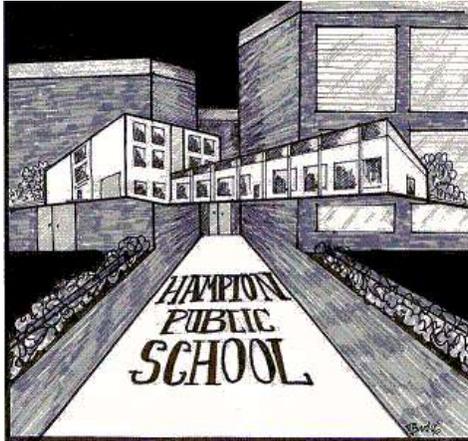


HAMPTON PUBLIC SCHOOL



21st CENTURY LIFE AND CAREERS CURRICULUM GUIDE

KINDERGARTEN THROUGH EIGHTH GRADE

Adopted: January 20, 2015

HAMPTON PUBLIC SCHOOL

21ST CENTURY LIFE AND CAREERS
CURRICULUM GUIDE

K-8

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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-4**, 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 **5-8**, 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.

Unit	Innovative & Practical Problem Solving
Core Curriculum Content Standards	<p>CRP1 Act as a responsible and contributing citizen and employee</p> <p>CRP2 Apply appropriate academic and technical skills</p> <p>CRP4 Communicate clearly and effectively and with reason</p> <p>CRP5 Consider the environmental, social, and economic impacts of decisions</p> <p>CRP6 Demonstrate creativity and innovation</p> <p>CRP7 Employ valid and reliable research strategies</p> <p>CRP8 Utilize critical thinking to make sense of problems and persevere in solving them</p> <p>CRP9 Model integrity, ethical leadership, and effective management</p> <p>CRP12 Work productively in teams while using cultural global competence</p>
Objective	<p>In order to strengthen their ability to create and innovate, students will</p> <ul style="list-style-type: none"> • Use as wide range of idea creation techniques • Create new and worthwhile ideas • Elaborate, refine, analyze, and evaluate ideas in order to improve and maximize creative efforts • Develop, implement, and communicate new ideas to others effectively • Remain open and responsive to new and diverse perspectives • Incorporate group input and feedback into endeavors • Demonstrate originality and inventiveness in work and understand the real-world limits to adopting new ideas • View failure as an opportunity to learn, understand that creativity and innovation are long-term cyclical processes comprised of small successes and frequent mistakes • Act on creative ideas to make a tangible and useful contribution to the field in which the innovation will occur <p>In order to strengthen their ability to solve problems, students will</p> <ul style="list-style-type: none"> • Observe situations and identify problems • Define problems clearly and accurately • Brainstorm solution strategies using reasoning, prior knowledge, common sense, and creativity • Use various types of reasoning (inductive, deductive, etc.) as appropriate to the situation • Identify and gather relevant information to support solution strategies • Apply the steps necessary to carry out the solution strategy (such as effectively analyze and evaluate evidence, arguments, claims and beliefs; analyze and evaluate major alternative points of view) • Interpret information and draw conclusions based on the best analysis that apply to the solution(s) of the problem • Synthesize and make connections between information and arguments • Solve different kinds of non-familiar problems in both conventional and innovative ways • Identify and ask significant questions that clarify various points of view and lead to better solutions • Reflect critically on learning experiences and processes

	<ul style="list-style-type: none">• Extend and/or transfer the learning to new situations
Essential Question	What are the skills needed to effectively problem solve both independently and in a collaborative setting?
Enduring Understandings	Creative critical-thinking, collaboration, and problem-solving skills are needed to function successfully as global citizens and workers in diverse ethnic and organizational cultures

Unit	<p>Effective Communication</p> <p>Articulate thoughts and ideas effectively using oral, written, and nonverbal communication skills in a variety of media and contexts for a range of purposes (e.g. to inform, instruct, motivate, and persuade)</p>
Core Curriculum Content Standards	<p>CRP1 Act as a responsible and contributing citizen and employee</p> <p>CRP2 Apply appropriate academic and technical skills</p> <p>CRP4 Communicate clearly and effectively and with reason</p> <p>CRP5 Consider the environmental, social, and economic impacts of decisions</p> <p>CRP6 Demonstrate creativity and innovation</p> <p>CRP7 Employ valid and reliable research strategies</p> <p>CRP8 Utilize critical thinking to make sense of problems and persevere in solving them</p> <p>CRP9 Model integrity, ethical leadership, and effective management</p>
Objective	<p>In order to strengthen their ability to communicate verbally, students will:</p> <ul style="list-style-type: none"> • Express thoughts, ideas, opinions clearly in front of a group • Use clear, concise, organized language in all speaking situations • Choose appropriate forms and strategies of speaking for a variety of purposes and audiences <p>In order to strengthen their ability to effectively communicate in writing, students will</p> <ul style="list-style-type: none"> • Organize and convey information and ideas accurately • Use persuasion to judge, propose, and convince • Express ideas in a unique “voice” • Demonstrate appropriate grammar, usage, and mechanics • Revise and edit using self, teacher, peer, and collaborative feedback • Appropriately credit sources of information <p>In order to strengthen their ability to communicate visually, students will:</p> <ul style="list-style-type: none"> • Choose and use multiple forms of media to convey what has been learned • Choose visuals that effectively engage one’s audience and convey one’s ideas <p>In order to strengthen listening skills, students will:</p> <ul style="list-style-type: none"> • Listen effectively to decipher meaning, including knowledge, values, attitudes, and intentions, and actively respond to what is heard • Give appropriate feedback to a variety of speakers • Develop listening such listening strategies as: asking relevant questions, taking notes, and making predictions to understand what is heard • Follow oral instructions <p>In order to strengthen reading skills, students will:</p> <ul style="list-style-type: none"> • Use appropriate strategies for understanding a variety of texts • Read for meaning and demonstrate understanding through personal response • Respond to text by showing understanding, making connections, and making judgments <p>In order to be a critical viewer, students will</p>

	<ul style="list-style-type: none"> • Use a variety of media to gain information • Glean information from charts, graphs, and diagrams • Respond to visuals by showing understanding, making connections, and making judgments
Essential Question	What are the skills needed to communicate information effectively in various organizational settings?
Enduring Understandings	The development of listening strategies and the skills required to decipher meaning and organization of thought are needed to effectively communicate as global citizens and members of a workforce.

Unit	Collaborative Team Membership
Core Curriculum Content Standards	<p>CRP1 Act as a responsible and contributing citizen and employee</p> <p>CRP2 Apply appropriate academic and technical skills</p> <p>CRP4 Communicate clearly and effectively and with reason</p> <p>CRP5 Consider the environmental, social, and economic impacts of decisions</p> <p>CRP6 Demonstrate creativity and innovation</p> <p>CRP7 Employ valid and reliable research strategies</p> <p>CRP8 Utilize critical thinking to make sense of problems and persevere in solving them</p> <p>CRP9 Model integrity, ethical leadership, and effective management</p> <p>CRP10 Plan education and career paths aligned to personal goals</p> <p>CRP11 Use technology to enhance productivity</p> <p>CRP12 Work productively in teams while using cultural global competence</p>
Objective	<p>In order to effectively collaborate with others, students will:</p> <ul style="list-style-type: none"> • Understand and commit to the goal of the group • Share ideas with others • Accept others’ ideas and opinions • Actively participate in brainstorming sessions • Demonstrate respect for self and others • Positively interact with group members • Demonstrate flexibility and an ability to compromise <p>In order to effectively cooperate with others, students will:</p> <ul style="list-style-type: none"> • Follow directions • Accept responsibility for a role in the task at hand • Demonstrate dependability and reliability • Contribute to accomplishing the goal in a timely manner <p>In order to effectively strengthen interpersonal skills, students will:</p> <ul style="list-style-type: none"> • Respect cultural differences and work effectively with people from a range of social and cultural backgrounds • Respond open-mindedly to different ideas and values • Leverage social and cultural differences to create new ideas and increase both innovation and quality of work • Exercise flexibility and willingness to be helpful in making necessary compromises to accomplish a common goal • Assume shared responsibility for collaborative work, and value the individual contributions made by each team member

	<ul style="list-style-type: none"> • Assist in resolving conflicts • Be knowledgeable about individual roles of group members • Actively listen to others (know when it is appropriate to listen and when to speak) • Provide constructive feedback to others • Utilize feedback from others <p>In order to strengthen leadership skills, students will:</p> <ul style="list-style-type: none"> • Use interpersonal and problem-solving skills to influence and guide others toward a goal • Leverage strengths of others to accomplish a common goal • Inspire others to reach their very best via example and selflessness • Demonstrate integrity and ethical behavior in using influence and power
Essential Question	What are the skills required to successfully participate as a member of a collaborative team?
Enduring Understandings	The development of collaborative goals, acceptance of varying opinions, active participation in group productivity, and the ability to compromise are needed to successfully contribute as a member of a collaborative team.

Unit	Flexible, Self Directed Learning
Core Curriculum Content Standards	<p>CRP1 Act as a responsible and contributing citizen and employee</p> <p>CRP2 Apply appropriate academic and technical skills</p> <p>CRP4 Communicate clearly and effectively and with reason</p> <p>CRP6 Demonstrate creativity and innovation</p> <p>CRP7 Employ valid and reliable research strategies</p> <p>CRP8 Utilize critical thinking to make sense of problems and persevere in solving them</p> <p>CRP9 Model integrity, ethical leadership, and effective management</p> <p>CRP11 Use technology to enhance productivity</p> <p>CRP12 Work productively in teams while using cultural global competence</p>
Objective	<p>Continuing to grow academically, and become responsible self-directed learners, students will:</p> <ul style="list-style-type: none"> • Arrive prepared for class • Plan and budget time to meet deadlines • Follow through on commitments • Attend to and follow directions • Manage behaviors in order to remain focused • Organize time and materials • Contribute positively to learning environments • Persevere in challenging situations • Take ownership of work and actions • Prioritize, plan, and manage work to achieve the intended result • Undertake independent study—monitoring, defining, prioritizing , and completing tasks without direct oversight <p>Continuing to grow academically and become resourceful self-directed learners, students will:</p> <ul style="list-style-type: none"> • Ask a variety of questions in order to clarify understanding • Know when and how to seek help and assistance • Find and use information from a variety of sources • Evaluate information for reliability, accuracy, and credibility • Demonstrate a willingness to take risks in order to learn • Use reasoning strategies, knowledge and common sense to solve problems • Apply prior knowledge to new situations • Set and meet goals, even in the face of obstacles and competing pressure <p>Continuing to grow academically and become flexible adaptive learners, students will:</p> <ul style="list-style-type: none"> • Adapt to varied roles, jobs, responsibilities, schedules, and contexts • Work effectively in a climate of ambiguity and changing priorities • Incorporate feedback effectively • Deal positively with praise, setbacks, and criticism • Understand, negotiate, and balance diverse views and beliefs to reach workable solutions,

	<p>particularly in multicultural environments</p> <p>Continuing to grow academically and become reflective life-long learners, students will:</p> <ul style="list-style-type: none"> • Strive to be thoughtful, open-minded, and curious • Assess work in order to identify areas of strength and weakness • Asses the personal learning strengths and weaknesses and make appropriate adjustments • Recognize and capitalize on strength • Generate and employ strategies to improve identified weaknesses • Respond to new information by reflecting on experiences and reconsidering opinions and sources of information • Listen to and respect the contributions of others • Go beyond basic mastery of skills and/or curriculum to explore and expand personal learning and seek out opportunities to gain expertise • Demonstrate initiative to advance skill levels toward a professional level • Demonstrate commitment to learning as a lifelong process
Essential Question	What skills are necessary to develop a life-long pursuit of learning?
Enduring Understandings	Development of self-direction, intrinsic motivation, the ability to make decisions and critically solve problems, and to be reflective about thinking and learning, are necessary to become a life-long learner and contribute to an every-changing global society.

Unit	Globally Aware, Active & Responsible Citizenship
Unit	<p>CRP1 Act as a responsible and contributing citizen and employee</p> <p>CRP2 Apply appropriate academic and technical skills</p> <p>CRP3 Attend to personal health and financial well-being</p> <p>CRP4 Communicate clearly and effectively and with reason</p> <p>CRP5 Consider the environmental, social, and economic impacts of decisions</p> <p>CRP6 Demonstrate creativity and innovation</p> <p>CRP7 Employ valid and reliable research strategies</p> <p>CRP8 Utilize critical thinking to make sense of problems and persevere in solving them</p> <p>CRP9 Model integrity, ethical leadership, and effective management</p> <p>CRP10 Plan education and career paths aligned to personal goals</p> <p>CRP11 Use technology to enhance productivity</p> <p>CRP12 Work productively in teams while using cultural global competence</p>
Core Curriculum Content Standards	<p>Continuing to grow personally and academically towards becoming responsible students, students will:</p> <ul style="list-style-type: none"> • Demonstrate skill in decision-making which reflects informed choices based on ethical behaviors rather than peer pressures • Understand and accept responsibility for actions • Resolve conflicts peacefully without compromising personal values • Respect the rights and feelings of myself and others • Respect school property as well as the environment • Make healthy choices <p>Continuing to grow personally and academically towards becoming involved students, students will:</p> <ul style="list-style-type: none"> • Participate in a variety of school activities beyond the school day • Productively contribute to the community • Demonstrate dependability, productivity, and initiative <p>Continuing to grow personally and academically towards becoming globally aware citizens, students will:</p> <ul style="list-style-type: none"> • Participate effectively in civic life through knowing how to stay informed and understanding governmental processes • Exercise the rights and obligations of citizenship at local, state, national, and global levels • Understand the local and global implications of civic decisions • Use 21st century skills to understand and address global issues • Learn from and work collaboratively with individuals of diverse cultures, religions, and lifestyles in a spirit of mutual respect and open dialogue

	<ul style="list-style-type: none"> • Understand other nations and cultures <p>Continuing to grow personally and academically towards becoming financially literate citizen, students will:</p> <ul style="list-style-type: none"> • Make appropriate personal economic choices • Understand the role of the economy in society • Use entrepreneurial skills to enhance workplace productivity and career options <p>Continuing to grow personally and academically towards developing a sense of health literacy, students will:</p> <ul style="list-style-type: none"> • Obtain, interpret and understand basic health information and services and use such information and services in ways that are health enhancing • Understand preventive physical and mental health measures, including proper diet, nutrition, exercise, risk avoidance, and stress reduction • Use available information to make appropriate health-related decisions • Establish and monitor personal and family health goals • Understand national and international public health and safety issues <p>Continuing to grow personally and academically towards developing a sense of environmental literacy, students will:</p> <ul style="list-style-type: none"> • Demonstrate knowledge and understanding of the environment and the circumstances and conditions affecting it, particularly as related to air, climate, land, food, energy, water, and ecosystems • Demonstrate knowledge and understanding of society’s impact on the natural world (e.g., population growth, population development, resource consumption rate, etc. • Investigate and analyze environmental issues, and make accurate conclusions about effective solutions • Take individual and collective action towards addressing environmental challenges (e.g., participating in global actions, designing solutions that inspire action on environmental issues)
Objective	What skills are needed to become responsible citizens and globally –aware, active participants in a global community?
Essential Question	An awareness of the world, a sense of personal responsibility, and the advocating/taking action to make one’s community a better place are all necessary attributes of a productive member of a global society.

Unit	Information Literacy & Research
<p>Core Curriculum Content Standards</p>	<p>CRP1 Act as a responsible and contributing citizen and employee</p> <p>CRP2 Apply appropriate academic and technical skills</p> <p>CRP3 Attend to personal health and financial well-being</p> <p>CRP4 Communicate clearly and effectively and with reason</p> <p>CRP5 Consider the environmental, social, and economic impacts of decisions</p> <p>CRP6 Demonstrate creativity and innovation</p> <p>CRP7 Employ valid and reliable research strategies</p> <p>CRP8 Utilize critical thinking to make sense of problems and persevere in solving them</p> <p>CRP9 Model integrity, ethical leadership, and effective management</p> <p>CRP10 Plan education and career paths aligned to personal goals</p> <p>CRP11 Use technology to enhance productivity</p> <p>CRP12 Work productively in teams while using cultural global competence</p>
<p>Objective</p>	<p>As information-literate researchers who plan and determine the nature and extent of the information needed, students will:</p> <ul style="list-style-type: none"> • Define and articulate the need for information • Identify a variety of types of formats of potential sources of information • Consider the costs and benefits of acquiring the needed information • Reevaluate the nature and extent of the information needed • Formulate questions based on information needs that focus student inquiry and analysis <p>As information-literate researchers who locate and gather necessary information effectively and efficiently, students will:</p> <ul style="list-style-type: none"> • Select the most appropriate investigative method or information retrieval system for accessing needed information • Construct and implement effectively designed search strategies • Distinguish fact from fiction/opinion • Distinguish between a primary and a secondary source • Retrieve information online or in person using a variety of materials • Refine search strategies as necessary • Evaluate sources of information critically <p>As information-literate researchers who extract and organize necessary information by evaluating sources critically and incorporating selected information into my knowledge base, students will:</p> <ul style="list-style-type: none"> • Extract, record, and manage the information and its sources • Summarize the main idea to be extracted from the information gathered

	<ul style="list-style-type: none"> • Articulate and apply criteria for evaluating both the information and its sources including how and why media messages are constructed and for what purpose • Synthesize main ideas to construct new concepts • Compare new knowledge with prior knowledge to determine the value added, contradictions, or other unique characteristics of the information • Distinguish between essential/relevant and non-essential/irrelevant information in support of theses • Determine whether an initial query should be revised • Validate understandings and interpretations of information through discourse with subject-area experts, practitioners, teachers, and peers • Outline ideas in a coherent and organized format and develop a logical conclusion <p>As information literate researchers, students will effectively use information to create a product that accomplishes a specific purpose through:</p> <ul style="list-style-type: none"> • Applying new and prior information to the planning and creation of a particular product or performance • Revising the development process for the product or performance • Understanding and utilizing the most appropriate media creation tools, characteristics, and conventions to effectively convey information • Communicating the product or performance effectively to others by addressing and engaging an audience • Applying a fundamental understanding of the ethical/legal issues surrounding the access and use of information <p>As information literate researchers students will reflect on the research process and product through:</p> <ul style="list-style-type: none"> • Discourse with teachers and peers • An analysis of academic and personal growth leading to continual improvement • The identification of the difficulties encountered in the research process and noting the methods used to overcome them.
Essential Question	What skills are needed to become information literate, and subsequently an effective and efficient researcher?
Enduring Understandings	Planning the nature of research, locating and gathering pertinent information, evaluating sources critically and creating a product that accomplishes a specific purpose are necessary skills to develop in order to function in an ever-changing global job market

Unit	Personal Financial Literacy –Kindergarten – Grade 2	
Core Curriculum Content Standards	<p>9.1.4.B.1 Differentiate between financial wants and needs</p> <p>9.1.4.C.5 Determine personal responsibility related to borrowing and lending</p> <p>9.1.4.D.1 Determine various ways to save</p> <p>9.1.4.E.2 Apply comparison shopping skills to purchasing decisions</p> <p>9.1.4.F.2 Explain the roles of philanthropy, volunteer service and charitable contributions and analyze their impact on community development and quality of living</p> <p>9.1.4.G.1 Describe how valuable items might be damaged and lost and ways to protect them.</p>	
Objective	<p>Students will...</p> <ul style="list-style-type: none"> • Understand that money management involves setting financial goals. • Have the ability to prioritize needs and wants to assist in making informed purchases and decisions. • Identify the roles of philanthropic, charitable, and entrepreneurial organizations play in supporting the interests of the local and global communities. • Explain ways to earn money and to save money. • Identify various jobs in a community. • Develop personal responsibility related to borrowing and lending. • Determine factors that influence consumer decisions related to money. 	
Essential Question	Which skills promote personal and financial responsibility in the areas of financial planning, savings, and charitable giving in the global community?	
Enduring Understandings	Certain skills and strategies promote personal and financial responsibilities in the areas of financial planning, savings and charitable giving in the global economy.	
Learning Activities		
Assessments	Discussions: whole class; small group; partners Games Simulations Teacher Observation	Journals Webquests Projects
Suggested Texts/ Resources	<p>Never Too Young: Personal Finance for Young Learners http://www.councilforeconed.org/wp/wp-content/uploads/2011/11/Never-Too-Young-Personal-Finance-for-Young-Learners.pdf</p> <p>BizWorld http://www.bizworld.org/Teacher-Resources</p> <p>Federal Reserve Bank of Kansas City Elementary School Resources http://www.kc.frb.org/education/foreducators/elem-classroom-resources.cfm</p> <p>Money Instructor http://www.moneyinstructor.com/elementary.asp</p>	

Unit	Career Awareness, Exploration, and Preparation –Kindergarten – Grade 2	
Core Curriculum Content Standards	9.2.4.A.2 Identify various life roles and civic and work related activities in the school, home, and community	
Objective	<i>Students will...</i> <ul style="list-style-type: none"> • Develop career awareness that includes and understanding of work. • Differentiate between traditional and non-traditional jobs and careers. • Identify various life roles and civic/work-related activities in the school, home and community. 	
Essential Question	What is needed in order to navigate the globally competitive work environment of the informational age?	
Enduring Understandings	Career awareness, exploration, and preparation are needed in order to navigate the globally competitive work environment of the informational age.	
Learning Activities		
Assessments	Discussions: whole class; small group; partners Games Simulations Teacher Observation	Journals Webquests Projects
Suggested Texts/ Resources	<p>Teacher Vision Job/Careers Resources https://www.teachervision.com/careers/teacher-resources/6637.html</p> <p>Career Resource Network: Elementary Level Career Resources http://www.nd.gov/cte/crn/docs/ElementaryCareerCurriculum.pdf</p> <p>Career Exploration Guides and Resources for Younger Students http://www.khake.com/page64.html</p> <p>CareerTech: Elementary Career Development Lesson https://www.okcareertech.org/educators/career-and-academic-connections/career-information-resources/elementary-career-development-lessons</p> <p>KidsWork http://www.knowitall.org/kidswork/theater/jobplay/index.html</p> <p>Teachers Corner Curriculum and Career Information http://pages.minot.k12.nd.us/votech/File/tcorn.htm</p>	

Unit	Personal Financial Literacy –Grades 3-4
Core Curriculum Content Standards	<p>9.1.4.B.2 Identify age-appropriate financial goals</p> <p>9.1.4.B.3 Explain what a budget is and why it is important</p> <p>9.1.4.B.4 Identify common household expense categories and sources of income</p> <p>9.1.4.B.5 Identify ways to earn and save</p> <p>9.1.4.C.1 Explain why people borrow money and the relationship between credit and debt</p> <p>9.1.4.C.2 Identify common sources of credit (e.g. banks, credit card companies) and types of credit (e.g. loans, credit cards, and mortgages)</p> <p>9.1.4.C.3 Compare and contrast credit cards and debit cards and the advantages and disadvantages of using each</p> <p>9.1.4.C.4 Determine the relationships among income, interest, and expenses</p> <p>9.1.4.C.6 Summarize ways to avoid credit problems</p> <p>9.1.4.D.2 Explain what it means to invest</p> <p>9.1.4.D.3 Distinguish between saving and investing</p> <p>9.1.4.E.1 Determine factors that influence consumer decisions related to money</p> <p>9.1.4.F.1 Demonstrate an understanding of individual financial obligations and community obligations</p> <p>9.1.4.G.1 Describe how valuable items might be damaged or lost and ways to protect them</p>
Objective	<p><i>Students will...</i></p> <ul style="list-style-type: none"> • Understand that income often comes from different sources, including alternative sources. • Become aware that income affects spending decisions and lifestyle. • Comprehend how the costs of employee benefits and taxes affect disposable income. • Maintain personal budgets. • Understand cash-flow systems and business practices. • Identify sources of credit and understand that cost of credit. • Compare credit worthiness to management of debt. • Investigate investment options and explore financial planning. • Apply basic economic principles to lead to wise decisions for personal, family and business financial planning. • Perform cost-benefit analysis to develop wise spending practices. • Research consumer protection resources, rights and responsibility. • Develop an understanding of the legal rights and responsibilities of being a good citizen. • Identify potential sources of income and their limitations. • Explain how income affects spending and take-home pay.

	<ul style="list-style-type: none"> • Identify age appropriate financial goals. • Explain what a budget is and its importance. • Identify common household expense categories and sources of income. • Distinguish among cash, check, credit card and debit card. • Explain why people borrow money and the relationship between credit and debt. • Compare credit cards and debit cards and explain the advantages and disadvantages of each. • Determine the relationships among income, expense, and interest. • Explain what it means to “invest”. • Distinguish between saving and investing. • Apply comparison shopping skills to purchasing decisions. • Explain what it means to be a responsible consumer. • Demonstrate understanding of individual financial obligations and community financial obligations. • Explain the roles of philanthropy, volunteer service, and charitable contributions and analyze their impact on community development and quality of living. • Summarize types of financial risks and basic risk management strategies. • Describe how valuable items may be damaged or lost and the ways to protect them. 								
Essential Question	Which skills promote personal and financial responsibility in the areas of financial planning, savings, investment and charitable giving in the global economy?								
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Unit	Career Awareness, Exploration, and Preparation –Grades 3-4	
Core Curriculum Content Standards	<p>9.2.4.A.1 Identify reasons why people work, different types of work, and how work can help a person achieve personal and professional goals</p> <p>9.2.4.A.3 Investigate both traditional and non-traditional careers and relate information to personal likes and dislikes.</p> <p>9.2.4.A.4 Explain why knowledge and skills acquired in the elementary grades lay the foundation for future academic and career success</p>	
Objective	<p><i>Students will...</i></p> <ul style="list-style-type: none"> • Understand the world of work. • Obtain knowledge needed for traditional and non-traditional careers. • Identify reasons why people work. • Discuss how work can help a person achieve personal goals. • Appraise personal likes and dislikes and identify careers that might be suited to personal likes. • Locate career information using a variety of resources. • Explain why knowledge and skills acquired in the elementary grades lay in the foundation for the future academic and career success. 	
Essential Question	What is needed in order to navigate the globally competitive work environment of the information age?	
Enduring Understandings	Career awareness, exploration, and preparation are needed in order to navigate the globally competitive work environment of the information age.	
Learning Activities		
Assessments	<p>Discussions: whole class; small group; partners</p> <p>Games</p> <p>Simulations</p> <p>Teacher Observation</p>	<p>Journals</p> <p>Webquests</p> <p>Projects</p>
Suggested Texts/ Resources	<p>Teacher Vision Job/Careers Resources https://www.teachervision.com/careers/teacher-resources/6637.html</p> <p>Career Resource Network: Elementary Level Career Resources http://www.nd.gov/cte/crn/docs/ElementaryCareerCurriculum.pdf</p> <p>Career Exploration Guides and Resources for Younger Students http://www.khake.com/page64.html</p> <p>CareerTech: Elementary Career Development Lesson https://www.okcareertech.org/educators/career-and-academic-connections/career-information-resources/elementary-career-development-lessons</p> <p>KidsWork http://www.knowitall.org/kidswork/theater/jobplay/index.html</p> <p>Teachers Corner Curriculum and Career Information http://pages.minot.k12.nd.us/votech/File/tcorn.htm</p>	

Unit	Personal Financial Literacy –Grades 5-6
Core Curriculum Content Standards	<p>9.1.8.B.1 Distinguish among cash, check, credit card, and debit card</p> <p>9.1.8.B.3 Justify the concept of paying yourself first as a financial savings strategy</p> <p>9.1.8.B.5 Explain the effects of the economy on personal income, individual and family security, and consumer decisions</p> <p>9.1.8.B.6 Evaluate the relationship of cultural traditions on financial practice</p> <p>9.1.8.B.8 Develop a system for keeping and using financial records</p> <p>9.1.8.B.10 Justify safeguarding personal information when using credit cards, banking electronically, or filing online forms</p> <p>9.1.8.D.1 Determine how saving contributes to financial well-being</p> <p>9.1.8.D.2 Differentiate among various savings tools and how to use them most effectively</p> <p>9.1.8.D.5 Explain the economic principal of supply and demand</p> <p>9.1.8.E.1 Explain what it means to be a responsible consumer and the factors to consider when making consumer decisions</p> <p>9.1.8.E.2 Identify personal information that should not be disclosed to others and the possible consequences of doing or not doing so</p> <p>9.1.8.E.3 Compare and contrast product facts versus advertising claims</p> <p>9.1.8.E.4 Prioritize personal wants and needs when making purchases</p> <p>9.1.8.E.6 Compare the value of goods or services from different sellers when purchasing large quantities and small quantities</p> <p>9.1.8.F.2 Examine the implications of legal and ethical behaviors when making financial decisions</p> <p>9.1.8.G.1 Explain why it is important to develop plans for protecting current and future personal assets against loss</p>
Objective	<p><i>Students will...</i></p> <ul style="list-style-type: none"> • Understand that money management involved setting financial goals. • Discuss how money management is reliant on developing and maintaining personal budgets. • Understand the cash-flow systems and common business practices. • Be able to prioritize needs and wants to assist in making informed investments, purchases and decisions. • Use a cost-benefit analysis to inform responsible spending practices. • Identify common financial risks and determine ways to manage those risks.

	<ul style="list-style-type: none"> • Investigate the protection of different insurances against unintended losses. • Relate earning power to quality of life across cultures. • Construct a simple personal savings and spending plan based on various sources of income. • Justify the concept of “paying yourself first” as a financial savings strategy. • Analyze the effects of the economy on personal income, individual and family security, and consume decisions. • Evaluate the relationship between cultural traditions on financial practices. • Develop a system for keeping and using financial records. • Create debit and credit balance sheets, and income and cash statements. • Justify safeguarding personal information when using credit cards, banking electronically or filing forms. • Determine how saving contributes to financial well-being. • Differentiate between various saving tools and how to use them most effectively. • Explain the economic principle of supply and demand. • Prioritize personal wants and needs when making purchases. • Compare the value of goods or services from different sellers when purchasing large quantities and small quantities. • Explain why it is important to develop plans for protecting current and future personal assets against loss. 								
Essential Question	Which skills promote personal and financial responsibility in the areas of financial planning, savings, investment and charitable giving in the global community?								
Enduring Understandings	Certain skills and strategies promote personal and financial responsibility in the areas of financial planning, savings, investment, and charitable giving in the global economy.								
Learning Activities									
Assessments	<table> <tr> <td>Discussions: whole class; small group; partners</td> <td>Journals</td> </tr> <tr> <td>Games</td> <td>Webquests</td> </tr> <tr> <td>Simulations</td> <td>Projects</td> </tr> <tr> <td>Teacher Observation</td> <td></td> </tr> </table>	Discussions: whole class; small group; partners	Journals	Games	Webquests	Simulations	Projects	Teacher Observation	
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Games	Webquests								
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Teacher Observation									
Suggested Texts/ Resources	<p>BizWorld http://www.bizworld.org/Teacher-Resources</p> <p>Federal Reserve Bank of Kansas City--Elementary School Resources http://www.kc.frb.org/education/foreducators/elem-classroom-resources.cfm</p> <p>Federal Reserve Bank of Kansas City—Middle School Resources http://www.kc.frb.org/education/foreducators/middle-classroom-resources.cfm</p> <p>Mr. Donn Economics Lesson Plans, Games, Activities, Presentations http://economics.mrdonn.org/</p>								

Unit	Career Awareness, Exploration, and Preparation—Grades 5-6	
Core Curriculum Content Standards	<p>9.2.8.B.3 Evaluate communication, collaboration, and leadership skills that can be developed through school, home, work, and extra-curricular activities for use in a career</p> <p>9.2.8.B.4 Evaluate how traditional and non-traditional careers have evolved regionally, nationally, and globally</p> <p>9.2.8.B.7 Evaluate the impact of online activities and social media on employer decisions</p>	
Objective	<p><i>Students will...</i></p> <ul style="list-style-type: none"> • Investigate careers in the contemporary workplace. • Understand relationships among personal abilities, education, and knowledge/skills needed to pursue 21st century occupations and careers. • Evaluate personal abilities, interests, and motivations and discuss how they might influence job and career selection. • Evaluate communication, collaboration, and leadership skills and how they might be further developed in preparation for a future career through involvement in school, work, and extracurricular activities. • Explain what is meant by “jobs” and “careers”, and examine how each tends to be distributed regionally, nationally and globally. • Compare and contrast how traditional and non-traditional occupational roles have changed or remained the same regionally, nationally, and globally. • Recognize that an individual’s online behavior (e.g., social networking, photo exchanges, video postings) may impact opportunities for employment or advancement. 	
Essential Question	What is needed in order to navigate the globally competitive work environment of the information age?	
Enduring Understandings	Career awareness, exploration, and preparation are needed in order to navigate the globally competitive work environment of the information age.	
Learning Activities		
Assessments	<p>Discussions: whole class; small group; partners</p> <p>Games</p> <p>Simulations</p> <p>Teacher Observation</p>	<p>Journals</p> <p>Webquests</p> <p>Projects</p>
Suggested Texts/ Resources	<p>Teacher Vision Job/Careers Resources https://www.teachervision.com/careers/teacher-resources/6637.html</p> <p>Junior Assessment: Explore Careers http://studentcenter.ja.org/Careers/Pages/default.aspx</p> <p>O*Net Online http://www.onetonline.org/</p> <p>Teachers Corner Curriculum and Career Information http://pages.minot.k12.nd.us/votech/File/tcorn.htm</p> <p>NJ Career Assistance Navigator https://njcis.intocareers.org/materials/portal/home.html</p>	

Unit	Personal Financial Literacy –Grades 7-8
Core Curriculum Content Standards	<p>9.1.8.B.2 Construct a simple personal savings and spending plan based on various sources of income</p> <p>9.1.8.B.4 Relate the concept of deferred gratification to investment, meeting financial goals, and building wealth</p> <p>9.1.8.B.6 Evaluate the relationship of historical influences on financial practice</p> <p>9.1.8.B.7 Construct a budget to save for long-term, short-term, and charitable goals</p> <p>9.1.8.B.9 Determine the most appropriate use of the various financial products and services (e.g. ATM, debit cards, credit cards, checkbooks)</p> <p>9.1.8.B.11 Evaluate the appropriate financial institutions to assist with meeting various personal financial needs and goals</p> <p>9.1.8.C.1 Compare and contrast credit cards and debit cards and the advantages and disadvantages of using each</p> <p>9.1.8.C.2 Compare and contrast the financial products and services offered by each type of financial institution</p> <p>9.1.8.C.3 Compare and contrast debt and credit management strategies</p> <p>9.1.8.C.4 Demonstrate an understanding of terminology associated with the different types of credit and compare the interest rates associated with each</p> <p>9.1.8.C.5 Calculate the costs of borrowing various amounts of money using different types of credit (credit cards, installment loans, mortgages)</p> <p>9.1.8.C.6 Determine ways to leverage debt beneficially</p> <p>9.1.8.C.7 Determine potential consequences of using easy access credit (using a line of credit versus obtaining a loan for a specific purpose)</p> <p>9.1.8.C.8 Explain the purpose of a credit score and a credit record and summarize borrowers' credit report rights</p> <p>9.1.8.C.9 Summarize the cause and consequences of personal bankruptcy</p> <p>9.1.8.C.10 Determine when there is a need to seek credit counseling and appropriate times to utilize it</p> <p>9.1.8.D.3 Differentiate among various investment options</p> <p>9.1.8.D.4 Distinguish between income and investment growth</p> <p>9.1.8.E.3 Compare and contrast product facts versus advertising claims</p> <p>9.1.8.E.5</p>

	<p>Analyze interest rates and fees associated with financial services, credit cards, debit cards, and gift cards</p> <p>9.1.8.E.7 Evaluate how fraudulent activities impact consumers and justify the creation of consumer protection laws</p> <p>9.1.8.E.8 Recognize the techniques and effects of deceptive advertising</p> <p>9.1.8.F.1 Explain how the economic system of production and consumption may be a means to achieve significant societal goals</p> <p>9.1.8.F.3 Relate the impact of business of government and consumer fiscal responsibility to the economy and to personal finance</p> <p>9.1.8.G.2 Determine criteria for deciding the amount of insurance protection needed</p> <p>9.1.8.G.3 Analyze the need for and value of different types of insurance and the impact on deductibles</p> <p>9.1.8.G.4 Evaluate the need for various types of extended warranties</p>
<p>Objective</p>	<p><i>Students will...</i></p> <ul style="list-style-type: none"> • Explain the difference between “earned income” and “unearned income” (e.g. gifts) and why earned income is important. • Examine how labor market trends and the cost of living can affect real income, spending decisions, and lifestyle. • Explain the purpose of the payroll deduction process, taxable income, and employee benefits. • Differentiate among the types of taxes and employee benefits. • Differentiate between the taxable and nontaxable income. • Relate the concept of deferred gratification to investment, meeting financial goals, and building wealth. • Construct a budget to save for long-term, short-term, and charitable goals. • Determine the most appropriate use of various financial products and services (e.g., ATM, debit cards, credit cards, checkbooks). • Evaluate the appropriate financial institutions to assist with meeting various personal financial needs and goals. • Compare and contrast the financial products and services offered by different types of financial institutions. • Compare and contrast debt and credit management strategies. • Demonstrate understanding of the terminology associated with different types of credit (e.g., credit cards, installment loans, mortgages). • Determine ways to leverage debt beneficially. • Determine potential consequences of using “easy access” credit (e.g., using a line of credit vs. obtaining a loan for a specific purpose). • Explain the meaning and possible consequences of “predatory lending practices”. • Explain the purpose of a credit score and credit report, and summarize borrowers’ credit report rights. • Summarize the causes and consequences of personal bankruptcy. • Determine when there is a need to seek credit counseling and appropriate times to utilize it. • Differentiate among various investment options. • Distinguish between income and investment options. • Relate saving and investing decision to successful entrepreneurship. • Calculate short- and long- term returns of various investments (e.g., stocks, bonds, mutual funds, IRAs, deferred pension plans...).

	<ul style="list-style-type: none"> • Assess the impact of inflation on economic decisions and lifestyles. • Analyze interest rates and fees associated with financial services, credit cards, debit cards, and gift cards. • Evaluate appropriateness of different types of monetary transactions (e.g., electronic transfer, check, certified check, money order, gift card, barter) for various situations. • Identify components of written and verbal contracts and the inherent responsibilities of the contracting parties. • Evaluate how fraudulent activities impact consumers, and justify the creation of consumer protection laws. • Recognize the techniques and effects of deceptive advertising. • Explain how the economic system of production and consumption may be a means to achieve significant societal goals. • Examine the implications of legal and ethical behaviors when making financial decisions. • Relate the impact of business, government, and consumer fiscal responsibility to the economy and personal finance. • Calculate appropriate amounts of charitable giving based on current financial status. • Determine opportunities for micro-financing of global charities and causes. • Compare the impact of losses associated with different types of financial risks. • Explain the purpose and important of health, disability, life and consumer insurance protection. • Determine criteria for decided the amount of insurance protection needed. • Analyze the need for and value of different types of insurance and the impact of deductibles. • Evaluate the need for different types of extended warranties. 								
Essential Question	Which skills will promote personal and financial responsibility in the areas of financial planning, savings, investment, and charitable giving in the global economy?								
Enduring Understandings	Certain skills and strategies promote personal and financial responsibility in the areas of financial planning, savings, investment, and charitable giving in the global economy.								
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Unit	Career Awareness, Exploration, and Preparation –Grades 7-8
Core Curriculum Content Standards	<p>9.2.8.B.1 Research careers within the sixteen career clusters and determine the attributes of career success</p> <p>9.2.8.B.2 Develop a personalized student learning plan with the assistance of an adult mentor that includes information about career areas of interest, goals, and an educational plan</p> <p>9.2.8.B.5 Analyze labor market trends using state and federal labor market information and other resources available online</p> <p>9.2.8.B.6 Demonstrate understanding of the necessary preparation and legal requirement to enter the work force</p> <p>9.2.8.B.7 Evaluate the impact of online activities and social media on employer decisions</p>
Objective	<p><i>Students will...</i></p> <ul style="list-style-type: none"> • Investigate careers in the contemporary workplace. • Understand relationships among personal abilities, education, and knowledge/skills needed to pursue 21st century occupations and careers. • Develop a Personalized Student Learning Plan that includes information about career areas of interest with the assistance of adult mentors. • Identify common knowledge, skills and abilities needed within the federal 16 Career Clusters. • Identify high school and county career and technical school courses and programs that support career of occupational areas of interest. • Use workplace readiness skills and career information learned from job shadowing, high school visits, speakers, volunteering, or other career exploration activities to assist with career exploration. • Inventory the requirement for entering different career areas of interest using online job information, such as the federal Occupational Information Network or the New Jersey State Career Development Website. • Evaluate employment trends (including job outlook and wage trends) in areas of career interest using online resources. • Prepare a sample resume and cover letter as part of an application for a part-time or summer employment. • Explain how personal behavior, dress, attitudes, and other choices can impact 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. • Use online state and federal agency resources to identify jobs that are permitted or prohibited for minors. • Analyze a past or current local, national, or international incident that violated professional, legal, and/or ethical responsibilities in an employment setting, and explain the impact of the incident on employees and others. • Relate academic achievement, as represented by high school diplomas, college degrees, and industry credentials, to employability and potential level of income. • Compare and contrast current and past employer hiring and employment practices related to substance use (e.g., tobacco, drugs and alcohol).
Essential Question	What is needed in order to navigate the globally competitive work environment of the information age?
Enduring Understandings	Certain awareness, exploration, and preparation are needed in order to navigate the globally competitive work environment of the information age.

Learning Activities		
Assessments	Discussions: whole class; small group; partners Games Simulations Teacher Observation	Journals Webquests Projects
Suggested Texts/ Resources	Teacher Vision Job/Careers Resources https://www.teachervision.com/careers/teacher-resources/6637.html Junior Assessment: Explore Careers http://studentcenter.ja.org/Careers/Pages/default.aspx O*Net Online http://www.onetonline.org/ Teachers Corner Curriculum and Career Information http://pages.minot.k12.nd.us/votech/File/tcorn.htm NJ Career Assistance Navigator https://njcis.intocareers.org/materials/portal/home.html	