

HAMPTON BOROUGH PUBLIC SCHOOL

**21st CENTURY LIFE AND CAREERS
CURRICULUM GUIDE**

KINDERGARTEN THROUGH EIGHTH GRADE

Adopted: February 16, 2010

***I*=Introduce**

***D*=Develop**

***M*=Master**

HAMPTON BOROUGH PUBLIC SCHOOL
21ST CENTURY LIFE AND CAREERS
CURRICULUM GUIDE
K-8

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AFFIRMATIVE ACTION STATEMENT

It is the policy of the Board of Education to provide equal employment and educational opportunities regardless of race, color, creed, religion, sex, ancestry, national origin, place of residence, social or economic condition, or non-applicable handicap.

Affirmative Action Office:

Alice Burtnick
c/o Hampton School
32-41 South Street
Hampton, NJ 08827
(908) 537-4101

ADAPTATIONS FOR SPECIAL EDUCATION STATEMENT

Although this curriculum guide has been developed for general education delivery, the knowledge, skills, attitudes, and behaviors identified are appropriate for the special education pupils in Hampton Public School. Modifications necessary to accommodate the education needs of individual pupil's handicaps will be described in the Individualized Educational Program (IEP). They are on file at:

Office of Special Services
c/o Hampton School
32-41 South Street
Hampton, NJ 08827
(908) 537-4101

PURPOSE/RATIONALE

Hampton Borough School's students face unique challenges in the future. They must navigate a constantly shifting international economy, ever-expanding sources of information, and a myriad of career and financial choices. In order to support our students as they become informed, literate, and responsible members of a global society, the Hampton School Community has crafted a 21st Century Life and Career Skills Curriculum that draws heavily from the *New Jersey Core Curriculum Content Standards* and The Partnership for 21st Century Skills' *Framework For 21st Century Learning*.

It is our intent to reinforce such 21st Century Skills as civic literacy, global awareness, creative problem solving, and positive communication within our existing curriculum while nurturing the exploration of 21st century skills, information sources, and educational options.

In grades **K-5**, students are introduced to 21st-century life skills that are critical for personal, academic, and social development. They are also introduced to career awareness information and to basic personal financial literacy skills.

In grades **6-8**, students continue to develop 21st-century life skills and personal financial literacy, while also exploring careers that support their academic and personal interests and aptitudes. As they prepare for the transition to high school, students are provided with opportunities to apply knowledge and skills learned in the classroom to real or simulated career challenges.

**NEW JERSEY CORE CURRICULUM CONTENT STANDARDS
21ST CENTURY LIFE AND CAREERS**

9.1 21ST CENTURY LIVE & 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.

A. Critical Thinking and Problem Solving:

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. Creativity and Innovation:

Gathering and evaluating knowledge and information from a variety of sources, including global perspectives, fosters creativity and innovative thinking.

C. Collaboration, Teamwork, and Leadership:

Collaboration and team work enable individuals or groups to achieve common goals with greater efficiency.

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

D. Cross-Cultural Understanding and Interpersonal Communication:

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

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

E. Communication and Media Fluency:

Digital media are 21st century tools used for local and global communication.

There are ethical and unethical uses of communication and media.

F. Accountability, Productivity, and Ethics

The nature of the 21st century workplace has shifted, demanding greater individual accountability, productivity, and collaboration.

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

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.

A. Income and Careers:

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

Income often comes from different sources, including alternative sources.

Income affects spending decisions and lifestyle.

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

B. Money Management:

Money management involves setting financial goals

Money management is reliant on developing and maintaining personal budgets

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

C. Credit and Debt managements:

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

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

D. Planning, Saving, and Investing.

Information about investment options assists with financial planning.

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

E. Becoming a Critical Consumer

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

Cost-benefit analysis informs responsible spending practices.

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

F. Civic Financial Responsibility

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.

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

G. Risk Management and Insurance

There are common financial risks and ways to manage risks.

Insurance is designed to protect the consumer against losses.

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.

A. Career Awareness:

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

B. Career Exploration:

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.

KINDERGARTEN				
By the end of Kindergarten, students will:				
21st CENTURY LIFE & CAREER SKILLS CRITICAL THINKING & PROBLEM SOLVING	CPI	<i>I</i>	<i>D</i>	<i>M</i>
Recognize a problem and brainstorm ways to solve the problem individually or collaboratively.	9.1.4.A.1	X		
Evaluate available resources that can assist in solving problems.	9.1.4.A.2	X		
Determine when the use of technology is appropriate to solve problems.	9.1.4.A.3	X		
Apply critical thinking and problem-solving skills in classroom and family settings.	9.1.4.A.5	X		
21st CENTURY LIFE & CAREER SKILLS CREATIVITY & INNOVATION	CPI	<i>I</i>	<i>D</i>	<i>M</i>
Participate in brainstorming sessions to seek information, ideas, and strategies that foster creative skills.	9.1.4.B.2	X		
21st CENTURY LIFE & CAREER SKILLS COLLABORATION, TEAMWORK & LEADERSHIP	CPI	<i>I</i>	<i>D</i>	<i>M</i>
Practice collaborative skills in groups, and explain how these skills assist in completing tasks in different settings (at home, in school, and during play).	9.1.4.C.1	X		
21st CENTURY LIFE & CAREER SKILLS CROSS CULTURAL UNDERSTANDING & INTERPERSONAL COMMUNICATION	CPI	<i>I</i>	<i>D</i>	<i>M</i>
Use effective oral and written communication in face-to-face and online interactions and when presenting to an audience.	9.1.4.D.1	X		
Express needs, wants, and feelings appropriately in various situations.	9.1.4.D.2	X		
Demonstrate an awareness of one's own culture and other cultures during interactions within and outside of the classroom.	9.1.4.D.3	X		
21st CENTURY LIFE & CAREER SKILLS COMMUNICATION & MEDIA FLUENCY	CPI	<i>I</i>	<i>D</i>	<i>M</i>
Explain how digital media are used in daily life in a variety of settings.	9.1.4.E.1	X		
Demonstrate effective communication using digital media during classroom activities.	9.1.4.E.2	X		
Distinguish how digital media are used by individuals, groups, and organizations for varying purposes.	9.1.4.E.3	X		
Explain why some uses of media are unethical.	9.1.4.E.4			
21st CENTURY LIFE & CAREER SKILLS ACCOUNTABILITY, PRODUCTIVITY, & ETHICS	CPI	<i>I</i>	<i>D</i>	<i>M</i>
Explain the meaning of productivity and accountability and describe situations in which productivity and accountability are important in the home, school,	9.1.4.F.1	X		

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and community.				
Establish and follow performance goals to guide progress in assigned areas of responsibility and accountability during classroom projects and extra-curricular activities.	9.1.4.F.2	X		
Explain the importance of understanding and following rules in family, classroom, and community settings.	9.1.4.F.3	X		
PERSONAL FINANCIAL LITERACY MONEY MANAGEMENT	CPI	I	D	M
Identify age-appropriate financial goals.	9.2.4.B.2	X		
Identify ways to earn and save.	9.2.4.B.5	X		
PERSONAL FINANCIAL LITERACY PLANNING, SAVING, & INVESTING	CPI	I	D	M
Determine various ways to save.	9.2.4.D.1	X		
CAREER AWARENESS, EXPLORATION, & PREPARATION CAREER AWARENESS	CPI	I	D	M
Identify reasons why people work and discuss how work can help a person achieve personal goals.	9.3.4.A.1	X		
Identify various life roles and civic and work-related activities in the school, home, and community.	9.3.4.A.2	X		
Locate career information using a variety of resources.	9.3.4.A.5	X		
Explain why knowledge and skills acquired in the elementary grades lay the foundation for future academic and career success.	9.3.4.A.6	X		

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Grade 1				
By the end of grade 1, students will:				
21st CENTURY LIFE & CAREER SKILLS CRITICAL THINKING & PROBLEM SOLVING	CPI	I	D	M
Recognize a problem and brainstorm ways to solve the problem individually or collaboratively.	9.1.4.A.1	X		
Evaluate available resources that can assist in solving problems.	9.1.4.A.2	X		
Determine when the use of technology is appropriate to solve problems.	9.1.4.A.3	X		
Use data accessed on the Web to inform solutions to problems and the decision-making process.	9.1.4.A.4	X		
Apply critical thinking and problem-solving skills in classroom and family settings.	9.1.4.A.5		X	
21st CENTURY LIFE & CAREER SKILLS CREATIVITY & INNOVATION	CPI	I	D	M
Participate in brainstorming sessions to seek information, ideas, and strategies that foster creative skills.	9.1.4.B.2		X	
21st CENTURY LIFE & CAREER SKILLS COLLABORATION, TEAMWORK & LEADERSHIP	CPI	I	D	M
Practice collaborative skills in groups, and explain how these skills assist in completing tasks in different settings (at home, in school, and during play).	9.1.4.C.1		X	
21st CENTURY LIFE & CAREER SKILLS CROSS CULTURAL UNDERSTANDING & INTERPERSONAL COMMUNICATION	CPI	I	D	M
Use effective oral and written communication in face-to-face and online interactions and when presenting to an audience.	9.1.4.D.1	X		
Express needs, wants, and feelings appropriately in various situations.	9.1.4.D.2		X	
Demonstrate an awareness of one's own culture and other cultures during interactions within and outside of the classroom.	9.1.4.D.3		X	
21st CENTURY LIFE & CAREER SKILLS COMMUNICATION & MEDIA FLUENCY	CPI	I	D	M
Explain how digital media are used in daily life in a variety of settings.	9.1.4.E.1	X		
Demonstrate effective communication using digital media during classroom activities.	9.1.4.E.2	X		
Distinguish how digital media are used by individuals, groups, and organizations for varying purposes.	9.1.4.E.3	X		
Explain why some uses of media are unethical.	9.1.4.E.4	X		

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21st CENTURY LIFE & CAREER SKILLS ACCOUNTABILITY, PRODUCTIVITY, & ETHICS	CPI	I	D	M
Explain the meaning of productivity and accountability and describe situations in which productivity and accountability are important in the home, school, and community.	9.1.4.F.1	X		
Establish and follow performance goals to guide progress in assigned areas of responsibility and accountability during classroom projects and extra-curricular activities.	9.1.4.F.2	X		
Explain the importance of understanding and following rules in family, classroom, and community settings.	9.1.4.F.3		X	
PERSONAL FINANCIAL LITERACY INCOME AND CAREERS	CPI	I	D	M
Explain the difference between a career and a job, and identify various jobs in the community and the related earnings.	9.2.4.A.1	X		
PERSONAL FINANCIAL LITERACY MONEY MANAGEMENT	CPI	I	D	M
Differentiate between financial wants and needs.	9.2.4.B.1	X		
Identify age-appropriate financial goals.	9.2.4.B.2		X	
Explain what a budget is and why it is important.	9.2.4.B.3	X		
Identify common household expense categories and sources of income.	9.2.4.B.4	X		
Distinguish among cash, check, credit card, and debit card.	9.2.4.B.6	X		
Explain the purposes of financial institutions in the community.	9.2.4.B.7	X		
PERSONAL FINANCIAL LITERACY CREDIT & DEBT MANAGMENT	CPI	I	D	M
Explain why people borrow money and the relationship between credit and debt.	9.2.4.C.1	X		
Determine personal responsibility related to borrowing and lending.	9.2.4.C.5	X		
PERSONAL FINANCIAL LITERACY PLANNING, SAVING, & INVESTING	CPI	I	D	M
Determine various ways to save.	9.2.4.D.1		X	
CAREER AWARENESS, EXPLORATION, & PREPARATION CAREER AWARENESS	CPI	I	D	M
Identify reasons why people work and discuss how work can help a person achieve personal goals.	9.3.4.A.1	X		
Identify various life roles and civic and work-related activities in the school, home, and community.	9.3.4.A.2	X		
Appraise personal likes and dislikes and identify careers that might be suited to personal likes.	9.3.4.A.3	X		
Identify qualifications needed to pursue traditional and nontraditional careers	9.3.4.A.4	X		

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and occupations.				
Locate career information using a variety of resources.	9.3.4.A.5	X		
Explain why knowledge and skills acquired in the elementary grades lay the foundation for future academic and career success.	9.3.4.A.6	X		

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Grade 2				
By the end of grade 2, students will:				
21st CENTURY LIFE & CAREER SKILLS CRITICAL THINKING & PROBLEM SOLVING	CPI	<i>I</i>	<i>D</i>	<i>M</i>
Recognize a problem and brainstorm ways to solve the problem individually or collaboratively.	9.1.4.A.1		X	
Evaluate available resources that can assist in solving problems.	9.1.4.A.2		X	
Determine when the use of technology is appropriate to solve problems.	9.1.4.A.3		X	
Use data accessed on the Web to inform solutions to problems and the decision-making process.	9.1.4.A.4		X	
Apply critical thinking and problem-solving skills in classroom and family settings.	9.1.4.A.5		X	
21st CENTURY LIFE & CAREER SKILLS CREATIVITY & INNOVATION	CPI	<i>I</i>	<i>D</i>	<i>M</i>
Participate in brainstorming sessions to seek information, ideas, and strategies that foster creative skills.	9.1.4.B.2		X	
21st CENTURY LIFE & CAREER SKILLS COLLABORATION, TEAMWORK & LEADERSHIP	CPI	<i>I</i>	<i>D</i>	<i>M</i>
Practice collaborative skills in groups, and explain how these skills assist in completing tasks in different settings (at home, in school, and during play).	9.1.4.C.1		X	
21st CENTURY LIFE & CAREER SKILLS CROSS CULTURAL UNDERSTANDING & INTERPERSONAL COMMUNICATION	CPI	<i>I</i>	<i>D</i>	<i>M</i>
Use effective oral and written communication in face-to-face and online interactions and when presenting to an audience.	9.1.4.D.1		X	
Express needs, wants, and feelings appropriately in various situations.	9.1.4.D.2		X	
Demonstrate an awareness of one's own culture and other cultures during interactions within and outside of the classroom.	9.1.4.D.3		X	
21st CENTURY LIFE & CAREER SKILLS COMMUNICATION & MEDIA FLUENCY	CPI	<i>I</i>	<i>D</i>	<i>M</i>
Explain how digital media are used in daily life in a variety of settings.	9.1.4.E.1		X	
Demonstrate effective communication using digital media during classroom activities.	9.1.4.E.2		X	
Distinguish how digital media are used by individuals, groups, and organizations for varying purposes.	9.1.4.E.3		X	
Explain why some uses of media are unethical.	9.1.4.E.4		X	

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21st CENTURY LIFE & CAREER SKILLS ACCOUNTABILITY, PRODUCTIVITY, & ETHICS	CPI	I	D	M
Explain the meaning of productivity and accountability and describe situations in which productivity and accountability are important in the home, school, and community.	9.1.4.F.1		X	
Establish and follow performance goals to guide progress in assigned areas of responsibility and accountability during classroom projects and extra-curricular activities.	9.1.4.F.2		X	
Explain the importance of understanding and following rules in family, classroom, and community settings.	9.1.4.F.3		X	
PERSONAL FINANCIAL LITERACY INCOME AND CAREERS	CPI	I	D	M
Explain the difference between a career and a job, and identify various jobs in the community and the related earnings.	9.2.4.A.1		X	
Identify potential sources of income and their limitations.	9.2.4.A.2	X		
Explain how income affects spending and take-home pay.	9.2.4.A.3	X		
PERSONAL FINANCIAL LITERACY MONEY MANAGEMENT	CPI	I	D	M
Differentiate between financial wants and needs.	9.2.4.B.1		X	
Identify age-appropriate financial goals.	9.2.4.B.2		X	
Explain what a budget is and why it is important.	9.2.4.B.3		X	
Identify common household expense categories and sources of income.	9.2.4.B.4	X		
Identify ways to earn and save.	9.2.4.B.5		X	
Distinguish among cash, check, credit card, and debit card.	9.2.4.B.6	X		
Explain the purposes of financial institutions in the community.	9.2.4.B.7	X		
PERSONAL FINANCIAL LITERACY MONEY MANAGEMENT	CPI	I	D	M
Explain why people borrow money and the relationship between credit and debt.	9.2.4.C.1	X		
PERSONAL FINANCIAL LITERACY PLANNING, SAVING, & INVESTING	CPI	I	D	M
Determine various ways to save.	9.2.4.D.1			
PERSONAL FINANCIAL LITERACY BECOMING A CRITICAL CONSUMER	CPI	I	D	M
Apply comparison shopping skills to purchasing decisions.	9.2.4.E.4	X		
Explain what it means to be a responsible consumer and the factors to consider when making consumer decisions.	9.2.4.E.5	X		
Compare and contrast product facts versus advertising claims.	9.2.4.E.7	X		

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PERSONAL FINANCIAL LITERACY CIVIC FINANCIAL RESPONSIBILITY	CPI	<i>I</i>	<i>D</i>	<i>M</i>
Demonstrate an understanding of individual financial obligations and community financial obligations	9.2.4.F.1	X		
PERSONAL FINANCIAL LITERACY RISK MANAGEMENT & INSURANCE	CPI	<i>I</i>	<i>D</i>	<i>M</i>
Describe how valuable items might be damaged or lost and ways to protect them	9.2.4.G.3	X		
CAREER AWARENESS, EXPLORATION, & PREPARATION CAREER AWARENESS	CPI	<i>I</i>	<i>D</i>	<i>M</i>
Identify reasons why people work and discuss how work can help a person achieve personal goals	9.3.4.A.1		X	
Identify various life roles and civic and work-related activities in the school, home, and community	9.3.4.A.2		X	
Appraise personal likes and dislikes and identify careers that might be suited to personal likes	9.3.4.A.3		X	
Identify qualifications needed to pursue traditional and nontraditional careers and occupations	9.3.4.A.4		X	
Locate career information using a variety of resources	9.3.4.A.5	X		
Explain why knowledge and skills acquired in the elementary grades lay the foundation for future academic and career success	9.3.4.A.6	X		

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Grade 3				
By the end of grade 3, students will:				
21st CENTURY LIFE & CAREER SKILLS CRITICAL THINKING & PROBLEM SOLVING	CPI	<i>I</i>	<i>D</i>	<i>M</i>
Recognize a problem and brainstorm ways to solve the problem individually or collaboratively.	9.1.4.A.1		X	
Evaluate available resources that can assist in solving problems.	9.1.4.A.2		X	
Determine when the use of technology is appropriate to solve problems.	9.1.4.A.3		X	
Use data accessed on the Web to inform solutions to problems and the decision-making process.	9.1.4.A.4		X	
Apply critical thinking and problem-solving skills in classroom and family settings.	9.1.4.A.5		X	
21st CENTURY LIFE & CAREER SKILLS CREATIVITY & INNOVATION	CPI	<i>I</i>	<i>D</i>	<i>M</i>
Participate in brainstorming sessions to seek information, ideas, and strategies that foster creative skills.	9.1.4.B.2		X	
21st CENTURY LIFE & CAREER SKILLS COLLABORATION, TEAMWORK & LEADERSHIP	CPI	<i>I</i>	<i>D</i>	<i>M</i>
Practice collaborative skills in groups, and explain how these skills assist in completing tasks in different settings (at home, in school, and during play).	9.1.4.C.1		X	
21st CENTURY LIFE & CAREER SKILLS CROSS CULTURAL UNDERSTANDING & INTERPERSONAL COMMUNICATION	CPI	<i>I</i>	<i>D</i>	<i>M</i>
Use effective oral and written communication in face-to-face and online interactions and when presenting to an audience.	9.1.4.D.1		X	
Express needs, wants, and feelings appropriately in various situations.	9.1.4.D.2		X	
Demonstrate an awareness of one's own culture and other cultures during interactions within and outside of the classroom.	9.1.4.D.3		X	
21st CENTURY LIFE & CAREER SKILLS COMMUNICATION & MEDIA FLUENCY	CPI	<i>I</i>	<i>D</i>	<i>M</i>
Explain how digital media are used in daily life in a variety of settings.	9.1.4.E.1		X	
Demonstrate effective communication using digital media during classroom activities	9.1.4.E.2		X	
Distinguish how digital media are used by individuals, groups, and organizations for varying purposes.	9.1.4.E.3		X	
Explain why some uses of media are unethical.	9.1.4.E.4		X	

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21st CENTURY LIFE & CAREER SKILLS ACCOUNTABILITY, PRODUCTIVITY, & ETHICS	CPI	I	D	M
Explain the meaning of productivity and accountability and describe situations in which productivity and accountability are important in the home, school, and community.	9.1.4.F.1		X	
Establish and follow performance goals to guide progress in assigned areas of responsibility and accountability during classroom projects and extra-curricular activities.	9.1.4.F.2		X	
Explain the importance of understanding and following rules in family, classroom, and community settings.	9.1.4.F.3		X	
PERSONAL FINANCIAL LITERACY INCOME AND CAREERS	CPI	I	D	M
Explain the difference between a career and a job, and identify various jobs in the community and the related earnings.	9.2.4.A.1		X	
Identify potential sources of income and their limitations.	9.2.4.A.2		X	
Explain how income affects spending and take-home pay.	9.2.4.A.3	X		
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.	9.2.4.A.4	X		
PERSONAL FINANCIAL LITERACY MONEY MANAGEMENT	CPI	I	D	M
Differentiate between financial wants and needs.	9.2.4.B.1		X	
Identify age-appropriate financial goals.	9.2.4.B.2		X	
Explain what a budget is and why it is important.	9.2.4.B.3		X	
Identify common household expense categories and sources of income.	9.2.4.B.4		X	
Identify ways to earn and save.	9.2.4.B.5		X	
Distinguish among cash, check, credit card, and debit card.	9.2.4.B.6	X		
Explain the purposes of financial institutions in the community.	9.2.4.B.7	X		
PERSONAL FINANCIAL LITERACY CREDIT AND DEBT MANAGEMENT	CPI	I	D	M
Explain why people borrow money and the relationship between credit and debt.	9.2.4.C.1	X		
PERSONAL FINANCIAL LITERACY PLANNING, SAVING, & INVESTING	CPI	I	D	M
Determine various ways to save.	9.2.4.D.1		X	
PERSONAL FINANCIAL LITERACY BECOMING A CRITICAL CONSUMER	CPI	I	D	M
Evaluate financial information from a variety of sources.	9.2.4.E.3	X		
Apply comparison shopping skills to purchasing decisions.	9.2.4.E.4	X		

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Explain what it means to be a responsible consumer and the factors to consider when making consumer decisions.	9.2.4.E.5	X		
Identify personal information that should not be disclosed to others and the possible consequences of doing or not doing so.	9.2.4.E.6	X		
Compare and contrast product facts versus advertising claims.	9.2.4.E.7		X	
PERSONAL FINANCIAL LITERACY CIVIC FINANCIAL RESPONSIBILITY	CPI	I	D	M
Demonstrate an understanding of individual financial obligations and community financial obligations.	9.2.4.F.1	X		
Relate a country's economic system of production and consumption to building personal wealth and achieving societal responsibilities.	9.2.4.F.2	X		
Explain the roles of philanthropy, volunteer service, and charitable contributions, and analyze their impact on community development, and quality of living.	9.2.4.F.3	X		
PERSONAL FINANCIAL LITERACY RISK MANAGEMENT & INSURANCE	CPI	I	D	M
Describe how valuable items might be damaged or lost and ways to protect them.	9.2.4.G.3		X	
CAREER AWARENESS, EXPLORATION, & PREPARATION CAREER AWARENESS	CPI	I	D	M
Identify reasons why people work and discuss how work can help a person achieve personal goals.	9.3.4.A.1		X	
Identify various life roles and civic and work-related activities in the school, home, and community.	9.3.4.A.2		X	
Appraise personal likes and dislikes and identify careers that might be suited to personal likes.	9.3.4.A.3		X	
Identify qualifications needed to pursue traditional and nontraditional careers and occupations.	9.3.4.A.4		X	
Locate career information using a variety of resources.	9.3.4.A.5		X	
Explain why knowledge and skills acquired in the elementary grades lay the foundation for future academic and career success.	9.3.4.A.6		X	

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Grade 4				
By the end of grade 4, students will:				
21st CENTURY LIFE & CAREER SKILLS CRITICAL THINKING & PROBLEM SOLVING	CPI	<i>I</i>	<i>D</i>	<i>M</i>
Recognize a problem and brainstorm ways to solve the problem individually or collaboratively.	9.1.4.A.1		X	
Evaluate available resources that can assist in solving problems.	9.1.4.A.2		X	
Determine when the use of technology is appropriate to solve problems.	9.1.4.A.3		X	
Use data accessed on the Web to inform solutions to problems and the decision-making process.	9.1.4.A.4		X	
Apply critical thinking and problem-solving skills in classroom and family settings.	9.1.4.A.5		X X	
21st CENTURY LIFE & CAREER SKILLS CREATIVITY & INNOVATION	CPI	<i>I</i>	<i>D</i>	<i>M</i>
Participate in brainstorming sessions to seek information, ideas, and strategies that foster creative skills.	9.1.4.B.2			
21st CENTURY LIFE & CAREER SKILLS COLLABORATION, TEAMWORK & LEADERSHIP	CPI	<i>I</i>	<i>D</i>	<i>M</i>
Practice collaborative skills in groups, and explain how these skills assist in completing tasks in different settings (at home, in school, and during play).	9.1.4.C.1		X	
21st CENTURY LIFE & CAREER SKILLS CROSS CULTURAL UNDERSTANDING & INTERPERSONAL COMMUNICATION	CPI	<i>I</i>	<i>D</i>	<i>M</i>
Use effective oral and written communication in face-to-face and online interactions and when presenting to an audience.	9.1.4.D.1		X	
Express needs, wants, and feelings appropriately in various situations.	9.1.4.D.2		X	
Demonstrate an awareness of one's own culture and other cultures during interactions within and outside of the classroom.	9.1.4.D.3		X	
21st CENTURY LIFE & CAREER SKILLS COMMUNICATION & MEDIA FLUENCY	CPI	<i>I</i>	<i>D</i>	<i>M</i>
Explain how digital media are used in daily life in a variety of settings.	9.1.4.E.1		X	
Demonstrate effective communication using digital media during classroom activities.	9.1.4.E.2		X	
Distinguish how digital media are used by individuals, groups, and organizations for varying purposes.	9.1.4.E.3		X	
Explain why some uses of media are unethical.	9.1.4.E.4		X	

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21st CENTURY LIFE & CAREER SKILLS ACCOUNTABILITY, PRODUCTIVITY, & ETHICS	CPI	I	D	M
Explain the meaning of productivity and accountability and describe situations in which productivity and accountability are important in the home, school, and community.	9.1.4.F.1		X	
Establish and follow performance goals to guide progress in assigned areas of responsibility and accountability during classroom projects and extra-curricular activities.	9.1.4.F.2		X	
Explain the importance of understanding and following rules in family, classroom, and community settings.	9.1.4.F.3		X	
PERSONAL FINANCIAL LITERACY INCOME AND CAREERS	CPI	I	D	M
Explain the difference between a career and a job, and identify various jobs in the community and the related earnings.	9.2.4.A.1		X	
Identify potential sources of income and their limitations.	9.2.4.A.2		X	
Explain how income affects spending and take-home pay.	9.2.4.A.3		X	
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.	9.2.4.A.4	X		
PERSONAL FINANCIAL LITERACY MONEY MANAGEMENT	CPI	I	D	M
Differentiate between financial wants and needs.	9.2.4.B.1		X	
Identify age-appropriate financial goals.	9.2.4.B.2		X	
Explain what a budget is and why it is important.	9.2.4.B.3		X	
Identify common household expense categories and sources of income.	9.2.4.B.4		X	
Identify ways to earn and save.	9.2.4.B.5		X	
Distinguish among cash, check, credit card, and debit card.	9.2.4.B.6		X	
Explain the purposes of financial institutions in the community.	9.2.4.B.7		X	
PERSONAL FINANCIAL LITERACY CREDIT & DEBT MANAGEMENT	CPI	I	D	M
Explain why people borrow money and the relationship between credit and debt.	9.2.4.C.1		X	
Identify common sources of credit (e.g., banks, credit card companies) and types of credit (e.g. loans, credit cards, mortgages).	9.2.4.C.2		X	
Compare and contrast credit cards and debit cards and the advantages and disadvantages of using each.	9.2.4.C.3	X		
Determine the relationships among income, expenses, and interest.	9.2.4.C.4	X		
Determine personal responsibility related to borrowing and lending.	9.2.4.C.5	X		
Summarize ways to avoid credit problems.	9.2.4.C.6	X		

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PERSONAL FINANCIAL LITERACY PLANNING, SAVING, & INVESTING	CPI	I	D	M
Determine various ways to save.	9.2.4.D.1		X	
Explain the concept of “opportunity cost.”	9.2.4.D.2	X		
Explain what it means to “invest.”	9.2.4.D.3	X		
Distinguish between saving and investing.	9.2.4.D.4	X		
PERSONAL FINANCIAL LITERACY BECOMING A CRITICAL CONSUMER	CPI	I	D	M
Determine factors that influence consumer decisions related to money.	9.2.4.E.1	X		
Identify ways interest rates add to the cost of goods and services.	9.2.4.E.2	X		
Evaluate financial information from a variety of sources.	9.2.4.E.3		X	
Apply comparison shopping skills to purchasing decisions.	9.2.4.E.4		X	
Explain what it means to be a responsible consumer and the factors to consider when making consumer decisions.	9.2.4.E.5		X	
Identify personal information that should not be disclosed to others and the possible consequences of doing or not doing so.	9.2.4.E.6		X	
Compare and contrast product facts versus advertising claims.	9.2.4.E.7		X	
PERSONAL FINANCIAL LITERACY CIVIC FINANCIAL RESPONSIBILITY	CPI	I	D	M
Demonstrate an understanding of individual financial obligations and community financial obligations.	9.2.4.F.1		X	
Relate a country’s economic system of production and consumption to building personal wealth and achieving societal responsibilities.	9.2.4.F.2		X	
Explain the roles of philanthropy, volunteer service, and charitable contributions, and analyze their impact on community development, and quality of living.	9.2.4.F.3		X	
Identify skills related to organizing, managing, and taking on the risks of owning a business.	9.2.4.F.4		X	
PERSONAL FINANCIAL LITERACY RISK MANAGEMENT AND INSURANCE	CPI	I	D	M
Summarize common types of financial risks and basic risk management strategies.	9.2.4.G.1	X		
Explain the importance of protection against financial loss and reasons for risk assessment.	9.2.4.G.2	X		
Describe how valuable items might be damaged or lost and ways to protect them.	9.2.4.G.3		X	

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CAREER AWARENESS, EXPLORATION, & PREPARATION	CPI	<i>I</i>	<i>D</i>	<i>M</i>
CAREER AWARENESS				
Identify reasons why people work and discuss how work can help a person achieve personal goals.	9.3.4.A.1		X	
Identify various life roles and civic and work-related activities in the school, home, and community.	9.3.4.A.2		X	
Appraise personal likes and dislikes and identify careers that might be suited to personal likes.	9.3.4.A.3		X	
Identify qualifications needed to pursue traditional and nontraditional careers and occupations.	9.3.4.A.4		X	
Locate career information using a variety of resources.	9.3.4.A.5		X	
Explain why knowledge and skills acquired in the elementary grades lay the foundation for future academic and career success.	9.3.4.A.6		X	

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Grade 5				
By the end of grade 5, students will:				
21st CENTURY LIFE & CAREER SKILLS CRITICAL THINKING & PROBLEM SOLVING	CPI	I	D	M
Develop strategies to reinforce positive attitudes and productive behaviors that impact critical thinking and problem-solving skills.	9.1.8.A.1		X	
Implement problem-solving strategies to solve a problem in school or the community.	9.1.8.A.2		X	
Summarize strategies used by various organizations and agencies to solve problems that impact communities, and compare them with the strategies used by similar organizations in another state or country.	9.1.8.A.3		X	
Design and implement a project management plan using one or more problem-solving strategy.	9.1.8.A.4		X	
21st CENTURY LIFE & CAREER SKILLS CREATIVITY & INNOVATION	CPI	I	D	M
Use multiple points of view to create alternative solutions.	9.1.8.B.1		X	
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.	9.1.8.B.2	X		
21st CENTURY LIFE & CAREER SKILLS COLLABORATION, TEAMWORK & LEADERSHIP	CPI	I	D	M
Determine an individual's responsibility for personal actions and contributions to group activities.	9.1.8.C.1		X	
Demonstrate the use of compromise, consensus, and community building strategies for carrying out different tasks, assignments, and projects.	9.1.8.C.2		X	
Model leadership skills during classroom and extra-curricular activities.	9.1.8.C.3		X	
21st CENTURY LIFE & CAREER SKILLS CROSS CULTURAL UNDERSTANDING & INTERPERSONAL COMMUNICATION	CPI	I	D	M
Employ appropriate conflict resolution strategies.	9.1.8.D.1		X	
Demonstrate the ability to understand inferences.	9.1.8.D.2		X	
Use effective communication skills in face-to-face and online interactions with peers and adults from home and from diverse cultures.	9.1.8.D.3		X	
Compare and contrast nuances in verbal and nonverbal communication in different cultures that may result in misinterpretation and misunderstanding.	9.1.8.D.4	X		
Justify the need for greater cross-cultural understanding due to globalization.	9.1.8.D.5	X		

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21st CENTURY LIFE & CAREER SKILLS COMMUNICATION & MEDIA FLUENCY	CPI	I	D	M
Explain how technology has strengthened the role of digital media in the global society.	9.1.8.E.1	X		
Analyze the role of digital media in sales and marketing and in delivering cultural, political, and other societal messages.	9.1.8.E.2	X		
Differentiate between explicit and implicit digital media messages, and discuss the impact on individuals, groups, and society as a whole.	9.1.8.E.3		X	
Determine the undesired consequences of unethical uses of media.	9.1.8.E.4		X	
Compare and contrast ways governments regulate media advertising to protect children and adults in the United States and in other countries.	9.1.8.E.5	X		
21st CENTURY LIFE & CAREER SKILLS ACCOUNTABILITY, PRODUCTIVITY, & ETHICS	CPI	I	D	M
Demonstrate how productivity and accountability contribute to realizing individual or group work goals within or outside the classroom.	9.1.8.F.1		X	
Explain how rules, laws, and safety practices protect individual rights in the global workplace.	9.1.8.F.2		X	
Relate the use of new technologies at home, in the workplace, and in other settings to incidences of ethical and/or unethical behavior.	9.1.8.F.3		X	
PERSONAL FINANCIAL LITERACY INCOME AND CAREERS	CPI	I	D	M
Relate how career choices, education choices, skills, entrepreneurship, and economic conditions affect income.	9.2.7.A.1		X	
Differentiate among ways that workers can improve earning power through the acquisition of new knowledge and skills.	9.2.7.A.2		X	
Relate earning power to the quality of life across cultures.	9.2.7.A.3		X	
Relate how the demand for certain skills determines an individual's earning power.	9.2.7.A.4	X		
Explain the difference between "earned income" and "unearned income" (e.g., gifts) and why earned income is important.	9.2.7.A.5	X		
Examine how labor market trends and the cost of living can affect real income, spending decisions, and lifestyle.	9.2.7.A.6	X		
Explain the purpose of the payroll deduction process, taxable income, and employee benefits.	9.2.7.A.7	X		
Differentiate among the types of taxes and employee benefits.	9.2.7.A.8	X		
Differentiate between taxable and nontaxable income.	9.2.7.A.9	X		
PERSONAL FINANCIAL LITERACY MONEY MANAGEMENT	CPI	I	D	M
Construct a simple personal savings and spending plan based on various sources of income.	9.2.8.B.1	X		

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Justify the concept of “paying yourself first” as a financial savings strategy.	9.2.8.B.2	X		
Relate the concept of deferred gratification to investment, meeting financial goals, and building wealth.	9.2.8.B.3	X		
Analyze the effect of the economy on personal income, individual and family security, and consumer decisions.	9.2.8.B.4	X		
Evaluate the relationship of cultural traditions and historical influences on financial practice.	9.2.8.B.5	X		
Construct a budget to save for long-term, short-term, and charitable goals.	9.2.8.B.6		X	
Develop a system for keeping and using financial records.	9.2.8.B.7	X		
Explain the concept of cash flow and construct cash flow statements.	9.2.8.B.8	X		
Create debit and credit balance sheets and income and cash statements.	9.2.8.B.9	X		
Determine the most appropriate use of various financial products and services (e.g., ATM, debit cards, credit cards, checkbooks).	9.2.8.B.10		X	
Justify safeguarding personal information when using credit cards, banking electronically, or filing forms.	9.2.8.B.11		X	
Evaluate the appropriate financial institutions to assist with meeting various personal financial needs and goals.	9.2.8.B.12		X	
PERSONAL FINANCIAL LITERACY CREDIT AND DEBT MANAGEMENT	CPI	<i>I</i>	<i>D</i>	<i>M</i>
Compare and contrast the financial products and services offered by different types of financial institutions.	9.2.8.C.1		X	
Compare and contrast debt and credit management strategies.	9.2.8.C.2		X	
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.	9.2.8.C.3	X		
Calculate the cost of borrowing various amounts of money using different types of credit (e.g., credit cards, installment loans, mortgages).	9.2.8.C.4	X		
Determine ways to leverage debt beneficially.	9.2.8.C.5	X		
Determine the potential consequence of using “easy access” credit (e.g. using a line of credit vs. obtaining a loan for a specific purpose).	9.2.8.C.6	X		
Explain the meaning and possible consequences of “predatory lending practices”.	9.2.8.C.7			
Explain the purpose of a credit score and a credit record, and summarize borrowers’ credit report rights.	9.2.8.C.8	X		
Summarize the causes and consequences of personal bankruptcy.	9.2.8.C.9	X		
Determine when there is a need to seek credit counseling and appropriate times to utilize it.	9.2.8.C.10			

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PERSONAL FINANCIAL LITERACY PLANNING, SAVING, & INVESTING	CPI	I	D	M
Determine how saving contributes to financial well-being.	9.2.8.D.1		X	
Differentiate among various savings tools and how to use them most effectively.	9.2.8.D.2	X		
Differentiate among various investment options.	9.2.8.D.3	X		
Distinguish between income and investment growth.	9.2.8.D.4	X		
Explain the economic principle of supply and demand.	9.2.8.D.5		X	
Relate saving and investing decisions to successful entrepreneurship.	9.2.8.D.6	X		
Calculate short and long-term returns on various investments (e.g., stocks, bonds, mutual funds, IRA's, deferred pension plans, and so on).	9.2.8.D.7			
Assess the impact of inflation on economic decisions and lifestyles.	9.2.8.D.8	X		
PERSONAL FINANCIAL LITERACY BECOMING A CRITICAL CONSUMER	CPI	I	D	M
Prioritize personal wants and needs when making purchases.	9.2.8.E.1		X	
Analyze interest rates and fees associated with financial services, credit cards, debit cards, and gift cards.	9.2.8.E.2	X		
Evaluate the appropriateness of different types of monetary transactions (e.g., electronic transfer, check, certified check, money order, gift card, barter) for various situations.	9.2.8.E.3	X		
Compare the value of goods or services from different sellers when purchasing large quantities' and small quantities.	9.2.8.E.4	X		
Identify the components of written and verbal contracts and the inherent responsibilities of contracting parties.	9.2.8.E.5	X		
Evaluate how fraudulent activities impact consumers, and justify the creation of consumer protection laws.	9.2.8.E.6	X		
Recognize the techniques and effects of deceptive advertising.	9.2.8.E.7	X		
PERSONAL FINANCIAL LITERACY CIVIC FINANCIAL RESPONSIBILITY	CPI	I	D	M
Explain how the economic system of production and consumption may be a means to achieve significant societal goals.	9.2.8.F.1	X		
Examine the implications of legal and ethical behaviors when making financial decisions.	9.2.8.F.2	X		
Relate the impact of business, government, and consumer fiscal responsibility to the economy and to personal finance.	9.2.8.F.3	X		
PERSONAL FINANCIAL LITERACY RISK MANAGEMENT & INSURANCE	CPI	I	D	M
Compare the impact of losses associated with different types of financial risk.	9.2.8.G.1	X		
Explain why it is important to develop plans for protecting current and future	9.2.8.G.2	X		

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personal assets against loss.				
Analyze the need for and value of different types of insurance and the impact of deductibles.	9.2.8.G.5	X		
CAREER AWARENESS, EXPLORATION, & PREPARATION	CPI	I	D	M
CAREER AWARENESS				
Develop a Personalized Student Learning Plan that includes information about career areas of interest with the assistance of adult mentors.	9.3.8.B.1		X	
Identify common knowledge, skills, and abilities needed within the federal <i>16 Career Cluster Pathways</i> .	9.3.8.B.2		X	
Evaluate personal abilities, interest, and motivations, and discuss how they might influence job and career selection.	9.3.8.B.3		X	
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.	9.3.8.B.5		X	
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.	9.3.8.B.6	X		
Explain what is meant by “jobs” and “careers” and examine how each tends to be distributed regionally, nationally, and globally.	9.3.8.B.7	X		
Compare and contrast how traditional and nontraditional occupational roles have changed or remained the same regionally, nationally, and globally.	9.3.8.B.8		X	
Inventory the requirements for entering different career areas of interest using online job information, such as the federal <i>Occupational Information Network</i> or the <i>New Jersey State Career Development</i> website and determine why those requirements are needed for success in a chosen career.	9.3.8.B.9	X		
Explain how personal behavior, dress, attitudes, and other choices can impact the success or failure of a job applicant.	9.3.8.B.12	X		
Relate academic achievement, as represented by high school diplomas, college degrees, and industry credentials, to employability and to potential level of income.	9.3.8.B.16	X		
Recognize that an individual’s online behavior (e.g., social networking, photo exchanges, video postings) may impact opportunities for employment or advancement.	9.3.8.B.17	X		
Compare and contrast current and past employer hire and employment practices related to substance use (e.g., tobacco, drugs, and alcohol).	9.3.8.B.18	X		

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Grade 6				
By the end of grade 6, students will:				
21st CENTURY LIFE & CAREER SKILLS CRITICAL THINKING & PROBLEM SOLVING	CPI	<i>I</i>	<i>D</i>	<i>M</i>
Develop strategies to reinforce positive attitudes and productive behaviors that impact critical thinking and problem-solving skills.	9.1.8.A.1		X	
Implement problem-solving strategies to solve a problem in school or the community.	9.1.8.A.2		X	
Summarize strategies used by various organizations and agencies to solve problems that impact communities, and compare them with the strategies used by similar organizations in another state or country.	9.1.8.A.3		X	
Design and implement a project management plan using one or more problem-solving strategy.	9.1.8.A.4		X	
21st CENTURY LIFE & CAREER SKILLS CREATIVITY & INNOVATION	CPI	<i>I</i>	<i>D</i>	<i>M</i>
Use multiple points of view to create alternative solutions.	9.1.8.B.1		X	
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.	9.1.8.B.2		X	
21st CENTURY LIFE & CAREER SKILLS COLLABORATION, TEAMWORK & LEADERSHIP	CPI	<i>I</i>	<i>D</i>	<i>M</i>
Determine an individual's responsibility for personal actions and contributions to group activities.	9.1.8.C.1		X	
Demonstrate the use of compromise, consensus, and community building strategies for carrying out different tasks, assignments, and projects.	9.1.8.C.2		X	
Model leadership skills during classroom and extra-curricular activities.	9.1.8.C.3		X	
21st CENTURY LIFE & CAREER SKILLS CROSS CULTURAL UNDERSTANDING & INTERPERSONAL COMMUNICATION	CPI	<i>I</i>	<i>D</i>	<i>M</i>
Employ appropriate conflict resolution strategies.	9.1.8.D.1		X	
Demonstrate the ability to understand inferences.	9.1.8.D.2		X	
Use effective communication skills in face-to-face and online interactions with peers and adults from home and from diverse cultures.	9.1.8.D.3		X	
Compare and contrast nuances in verbal and nonverbal communication in different cultures that may result in misinterpretation and misunderstanding.	9.1.8.D.4		X	
Justify the need for greater cross-cultural understanding due to globalization	9.1.8.D.5		X	

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21st CENTURY LIFE & CAREER SKILLS COMMUNICATION & MEDIA FLUENCY	CPI	<i>I</i>	<i>D</i>	<i>M</i>
Explain how technology has strengthened the role of digital media in the global society.	9.1.8.E.1		X	
Analyze the role of digital media in sales and marketing and in delivering cultural, political, and other societal messages.	9.1.8.E.2		X	
Differentiate between explicit and implicit digital media messages, and discuss the impact on individuals, groups, and society as a whole.	9.1.8.E.3		X	
Determine the undesired consequences of unethical uses of media.	9.1.8.E.4		X	
Compare and contrast ways governments regulate media advertising to protect children and adults in the United States and in other countries.	9.1.8.E.5		X	
21st CENTURY LIFE & CAREER SKILLS ACCOUNTABILITY, PRODUCTIVITY, & ETHICS	CPI	<i>I</i>	<i>D</i>	<i>M</i>
Demonstrate how productivity and accountability contribute to realizing individual or group work goals within or outside the classroom.	9.1.8.F.1		X	
Explain how rules, laws, and safety practices protect individual rights in the global workplace.	9.1.8.F.2		X	
Relate the use of new technologies at home, in the workplace, and in other settings to incidences of ethical and/or unethical behavior.	9.1.8.F.3		X	
PERSONAL FINANCIAL LITERACY INCOME AND CAREERS	CPI	<i>I</i>	<i>D</i>	<i>M</i>
Relate how career choices, education choices, skills, entrepreneurship, and economic conditions affect income.	9.2.7.A.1		X	
Differentiate among ways that workers can improve earning power through the acquisition of new knowledge and skills.	9.2.7.A.2		X	
Relate earning power to the quality of life across cultures.	9.2.7.A.3		X	
Relate how the demand for certain skills determines an individual's earning power.	9.2.7.A.4		X	
Explain the difference between "earned income" and "unearned income" (e.g., gifts) and why earned income is important.	9.2.7.A.5		X	
Examine how labor market trends and the cost of living can affect real income, spending decisions, and lifestyle.	9.2.7.A.6		X	
Explain the purpose of the payroll deduction process, taxable income, and employee benefits.	9.2.7.A.7			
Differentiate among the types of taxes and employee benefits.	9.2.7.A.8		X	
Differentiate between taxable and nontaxable income.	9.2.7.A.9		X	
PERSONAL FINANCIAL LITERACY MONEY MANAGEMENT	CPI	<i>I</i>	<i>D</i>	<i>M</i>
Construct a simple personal savings and spending plan based on various sources of income.	9.2.8.B.1	X		

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Justify the concept of “paying yourself first” as a financial savings strategy.	9.2.8.B.2		X	
Relate the concept of deferred gratification to investment, meeting financial goals, and building wealth.	9.2.8.B.3		X	
Analyze the effect of the economy on personal income, individual and family security, and consumer decisions.	9.2.8.B.4		X	
Evaluate the relationship of cultural traditions and historical influences on financial practice.	9.2.8.B.5		X	
Construct a budget to save for long-term, short-term, and charitable goals.	9.2.8.B.6		X	
Develop a system for keeping and using financial records.	9.2.8.B.7		X	
Explain the concept of cash flow and construct cash flow statements.	9.2.8.B.8		X	
Create debit and credit balance sheets and income and cash statements.	9.2.8.B.9		X	
Determine the most appropriate use of various financial products and services (e.g., ATM, debit cards, credit cards, checkbooks).	9.2.8.B.10		X	
Justify safeguarding personal information when using credit cards, banking electronically, or filing forms.	9.2.8.B.11		X	
Evaluate the appropriate financial institutions to assist with meeting various personal financial needs and goals.	9.2.8.B.12		X	
PERSONAL FINANCIAL LITERACY CREDIT AND DEBT MANAGEMENT	CPI	<i>I</i>	<i>D</i>	<i>M</i>
Compare and contrast the financial products and services offered by different types of financial institutions.	9.2.8.C.1		X	
Compare and contrast debt and credit management strategies.	9.2.8.C.2		X	
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.	9.2.8.C.3		X	
Calculate the cost of borrowing various amounts of money using different types of credit (e.g., credit cards, installment loans, mortgages).	9.2.8.C.4		X	
Determine ways to leverage debt beneficially.	9.2.8.C.5		X	
Determine the potential consequence of using “easy access” credit (e.g. using a line of credit vs. obtaining a loan for a specific purpose).	9.2.8.C.6		X	
Explain the meaning and possible consequences of “predatory lending practices.”	9.2.8.C.7		X	
Explain the purpose of a credit score and a credit record, and summarize borrowers’ credit report rights.	9.2.8.C.8		X	
Summarize the causes and consequences of personal bankruptcy.	9.2.8.C.9		X	
Determine when there is a need to seek credit counseling and appropriate times to utilize it.	9.2.8.C.10		X	

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PERSONAL FINANCIAL LITERACY PLANNING, SAVING, & INVESTING	CPI	<i>I</i>	<i>D</i>	<i>M</i>
Determine how saving contributes to financial well-being.	9.2.8.D.1		X	
Differentiate among various savings tools and how to use them most effectively.	9.2.8.D.2		X	
Differentiate among various investment options.	9.2.8.D.3		X	
Distinguish between income and investment growth.	9.2.8.D.4		X	
Explain the economic principle of supply and demand.	9.2.8.D.5		X	
Relate saving and investing decisions to successful entrepreneurship.	9.2.8.D.6		X	
Calculate short and long-term returns on various investments (e.g., stocks, bonds, mutual funds, IRA's, deferred pension plans, and so on).	9.2.8.D.7		X	
Assess the impact of inflation on economic decisions and lifestyles.	9.2.8.D.8		X	
PERSONAL FINANCIAL LITERACY BECOMING A CRITICAL CONSUMER	CPI	<i>I</i>	<i>D</i>	<i>M</i>
Prioritize personal wants and needs when making purchase.	9.2.8.E.1		X	
Analyze interest rates and fees associated with financial services, credit cards, debit cards, and gift cards.	9.2.8.E.2		X	
Evaluate the appropriateness of different types of monetary transactions (e.g., electronic transfer, check, certified check, money order, gift card, barter) for various situations.	9.2.8.E.3		X	
Compare the value of goods or services from different sellers when purchasing large quantities' and small quantities.	9.2.8.E.4		X	
Evaluate how fraudulent activities impact consumers, and justify the creation of consumer protection laws.	9.2.8.E.6		X X	
Recognize the techniques and effects of deceptive advertising.	9.2.8.E.7			
PERSONAL FINANCIAL LITERACY CIVIC FINANCIAL RESPONSIBILITY	CPI	<i>I</i>	<i>D</i>	<i>M</i>
Explain how the economic system of production and consumption may be a means to achieve significant societal goals.	9.2.8.F.1		X	
Examine the implications of legal and ethical behaviors when making financial decisions.	9.2.8.F.2		X	
Relate the impact of business, government, and consumer fiscal responsibility to the economy and to personal finance.	9.2.8.F.3		X	
PERSONAL FINANCIAL LITERACY RISK MANAGEMENT & INSURANCE	CPI	<i>I</i>	<i>D</i>	<i>M</i>
Explain why it is important to develop plans for protecting current and future personal assets against loss.	9.2.8.G.2		X	

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CAREER AWARENESS, EXPLORATION, & PREPARATION	CPI	I	D	M
CAREER AWARENESS				
Develop a Personalized Student Learning Plan that includes information about career areas of interest with the assistance of adult mentors.	9.3.8.B.1		X	
Identify common knowledge, skills, and abilities needed within the federal <i>16 Career Cluster Pathways</i> .	9.3.8.B.2		X	
Evaluate personal abilities, interest, and motivations, and discuss how they might influence job and career selection.	9.3.8.B.3		X	
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.	9.3.8.B.5		X	
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.	9.3.8.B.6		X	
Explain what is meant by “jobs” and “careers” and examine how each tends to be distributed regionally, nationally, and globally.	9.3.8.B.7		X	
Compare and contrast how traditional and nontraditional occupational roles have changed or remained the same regionally, nationally, and globally.	9.3.8.B.8		X	
Prepare a sample resume and cover letter as part of an application for a part-time or summer employment.	9.3.8.B.11	X		
Explain how personal behavior, dress, attitudes, and other choices can impact the success or failure of a job applicant.	9.3.8.B.12		X	
Relate academic achievement, as represented by high school diplomas, college degrees, and industry credentials, to employability and to potential level of income..	9.3.8.B.16		X	
Recognize that an individual’s online behavior (e.g., social networking, photo exchanges, video postings) may impact opportunities for employment or advancement.	9.3.8.B.17		X	
Compare and contrast current and past employer hire and employment practices related to substance use (e.g., tobacco, drugs, and alcohol).	9.3.8.B.18	X		

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Grade 7				
By the end of grade 7, students will:				
21st CENTURY LIFE & CAREER SKILLS CRITICAL THINKING & PROBLEM SOLVING	CPI	I	D	M
Develop strategies to reinforce positive attitudes and productive behaviors that impact critical thinking and problem-solving skills.	9.1.8.A.1		X	
Implement problem –solving strategies to solve a problem in school or the community.	9.1.8.A.2		X	
Summarize strategies used by various organizations and agencies to solve problems that impact communities, and compare them with the strategies used by similar organizations in another state or country.	9.1.8.A.3		X	
Design and implement a project management plan using one or more problem-solving strategy.	9.1.8.A.4		X	
21st CENTURY LIFE & CAREER SKILLS CREATIVITY & INNOVATION	CPI	I	D	M
Use multiple points of view to create alternative solutions.	9.1.8.B.1		X	
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.	9.1.8.B.2		X	
21st CENTURY LIFE & CAREER SKILLS COLLABORATION, TEAMWORK & LEADERSHIP	CPI	I	D	M
Determine an individual’s responsibility for personal actions and contributions to group activities.	9.1.8.C.1		X	
Demonstrate the use of compromise, consensus, and community building strategies for carrying out different tasks, assignments, and projects.	9.1.8.C.2		X	
Model leadership skills during classroom and extra-curricular activities.	9.1.8.C.3		X	
21st CENTURY LIFE & CAREER SKILLS CROSS CULTURAL UNDERSTANDING & INTERPERSONAL COMMUNICATION	CPI	I	D	M
Employ appropriate conflict resolution strategies.	9.1.8.D.1		X	
Demonstrate the ability to understand inferences.	9.1.8.D.2		X	
Use effective communication skills in face-to-face and online interactions with peers and adults from home and from diverse cultures.	9.1.8.D.3		X	
Compare and contrast nuances in verbal and nonverbal communication in different cultures that may result in misinterpretation and misunderstanding.	9.1.8.D.4		X	
Justify the need for greater cross-cultural understanding due to globalization.	9.1.8.D.5		X	

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21st CENTURY LIFE & CAREER SKILLS COMMUNICATION & MEDIA FLUENCY	CPI	<i>I</i>	<i>D</i>	<i>M</i>
Explain how technology has strengthened the role of digital media in the global society.	9.1.8.E.1		X	
Analyze the role of digital media in sales and marketing and in delivering cultural, political, and other societal messages.	9.1.8.E.2		X	
Differentiate between explicit and implicit digital media messages, and discuss the impact on individuals, groups, and society as a whole.	9.1.8.E.3		X	
Determine the undesired consequences of unethical uses of media.	9.1.8.E.4		X	
Compare and contrast ways governments regulate media advertising to protect children and adults in the United States and in other countries.	9.1.8.E.5		X	
21st CENTURY LIFE & CAREER SKILLS ACCOUNTABILITY, PRODUCTIVITY, & ETHICS	CPI	<i>I</i>	<i>D</i>	<i>M</i>
Demonstrate how productivity and accountability contribute to realizing individual or group work goals within or outside the classroom.	9.1.8.F.1		X	
Explain how rules, laws, and safety practices protect individual rights in the global workplace.	9.1.8.F.2		X	
Relate the use of new technologies at home, in the workplace, and in other settings to incidences of ethical and/or unethical behavior.	9.1.8.F.3			
PERSONAL FINANCIAL LITERACY INCOME AND CAREERS	CPI	<i>I</i>	<i>D</i>	<i>M</i>
Relate how career choices, education choices, skills, entrepreneurship, and economic conditions affect income.	9.2.7.A.1		X	
Differentiate among ways that workers can improve earning power through the acquisition of new knowledge and skills.	9.2.7.A.2		X	
Relate earning power to the quality of life across cultures.	9.2.7.A.3		X	
Relate how the demand for certain skills determines an individual's earning power.	9.2.7.A.4		X	
Explain the difference between "earned income" and "unearned income" (e.g., gifts) and why earned income is important.	9.2.7.A.5		X	
Examine how labor market trends and the cost of living can affect real income, spending decisions, and lifestyle.	9.2.7.A.6		X	
Explain the purpose of the payroll deduction process, taxable income, and employee benefits.	9.2.7.A.7		X	
Differentiate among the types of taxes and employee benefits.	9.2.7.A.8		X	
Differentiate between taxable and nontaxable income.	9.2.7.A.9		X	
PERSONAL FINANCIAL LITERACY MONEY MANAGEMENT	CPI	<i>I</i>	<i>D</i>	<i>M</i>
Construct a simple personal savings and spending plan based on various sources of income.	9.2.8.B.1		X	

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Justify the concept of “paying yourself first” as a financial savings strategy.	9.2.8.B.2		X	
Relate the concept of deferred gratification to investment, meeting financial goals, and building wealth.	9.2.8.B.3		X	
Analyze the effect of the economy on personal income, individual and family security, and consumer decisions.	9.2.8.B.4	X		
Evaluate the relationship of cultural traditions and historical influences on financial practice.	9.2.8.B.5	X		
Construct a budget to save for long-term, short-term, and charitable goals.	9.2.8.B.6	X		
Develop a system for keeping and using financial records.	9.2.8.B.7	X		
Explain the concept of cash flow and construct cash flow statements.	9.2.8.B.8	X		
Create debit and credit balance sheets and income and cash statements.	9.2.8.B.9	X		
Determine the most appropriate use of various financial products and services (e.g., ATM, debit cards, credit cards, checkbooks)	9.2.8.B.10	X		
Justify safeguarding personal information when using credit cards, banking electronically, or filing forms.	9.2.8.B.11		X	
Evaluate the appropriate financial institutions to assist with meeting various personal financial needs and goals.	9.2.8.B.12	X		
PERSONAL FINANCIAL LITERACY CREDIT & DEBT MANAGMENT	CPI	<i>I</i>	<i>D</i>	<i>M</i>
Compare and contrast the financial products and services offered by different types of financial institutions.	9.2.8.C.1	X		
Compare and contrast debt and credit management strategies.	9.2.8.C.2	X		
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.	9.2.8.C.3	X		
Calculate the cost of borrowing various amounts of money using different types of credit (e.g., credit cards, installment loans, mortgages).	9.2.8.C.4	X		
Determine ways to leverage debt beneficially.	9.2.8.C.5	X		
Determine the potential consequence of using “easy access” credit (e.g. using a line of credit vs. obtaining a loan for a specific purpose).	9.2.8.C.6	X		
Explain the meaning and possible consequences of “predatory lending practices.”	9.2.8.C.7	X		
Explain the purpose of a credit score and a credit record, and summarize borrowers’ credit report rights.	9.2.8.C.8	X		
Summarize the causes and consequences of personal bankruptcy.	9.2.8.C.9	X		
Determine when there is a need to seek credit counseling and appropriate times to utilize it.	9.2.8.C.10	X		

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PERSONAL FINANCIAL LITERACY PLANNING, SAVING, & INVESTING	CPI	I	D	M
Determine how saving contributes to financial well-being.	9.2.8.D.1		X	
Differentiate among various savings tools and how to use them most effectively..	9.2.8.D.2		X	
Differentiate among various investment options.	9.2.8.D.3	X		
Distinguish between income and investment growth.	9.2.8.D.4	X		
Explain the economic principle of supply and demand.	9.2.8.D.5		X	
Relate saving and investing decisions to successful entrepreneurship.	9.2.8.D.6	X		
Calculate short and long-term returns on various investments (e.g., stocks, bonds, mutual funds, IRA's, deferred pension plans, and so on).	9.2.8.D.7	X		
Assess the impact of inflation on economic decisions and lifestyles.	9.2.8.D.8	X		
PERSONAL FINANCIAL LITERACY BECOMING A CRITICAL CONSUMER	CPI	I	D	M
Prioritize personal wants and needs when making purchase.	9.2.8.E.1		X	
Analyze interest rates and fees associated with financial services, credit cards, debit cards, and gift cards.	9.2.8.E.2		X	
Evaluate the appropriateness of different types of monetary transactions (e.g., electronic transfer, check, certified check, money order, gift card, barter) for various situations.	9.2.8.E.3	X		
Compare the value of goods or services from different sellers when purchasing large quantities' and small quantities.	9.2.8.E.4	X		
Identify the components of written and verbal contracts and the inherent responsibilities of contracting parties.	9.2.8.E.5	X		
Evaluate how fraudulent activities impact consumers, and justify the creation of consumer protection laws.	9.2.8.E.6	X		
Recognize the techniques and effects of deceptive advertising.	9.2.8.E.7	X	X	
PERSONAL FINANCIAL LITERACY CIVIC FINANCIAL RESPONSIBILITY	CPI	I	D	M
Explain how the economic system of production and consumption may be a means to achieve significant societal goals.	9.2.8.F.1		X	
Examine the implications of legal and ethical behaviors when making financial decisions.	9.2.8.F.2		X	
Relate the impact of business, government, and consumer fiscal responsibility to the economy and to personal finance.	9.2.8.F.3		X	
Calculate appropriate amounts of charitable giving based on current financial status.	9.2.8.F.4	X		
Determine opportunities for micro-financing of global charities and causes.	9.2.8.F.5	X		

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PERSONAL FINANCIAL LITERACY RISK MANAGEMENT AND INSURANCE	CPI	I	D	M
Compare the impact of losses associated with different types of financial risk.	9.2.8.G.1	X		
Explain why it is important to develop plans for protecting current and future personal assets against loss.	9.2.8.G.2		X	
Explain the purpose and importance of health, disability, life, and consumer insurance protection.	9.2.8.G.3		X	
Determine criteria for deciding the amount of insurance protection needed.	9.2.8.G.4	X		
Analyze the need for and value of different types of insurance and the impact of deductibles.	9.2.8.G.5	X		
Evaluate the need for different types of extended warranties.	9.2.8.G.6	X		
CAREER AWARENESS, EXPLORATION, & PREPARATION CAREER AWARENESS	CPI	I	D	M
Develop a Personalized Student Learning Plan that includes information about career areas of interest with the assistance of adult mentors.	9.3.8.B.1	X		
Identify common knowledge, skills, and abilities needed within the federal <i>16 Career Cluster Pathways</i> .	9.3.8.B.2	X		
Evaluate personal abilities, interest, and motivations, and discuss how they might influence job and career selection.	9.3.8.B.3	X		
Identify high school and county career and technical school courses and programs that support career or occupational areas of interest.	9.3.8.B.4	X		
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.	9.3.8.B.5	X		
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.	9.3.8.B.6		X	
Explain what is meant by “jobs” and “careers” and examine how each tends to be distributed regionally, nationally, and globally.	9.3.8.B.7		X	
Compare and contrast how traditional and nontraditional occupational roles have changed or remained the same regionally, nationally, and globally.	9.3.8.B.8		X	
Inventory the requirements for entering different career areas of interest using online job information, such as the federal <i>Occupational Information Network</i> or the <i>New Jersey State Career Development</i> website and determine why those requirements are needed for success in a chosen career.	9.3.8.B.9	X		
Evaluate employment trends (including job outlook and wage trends) in areas of career interest using online resources, such as the federal <i>Occupational Information Network</i> or the <i>New Jersey State Career Development</i> website.	9.3.8.B.10	X		
Prepare a sample resume and cover letter as part of an application for a part-time or summer employment.	9.3.8.B.11		X	
Explain how personal behavior, dress, attitudes, and other choices can impact	9.3.8.B.12		X	

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the success or failure of a job applicant.				
Locate information about working papers, including what is required to obtain them and who must sign them.	9.3.8.B.13		X	
Use online state and federal agency resources to identify jobs that are permitted or prohibited for minors.	9.3.8.B.14		X	
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.	9.3.8.B.15	X		
Relate academic achievement, as represented by high school diplomas, college degrees, and industry credentials, to employability and to potential level of income.	9.3.8.B.16		X	
Recognize that an individual's online behavior (e.g., social networking, photo exchanges, video postings) may impact opportunities for employment or advancement.	9.3.8.B.17		X	
Compare and contrast current and past employer hire and employment practices related to substance use (e.g., tobacco, drugs, and alcohol).	9.3.8.B.18		X	

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Grade 8				
By the end of grade 8, students will:				
21st CENTURY LIFE & CAREER SKILLS CRITICAL THINKING & PROBLEM SOLVING	CPI	<i>I</i>	<i>D</i>	<i>M</i>
Develop strategies to reinforce positive attitudes and productive behaviors that impact critical thinking and problem-solving skills.	9.1.8.A.1		X	
Implement problem-solving strategies to solve a problem in school or the community.	9.1.8.A.2		X	
Summarize strategies used by various organizations and agencies to solve problems that impact communities, and compare them with the strategies used by similar organizations in another state or country.	9.1.8.A.3		X	
Design and implement a project management plan using one or more problem-solving strategy.	9.1.8.A.4		X	
21st CENTURY LIFE & CAREER SKILLS CREATIVITY & INNOVATION	CPI	<i>I</i>	<i>D</i>	<i>M</i>
Use multiple points of view to create alternative solutions.	9.1.8.B.1		X	
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.	9.1.8.B.2		X	
21st CENTURY LIFE & CAREER SKILLS COLLABORATION, TEAMWORK & LEADERSHIP	CPI	<i>I</i>	<i>D</i>	<i>M</i>
Determine an individual's responsibility for personal actions and contributions to group activities.	9.1.8.C.1		X	
Demonstrate the use of compromise, consensus, and community building strategies for carrying out different tasks, assignments, and projects.	9.1.8.C.2		X	
Model leadership skills during classroom and extra-curricular activities.	9.1.8.C.3		X	
21st CENTURY LIFE & CAREER SKILLS CROSS CULTURAL UNDERSTANDING & INTERPERSONAL COMMUNICATION	CPI	<i>I</i>	<i>D</i>	<i>M</i>
Employ appropriate conflict resolution strategies.	9.1.8.D.1		X	
Demonstrate the ability to understand inferences.	9.1.8.D.2		X	
Use effective communication skills in face-to-face and online interactions with peers and adults from home and from diverse cultures.	9.1.8.D.3		X	
Compare and contrast nuances in verbal and nonverbal communication in different cultures that may result in misinterpretation and misunderstanding.	9.1.8.D.4		X	
Justify the need for greater cross-cultural understanding due to globalization.	9.1.8.D.5		X	

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21st CENTURY LIFE & CAREER SKILLS COMMUNICATION & MEDIA FLUENCY	CPI	<i>I</i>	<i>D</i>	<i>M</i>
Explain how technology has strengthened the role of digital media in the global society.	9.1.8.E.1		X	
Analyze the role of digital media in sales and marketing and in delivering cultural, political, and other societal messages.	9.1.8.E.2		X	
Differentiate between explicit and implicit digital media messages, and discuss the impact on individuals, groups, and society as a whole.	9.1.8.E.3		X	
Determine the undesired consequences of unethical uses of media.	9.1.8.E.4		X	
Compare and contrast ways governments regulate media advertising to protect children and adults in the United States and in other countries.	9.1.8.E.5		X	
21st CENTURY LIFE & CAREER SKILLS ACCOUNTABILITY, PRODUCTIVITY, & ETHICS	CPI	<i>I</i>	<i>D</i>	<i>M</i>
Demonstrate how productivity and accountability contribute to realizing individual or group work goals within or outside the classroom.	9.1.8.F.1		X	
Explain how rules, laws, and safety practices protect individual rights in the global workplace.	9.1.8.F.2		X	
Relate the use of new technologies at home, in the workplace, and in other settings to incidences of ethical and/or unethical behavior.	9.1.8.F.3			
PERSONAL FINANCIAL LITERACY INCOME AND CAREERS	CPI	<i>I</i>	<i>D</i>	<i>M</i>
Relate how career choices, education choices, skills, entrepreneurship, and economic conditions affect income.	9.2.7.A.1		X	
Differentiate among ways that workers can improve earning power through the acquisition of new knowledge and skills.	9.2.7.A.2		X	
Relate earning power to the quality of life across cultures.	9.2.7.A.3		X	
Relate how the demand for certain skills determines an individual's earning power.	9.2.7.A.4		X	
Explain the difference between "earned income" and "unearned income" (e.g., gifts) and why earned income is important.	9.2.7.A.5		X	
Examine how labor market trends and the cost of living can affect real income, spending decisions, and lifestyle.	9.2.7.A.6		X	
Explain the purpose of the payroll deduction process, taxable income, and employee benefits.	9.2.7.A.7		X	
Differentiate among the types of taxes and employee benefits.	9.2.7.A.8		X	
Differentiate between taxable and nontaxable income.	9.2.7.A.9		X	
PERSONAL FINANCIAL LITERACY MONEY MANAGEMENT	CPI	<i>I</i>	<i>D</i>	<i>M</i>
Construct a simple personal savings and spending plan based on various sources of income.	9.2.8.B.1		X	

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Justify the concept of “paying yourself first” as a financial savings strategy.	9.2.8.B.2		X	
Relate the concept of deferred gratification to investment, meeting financial goals, and building wealth.	9.2.8.B.3		X	
Analyze the effect of the economy on personal income, individual and family security, and consumer decisions.	9.2.8.B.4		X	
Evaluate the relationship of cultural traditions and historical influences on financial practice.	9.2.8.B.5		X	
Construct a budget to save for long-term, short-term, and charitable goals.	9.2.8.B.6		X	
Develop a system for keeping and using financial records.	9.2.8.B.7		X	
Explain the concept of cash flow and construct cash flow statements.	9.2.8.B.8		X	
Create debit and credit balance sheets and income and cash statements.	9.2.8.B.9		X	
Determine the most appropriate use of various financial products and services (e.g., ATM, debit cards, credit cards, checkbooks) .	9.2.8.B.10			
Justify safeguarding personal information when using credit cards, banking electronically, or filing forms.	9.2.8.B.11		X	
Evaluate the appropriate financial institutions to assist with meeting various personal financial needs and goals.	9.2.8.B.12		X	
PERSONAL FINANCIAL LITERACY CREDIT & DEBT MANAGMENT	CPI	<i>I</i>	<i>D</i>	<i>M</i>
Compare and contrast the financial products and services offered by different types of financial institutions.	9.2.8.C.1		X	
Compare and contrast debt and credit management strategies	9.2.8.C.2		X	
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.	9.2.8.C.3		X	
Calculate the cost of borrowing various amounts of money using different types of credit (e.g., credit cards, installment loans, mortgages) .	9.2.8.C.4		X	
Determine ways to leverage debt beneficially.	9.2.8.C.5		X	
Determine the potential consequence of using “easy access” credit (e.g. using a line of credit vs. obtaining a loan for a specific purpose) .	9.2.8.C.6		X	
Explain the meaning and possible consequences of “predatory lending practices.”	9.2.8.C.7		X	
Explain the purpose of a credit score and a credit record, and summarize borrowers’ credit report rights.	9.2.8.C.8		X	
Summarize the causes and consequences of personal bankruptcy.	9.2.8.C.9		X	
Determine when there is a need to seek credit counseling and appropriate times to utilize it.	9.2.8.C.10		X	

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PERSONAL FINANCIAL LITERACY PLANNING, SAVING, & INVESTING	CPI	<i>I</i>	<i>D</i>	<i>M</i>
Determine how saving contributes to financial well-being.	9.2.8.D.1		X	
Differentiate among various savings tools and how to use them most effectively.	9.2.8.D.2		X	
Differentiate among various investment options.	9.2.8.D.3		X	
Distinguish between income and investment growth.	9.2.8.D.4		X	
Explain the economic principle of supply and demand.	9.2.8.D.5		X	
Relate saving and investing decisions to successful entrepreneurship.	9.2.8.D.6		X	
Calculate short and long-term returns on various investments (e.g., stocks, bonds, mutual funds, IRA's, deferred pension plans, and so on) .	9.2.8.D.7		X	
Assess the impact of inflation on economic decisions and lifestyles.	9.2.8.D.8		X	
PERSONAL FINANCIAL LITERACY BECOMING A CRITICAL CONSUMER	CPI	<i>I</i>	<i>D</i>	<i>M</i>
Prioritize personal wants and needs when making purchase.	9.2.8.E.1		X	
Analyze interest rates and fees associated with financial services, credit cards, debit cards, and gift cards.	9.2.8.E.2		X	
Evaluate the appropriateness of different types of monetary transactions (e.g., electronic transfer, check, certified check, money order, gift card, barter) for various situations.	9.2.8.E.3		X	
Compare the value of goods or services from different sellers when purchasing large quantities' and small quantities.	9.2.8.E.4		X	
Identify the components of written and verbal contracts and the inherent responsibilities of contracting parties.	9.2.8.E.5		X	
Evaluate how fraudulent activities impact consumers, and justify the creation of consumer protection laws.	9.2.8.E.6			
Recognize the techniques and effects of deceptive advertising.	9.2.8.E.7		X	
PERSONAL FINANCIAL LITERACY CIVIC FINANCIAL RESPONSIBILITY	CPI	<i>I</i>	<i>D</i>	<i>M</i>
Explain how the economic system of production and consumption may be a means to achieve significant societal goals.	9.2.8.F.1		X	
Examine the implications of legal and ethical behaviors when making financial decisions.	9.2.8.F.2		X	
Relate the impact of business, government, and consumer fiscal responsibility to the economy and to personal finance.	9.2.8.F.3		X	
Calculate appropriate amounts of charitable giving based on current financial status.	9.2.8.F.4		X	
Determine opportunities for micro-financing of global charities and causes.	9.2.8.F.5		X	

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PERSONAL FINANCIAL LITERACY RISK MANAGEMENT AND INSURANCE	CPI	I	D	M
Compare the impact of losses associated with different types of financial risk.	9.2.8.G.1		X	
Explain why it is important to develop plans for protecting current and future personal assets against loss.	9.2.8.G.2		X	
Explain the purpose and importance of health, disability, life, and consumer insurance protection.	9.2.8.G.3		X	
Determine criteria for deciding the amount of insurance protection needed.	9.2.8.G.4		X	
Analyze the need for and value of different types of insurance and the impact of deductibles.	9.2.8.G.5		X	
Evaluate the need for different types of extended warranties.	9.2.8.G.6		X	
CAREER AWARENESS, EXPLORATION, & PREPARATION CAREER AWARENESS	CPI	I	D	M
Develop a Personalized Student Learning Plan that includes information about career areas of interest with the assistance of adult mentors.	9.3.8.B.1		X	
Identify common knowledge, skills, and abilities needed within the federal <i>16 Career Cluster Pathways</i> .	9.3.8.B.2		X	
Evaluate personal abilities, interest, and motivations, and discuss how they might influence job and career selection.	9.3.8.B.3		X	
Identify high school and county career and technical school courses and programs that support career or occupational areas of interest.	9.3.8.B.4		X	
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.	9.3.8.B.5		X	
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.	9.3.8.B.6		X	
Explain what is meant by “jobs” and “careers” and examine how each tends to be distributed regionally, nationally, and globally.	9.3.8.B.7		X	
Compare and contrast how traditional and nontraditional occupational roles have changed or remained the same regionally, nationally, and globally.	9.3.8.B.8		X	
Inventory the requirements for entering different career areas of interest using online job information, such as the federal <i>Occupational Information Network</i> or the <i>New Jersey State Career Development</i> website and determine why those requirements are needed for success in a chosen career.	9.3.8.B.9		X	
Evaluate employment trends (including job outlook and wage trends) in areas of career interest using online resources, such as the federal <i>Occupational Information Network</i> or the <i>New Jersey State Career Development</i> website.	9.3.8.B.10		X	
Prepare a sample resume and cover letter as part of an application for a part-time or summer employment.	9.3.8.B.11		X	
Explain how personal behavior, dress, attitudes, and other choices can impact	9.3.8.B.12		X	

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the success or failure of a job applicant.				
Locate information about working papers, including what is required to obtain them and who must sign them.	9.3.8.B.13		X	
Use online state and federal agency resources to identify jobs that are permitted or prohibited for minors.	9.3.8.B.14		X	
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.	9.3.8.B.15		X	
Relate academic achievement, as represented by high school diplomas, college degrees, and industry credentials, to employability and to potential level of income.	9.3.8.B.16		X	
Recognize that an individual's online behavior (e.g., social networking, photo exchanges, video postings) may impact opportunities for employment or advancement.	9.3.8.B.17		X	
Compare and contrast current and past employer hire and employment practices related to substance use (e.g., tobacco, drugs, and alcohol) .	9.3.8.B.18		X	

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