

9.1 21st-Century Life & Career Skills

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| Content Area | 21st-Century Life and Careers |
| Standard | 9.1 21st-Century Life & Career Skills: All students will demonstrate the creative, critical thinking, collaboration, and problem-solving skills needed to function successfully as both global citizens and workers in diverse ethnic and organizational cultures. |
| Strand | A. Critical Thinking and Problem Solving |

| By the end of grade | Content Statement | CPI# | Cumulative Progress Indicator (CPI) | Appear in ALL or SELECT CONTENT AREAS of Grades Listed |
|----------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------|
| 4 | 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. | 9.1.4.A.1 | Recognize a problem and brainstorm ways to solve the problem individually or collaboratively. | K-4 Language Arts, Math, Music & Phys. Ed. |
| | | 9.1.4.A.2 | Evaluate available resources that can assist in solving problems. | K – 4 Mathematics, Phys. Ed. |
| | | 9.1.4.A.3 | Determine when the use of technology is appropriate to solve problems. | K – 4 Language Arts & Mathematics |
| | | 9.1.4.A.4 | Use data accessed on the Web to inform solutions to problems and the decision-making process. | 3 – 4 Science, Social Studies |
| | | 9.1.4.A.5 | Apply critical thinking and problem-solving skills in classroom and family settings. | K – 4 Mathematics, Phys. Ed. & Music |
| 8 | 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. | 9.1.8.A.1 | Develop strategies to reinforce positive attitudes and productive behaviors that impact critical thinking and problem-solving skills. | 5 - Science 5 – 6 Art, Music & Mathematics |
| | | 9.1.8.A.2 | Implement problem-solving strategies to solve a problem in school or the community. | 5 – 6 - Social Studies & Science – MUA Field Trip |
| | | 9.1.8.A.3 | 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. | 5 – 6 Social Studies Science – MUA Field Trip |
| | | 9.1.8.A.4 | Design and implement a project management plan using one or more problem-solving strategies. | 5 – 6 Language Arts |

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| Standard | 9.1 21st-Century Life & Career Skills: All students will demonstrate the creative, critical thinking, collaboration, and problem-solving skills needed to function successfully as both global citizens and workers in diverse ethnic and organizational cultures. | | | |
| Strand | B. Creativity and Innovation | | | |
| By the end of grade | Content Statement | CPI# | Cumulative Progress Indicator (CPI) | Appear in <u>ALL</u> or <u>SELECT</u> <u>CONTENT AREAS</u> of Grades Listed |
| 4 | Brainstorming activities enhance creative and innovative thinking in individual and group goal setting and problem solving. | 9.1.4.B.1 | Participate in brainstorming sessions to seek information, ideas, and strategies that foster creative thinking. | K – 4 Phys. Ed., Language Arts, Math & Music |
| 8 | Gathering and evaluating knowledge and information from a variety of sources, including global perspectives, fosters creativity and innovative thinking. | 9.1.8.B.1 | Use multiple points of view to create alternative solutions. | 5 – 6 Language Arts, Mathematics & Art |
| | | 9.1.8.B.2 | 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. | 5 – 6 Language Arts, Math, Music & Art |

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| Strand | | C. Collaboration, Teamwork, and Leadership | | |
| By the end of grade | Content Statement | CPI# | Cumulative Progress Indicator (CPI) | Appear in <u>ALL</u> or <u>SELECT</u> <u>CONTENT AREAS</u> of Grades Listed |
| 4 | Collaboration and teamwork enable individuals or groups to achieve common goals with greater efficiency. | 9.1.4.C.1 | Practice collaborative skills in groups, and explain how these skills assist in completing tasks in different settings (at home, in school, and during play). | K – 4 Language Arts, Phys. Ed. & Math |
| 8 | Collaboration and teamwork enable individuals or groups to achieve common goals with greater efficiency. | 9.1.8.C.1 | Determine an individual’s responsibility for personal actions and contributions to group activities. | 5 - 6 Language Arts, Math, Science, Music & Art |
| | | 9.1.8.C.2 | Demonstrate the use of compromise, consensus, and community building strategies for carrying out different tasks, assignments, and projects. | 5 - 6 Science, Social Studies & Language Arts |
| | Leadership abilities develop over time through participation in groups and/or teams that are engaged in challenging or competitive activities. | 9.1.8.C.3 | Model leadership skills during classroom and extra-curricular activities. | 5 - 6 Mathematics & Music |

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| Strand | | D. Cross-Cultural Understanding and Interpersonal Communication | | |
| By the end of grade | Content Statement | CPI# | Cumulative Progress Indicator (CPI) | Appear in <u>ALL</u> or <u>SELECT</u> <u>CONTENT AREAS</u> of Grades Listed |
| 4 | Effective communication skills convey intended meaning to others and assist in preventing misunderstandings. | 9.1.4.D.1 | Use effective oral and written communication in face-to-face and online interactions and when presenting to an audience. | 1 – 4 Language Arts & Mathematics |
| | | 9.1.4.D.2 | Express needs, wants, and feelings appropriately in various situations. | K – 4 Phys. Ed., Music & Social Skills |
| | Communication with people from different cultural backgrounds is enhanced by the understanding of different cultural perspectives. | 9.1.4.D.3 | Demonstrate an awareness of one’s own culture and other cultures during interactions within and outside of the classroom. | 1 Social Studies (Culture) |
| 8 | Effective communication skills convey intended meaning to others and assist in preventing misunderstandings. | 9.1.8.D.1 | Employ appropriate conflict resolution strategies. | 5 - 6 Language Arts, Social Studies and Math |
| | | 9.1.8.D.2 | Demonstrate the ability to understand inferences. | 5 – 6 Language Arts, Math, Music & Art |
| | Communication with people from different cultural backgrounds is enhanced by the understanding of different cultural perspectives. | 9.1.8.D.3 | Use effective communication skills in face-to-face and online interactions with peers and adults from home and from diverse cultures. | 6 Language Arts & Music |
| | | 9.1.8.D.4 | Compare and contrast nuances in verbal and nonverbal communication in different cultures that may result in misinterpretation and misunderstanding. | 5 – 6 Social Studies |
| | | 9.1.8.D.5 | Justify the need for greater cross-cultural understanding due to globalization. | 6 Music & Art |

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| Strand | E. Communication and Media Fluency |

| By the end of grade | Content Statement | CPI# | Cumulative Progress Indicator (CPI) | Appear in ALL or SELECT CONTENT AREAS of Grades Listed |
|---------------------|-------------------------------------------------------------------------------|-----------|----------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------|
| 4 | Digital media are 21st-century tools used for local and global communication. | 9.1.4.E.1 | Explain how digital media are used in daily life in a variety of settings. | 2 – 4 Language Arts, Social Studies & Mathematics |
| | | 9.1.4.E.2 | Demonstrate effective communication using digital media during classroom activities. | 2 – 4 Mathematics |
| | | 9.1.4.E.3 | Distinguish how digital media are used by individuals, groups, and organizations for varying purposes. | 3 – 4 Language Arts |
| | There are ethical and unethical uses of communication and media. | 9.1.4.E.4 | Explain why some uses of media are unethical. | 3 - 4 Social Studies |
| 8 | Digital media are 21st-century tools used for local and global communication. | 9.1.8.E.1 | Explain how technology has strengthened the role of digital media in the global society. | 5 – 6 Language Arts, Music & Art |
| | | 9.1.8.E.2 | Analyze the role of digital media in sales and marketing and in delivering cultural, political, and other societal messages. | N/A through 6th Grade |
| | | 9.1.8.E.3 | Differentiate between explicit and implicit digital media messages, and discuss the impact on individuals, groups, and society as a whole. | N/A through 6th Grade |
| | There are ethical and unethical uses of communication and media. | 9.1.8.E.4 | Determine the undesired consequences of unethical uses of media. | N/A through 6th Grade |
| | | 9.1.8.E.5 | Compare and contrast ways governments regulate media advertising to protect children and adults in the United States and in other countries. | N/A through 6th Grade |

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| Strand | | F. Accountability, Productivity, and Ethics | | |
| By the end of grade | Content Statement | CPI# | Cumulative Progress Indicator (CPI) | Appear in <u>ALL</u> or <u>SELECT CONTENT AREAS</u> of Grades Listed |
| 4 | The nature of the 21st-century workplace has shifted, demanding greater individual accountability, productivity, and collaboration. | 9.1.4.F.1 | Explain the meaning of productivity and accountability, and describe situations in which productivity and accountability are important in the home, school, and community. | 1 – 2 Social Skills |
| | | 9.1.4.F.2 | Establish and follow performance goals to guide progress in assigned areas of responsibility and accountability during classroom projects and extra-curricular activities. | 1 – 2 Social Skills 2 – 4 Language Arts & Music |
| | Ethical behaviors support human rights and dignity in all aspects of life. | 9.1.4.F.3 | Explain the importance of understanding and following rules in family, classroom, and community settings. | 1 – 2 Social Skills K – 4 Phys. Ed. & Music |
| 8 | The nature of the 21st-century workplace has shifted, demanding greater individual accountability, productivity, and collaboration. | 9.1.8.F.1 | Demonstrate how productivity and accountability contribute to realizing individual or group work goals within or outside the classroom. | 6 Mathematics |
| | Ethical behaviors support human rights and dignity in all aspects of life. | 9.1.8.F.2 | Explain how rules, laws, and safety practices protect individual rights in the global workplace. | 5 Social Studies |
| | | 9.1.8.F.3 | Relate the use of new technologies at home, in the workplace, and in other settings to incidences of ethical and/or unethical behavior. | N/A through 6 th Grade |

9.2 Personal Financial Literacy

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| 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. |
| Strand | A. Income and Careers |

| By the end of grade | Content Statement | CPI# | Cumulative Progress Indicator (CPI) | Appear in ALL or SELECT CONTENT AREAS of Grades Listed |
|----------------------------|----------------------------------------------------------------------------------------------------------------------|-------------|-----------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------|
| 4 | Educational achievement, career choice, and entrepreneurial skills all play a role in achieving a desired lifestyle. | 9.2.4.A.1 | Explain the difference between a career and a job, and identify various jobs in the community and the related earnings. | K – 4 Language Arts 1 Social Studies (Community) |
| | Income often comes from different sources, including alternative sources. | 9.2.4.A.2 | Identify potential sources of income and their limitations. | 1 Social Studies |
| | Income affects spending decisions and lifestyle. | 9.2.4.A.3 | Explain how income affects spending and take-home pay. | 2 Social Studies |
| | Taxes and the cost of employee benefits affect the amount of disposable income. | 9.2.4.A.4 | 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. | 4 Social Studies |
| 8 | Educational achievement, career choice, and entrepreneurial skills all play a role in achieving a desired lifestyle. | 9.2.8.A.1 | Relate how career choices, education choices, skills, entrepreneurship, and economic conditions affect income. | 5 – 6 Mathematics, Music & Art |
| | | 9.2.8.A.2 | Differentiate among ways that workers can improve earning power through the acquisition of new knowledge and skills. | N/A through 6th Grade |
| | | 9.2.8.A.3 | Relate earning power to quality of life across cultures. | 5 Social Studies |
| | | 9.2.8.A.4 | Relate how the demand for certain skills determines an individual’s earning power. | 5 – 6 Mathematics |
| | Income often comes from different sources, including alternative sources. | 9.2.8.A.5 | Explain the difference between “earned income” and “unearned income” (e.g., gifts) and why earned income is important. | 6 Mathematics |

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| 8 | Income affects spending decisions and lifestyle. | 9.2.8.A.6 | Examine how labor market trends and the cost of living can affect real income, spending decisions, and lifestyle. | N/A through 6 th Grade |
| | Taxes and the cost of employee benefits affect the amount of disposable income. | 9.2.8.A.7 | Explain the purpose of the payroll deduction process, taxable income, and employee benefits. | N/A through 6 th Grade |
| | | 9.2.8.A.8 | Differentiate among the types of taxes and employee benefits. | N/A through 6 th Grade |
| | | 9.2.8.A.9 | Differentiate between taxable and nontaxable income. | N/A through 6 th Grade |

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| 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. | | |
| Strand | | B. Money Management | | |
| By the end of grade | Content Statement | CPI# | Cumulative Progress Indicator (CPI) | Appear in <u>ALL</u> or <u>SELECT CONTENT AREAS</u> of Grades Listed |
| 4 | Money management involves setting financial goals. | 9.2.4.B.1 | Differentiate between financial wants and needs. | 3 – 4 Mathematics |
| | | 9.2.4.B.2 | Identify age-appropriate financial goals. | 4 Social Studies & Math |
| | Money management is reliant on developing and maintaining personal budgets. | 9.2.4.B.3 | Explain what a budget is and why it is important. | 4 Social Studies & Math |
| | | 9.2.4.B.4 | Identify common household expense categories and sources of income. | 4 Mathematics |
| | Money management requires understanding of cash flow systems and business practices. | 9.2.4.B.5 | Identify ways to earn and save. | 2 - Social Studies 4 - Mathematics |
| | | 9.2.4.B.6 | Distinguish among cash, check, credit card, and debit card. | 2 - Social Studies 4 - Mathematics |
| | | 9.2.4.B.7 | Explain the purposes of financial institutions in the community. | 4 Social Studies (Banking) & Math |
| 8 | Money management involves setting financial goals. | 9.2.8.B.1 | Construct a simple personal savings and spending plan based on various sources of income. | 6 Mathematics |
| | | 9.2.8.B.2 | Justify the concept of “paying yourself first” as a financial savings strategy. | N/A through 6 th Grade |
| | | 9.2.8.B.3 | Relate the concept of deferred gratification to investment, meeting financial goals, and building wealth. | N/A through 6 th Grade |
| | | 9.2.8.B.4 | Analyze the effect of the economy on personal income, individual and family security, and consumer decisions. | N/A through 6 th Grade |
| | | 9.2.8.B.5 | Evaluate the relationship of cultural traditions and historical influences on financial practice | N/A through 6 th Grade |

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| 8 | Money management involves setting financial goals. | 9.2.8.A.6 | Examine how labor market trends and the cost of living can affect real income, spending decisions, and lifestyle. | N/A through 6 th Grade |
| | | 9.2.8.B.7 | Develop a system for keeping and using financial records. | N/A through 6 th Grade |
| | Money management requires understanding of cash flow systems and business practices. | 9.2.8.B.8 | Explain the concept of cash flow and construct cash flow statements | N/A through 6 th Grade |
| | | 9.2.8.B.9 | Create debit and credit balance sheets and income and cash statements. | N/A through 6 th Grade |
| | | 9.2.8.B.10 | Determine the most appropriate use of various financial products and services (e.g., ATM, debit cards, credit cards, checkbooks). | N/A through 6 th Grade |
| | | 9.2.8.B.11 | Justify safeguarding personal information when using credit cards, banking electronically, or filing forms. | N/A through 6 th Grade |
| | | 9.2.8.B.12 | Evaluate the appropriate financial institutions to assist with meeting various personal financial needs and goals. | N/A through 6 th Grade |

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| 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. | | |
| Strand | | C. Credit and Debt Management | | |
| By the end of grade | Content Statement | CPI# | Cumulative Progress Indicator (CPI) | Appear in <u>ALL</u> or <u>SELECT CONTENT AREAS</u> of Grades Listed |
| 4 | Credit management includes making informed choices about sources of credit and requires an understanding of the cost of credit. | 9.2.4.C.1 | Explain why people borrow money and the relationship between credit and debt. | 4 Social Studies |
| | | 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). | 4 Mathematics |
| | | 9.2.4.C.3 | Compare and contrast credit cards and debit cards and the advantages and disadvantages of using each. | 4 Mathematics |
| | | 9.2.4.C.4 | Determine the relationships among income, expenses, and interest. | 4 Social Studies |
| | Credit worthiness is dependent on making informed credit decisions and managing debt responsibly. | 9.2.4.C.5 | Determine personal responsibility related to borrowing and lending. | 4 Social Studies |
| | | 9.2.4.C.6 | Summarize ways to avoid credit problems. | 4 Social Studies |
| 8 | Credit management includes making informed choices about sources of credit and requires an understanding of the cost of credit. | 9.2.8.C.1 | Compare and contrast the financial products and services offered by different types of financial institutions. | N/A through 6 th Grade |
| | | 9.2.8.C.2 | Compare and contrast debt and credit management strategies. | N/A through 6 th Grade |
| | | 9.2.8.C.3 | 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. | 6 Mathematics (Percentages) |
| | | 9.2.8.C.4 | Calculate the cost of borrowing various amounts of money using different types of credit (e.g., credit cards, installment loans, mortgages). | 6 Mathematics (Percentages) |

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| Strand | C. Credit and Debt Management |

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| 8 | Credit worthiness is dependent on making informed credit decisions and managing debt responsibly. | 9.2.8.C.5 | Determine ways to leverage debt beneficially. | N/A through 6th Grade |
| | | 9.2.8.C.6 | Determine potential consequences of using “easy access” credit (e.g., using a line of credit vs. obtaining a loan for a specific purpose). | N/A through 6th Grade |
| | | 9.2.8.C.7 | Explain the meaning and possible consequences of “predatory lending practices.” | N/A through 6th Grade |
| | | 9.2.8.C.8 | Explain the purpose of a credit score and credit record, and summarize borrowers’ credit report rights. | N/A through 6th Grade |
| | | 9.2.8.C.9 | Summarize the causes and consequences of personal bankruptcy. | N/A through 6th Grade |
| | | 9.2.8.C.10 | Determine when there is a need to seek credit counseling and appropriate times to utilize it. | N/A through 6th Grade |

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| Strand | | D. Planning, Saving, and Investing | | |
| By the end of grade | Content Statement | CPI# | Cumulative Progress Indicator (CPI) | Appear in ALL or SELECT CONTENT AREAS of Grades Listed |
| 4 | Information about investment options assists with financial planning. | 9.2.4.D.1 | Determine various ways to save. | 2 – 4 Mathematics |
| | Appropriate application of basic economic principles leads to wiser decisions for individual, family, and business financial planning. | 9.2.4.D.2 | Explain the concept of “opportunity cost.” | 4 Social Studies |
| | | 9.2.4.D.3 | Explain what it means to “invest.” | 4 Social Studies |
| | | 9.2.4.D.4 | Distinguish between saving and investing. | 4 Social Studies |
| 8 | Information about investment options assists with financial planning. | 9.2.8.D.1 | Determine how saving contributes to financial well-being. | N/A through 6 th Grade |
| | | 9.2.8.D.2 | Differentiate among various savings tools and how to use them most effectively. | N/A through 6 th Grade |
| | | 9.2.8.D.3 | Differentiate among various investment options. | N/A through 6 th Grade |
| | | 9.2.8.D.4 | Distinguish between income and investment growth. | N/A through 6 th Grade |
| | Appropriate application of basic economic principles leads to wiser decisions for individual, family, and business financial planning. | 9.2.8.D.5 | Explain the economic principle of supply and demand. | N/A through 6 th Grade |
| | | 9.2.8.D.6 | Relate saving and investing decisions to successful entrepreneurship. | N/A through 6 th Grade |
| | | 9.2.8.D.7 | Calculate short- and long-term returns on various investments (e.g., stocks, bonds, mutual funds, IRAs, deferred pension plans, and so on). | N/A through 6 th Grade |
| | | 9.2.8.D.8 | Assess the impact of inflation on economic decisions and lifestyles. | N/A through 6 th Grade |

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| 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. | | |
| Strand | | E. Becoming a Critical Consumer | | |
| 3y the end of grade | Content Statement | CPI# | Cumulative Progress Indicator (CPI) | Appear in <u>ALL</u> or <u>SELECT</u> CONTENT AREAS of Grades Listed |
| 4 | The ability to prioritize wants and needs assists in making informed investments, purchases, and decisions. | 9.2.4.E.1 | Determine factors that influence consumer decisions related to money. | 4 Mathematics |
| | Cost-benefit analysis informs responsible spending practices. | 9.2.4.E.2 | Identify ways interest rates add to the cost of goods and services. | 4 Mathematics |
| | | 9.2.4.E.3 | Evaluate financial information from a variety of sources. | 4 Social Studies |
| | | 9.2.4.E.4 | Apply comparison-shopping skills to purchasing decisions. | 4 Mathematics |
| | Consumer protection includes providing information about the range of products and services and about consumer resources, rights, and responsibilities. | 9.2.4.E.5 | Explain what it means to be a responsible consumer and the factors to consider when making consumer decisions. | 3 - 4 Social Studies & Mathematics |
| | | 9.2.4.E.6 | Identify personal information that should not be disclosed to others and the possible consequences of doing or not doing so. | 1 – Social Studies (Family) 2 – 4 Health & Social Skills |
| | | 9.2.4.E.7 | Compare and contrast product facts versus advertising claims. | 3 - 4 Social Studies |
| 8 | The ability to prioritize wants and needs assists in making informed investments, purchases, and decisions. | 9.2.8.E.1 | Prioritize personal wants and needs when making purchases. | 6 Mathematics |
| | Cost-benefit analysis informs responsible spending practices. | 9.2.8.E.2 | Analyze interest rates and fees associated with financial services, credit cards, debit cards, and gift cards. | 6 Mathematics (Percentages) |

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| 8 | Cost-benefit analysis informs responsible spending practices. | 9.2.8.E.3 | Evaluate the appropriateness of different types of monetary transactions (e.g., electronic transfer, check, certified check, money order, gift card, barter) for various situations. | N/A through 6 th Grade |
| | | 9.2.8.E.4 | Compare the value of goods or services from different sellers when purchasing large quantities and small quantities. | 6 Mathematics (Ratio/%) |
| | 9.2.8.E.5 | Identify the components of written and verbal contracts and the inherent responsibilities of the contracting parties. | N/A through 6 th Grade | |
| | 9.2.8.E.6 | Evaluate how fraudulent activities impact consumers, and justify the creation of consumer protection laws. | N/A through 6 th Grade | |
| | 9.2.8.E.7 | Recognize the techniques and effects of deceptive advertising. | N/A through 6 th Grade | |
| | Consumer protection includes providing information about the range of products and services and about consumer resources, rights, and responsibilities. | | | |

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| Strand | | F. Civic Financial Responsibility | | |
| By the end of grade | Content Statement | CPI# | Cumulative Progress Indicator (CPI) | Appear in ALL or SELECT CONTENT AREAS of Grades Listed |
| 4 | 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. | 9.2.4.F.1 | Demonstrate an understanding of individual financial obligations and community financial obligations. | 4 Language Arts, Mathematics & Social Studies |
| | | 9.2.4.F.2 | Relate a country's economic system of production and consumption to building personal wealth and achieving societal responsibilities. | 4 Language Arts & Social Studies |
| | Philanthropic, charitable, and entrepreneurial organizations play distinctly different but vitally important roles in supporting the interests of local and global communities. | 9.2.4.F.3 | Explain the roles of philanthropy, volunteer service, and charitable contributions, and analyze their impact on community development and quality of living. | 4 Social Studies |
| | | 9.2.4.F.4 | Identify skills related to organizing, managing, and taking on the risks of owning a business. | 4 Social Studies |
| 8 | 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. | 9.2.8.F.1 | Explain how the economic system of production and consumption may be a means to achieve significant societal goals. | N/A through 6 th Grade |
| | | 9.2.8.F.2 | Examine the implications of legal and ethical behaviors when making financial decisions. | N/A through 6 th Grade |
| | | 9.2.8.F.3 | Relate the impact of business, government, and consumer fiscal responsibility to the economy and to personal finance. | N/A through 6 th Grade |

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| By the end of grade | Content Statement | CPI# | Cumulative Progress Indicator (CPI) | Appear in <u>ALL</u> or <u>SELECT CONTENT AREAS</u> of Grades Listed |
|---------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|---------------------------------------------------------------------------------------|----------------------------------------------------------------------|
| 8 | 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 | 9.2.8.F.4 | Calculate appropriate amounts of charitable giving based on current financial status. | N/A through 6 th Grade |
| | | 9.2.8.F.5 | Determine opportunities for micro-financing of global charities and causes. | N/A through 6 th Grade |

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| Content Area | | 21st-Century Life and Careers | | |
|---------------------|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------|
| 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. | | |
| Strand | | G. Risk Management and Insurance | | |
| By the end of grade | Content Statement | CPI# | Cumulative Progress Indicator (CPI) | Appear in <u>ALL</u> or <u>SELECT SUBJECT AREAS</u> of Grades Listed |
| 4 | There are common financial risks and ways to manage risks. | 9.2.4.G.1 | Summarize common types of financial risks and basic risk management strategies. | 4 Social Studies |
| | Insurance is designed to protect the consumer against unintended losses. | 9.2.4.G.2 | Explain the importance of protection against financial loss and reasons for risk assessment. | 4 Social Studies |
| | | 9.2.4.G.3 | Describe how valuable items might be damaged or lost and ways to protect them. | 2 – 4 Language Arts & Social Studies |
| 8 | There are common financial risks and ways to manage risks. | 9.2.8.G.1 | Compare the impact of losses associated with different types of financial risk. | N/A through 6 th Grade |
| | | 9.2.8.G.2 | Explain why it is important to develop plans for protecting current and future personal assets against loss. | N/A through 6 th Grade |
| | Insurance is designed to protect the consumer against unintended losses. | 9.2.8.G.3 | Explain the purpose and importance of health, disability, life, and consumer insurance protection. | N/A through 6 th Grade |
| | | 9.2.8.G.4 | Determine criteria for deciding the amount of insurance protection needed. | N/A through 6 th Grade |
| | | 9.2.8.G.5 | Analyze the need for and value of different types of insurance and the impact of deductibles. | N/A through 6 th Grade |
| | | 9.2.8.G.6 | Evaluate the need for different types of extended warranties. | N/A through 6 th Grade |

9.3 Career Awareness, Exploration, and Preparation

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| Content Area | 21st-Century Life and Careers |
| Standard | 9.3 Career Awareness, Exploration, and 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 |

| By the end of grade | Content Statement | CPI# | Cumulative Progress Indicator (CPI) | Appear in <u>ALL</u> or <u>SELECT SUBJECT AREAS</u> of Grades Listed |
|----------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|-----------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|
| 4 | Career awareness includes an understanding of the world of work and the knowledge and skills needed for traditional and nontraditional jobs and careers. | 9.3.4.A.1 | Identify reasons why people work and discuss how work can help a person achieve personal goals. | 1 – 2 Social Studies (Community/Work) |
| | | 9.3.4.A.2 | Identify various life roles and civic and work-related activities in the school, home, and community. | 1 – 2 Social Studies |
| | | 9.3.4.A.3 | Appraise personal likes and dislikes and identify careers that might be suited to personal likes. | 1 Social Studies & Music |
| | | 9.3.4.A.4 | Identify qualifications needed to pursue traditional and nontraditional careers and occupations. | 1 Social Studies & Music |
| | | 9.3.4.A.5 | Locate career information using a variety of resources. | 3 – 4 Language Arts & Math |
| | | 9.3.4.A.6 | Explain why knowledge and skills acquired in the elementary grades lay the foundation for the future academic and career success. | 3 – 4 Language Arts & Math |

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| Content Area | | 21st-Century Life and Careers | | |
|---------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------|
| Standard | | 9.3 Career Awareness, Exploration, and 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 | | B. Career Exploration | | |
| By the end of grade | Content Statement | CPI# | Cumulative Progress Indicator (CPI) | Appear in <u>ALL</u> or <u>SELECT SUBJECT AREAS</u> of Grades Listed |
| 8 | 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 21st-century occupations and careers. | 9.3.8.B.1 | Develop a Personalized Student Learning Plan that includes information about career areas of interest with the assistance of adult mentors. | 5 – 6 (Career Day) Art |
| | | 9.3.8.B.2 | Identify common knowledge, skills, and abilities needed within the federal 16 Career Clusters . | N/A through 6 th Grade |
| | | 9.3.8.B.3 | Evaluate personal abilities, interests, and motivations and discuss how they might influence job and career selection. | N/A through 6 th Grade |
| | | 9.3.8.B.4 | Identify high school and county career and technical school courses and programs that support career or occupational areas of interest. | N/A through 6 th Grade |
| | | 9.3.8.B.5 | 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 through 6 th Grade |
| | | 9.3.8.B.6 | 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. | N/A through 6 th Grade |
| | | 9.3.8.B.7 | Explain what is meant by “jobs” and “careers,” and examine how each tends to be distributed regionally, nationally, and globally. | N/A through 6 th Grade |

| Content Area | | 21st-Century Life and Careers - continued | | |
|---------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------|
| Standard | | 9.3 Career Awareness, Exploration, and 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 | | B. Career Exploration | | |
| By the end of grade | Content Statement | CPI# | Cumulative Progress Indicator (CPI) | Appear in <u>ALL</u> or <u>SELECT SUBJECT AREAS</u> of Grades Listed |
| 8 | 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 21st-century occupations and careers. | 9.3.8.B.8 | Compare and contrast how traditional and nontraditional occupational roles have changed or remained the same regionally, nationally, and globally. | N/A through 6 th Grade |
| | | 9.3.8.B.9 | 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. | N/A through 6 th Grade |
| | | 9.3.8.B.10 | 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 State Career Development Website . | N/A through 6 th Grade |
| | | 9.3.8.B.11 | Prepare a sample résumé and cover letter as part of an application for part-time or summer employment. | N/A through 6 th Grade |
| | | 9.3.8.B.12 | Explain how personal behavior, dress, attitudes, and other choices can impact the success or failure of a job applicant. | N/A through 6 th Grade |

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| Content Area | | 21st-Century Life and Careers - continued | | | |
|---------------------|-------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|
| Standard | | 9.3 Career Awareness, Exploration, and 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 | | B. Career Exploration | | | |
| By the end of grade | Content Statement | CPI# | Cumulative Progress Indicator (CPI) | Appear in <u>ALL</u> or <u>SELECT SUBJECT AREAS</u> of Grades Listed | |
| 8 | State and federal agencies are responsible for regulating workplaces to ensure that employees are safe from harm and exploitation. | 9.3.8.B.13 | Locate information about working papers, including what is required to obtain them and who must sign them. | N/A through 6 th Grade | |
| | | 9.3.8.B.14 | Use online state and federal agency resources to identify jobs that are permitted or prohibited for minors. | N/A through 6 th Grade | |
| | Both employers and employees have professional, legal, and ethical responsibilities in the workplace and in the global marketplace. | 9.3.8.B.15 | 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. | N/A through 6 th Grade | |
| | There is a relationship between personal behavior and employability. | 9.3.8.B.16 | Relate academic achievement, as represented by high school diplomas, college degrees, and industry credentials, to employability and to potential level of income. | N/A through 6 th Grade | |
| | | | 9.3.8.B.17 | Recognize that an individual's online behavior (e.g., social networking, photo exchanges, video postings) may impact opportunities for employment or advancement. | N/A through 6 th Grade |
| | | | 9.3.8.B.18 | Compare and contrast current and past employer hiring and employment practices related to substance use (e.g., tobacco, drugs, and alcohol). | N/A through 6 th Grade |