories and sources of income; identify ways to earn and save; distinguish among cash, check, credit card, and debit card; explain the purposes of financial institutions in the community; construct a simple personal savings and spending plan based on various sources of income; justify the concept of "paying yourself first" as a financial savings strategy; construct a budget to save for long-term, short-term, and charitable goals; develop a system for keeping and using financial</p>	<p><b>Money Management</b> differentiate between financial wants and needs; identify age-appropriate financial goals; explain what a budget is and why it is important; identify common household expense categories and sources of income; identify ways to earn and save; distinguish among cash, check, credit card, and debit card; explain the purposes of financial institutions in the community; construct a simple personal savings and spending plan based on various sources of income; justify the concept of "paying yourself first" as a financial savings strategy; construct a budget to save for long-term, short-term, and charitable goals; develop a system for keeping and using financial</p>
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					<p>records; explain the purposes of financial institutions in the community; construct a simple personal savings and spending plan based on various sources of income; justify the concept of "paying yourself first" as a financial savings strategy; relate the concept of deferred gratification to investment, meeting financial goals, and building wealth; analyze the effect of the economy on personal income, individual and family security, and consumer decisions; evaluate the relationship of cultural traditions and historical influences on financial practice; construct a budget to save for long-term, short-term, and charitable goals; develop a system for keeping and using financial records; explain</p>	<p>records; explain the purposes of financial institutions in the community; construct a simple personal savings and spending plan based on various sources of income; justify the concept of "paying yourself first" as a financial savings strategy; relate the concept of deferred gratification to investment, meeting financial goals, and building wealth; analyze the effect of the economy on personal income, individual and family security, and consumer decisions; evaluate the relationship of cultural traditions and historical influences on financial practice; construct a budget to save for long-term, short-term, and charitable goals; develop a system for keeping and using financial records; explain</p>	<p>records; explain the purposes of financial institutions in the community; construct a simple personal savings and spending plan based on various sources of income; justify the concept of "paying yourself first" as a financial savings strategy; relate the concept of deferred gratification to investment, meeting financial goals, and building wealth; analyze the effect of the economy on personal income, individual and family security, and consumer decisions; evaluate the relationship of cultural traditions and historical influences on financial practice; construct a budget to save for long-term, short-term, and charitable goals; develop a system for keeping and using financial records; explain</p>	<p>records; explain the purposes of financial institutions in the community; construct a simple personal savings and spending plan based on various sources of income; justify the concept of "paying yourself first" as a financial savings strategy; relate the concept of deferred gratification to investment, meeting financial goals, and building wealth; analyze the effect of the economy on personal income, individual and family security, and consumer decisions; evaluate the relationship of cultural traditions and historical influences on financial practice; construct a budget to save for long-term, short-term, and charitable goals; develop a system for keeping and using financial records; explain</p>
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<p><b>Credit and Debt Management</b> explain why people borrow money and the relationship between credit and debt; determine the relationships among income, expenses, and interest</p>	<p><b>Credit and Debt Management</b> 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</p>	<p><b>Credit and Debt Management</b> 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</p>	<p><b>Credit and Debt Management</b> 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</p>	<p><b>Credit and Debt Management</b> 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 among income,</p>	<p>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</p> <p><b>Credit and Debt Management</b> 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</p>	<p>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</p> <p><b>Credit and Debt Management</b> 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</p>	<p>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</p> <p><b>Credit and Debt Management</b> 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</p>	<p>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</p> <p><b>Credit and Debt Management</b> 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</p>
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	<p>among income, expenses, and interest; determine personal responsibility related to borrowing and lending; summarize ways to avoid credit problems</p>	<p>among income, expenses, and interest; determine personal responsibility related to borrowing and lending; summarize ways to avoid credit problems</p>	<p>among income, expenses, and interest; determine personal responsibility related to borrowing and lending; summarize ways to avoid credit problems</p>	<p>expenses, and interest; determine personal responsibility related to borrowing and lending; summarize ways to avoid credit problems; compare and contrast the financial products and services offered by different types of financial institutions; compare and contrast debt and credit management strategies</p>	<p>relationships among income, expenses, and interest; determine personal responsibility related to borrowing and lending; summarize ways to avoid credit problems; compare and contrast the financial products and services offered by different types of financial institutions; compare and contrast debt and credit management strategies; demonstrate an understanding of the terminology associated with different types of credit ; compare the interest rates associated with each; calculate the cost of borrowing various amounts of money using different types of credit; determine ways to leverage debt beneficially; determine potential</p>	<p>relationships among income, expenses, and interest; determine personal responsibility related to borrowing and lending; summarize ways to avoid credit problems; compare and contrast the financial products and services offered by different types of financial institutions; compare and contrast debt and credit management strategies; demonstrate an understanding of the terminology associated with different types of credit ; compare the interest rates associated with each; calculate the cost of borrowing various amounts of money using different types of credit; determine ways to leverage debt beneficially; determine potential</p>	<p>relationships among income, expenses, and interest; determine personal responsibility related to borrowing and lending; summarize ways to avoid credit problems; compare and contrast the financial products and services offered by different types of financial institutions; compare and contrast debt and credit management strategies; demonstrate an understanding of the terminology associated with different types of credit ; compare the interest rates associated with each; calculate the cost of borrowing various amounts of money using different types of credit; determine ways to leverage debt beneficially; determine potential</p>	<p>relationships among income, expenses, and interest; determine personal responsibility related to borrowing and lending; summarize ways to avoid credit problems; compare and contrast the financial products and services offered by different types of financial institutions; compare and contrast debt and credit management strategies; demonstrate an understanding of the terminology associated with different types of credit ; compare the interest rates associated with each; calculate the cost of borrowing various amounts of money using different types of credit; determine ways to leverage debt beneficially; determine potential</p>
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<p><b>Planning, Saving, and Investing</b> determine various ways to save; explain the concept of “opportunity cost”; explain what it means to “invest”; distinguish between saving and investing</p>	<p><b>Planning, Saving, and Investing</b> determine various ways to save; explain the concept of “opportunity cost”; explain what it means to “invest”; distinguish between saving and investing</p>	<p><b>Planning, Saving, and Investing</b> determine various ways to save; explain the concept of “opportunity cost”; explain what it means to “invest”; distinguish between saving and investing</p>	<p><b>Planning, Saving, and Investing</b> determine various ways to save; explain the concept of “opportunity cost”; explain what it means to “invest”; distinguish between saving and investing</p>	<p><b>Planning, Saving, and Investing</b> determine various ways to save; explain the concept of “opportunity cost”; explain what it means to “invest”; distinguish between saving and investing; determine how saving contributes to financial well-being; differentiate among various savings tools and how to use them most effectively</p>	<p>consequences of using “easy access” credit; summarize the causes and consequences of personal bankruptcy; determine when there is a need to seek credit counseling and appropriate times to utilize it</p> <p><b>Planning, Saving, and Investing</b> determine various ways to save; explain the concept of “opportunity cost”; explain what it means to “invest”; distinguish between saving and investing; determine how saving contributes to financial well-being; differentiate among various savings tools and how to use them most effectively; determine when there is a need to seek credit counseling and appropriate times to utilize it; distinguish between income</p>	<p>consequences of using “easy access” credit; summarize the causes and consequences of personal bankruptcy; determine when there is a need to seek credit counseling and appropriate times to utilize it</p> <p><b>Planning, Saving, and Investing</b> determine various ways to save; explain the concept of “opportunity cost”; explain what it means to “invest”; distinguish between saving and investing; determine how saving contributes to financial well-being; differentiate among various savings tools and how to use them most effectively; determine when there is a need to seek credit counseling and appropriate times to utilize it; distinguish between income</p>	<p>consequences of using “easy access” credit; summarize the causes and consequences of personal bankruptcy; determine when there is a need to seek credit counseling and appropriate times to utilize it</p> <p><b>Planning, Saving, and Investing</b> determine various ways to save; explain the concept of “opportunity cost”; explain what it means to “invest”; distinguish between saving and investing; determine how saving contributes to financial well-being; differentiate among various savings tools and how to use them most effectively; determine when there is a need to seek credit counseling and appropriate times to utilize it; distinguish between income</p>	<p>consequences of using “easy access” credit; summarize the causes and consequences of personal bankruptcy; determine when there is a need to seek credit counseling and appropriate times to utilize it</p> <p><b>Planning, Saving, and Investing</b> determine various ways to save; explain the concept of “opportunity cost”; explain what it means to “invest”; distinguish between saving and investing; determine how saving contributes to financial well-being; differentiate among various savings tools and how to use them most effectively; determine when there is a need to seek credit counseling and appropriate times to utilize it; distinguish between income</p>
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<p><b>Becoming a Critical Consumer</b> 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</p>	<p><b>Becoming a Critical Consumer</b> determine factors that influence consumer decisions related to money; identify ways interest rates add to the cost of goods and services evaluate financial information from a variety of sources; apply comparison shopping skills to purchasing decisions; explain what it means to be a responsible consumer and the factors to consider when making consumer decisions; identify</p>	<p><b>Becoming a Critical Consumer</b> determine factors that influence consumer decisions related to money; identify ways interest rates add to the cost of goods and services evaluate financial information from a variety of sources; apply comparison shopping skills to purchasing decisions; explain what it means to be a responsible consumer and the factors to consider when making consumer decisions; identify</p>	<p><b>Becoming a Critical Consumer</b> determine factors that influence consumer decisions related to money; identify ways interest rates add to the cost of goods and services evaluate financial information from a variety of sources; apply comparison shopping skills to purchasing decisions; explain what it means to be a responsible consumer and the factors to consider when making consumer decisions; identify</p>	<p><b>Becoming a Critical Consumer</b> determine factors that influence consumer decisions related to money; identify ways interest rates add to the cost of goods and services evaluate financial information from a variety of sources; apply comparison shopping skills to purchasing decisions; explain what it means to be a responsible consumer and the factors to consider when making consumer decisions; identify personal</p>	<p>and investment growth; distinguish between income and investment growth</p> <p><b>Becoming a Critical Consumer</b> determine factors that influence consumer decisions related to money; identify ways interest rates add to the cost of goods and services evaluate financial information from a variety of sources; apply comparison shopping skills to purchasing decisions; explain what it means to be a responsible consumer and the factors to consider when making consumer decisions; identify</p>	<p>and investment growth; distinguish between income and investment growth; explain the economic principle of supply and demand; relate saving and investing decisions to successful entrepreneurship; calculate short and long term returns on various investments</p> <p><b>Becoming a Critical Consumer</b> determine factors that influence consumer decisions related to money; identify ways interest rates add to the cost of goods and services evaluate financial information from a variety of sources; apply comparison shopping skills to purchasing decisions; explain what it means to be a responsible consumer and the factors to consider when making consumer decisions; identify</p>	<p>and investment growth; distinguish between income and investment growth; explain the economic principle of supply and demand; relate saving and investing decisions to successful entrepreneurship; calculate short and long term returns on various investments</p> <p><b>Becoming a Critical Consumer</b> determine factors that influence consumer decisions related to money; identify ways interest rates add to the cost of goods and services evaluate financial information from a variety of sources; apply comparison shopping skills to purchasing decisions; explain what it means to be a responsible consumer and the factors to consider when making consumer decisions; identify</p>	<p>and investment growth; distinguish between income and investment growth; explain the economic principle of supply and demand; relate saving and investing decisions to successful entrepreneurship; calculate short and long term returns on various investments</p> <p><b>Becoming a Critical Consumer</b> determine factors that influence consumer decisions related to money; identify ways interest rates add to the cost of goods and services evaluate financial information from a variety of sources; apply comparison shopping skills to purchasing decisions; explain what it means to be a responsible consumer and the factors to consider when making consumer decisions; identify</p>
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<p>doing or not doing so; prioritize personal wants and needs when making purchases</p>	<p>personal 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</p>	<p>personal 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</p>	<p>personal 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</p>	<p>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; analyze interest rates and fees associated with financial services, credit cards, debit cards, and gift cards; evaluate the appropriateness of different types of monetary transactions for various situations; compare the value of goods or services from different sellers when purchasing large quantities and small quantities; identify the components of written and verbal contracts and the inherent responsibilities of the contracting parties; evaluate how fraudulent</p>	<p>personal 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; analyze interest rates and fees associated with financial services, credit cards, debit cards, and gift cards; evaluate the appropriateness of different types of monetary transactions for various situations; compare the value of goods or services from different sellers when purchasing large quantities and small quantities; identify the components of written and verbal contracts and the inherent responsibilities of the contracting parties; evaluate</p>	<p>personal 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; analyze interest rates and fees associated with financial services, credit cards, debit cards, and gift cards; evaluate the appropriateness of different types of monetary transactions for various situations; compare the value of goods or services from different sellers when purchasing large quantities and small quantities; identify the components of written and verbal contracts and the inherent responsibilities of the contracting parties; evaluate</p>	<p>personal 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; analyze interest rates and fees associated with financial services, credit cards, debit cards, and gift cards; evaluate the appropriateness of different types of monetary transactions for various situations; compare the value of goods or services from different sellers when purchasing large quantities and small quantities; identify the components of written and verbal contracts and the inherent responsibilities of the contracting parties; evaluate</p>	<p>personal 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; analyze interest rates and fees associated with financial services, credit cards, debit cards, and gift cards; evaluate the appropriateness of different types of monetary transactions for various situations; compare the value of goods or services from different sellers when purchasing large quantities and small quantities; identify the components of written and verbal contracts and the inherent responsibilities of the contracting parties; evaluate</p>
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<p><b>Civic Financial Responsibility</b> demonstrate an understanding of individual financial obligations and community financial obligations; 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</p>	<p><b>Civic Financial Responsibility</b> 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</p>	<p><b>Civic Financial Responsibility</b> 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</p>	<p><b>Civic Financial Responsibility</b> 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</p>	<p>activities impact consumers, and justify the creation of consumer protection laws; recognize the techniques and effects of deceptive advertising</p> <p><b>Civic Financial Responsibility</b> 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</p>	<p>how fraudulent activities impact consumers, and justify the creation of consumer protection laws; recognize the techniques and effects of deceptive advertising</p> <p><b>Civic Financial Responsibility</b> 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</p>	<p>how fraudulent activities impact consumers, and justify the creation of consumer protection laws; recognize the techniques and effects of deceptive advertising</p> <p><b>Civic Financial Responsibility</b> 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</p>	<p>how fraudulent activities impact consumers, and justify the creation of consumer protection laws; recognize the techniques and effects of deceptive advertising</p> <p><b>Civic Financial Responsibility</b> 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</p>	<p>how fraudulent activities impact consumers, and justify the creation of consumer protection laws; recognize the techniques and effects of deceptive advertising</p> <p><b>Civic Financial Responsibility</b> 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</p>
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	of owning a business	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
<b>Risk Management and Insurance</b> summarize common types of financial risks and basic risk management strategies; explain	<b>Risk Management and Insurance</b> summarize common types of financial risks and basic risk management strategies; explain	<b>Risk Management and Insurance</b> summarize common types of financial risks and basic risk management strategies; explain	<b>Risk Management and Insurance</b> summarize common types of financial risks and basic risk management strategies; explain	<b>Risk Management and Insurance</b> summarize common types of financial risks and basic risk management strategies; explain the importance of	<b>Risk Management and Insurance</b> summarize common types of financial risks and basic risk management strategies; explain	<b>Risk Management and Insurance</b> summarize common types of financial risks and basic risk management strategies; explain	<b>Risk Management and Insurance</b> summarize common types of financial risks and basic risk management strategies; explain	<b>Risk Management and Insurance</b> summarize common types of financial risks and basic risk management strategies; explain

<p>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</p>	<p>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</p>	<p>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</p>	<p>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</p>	<p>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</p>	<p>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</p>	<p>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</p>	<p>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</p>	<p>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</p>
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<b>9.3 Career Awareness, Exploration &amp; Preparation:</b> 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.								
Kindergarten	Grade 1	Grade 2	Grade 3	Grade 4	Grade 5	Grade 6	Grade 7	Grade 8
<b>Career Awareness</b> identify reasons why people work and discuss how work can help a person achieve personal goals; identify various life roles and civic and work-related activities in the school, home, and community; appraise personal likes and dislikes and identify careers that might be suited to personal likes; identify qualifications needed to pursue traditional and nontraditional careers and occupations; locate career information using a variety of resources; explain why knowledge and skills acquired in the elementary grades lay the foundation for the future academic and career success	<b>Career Awareness</b> identify reasons why people work and discuss how work can help a person achieve personal goals; identify various life roles and civic and work-related activities in the school, home, and community; appraise personal likes and dislikes and identify careers that might be suited to personal likes; identify qualifications needed to pursue traditional and nontraditional careers and occupations; 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			<p>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</p>					
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				<p><b>Career Exploration</b> 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</p>	<p><b>Career Exploration</b> 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; 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</p>	<p><b>Career Exploration</b> 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; 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</p>	<p><b>Career Exploration</b> 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; 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</p>	<p><b>Career Exploration</b> 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; 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</p>
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					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*NET) or the New Jersey	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*NET) or the New Jersey	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*NET) or the New Jersey	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*NET) or the New Jersey
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					<p>State Career Development Website; prepare a sample résumé and cover letter as part of an application for part-time or summer employment; locate information about working papers, including what is required to obtain them and who must sign them; relate academic achievement, as represented by high school diplomas, college degrees, and industry credentials, to employability and to potential level of income</p>	<p>State Career Development Website; prepare a sample résumé and cover letter as part of an application for part-time or summer employment; locate information about working papers, including what is required to obtain them and who must sign them; relate academic achievement, as represented by high school diplomas, college degrees, and industry credentials, to employability and to potential level of income; explain what is meant by “jobs” and “careers,” and examine how each tends to be distributed regionally, nationally, and globally; compare and contrast how traditional and nontraditional occupational roles have changed or remained the same regionally, nationally, and</p>	<p>State Career Development Website; prepare a sample résumé and cover letter as part of an application for part-time or summer employment; locate information about working papers, including what is required to obtain them and who must sign them; relate academic achievement, as represented by high school diplomas, college degrees, and industry credentials, to employability and to potential level of income; explain what is meant by “jobs” and “careers,” and examine how each tends to be distributed regionally, nationally, and globally; compare and contrast how traditional and nontraditional occupational roles have changed or remained the same regionally, nationally, and</p>	<p>State Career Development Website; prepare a sample résumé and cover letter as part of an application for part-time or summer employment; locate information about working papers, including what is required to obtain them and who must sign them; relate academic achievement, as represented by high school diplomas, college degrees, and industry credentials, to employability and to potential level of income; explain what is meant by “jobs” and “careers,” and examine how each tends to be distributed regionally, nationally, and globally; compare and contrast how traditional and nontraditional occupational roles have changed or remained the same regionally, nationally, and</p>
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						<p>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</p>	<p>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</p>	<p>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</p>
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