

**North Caldwell School District  
21st Century Life and Careers  
K-6 Curriculum**

**Aligned to New Jersey Student Learning Standards (NJSLS)  
Board Approval:**

## **Philosophy**

**In the 21<sup>st</sup> Century, life and work are conducted in a dynamic context that includes:**

- **A global society facing complex political, economic, technological and environmental challenges**
- **A service economy driven by information, knowledge and innovation**
- **Diverse communities and workplaces that rely on cross-cultural collaborative relationships and virtual social networks**
- **An intensely competitive and constantly changing worldwide marketplace**

The goal of 21<sup>st</sup> Century Life and Career Skills curriculum is to enable students to make informed decision that prepare them to engage as active citizens in a dynamic global society and to successfully meet the challenges and opportunities of the 21<sup>st</sup> century global workplace.

The systematic integration of 21<sup>st</sup> Century Life and Career skills across the **Grades K-6** curriculum fosters the development of students who are able to:

- **Apply critical thinking and problem-solving skills to make reasoned decisions at home, in the workplace and in the global community**
- **Use effective communication, communication technology and collaboration skills to interact with cultural sensitivity in diverse communities and to work in cross cultural teams in a multinational workplace**
- **Demonstrate financial literacy and financial responsibility at home and in the community**  
**Demonstrate career knowledge and the ability to plan, execute and alter career goals in response to changing societal and economic conditions**
- **Demonstrate core ethical values, including the values of democracy and free enterprise during interactions with the global community**

## Standard 9.1 21<sup>st</sup> — 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.**

### Strand A: Critical Thinking and Problem Solving

**Content: The ability to recognize a problem and apply critical thinking and problem solving skills to solve the problem is a lifelong skill that develops over time.**

Cumulative Progress Indicator (CPI)	Infused into Following Content Areas	K	1	2	3	4
<b>9.1.4.A.1:</b> Recognize a problem and brainstorm ways to solve the problem individually or collaboratively.	All Content Areas Social Skills	X	X	X	X	X
<b>9.1.4.A.2:</b> Evaluate available resources that can assist in solving problems.	All Content Areas		X			

<b>9.1.4.A.3:</b> <b>Determine when the use of technology is appropriate to solve problems.</b>	<b>Social Studies</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>
	<b>Science</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>
<b>9.1.4. A .4:</b> <b>Use data accessed on the Web to inform solutions to problems and the decision-making process.</b>	<b>Science</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>
<b>9.1.4aA.5:</b> <b>Apply critical thinking and problem solving skills in classroom and family settings.</b>	<b>All Content Areas</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>
	<b>Social Skills</b>				<b>X</b>	

### Strand B: Creativity and Innovation

**Content:** Brainstorming activities enhance creative and innovative thinking in individual and group goal setting and problem solving.

	Areas	K	1	2	3	4
<b>9.1.4.B.1:</b> Participate in brainstorming sessions to seek information, ideas and strategies that foster creative thinking.	Writing Workshop	X	X	X	X	X
	Science				X	
	Social Studies					X

### Strand C: Collaboration, Teamwork and L

**Content:** Collaboration and teamwork enable individuals or groups to achieve common goals with greater efficiency.

Cumulative Progress Indicator (CPI)	Infused into Following Content Areas	K	1	2	3	4
<b>9.1.4.c.1</b> Practice collaborative skills in groups and explain how these skills assist in completing tasks in different settings (at home, in school and during play.)	All Content Areas Social Studies Science Homeroom	X	X	X	X	X

### Strand D: Cross-Cultural Understanding and Interpersonal Communication

**Content:** Effective communication skills convey intended meaning to others and assist in preventing misunderstandings.

Cumulative Progress Indicator (CPI)	Infused into Following Content Areas	K	1	2	3	4

<b>9.1.4.D. 1:</b> <b>Use effective oral and written communication in face-to-face and online interactions and when presenting to an audience</b>	<b>Writing Workshop</b>	<b>X</b>			<b>X</b>	<b>X</b>
	<b>Science</b>				<b>X</b>	<b>X</b>
	<b>Social Studies</b>					<b>X</b>
	<b>Homeroom</b>					
<b>9.1.4.D.2:</b> <b>Express needs, wants, and feelings appropriately in various situations.</b>	<b>All Content Areas</b>	<b>X</b>				<b>X</b>
	<b>Social Studies</b>				<b>X</b>	
	<b>Homeroom</b>			<b>X</b>		

<b>9.1.4.D. 3: Demonstrate an awareness of one's own culture and other cultures during interactions within and outside of the classroom</b>	Social Studies		X	X		
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**Strand E: Communication and Media Fluency**

**Content: Digital media are 21<sup>st</sup>-century tools used for local and global communication.**

<b>Cumulative Progress Indicator (CPI)</b>	<b>Infused into Following Content Areas</b>	<b>K</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>9.1.4.E. 1:</b> Explain how digital media are used in daily life in a variety of settings.	<b>All Content Areas</b>	X	X	X	X	X
<b>9.1.4.E.2:</b> Demonstrate effective communication using digital media during classroom activities.	<b>All Content Areas</b>				X	X
<b>9.1.4.E. 3:</b> Distinguish how digital media are used by individuals, groups and organizations for varying purposes.	<b>Science</b>			X	X	X
<b>9.1.4.E.4:</b> Explain why some uses of media are unethical	<b>All Content Areas</b>				X	X

**Strand F: Accountability, Productivity and Ethics**

**Content: The nature of the 21<sup>st</sup>-century workplace has shifted, demanding greater individual accountability, productivity and collaboration.**

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<b>Cumulative Progress Indicator (CPI)</b>	<b>Infused into Following Content Areas</b>	<b>K</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>9.1.4.F. 1:</b> Explain the meaning of productivity and accountability, and describe situations in which productivity and accountability are important in the home, school and community.	All Content Areas	X	X	X	X	
<b>9.1.4.F.2:</b> Establish and follow performance goals to guide progress in assigned areas of responsibility and accountability during classroom projects and extracurricular activities	All Content Areas	X	X	X	X	
<b>9.1.4.F.3:</b> Explain the importance of understanding and following rules in family, classroom and community settings.	All Content Areas	X				X

**Standard 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

<b>Cumulative Progress Indicator (CPI)</b>		<b>K</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>9.2.4.A.3:</b> Explain how income affects spending and take-home pay	All Content Areas				X	X

**Strand    Income and Careers**  
**A:**

**Content:** Educational achievement, career choice, and entrepreneurial skills all play a role in achieving a desired lifestyle.

<b>Cumulative Progress Indicator (CPI)</b>	<b>Infused into Following Content Areas</b>	<b>K</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>9.2.4.A. 1:</b> Explain the difference between a career and a job, and identify various jobs in the community and the related earnings. (Not related earnings)	Social Studies				X	X

**Strand A: Income and Careers**

**Content:** Income often comes from different sources, including alternative sources.

<b>Cumulative Progress Indicator (CPI)</b>	<b>Infused into Following Content Areas</b>	<b>K</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>9.2.4.A.2:</b> Identify potential sources of income and their limitations	Enrichment Potential					X

**Strand A: Income and Careers**

**Content:** Taxes and the cost of employee benefits affect the amount of disposable income.

<b>Cumulative Progress Indicator (CPI)</b>	<b>Infused into Following Content Areas</b>	<b>K</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>9.2.4.A.4:</b> Explain the meaning and purposes of taxes and tax deductions and why fees for various benefits (e.g. medical benefits) are taken out of pay.	Social Studies				X	X

**Strand B: Money Management**

**Content:** Money management involves setting financial goals.

<b>Cumulative Progress Indicator (CPI)</b>	<b>Infused into Following Content Areas</b>	<b>K</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>9.2.4.B.1:</b> <b>Differentiate between financial wants and needs.</b>	<b>All Content Areas</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>
<b>9.2.4.B.2:</b> <b>Identify age-appropriate financial goals</b>						

<b>9.2.4.B.3:</b> <b>Explain what a budget is and why it is important.</b>	<b>Social Studies</b>				<b>X</b>	<b>X</b>
<b>9.2.4.B.4:</b> <b>Identify common household expense categories and sources of income.</b>	<b>SDM</b>				<b>X</b>	<b>X</b>

**Strand B: Money Management**

**Content: Money management requires understanding of cash flow systems and business practices.**

<b>Cumulative Progress Indicator (CPI)</b>	<b>Infused into Following Content Areas</b>	<b>K</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>9.2.4.B.5: Identify ways to earn and save.</b>	<b>Homeroom Social Studies</b>				<b>X</b>	<b>X</b>
<b>9.2.4.B.6: Distinguish among cash, check, credit card and debit card.</b>	<b>Math</b>				<b>X</b>	<b>X</b>
<b>9.2.4.B.7: Explain the purposes of financial solutions in the community.</b>	<b>Social Studies</b>					<b>X</b>

**Strand C: Credit and Debt Management**

**Content: Credit management includes making informed choices about sources of credit and requires an understanding of the cost of credit.**

<b>Cumulative Progress Indicator (CPI)</b>	<b>Infused into Following Content Areas</b>	<b>K</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>9.2.4.c.1 Explain why people borrow money and the relationship between credit and debt.</b>	<b>Math</b>				<b>X</b>	<b>X</b>
<b>9.2.4.c.2 Identify common sources of credit (e.g., banks, credit card companies) and types of credit (e.g., loans, credit cards, mortgages).</b>	<b>Math</b>					<b>X</b>
<b>9.2.4.c.3 Compare and contrast credit cards and debit cards and the advantages and disadvantages of using</b>	<b>Math</b>					<b>X</b>

each.						
<b>9.2.4.c.4</b> Determine the relationships among income, expenses, and interest.	<b>Math</b>					<b>X</b>

**Strand C: Credit and Debt Management Content: Credit worthiness is dependent on making informed credit decisions and managing debt responsibility.**

<b>Cumulative Progress Indicator (CPI)</b>	<b>Infused into Following Content Areas</b>					
<b>9.2.4.c.5</b> Determine personal responsibility related to borrowing and lending.	<b>Social Studies</b>					<b>X</b>
<b>9.2.4.c.6</b> Summarize ways to avoid credit problems.	<b>Math</b>					<b>X</b>

**Strand D: Planning, Saving, and Investing**  
**Content: Information about investment options assists with financial planning.**

<b>Cumulative Progress Indicator (CPI)</b>	<b>Infused into Following Content Areas</b>	<b>K</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>9.2.4.D.1</b> Determine various ways to save.	<b>Social Studies</b>			<b>X</b>	<b>X</b>	<b>X</b>

**Strand D: Planning, Saving, and Investing**  
**Content: Appropriate application of basic economic principles leads to wiser decisions for individual, family, and business financial planning.**

<b>Cumulative Progress Indicator (CPI)</b>	<b>Infused into Following</b>	<b>K</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
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	Content Areas					
9.2.4.D.2 Explain the concept of "opportunity cost."	Homeroom					X
9.2.4.D.3 Explain what it means to "invest."	Homeroom					X
9.2.4.D.4 Distinguish between saving and investing.	Homeroom					X

**Strand E: Becoming a critical consumer**

**Content: The ability to prioritize wants and needs assists in making informed investments, purchases, and decisions.**

Cumulative Progress Indicator (CPI)	Infused into Following Content Areas					
9.2.4.E.1 Determine the factors that influence consumer decisions related to money.	Homeroom					X

**Strand E: Becoming a critical consumer**

**Content: Cost-benefit analysis informs responsible spending practices.**

Cumulative Progress Indicator (CPI)	Infused into Following Content Areas	K	1	2	3	4
9.2.4.E.5 Explain what it means to be a responsible consumer and the factors to consider when making consumer decisions.	Homeroom					X

<b>9.2.4.E.2</b> <b>Identify ways interest rates add to the cost of goods and services.</b>	<b>Homeroom</b>					<b>X</b>
<b>9.2.4.E.3</b> <b>Evaluate financial information from a variety of sources.</b>	<b>Homeroom</b>					<b>X</b>
<b>9.2.4.E.4</b> <b>Apply comparison shopping skills to purchasing decisions.</b>	<b>Homeroom</b>					<b>X</b>

**Strand E: Becoming a critical consumer**

**Content: Consumer protection includes providing information about the range of products and services and about consumer resources, rights, and responsibilities.**

<p><b>9.2.4.E.6</b>  <b>Identify personal information that should not be disclosed to others and the possible consequences of doing or not doing so.</b></p>	<p><b>Social Studies</b></p>					<p><b>X</b></p>
<p><b>9.2.4.E.7</b>  <b>Compare and contrast product facts versus advertising claims.</b></p>	<p><b>Social Studies</b></p>					<p><b>X</b></p>

**Strand F: Civic Financial Responsibility**

**Content: The potential for building and using personal wealth includes responsibility to the broader community and an understanding of the legal rights and responsibilities of being a good citizen.**

<p><b>Cumulative Progress Indicator (CPI)</b></p>	<p><b>Infused into Following Content Areas</b></p>			<p><b>2</b></p>	<p><b>3</b></p>	<p><b>4</b></p>
<p><b>9.2.4.F.1</b>  <b>Demonstrate an understanding of individual financial obligations and community financial obligations.</b></p>	<p><b>Social Studies</b></p>					<p><b>X</b></p>

**Standard 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.



**Strand A: Career Awareness**

**Content: Career awareness includes an understanding of the world of work and the knowledge and skills needed for traditional and nontraditional jobs and careers.**

Cumulative Progress Indicator (CPI)	Infused into Following Content Areas	K	1	2	3	4
<p><b>9.2.4.F.1</b>  <b>Demonstrate an understanding of individual financial obligations and community financial obligations.</b></p> <p><b>9.3.4.A.2</b>  <b>Identify various life roles and civic and work-related activities in the school, home, and community.</b></p> <p><b>9.3.4.A.3</b>  <b>Appraise personal likes and dislikes and identify careers that might be suited to personal files.</b></p> <p><b>9.3.4.A.4</b>  <b>Identify qualifications needed to pursue traditional and nontraditional careers and occupations.</b></p> <p><b>9.3.4.A.5</b>  <b>Locate career information using a variety of resources.</b></p> <p><b>9.3.4.A.6</b>  <b>Explain why knowledge and skills acquired in the elementary grades lay the foundation for the future academic and career success.</b></p>	<p><b>All Content Area</b></p>	<p><b>X</b></p>	<p><b>X</b></p>	<p><b>X</b></p>	<p><b>X</b></p>	<p><b>X</b></p>

Standard 9.1 21<sup>st</sup> — 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.**

**Strand A: Critical Thinking and Problem Solving**

**Content: The ability to recognize a problem and apply critical thinking and problem solving skills to solve the problem is a lifelong skill that develops over time.**

<b>Cumulative Progress Indicator (CPI)</b>	<b>Infused into Following Content Areas</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>
<p><b>9.1 .8.A.1:</b> Develop strategies to reinforce positive attitudes and productive behaviors that impact critical thinking and problem-solving skills.</p>	<p><b>Technology</b> <b>Social Studies</b></p>	<p><b>X</b> <b>X</b></p>	<p><b>X</b> <b>X</b></p>		
<p><b>9.1.8.A.2:</b> Implement problem-solving strategies to solve a problem in school or the community.</p>	<p><b>Technology</b> <b>Social Studies</b></p>	<p><b>X</b> <b>X</b></p>	<p><b>X</b> <b>X</b></p>		
<p><b>9.1.8.A.3:</b> Summarize strategies used by various organizations and agencies to solve problems that impact communities, and compare them with strategies used by similar organizations in another state or country.</p>	<p><b>Technology</b></p>	<p><b>X</b></p>	<p><b>X</b></p>		
<p><b>9.1.8.A.4:</b> Design and implement a project management plan using one or more problem-solving strategies.</p>	<p><b>Technology</b></p>	<p><b>X</b></p>	<p><b>X</b></p>		

**Strand B: Creativity and Innovation**

**Content: Gathering and evaluating knowledge and information from a**

variety of sources, including global perspectives, fosters creativity and innovative thinking.

<b>9.1.8.B.1: Use multiple points of view to create alternative solutions.</b>	Technology	X	X		
	Social Studies	X	X		
<b>9.1.8.B.2</b> Assess data gathered to solve a problem for which there are varying perspectives (e.g., cross-cultural, gender-specific, generational), and determine how the data can best be used to design multiple solutions.	All Content Areas	X	X		

**Strand C: Collaboration, Teamwork and Leadership**

**Content: Collaboration and teamwork enable individuals or groups to achieve common goals with greater efficiency.**

Cumulative Progress Indicator (CPI)	Infused into Following Content Areas	5	6	7	8
<b>9.1.8.c.1</b> Determine an individual's responsibility for personal actions and contributions to group activities.	All Content Areas	X	X		
	All Content Areas	X	X		
<b>9.1.8.c.2</b> Demonstrate the use of compromise, consensus, and community building strategies for carrying out different tasks, assignments, and projects.					

**Strand C: Collaboration, Teamwork and Leadership**

**Content: Leadership abilities develop over time through participation in groups and/or teams that are engaged in challenging or competitive activities.**

Cumulative Progress Indicator (CPI)	Infused into Following Content Areas	5	6	7	8

9.1.8.c.3 Model leadership skills during classroom and extracurricular activities.	All Content Areas	X	X		
	Social Decision Making	X	X		

**Strand D: Cross-Cultural Understanding and Interpersonal Communication**  
**Content: Effective communication skills convey intended meaning to others and assist in preventing misunderstandings.**

Cumulative Progress Indicator (CPI)	Infused into Following Content Areas	5	6	7	8
9.1.8.D. 1: Employ appropriate conflict resolution strategies.	Technology All Content Areas	X X	X X		
9.1.8.D.2: Demonstrate the ability to understand inferences.	Technology All Content Areas	X X	X X		

**Stand D Cross-Cultural Understanding and Interpersonal Communication**

**Content: Communication with people from different cultural backgrounds is enhanced by the understanding of different cultural perspectives.**

Cumulative Progress Indicator (CPI)	Infused into Following Content Areas	5	6	7	8
9.1.8.D.3: Use effective communication skills in face-to-face and online interactions with peers and adults from home to home and from diverse cultures.	Technology All Content Areas	X	X X		
9.1.8.D.4: Compare and contrast nuances in verbal and nonverbal communication in different cultures that may result in misinterpretation and misunderstanding.	Technology Social Studies	X	X X		
9.1.8.D.5 Justify the need for greater cross-cultural understanding due to globalization.	Technology Social Studies	X	X X		

**Strand E: Communication and Media Fluency**

**Content: Digital media are 21<sup>st</sup> century tools used for local and global communication.**

<b>Cumulative Progress Indicator (CPI)</b>	<b>Infused into Following Content Areas</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>
<b>9.1.8.E.1:</b> Explain how technology has strengthened the role of digital media in the global society.	<b>Technology Social Studies</b>	<b>X</b>	<b>X X</b>		
<b>9.1.8.E.2:</b> Analyze the role of digital media in sales and marketing and in delivering cultural, political, and other societal messages.	<b>Technology</b>	<b>X</b>	<b>X</b>		
<b>9.1.8.E.3:</b> Differentiate between explicit and implicit digital media messages, and discuss the impact on individuals, groups, and society as a whole.	<b>Technology</b>	<b>X</b>	<b>X</b>		

**Strand E: Communication and Media Fluency**

**Content: There are ethical and unethical uses of communication and media.**

<b>Cumulative Progress Indicator (CPI)</b>	<b>Infused into Following Content Areas</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>
<b>9.1.8.E.4:</b> Determine the undesired consequences of unethical uses of media.	<b>Technology All Content Areas</b>	<b>X X</b>	<b>X X</b>		
<b>9.1.8.E.5</b> Compare and contrast ways governments regulate media advertising to protect children and adults in the United States and in other countries.	<b>Technology</b>	<b>X</b>	<b>X</b>		

**Strand F: Accountability, Productivity, and Ethics**

**Content: The nature of the 21<sup>st</sup> century workplace has shifted, demanding greater individual accountability, productivity, and**

collaboration.

<b>Cumulative Progress Indicator (CPI)</b>	<b>Infused into Following Content Areas</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>
<b>9.1.8.F.1:</b> <b>Demonstrate how productivity and accountability contribute to realizing individual or group work goals within or outside the classroom.</b>	<b>All Content Areas</b>	<b>x</b>	<b>x</b>		

**Strand F: Accountability, Productivity, and Ethics**

**Content: Ethical behaviors support human rights and dignity in all aspects of life.**

<b>Cumulative Progress Indicator (CPI)</b>	<b>Areas</b>				
<b>9.1.8.F.2:</b> <b>Explain how rules, laws, and safety practices protect individual rights in the global workplace.</b>	<b>Technology</b> <b>Social Studies</b>	<b>x</b>	<b>x</b> <b>x</b>		
<b>9.1.8.F.3:</b> <b>Relate the use of new technologies at home, in the workplace, and in other settings to incidences of ethical and/or unethical behavior.</b>	<b>Technology</b> <b>All Content Areas</b>	<b>x</b> <b>x</b>	<b>x</b> <b>x</b>		

## Standard 9.2 21<sup>st</sup> — Century Life & Career Skills

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.

### Income and careers

Strand A:

**Content:** Educational achievement, career choice, and entrepreneurial skills all play a role in achieving a desired lifestyle.

Cumulative Progress Indicator (CPI)	Infused into Following Content Areas	5	6	7	8
<b>9.2.8.A.1:</b> Relate how career choices, education choices, skills, entrepreneurship, and economic conditions affect income.	Social Studies	X	X		
<b>9.1.8.A.2:</b> Differentiate among ways that workers can improve earning power through the acquisition of new knowledge and skills.	Social Studies	X	X		
<b>9.1.8.A.3:</b> Relate earning power to quality of life across cultures.	Social Studies		X		
<b>9.2.8.A.4</b> Relate how demand for certain skills determines an individual's earning power.	Reading		X		

**Strand A: Income and careers**

**Content: Income often comes from different sources, including alternative sources.**

<b>Cumulative Progress Indicator (CPI)</b>	<b>Infused into Following Content Areas</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>
<b>9.2.8.A.5:</b> Explain the difference between "earned income" and "unearned income" (e.g., gifts) and why earned income is important.	<b>Social Studies</b>		<b>X</b>		

**Strand A: Income and careers**

**Content: Income affects spending decisions and lifestyle.**

<b>Cumulative Progress Indicator (CPI)</b>	<b>Infused into Following Content Areas</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>
<b>9.2.8.A.6:</b> Examine how labor market trends and the cost of living can affect real income, spending decisions, and lifestyle.	<b>Math</b>		<b>X</b>		

**Strand A: Income and careers**

**Content: Taxes and the cost of employee benefits affect the amount of disposable income.**

<b>Cumulative Progress Indicator (CPI)</b>	<b>Infused into Following Content Areas</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>
<b>9.2.8.A.7:</b> Explain the purpose of the payroll deduction process, taxable income, and employee benefits.	<b>Math</b>		<b>X</b>		
<b>9.2.8.A.8</b> Differentiate between taxable and nontaxable income.	<b>Math</b>		<b>X</b>		





**Strand B: Money Management**

**Content: Money management involves setting financial goals.**

<b>Cumulative Progress Indicator (CPI)</b>	<b>Infused into Following Content Areas</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>
<p><b>9.2.8.B.1:</b> Construct a simple personal savings and spending plan based on various sources of income.</p> <p><b>9.2.8.B.3:</b> Relate the concept of deferred gratification to investment, meeting financial goals, and building wealth.</p> <p><b>9.2.8.B.4:</b> Analyze the effect of the economy on personal income, individual and family security, and consumer decisions.</p>	<p><b>Math</b></p> <p><b>Math</b></p> <p><b>Social Studies</b></p>		<p><b>x</b></p> <p><b>x</b></p> <p><b>x</b></p>		
<p><b>9.2.8.B.5:</b> Evaluate the relationship of cultural traditions and historical influences on financial practice.</p>	<p><b>Reading</b></p>		<p><b>x</b></p>		

**Strand B: Money Management**

**Content: Money management is reliant on developing and maintaining personal budgets.**

<b>Cumulative Progress Indicator (CPI)</b>	<b>Infused into Following Content Areas</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>
<p><b>9.2.8.B.6:</b> Construct a budget to save for long-term, short-term, and charitable goals.</p> <p><b>9.2.8.B.7:</b> Develop a system for keeping and using financial records.</p>	<p><b>Math</b></p> <p><b>Math</b></p>		<p><b>x</b></p> <p><b>x</b></p>		

## Strand B: Money Management

**Content:** Money management requires understanding of cash flow systems and business practices.

Cumulative Progress Indicator (CPI)	Infused into Following Content Areas	5	6	7	8
<p><b>9.2.8.B.8:</b> Explain the concept of cash flow and construct cash flow statements.</p> <p><b>9.2.8.B.9:</b> Create debit and credit balance sheets and income and cash statements.</p> <p><b>9.2.8.B.10:</b> Determine the most appropriate use of various financial products and services (e.g., ATM, debit cards, credit cards, checkbooks).</p> <p><b>9.2.8.B.11:</b> Justify safeguarding personal information when using credit cards, banking electronically, or filing forms.</p>	<p>n/a</p> <p>n/a</p> <p>Math</p> <p>Technology</p> <p>Math</p>				
<p><b>9.2.8.B.12:</b> Evaluate the appropriate financial institutions to assist with meeting various personal financial needs and goals.</p>	<p>n/a</p>				

**Strand C:Credit and Debt Management**

**Content: Credit management includes making informed choices about sources of credit and requires an understanding of the cost of credit.**

Cumulative Progress Indicator (CPI)	Infused into Following Content Areas				
<p><b>9.2.8.c.1:</b> Compare and contrast the financial products and services offered by different types of financial institutions.</p>	n/a				
<p><b>9.2.8.c.2:</b> Compare and contrast debt and credit management.</p>	n/a				
<p><b>9.2.8.c.3:</b> Demonstrate an understanding of the terminology associated with different types of credit (e.g., credit cards, installment loans, mortgages) and compare the interest rates associated with each.</p>	n/a				
<p><b>9.2.8.c.4:</b> Calculate the cost of borrowing various amounts of money using different types of credit (e.g., credit cards, installment loans, mortgages).</p>	n/a				

**Strand C:Credit and Debt Management**

**Content: Credit worthiness is dependent on making informed credit decisions and managing debt responsibly.**

Cumulative Progress Indicator (CPI)	Infused into Following Content Areas	5	6	7	8

<p><b>9.2.8.c.5:</b> Determine ways to leverage debt beneficially.</p>	n/a				
<p><b>9.2.8.c.6:</b> Determine potential consequences of using "easy access" credit (e.g., using a line of credit vs. obtaining a loan for a specific purpose).</p>	n/a				
<p><b>9.2.8.c.7:</b> Explain the meaning and possible consequences of "predatory lending practices."</p>	n/a				
<p><b>9.2.8.c.8:</b> Explain the purpose of a credit score and credit record, and summarize borrowers' credit report rights.</p>	n/a				
<p><b>9.2.8.c.9:</b> Summarize the causes and consequences of personal bankruptcy.</p>	n/a				
<p><b>9.2.8.c.10:</b> Determine when there is a need to seek credit counseling and appropriate times to utilize it.</p>	n/a				

**Strand D: Planning, saving, and investing**

**Content: Information about investment options assists with financial planning.**

<b>Cumulative Progress Indicator (CPI)</b>	<b>Infused into Following Content Areas</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>
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<b>9.2.8.D.1:</b> Determine how saving contributes to financial wellbeing.	<b>Math</b> <b>Social Studies</b>	<b>X</b>	<b>X</b>		
<b>9.2.8.D.2:</b> Differentiate among various savings tools and how to use them most effectively.	<b>Math</b>	<b>X</b>	<b>X</b>		
<b>9.2.8.D.3:</b> Differentiate among various investment options.	<b>n/a</b>				
<b>9.2.8.D.4:</b> Distinguish between income and investment growth.	<b>n/a</b>				
<b>9.2.8.D.5:</b> Explain the economic principle of supply and demand.	<b>Social Studies</b>		<b>X</b>		

**Strand D: Planning, saving, and investing**

**Content: Appropriate application of basic economic principles leads to wiser decisions for individual, family, and business financial planning.**

<b>9.2.8.D.6:</b> Relate saving and investing decisions to successful entrepreneurship.	<b>n/a</b>				
<b>9.2.8.D.7:</b> Calculate short and long-term returns on various investments (e.g., stocks, bonds, mutual funds, IRA's, deferred pension plans, and so on).	<b>n/a</b>				
<b>9.2.8.D.8:</b> Assess the impact of inflation on economic decisions and lifestyles.	<b>n/a</b>				

**Strand E: Becoming a critical consumer**

**Content: The ability to prioritize wants and needs assists in making informed investments, purchases, and decisions.**

<b>Cumulative Progress Indicator (CPI)</b>	<b>Infused into Following Content Areas</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>
<b>9.2.8.E.1:</b> Prioritize personal wants and needs when making purchases.	Social Studies	<b>x</b>	<b>x</b>		

**Strand E: Becoming a critical consumer**

**Content: Cost-benefit analysis informs responsible spending practices.**

<b>Cumulative Progress Indicator (CPI)</b>	<b>Infused into Following Content Areas</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>
<p><b>9.2.8.E.2:</b> Analyze interest rates and fees associated with financial services, credit cards, debit cards, and gift cards.</p>	Math		x		
<p><b>9.2.8.E.3:</b> Evaluate the appropriateness of different types of monetary transactions (e.g., electronic transfer, check, certified check, money order, gift card, barter) for various situations.</p>	n/a				
<p><b>9.2.8.E.4:</b> Compare the value of goods or services from different sellers when purchasing large quantities and small quantities.</p>	Social Studies Math	X	X X		
<p><b>9.2.8.E.5:</b> Identify the components of written and verbal contracts and the inherent responsibilities of the contracting parties.</p>	All Content Areas	X	X		

**Strand E: Becoming a critical consumer**

**Content: Consumer protection includes providing information about the range of products and services and about consumer resources, rights, and responsibilities.**

<b>Cumulative Progress Indicator (CPI)</b>	<b>Infused into Following Content Areas</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>



<b>9.2.8.E.6:</b> Evaluate how fraudulent activities impact consumers, and justify the creation of consumer protection laws.	n/a				
<b>9.2.8.E.7:</b> Recognize the techniques and effects of deceptive advertising.	Reading Social Studies		X X		

**Strand F: Civic Financial Responsibility**

**Content: The potential for building and using personal wealth includes responsibility to the broader community and an understanding of the legal rights and responsibilities of being a good citizen.**

<b>Cumulative Progress Indicator (CPI)</b>	<b>Infused into Following Content Areas</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>
<b>9.2.8.F.1:</b> Explain how the economic system of production and consumption may be a means to achieve significant societal goals.	n/a				
<b>9.2.8.F.2:</b> Examine the implications of legal and ethical behaviors when making financial decisions.	n/a				
<b>9.2.8.F.3:</b> Relate the impact of business, government, and consumer fiscal responsibility to the economy and to personal finance.	n/a				

**Strand F: Civic Financial Responsibility**

**Content: Philanthropic, charitable, and entrepreneurial organizations play distinctly different but vitally important roles in supporting the interests of local and global communities.**

<b>Cumulative Progress Indicator (CPI)</b>	<b>Infused into Following Content Areas</b>				

<b>9.2.8.F.4:</b> <b>Calculate appropriate amounts of charitable giving based on current financial status.</b>	n/a				
<b>9.2.8.F.5:</b> <b>Determine opportunities for micro-financing of global charities and causes.</b>	n/a				

<b>Cumulative Progress Indicator (CPI)</b>	<b>Infused into Following Content Areas</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>
<b>9.2.8.G.3:</b> <b>Explain the purpose and importance of health, disability, life, and consumer insurance protection.</b>	<b>Social Studies</b>		x		
<b>9.2.8.G.4:</b> <b>Determine criteria for deciding the amount of insurance protection needed.</b>	n/a		x		
<b>9.2.8.G.5:</b> <b>Analyze the need for and value of different types of</b>	n/a				

**Strand G: Risk Management and Insurance**

**Content: There are common financial risks and ways to manage risks.**

<b>Cumulative Progress Indicator (CPI)</b>	<b>Infused into Following Content Areas</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>
<b>9.2.8.G.1:</b> <b>Compare the impact of losses associated with different types of financial risk.</b>	n/a				
<b>9.2.8.G.2:</b> <b>Explain why it is important to develop plans for protecting current and future personal assets against loss.</b>	n/a				

**Strand G: Risk Management and Insurance**

**Content: Insurance is designated to protect the consumer against unintended losses.**

<b>9.2.8.G.6: Evaluate the need for different types of extended warranties.</b>	<b>n/a</b>				
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## Standard 9.3 21<sup>st</sup>— Century Life & Career Skills

**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.**

**Strand H: Career Exploration**

**Content: Career exploration includes investigation of the contemporary workplace and an understanding of the relationships among personal abilities, education, and knowledge and skills needed to pursue 21<sup>st</sup> century occupations and careers.**

Cumulative Progress Indicator (CPI)	Infused into Following Content Areas	5	6	7	8
<b>9.2.8.B.1:</b> Develop a Personalized Student Learning Plan that includes information about career areas of interest with the assistance of adult mentors.	Homeroom		X		
<b>9.2.8.B.2:</b> Identify common knowledge, skills, and abilities needed within the federal <u>16 Career Cluster Pathways</u> .	Homeroom		X		
<b>9.2.8.B.3:</b> Evaluate personal abilities, interests, and motivations and discuss how they might influence job and career selection.	Homeroom		X		
<b>9.2.8.B.4:</b> Identify high school and county career and technical school courses and programs that support career or occupational areas of interest.	n/a				
<b>9.3.8.B.5:</b> 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.	n/a				
	All Content Areas				

<p><b>9.3.8.B.6:</b> 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.</p>					
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<p><b>9.3.8.B.7:</b> Explain what is meant by "jobs" and "careers," and examine how each tends to be distributed regionally, nationally, and globally.</p> <p><b>9.3.8.B.8:</b> Compare and contrast how traditional and nontraditional occupational roles have changed or remained the same regionally, nationally, and globally.</p> <p><b>9.3.8.B.9:</b> Inventory the requirements for entering different career areas of interest using online job information, such as the <sup>federal</sup> (O* NET) or the <u>New Jersey State Career Development Website</u>, and determine why those requirements are needed for success in a chosen career.</p> <p><b>9.3.8.9.10:</b> Evaluate employment trends (including job outlook and wage trends) in areas of career interest using online resources, such as the federal <u>Occupational Information Network (O*NET)</u> or the <u>New Jersey State Career Development Website</u>.</p> <p><b>9.3.8.B11:</b> Prepare a sample resume and cover letter as part of an application for part-time or summer employment.</p> <p><b>9.3.8.B12:</b> Explain how personal behavior, dress, attitudes, and other choices can impact the success or failure of a job applicant.</p>	<p>Social Studies</p> <p>Social Studies</p> <p>n/a</p> <p>n/a</p> <p>n/a</p> <p>All Content Areas</p>	<p>X</p>	<p>X</p> <p>X</p>		
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<b>9.2.8.B.13:</b> <b>Locate information about working papers, including what is required to obtain them and who must sign them.</b>	<b>n/a</b>				
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**Strand B Career Explorations**

**Content: State and federal agencies are responsible for regulating workplaces to ensure that employees are safe from harm and exploitation.**

<b>9.2.8.B.14:</b> <b>Use online state and federal agency resources to identify jobs that are permitted or prohibited for minors.</b>	<b>n/a</b>				
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**Strand B Career Exploration**

**Content: Both employers and employees have professional, legal, and ethical responsibilities in the workplace and in the global marketplace.**

<b>Cumulative Progress Indicator (CPI)</b>	<b>Infused into Following Content Areas</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>
<b>9.2.8.B.15:</b> <b>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.</b>	<b>n/a</b>				

**Strand B: Career Exploration**

**Content: There is a relationship between personal behavior and employability.**

<b>Cumulative Progress Indicator (CPI)</b>	<b>Infused into Following</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>
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	<b>Content Areas</b>				
<p><b>9.2.8.B.16:</b> Relate academic achievement, as represented by high school diplomas, college degrees, and industry credentials, to employability and to potential level of income.</p>	n/a	x			
<p><b>9.3.8.B.17:</b> Recognize that an individual's online behavior (e.g., social networking, photo exchanges, and video postings) may impact opportunities for employment or advancement.</p>	Technology All Content Areas		x x		
<p><b>9.3.8.B.18:</b> Compare and contrast current and past employer hiring and employment practices related to substance use (e.g., tobacco, drugs, and alcohol).</p>	n/a				